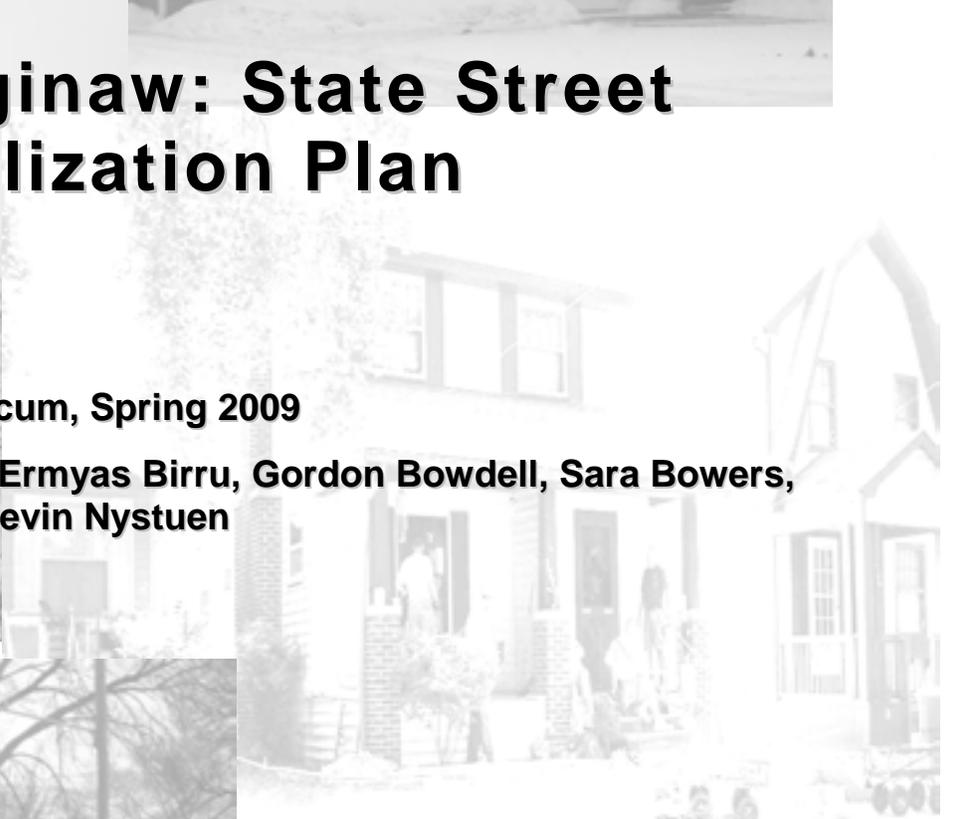
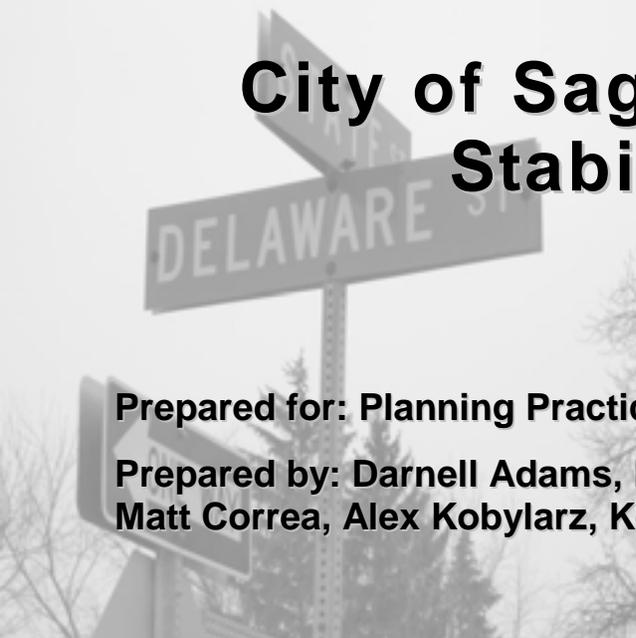




# City of Saginaw: State Street Stabilization Plan

Prepared for: Planning Practicum, Spring 2009

Prepared by: Darnell Adams, Ermyas Birru, Gordon Bowdell, Sara Bowers, Matt Correa, Alex Kobylarz, Kevin Nystuen



April 30, 2009





## Table of Contents

Table of Contents.....	3
Executive Summary.....	5
Practicum Structure.....	7
Client Information.....	8
Introduction.....	9
Section One: Site Description.....	11
History of Saginaw.....	13
Location and Boundaries.....	15
Regional Socio-Economic Profile.....	17
Section Two: Existing Conditions of the Study Area.....	27
Zoning.....	29
Land Use.....	31
Vacant Properties.....	33
Foreclosed Properties.....	35
Block-by-Block Analysis.....	38
Business Physical Property Assessments.....	43
Traffic.....	46
Section Three: Framing the Issues.....	49
Analysis of Strengths, Weaknesses, Opportunities, & Threats.....	51
Summary of Findings.....	57
Best Practices.....	59
Section Four: Goals and Strategies.....	67
References.....	75
Appendices.....	79
Appendix A.....	81
Appendix B.....	104
Appendix C.....	105
Appendix D.....	107



## Executive Summary

The State Street study area is located on the west side of the City of Saginaw, Michigan. The study area lies on a state trunk-line, providing a high volume of traffic through the area. The area is mainly characterized as residential, but also contains a core of unique local businesses. The City of Saginaw has experienced a rise in vacancy and has also been affected by the loss of population. The disinvestment that the City has experienced has caused some buildings in the area to become vacant or blighted. To remedy the situation the City of Saginaw has collaborated with Michigan State University Extension and the Practicum class of 2009 to create a stabilization plan for the area.

To combat the increasing vacancy and blight of the area, the City of Saginaw has expressed a need for a stabilization plan. The plan encompasses many issues focusing on the promotion of home ownership, encouragement of upkeep, the elimination of dangerous structures, and the development of a strong community association consisting of all neighborhood stakeholders; and the promotion of a sense of place for the area. In order to evaluate this area and propose feasible solutions, a study of socio-economic data was conducted to assess the past trends of the area and make informed decisions of future planning. The current conditions of the area were analyzed by evaluating zoning, land uses, occupancy status of housing, vacancy rates, physical appearance of neighborhood blocks and businesses, and traffic.

Upon examining the information, the Practicum Team identified strengths and weaknesses of the area resulting in the decision to create a stabilization plan for the area and to protect it against future deterioration. The area has a strong mix of long lasting businesses, housing, and residential amenities such as a school and churches. Therefore, increasing homeownership, promoting community development, and strengthening aesthetic values of the area will bring investment and capital to the State Street study area, while also meeting the needs of the residents.

After researching and observing the dynamics of the State Street study area, best practices of similar areas were examined to provide examples of how the issues were remedied. Community association examples were examined in Battle Creek, Michigan. Imaging and branding techniques were examined in an international example through The Children's City in Holon, Israel. Improvement of aesthetic properties, specifically lighting, were examined in McMinnville, Oregon; Ramsey, New Jersey, and Chattanooga, Tennessee. Finally, the function of community development corporations and land trusts were examined in Detroit, Michigan; St. Louis, Missouri and Durham, North Carolina.

The final recommendations were divided into three main goals consisting of the creation a neighborhood stabilization plan, the collaboration of establishing a

common vision, and the promotion of a sense of place through the establishment of a community identity within the State Street area. All three goals are divided into short term and long term objectives and each include recommended strategies to achieve these goals. Objectives for the creation a neighborhood stabilization plan included the upkeep and maintenance of existing structures, the prevention of vacancies and foreclosures through education of existing financial programs and services, and the elimination of dangerous structures throughout the neighborhood. The long term objective includes the creation of a community land trust or community development corporation. Objectives for the establishment of community collaboration and participation with a common vision include the establishment of a community association incorporating participation of all the neighborhood's stakeholders, the promotion of social connectivity', and the establishment of a safe and friendly neighborhood environment. The long term objective includes joining in a collaborative effort with the surrounding community and neighborhood associations to create a vibrant City. Objectives for the promotion of a sense of place through the establishment of a community identity include enhancing pedestrian walkways and establishing a community name. Long term objectives include implementing a unified streetscape design, and creating identity through the establishment of a common theme.

## Practicum Structure

Planning Practicum is the capstone course for students working toward a degree in Urban and Regional Planning at Michigan State University. This course gives students a chance to use what they have learned in their classes in real life situations. In addition to utilizing classroom knowledge, Practicum gives students the chance to master basic techniques in the areas of data collection, interviewing, field work, map making, and report writing. It also gives students a chance to apply analytical techniques needed to create an understanding of their areas of study and the problems involved. Practicum is considered essential to the completion of the program, and is an important step in the students' classroom to professional transformation. Participants in Practicum work with clients on problems and issues that are typical for professional planners. Students analyze the situation they are given and make conclusions and recommendations in such a way that the project can be completed in the semester time frame, and are practical solutions for their areas of study. Students gain experience in common areas of study in Urban and Regional Planning, including regulation, zoning, processes, and funding opportunities.

Students in Practicum are largely self-guided, and are advised by both their clients and Practicum faculty advisors. Because of the nature of the course, every student is encouraged to participate to the fullest in communicating with all parties, researching, writing, and presenting. Practicum is a unique educational opportunity for students, and the Urban Planning Practicum faculty feels that the result is graduates who are better planners. We are grateful to our clients for allowing us to work in Saginaw, and to our professors for advising us in this project.

## Client Information

The Planning and Zoning Division in Saginaw provides staff services to the City's Board of Appeals on Zoning and the Historic District Commission. These Boards hold public hearings on variances from dimensional and use regulations, rezoning, and special use requests. The Planning and Zoning Division is also responsible for site plan review for new construction in Saginaw, and for requests for changes in the two Historic Districts. A final important responsibility of the Planning and Zoning Division is updating the City's Zoning Code to comply with the Master Plan, partially using staff and citizen suggestions. The Planning and Zoning Division has provided us with important information about the area, along with GIS maps that allow us to visualize different aspects of the area. We thank Stephanie Harden, Associate Planner, and Dan Sherman, GIS Analyst for their help and information about Saginaw over the course of the semester.

