

2

HOUSING & NEIGHBORHOOD STABILIZATION



Image 2.1 Abandoned house on Lloyd Nolan Parkway

Fairfield has developed a fairly diverse housing stock over its 100-year history. The Corey subdivision in the northernmost part of the city has some of the oldest, most historic homes in the region, representing the finest design and craftsmanship of that time. The southernmost part of Fairfield has the city's newest homes with several subdivisions that resemble most post-WWII suburban developments in the region. The neighborhoods in between represent the different trends in home construction that became popular as Fairfield grew and developed south from the Corey area. Driving from north to south through Fairfield represents a virtual timeline of the 20th century in housing styles, types, and subdivision planning.

Figure 2.1 Housing Era
(Facing page)

The focus of this Master Plan will be on the older neighborhoods in Fairfield, see [Figure 2.1 Housing Era](#). These neighborhoods are experiencing significant disinvestment and require strategically planned public and private investment to incent redevelopment. This section analyzes disinvestment and explores potential redevelopment strategies. Additionally, this section makes recommendations for redevelopment of the two public housing locations, Demetrius Newton Gardens and Mattie Gill Jackson Gardens.



Image 2.2 Forest Hills residences



Image 2.3 Glen Oaks residences



Image 2.4 53rd St. residences



Image 2.5 Myron Massey Blvd. residences

NEIGHBORHOOD STABILIZATION

Many of the stabilization actions center around abandoned housing and vacant properties. But others include property maintenance, rental management, and infrastructure maintenance that are valuable for all of the residential areas of the city.

This plan establishes actions that can help improve neighborhoods and stabilize the housing market throughout Fairfield. Growing the demand for Fairfield homes requires actions aimed at enhancing neighborhood safety and quality. Funding sources are required for homeowners, renters, and developers to invest in properties, growing resident capacity to invest in their blocks and neighborhoods, diversifying housing options, and demolishing buildings experiencing years of deferred maintenance where adaptive reuse is unrealistic.

Vacant homes in Fairfield can be a significant opportunity, provided supports are put in place to counter disinvestment and encourage reuse. This is because the dominant character area within Fairfield is the Blended Neighborhood with single family detached homes, duplexes, small apartment buildings, and small businesses, which is the sort of walkable urban place preferred by today's largest market segments. Less than ten percent of the massive Millennial and Boomer Generations want auto-dependent suburban living, even though over 40% live there today. ([American Planning Association, 2014](#))

GOAL 1 STABILIZE FAIRFIELD NEIGHBORHOODS.

There has long been a focus on methods to stabilize the Interurban Heights neighborhood, but Fairfield residents expressed a desire for city-wide neighborhood stabilization. Maintaining healthy, vibrant neighborhoods is critical to attracting new residents and maintaining property values, and there are a number of tools that should be considered to achieve this goal.

ACTION 1

Develop a City of Fairfield land bank to acquire abandoned and tax delinquent properties.

With the passage of SB32 in April of 2021, municipalities with over 100 delinquent properties may establish a land bank to manage the properties. This is a great benefit to the city, since local management is always more effective than that of the state. The city should develop a land bank to manage both commercial and residential properties within the jurisdiction.

The Fannie Mae Foundation and Local Initiatives Support Corporation (LISC) provide an excellent guide to developing a land bank that could be of assistance, *Land Bank Authorities: A Guide for the Creation and Operation of Local Land Banks*. (Alexander & Moore, 2005)



