ROLE OF THE STAKEHOLDERS IN ADDRESSING PHYSICAL BLIGHT CONDITIONS IN PITTSBURGH NEIGHBORHOOD ATLANTA, GEORGIA.

by

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(Under the Direction of Stephen Ramos)

ABSTRACT

Pittsburgh neighborhood in Atlanta is one of the old metropolitan neighborhoods plagued by the cycle of disinvestment, population decline and increasing vacant, dilapidated and neglected structures. The recent housing recession had a huge impact on the neighborhood through an outbreak of mortgage fraud. This contributed to the number of foreclosed properties in Pittsburgh, impacting on the high vacancy rate in the neighborhood. This thesis examines the public-private approach of stakeholders in revitalizing Pittsburgh. The research methods utilized were the review of literature, history of the neighborhood and case studies on neighborhood revitalization. The result of the study shows that both government and private organizations, particularly the non-profit groups, had contributed to the needed changes in the neighborhood. This shows an interconnected bottom-up approach which helped to maintain the existing character of the neighborhood with minimal effects of gentrification.

INDEX WORDS: Mortgage fraud, Neighborhood revitalization, vacant/dilapidated structures, Neighborhood Stabilization Program, Community Development, Place-based theory, Gentrification, Annie Casey Foundation, Pittsburgh Neighborhood Association
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DEDICATION

My friend, lover and husband; Olushola Alfred Odeyemi. You gave me all I need to be where I am today
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CHAPTER 1

INTRODUCTION.

Pittsburgh neighborhood in Atlanta Georgia is one of the oldest historic black neighborhoods in the United States. Located southeast of the main downtown district, Pittsburgh has been home to generations of black residents in mostly lower income brackets. In many ways the neighborhood has been subject to forces outside of the residents’ control; among them are development and economic pressures in the mid-1900s. One of these economic pressures centered around the housing market in the mid-2000s. Rampant mortgage fraud caused by the major national recession increased foreclosure rates. This in turn led to more vacant, dilapidated and neglected properties in the neighborhood.

This thesis focuses on the roles different stakeholders have taken to address the increasing level of physical blight conditions in the Pittsburgh neighborhood in Atlanta, Georgia. This is an attempt to emphasize and examine the relationships that exist between the stakeholders as it relates to the development of the neighborhood, as well as to pinpoint the steps taken to restore stability to the area.

Over the years residents and local leaders, along with some non-profit groups, have addressed some of the economic and social ills within the area. Some of the well-known situations associated with the neighborhood include; declining population and job opportunities, lack of quality affordable housing stock and crime and drug related problems (Georgia
Conservancy 2006, 6). It is a common phenomenon that cities and neighborhoods plagued by physical blight portray similar patterns through population loss, physical deterioration of housing, collapse of urban land values, soaring crime rates, unemployment and deepening poverty (Beauregard 1993). As a result, Ahlbrandt (1975, 1) identified the need for neighborhood revitalization as “critical” step that must be addressed at an early stage of deterioration. If left unattended, such neighborhood blights could lead to large-scale abandonment. Such areas then cease to be livable, with clearance and rebuilding as the only feasible economic action.

Urban Redevelopment legislations regarded blighted areas in the cities as places with deteriorated conditions. The Georgia Urban Redevelopment Act (O.C.C.GA) Title 36 Chapter 61 defines "slum area" as an area that has a substantial number of slum, deteriorated, or deteriorating structures. The predominance of defective or inadequate street layout, faulty lot layout in relation to size, aged and nonfunctioning infrastructure may also qualify under this definition, as would unsanitary or unsafe conditions with deterioration of site or other improvements and tax or special assessment delinquency exceeding the fair value of the land. Other categories are conditions that endanger life or property by fire, impair development by airport or transportation noise. Furthermore are other environmental hazards or combination of such factors which substantially impairs or arrests the sound growth of a municipality or county. This impedes the provisions of housing accommodations, and can be a menace to the public health, safety, morals, or welfare in its present condition and use.

It is important to identify the collaborative efforts of the public and private organizations in revitalizing Pittsburgh neighborhood so as to weigh the effectiveness of the efforts on the
physical development of the neighborhood as a whole. In identifying some salient trends in the study area, Katz (2009) attested to fact that the Pittsburgh neighborhood had the highest rate of mortgage fraud in 2008 in Atlanta. This was also reiterated by the Annie Casey Foundation (2004), stating the effect of the foreclosure rate due to the impact of mortgage fraud in the Neighborhood Planning Unit- V (NPU) of the City of Atlanta in the mid-2000s. Further research shows that many neighborhoods in the Metropolitan cities across the country, particularly in Georgia communities with zip code 30310 have been “stigmatized” which increased the level of vacant and abandoned properties there (Carswell, Wade, Smith and Huet 2010). This further impacted the level of vacant and abandoned properties in Pittsburgh which contributing to even more neglect and decline in the neighborhood.

The public private approach is classified as a top to bottom approach in which the federal agency is placed at the uppermost level as the major financing body, similar to HUD. The State and City Council take the role of the “middleman”, through which funds from HUD are disbursed. The civic participatory role of different non-profit organizations and community associations are placed at the bottom level of the process. The neighborhood has dealt with several circumstances in its history that contributed to a level of physical blight. In this study I intend to use the recent housing recession that affected the country in the mid-2000s as the point of emphasis in increasing physical blight condition in the study area. Researchers point out the effect of mortgage fraud as not just a white collar theft having little effect on cities, but as one which has damaging effects on many neighborhoods in the country, thus differentiating itself from traditional white-collar crimes (Carswell and Bachtel 2007). This contributes to the level of physical deterioration in the study area and in many U.S cities.
Chapter one of this thesis gives the general introduction of the study, research statement and methodology utilized in the study. Chapter two was divided into two aspects. The first part of the chapter reviews literature on the subject of mortgage fraud in the U.S and how this crime contributes to neighborhood decline in different cities throughout the country. This shows the extent to which mortgage fraud could further reduce investment opportunities in any given neighborhood. The second part of the chapter emphasizes the importance of neighborhood revitalization and its advantages. Chapter three focuses on different case studies showing how different stakeholders, especially neighborhood groups, have responded to blight conditions in their neighborhoods. Chapter four elaborates on the history of the study area, explaining the physical changes in the neighborhoods and the socio-economic development trends over the years. Chapter five explains the analysis and findings within the study area. Chapter six provides the summary, conclusions and limitations to the study.

Part of the data gathering tool used in the study was from different conversations I have had with the community members while attending community meetings held in the Pittsburgh neighborhood. I have also conducted reviews of scholarly literature, publications and journals on how the Department of Housing and Urban Development (HUD) has provided funding to revitalize neighborhoods affected by mortgage fraud. Other additional sources of data collection have been my frequent visits to the Pittsburgh area to have first-hand information on the existing condition of the neighborhood.

**Research Statement.**

Physical blight conditions within cities in the United States has been a common phenomenon that dates back to the mid-1900s and which can be traced through the outcomes of
some government programs. Prior to this time, industrial revolutions, immigrant ghettos and the establishment of company towns, contributed to blight conditions in the World War II era (Wachter & Zeuli 2014). There were several efforts made to clear out squalid conditions in the cities with the intention to create better neighborhoods through the Federal Housing Policy and urban renewal programs of the mid-1900s. Though some policies were successful, they disrupted many inner cities, and many targeted low-income minority neighborhoods. The highway and interstate building programs of the same period, also had devastating effects by taking out blocks of occupied residential and commercial areas and bisected the neighborhoods. The civil rights movement led to the eventual displacements of many people from their established neighborhoods; encouraging out-migration and the phenomenon of ‘white flight’ (Bright 2000; Rich and Stoker 2014, Watcher and Zeuli 2014). As these residents moved to suburbs, the properties in their former neighborhoods fell into disrepair, contributing to the overall character of the community fell into decline. As neighborhoods decline physically, there are also economic and social effects; high rates of unemployment, increases in crime rate and deteriorating services (Terdalkar 2004). To further affirm the impact of vacant structures in the neighborhood, Bright (2000) stated that vacant and abandoned structures and lots, low or almost non-existent maintenance of the properties and deteriorating infrastructure makes the communities undesirable, which in turn promotes more abandonment.

In this thesis, emphasis was placed on the procedures stakeholders have embarked upon in revitalizing the neighborhood, vis–a–vis the public-private process. This system has long been utilized as part of the governing procedures in the City of Atlanta, to enhance the productivity of the local government and the country at large. This system allows public and private
organizations to realize they have common interests and can function together in making and carrying out governing decisions (Stone 1989). People in different neighborhoods have learned to deal with this situation in different ways and stakeholders have developed diverse methods to improve on their neighborhoods so as to remedy the blight conditions. This is an attempt to elaborate on the essential roles the community associations have played when dealing with issues relating to the revitalization of physical blight conditions on a neighborhood scale. The criteria to be considered in this study are divided into three aspects: (a) the morphology and physical characteristics of the study area, (b) the economic drivers in the study area, and (c) the leadership, capacity and identity of the people in the neighborhoods and how they have worked to address the condition.

Research Methods.