Michigan State University Extension (MSUE) focuses on bringing educational based programs to communities to help improve their quality of life. County based staff members collaborate with on-campus faculty members to serve counties with programs based on the needs of the county. The needs and interests of Michigan residents are the driving force behind MSUE and are the focus of all research and educational programs. MSUE offers information and programs in three main areas: Agriculture and Natural Resources; Children, Youth, and Family Programs; and Community and Economic Development. Community and Economic Development programs use research to help people address concerns about their communities' social, economic, and environmental concerns. We have been working with Julia Darnton with MSU Extension in Saginaw County and we thank her for all of her help and advice throughout the project.

## Introduction

The Saginaw State Street study area is located on the west side of the City of Saginaw. The study area lies between West Genesee Avenue to the South and Davenport Avenue to the north and is bounded by Mershon Street to the west and Schaefer Street to the east. The study area consists of mainly residential parcels but contains various local businesses. The City of Saginaw has experienced significant population loss over the past 30 years and vacancy has increased in the area. In order to reverse past trends, a neighborhood stabilization plan will be developed and marketed to the community.

The State Street study area has many positive attributes that it brings to the City of Saginaw. The study area is within very close proximity to downtown Saginaw. In addition, a divided state trunk-line runs through the center of the study area. Davenport is westbound M-58 and State Street is eastbound. Because of the presence of the trunk-line, the area has a very high level of traffic flow. The study area has multiple businesses, some of which have been in operation for up to thirty years. The housing stock is largely adequate and provides close proximity to these businesses and recreation facilities.

An examination of the area's strengths, weaknesses, opportunities, and threats has been conducted in order to identify the positive and negative aspects of the study area. The analysis of the area adds to the definition of the scope of services to be completed in the project. Through examining data trends, taking surveys from the local businesses and researching case studies a neighborhood stabilization plan has been prepared for the study area.

The final recommendations for the study area incorporate goals for residents, business owners, business patrons, and the community as a whole. Goals for residents include encouragement of homeownership through the use of renaissance zones and the expansion of a 'walk to work' neighborhood. Goals for business owners include a community business association to encourage communication between owners, residents and patrons. Recommendations for the community as whole include a branding of the study area in order to create a draw to the community and also to provide residents and patrons with an aesthetically pleasing environment.



**Section One:**

**Site Description**



## History of Saginaw

The first inhabitants of the Saginaw Valley were the Paleo-Indian nomads. They came to Saginaw nearly 12,000 years ago to hunt, mainly mammoth and other large game. The first permanent Indian settlements were not made until 3000 BC, when the Middle Archaic culture arrived. Early Woodland cultures followed including the Hopewell Indians.

The name Saginaw is derived from a Native American group called the Ojibway. The Ojibway term “O-Sag-e-non” is translated as “to flow out” and refers to the outflow of the Saginaw River into the Saginaw Bay. By the 1600’s the Chippewa and Ottawa Indians had occupied much of the Saginaw Valley.

The first white men in the Saginaw wilderness were the French Canadian voyageurs. Following the war of 1812, they established Saginaw’s first trading post, “The American Fur Company,” on the west side of the Saginaw River. Around 1850 the population grew to 900 due to German immigrants who established agricultural settlements. The population increased even more throughout the 1800’s with the establishment of the lumber industry. In 1855 there were 23 sawmills in operation, and by the 1880’s two of those sawmills alone each produced over 50 million board feet. Although lumber was the primary industry in Saginaw at this time, other industries played an important role in Saginaw’s economy including the salt industry and the coal industry in the late 1800’s. With the comings of new industry came a push for higher education and culture. As a result, multiple clubs and literary organizations were formed.

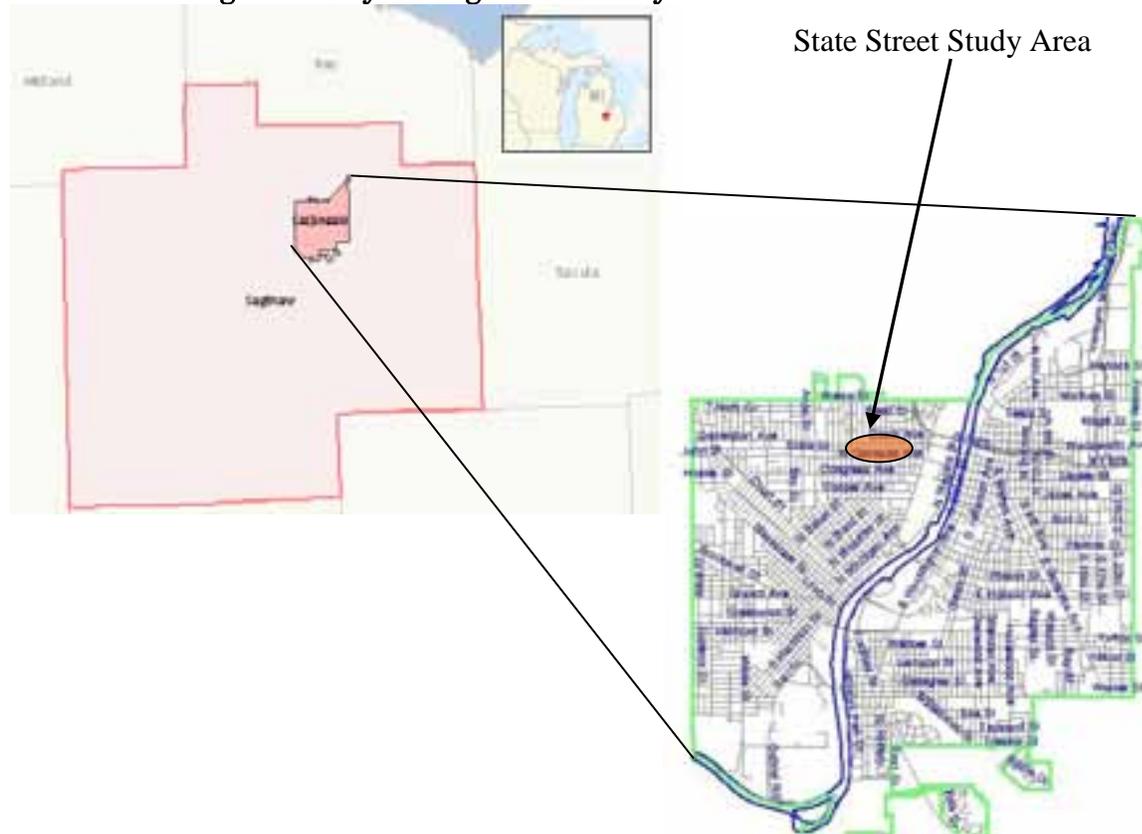
In the 1890’s with the rapid decline of the lumber and salt production, the City of Saginaw fell into a depression. The depression was short lived and within ten years Saginaw was booming again with new industry and culture. In the early 1900’s new enterprises emerged with the Industrial Revolution. Saginaw had diversified and included a wide gamut of industries to help stabilize its economy including: General Motors, Saginaw Creamery Company, Herzog Art Furniture Company, Saginaw Plate Glass Company, along with many others. These companies lead to an increase in population as immigrants from other parts of the United States and the world fled to Saginaw. In a 1914 Census, the population of Saginaw was estimated to be 54,000.

Saginaw played an important role in the nation’s history during World War I and World War II. During World War I, Saginaw was the home of Saginaw Shipbuilding Company that was awarded a \$7 million contract with the U.S. Army. Employment increased as GM expanded, making Saginaw the fourth largest City in Michigan. GM employed nearly one-fourth of the workforce. The Great Depression affected Saginaw, increasing unemployment, home foreclosures and affecting banking. With the coming of World War II, the United States looked to Saginaw and General Motors for labor capital. The war department awarded huge contracts to Saginaw for machine-guns and other wartime equipment. GM especially played an important role. They opened new plants and even developed Armasteel, a lightweight iron used in machine-guns. As men went overseas, women and students stepped up and filled their place on the assembly lines.

In the 1950's Saginaw experienced suburbanization with the outgrowth of surrounding areas. In the 1960's Saginaw's population peaked at 98,265. Their hopes of growing to a 100,000-population City had dimmed. By 1970 the population had dropped to 92,000 and by 1980 75,000.

The 1980's saw the formation of OPEC and a rise in oil prices. This was the first in a series of blows to the American Automotive Industry. Saginaw, like many other cities in Michigan whose employment is closely tied to the automotive sector, was hit hard. Saginaw has continued its efforts as the forward thinking City with a diversified economic base. Saginaw is currently the home of: Davenport University, Delta College, and Saginaw Valley State University. It also has a well-developed medical presence including: Covenant HealthCare and Saint Mary's Medical Center. Saginaw is the home of many cultural attractions including theaters, museums, and sporting events. **Map 1** shows the current location and boundaries of Saginaw, Michigan.

**Map 1**  
**Location of Saginaw City in Saginaw County**



Source: [www.hud.gov](http://www.hud.gov) and [www.saginaw-mi.com/sonar](http://www.saginaw-mi.com/sonar)

## Location and Boundaries

The location of the site is in Saginaw, Michigan just west of the downtown district. The location acts as a gateway into the greater downtown of Saginaw. It is approximately twelve blocks east to west and two blocks north to south. The northern boundary is Davenport with is the westbound trunk-line. The southern boundary is West Genesee Avenue. The furthest west point is Mershon St. and the furthest east boundary is Schaefer St. This study area contains a major trunk-line of Davenport and State Street otherwise known as M-58. **Map 1** shows the location of the City of Saginaw within Saginaw County, and the study area is highlighted in orange. **Map 2** gives a closer view, with the project site in reference to the downtown area.

**Map 2**  
**Saginaw Study Area in Reference to Other Important Sites**



Source: [www.mapquest.com](http://www.mapquest.com)

State Street Study Area

The MSU- City of Saginaw State Street Study Area is located between downtown Saginaw, and the commercially dominated intersection of Bay Rd and State Street. This makes the study area an important passage between two major commercial areas of Saginaw.