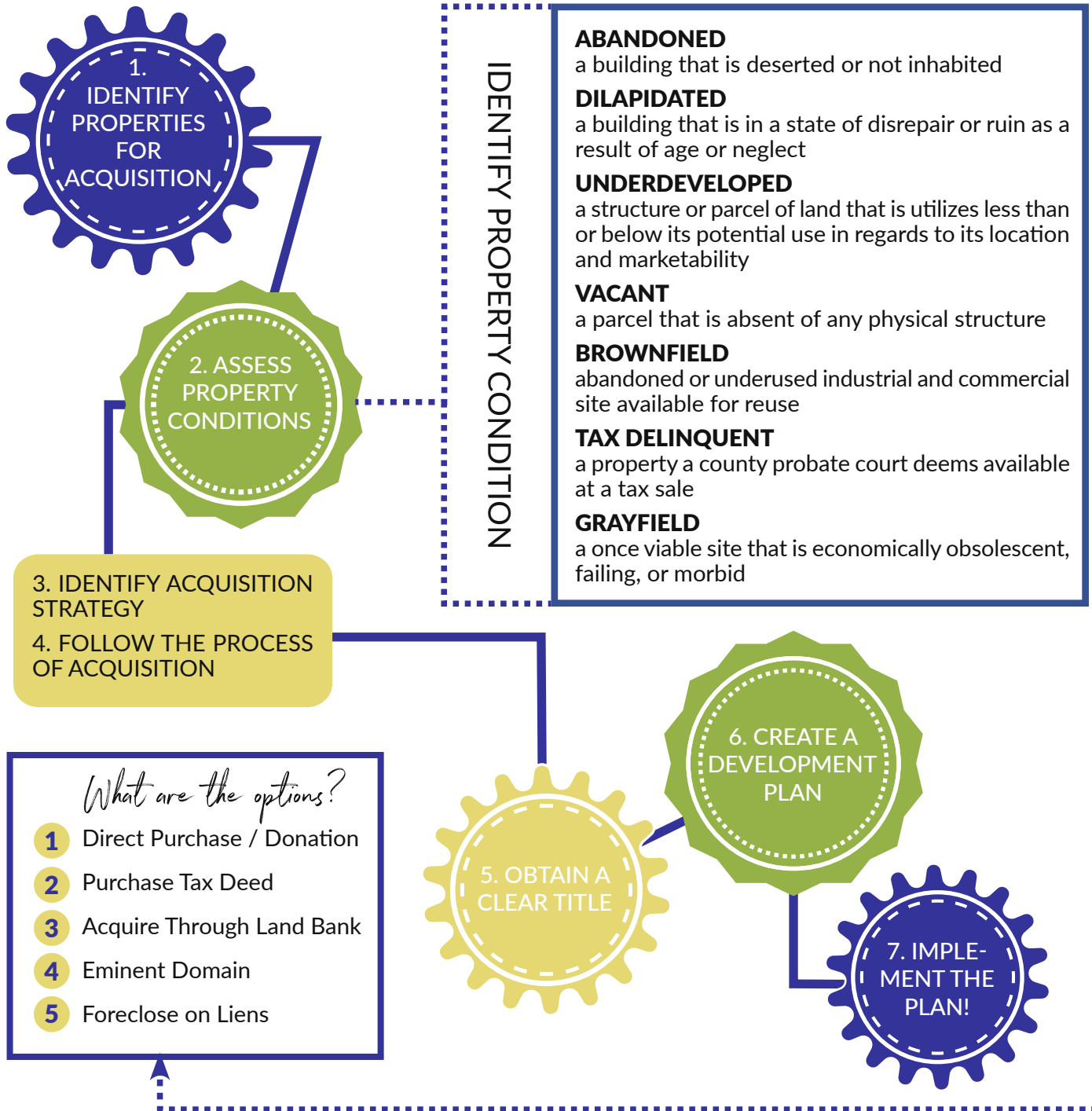
Image 2.6 Lloyd Noland Parkway residences



Image 2.7 Lloyd Noland apartment building

PROPERTY ACQUISITION STRATEGIES

Several of the actions within this master plan will require property acquisition, either from the private development community, a land bank, or the city. While Miles College already has clear property acquisition strategies, the other entities may want to consider this process.



2. IDENTIFY PROPERTY CONDITION		3. IDENTIFY ACQUISITION STRATEGY				
		PURCHASE / DONATE	PURCHASE TAX DEED	ACQUIRE BY LAND BANK	EMINENT DOMAIN	FORECLOSE ON LIENS
1. IDENTIFY PROPERTY	Vacant	×			×	×
	Vacant & Tax Delinquent	×	×	×		
	Underdeveloped	×			×	×
	Underdeveloped & Tax Delinquent	×	×	×		
	Abandoned	×			×	×
	Abandoned & Tax Delinquent	×	×	×		
	Underdeveloped & Dilapidated	×			×	×
	Underdeveloped & Tax Delinquent & Dilapidated	×	×	×		

► ACQUISITION PROCESS

Direct purchase or donation when the property has an identifiable owner with a clear title.