The central purpose of this thesis centers on three questions: What has been done to help reduce the level of physical blight conditions in the Pittsburgh neighborhood? Could there be the possibilities for population and investment, or “come-back” opportunities in the neighborhood? What lessons can be learned from other neighborhoods that had similar issues of abandonment and were subsequently able to be improved upon? Lastly, how can land uses be put into maximum utilization so as to create a “satisfactory neighborhood”? The response to the thesis questions proposes the use of a descriptive-qualitative method. The literature review revolves around community development issues and the importance of revitalizing communities. It is also imperative to study the history of the neighborhood as understanding the history of a place contributes to the success of its future. Bright (2000, 2) explained the use of literature as a
deductive approach that entails a theoretical understanding why some neighborhoods have their problems and how to improve them. On the other hand, the inductive approach gives the researcher empirical knowledge from case studies to derive an understanding of past results. An analysis of the various redevelopment projects done to restore the neighborhood would be overlaid on the existing condition map to be able to view the extent to which blight has been addressed. This would form the basis for the morphology and the economic drivers of the study area. In addition, this helps to determine the physical characteristics of the areas as it shows the level of development that has taken place. The case studies reiterate different approaches used in other cities and neighborhoods in dealing with decline, especially through the efforts of the community groups in the neighborhoods. Part of the review shows the analysis of the program set up by HUD in 2008 to address foreclosure effects on neighborhoods in the country through the Neighborhood Stabilization Program (NSP). My conversations with the members of the neighborhood association and the residents of the Pittsburgh neighborhood were used to analyze the leadership capacity and identity of the people most associated with addressing existing conditions in the study area.
CHAPTER 2

LITERATURE REVIEW

Mortgage Fraud

By definition mortgage fraud is regarded as a white collar fraud committed against lending institutions which has effects on communities, the people and their housing facilities, invariably affecting the quality of lives of the subject communities. According to Fulmer (2010), she stated that mortgage fraud was reported in almost all 50 states in the U.S and other countries of the world such as, England, New Zealand, Australia, Canada, Puerto Rico and Guam. The effect of this fraud differs from the traditional white crime categories where certain people are affected. It has adverse effects on neighborhoods or communities, individual homeowners and other indirect victims as it impacts on the quality of lives of the people and their access to quality living conditions. The effect of mortgage fraud was elaborated on in Carswell and Bachtel (2007), where they stated that foreclosures caused by mortgage fraud make city councils spend more money because of the criminal elements that invaded such communities. Though the fraud is against the lending institutions, a Federal Bureau of Investigation report (2010) stated that the total dollar loss attributed to the fraud nationwide is unknown. The report also stated the fact that the level of the impact of mortgage fraud had consistently risen in 2010 as compared to 2009. According to Criminal Investigations, the report defined mortgage fraud as the intentional misstatement, misrepresentation, or omission by an applicant or other interested parties, relied on
by a lender or underwriter to provide funding for, to purchase, or to insure a mortgage loan\(^1\).

There are two main types of mortgage fraud which are; “fraud-for-property” and “fraud-for-profit”. Fraud-for-property involves the “material misrepresentation or omission of information with the intent to deceive or mislead a lender into extending credit that would not have been offered if the truth were known” (Carswell and Bachtel 2007, 41; Financial Crimes Enforcement Network 2006). This is an act carried out by an intending buyer that seeks to have a house but lacks the financial means, so a manipulation of reported income is performed. This is usually done in the mortgage process through the knowledge of real estate brokers or agents.

Fraud-for-profit is known to have more devastating impact on neighborhoods and homeowners due to the artificial inflation on the property values (Carswell 2009). It is carried out with the intention of accumulating false equity from a house. According to the Federal Bureau of Investigation in its 2010 analysis of the country wide mortgage fraud, the top ten states identified are: California, Florida, New York, Illinois, Nevada, Arizona, Michigan, Texas, Georgia, Maryland, and New Jersey. Perpetuators of mortgage fraud are those that have an understanding of the business and the vulnerabilities of the system, such as appraisers, licensed/registered and non-licensed/registered mortgage brokers, lenders, underwriters, accountants, real estate agents, settlement attorneys, land developers, investors, builders, bank account representatives, and trust account representatives. Victims of mortgage fraud may include borrowers, lending institutions and those living in the affected neighborhoods. The effects of mortgage fraud include properties which are sold at artificially inflated prices, properties in surrounding neighborhoods and the

neighborhood as a whole. When property values increase, property taxes increase as well. Legitimate homeowners find it difficult to sell their homes as surrounding properties affected by fraud deteriorate. The FBI report highlighted the statistical effects of mortgage fraud nationwide; Data from law enforcement and industry sources were compared and mapped to determine those areas of the country most affected by mortgage fraud during 2010.

**Figure 2.1:** Mortgage Fraud States, 2010

Both maps support the indication that Georgia was one of the states in the country most impacted by mortgage fraud and foreclosure. The investigative reports showed that mortgage fraud was increasingly well-hidden but lenders reported the increases in hidden frauds such as short sale fraud, REO flipping fraud, and closing agent embezzlement. There was also an increased frequency of flipping and straw buyer schemes in FHA loans (CoreLogic report on 2010 Mortgage fraud). While the amount of mortgage fraud could not be precisely determined, housing industry experts indicated that there is a direct correlation between mortgage fraud and
the distressed real estate markets (Financial Crimes Intelligence Units, Mortgage Fraud Report, 2009). The actions of predatory lenders and subprime lenders coupled with the distressed real estate market created a platform for foreclosure and mortgage fraud to thrive particularly in the low-moderate income neighborhoods.

**Effects of Mortgage Fraud on Communities.**

The predatory lending practices resulted in the abuse of subprime loans, with the elderly, low income groups and minority neighborhoods as the targeted individuals. The borrowers were often schemed to signing up for several loan programs that would put thousands of the homeowner's dollars into the predator's pockets. Some of the practices involved excessive and unnecessary fees lumped together with the loan amount, abnormal repayment penalties, which eventually affects homeowner. The concentration of the subprime lending practices and high risk mortgage in the low income neighborhoods contributed to the high level of foreclosure in these neighborhoods, as well as, high level of vacancy (Immergluck 2009). The hardest hit communities by mortgage fraud and foreclosure experience a dramatic rise in the number of vacant and abandoned properties, which generates a host of interrelated problems². The figure below represents an example of the types of community effects that can occur in a typical mortgage fraud scenario.

---

**Figure 2.3:** Timeline of Mortgage Fraud Community Effects.

T1: Legitimate sale is made to criminal intent on committing fraud.

T2: (Shortly after T1): Fraudulent sale occur, usually at inflated house price value.

T3: Neighborhood house values rise as a result of inflated house price of fraud house.

T4: Appraisals of neighborhood properties with artificial high “market values” eventually start to leak out into surrounding communities, contaminating further true value.

T5: Fraud house goes into foreclosure.

T6: Professional within the housing industry and law enforcement determine that the house was obtained through fraud.

T7: Neighborhood property values soon plummet due to distressed sale of fraud property and negative externalities associated with foreclosures.

T8: County assessment offices are stymied as to how to properly assess market value in a fraud-ridden housing market.

(Source: Carswell and Bachtel 2007, 48)
Mortgage fraud has led to the instability of many neighborhoods in the country and the Mortgage Asset Research Institute referred to mortgage fraud as “one of the fastest growing financial crimes in the history of the United States”. The consequences of mortgage fraud on any neighborhood include the artificial escalation of property values creating housing unaffordability. Other issues within the neighborhood affected are the increase in property taxes and home owner’s insurance which ultimately results in increases in foreclosures due to artificial values that had increased the property value. These practices forced some legitimate low to moderate- income homeowners to foreclose their homes, which led to further decline. This cycle fractures the community’s social fabric, and lowers actual property values. In turn, legitimate homeowners within affected areas risk getting no return for real improvements. Homes are abandoned, vacant and boarded up, ultimately attracting criminal elements which further decreases the appeal of the neighborhood (Carswell 2009). The manifestations of mortgage fraud on the Pittsburgh neighborhood is evident through the manifold dimensions of vacant, neglected and dilapidated buildings in the neighborhood.

Figure 2.4a: Picture of dilapidated buildings in Pittsburgh. Source: Author.
Figure 2.4b: Picture of vacant and neglected buildings in Pittsburgh. Source: Author.

The table below shows the existing variations in the reasons for housing vacancy status in the study area. This gives further indication on the possibilities of the effect of mortgage fraud, causing an increase in foreclosure that contributed to the number of vacancies in the neighborhoods.

Figure 2.5: Vacancy Status. Source: U.S Census Bureau, 2010.
The impact of mortgage fraud on some communities in Georgia led to the formation of an organization known as Georgia Real Estate Fraud Prevention & Awareness Coalition (GREFPAC). The organization was traced to two Georgia communities; DeKalb County and Gwinnett County – which were ravaged by mortgage fraud beginning in 1996. Other Metro areas of Atlanta were also affected particularly, Fulton County (Wolf 2010). GREFPAC has served as a template for activist organizations whose main goal was to provide awareness and solutions to the problems associated with mortgage fraud. The body comprises of professionals from all aspects of the real estate industry, working together and with federal, state and local regulators, law enforcement agencies, and concerned individuals to create environments that promote honesty, openness and fairness in real estate transactions. Some of the core values of the organization are to, promote public awareness through information and education, prevent real estate and mortgage fraud and to, develop and promote industry practices and regulatory statutory reforms that will benefit consumers and industry partners (grefpac.org). Some of the mortgage fraud schemes identified by the organization includes; illegal property flipping- which occurs when a property is refinanced or resold immediately after purchase for an artificial inflated value. A straw buyer- a person with a good credit used as a “fake buyer” is used to occupy the property or make payment. This straw buyer, often deeds the property to another immediately after closing.

**Facts about Neighborhood Revitalization.**

In order to review neighborhood revitalization, there is the need to lay the foundation by attempting to clearly define “neighborhood”. The easiest way to define neighborhood is an area having a specific geographic location, boundaries or demarcation by streets, roads or other
physical barriers (Brower 1996). Its form is derived from a particular pattern of activities or the presence of a common visual motif, or is an area with continuous boundaries or a network of often-travelled streets. Furthermore, Brower identified a neighborhood as a source of place-identity, as well as, an element of urban form or a unit of decision making. Ideally, neighborhoods are places where people live. According to Keating, Krumholz and Star (1996), neighborhoods are more than places to live, they are interactive components of a larger urban system, affecting one another over time and space. As different regions grow and expand, so does the neighborhood have an influence on the elements that could alter the stability of the given area. These elements contribute to the instability of the neighborhood through physical, social and institutional factors. The physical factors are essentially locational as well as the age; social factors include the racial composition, income and the general information on the demographics of the people. The institutional factors are the laid-out principles that exist in the neighborhood, which are, zoning, code enforcements, property assessment and rent control and lending practices. These help to shape the housing market and can produce negative or positive neighborhood changes (Gale 1989 as cited in Keating, Krumholz and Star 1996). Thus, it is the changes within the neighborhood that precipitates the need for the revitalization.