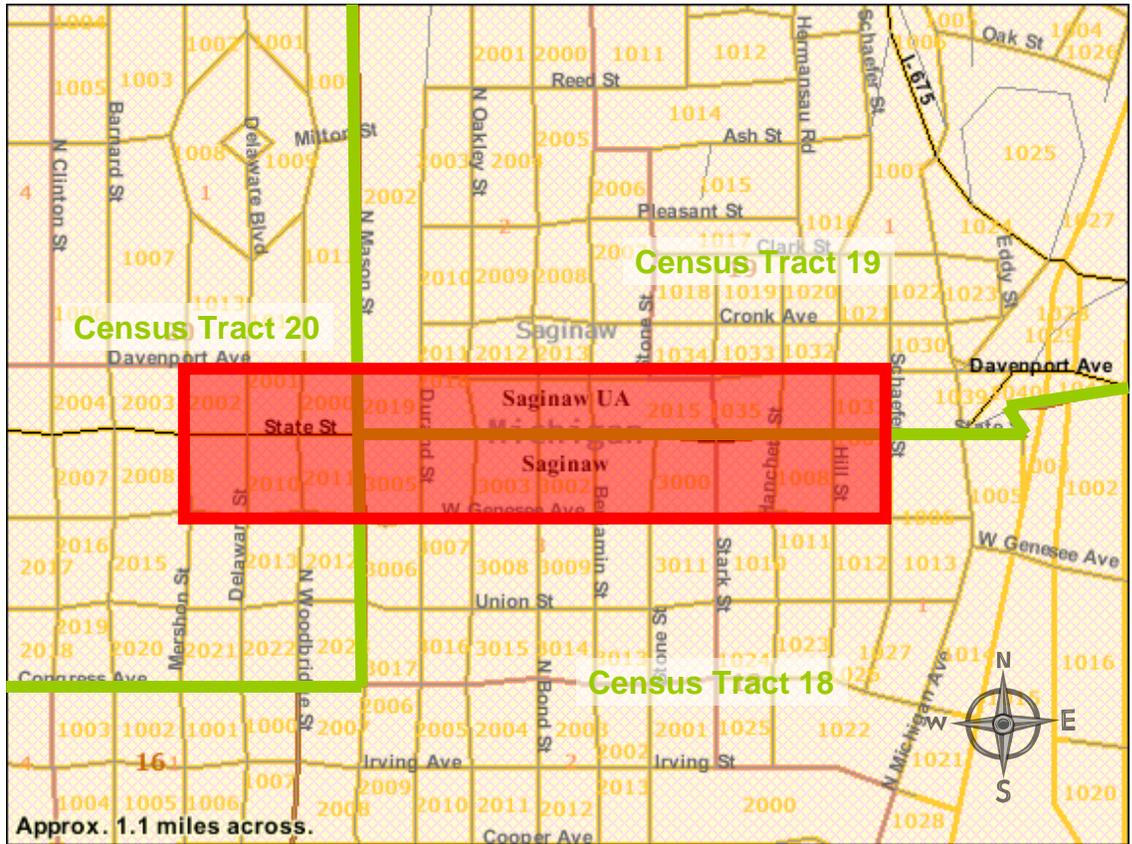


## Regional Socio-Economic Profile

In order to provide an understanding of the study area and the citizens of the City of Saginaw residing in the area, a regional socio-economic profile was gathered utilizing census data from both 1990 and 2000 censuses. Data and maps were collected from the Summary File 1 and Summary File 3 from the 1990 and 2000 census data sets. Through examining the data gathered about the area, insight is given in order to properly identify past trends and make informed predictions about the future of the study area. Various sets of data have been examined and compared across the State of Michigan, the City of Saginaw, and the Census Tracts that encompass the study area. The main issues that have been examined include: population of the City and corridor, racial distribution across the City of Saginaw and Census Tracts, housing data, educational attainment, median household income, mean of transportation to work, travel time to work, occupation, and employment status for all persons age 16 and over. The State Street corridor lies along a state trunk-line and thus is a major dividing line for Census Tracts in the area.

As outlined in red in **Map 3**, the study area falls within the boundaries of three different Census Tracts. Data pertaining to the State Street study area corresponds to combined data from Census Tracts 18 and 19. When available, some data has been gathered from the block level in order to provide greater detail about the residents of the State Street area. Since only a small portion of the study area falls in census tract 20, data from this tract was not used.

Map 3: Census Tracts 18, 19, and 20.



Source: U.S. Census Bureau, Reference Maps

The following data was collected from the 2000 Summary File 1 and Summary File 3 data of the U.S. Census Bureau. **Map 3** outlines the study area and displays the Census Tracts in which the area lies. The data in the profile reflect and represent trends pertaining to this area which will be the basis for future recommendations and long and short term goals.

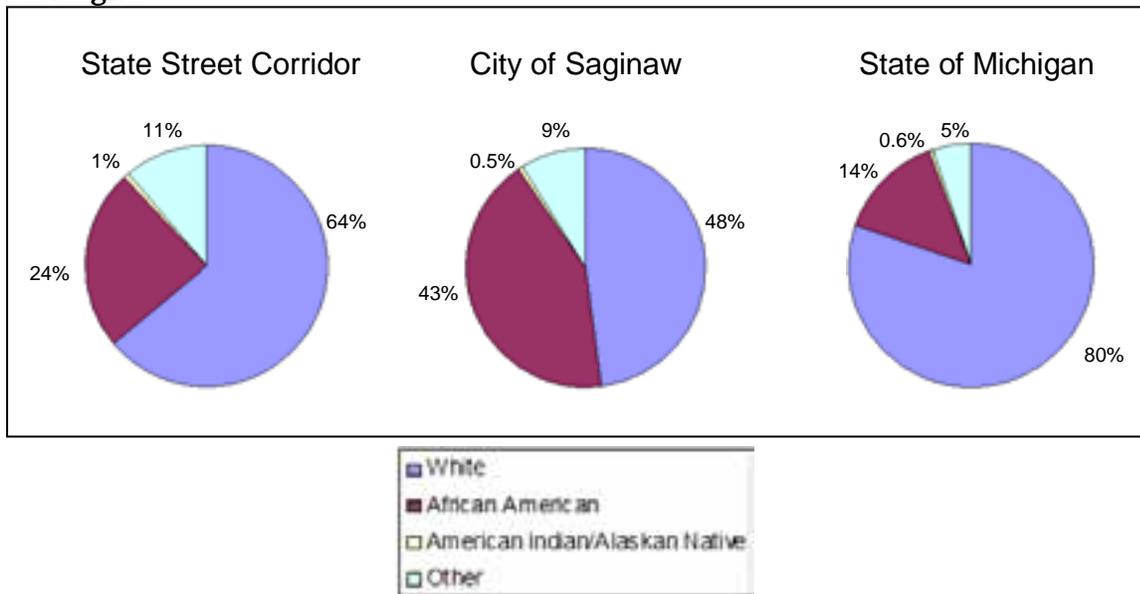
**Table 1: Population compared by area**

Population Change		
	City of Saginaw	Census Tracts 18 & 19
1990	69,512	5,008
2000	61,799	4,744
2005	54,190	(Not Available)

Source: US Census Bureau, Census 2000 Summary File 1

Saginaw City consists of 17.44 square miles and is located along the Saginaw River on the eastern side of Michigan. According to a 2003 estimate from the U.S. Census Bureau, the population of Saginaw was 59,235. This estimate reflects a -4.1 percent population change from April 1, 2000 to July 1, 2003. Another estimate from the U.S. Census Bureau shows the 2005 population estimate of Saginaw to be at 54,190 with a margin of error of +/-1,895. This data indicates that the City of Saginaw has consistent population loss. However, between the 2000 and the 2003 estimates of State population, Michigan has had an increase of population by 1.4 percent. As of 2000, the State Street corridor has a population of 705 residents.

**Graph 1, 2, 3: Racial Distribution for State Street Corridor, City of Saginaw, & Michigan**



Source: US Census Bureau, Census 2000 Summary File 1

The data represented by Graphs 1, 2, and 3 indicates the racial composition in the State of Michigan, the City of Saginaw, and the State Street Corridor. This data provides the necessary information to properly identify the ethnic composition of the residents within the area compared with the state as a whole. Both the City and the corridor have a strong mix between two major ethnic groups compared with the State of Michigan, however a higher concentration of white residents is found within the State Street Corridor than in the City of Saginaw.

**Table 2**  
**Housing Status**

<b>Percent Occupied Housing</b>						
	<b>State of Michigan</b>		<b>City of Saginaw</b>		<b>Census Tracts 18 &amp; 19</b>	
	<b>1990</b>	<b>2000</b>	<b>1990</b>	<b>2000</b>	<b>1990</b>	<b>2000</b>
<b>Occupied</b>	<b>88.9</b>	<b>89.4</b>	<b>93.5</b>	<b>90.4</b>	<b>93.1</b>	<b>89.4</b>
Owner Occupied	71.0	73.8	57.5	63.6	55.7	58.7
Renter Occupied	29.0	26.2	42.5	36.4	44.3	41.3

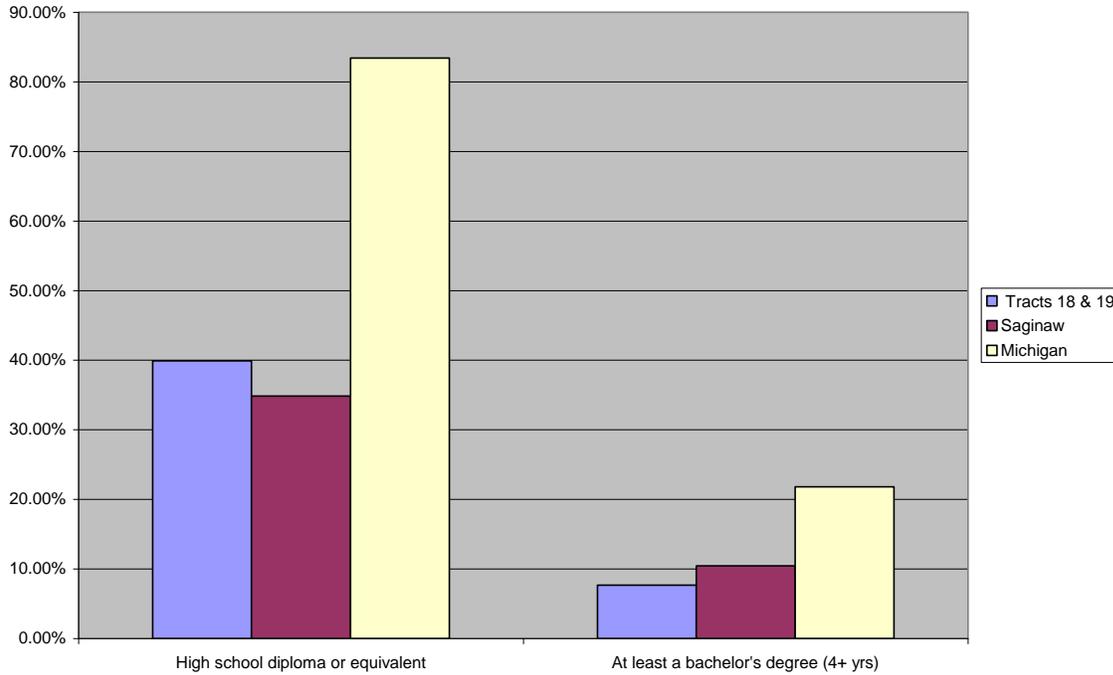
**Table 3**

<b>Percent Vacant Housing</b>						
	<b>State of Michigan</b>		<b>City of Saginaw</b>		<b>Census Tracts 18 &amp; 19</b>	
	<b>1990</b>	<b>2000</b>	<b>1990</b>	<b>2000</b>	<b>1990</b>	<b>2000</b>
<b>Vacant</b>	<b>11.1</b>	<b>10.6</b>	<b>6.5</b>	<b>9.6</b>	<b>6.9</b>	<b>10.6</b>
For Rent	17.9	16.2	40.9	28.1	49.3	30.8
For Sale	7.4	9.9	10.1	13.4	18.5	21.0
Rented/Sold; Not Occupied	6.2	6.1	13.5	12.2	11.6	10.8
Seasonal/Occasional Use	52.2	52.1	2.9	1.8	3.4	1.4
Migrant Housing/Other	16.3	15.7	32.5	44.4	17.1	36.0