1. Inspect property.
2. Write the owner with an offer to purchase or accept donation of property.
3. Obtain the title.

Purchase Tax Deed if the property is tax delinquent but the owner does not wish to donate or sell.

1. The property is “sold to the state.”
2. After three years, if no private investor has purchased the lien, the Revenue Department can transfer the tax lien to the city or a non-profit. The city can “purchase” the tax lien.
3. The city or non-profit files a judicial tax foreclosure of the tax payer’s redemption rights.
4. In three more years, the city is in possession of the property.
5. After three years of possession, the city can bring a “Quiet Title” Action, which settles the entirety of title interest in the municipality.

Acquire through Land Bank if the property has been tax delinquent for at least 5 years.

1. Complete “Last Deed of Record” research to categorize properties by ease of Quiet Title. If an owner is found, the Land Bank should offer to purchase or receive donation to avoid litigation.
2. The Revenue Department prepares A “Certificate of Purchase” for each property.
3. Submit addresses of all stakeholders and parcel

IDs to the circuit court. File petitions for Quiet Title and/or condemnation.

4. Circuit court renders judgment, and deeds are prepared for the properties.
5. The Land Bank can now sell the property, because it has a Clear Title.

Eminent Domain is preferred if the property is intended for a public/ civic project, or if the property is a “health, safety, and general welfare risk”.

1. Order title research.
2. Appraise properties.
3. File a complaint to acquire properties through Eminent Domain.
4. Circuit court orders condemnation.
5. A Clear Title is given to the city.

Foreclose on Liens is preferred if the property holds demolition and/or neglect liens.

1. The city’s housing official cites the property is not in compliance with code. Inspector writes a formal complaint and posts a “Danger Do Not Enter” notice at each entrance of the building.
2. The property is deemed a public nuisance.
3. The city has the power to place a “demolition by neglect” lien on property.
4. Title company researches property ownership and names of the interested parties.
5. Inform the owner of liens by a notice sent out by formal mail.
6. Lien foreclosed upon.
7. The city brings a Clear Title Action in circuit court to gain title of the property.



Vacant Parcels

■ Vacant

Figure 2.2 Vacant Parcels



ACTION 2

Develop a vacant and abandoned property database and one-stop shop for resident support.

Provide an online portal of resident resources that identify properties available for community gardening, pop-up playgrounds, land bank acquisition, and any available maintenance assistance programs.

Much of the improvement to blighted properties requires financial resources, and empowering the residents to volunteer time and effort is crucial to grassroots efforts. There are many barriers to crowdsourcing neighborhood stabilization. The city should consider permitting land bank parcels to be “adopted” by a block for any of the following interventions:

- Community gardens
- Volunteer mowing
- Pop-up playground
- Neighborhood ball field

ACTION 3

Establish a land bank real estate transfer process prioritizing residents.

Assure the new land bank has a business strategy for the disposition of property that prioritizes local interests. Explore grants, subsidies, loans, and revenue-participation agreements to help local residents acquire real estate from the land bank. Moving these properties into redevelopment is not only in the best interest of the city’s tax base, but also in the best interest of neighborhood stabilization.

Assure any structures that cannot be restored are demolished. Consider allocating lots surrounded by inhabited dwellings as small neighborhood parks or permanent community gardens. Avoid consolidating adjacent properties to maintain the existing scale of the neighborhood.

ACTION 4

Leverage the resources of the Center for Community Progress to fight systemic blight and inhabit vacant properties.

One potential resource the city should consider leveraging is the **Vacant, Abandoned, and Deteriorated Properties Training Academy**. This free training course provides a background on the cause of blight, neighborhood data and markets, affordable housing solutions, code enforcement guidance, land bank education, and vacant land management strategies. The Center for Community Progress is the only national non-profit that focuses exclusively on solutions for blight.



Image 2.8 Vacant home, Highland Park, Michigan

COMMUNITY GARDENING 101

FIND A LOCATION

Using the vacant and abandoned property database of vacant/open areas that are not owned by individuals, locate an appropriate lot to develop a community garden. Use an area that receives adequate sunlight, has capacity for soil, and is in a place that is easy for the community to find.