Neighborhood revitalization is usually seen as the process to restore the inner cities that once thrived in their early years of establishment. Generally, revitalization means, ‘to give life’ or ‘bring back to life’, so for a city to experience revitalization, there must be an identifiable gap of decline, or “decay” that needs to be revived. The term “revitalization” according to many sources cannot be fully resolved, it is considered as a multi-faceted approach to restoring back the lost “glories” of an area. Zielenbach (2000, 23) indicated that revitalization is a multi-purpose
venture that has several meanings, part of which includes; physical redevelopment of blighted areas, the creation of additional jobs, the improvement of local infrastructure and/or the elimination of “undesirable” individuals and businesses. Zielenbach stated that revitalization of low-income areas involved “both the reintegration of the neighborhood into the market and the improvement of economic conditions for the existing residents”. This approach emphasizes combining traditional physical development and private investment activities with an anti-poverty component which allows for economic, social and political changes. In addressing this, Bright (2000, 6) defined revitalization as changes that improve existing residents’ “quality of life”. These changes are subject to many factors and situation. Scholars attempt to weigh “quality of life” by identifying different problems that are barriers to a high quality of life usually faced by low income groups in inner cities (Ahlbrandt 1975). Revitalization can be summarized as the physical redevelopment of blighted areas. Such redevelopment results in more economic opportunities: creation of jobs, improvement of local infrastructure, and the elimination of undesirable facilities. Revitalization indicates the need to address the social and economic problems of cities, which includes eradicating blighted conditions in cities. This subsequently promote increased economic activity in the form of business developments and other private investments. Aside from economic gains, revitalization increases the safety of an area especially in places that had been vacant and abandoned. In his study, Gale (1984) explicitly referred to revitalization as the process and condition by which the older and predominantly residential urban enclaves are transformed through gentrification or apartment conversion or both. This process was prevalent in the urban renewal era of the 1960s where rather than demolition and new construction, the emphasis was on the rehabilitation of existing structures. Bright (2000) and
Zielenbach (2000) reiterated the elements that form the standard for the quality of life in the inner city residential areas, such as-, safety, services, shelter and social capital. Shelter explains the places where people live, and includes the locations of the neighborhood and the physical amenities available. These form the bases of the elements that attract people to their present locales. People’s choices for living in a neighborhood vary from access to transportation (highways, subways, commuter trains) and proximity to work, especially for neighborhoods around the central business districts, having hubs for commercial activities. Neighborhoods with specific housing designs serve to preserve the history of the area, and tend to attract certain people. These residents are willing to move to such an area with the understanding that housing stocks are cheap there. Areas having higher proportions of owner-occupants with a larger number of detached single family units are more likely to revitalize (Zielenbach 2000). On the other hand, the presence of dilapidated structures and brownfield sites are an indication of low income neighborhoods that have many risks and attract crime. Neighborhoods that promote strong interpersonal exchanges with other residents tend to have considerable economic, political and social effects on the community. People enjoy mutual benefits and reciprocal interactions generated from intangible goods in the form of social capital (Grimshaw 1992; cited in Zielenbach 2000).
CHAPTER 3.

CASE STUDY.

The revitalization of neighborhoods yields environmental and economic benefits through strategies that increase the tax bases of the communities. Urban revitalization can be achieved through various methods depending on a particular neighborhood’s need. This could be through the provision of more affordable housing units in places where there are deficits, more economic opportunities such as the provision of retail activities, and densifying the neighborhood through mixed use zoning. Below are the reviews of public participation projects that transformed abandoned and derelict communities in Dudley Street, Boston, West Side neighborhood, Wilmington, Delaware and Lawrence, Massachusetts. The Lawrence case gives examples of using verdant urban garden as a means to stabilize the neighborhood and to increase access to food supply. This is an important approach that offers a holistic program in addressing vacancies and abandonment evident in most shrinking older industrial cities in the United States (Schilling and Logan 2008). This shows the different roles stakeholders play to address physical blight conditions in neighborhoods.
The Dudley Street Neighborhood Initiative (DSNI) is a nonprofit community-based planning and organizing entity in the Roxbury/North Dorchester neighborhoods of Boston. The organization’s approach to neighborhood revitalization is a comprehensive approach which includes economic, human, physical and environmental growth. It was formed in 1994 when residents of the Dudley Street area came together out of fear and anger to revive their neighborhood which was devastated by arson, disinvestment, neglect and redlining practices. The Dudley area of Roxbury/North Dorchester is one of the poorest neighborhoods in Boston and has a multi-racial population. Socio-economic statistics show the demographics as: African American and Cape Verdean (72%), Latino (24%) and White (4%) having a per capita income of
$12,332 in 1999. About 27% of the area’s population falls below the federal poverty level of $17,029 for a family of four, and the unemployment rate is 13%. The neighborhood is located less than two miles from downtown Boston in Roxbury/North Dorchester. The DNSI neighborhood had about 1,300 (21%) vacant parcels in the 1980s, due to discriminations, neglect and fires of the 1960s and 1970s. DSNI organized and empowered the residents of Dudley Street to create a shared vision for the neighborhood. Prioritized development without displacement was made possible by creating strategic partnerships with individuals, nonprofit groups and government(Source: http://www.dsi.org/history). The vision emerged from a community-wide process in 1987 that resulted into a resident-developed comprehensive revitalization plan for an urban village. The focus of the resident for the urban village was built on the community’s greatest asset – the rich diversity of cultures, talent and willpower of residents. This comprehensive plan was updated in 1996 with the commitment to enhance economic power in the neighborhood. Through DSNI’s community land trust, the neighborhood has the only permanent affordable housing in the city of Boston. The residents were able to gain control over the vacant parcels through the power of eminent domain from the city government, combined with a partnership with the city of the publicly-owned vacant land. The neighborhood established a community land trust known as Dudley Neighbors Incorporated (DNI) to ensure community land ownership, permanence and affordability.

Today, DNSI has acquired more than half of the 1300 vacant parcels and transformed them into quality affordable houses, community centers, gardens and other public spaces. The group focused on community economic development, leadership development and collaboration, and youth development opportunities. This community initiative shows how the neighborhoods
can be transformed through a holistic development plan, which can also be applied to the Pittsburgh neighborhood. Through the DNI project, the City of Boston adopted a redevelopment plan for Dudley area. In an attempt to keep intact the culture of the neighborhood, new construction was performed according to laid-out patterns. This pertains to the Pittsburgh neighborhood, which has continued to discourage the effect of gentrification in the neighborhood.

**West Side Revitalization Plan:**

The West Side revitalization plan is a collaborative effort by Wilmington’s West Side residents, community groups, businesses and neighborhood-based institutions. The focus was on improving the quality of lives of the people in the West Side neighborhoods. The effort also helped to maintain the existing character of the neighborhood, being one of the most vibrant and diverse communities in the City of Wilmington, Delaware. The West Side is a unique and historic collection of neighborhoods close to downtown Wilmington. This area was developed in the late 1800s as the City of Wilmington expanded and provided homes for families who worked in and around the downtown area and the industries along the riverfront.
The construction of I-95 in the 1960s linked Wilmington to the other cities on the Northeast corridor but had the unintended consequence of diminishing the strength and continuity of the neighborhoods that were in its path. The neighborhood has a population of almost 13,000 people, which is about 18% of the city’s population. Other assets in the neighborhood are; historic homes, parks and an active employment base of well over 300 businesses. There are also churches, civic organizations, a center for local festivals, a restaurant and a parkway. It is a multi-ethnic community where many of the families are living below the poverty line. The
neighborhood lacks good schools and has a high unemployment rate. The combination of poverty, low educational attainment and lack of economic opportunity has contributed to high crime rates that have persisted over time in the community. This led to the outmigration of people from the neighborhoods leading to concentrations of vacant properties. The high crime rates, and the presence of vacant and deteriorated homes were exacerbated by the recent economic downturn and foreclosures. This created a negative impact on the quality of lives of the residents across the neighborhood. The increase in the vacancy rates resulted in declining property values and an underutilized commercial corridor, as well as a lack of parks and green spaces limiting the access of the residents to outdoor/ physical activities (Source: http://tinyurl.com/westsideplan).

The revitalization was a resident-driven effort coordinated by local community groups and neighborhood-based institutions involving more than 650 residents and over 100 stakeholders. The revitalization focus of the plan had a 10-year approach, involving Wilmington’s West Side. The emphasis was on improving housing, strengthening businesses, connecting residents to jobs, creating more opportunities for youth, promoting public safety, strengthening healthcare and revitalizing parks and gardens. The effort was to reinvest in the place and the people of the neighborhood. Some of the housing rehabilitation efforts that were spearheaded by a non-profit organization were meant to restore stability to the neighborhood through renovating 130 homes and over 80 rental units. Over $50 million was invested in West Side affordable housing and redevelopment projects. Different organizations were established to improve on the existing parks and green spaces, and to create a livable, vibrant and healthy neighborhood. Some of the obsolete commercial and residential buildings were transformed into the community’s assets. A
land bank was established through which the vacant properties were acquired and sold to individuals or nonprofit groups that would either rehabilitate or redevelop them into community-driven neighborhood plans.

This case study buttresses the role of community input in the revitalization of the neighborhood. It highlighted the importance of both place- and people–based approaches to community development.