Source: US Census Bureau, Census 2000 Summary File 1

An examination of housing status data provides information relating to the residents of the area. It shows the amount of available housing stock and the rate at which they are occupied and the type of occupants, either renters or home owners. The occupancy rate of the corridor is slightly less than the City of Saginaw, which is still close to the state vacancy status. As of 2000, an estimate of 10.6 percent of available housing units in the state was vacant. The data shows that in fact the vacancy status is slightly higher within the corridor when compared with state and City data for the year 2000. The corridor is characterized by a mix of both renters and homeowners. However, the majority of the vacant stock is available for rent. The data suggests that rental housing, when compared with owner occupied housing, has a problem with vacancy. Since 1990, the occupied housing stock has decreased in both the City and Census Tracts 18 and 19.

**Graph 4: Educational Attainment for Census Tracts 18 & 19, Saginaw City, and State of Michigan**



**Source: US Census Bureau, Census 2000 Summary File 1**

In a comparison of Saginaw and the census tract educational information, it is shown that the specific tracts are slightly below the averages for the City and state data. Saginaw’s high school or GED equivalent rate is 34.8 percent. This percentage is significantly lower than state data for high school degree or GED equivalent which was 83.4 percent for the year 2000. The percent of the total population that holds a bachelors degree or higher in the State of Michigan is nearly double that of the City of Saginaw. The City of Saginaw has a rate of 10.45 percent holding at least a bachelors degree compared to 21.8 percent in the State of Michigan.

**Table 4**  
**Employment Status**

<b>Employment Status by Percentage in 2000</b>			
	<b>State of Michigan</b>	<b>City of Saginaw</b>	<b>Census Tracts 18 &amp; 19</b>
<b>Population 16 and Over</b>	7,630,645	44,017	3,379
<b>In Labor Force :</b>	64.6	58.9	65
<b>In Armed Forces:</b>	0.05	0	0
<b>Civilian:</b>	99.5	100	100
<b>Employed</b>	94.2	86.9	89.3
<b>Unemployed</b>	5.8	13.1	10.7
<b>Not in Labor Force:</b>	35.4	41.1	35

Source: US Census Bureau, Census 2000 Summary File 3

An examination the workforce and amount of employed persons is necessary to gain information about the employment rate of the area. For all persons 16 and older in the City of Saginaw, 58.9 percent are included in the labor force.

**Table 5**  
**Median Household Income for Saginaw City and Census Tracts 18 & 19**

<b>Household Income by Percentage in 1999</b>			
	<b>State of Michigan</b>	<b>City of Saginaw</b>	<b>Census Tracts 18 &amp; 19</b>
<b>Less than \$10,000</b>	8.2	19.0	12.2
<b>\$10,000-\$19,999</b>	11.8	20.0	24.2
<b>\$20,000-\$29,999</b>	12.6	16.3	18.2
<b>\$30,000-\$39,999</b>	12.0	12.5	16.4
<b>\$40,000-\$49,999</b>	10.7	9.0	8.4
<b>\$50,000-\$59,999</b>	9.3	6.7	6.4
<b>\$60,000-\$74,999</b>	11.2	6.8	5.6
<b>\$75,000-\$99,999</b>	11.4	5.4	5.1
<b>More than \$100,000</b>	12.7	4.2	3.5
<b>Median Household Income (in Dollars)</b>	<b>\$44,667</b>	<b>\$26,485</b>	<b>\$27,718</b>

Source: US Census Bureau, Census 2000 Summary File 3

Analyzing income patterns provides information on the spending capacity of residents. The average household incomes for the City and Census Tracts fall substantially short of the state income levels for 2000. The 2000 estimate of state median household income is \$44,667 as compared to \$26,485 for the City of Saginaw and \$27,718 for Census Tracts 18 & 19. Analysis of income levels indicates that 19 percent of the City of Saginaw and 12.2 percent of the Census Tracts lives below the

national poverty thresholds for a single person under the age of 65 (\$11,201 per year for a single person). Due to low levels of median household income, a large portion in the City of Saginaw has limits to their spending power in retail and commercial establishments of the area.

**Table 6**  
**Means of Transportation to Work**

<b>Means of Transportation to Work by Percentage</b>						
	<b>State of Michigan</b>		<b>City of Saginaw</b>		<b>Census Tracts 18 &amp; 19</b>	
	<b>1990</b>	<b>2000</b>	<b>1990</b>	<b>2000</b>	<b>1990</b>	<b>2000</b>
<b>Drove Alone</b>	81.5	83.2	81.8	80.9	87.2	75.5
<b>Carpool</b>	10.5	9.7	10.9	12	7.0	16.1
<b>Public Transportation</b>	1.8	1.3	1.8	1.5	2.0	2.3
<b>Walk</b>	3.1	2.2	3.2	2	2.4	3.1
<b>Other Means</b>	0.5	0.7	1.2	1.2	0.6	0.9
<b>Work from Home</b>	2.5	2.8	1.1	2.5	0.9	2.2

Source: US Census Bureau, Census 2000 Summary File 3

To better understand the patterns of the employed population an evaluation of commuting methods was made. For the City of Saginaw 80.9 percent drive alone and for Census Tracts 18 and 19, 75.5 percent drive alone. However a higher rate of carpoolers, public transportation users, and walkers is shown in the specific Census Tracts. Data from the 1990 also shows that the rate of workers driving alone has increased, and people driving together or using public transportation has increased.

**Table 7  
Occupation**

<b>Occupation by Percentage in 2000</b>			
	<b>State of Michigan</b>	<b>City of Saginaw</b>	<b>Census Tracts 18 &amp; 19</b>
<b>Managerial and Professional Occupations</b>	31.5	21.3	19.1
<b>Technical, Sales, and Administrative Occupations</b>	25.6	26.0	29.0
<b>Service Occupations</b>	14.8	26.0	21.0
<b>Farming, Forestry, and Fishing Occupations</b>	0.5	0.5	0.0
<b>Precision Production, Craft, and Repair Occupations</b>	9.2	7.2	8.4
<b>Operators, Fabricators, and Laborers</b>	18.5	19.1	22.5

Source: US Census Bureau, Census 2000 Summary File 3

An evaluation of occupational data for the region provides information on how the residents of Saginaw earn their income. Technical, sales, administrative, and managerial and professional occupations are the leading occupations in the area and the same is reflected in the data collected from Census Tracts 18 & 19. As indicated by the leading occupations of the area, it is shown that the area has the potential to appeal to workers in related fields. The City and the corridor both indicate an employment base capable of supporting these fields. Data from 1990 to 2000 shows that the amount of people working in managerial and professional occupations has increased, while technical, sales, and administrative workers have decreased.

## **Summary**

The City of Saginaw has been experiencing population decline since the 1980s, including during the period that the State of Michigan experienced an increase in population. The racial distribution in the State Street study area is primarily white residents, and has a higher percentage of white residents than the City of Saginaw. Both the City of Saginaw and the State Street study area are more racially diverse than the State of Michigan. The home ownership rate in the State Street study area is relatively equal to the City of Saginaw. Both the State Street study area and the City of Saginaw home ownership rate are considerably lower when compared to the State of Michigan. Vacant housing in both the City of Saginaw and the State Street study area has increased between the years of 1990 and 2000, while in the State of Michigan vacant housing has decreased. Both the State Street study area and the City of Saginaw have lower educational attainment in high school and post secondary education than the State of Michigan. Unemployment in the State Street study area is relatively equal to the City of Saginaw; however, both are higher when compared to the State of Michigan. The median household income of the State

Street study area and the City of Saginaw are approximately half that of the State of Michigan. The most frequently used mode of transportation in the State of Michigan, the City of Saginaw, and the State Street study area is the automobile. The most common occupation in the study area and in the City of Saginaw is Technical, Sales, and Administrative Occupations. In the State of Michigan the most common occupation is Managerial and Professional Occupations.



## **Section Two:**

# **Existing Conditions of the Study Area**



## Zoning

There are 4 different zones represented in the State Street Study area. The types of zoning are Restricted office (RO-1), Residential (R-1), Business District (B-1), and Industrial (M-1).

The zone RO-1 stands for a restricted office district. This type of zoning is “intended for multiple-family residential uses and those restricted office and restricted business uses which will provide opportunities for local employment close to residential areas, thus reducing travel to and from work” (amlegal.com). The study area is comprised of 64.2% of the parcels being zoned RO-1. These multi-family dwellings must contain fewer than four units. The majority of the parcels zoned in this specification are duplexes.

The next type of zoning in the State Street Study area is R-1. This is the type of zoning for single family residential district. This zone is specifically designed “to encourage the construction of and the continued use of the land for single-family dwellings” (amlegal.com). This zone seeks to discourage commercial buildup in areas designed for residential development to try to keep traffic and congestion at a minimum and in turn make the area safer.

The zone designated B-1 stands for local business district. This zone “is intended to permit retail business and service uses which are needed to serve the nearby residential areas. In order to promote such business developments so far as is possible and appropriate in each area, uses are prohibited which would create hazards, offensive and loud noises, vibration, smoke, glare, or heavy truck traffic, or late hours of operation” (amlegal.com). There are only 20 parcels in the study area zoned for this usage, which is why there is such a dominance of residential development.