PROMOTE THE GARDEN

If the community garden is chosen as a means of community development, gauge the interest of the garden with the community members including residents and businesses. Share the purpose and benefits of having a community garden:

- Easier food access, which helps combat health issues such as obesity, heart related illness, and diabetes
- Aesthetic appeal
- Increased sense of unity in the neighborhood
- Reduction of crime
- Increased interest in community investment

DEVELOP A TEAM

Assemble an interdisciplinary team of people who can develop goals, timelines, and a schedule of events. This team will be primarily responsible for garden operations and maintenance. The team will also be responsible for acquiring funding for the garden. The team can be innovative in their practice and development by including residents, neighborhood associations, local schools, and local and corporate businesses. The team will also decide how to organize the garden (size, type of produce, etc.) as well as budgeting.

INSPIRATION

The Ron Finley Project in South LA is an example of making gardens work in any context. He says "Growing your own food is like printing your own money," and tags his work as "guerilla gardening" since he encourages planting wherever soil is available.



Image 2.9 Community garden raised beds



Image 2.10 Community garden



Image 2.11 The Gangsta Gardener, Ron Finley (US Dept of State)

FUNDING

There are a lot of grants available for greening and sustainability projects, especially those that promote healthy living and community building. Corporations such as Lowe's, Walmart, and Home Depot are a great place to start; some require that applicants possess a nonprofit tax status. Gofundme.com is also a great way to spread the word and receive donations through a website.

BUILD THE GARDEN

Start with raised beds that are about 4'x6'. This is a good size for people to reach across and walk around, while also providing enough room to grow fruit and vegetables. Keep in mind how vegetable plants spread so that one plant is not smothering another. Decide how many beds are desired.

The type of wood is up to the team's judgment. Choose wood that is sturdy and thick. Once the

planting bed is built, attach stakes to sides of beds (4 per bed; 1 for each side). The point of stakes should be about 6 inches below the base of the bed. This should be hammered into the ground to secure the planting bed to ground. Once in the ground, dig soil about 6 inches away from the raised bed border and 1 foot deep. Clean dirt out and fill hole with vegetable or fruit soil that contains nutrients. Plant seeds or plants as decided. Place netting/fencing around bed. Consider including a rain garden or bioswale to reduce stormwater runoff where space allows.

FINISH WITH A KICK-OFF EVENT

Once the project is completed, schedule a kickoff event where community members can come and see the finished product. An ideal event is a cookout or block party – free food is a great motivation to get people to come out. This will also be a good opportunity for the community to get to know one another as well as promote other events and activities in the future.

NEIGHBORHOOD PARKS

Fairfield has four city parks including City Park, Memorial Park Plaza, Willie Mays Park, and Glen Oaks Park with many households within a half-mile from a park. However, there are some neighborhoods with no pedestrian access to a park at all. One access issue is with the configuration of Aaron Aronov Dr., the railroad, and Doctor Martin Luther King Dr., the neighborhoods of Belwood and Forest Hills have no pedestrian access to a park. [Figure 4.2 Parks and Open Space](#) indicates the addition of park space at the Forest Hills Community Development Center. The public input indicated this area will be ideal for urban agriculture and possibly a food service incubator program. Belwood, Cambridge and the western edge of Glen Oaks will still only have vehicular access to parks. The city should prioritize access to these areas if parcels become available over time.

Neighborhood stabilization includes improvements and maintenance of Fairfield's existing parks, expanding open space opportunities for residents, and empowering residents to utilize vacant properties within neighborhoods as community gardens and pocket parks.

GOAL 2

ASSURE MOST FAIRFIELD RESIDENTS LIVE WITHIN A 10 MINUTE WALK OF A PARK.

ACTION 5

Designate Forest Hills Park at the Forest Hills Community Development Center.

Community members suggested the dedication of the open space surrounding the Forest Hills Community Development Center as urban agriculture. The city owns the 15.47 acre site and could implement this as an additional city park serving Forest Hills and Fair Oaks. Pedestrian access would be limited because of the houses along the perimeter, but access could be from Grasselli Road.

ACTION 6

Prioritize pocket parks in the neighborhoods with no pedestrian park access.

The Trust for Public Land's (TPL) Park Serve tool prioritizes parts of the city that are most in need of access to park land. According to TPL only 35% of Fairfield residents are within a 10 minute walk of a park. Pocket parks could provide access to Belwood and the Interurban Heights gap west of Miles College, and the Forest Hills property could provide access for the Forest Hills and Fair Oaks neighborhoods.