**Urban Greening Program: Groundwork Lawrence:**

**Figure 3.3:** Map Showing City of Lawrence, Massachusetts. Source: Author.

The Urban Greening Program centers on the use of local assets available in Lawrence, Massachusetts as a tool to revitalize physical blight conditions. It is an attempt to reclaim the high amount of vacant and dilapidated properties through the implementation of urban agriculture. Some other advantages of the project are the increase in adjacent property value,
reduction in storm water runoff and increased access to healthy local food. Pittsburgh neighborhood has similar characteristics with Lawrence, Massachusetts in terms of the high amount of vacant properties and the level of income of the residents.

The Union and Community Garden is a program that focuses on providing fresh food for the residents of the City of Lawrence, Massachusetts. The program also transformed formerly vacant and contaminated open space into attractive and productive community gathering spots. This is an attempt to address the challenges arising from sustained population loss and the increasing presence of vacant and abandoned properties in America’s older industrial communities. The resident of the City of Lawrence had the vision to transform and treat vacant properties in their communities as assets that can provide diverse community benefits when incorporated into neighborhood planning. With the presence of large vacant and abandoned properties, shrinking cities can provide fertile ground for neighborhood-scale and city-wide greening strategies as a means of revitalization. Some of the disadvantages of neighborhoods which have many vacant and abandoned properties include--; the loss of tax base, low property values and land prices, and a decrease in investment opportunities. The project was made possible through the effort of the Merrimack Valley Planning Commission (MVPC), Groundwork Lawrence, and various neighborhood associations. In 2010, the city got a grant from the Parkland Acquisition and Renovations for Communities Program, administered by the Massachusetts Executive Office of Energy and Environmental Affairs. The grant was used to help put in place a process to identity new sites for a community garden network. By 2011, the city combined with Groundwork Lawrence, and used the funding to design and build four community gardens to make a total of about 100 garden plots (Hersh 2011).
The socio-economic characteristics of the City of Lawrence shows that it is one of the poorest cities in New England, with household income of $31,777 which is half of that of Massachusetts. The homeownership rate of 35% is less than half of the state’s average; and it has the highest rates of foreclosure in the state (Hersh 2011). Some other benefits of this project include, the regeneration of vacant properties for new parks, community gardens, restored
habitat, flood mitigation and storm water treatment sites, and urban agriculture plots linked with existing green spaces, bio-fuel production and sites for community-based renewable energy stations (Schilling & Logan 2008). Furthermore, Schilling & Logan (2008) stated some other benefits of urban greening, such as the provision of cure for urban physical and social ills in the neighborhoods. Aside from the physical benefits such as the increase of property values, green infrastructure is associated with the improvement in physical health and availability of new green collar jobs.

**Table 3.1: Benefits of Urban Greening in a Neighborhood**

<table>
<thead>
<tr>
<th>Urban greening effect (sources)</th>
<th>Environmental</th>
<th>Social</th>
<th>Economic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provide opportunity to create community through social interactions (Coley, Sullivan, &amp; Kuo, 1997)</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reduce ADHD in children (Taylor, Kao, &amp; Sullivan, 2001)</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Improve self-discipline in inner-city girls (Taylor, Kuo, &amp; Sullivan, 2002)</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reduce crime (Kuo &amp; Sullivan, 2001b) and domestic violence (Kuo &amp; Sullivan, 2001a)</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increase physical activity opportunities (Kahn et al., 2002)</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Increase potential consumer spending (Wolf, 2005)</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Address flooding and reduce storm water runoff (Carroll, 2006; Kloss &amp; Calaruso, 2006)</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Increase property values (Voicu &amp; Been, 2008; Wachter, 2004; Wachter &amp; Gillen, 2006)</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Increase access to healthy, local food (American Planning Association, 2007; Baroff, 2006; Hung, 2004)</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Reduce urban heat island effect (Hardin &amp; Jensen, 2007)</td>
<td></td>
<td></td>
<td>X</td>
</tr>
</tbody>
</table>


The project shows the benefits it has on the neighborhood, but some extant challenges posed are funding, maintenance costs, accessibility, poor design and site programming (Schilling and Logan 2008). This case study is relevant to the Pittsburgh neighborhood since there is an existing
community garden in the neighborhood, a community engagement initiative managed by the seniors in the neighborhood.

**Figure 3.5:** Pictures of Existing Community Garden in Study Area. Source: Author.

This is a community building initiative by the Pittsburgh neighborhood association to improve on the availability of organic food in the community. Currently, the neighborhood association is increasing its efforts in incorporating urban agriculture into the neighborhood to improve the availability of fresh food and vegetables for the people of the neighborhood.
Figure 3.6: Community Members Valuing Urban Agriculture. Source: Author.
**Figure 3.7: Summary of Lessons**

<table>
<thead>
<tr>
<th>Dudley Street Neighborhood Initiatives</th>
<th>West Side Revitalization Plan</th>
<th>Urban Greening Program: Groundwork Lawrence</th>
</tr>
</thead>
<tbody>
<tr>
<td>A neighborhood revitalization process that prioritized development without displacing the residents. This was done by creating strategic partnerships with individuals, nonprofit groups and government.</td>
<td>A community driven revitalization process that focused on reinvesting in the people and the place. Efforts were made to improve on the housing stocks, revitalize the parks and strengthen the businesses and business districts.</td>
<td>The revitalization centered on transforming vacant and often contaminated open spaces in the community into attractive and productive community gathering spots. The efforts made to changing vacant properties in the communities to assets yields diverse community benefits.</td>
</tr>
<tr>
<td>The community’s assets were protected through the use of eminent domain, whereby establishing affordable housing units and development that maintains the character of the neighborhood.</td>
<td>Emphasis was placed on transforming the obsolete and dilapidated structures into the community’s assets. The relevance of the study is on the ability of the neighborhood not losing its original identity.</td>
<td>The relevance of the project is the possibilities of utilizing vacant lands in the community. This would lead to increase in property value and property taxes in the community.</td>
</tr>
</tbody>
</table>
CHAPTER 4.

THE STUDY AREA.

Atlanta was founded in 1837 as the terminus of the Western and Atlantic Railroad; it was known as ‘Terminus’, later renamed Atlanta in 1845, and incorporated in 1847. The city’s early rise was tied to the rail system. It became the capital of Georgia in 1868, under the state’s Reconstruction government. Atlanta during this time was a small town until 1920, when its population reached 200,000 (Stone 1989). The city continued to grow, and by 1940 the population passed 300,000. This growth pattern from the 1920s to the 1940s transitioned Atlanta into a modern city and ushered in other factors like suburban sprawl which led to enormous traffic congestion. Aside from traffic problems, there were more demands for services, as the automobile had altered the urban fabric of the city. The 1920s saw the construction of the viaduct system, elevating street traffic over rail lines. This project, together with the force of the automobile, further disrupted existing businesses in downtown, decreasing the number of small retail businesses. Rather than having one community center, several others sprung up, including: Tenth Street, Buckhead, Little Five Points and others.

Atlanta had racial tension between blacks and whites just comparable to most cities in the country at that time. African Americans were concentrated in older areas of the city- east, south and west of the business district. In the eastern section, Auburn Avenue became a hub of black commercial and civic activity (Stone 1989, 19 cited Porter 1974). The Westside included the area
that eventually became the home of the Atlanta University complex, as over time the black colleges in the city concentrated in one place (Stone 1989, 19 cited White 1982). More tensions and restrictive covenants moved the blacks to areas that whites no longer found desirable or were undeveloped (Stone 1989). The segregation system in operation during the prewar era contributed to factors that shaped the growth pattern which formed in Atlanta. Though the city had its own issues at the larger scale, different neighborhoods began to spring up, places people identified as their own. During the late 1800’s, the economy of Atlanta relied heavily on three major rail lines (the East Tennessee, Virginia and Georgia railroads), which merged near what later became Five Points. The railroad affected the prosperity of downtown Atlanta, shaping the development in the surrounding communities, one of which was the Pittsburgh neighborhood.

Pittsburgh is one of Atlanta’s oldest African American neighborhoods, established in 1883. Pittsburgh is bounded on the northern end by Interstate-20, on the Northeast by the Norfolk Southern rail line across which is Mechanicsville, on the west by Adair Park, on the East by Peoplestown, and on the south by the Beltline across which is the Capital View Manor neighborhood. The neighborhood’s first residents were black laborers that sought jobs in the newly completed railroad company shops built about a mile and a half southwest of Atlanta’s central business district. The neighborhood was named Pittsburgh because of its proximity to the nearby railroad shops that were so polluted, they resembled the steel mills of Pittsburgh, Pennsylvania in the late 1800s. The neighborhood was initially owned by a white real-estate investor H.L. Wilson, after which many white real estate investors built rental homes there. The end of the Civil War and slavery led to the influx of blacks to the area with their families to try to get work with the railroads for better wages, as compared to working on the farmlands (Ferguson
These laborers on the railroads had relatively steady employment conditions but segregation encouraged the development of African American-owned businesses along McDaniel Street, Pittsburgh’s “Main Street.” The neighborhood thrived in the late 1800s due to the impact of the growth in the railroad industry at that era. The neighborhood was home to several civic leaders which led to the establishment of the first black orphanage in Georgia, the Carrie Steele-Pitts home founded in 1892. Steady employment and segregation created a number of churches in the neighborhood, the first two were the Ariel Bowen United Methodist Church and Iconium Baptist Church. Today, there are several other churches that have been established in the neighborhood.