The last and least prevalent zone in the State Street Study area is zoned for M-1. This zone provides for light industrial uses. For this type of zoning “the intent is to permit certain industries which are of a light manufacturing, warehousing and wholesaling character to locate in planned areas of the City, so that such uses may be integrated with nearby land uses, such as commercial and residential uses; limitations are placed upon the degree of noise, smoke, glare, waste and other features of industrial operations so as to avoid adverse effects (amlegal.com).” This type of zoning is only located on two blocks within our study area.

# Current Zoning

Map 4  
2009 Zoning of State Street Study Area



Source: City of Saginaw Planning Department

## Land Use

The current aggregate land use corresponds directly with the comprehensive zoning map. To determine this, the Practicum Team walked each block of the study area and compared each parcel on the zoning map with the physical parcel. It was noted that there are no apparent non-conforming uses within the study area. The study area is heavily dominated by residences, producing a neighborhood of mostly single and multi family homes, with a concentration of local businesses mainly centered on State Street. **Map 5** shows the current land uses of the State Street Study Area.

Map 5  
Current Land Use



Source: City of Saginaw Planning Department, 2009

## Vacant Properties

As shown in **Map 6**, there are 10 vacant lots within the State Street study area. Of these, 6 properties are empty lots and 4 properties contain buildings that appear to be dangerous. All of the vacant parcels are zoned R-1 or RO-1, so all of the vacancies are former homes and not businesses. On the map, white parcels indicate properties that are in some way occupied. These vacant properties can adversely affect the community. The vacant structures have all points of entry secured by permanent covering, and have an “arson watch” program sign attached to the front of the building.



A vacant structure in the study area



A vacant lot in the study area

Map 6  
Vacancy Status



Source: City of Saginaw Planning Department, 2009

## Foreclosed Properties

**Map 7** indicates the foreclosed properties in the study area. In general they are spread evenly, however there is a trend of more foreclosures to the southeast portion of the study area, with no foreclosures listed in the northwest portion of the study area **Map 8** shows foreclosed properties in the area immediately surrounding the study area, providing a context and practical comparison for the study area. Foreclosure in the State Street study area is similar to the surrounding neighborhoods, and does not appear to have problems exceeding those of the immediate area.

Map 7  
Foreclosed Properties



Source: City of Saginaw Planning Department, 2009

**Map 8**  
**Foreclosed Properties in the Surrounding Area**



Source: City of Saginaw Planning Department, 2009

## Block-by-Block Analysis

In order to analyze the current condition of the State Street Study area, the Practicum Team conducted a block-by-block analysis of the physical conditions of the properties. The team took into account each block's road conditions, sidewalk conditions, building conditions, yard conditions, and used these to designate an overall aesthetic assessment. The following conditions were graded on a three grade scale (good, fair, poor) with the following criteria in mind:

### Road Conditions:

- Cracks or Potholes
- Poor Access
- Visibility of road lines

### Sidewalk Conditions:

- Cracked or crumbling concrete
- Litter
- Weed Growth

### Building Conditions

- Peeling Paint
- Missing/Deteriorating Siding
- Broken Windows
- Cracked/Broken Bricks

### Yard Conditions

- General upkeep
- Litter
- Indoor furniture or other non lawn furniture

### Overall Aesthetic Assessment

- This is the overall grade the block received with all the above factors taken into consideration. Conditions were graded in the months of January to February so there is some general winter wear that needs to be taken into consideration.

The parcels were graded on a three-point scale; they were either given an assessment of good condition, fair condition or poor condition. For example, the buildings that are graded in good condition have no visible problems and do not need any rehabilitation. Buildings that are in fair condition are in need of a minor rehabilitation, which could be as simple as putting a new coat of paint on or fixing a bent stair railing. Buildings that are rated in poor condition have a need for major rehabilitation, which could be replacing a roof, siding, or windows.

There are a total of 257 parcels in the study area with 229 (90%) zoned for residential use. The streets that intersect State Street are Delaware, Woodbridge, Mason, Durand, Oakley, Bond, Benjamin, Stone, Stark, Hanchett and Hill. The center of the north-south streets is primarily made up of residential units which the corners are either residences or at the bigger intersections along State Street are businesses. Exterior conditions were observed on a block-by-block basis.

**Map 9** shows the way that blocks were labeled: Bond Street is the north/south dividing line and State Street is the east/west dividing line. Blocks have been numbered in each quadrant from west to east, and labeled with their appropriate quadrant. For example, the block labeled 1NW is bordered by Delaware, State, Mershon, and Davenport streets, located in the far northwest corner of the State Street Study area. Following **Map 9** is a detailed matrix displaying the overall physical condition of the study area blocks.

Map 9  
 Division of Blocks in Block-by-Block Analysis



Source: [www.mapquest.com](http://www.mapquest.com)

**Table 8**  
**Summary of Block-by-Block Analysis**

	Road Conditions	Sidewalk Conditions	Building Conditions	Yard Conditions	Overall Aesthetic Assessment
Block 1NW	■	■	■	■	■
Block 2NW	■	■	■	■	■
Block 3NW	☑	■	☑	☑	☑
Block 4NW	■	■	■	☑	■
Block 5NW	■	■	☑	☑	☑
Block 6NW	■	■	■	■	■
Block 1SW	☑	☑	☑	☑	☑
Block 2SW	☑	☑	■	☑	☑
Block 3SW	■	■	■	☑	■
Block 4SW	☑	☑	■	☑	☑
Block 5SW	■	■	■	■	■
Block 6SW	■	☑	■	☑	☑
Block 1NE	☑	☑	□	□	□
Block 2NE	■	■	■	■	■
Block 3NE	■	■	□	□	☑
Block 4NE	☑	☑	☑	☑	☑
Block 5NE	■	■	□	☑	☑
Block 1SE	■	■	■	■	■
Block 2SE	■	■	■	■	■
Block 3SE	☑	■	□	■	☑
Block 4SE	☑	■	■	■	■
Block 5SE	☑	☑	☑	☑	☑
Block 6SE	☑	☑	☑	☑	☑

Good Condition	Fair Condition	Poor Condition
■	☑	□

Overall, each block was fairly similar in terms of conditions with one noticeable trend. The further northwest in the study area, the better condition the properties became, with the exception of some of the businesses. The northwest quadrant has the best road and sidewalk conditions of the study area, and the southwest quadrant exhibits the best overall building conditions. The properties in the southeast quadrant exhibit good yard and sidewalk conditions, and contain the churches that reside in the study area. The northeast quadrant needs the most work in terms of the buildings and yards.

The detailed descriptions of each block can be found in Appendix A.

## Business Physical Property Assessments

Though the State Street Study area is comprised of mostly residential units, the businesses play an important role of easing the lives of the residences that live around them. **Map 9** shows the locations of the businesses within the study area. Unfilled parcels are land uses other than businesses, and green parcels represent other stakeholders that were not included in this assessment. There are 11 businesses located within the State Street Study area, and they were all graded on the following criteria:

- Façade
  - Peeling paint
  - Deteriorating Siding
- Signage
  - Deteriorating Sign
  - Poor Visibility
  - Poor Quality
- Parking Lot
  - Unpaved
  - Major Cracks
  - Inefficient Access
- Building Condition
  - Crumbling Bricks
  - Unstable
  - Broken Windows
- Overall Site Aesthetics
  - Trash/Litter

The buildings were rated on a 3 grade-point scale: good condition, fair condition, and poor condition. Buildings that are seen in good condition need little to no rehabilitation, while the buildings that are in fair condition could use some minor rehabilitation such as a new paint job on the building or a fresh pave on the parking lot. Buildings that are in poor condition need major rehabilitations such as new windows and siding.

The businesses were assessed by the Practicum Team reviewing the property and grading them based on the above criteria. If the building received zero checks it was considered in good condition, one check meant in fair condition, and two checks meant poor condition.

Map 10  
Location of Stakeholders



Source: City of Saginaw Planning Department, 2009

**Table 9  
Summary of Physical Business Assessment**

	Facade	Signage	Parking Lot	Building Conditions	Overall Site Aesthetics
Clark Hardware Store	■	■	■	■	■
Gaudreau Flower Shop	■	■	☑	■	■
Fast Lane Drive Thru	☑	☑	N/A	☑	☑
Farmers Market	☑	☑	■	■	■
Spatz's Bakery	■	☑	■	■	■
Big Ugly Fish	■	☑	☑	■	■
Rumors Sports Lounge	☑	☑	■	■	☑
White Star Store	☑	☑	☑	☑	☑
Budget Truck Rentals	☑	□	☑	☑	☑
Complete Auto	☑	■	■	■	■
Universal Sign Shop	☑	☑	☑	☑	☑

Good Condition	Fair Condition	Poor Condition
■	☑	□



White Star



Big Ugly Fish

## Traffic

There are two major roads that are located within the site, that compose M-58 (eastbound State Street and westbound Davenport Street) and West Genesee Avenue. The following data is only on M-58, due to the insufficient data regarding West Genesee Avenue. **Map 11** shows the portions of the roads that correspond with the traffic counts in Tables 9 and 10. The tables indicate portions of the roads that were included in the traffic counts, the direction of traffic flow, and the Annual Average Daily Traffic (AADT).