Cambridge could possibly be served by a linear park on the US Steel parcel between Post Oak Circle and Red Oak Circle, or a trail on the Antioch Baptist Church property west of the church. Both of these options would require partnerships with the owners of the parcels.

ACTION 7

Work with Fairfield Public Schools, city churches, and residents to maintain city parks.

Achieving the shared vision of community vitality in Fairfield will need many partners, and the city government will not be able to do this alone. Fortunately, Fairfield is rich in community organizations that can be active partners. Fairfield Public Schools is already working with the city to redevelop the ball fields at the Forest Hills Community Development Center in coordination with the proposed city walking trail.

The city should consider empowering churches and neighborhood associations to "adopt" parks and volunteer for maintenance. Fairfield currently has three parks with recreational facilities: City Park, Willie Mays Park, and the Homer E Hays Soccer Complex. These will need municipal maintenance. However, as pocket parks are added, partners will be needed to assure the parks are well-kept and usable.

Park Access

-  City park
-  10 minute walk
-  Proposed park



Figure 2.3 Neighborhood Park Access



MOTIVATORS

PROGRESS THROUGH SMALL STEPS

With many of the policies in this plan, projects were developed in collaboration with the community to motivate action. These motivators are divided into short-term, mid-term and long-term projects. Short term motivators are particularly important to do “the biggest little thing” that can create some near term wins, building momentum to help realize the community vision and unlocking additional funding sources.

MOTIVATOR 1 **SHORT-TERM**
PROVIDE CODE CHANGES, FEE REDUCTIONS, AND CITY ASSISTANCE TO ENCOURAGE AND ENABLE NEIGHBORHOOD INFILL.

Neighborhood stabilization is a primary goal of this plan, and much of its implementation is legislative in nature, found in this chapter as well as **6 Code Reform**. Legislative changes are the first and most important part of this short term motivating project and can be achieved within a year since the interventions are largely text amendments to existing ordinances.

Fee structure should also be considered for review. Fees for temporary uses permits are an important component of success. While the city needs the fees to support adequate staffing, in the short term they should be reduced to incentivize redevelopment.

Code and fee changes will encourage incremental development to revitalize the Interurban Heights neighborhood and provide stabilization to the newer neighborhoods suffering from maintenance and management issues with rental properties.

With legislative changes complete, incremental improvements can begin to happen. The changes will be small at first, one parcel at a time, but step-by-step change has a wide-reaching impact.

INFILL OPPORTUNITIES

A typical Interurban Heights block was studied during the public engagement process and a series of steps were identified for stabilization and revitalization. The steps below have proven successful in many contracting cities across the country, and while partnerships with the city, Miles College Community Development Corporation, and others will be necessary to achieve the first step, the following steps are largely implemented by the private sector.

1. **ACQUISITION, CATALOGING, AND ABATEMENT OF TAX DELINQUENT AND ABANDONED PROPERTIES.** A number of the actions throughout the plan involve this process as a crucial step and will require municipal and non-profit involvement as it is the most expensive of the steps. This includes the removal of structures that are beyond their useful life and are too severely damaged to restore.



Image 2.12 Step 1: Demolition and abatement

2. **URBAN GARDENS AND COMMUNITY EVENT SPACES.** After the first step, a placeholder is needed to activate the block. A common cause of criminal behavior in blighted areas is vacancy. Community gardening, pocket parks and event spaces are a helpful start to addressing this issue. Coordination and programming require oversight, but activating the space is often achieved simply through granting permission. See [Community Gardening 101 on page 14](#) for the steps needed. Another option with even less overhead is to designate the space as a temporary play space. This may include informal ball fields, a pop-up playground, or a dog park with fencing. With these interventions, the only requirement is volunteers to mow the grass.



Image 2.13 Step 2: Activate with community gardens



Image 2.14 Step 3: Small-scale accessory buildings

3. **NEW CONSTRUCTION.**

As the block is activated through steps one and two, the next step follows organically. The focus should be on small structures since they are the lowest risk with the highest return. These may be structures on the alleys – an accessory dwelling unit (ADU) for the primary residence, a workplace for the resident, or a small shop. All of these options are financed, and often built, by the property owner. The next step in this phase is infilling the primary structure on vacant lots. As the block activates, it will renew interest in the area and lots should be made available from the landbank for private investment. One option is to sell the property for a minimal amount to incentivize growth and renew the tax base.