In the 1930’s, the creation of four trolley lines connected Pittsburgh to downtown Atlanta. The neighborhood continued to grow, and by the 1920s, was regarded as home for “Black Atlantans”. Different neighborhood assets developed such as, the Pittsburgh school; Crogman School, established in 1908, and Charles Gideon School, built in the 1950’s. Atlanta Theological School (now known as Salvation Army College of Officer Training) was established in the western end of the neighborhood, to serve the growing population. By the 1940s and 1950s, the Civil Rights Movement brought social, economic and physical changes to Atlanta and led to the outmigration of people from the neighborhood. This was the beginning of the decline experienced in Pittsburgh through the out-migration of middle- and upper-class African-American families to neighborhoods formerly occupied by whites. In addition, many black-owned businesses lost their customer bases and had to close down. This condition was exacerbated by unethical financial institutions refusing to make loans in certain neighborhoods nationwide, typically African-American neighborhoods. This crippled home sales in Pittsburgh
and further influenced neighborhood disrepair and abandonment. Other major events that encouraged the decline of Pittsburgh after the 1960s was the construction of Interstates 75 and 85 towards the southeastern end of the neighborhood which created a disputed pocket of land, an industrial enterprise zone claimed by both Pittsburgh and Peoplestown. This major interchange at University Avenue greatly impacted the southeastern corner of the neighborhood. Despite all the economic loss experienced in Pittsburgh, the neighborhood still retains its historical and cultural characteristics, which qualified the neighborhood to be listed in the National Register of Historic Places, on June 14th, 2006.

The context map in Figure 1 shows the location of Pittsburgh in relation to the other neighborhoods in Neighborhood Planning Unit-V (NPU-V). The NPUs are Citizen Advisory Councils that make recommendations on zoning, land-use and other planning matters. The NPUs were established in 1974 to provide opportunity for the citizens to actively participate in the Comprehensive Development Plan used to enhance the City’s vision. Citizens also receive information concerning all functions of the city government through the NPUs, enabling the residents to express ideas and comments on city plans and proposals while assisting in developing plans that best meet the needs of their communities (City of Atlanta).
Pittsburgh’s Socio-economic Statistics.

Table 4.1: Demographics Characteristic

<table>
<thead>
<tr>
<th></th>
<th>2000</th>
<th>2010</th>
<th>Annual Rate of Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>3286</td>
<td>3468</td>
<td>6%</td>
</tr>
<tr>
<td>Households</td>
<td>1152</td>
<td>1350</td>
<td>17%</td>
</tr>
<tr>
<td>Housing Units</td>
<td>1425</td>
<td>2023</td>
<td>42%</td>
</tr>
</tbody>
</table>

Source: U.S Census Bureau

The total population of the Pittsburgh neighborhood in the 1970s was 7,430 (Census data). After this period, the neighborhood continued to decline and by 1990 there were 3,567
people, which was a 52% reduction in size over the 20-year period. In 2000, the total population was 3,286 people with a total of 1152 households and 1425 housing units. Notable developments in the neighborhood, such as, the redevelopment of the Civic League Apartments in 2005, contributed to the increase in population to 3,468 people in 2010, a 6% increase. Total households had a 17% increase and total housing units to 42%, due to the construction of the multi-family Heritage Station apartment building in the neighborhood.

Figure 4.2: Ethnicity- Race Distribution. Source: U.S Census Bureau.

Pittsburgh has a predominantly skewed racial distribution with nearly 95% of its entire neighborhood comprised as African American, 3% as Caucasians, and 2% classified as “others”. Racial distribution data for Fulton County is somewhat different as whites are 2.5% more the African American. Comparatively speaking, the overall percentage of African Americans living in Atlanta is 54.4%.
Table 4.2: Sex distribution

<table>
<thead>
<tr>
<th></th>
<th>2000</th>
<th>2010</th>
<th>Percentage (%) Growth Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Males</td>
<td>1563</td>
<td>1670</td>
<td>6.8</td>
</tr>
<tr>
<td>Females</td>
<td>1698</td>
<td>1798</td>
<td>5.9</td>
</tr>
</tbody>
</table>

Source: U.S Census Bureau.

The sex distribution of the neighborhood shows that there are more females in the neighborhood than the males. The difference does not show a huge gap as represented in the table above where it shows that both sexes had an increase over the years due to the changes in the population distribution.

Table 4.3: Age Distribution

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Total (Male)</th>
<th>(%)</th>
<th>Total (Female)</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>5-19</td>
<td>489</td>
<td>28.2</td>
<td>477</td>
<td>29.9</td>
</tr>
<tr>
<td>20-29</td>
<td>291</td>
<td>16.8</td>
<td>170</td>
<td>10.7</td>
</tr>
<tr>
<td>30-49</td>
<td>519</td>
<td>30</td>
<td>300</td>
<td>18.8</td>
</tr>
<tr>
<td>50-64</td>
<td>232</td>
<td>13.4</td>
<td>392</td>
<td>24.6</td>
</tr>
<tr>
<td>65-74</td>
<td>138</td>
<td>8</td>
<td>156</td>
<td>9.8</td>
</tr>
<tr>
<td>75- over 85</td>
<td>64</td>
<td>4</td>
<td>99</td>
<td>6.2</td>
</tr>
</tbody>
</table>

Source: U.S Census Bureau.

The study area has almost 45.2% of the males and 40.6% of females under 30 years of age. This gives room for future growth in the neighborhood. On the contrary, the neighborhood has 12% male senior citizens and 17% female citizens, with the remainder as the working class group.
This age distribution further indicates the prospects of Pittsburgh as the neighborhood continues to grow.

**Table 4.4: Household Income Characteristics**

<table>
<thead>
<tr>
<th>$</th>
<th>2010</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 10,000</td>
<td>313</td>
<td>29</td>
</tr>
<tr>
<td>10,000-14,999</td>
<td>191</td>
<td>17.7</td>
</tr>
<tr>
<td>15,000-19,999</td>
<td>90</td>
<td>8.3</td>
</tr>
<tr>
<td>20,000-24,999</td>
<td>136</td>
<td>12.6</td>
</tr>
<tr>
<td>25,000-29,999</td>
<td>101</td>
<td>9.4</td>
</tr>
<tr>
<td>30,000-34,999</td>
<td>42</td>
<td>3.9</td>
</tr>
<tr>
<td>35,000-39,999</td>
<td>9</td>
<td>0.8</td>
</tr>
<tr>
<td>40,000-44,999</td>
<td>32</td>
<td>3</td>
</tr>
<tr>
<td>45,000-49,999</td>
<td>22</td>
<td>2</td>
</tr>
<tr>
<td>50,000-59,999</td>
<td>106</td>
<td>9.8</td>
</tr>
<tr>
<td>60,000-74,999</td>
<td>28</td>
<td>2.6</td>
</tr>
<tr>
<td>75,000-99,999</td>
<td>10</td>
<td>0.9</td>
</tr>
<tr>
<td>Above 100,000</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Source: U.S. census Bureau.
It is imperative to identify the income level of the population in the neighborhood. The census data above shows that 29% of the working class in Pittsburgh earn less than $10,000 annually, which is a little above a quarter of the working class in the neighborhood. A little above that range lies the group that earns between $10,000 and $14,999 which is 17.7% of the working class. Furthermore, 1% of the population earn between $75,000 and $99,999 or $35,000 and $39,999, which is about $6,000 - $8,000 or $3,000- $3,300 monthly. About 5% earns between $40,000- $49,999, an average of about $3,700 on monthly basis. This data clearly points out that Pittsburgh neighborhood is mainly a low income neighborhood, an indication on the present economic conditions of the neighborhood.

**Table 4.5: Year Structures were built**

<table>
<thead>
<tr>
<th>Years</th>
<th>Total number</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005 or later</td>
<td>269</td>
<td>14.2</td>
</tr>
<tr>
<td>2000-2004</td>
<td>221</td>
<td>11.6</td>
</tr>
<tr>
<td>1990-1999</td>
<td>135</td>
<td>7.1</td>
</tr>
<tr>
<td>1980-1989</td>
<td>137</td>
<td>7.2</td>
</tr>
<tr>
<td>1970-1979</td>
<td>31</td>
<td>1.6</td>
</tr>
<tr>
<td>1960-1969</td>
<td>179</td>
<td>9.4</td>
</tr>
<tr>
<td>1950-1959</td>
<td>315</td>
<td>16.6</td>
</tr>
<tr>
<td>1940-1949</td>
<td>119</td>
<td>6.3</td>
</tr>
<tr>
<td>1939 or earlier</td>
<td>495</td>
<td>26</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau.

The data above shows that a little over a quarter of the houses in the neighborhood were built in the 1930s or earlier (26%), while 16.6% of houses were built in the 1950s. This explains why the neighborhood could also be characterized as having historic homes. The data also shows that recent developments were recorded from 2000 – 2005 which comprises 25.8% of the houses in the neighborhood. Though the housing stock has increased over the years, the neighborhood has about 40% of the housing stock vacant according to the census data.

Aside from the statistical breakdown of the neighborhood, its proximity to Downtown Atlanta and Hatfield Jackson Airport is of vital importance to the need for revitalization. The development of the Beltline is of great significance to the increase in development that is bound to occur in the neighborhood. The high level of vacant, abandoned and dilapidated lots and structures suggests a need for revitalization.

The table below shows the rate of foreclosure in the Pittsburgh neighborhood as compared to the city of Atlanta. The table gives the indication that the Pittsburgh neighborhood has the highest percent of homes loans that exceeds the true market value in the City of Atlanta and Fulton County.
Table 4.6: Foreclosure Notices

<table>
<thead>
<tr>
<th>Foreclosures: (June 2007-May 2008)</th>
<th>Total Notices</th>
<th>Percent of the city of Atlanta total</th>
<th>Percent of homes where loan exceeds the true market value</th>
<th>Percent of Notices on homes built less than 5 years ago</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fulton County</td>
<td>12,547</td>
<td>N/A</td>
<td>23.6%</td>
<td>20.5%</td>
</tr>
<tr>
<td>City of Atlanta</td>
<td>8,171</td>
<td>N/A</td>
<td>31.0%</td>
<td>16.5%</td>
</tr>
<tr>
<td>NPU-V</td>
<td>779</td>
<td>10%</td>
<td>40.8%</td>
<td>31.3%</td>
</tr>
<tr>
<td>Pittsburgh</td>
<td>504</td>
<td>6%</td>
<td>60.0%</td>
<td>30.2%</td>
</tr>
</tbody>
</table>

Source: Annie Casey Foundation & PCIA, Request for Proposal, pg. 6

To further emphasize the high rate of vacant structures in the study area, the table below shows the rate of foreclosure in Pittsburgh as compared to the City of Atlanta and Fulton County.