**Table 10**  
**Study Area Traffic Counts 2002 (Per Day)**

Route: M-58			
<b>Year 2002</b>			
From	To	Direction	AADT
N Carolina/State Street	Bond St.	Eastbound	12,179
Bond St.	Michigan St.	Eastbound	13,447
N Carolina/Davenport	Schaefer/Davenport	Westbound	13,216

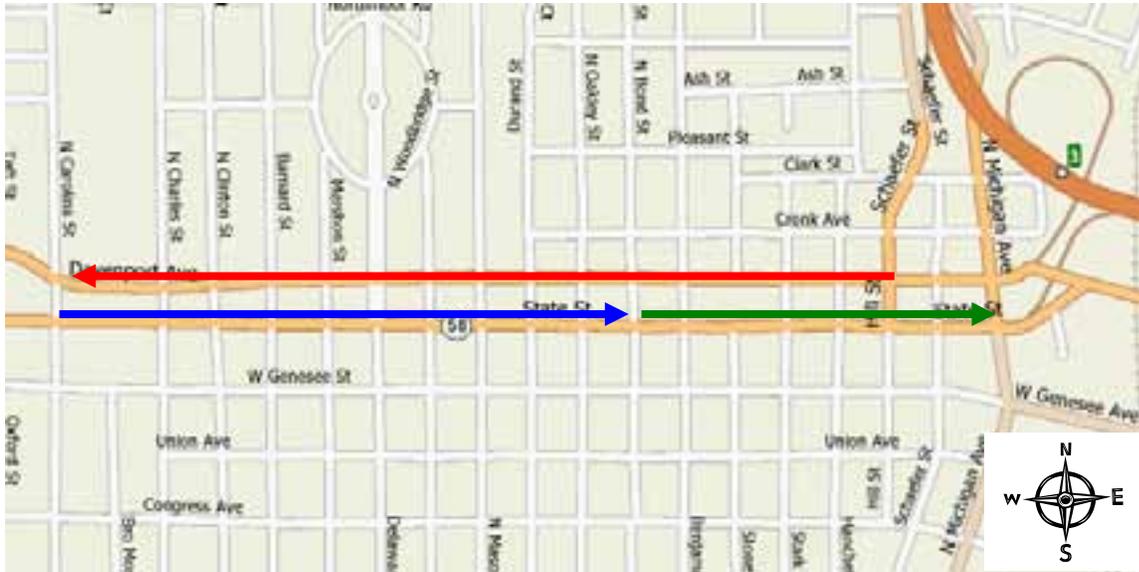
Source: <http://www.michigan.gov/mdot>

**Table 11**  
**Study Area Traffic Counts 2003 (Per Day)**

Route: M-58			
<b>Year 2003</b>			
From	To	Direction	AADT
N Carolina/State Street	Bond St.	Eastbound	12,264
Bond St.	Michigan St.	Eastbound	13,541
N Carolina/Davenport	Schaefer/Davenport	Westbound	13,309

Source: <http://www.michigan.gov/mdot>

## Map 11 Road Sections for Traffic Counts



Source: [www.mapquest.com](http://www.mapquest.com)

- North Carolina/ State Street to Bond St. – Eastbound
- Bond St. to Michigan St. –East Bound
- North Carolina St. / Davenport St. to Schaefer St. /Davenport St.

According to traffic studies performed by the Michigan Department of Transportation between 2002 and 2008, the overall traffic volumes on M-58 (State Street eastbound, Davenport Street westbound) have generally stayed constant. In 2002 the AADT eastbound State Street between North Carolina and Michigan Street is 12,813 vehicles. The AADT in 2002 of westbound Davenport Avenue is 13,216. In 2003 the AADT eastbound State Street is 12,902.5 and westbound Davenport Street is 13,309. In both years the westbound (Davenport Street) AADT is higher than the eastbound (State Street) AADT. This shows that more traffic on average is traveling westbound M-58 (away from the City). This data is not completely consistent due to different street lengths used.

Two hourly count reports were performed by MDOT- Bureau of Transportation Planning. One conducted in 2008 on M-58 found that that eastbound State Street has A.M. traffic high of 1306 vehicles at 8:00am and a PM

high of 1027 vehicles at 4:00pm. Although there were two districted peaks of traffic volume, between the hours of 7:00am and 6:00pm the vehicle count never dropped below 700 vehicles per hour. A 2006 study found that westbound Davenport Avenue has an AM high of 690 vehicles at 8:00am and a PM high of 1155 at 6:00PM. Westbound M-58 has a clear peak in the afternoon from 4:00pm-6:00pm. throughout the rest of the day the traffic is considerably lower than is counterpart State Street nightly traffic is relatively low in both east and westbound of the studies.

State Street Study Area

Map 12  
Traffic Volume



Source: <http://www.michigan.gov/mdot>

Map 14 shows the traffic volumes on major roads throughout the surrounding site. As represented by the map, the practicum team's site is located in within the red square. M-58 (State Street and Davenport) is the main road running through the practicum team's site. The map also displays that M-58 volume of traffic decreases moving east (towards Downtown Saginaw) and increases moving west (away form Downtown Saginaw) Although, M-58 is a major highway running in Saginaw, its traffic volume classification is lower than other highways in the area.

From the traffic counts, it can be seen that the State Street study area receives high volumes of traffic daily. This can provide ample traffic for businesses, but can also be a hazard to residents of the area. Because this is on a state trunk-line, the speed limit is higher than average neighborhoods. Traffic calming may be an appropriate goal for this neighborhood.

**Section Three:**

**Framing the Issues**



## Analysis of Strengths, Weaknesses, Opportunities, & Threats

Following the data collection phase of the State Street Study Area project, the City of Saginaw study group developed an analysis of the strengths, weaknesses, opportunities, and threats of the study area. This comprehensive list is a tool for identifying priorities for decision-making. This analysis was based on the following types and sources of observations and data collection methods:

- On-site observations, January-April 2009.
- Stakeholder Interviews, January 2009
- The current land use pattern and spatial relationship of residences, businesses, roads and other stakeholder groups.
- The existing structural conditions of houses, businesses, and other structures in the study area.
- Road conditions
- Socio-economic trend analysis based on 1990-2000 Census Data



An example of a well-maintained home.



An example of a vacant home.

## Strengths:

- The State Street study area is centered on M-58, which is a divided state trunk-line. M-58, or State Street, provides traffic for businesses (13,000 automobiles per day in 2008) (MDOT).
- Via M-58 or I-675, there is ample site accessibility.
- The study area lies between downtown Saginaw and the Bay Road commercial area.
- The study area is within close proximity to amenities such as local businesses, schools, the Children's Museum of Saginaw, and churches.
- A diverse neighborhood with single and multi-family homes may create opportunities for many types of potential variety of household types.
- Centrally located and locally owned businesses are within walking distance of neighborhood residents.
- Nearby employment opportunities (local businesses, Covenant Hospital) could become available for residents in the study area.
- Business customer base is drawn from the neighborhood, City of Saginaw and surrounding areas (business owner interviews).
- Covenant Neighborhood Association encompasses the study area. The Northmoor Community Association is adjacent to the northern boundary of the study area. These associations independently operate neighborhood crime watch programs.
- Stone Elementary School (shaded blue on **Map 13**) provides after school educational programs for children, giving working families a support structure for child care and safety during working hours.
- Saginaw S.T.A.R.S. Public Transportation Route 1 serves Davenport, State, and West Genesee Avenue. The service has a daily ridership of 2,800, with over 500 bus stops in total. ([www.saginaw-stars.com](http://www.saginaw-stars.com))
- Ames United Methodist Church, Cavalry Memorial Episcopal Church, and the Women's Catholic League enhance the character and sense of community

within the neighborhood. Ames UMC is also involved with neighborhood rehabilitation projects. These institutions are shaded gold on **Map 13**.

**Map 13**  
**Stone Elementary and Religious Institutions**



Source: City of Saginaw Planning Department, 2009

## Weaknesses:

- The State Street study area lacks walkability, which can be attributed to location centered on the heavily traveled M-58 State Street. The posted speed limit is 35 mph, rather than 25 mph, which is usual for a residential zone.
- A low number of stoplights along the arterial streets produce a challenge for traffic calming.
- Some blighted homes do need repair or demolition.
- The State Street study area lacks homogenous, visually binding features.
- Various setbacks of businesses and signage requirements may be problematic for business advertising, as well as creating a local marketing identity for the businesses of the study area.
- Minimal street level lighting for those choosing to walk during dark hours.
- Bus stops lack lighting and protection from adverse weather.
- Parking restrictions on side streets is limited to 30 minutes.
- There is little green space in the neighborhood.
- Inadequate signage allowances for businesses.
- Snow removal is poor on sidewalks.

## Opportunities:

- Interviews with business owners relayed an interest in ways of improving community networking, organization and promotion of safety.
- Inexpensive and small-scale renovations make up the bulk of repairs that are necessary to improve the housing stock, and the neighborhood at large.
- The City of Saginaw Dangerous Building Ordinance is designed to condemn and demolish vacant buildings, before they become places of crime or further issue. Demolition creates opportunities to create community gardens or construct new homes.
- Assistance programs for foreclosures, or home buying incentives are available and can be utilized.
- Neighborhood Safety Patrol with the current Neighborhood Watch Program can supplement police, improve safety, and promote walkability.
- Commercial areas to the west at Bay Road, and Downtown Saginaw to the east provide retail and possible employment opportunities. These areas are connected with the State Street study area, and facilitate it as a residential corridor between the two commercial areas.
- There are many available homebuyer promotional activities. Some of these include the Covenant Walk-to-Work Program, the Michigan Cities of Promise Program, and Saginaw Habitat for Humanity programs.

## Threats:

- Economic decline and foreclosure of six residential properties throughout neighborhood.
- There has been an increase in vacant homes since 2000. (2000 U.S. Census , City of Saginaw Planning Department)
- Rising unemployment could hinder the neighborhood's ability to perform physical improvements on residences. (Bureau of Labor Statistics, 2009)
- Vacant buildings can be counterproductive to neighborhood prosperity, potentially becoming places for crime and other unwanted activities.
- Rapid population decrease in the City makes it difficult to promote the assets of the corridor to potential buyers. (1980-2000 U.S. Census )
- Existing vacant lots are a safety concern, as well as a challenge for those looking to buy or sell their homes in the State Street study area.

## Summary of Findings

The City of Saginaw's Planning Commission is seeking to stabilize and revitalize the State Street Study Area. The following bullets address the issues according to the research. The same research was considered when evaluating a plan for the best practice of this area.

### Socio-Economic Profile

- Saginaw's population decreased from 69,512 to 61,799 (11.1 percent decrease), as Michigan's population continued to increase.
- The State Street Study Area's racial distribution is 64 percent White, 24 percent African American, and 12 percent other.
- The State Street Study Area's occupancy rate is approximately 90 percent comparable to Michigan's average.
- The Study Area's educational attainment for high school and GED equivalent (34.8 percent) is significantly lower than the State average (83.4 percent).
- The unemployment in the study area in 2000 was 10.7 percent, versus 13.1 percent for the City of Saginaw as a whole.
- Household income of the study area is \$27,718 compared to Michigan's average of \$44,667

### Current Zoning and Land use

- 64.2 percent - RO-1 use, 24.9 percent - R-2 use, 7.7 percent - B-1 use, 3.1 percent - M-1 use
- 10 out of the 257 parcels are vacant
- 6 out of the 257 parcels are foreclosed
- An elementary school occupies block 2NE
- A Church occupies block 4SE
- 77 parcels are owner occupied compared to 88 parcels are renter occupied.
- According to the practicum team's block-by-block analysis 14 of the 23 blocks received a rating of fair or poor for their Overall Aesthetic Assessment, including road, yard, sidewalk, and building conditions.
- According to the practicum's team assessment of businesses seven of the 11 businesses were in fair condition, including issues with parking, signage and façades.