Image 2.15 Step 4: Market rate infill over time

4. **ONGOING INFILL.**

With adjustments of the current zoning, Interurban Heights can support cottage courts, duplexes, triplexes, and small pedestrian-oriented apartment buildings. This final phase of neighborhood restoration will be an ongoing action, evolving over many years. This phase is ultimately enabled through the initial legislative reform to assure the scale and opportunity of new housing is appropriate to the context and easily achieved. A list of zoning amendments is provided in [6 Code Reform](#).

SUPPORT MILES COLLEGE VILLAGE ON THE HILL

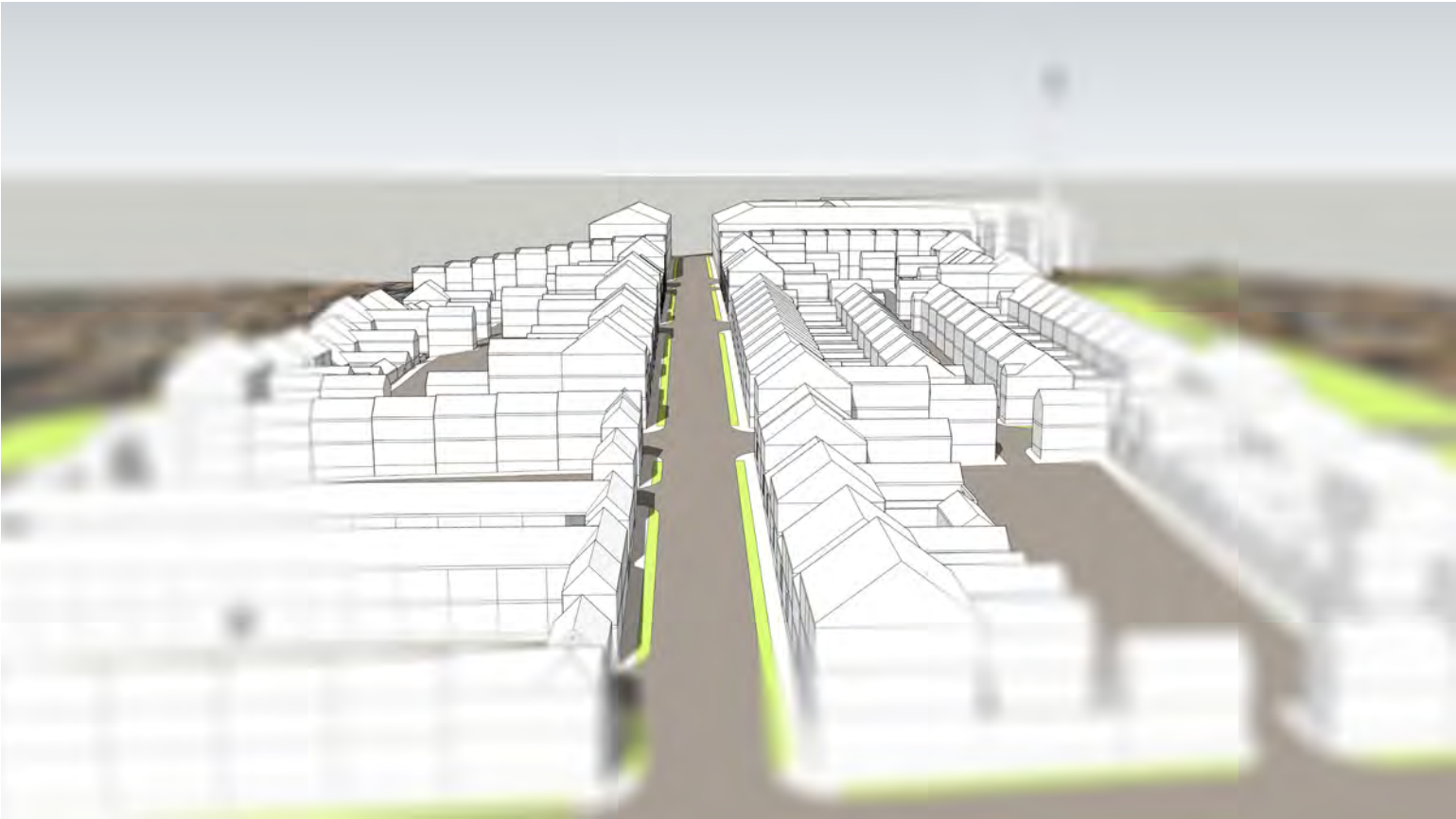


Image 2.16 Miles Village on the Hill diagram

This motivator is more substantial in scope but will have broad impacts for the city when executed. This will be largely carried out by Miles College as the developer, but the city will play a significant partnership role in completing the necessary zoning reform and initiating the adjacent neighborhood stabilization.

While very preliminary at this point, Miles College is planning to develop a mixed use village on the former Lloyd Noland Hospital site. This will be the single largest new development the city has seen since the southern subdivisions were developed in the early 2000's and is the only available new development site of a substantial area within the city.

The College's program includes a hotel, conference center, multi-purpose facilities, and a workforce development center on the top of the hill, in addition to the new housing and services that will focus on the needs of students and faculty between the hilltop and the historic campus. The illustrative planning work done during the public engagement phase resulted in over 400 new dwellings. The diagram above illustrates a view from the historic campus up the hill to the conference center site.

This motivator has the potential to deliver on multiple housing and neighborhood stabilization goals as well as most aspects of the economic development actions, including workforce training, incubation, acceleration, and attraction.

PUBLIC HOUSING



Image 2.17 Demetrius Newton Gardens

Demetrius Newton Gardens and Mattie Gill Jackson Gardens are mid-20th century examples of the public housing of that era. They both are distressed and need to be replaced and the surrounding neighborhoods revitalized. Consideration should be given to pursuing the policies and funding available through the U.S. Department of Housing and Urban Development's (HUD) Choice Neighborhoods and Hope VI programs. ([U.S. Department of Housing and Urban Development, 2021](#))