Table 4.7: Foreclosure Rate

<table>
<thead>
<tr>
<th></th>
<th>Total Number of household units</th>
<th>Total Number of Foreclosure Notices – January 2009</th>
<th>Percent of Foreclosed properties</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fulton County</td>
<td>415,018</td>
<td>934</td>
<td>0.23%</td>
</tr>
<tr>
<td>City of Atlanta</td>
<td>211,857</td>
<td>658</td>
<td>0.31%</td>
</tr>
<tr>
<td>NPU V</td>
<td>6,585</td>
<td>87</td>
<td>1.32%</td>
</tr>
<tr>
<td>Pittsburgh</td>
<td>1,152</td>
<td>34</td>
<td>2.95%</td>
</tr>
</tbody>
</table>

Source: Annie Casey Foundation & PCIA, Request for Proposal, pg. 7

43
Figure 4.3: Existing Condition Map. Source: City of Atlanta. By Author.
The map highlights different land uses as either sources of strengths or weaknesses on the neighborhood. The availability of the MARTA route through the neighborhood created over 40 Marta bus stops in the neighborhood. This aids households that lack private cars.

The establishment of the Civic League Apartments in the Pittsburgh neighborhood changed the character of the neighborhood from being a single family neighborhood. The apartments were redeveloped through the funding provided by HUD, and were renamed the Heritage Apartments in 2005.

**Figure 4.4:** Google Earth Image of Civic League Apartments. By Author.
Figure 4.5: Pictures of Some Assets in the Study Area. By Author.

A closer view of the present condition of the Heritage Apartments.

The 11 acre neighborhood park with indoor sporting activities. Source: Google Map Snapshot.
The table above gives the breakdown on the composition of the land use in Pittsburgh neighborhood. Residential use occupies 271.6 acres of the whole area which comprise 54% of the neighborhood. Industrial use occupies 137.9 acres, which makes up 27.3% of the neighborhood. Commercial uses occupies 31.8 acres and other uses such as schools, parks and open spaces occupies 65.2 acres in the neighborhood.

One of the main concerns which limits the level of development in the neighborhood is the existing zoning ordinance. Single family housing is zoned as R-4B with minimum lot size of 0.16 acres, 2800 sq. ft. According to the City of Atlanta’s zoning ordinance, the single family R-4B is meant to provide opportunities for low- and moderate-income single-family dwellings that are centrally located and accessible to public transportation, jobs and social services. One of the main advantages is to make provision for low income families to afford construction and
development costs, given reduced setback requirements. This would also allow infill development to maintain the existing character of the neighborhood.

**Figure 4.7:** Existing Zoning Map. Source: City of Atlanta. By Author
Figure 4.8: Population Density Map. Source: U. S Census 2010. By Author.
CHAPTER 5.

PROGRAMS HAVING IMPACT ON THE PITTSURGH NEIGHBORHOOD.

The revitalization of the Pittsburgh neighborhood involves the combined efforts of public and private organizations. The government at the federal level takes the lead of allocating needed funds/grants to the state and local governments. Community efforts are roles played by the non-profit groups, neighborhood associations and residents of the neighborhood. This is a top-down approach where the federal government is the major funding body and takes the lead. This hierarchical role of revitalization is considered in this thesis as part of the findings which contribute to the analysis of the study area.


The Neighborhood Stabilization Program (NSP) was established by the United States Department of Housing and Urban Development (HUD) in 2008, to help state and local governments stabilize neighborhoods affected by large amounts of foreclosure experience. NSP activity makes available grant funds to achieve the objective in four funding pools, known as NSP1, NSP2, NSP3 and NSP-TA (Technical Assistance). NSP1 and NSP3 funds were distributed by formula to states and local jurisdictions to address the impacts of high numbers of foreclosures, while NSP2 and NSP-TA were competitive grant processes (Center for Housing Policy). This is done through the purchase and redevelopment of foreclosed and abandoned homes and residential properties in affected neighborhoods across the country. NSP is a
component of the Community Development Block Grant (CDBG), a program that HUD began in 1974 to provide communities with resources to address different community needs, part of which were for disaster recovery assistance for the coastal cities. CDBG serves as an important tool for helping local governments tackle serious challenges facing their communities (http://www.dca.state.ga.us/communities/CDBG/programs/nsp.asp). Figure 5.1 shows how NSPs in both Atlanta and the Pittsburgh neighborhood fall within the NSP 1 category. In NSP 1, HUD awarded grants to 307 areas hard hit by foreclosures and delinquencies. The grantees were selected on the basis of statutory objectives and greatest need formula developed by HUD\(^3\).

According to Section 2301 of the Housing and Economic Recovery Act of 2008, the sum of $3.92 billion was allocated to state and local governments (as such terms are defined in Section 102 of the Housing and Community Development Act of 1974 (42 U.S.C. 5302)) for emergency assistance with redeveloping abandoned and foreclosed homes. NSP 2 was authorized under the American Recovery and Reinvestment Act of 2009, (Pub. L. 111-5, approved February 17, 2009), the sum of $1.93 billion was made available on a competitive basis to 56 states, local governments, nonprofits and consortia of nonprofit entities. It differs from NSP 1 because it was established to stabilize neighborhoods whose viability has been and continues to be damaged by the economic effects of foreclosed and abandoned properties. The NSP 3 was the third round of the Recovery Act authorized by Section 1497 of the Wall Street Reform and Consumer

\[^3\] Funds allocated to “States and units of general local government with the greatest need, as such need is determined in the discretion of the Secretary based on (A) the number and percentage of home foreclosures in each State or unit of general local government; (B) the number and percentage of homes financed by a subprime mortgage related loan in each State or unit of general local government; and (C) the number and percentage of homes in default or delinquency in each State or unit of general local government (2301(b)(3)). Source: Housing and Economic Recovery Act of 2008.
Protection Act of 2010 which was known as the “Dodd-Frank Act”. Provision was made for an additional $1 billion on a formula basis to 270 states and local governments (http://www.stablecommunities.org/nsp-strategies#OVERVIEW). NSP grantees develop their own programs and funding priorities; however, NSP grantees must use at least 25 percent of the funds appropriated for the purchase and redevelopment of abandoned or foreclosed homes, or for residential properties that will be used to house individuals or families whose incomes do not exceed 50 percent of the area median income. All activities funded by NSP 3 must benefit low- and moderate-income persons whose income does not exceed 120 percent of area median income. The NSP funds may be used for activities which include: establish financing mechanisms for purchase and redevelopment of foreclosed homes and residential properties; purchase and rehabilitate homes and residential properties abandoned or foreclosed; establish land banks for foreclosed homes; demolish blighted structures; and/or redevelop demolished or vacant properties. This process is part of the revitalization carried out in the Pittsburgh neighborhood through the active participation of non-profit organizations such as Annie Casey Foundation and the Pittsburgh Community Improvement Association. The neighborhood’s association is actively working towards the revitalization and redevelopment of the area. A major constraint to the effectiveness of the NSP 1 program was the timeline of 18 months for the period given to have utilized the funds.
Figure 5.1: NSPs in the City of Atlanta. Source: City of Atlanta. By Author.

State Government Level.

In the Urban Redevelopment Law O.C.G.A 36-61 criteria were stipulated for redeveloping target areas in the City of Atlanta through State of Georgia funds. These areas present conditions such as deteriorating or inadequate infrastructure; a predominance of dilapidated or vacant buildings, higher levels of poverty and unemployment, and other signs of
blight and distress. These areas are categorized as having persistent conditions which substantially impair or arrest the sound growth of the City, constituting economic and social liability as well as a menace to the public health, safety, and welfare. The State of Georgia provides tools for the redevelopment of these areas which are regarded as the Urban Redevelopment Areas (URA). According to City data, 88% of the City’s dilapidated structures are located in the URA (City of Atlanta). In response to this, the City created incentives for these areas known as Opportunity Zones. Opportunity Zones are intended to encourage development, redevelopment and reinvestment in areas that have higher rates of poverty and great indications of blight and economic distress. The Atlanta Urban Redevelopment Area (URA) covers approximately 49,250 acres within the City of Atlanta and includes portions of 22 neighborhood planning units (NPUs). The plan strongly identifies the existence of community groups as their sustaining pillars. This helps to strengthen the capacities of non-profit community development corporations (CDC’s), and for the promotion of private and public improvements.

Other roles the City of Atlanta had in revitalizing neighborhoods was to make funding available through different avenues to non-profit groups. Neighborhood Stabilization Program at the state level is an extension of the federal program which is known as the Georgia Neighborhood Stabilization Program 1, and identified under the Community Development Block Grant, Title III of the Housing and Economic Recovery Act of 2008 (H.R.3221). The program was designed to allocate funds to State and local governments with the greatest needs to purchase abandoned and foreclosed properties, following HUD guidelines. The City of Atlanta is a direct recipient of the NSP funds but disburses this grant to non-profit organizations. The City of Atlanta collaborated with the Fulton County Land Bank Authority for over 14 years in
redevelopment efforts throughout Atlanta (/http://www.fccalandbank.org). This was possible through the collaborative efforts of the non-profit organizations and neighborhood groups.

The City of Atlanta established a Tax Allocation District (TAD) as one of its most valuable economic development tools, also known as Tax Increment Financing (TIF). Through tax allocation finance efforts, the government can provide financial assistance to eligible public and private redevelopment efforts within the officially designated areas or TAD. The increase in the property taxes generated from the new investments in the districts, are allocated to pay infrastructure costs or certain private development costs within the district (TAD). This is usually done through the issuance of a Tax Allocation District bond (City of Atlanta). The Atlanta Development Authority (ADA), serves as the redevelopment agent for all the Tax Allocation Districts (TADs) formed with the City of Atlanta.
Leadership capacity at the neighborhood level:

Pittsburgh Community Improvement Association (PCIA).