### Traffic

- The State Street Study Area is located on a major trunk-line, M-58.
- The Annual Average Daily Traffic (AADT) is consistently above 13,000 vehicles.
- M-58 serves both businesses and residents and East bound State Street is an easy access to Interstate 675.
- The State Street Study Area is served by route 1 of the Saginaw Transit Authority Regional Services.
- Elementary School can affect traffic flow.

**Aesthetics**

- Lighting is mainly concentrated over roadways.
- Lack of pedestrian level lighting.
- Lack of common character between businesses.
- Dangerous, blighted buildings can detract from aesthetic value.

**Stakeholders**

- Residents including homeowners and renters
- Current businesses
- Stone Elementary School
- Multiple religious organizations

**Available City Programs**

- Neighborhood Revitalization and City Beautification
- Covenant HealthCare walk-to-work
- Habitat for Humanity
- Neighborhood Clean-Up
- Neighborhood Watch
- Neighborhood Associations
  - Covenant
  - Northmoor

## Best Practices

The findings indicate three main issues to be addressed regarding the State Street Study Area: Neighborhood Stabilization Plan, Community Collaboration, and Recognized Community Identity. The following best practices exemplify how other cities have resolved similar issues. As such, they provide proven guidance to build our recommendation upon.

### Best Practice #1:

#### *Battle Creek: Back from the Brink*

In the early 1980 Battle Creek suffered from a large economic downturn. Unemployment was high, vacancy of business was upward of 50 percent, homes were blighted and vacant, boarded and in need of repair. By 1999 the City had turned around due to a proactive and collaborative approach. They looked at their assets and evaluated strategies. Non-profit organizations were established, made of local entrepreneurs, community leaders, citizens, and financial institutions. They marketed and unified the City and gave it a positive self-image. They established great community leaders with clear visions and long-term goals and used a proactive approach to get things done.

Local community residents joined together to rebuild, repair, and paint the existing homes in their area. Each neighborhood found something unique and identifiable about itself and built their community pride around it. This local pride started in local neighborhoods and expanded and connected outwardly to engulf the entire City. "In the end, it was inspired leadership by individuals combined with increase citizen participation that enabled Battle Creek to revitalize its ailing community... It is a story of cooperation, it is a story of what can happen when people take shared values and put them together, get on the same end of the rope and start pulling towards the future" ([www.ci.battle-creek.mi.us](http://www.ci.battle-creek.mi.us)).

Marketing and unifying the City was also an important strategy that came into play along with changes in infrastructure to better serve a vibrant community which they were about to become. They made use of available grants

Source: <http://ci.battle-creek.mi.us>

and financing aid the economic situation. They encouraged homeownership and provided grants and funds for purchase and improvements of homes along with funding block parties and ice cream socials. They drew pride from their historic past of strength and freedom to fuel their future. The City of Battle Creek now operates



on the image of a welcoming family community, and prides itself on its “Golden Standard” (<http://ci.battle-creek.mi.us>) in City services. They are using their positive work ethic to make their community more attractive on a physical level, as well as in intangible ways by creating a neighborhood vision that encourages residents to be engaged in the community and watch out for one another.

*Battle Creek: Back from the Brink – Application to State Street Study Area.*

As the Battle Creek Case Study:

- The City of Saginaw’s recent economic downturn echoes Battle Creek’s situation of the 1980’s.
- The State Street study area has many valued assets.
- Saginaw has a rich and heroic history, in which it can take pride.
- The State Street study area is very unique and has its own “flavor” with many long-term businesses and residents, along with a church and elementary school giving the neighborhood “warmth.”
- The citizens along with leaders could benefit from a strong community association to provide leadership, goals, and visions.
- The City of Saginaw has many financial programs and community help groups already in place to provide aid and direction.
- The study area is in need of infrastructure upgrades.

**Best Practice #2:**

*The Children’s City (Holon, Israel) – The transition from a negative to a positive City image*

This case study describes how a City’s image can be changed from a negative image to a positive image through planning. Research was done to determine the perception of the City to both residents and non-residents. It was found that both groups viewed the City in a negative way. However, it was found that changing the identity to a “Children’s City” led to a significant increase in the positive view of the City. The new “name” affected both how others saw the City, but more importantly how the City viewed itself. It was found that in order to improve the City, significant changes in the City's infrastructure had to be implemented. This concept of 'face lifting' was accomplished by establishing cultural institutions mainly for children. This led to designing a brand: 'The Children's City'. Following these changes, the City of Holon designed their 'brand' for the City as being child-friendly, and this image, with the new infrastructure changes, led to a more positive City



Source: [www.haaretz.com](http://www.haaretz.com)

image both for residents and people outside the City.

*The Children's City – the transition from negative to a positive City image – Application to State Street Study Area.*

As in the Children's City case study:

- State Street Study Area would benefit from a distinct and positive image that better reflects the character of the neighborhood.
- The Study area is affected by perception both from outside looking in and inside looking at itself
- Community is the center of branding.

### **Best Practice #3:**

*Lighting the way (McMinnville, Oregon) (Ramsey, New Jersey) (Chattanooga, Tennessee) using lighting for urban buildings.*

This case study about these three cities describes the importance of lighting and other streetscapes elements to add style during the day and safety during the night. Ramsey, NJ added new fixtures to their Main Street and library. Chattanooga, Tenn., redesigned walkways adding new lighting along streetscapes and pedestrian areas. McMinnville Oregon wanted its downtown to reflect the City's historic character and requested more than 20 historic-style lamps in order to do so. Although all the cities implemented lighting techniques, the goal was more than just to give illumination to an area. The lighting says different things depending how it is use with other streetscape elements. It may say, "This is an important area, this is a safe and friendly City, come walk along this path"... it creates an environment and says something about the area.

Street lighting in Chattanooga, TN



Source: <http://www.carystreetscape.org>

*Lighting the way (McMinnville, Oregon) (Ramsey, New Jersey) (Chattanooga, Tennessee) using lighting for urban buildings. – Application to State Street Study Area.*

As in the *Lighting the Way* Case Study

- The State Street Study Area could benefit from an update to aging streetscapes.
- The study area needs adequate lighting and other elements for safety and to convey a pedestrian friendly walkable environment.

#### **Best Practice #4:**

*North Corktown: A model of Neighborhood Revitalization. (Detroit, MI)*

In this case study a plan to strengthen the one square mile area named North Corktown, regarded as Detroit's oldest surviving neighborhood. The Greater



North Corktown, Detroit  
Source: [www.planetizen.com](http://www.planetizen.com)

Corktown Redevelopment Corporation approached an outside firm to devise a plan for the area. The neighborhood, like many other cities throughout Michigan and the surrounding region, was suffering from blight and an abundance of abandoned homes. Many of the homes were in such poor condition that they were unusable, and the lots were left vacant. The plan consisted of developing a map which depicted the area in a block-by-block analysis. This map allowed created the framework in which the area would be revitalized. Since many of the areas homes had been reverted to state ownership, the GCRC

identified and inventoried the homes in state ownership and had the titles transferred to the GCRC. The GCRC then set out to find buyers for the usable homes, and micro developers for the vacant lots. Through the use of the neighborhood redevelopment corporation, the City of Detroit was able to offer stable and affordable housing to residents, as well as create new housing opportunities in the area. Since the program has started much success has been seen in North Corktown. Hundreds of new residents have moved in, attracted by low cost housing. Now that homeownership in the area has increased and grown to stabilize, community strengthening activities have been implemented. Retail in the area has grown and the residents have begun to use the neighborhood as more than just a place to live. North Corktown is a prime example of the utilization of neighborhood housing stabilization plans and how the promotion of homeownership can revitalize a neighborhood.

*North Corktown: A model of Neighborhood Revitalization. (Detroit, MI)- Application to State Street Study Area*

As in the *North Corktown* Case Study

- The State Street area contains some vacant and foreclosed homes.
- The area has been defined as a strong neighborhood and retail sector of the City, just as in Corktown.
- The promotion of homeownership is one of the main goals of the State Street area.
- An increase in homeownership, will lead to community involvement and resident pride of the neighborhood.

**Contact:**

Greater Corktown Development Corporation  
1438 Michigan Avenue  
Detroit, MI 48216  
Phone: (313) 956-5853  
Fax: (313) 965-9822

**Best Practice #5:**

*Beyond Housing's Comprehensive Revitalization Approach Stabilizes families, Neighborhoods. (St. Louis, MO)*

This case study focuses on revitalization and the promotion of homeownership in the small community of Pagedale, located outside of St. Louis, Missouri. Beyond Housing, a NeighborWorks organization located in St. Louis has a mission to, “strengthen neighborhoods, one family at a time.” The program provides families with a comprehensive array of educational, employment, youth development, and other services in addition to housing assistance. Pagedale is a slightly larger community than the State Street study area consisting of approximately 3,600 residents. The community had a high unemployment rate of 29 percent. Beyond housing began its revitalization efforts by taking surveys, creating focus groups, and stakeholder interviews to identify assets and weaknesses and gather input on resident priorities. The plan that emerged consisted of an improvement of the housing stock, strengthening services, building community leadership, and



A rehabilitated home in St. Louis.  
Source: [www.beyondhousing.org](http://www.beyondhousing.org)

attracting new business development. The plan began in 2002 and in 6 years Beyond Housing has built 90 new homes, renovated 12, and provided grants to over 100 seniors to help with home repairs. It has helped organize a multiple volunteer efforts to help homeowners with limited incomes fix up dilapidated homes. In a recent survey of the homes in the area, the percentage of “good” rated properties increased from 40 to 80 percent. Through the revitalization, a newly formed community association has been formed for the area called the Pagedale Community Association. This association helps to attract, organize, and train neighborhood volunteers to continue the progress being made in the area. Through community organizing and Beyond Housing’s efforts, Pagedale has seen much success in its stabilization efforts.

*Beyond Housing’s Comprehensive Revitalization Approach Stabilizes families, Neighborhoods. (St. Louis, MO)- Application to State Street Study Area.*

As in the *Beyond Housing* Case Study.

- A neighborhood focused revitalization approach engages residents in planning for and securing their communities future.
- In a community with high unemployment, vacancy status, and low-moderate income the use of rent subsidies and community land trusts helps protect against further deterioration and instability.
- The purchase, rehab, and resale of single family homes allows for residents to make the change from renting to homeownership.
- A new rental approach allows families a more affordable way to rent in safe neighborhoods.
- The increase of homeownership has lead to higher community involvement and care.