According to the Fairfield Alabama Housing Authority (FAHA) website, Demetrius Newton Gardens consists of 102 one to four bedroom units, and Mattie Gill Jackson Gardens consists of 196 one to five bedroom units. ([Fairfield Alabama Housing Authority, 2021](#)) Different strategies are appropriate for these two locations due to the number of units, their current locations, and the age of the buildings.

Demetrius Newton is located between the north and south campuses of Miles College, with half the units of Mattie Gill Jackson, and embedded in the historic fabric of the city, the best practice is to relocate the residences to a location accessible to schools, churches, and businesses. Miles

College has acquired a site of almost 11 acres on E.J. Oliver Boulevard, and is proposing a relocation to that site. This is $\frac{3}{4}$ of a mile from the current site, or a 15 minute walk. Pedestrian infrastructure would be provided to assure residents can easily reach nearby city amenities.

This site could be designed as a blended density community, much like The Plaza at Centennial Hills in Montgomery. See the case study on [page 25](#). In addition to replacing the 102 residences, the 10.87 acre site could include a neighborhood park, a variety of unit types, and ideally a new bus stop at the intersection of E.J. Oliver and Valley Road for the Max Transit Route 5 with connections to downtowns of Birmingham and Bessemer. The Plaza at Centennial Hills achieved a little over 400 residences on 11 acres in walk up apartments, townhouses over flats, townhouses, and senior buildings, so the Miles College site could easily accommodate the Demetrius Newton residences. The city and the Fairfield Housing Authority could partner with Miles College to pursue a HOPE VI grant to provide a mixed use development with additional workforce and market rate housing on the same site.

GOAL 3

UPDATE, MODERNIZE, AND SUSTAINABLY LOCATE PUBLIC HOUSING OPTIONS WITHIN THE CITY.

Fairfield is fortunate to have a strong local partner in the Miles College Community Development Corporation (MCCDC). MCCDC is already engaged in the acquisition and revitalization of houses in the Interurban Heights neighborhood. The city should continue to support these efforts.

ACTION 8

Partner with Miles College and the MCCDC to relocate Demetrius Newton Gardens.

The City of Fairfield, the Fairfield Alabama Housing Authority, and Miles College are discussing the possible relocation of Demetrius Newton Gardens. Relocating through a Hope VI grant is the recommended option in the next action. The city should accept the Miles College proposed property on E.J. Oliver for the relocation.