The neighborhood has a vibrant association that was established in 1999 as a neighborhood-based, resident led community development corporation. The mission of the organization was focused on homeownership, economic and community development, public safety, education and community pride. The association collaborates with other non-profit
groups such as the Annie E. Casey Foundation and the Fulton County/ City of Atlanta Land Bank through the NSP activities in revitalizing the neighborhood. The involvement of PCIA in the revitalization process is regarded as the lowest level of involvement, due to the direct influence of the group on the neighborhood. PCIA formed a partnership with the Annie E. Casey Foundation known as the Partnership for the Preservation of Pittsburgh (PPoP), a Georgia limited liability company in which PCIA has a major interest. The goal of the partnership was to create affordable homes in the neighborhood through a community land trust. The homes would be for rental or sale, which ultimately ensures long-term affordability in the community. The push for the community’s economic growth by the neighborhood association centered on transforming the Pittsburgh neighborhood, with an emphasis on preserving the historic fabric of the neighborhood.

Role of Annie E. Casey Foundation on the Pittsburgh neighborhood.

Atlanta is one of two cities defined by the Annie E. Casey Foundation as a “civic site”. The Foundation has a unique long-term commitment, presence, and set of connections with the city. The connection began with the organization from UPS headquarters located in Atlanta. The Foundation is committed to improving the future of the nation’s most vulnerable, at-risk children through partnerships and creative investments to this identified group. The organization’s focus areas include: education achievements, family economic success and neighborhood transformation. Research has shown that Atlanta’s most vulnerable children and families live in five historic neighborhoods located south of downtown; NPU-V’s neighborhood which includes: Adair Park, Mechanicsville, Peoplestown, Pittsburgh and Summerhill/Capitol Homes (Annie E. Casey Foundation, 2011. 2). The present condition of these neighborhoods is due to some of the
policies formed out of racial segregations from mid-1950s, leading to a great deal of property disinvestment, population decrease, and general economic decline. These areas have many important assets, including trusted institutions and dedicated, active residents. Some of the Foundation’s data showed vacant lots in NPU-V is 34%, having 22 points higher than Fulton County, child poverty rate in NPU-V is 59.3%, 21 points higher than Atlanta and 37 points higher than Fulton County. The Casey Foundation is investing in a strategy that combines sustainable and affordable housing, high-achieving schools, well-paying neighborhood jobs, public safety, and opportunities for families to improve the communities in NPU-V. Physical development is led by Sustainable Neighborhood Development Strategies Inc. (SNDSI), an independent nonprofit formed by the Casey Foundation to coordinate development in NPU-V.

The physical development work includes two major efforts in the Pittsburgh neighborhood. The SNDSI and the Pittsburgh Community Improvement Association (PCIA) formed the Partnership for the Preservation of Pittsburgh (PPoP) and crafted an innovative plan to revitalize Pittsburgh using sustainable economic and environmental principles. The foreclosure crisis had a very strong impact on the Pittsburgh neighborhood such that PPoP launched a large-scale effort to acquire vacant and foreclosed properties and renovated them to high safety and energy efficiency designs, as well as, converting the homes into permanently affordable rental and owner-occupied homes. A community land trust would be developed to prevent future wealth stripping in the neighborhood. Though the SNDSI was dissolved in 2012, it was replaced with the Annie E. Casey Foundation Homes (AECF). In 2007, SNDSI and PCIA formed the Partnership for the Preservation of Pittsburgh, LLC (PPoP). The group received a $2 million grant from HUD, which was used to acquire vacant and foreclosed properties, which
in turn were renovated and converted into affordable rental and owner occupies homes (Katz, 2009). SNDSI acquired 55 vacant and foreclosed homes through a Program Related Investment (PRI) loan from the Annie E. Casey Foundation and PPoP acquired an additional 31 homes with Neighborhood Stabilization Program (NSP) funds from the City of Atlanta, bringing the total single-family portfolio available for redevelopment to 86 homes. Of the 31 NSP homes, PCIA owns the majority interest of 51% and SNDSI owns the minority interest of 49% in The Partnership for the Preservation of Pittsburgh, LLC. Separately, AECF also purchased a 31-acre site adjacent to the Beltline on University Avenue at the southern end of the community for future commercial and residential development opportunities. Figure 9 below shows the locations of the infill/ redeveloped properties done through grants and funding awarded to these groups. Another prominent development effort of Annie Casey Foundation that would attract economic development to the neighborhood is the 31 acres of abandoned industrial land next to the Beltline. The parcel is intended to become a mixed-use zone that would impact the surrounding neighborhoods in NPU-V and the city at large.

The Pittsburgh neighborhood has some physical resources that are considered as valuable assets for the neighborhood. A community asset is defined by as a resource or resources that a community can build upon and transfer across many generations, as well as the tools that are identified as the strengths and resources that aids the revitalization of a given area (Green & Haines, 2012; Kretzmann & McKnight, 1993). These are the environmental resources available in the neighborhood and the existing condition map shows their locations in the neighborhood. This include an 11-acres park with facilities for indoor and outdoor games and an elementary school and a newly renovated middle school.
**Figure 5.3:** Infill Development in the Study Area. Source: PCIA and Annie Casey Foundation.

By Author.
The total infill single family development is 86 units, which was accomplished through the joint partnership of the non-profit (Annie Casey Foundation), the Fulton County Land Bank and the neighborhood improvement association (PCIA). Below are the pictures of the redevelopment on how they still maintain the character of the neighborhood.

**Figure 5.4:** Pictures of Infill Development in Pittsburgh. By Author.

Some of the infill development through the SNDSI funding by Annie Casey Foundation.

Other NSP houses, source Google Map Snapshot.
Findings/Analysis.

The Urban Redevelopment Plan

The main tool that has been used to cause most of the changes in Pittsburgh neighborhood is the use of the Redevelopment Plan. The Pittsburgh Community Improvement Association (PCIA) hired a consultant team to create an urban redevelopment plan for the area in the fall of 2000. The intention was to develop a long-term comprehensive land use plan to guide future development, while maintaining the neighborhood’s single-family character. The plan generated 27 redevelopment projects, a land use plan, civic and transportation improvements and proposed rezoning. Ultimately, the plan would provide the residents with job-producing industrial properties, live-work housing opportunities, a neighborhood commercial core, new single family infill dwellings, passive and active recreational area and public infrastructure improvement projects. The plan was revised in 2006 and later adopted by the City of Atlanta. The plan incorporated economic development projects in the neighborhood which were the multi-family housing, industrial property redevelopment, infrastructural development and community facility.

There were laid out principles that anchored the revitalization process when implementing the plan. This included the following principles;

- Principle #1: Preservation-Oriented Approach

The emphasis that was placed on the Redevelopment Plan was to preserve and enhance the unique character of the neighborhood which was done by: Rehabilitating and preserving existing older single family buildings; Existing single family fabric should be preserved and rehabilitated
as a whole to protect the neighborhood’s feel as a traditional single family area; New construction and rehabilitating projects should be designed in a way that it is compatible with the existing character of the neighborhood.

- Principle #2: Community-Based Implementation

The community members, residents and community organizations were empowered to guide the redevelopment process so that the revitalization will be according to the goals and objectives of the neighborhood. This is possible through the significant advisory role of the Pittsburgh Community Improvement Association in most of the redevelopment efforts.

- Principle #3: Targeted and Phased Approach

Actions taken by the community organizations, implementation agencies (e.g. City of Atlanta, Atlanta Development Authority, etc.) and the private sector must support one another and should be on a specific target area in the neighborhood. Emphasis was placed on the collaborative work of the implementation agencies, community based organizations and private developers so as to leverage the available resources. The redevelopment plan of the neighborhood was phased over a period of 20 years, to minimize the fiscal exposure of non-profit organizations and public sector subsidies, while phases at the later years would be supported by the private sector market.

(Source for the redevelopment plan; PCIA Reports, Prepared by; Urban Collage Inc. et.al.)

Phasing of the Plan.

The efforts to revitalize Pittsburgh neighborhood through the Redevelopment Plan was divided into three phases based on current or likely funding availability, projects implemented, importance to the community and proximity to other projects. The first phase took off
immediately and focused on areas with the greatest potential and other rehabilitation projects. This was intended to increase the number and variety of housing opportunities in the neighborhood for new and existing residents, as well as to provide additional neighborhood social services. Phase two was a five- to fifteen- year implementation period with a focus primarily on the development of new single family homes. The period fostered new private sector investment in the neighborhood due to the needs created by the new residents, with the purpose of developing the area as “a city within a city”. A major development accounted for during this phase was the neighborhood commercial node at the intersection of McDaniel and Mary Streets. This was an avenue to generate a live-work option for residents who wished to have a home business as well as affordable housing options for young professionals to move into the area. Phase three continued to build on the progress made in the previous phases with the provision of additional local social services for new and existing residents. Other developments would be the new infrastructure projects that benefit private sector investment strategies which include the railroad buffer, streetscapes, mixed use and commercial retail projects.

Implementation Partners.

The effectiveness of the redevelopment is dependent on the partnership formed among three different sectors: a) the public sector development assistance agencies- the City of Atlanta, Atlanta Development Agency (ADA), b) community organizations and c) private sector lenders, investors and, developers.
o City of Atlanta Implementation Roles.

The implementation of the plan largely depends on the formal decision making powers of the Mayor and the Atlanta City Council. These powers include property acquisition through the use of eminent domain, redevelopment plan amendments and capital funding. Others were technical assistance to community groups, code enforcement and regulatory enhancements- rezoning.

o Atlanta Development Authority (ADA) Implementation Roles.

This is the City’s administrative and professional Community Redevelopment Agency that handles all public and private reinvestment initiatives. Its functions includes public property acquisition, private land assembly assistance and coordination of public improvements, among others.

o Other Public or Quasi-Public Agencies.