Regional examples of best practices in public housing that should be followed for the relocation of Demetrius Newton Gardens are Tuxedo Court in Ensley and Park Place in downtown Birmingham. These townhouse formats provide the sense of single-family homes within the context of an affordable building type.

ACTION 9

Apply for HUD resources to execute the Demetrius Newton Gardens relocation.

The city should consider applying for a HOPE VI Grant to assist in the relocation of Demetrius Newton Gardens in a manner that creates a complete community. HOPE VI methods of incorporating workforce and market rate housing within the same development should be considered.

ACTION 10

Apply for a Choice Neighborhood grant to redevelop Mattie Gill Jackson Gardens as a mixed rate, mixed use neighborhood.

The Choice Neighborhoods program ([U.S. Department of Housing and Urban Development, 2021](#)) builds upon the HOPE VI innovations. HOPE VI has developed nearly 100,000 units of mixed-income housing across the country. Many HOPE VI sites not only rebuilt some of the most severely distressed public housing, but also experienced sharp drops in poverty, crime, and unemployment; large rises in income and property values; and new investment, business growth, and jobs. They transformed distressed housing and create mixed-income neighborhoods. Replacement units are mixed with new affordable and market-rate units to ensure communities attract a sustainable mix of incomes.

Choice Neighborhoods Grantees develop a comprehensive neighborhood plan that addresses the broader needs of the community, including nearby vacant private housing, public safety, local schools, employment, economic development, and other critical community improvements. Grantees can use up to 30 percent of their award to leverage these investments.



Image 2.18 Mattie Gill Jackson Redevelopment Concept (Auburn University Urban Studio, 2004)

MATTIE GILL JACKSON GARDENS REDEVELOPMENT CONCEPT, AUBURN UNIVERSITY

Mattie Gill Jackson Gardens has almost 200 residences on 31.62 acres. The buildings have aged past productivity and redevelopment should be considered. The HUD Choice Neighborhood or Hope VI programs are ideal solutions for an area this size. The Auburn Urban Studio developed a concept plan for redesigning the area in 2004. This concept is still a best practice today, including every appropriate scale of housing and a mixed use center at Aaron Aronov with housing above retail. The total units in this concept plan include:

- Single family detached
- Duplex, triplex, and townhouses
- Small apartment buildings
- Apartments in mixed use buildings

This sketch results in at least 550 homes, or 2.5 times as many as currently exist. This would permit the neighborhood to be supported by new market rate and attainable residences to balance the affordable homes.

CASE STUDY

THE PLAZA AT CENTENNIAL HILLS



Image 2.19 Plaza at Centennial Hill phasing plan (Cison)

The Plaza at Centennial Hills in Montgomery, Alabama, is a mixed income community with a Low-Income Housing Tax Credit component. The Montgomery Housing Authority and its private-sector partner, The Michaels Development Company, repositioned the Victor Tulane Court public housing community into the Plaza at Centennial Hills. The property is considered a key catalyst for the rejuvenation of this historic neighborhood. (Zaner, 2013)

The 12-acre community (less one acre of easement) is a similar size to the intended site for the repositioning of Demetrius Newton Gardens in Fairfield. The 406 homes are a mixture of one, two, and three-bedroom dwellings. The unit types are a mix of walk-up apartments, townhomes, flats, and a seniors residence. Amenities include a 5,000 square foot amenity building that houses a computer learning center, open pavilion, and a splash pad. (Montgomery Housing Authority, 2022)

The plan was designed in 2010 by Torti Gallas Architects, well-respected land planners experienced in building livable, mixed use places that meet the sort of livability goals preferred in Fairfield. The Plaza design puts parking behind the buildings in order to frame the street and create the feeling of outdoor rooms and gathering places. The \$22.7 million public-private venture leveraged city, state and federal funding and was completed in 2013.

The Michaels Development Co. privately placed tax-exempt bonds (TEBs) to finance the first phase of The Plaza at Centennial Hill. But for the smaller second phase, Michaels went to the Federal Housing Administration to provide a \$3.5 million permanent loan. As a public housing redevelopment using federal funds, the development already triggered Davis-Bacon, so the extra year to arrange financing was a viable solution. (Anderson, 2012)