Other agencies that participated in the implementation of the Redevelopment Plan includes: a) the Atlanta Neighborhood Development Partnership, which was needed for its technical and development assistance:- b) Fulton County Land Bank Authority responsible for tax delinquent properties:- c) The Urban Residential Development Corporation, a non-profit development:- d) the Atlanta Board of Education (for the schools’ renovations):- e) the Fulton County Action and:- f) the Authority and Salvation Army for its social services.

o Community Partners.

Other organizations involved at different capacities begins with the NPU-V as the officially recognized steward of the overall community consensus. The Pittsburgh Community Improvement Association (PCIA) is responsible to steward the Pittsburgh neighborhood and has
direct contact with the residents of the neighborhood. PCIA also takes up the role of the Community Development Corporations (CDC), co-sponsoring local, state and federal grant applications, new housing development, property management services and created development partnerships with the private sector.

The future land use map of the neighborhood clearly shows the development that has taken place. Another important attribute of the Pittsburgh neighborhood is its access to the public transit system and Marta bus routes. This is of vital importance for residents within a low-income neighborhood. The families without private transportation can rely on the transit system for their transportation needs. In addition, the development of the Beltline is another promising factor that is set to change the course of economic opportunities for the residents of the neighborhood. The Beltline TAD funds should bring major improvements to the neighborhood’s infrastructure, the neighborhood’s park and the industrial areas of the Pittsburgh neighborhood.
Figure 5.5: Future Land use Map. Source: City of Atlanta. By Author.
Figure 5.6: Public Transit & Beltline Map. Source: City of Atlanta. By Author.
CHAPTER 6.

SUMMARY, IMPLICATIONS AND CONCLUSION.

This thesis has shown how high levels of vacant, abandoned and underutilized properties could be addressed to create more avenues for investment opportunities. These situations prevail throughout many inner cities nationwide that have experienced loss of investment. The most recent was the impact of the economic recession through the instrumentation of mortgage fraud that increased the foreclosure rates in many cities across the country, increasing the problems of vacancy and abandonment. Searfoss (2011) explained the significance of housing to cities, pointing out that any irregularity in the housing system like the issue of foreclosures, neglect and abandonment, has a ripple effect at the whole neighborhood scale. He also emphasized the role that housing plays as part of the building blocks of the cities which should be the point of focus for policymakers and planners. This was asserted by Brower (1996) relating the choices of the people for the right housing as secondary to their choice on the right neighborhoods. Immergluck (2009) highlighted the fact that the NSP 1 made provision for the redevelopment of other uses within the affected neighborhood other than housing alone. This opened up options to benefit Pittsburgh neighborhood in terms of the possibilities of more uses which would improve the quality of living in the neighborhood. The City of Atlanta, through the disbursement of direct grants to non-profit organizations, helped to sustain the capacities of the organizations to deal with housing related issues. These non-profit groups and community development corporations
(CDC’s) clamored for the promotion of private and public improvements through the delivering of affordable housing, small business and jobs benefits for the community.

The description of a top-bottom role of stakeholders in the revitalization of Pittsburgh neighborhood, is more of an interconnected chain that demands an “all ‘hands on- deck’” mentality for it to be fully actualized. This process strongly points out the continuous links between the ‘bottom-up’ and ‘top-bottom’ approach as a mutual-beneficiary process where each role is dependent on the other. Kretzmann and McKnight (1993) expounded on the essence of identifying the assets available in a neighborhood as a tool for its revitalization. They emphasized the positive achievements that neighborhoods can acquire when they focus first on the resources that are available before looking at outside resources. In this case the human assets of the neighborhood had the advantage of active involvement of the community and its association in effecting the desired changes in the community. This was supported from the lessons learned from the case studies such as was revealed from the Dudley Street Neighborhood Initiative (DSNI. The residents and other stakeholders were committed to achieving innovative, high performing holistic community change effort that had continued to thrive in the neighborhood. The urban greening program of the Groundwork Lawrence, Massachusetts emphasized the need to utilize available resources in the neighborhood to effect the necessary changes so desired.

A significant implication for this study is the strategy utilized for the revitalization process of the neighborhood; the place-based approach. This was expounded on by Zielenbach (2000, 27) as three different types: a) gentrification- the physical restoration of central-city neighborhoods by and for middle and upper income professional; b) incumbent upgrading-
which involves the rehabilitation of the declining neighborhood’s housing stock; and c) adaptive re-use - the conversion of old, abandoned and contaminated properties into functional uses that would spur additional investments in the area. It was noted that while gentrification attracts outsiders into the neighborhood, incumbent upgrading creates improved conditions for the existing residents. Adaptive re-use meanwhile brings in more investment opportunities.

This place-based approach undoubtedly has been utilized in the study area through:

- The construction of the Heritage Station multi-family units into the neighborhood as a means to attract young professionals.
- The rehabilitation of the deteriorated single family housing stocks which was to improve the living conditions of the residents.
- The intended development of the 31-acres industrial lot by the Annie Casey Foundation would without doubt increase the investment opportunity for the neighborhood.

It is important to note that amidst all these development, the neighborhood’s association (PCIA) is working towards guarding against outright gentrification on the entire neighborhood. The group plans to establish a classic community land trust equity model, which would create a supplemental market of permanently affordable single family homes for the residents of the neighborhood. The advantage of the community land trust model is that homeowners have full rights and responsibilities to and for the use of the land, while the community land trust retains the title to the land in perpetuity. This process of separating the title and the implementation of the 99-year ground lease helps to ensure the permanent affordability of the homes for all future buyers (Skobba & Carswell, 2014).
Conclusion.

The revitalization process examined clearly shows the active involvement of both the public and private organization in the Pittsburgh neighborhood of downtown Atlanta. The role of private organizations in the revitalization of the Pittsburgh neighborhood cannot be completed without considering the activities of the small investors. Many of these investors buy foreclosed single family houses from banks, with the intentions to rent out the properties. These investors believed that some of the benefits of the Pittsburgh neighborhood, such as; proximity to downtown and the Beltline would cause the properties to yield more returns in the near future. Some of these investors are forced to purchase properties with cash due to limited access to credit for purchasing and renovating homes (Immergluck, 2013). The involvement of the small investors on the Pittsburgh neighborhood shows the possibilities for the wide range of organizations having varying interests on the neighborhood, which has the tendency to impact homeownership within the neighborhood. The presence of the private investors would certainly have pros and cons which are beyond the scope of this thesis.

Finally, the overall measurement of a successful revitalization process is dependent on the increase in the quality of lives of the resident. The different initiatives addressed in this thesis by the public and private entities put in place to address physical blight conditions in the Pittsburgh neighborhood, gives an indication of the success that could be achieved in the long run. Future research could be directed towards identifying the extent of decrease in blight on the study area, the amount of increase in homeownership, as well as to determine increase of homeowner improvements and building permits.
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APPENDICES.

02-R-0252

Municipal Clerk
Atlanta, Georgia

A RESOLUTION
BY: COUNCILMEMBER CLETA WINSLOW

A RESOLUTION APPROVING THE PITTSBURGH REDEVELOPMENT PLAN
IN ACCORDANCE WITH O.C.G.A., SECTION 36-44-1; TO RESCIND
CONFLICTING RESOLUTIONS; AND FOR OTHER PURPOSES.

NPU V COUNCIL DISTRICT 4

WHEREAS, the Pittsburgh Community petitioned the City to produce a redevelopment
plan for its community; and

WHEREAS, the Atlanta Empowerment Zone provided funds to the Bureau of Planning
to pay for parts of a redevelopment plan; and

WHEREAS, Pittsburgh Civic Association was able to raise matching funds for this plan;
and

WHEREAS, said Redevelopment Plan identifies long-term and short term
redevelopment strategies for community public and private investment; and

WHEREAS, the Bureau of Planning has reviewed and is in agreement with said plan
with respect to the requirements of the state’s Redevelopment Powers Act; and

WHEREAS, the City Council wishes to approve said Plan.

NOW, THEREFORE, THE CITY COUNCIL OF THE CITY OF ATLANTA,
GEORGIA, HEREBY RESOLVES:

SECTION 1. That the Pittsburgh Community Redevelopment Plan is hereby approved in
accordance with the state Redevelopment Powers Law, O.C.G.A. Section 36-77-1 et. seq.

SECTION 2. That all resolutions and parts of resolutions in conflict herewith are hereby
rescinded.

A true copy,

ADOPTED by the Council
APPROVED by the Mayor
MAR 18, 2002
MAR 28, 2002

78
Atlanta City Council

Regular Session

CONSENT I           Pgs 1-13; Except 02-O-0167; 02-O-0458

ADOPT

YEAS: 11
NAYS: 1
ABSTENTIONS: 0
NOT VOTING: 3
EXCUSED: 0
ABSENT 1

Y Smith           Y Archibong       Y Moore           NV Mitchell
Y Starnes        Y Fauver          B Martin         Y Norwood
NV Young          Y Shock           Y Maddox         Y Willis
Y Winslow        Y Muller          N Boazman        NV Woolard

ITEM (S) REMOVED FROM CONSENT AGENDA
02-O-0167
02-O-0458

CORRECTED COPY

CONSENT I

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A RESOLUTION
BY: COUNCILMEMBER CLETA WINSLOW

A RESOLUTION APPROVING THE PITTSBURGH REDEVELOPMENT PLAN IN ACCORDANCE WITH O.C.G.A., SECTION 36-44-1; TO RESCIND CONFLICTING RESOLUTIONS; AND FOR OTHER PURPOSES.

ADOPTED BY
MAR 18 2002
COUNCIL

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CERTIFIED
MAR 18 2002
ATLANTA CITY COUNCIL PRESIDENT

MAYOR'S ACTION
MAR 18 2002
MAYOR'S NAME

MUNICIPAL CLERK
MAR 18 2002
MUNICIPAL CLERK'S NAME