**Contact:**

Beyond Housing  
4156 Manchester Avenue  
St. Louis, Missouri 63110  
(314) 533-0600  
Fax: (314) 533-8745

**Best Practice #6:**

*Durham Community Land Trustees (Durham, NC)*

This case study focuses on a community based land trust program located in Durham North Carolina. In 1987 the Durham Community Land Trustees Organization was created in order to develop opportunities for permanently affordable housing within Durham’s West End, Burch Avenue, and Lyon Park



Rehabilitated homes in the Durham Community Land Trust-Cameron Place.

Source: [www.dclt.org](http://www.dclt.org)

neighborhoods. The DCLT was formed as a self directed community resident and stakeholder corporation. In addition to state and federal funding for community and housing development, the DCLT procures and combines member and investor finances. In turn, uses these resources to purchase vacant lots, in order to build and rehabilitate homes for resale or rent. The DCLT projects are marketed to potential buyers and renters that lack

access conventional financing, and are acknowledged as low income. The homes are then sold or rented at below market rate to retain tenants and insure long term affordability for buyers. Should the resident choose to move, they are required by contract to resell the home to the DCLT, under a previously disclosed and contracted price. The DCLT has gone on to develop other community development projects, including a community center and neighborhood beautification programs.

*Durham Community Land Trustees (Durham, NC) as applied to the State Street Study Area:*

- The State Street study area has vacant lots that may be purchased for redevelopment to existing zoning specifications.
- The State Street study area lies between two existing community associations, and is in a prime situation to develop a community land trust.
- Stakeholders in the study area are interested in making changes that clean up and make use of vacant lots.

**Contact:**

Durham Community Land Trustees  
1208 W. Chapel Hill Street  
Durham, North Carolina 27701  
Phone: (919) 490-0063

[www.dclt.org](http://www.dclt.org)  
[info@dclt.org](mailto:info@dclt.org)

**Selina Mack**  
*Executive Director*  
[selina@dclt.org](mailto:selina@dclt.org)



# **Section Four:**

# **Goals and Strategies**



Based on the research presented in this report, three goals were developed. Short-term (3 to 6 months for completion) and long-term (more than 6 months to completion) objectives are listed for each goal along with recommended strategies to achieve these objectives.

**GOAL 1: Create a neighborhood stabilization plan that preserves the character of the State Street study area, implements strategies that promote lasting structures, and eradicates blight.**

The State Street Study Area currently shows signs of age and suffers from a lack of repair and maintenance of many of its existing structures. Because of economic issues and foreclosures in this area, there are a number of vacant and boarded up homes that can present a danger to the community. The City of Saginaw has several effective ordinances and other programs already in place to address these issues. As the Battle Creek case study indicates, the study area needs an aggressive, pro-active, and collaborative effort beginning at the grassroots level to reach its full potential.

**Short-Term Objectives**

*Objective 1: Encourage upkeep and maintenance of existing structures.*

Recommended Strategies

- Provide code enforcement that discourages violations of structures, promotes upkeep.
- Establish a “Neighborhood Work Day” consisting of local businesses and resident volunteers to paint, perform yard work, and basic maintenance to help rejuvenate the area.
- Make aware of the City of Saginaw

Neighborhood Clean-Up application to community groups and other neighborhood associations. See Appendix D for information on Saginaw’s Neighborhood Clean-Up Program.



Community members work together to clean up properties.

Source: [covenantneighborhoodassociation.org](http://covenantneighborhoodassociation.org)

*Objective 2: Prevent vacancies and foreclosures through education of existing financial programs and services.*

Recommended Strategies

- Distribute literature and newsletters providing information regarding the Down Payment Assistance (DPA) loan, The Covenant HealthCare

Walk-to-Work Homeownership Grant (see Appendix D), and Michigan State Housing Development Authority (MSHDA) loans.

- Establish neighborhood workshops that provide information of financial options.

*Objective 3: Eliminate dangerous structures throughout the neighborhood.*

Recommended Strategies

- Make use of the Dangerous Building Ordinance (DBO) and notify the inspection office of a hazardous house.
- Use Cities of Promise initiative to remove dangerous and blighted structures, or rehabilitating and reselling vacant homes (if funds are available).
- Use Saginaw Code Enforcement Neighborhood Improvement Cooperative (SCENIC) Program Incentive to eradicate blight.

**Long-Term Objectives**

*Objective 1: The State Street study area establishes a Community Land Trust.*



Transfer of ownership in a community land trust.

Source: [www.urbanstrategies.org](http://www.urbanstrategies.org)

Recommended Strategies

- Collaborative of citizens, community groups, state and federal programs, and banking institutions to provide financing and a long-term land use plan and renovate properties.
- Community involvement in design of a land use plan that may convert vacant and or condemned buildings into something beneficial for the community.

**GOAL 2: Build a proud community of collaboration and participation with a common vision.**

Our findings indicate that community participation is the most vital component in the success of any neighborhood stabilization and revitalization plan. There are other associations within the area that promote community involvement. However, the State Street Study area is unique, consisting of homes, local businesses, an elementary school, a trunk-line, and several religious organizations that set it apart

from the adjacent neighborhoods. The State Street Study Area could benefit from leadership of individuals and citizen involvement to address its unique demands. The Battle Creek case study indicates community organization is the foundation for success and neither goal one or three can be optimally achieved without goal two.

### **Short-Term Objectives**

*Objective 1: Encourage the establishment of a strong community association consisting of all neighborhood stakeholders.*

#### Recommended Strategies

- Hold a series of community workshops to establish a community vision.
- Encourage community leadership to actively represent and advocate their future of their neighborhood.
- Conduct a market study to determine the strength and market share of the local businesses.
- Using the results of the market study as a guide, utilize the Saginaw Small Business Information Network ([www.ssbin.org](http://www.ssbin.org)) as a tool to educate local business owners about small business resources.

*Objective 2: Promote social connectivity throughout the community.*

#### Recommended Strategies

- Encourage the creation of a community contact book or web page.
- Create a community newsletter to use as a communication tool amongst members of the community (see Appendix B).
- Utilize community meetings and other social activities to make the community aware of the importance of individual involvement.
- Encourage the community to set goals and create an environment that defines their character as a whole.

*Objective 3: A collaborative effort to establish a safe and friendly environment.*

#### Recommended Strategies

- Enhance the neighborhood watch program.
- Encourage participation in “Neighborhood Work Days,” and City Beautification.

### **Long-Term Objectives**

*Objective 1: Join in a collaborative effort with surrounding community and neighborhood associations to create a vibrant City of Saginaw.*

### Recommended Strategies

- Form a collaborative hierarchy of community associations
- Develop leaders and provide programs in educational information regarding strong community associations
- Communicate effective and proven strategies to other associations in the area.

### **GOAL 3: Promote a sense of place by establishing a community identity within the State Street study area.**

Due to the advancing age and high visibility of the State Street Study Area, it is important that physical updates are made. The Area could benefit from a visual renovation that would update the current conditions and also identify the community character. The case studies indicate that the changes in infrastructure, lighting, and streetscape can combined to create a total environment that can create an inviting sense of place.

### **Short-Term Objectives**

*Objective 1: Enhance current pedestrian walkways that will promote a safe and walkable environment.*

#### Recommended Strategies

- Implement additional streetscape lighting that will illuminate and uniquely define the State Street Study Area.
- Add low maintenance landscaping along the trunk-line as a visual clue to separate the walkable space.

*Objective 2: Establish a community name that represents the neighborhood.*

#### Recommended Strategies

- Erecting banners along State Street with community name.
- Promote community involvement in defining the desired identity and name of the study area. The Practicum Team suggests “The West Village” because of the study area’s location in Saginaw, and any immediate needs of the residents are available in the local businesses.



Colorful banners erected on street lights easily identify the neighborhood and attract attention.

Source: <http://www.nnvesj.org>

## Long-Term Objectives

*Objective 1: Implement a unified streetscape design.*



Paving a crosswalk makes it more visible to drivers and safer for pedestrians.

Source: <http://lt-co.com/>

### Recommended Strategies

- Develop a streetscape design standard that will support unified building development that is in harmony with the character of the State Street Study Area.
- Increase safety throughout study area by implementing brick paving crosswalks or repainting crosswalk lines as an attempt to ensure crosswalks are visible to drivers.



*Existing sidewalk along State Street.*



*Green space can be added, creating a pedestrian buffer between the busy street and walking areas.*

*Objective 2: Create an identity among current businesses by establishing a common theme.*

Recommended Strategies

- Update business signs and awnings to incorporate a shared theme in compliance with the City of Saginaw’s sign ordinance.
- Implement shared façade among businesses.
- Implement shared landscaping elements among businesses.



The Old Town District of Lansing, Michigan. The theme reads “Shop, look, listen.”

Special street signs denote the name and boundaries of neighborhoods. The Pine Crest Neighborhood sits along Harrison Street in East Lansing, Michigan.



# References



- Battle Creek - Back From the Brink: Economic Renaissance of Cereal City*. Dir. William Jamerson. Videocassette. PBS Films, 1999. Video Tape.
- Beyond Housing. 2008. Accessed 13 April 2009. < [www.beyondhousing.org/Portals/0/house-2.jpg](http://www.beyondhousing.org/Portals/0/house-2.jpg)>
- City of Saginaw, Code of Ordinances. 2008 "American Legal Publishing Corporation." 2009. Web. 7 Mar 2009. <<http://www.amlegal.com/>>.
- City of Saginaw, Foreclosure Counseling Resources. n.d. Accessed February 2009. <<http://www.saginaw-mi.com/foreclosure.php>>
- City of Saginaw, Michigan Homepage. n.d. Accessed January 2009. <<http://saginaw-mi.com>>
- Covenant Health Care Homepage. n.d. Accessed February 2009. <<http://covenanthealthcare.com>>
- "Department of Transportation." *Michigan.gov*. 2009. State of Michigan. 13 Apr 2009 <<http://www.michigan.gov/mdot>>.
- Durham Community Land Trustees. 2008. Accessed 13 April 2009. < [www.dclt.org/current\\_projects.cfm](http://www.dclt.org/current_projects.cfm)>
- Gross, Stuart D. *Saginaw, A History of the Land and the City*. II. Windsor Publications, 1980. Print.
- Lawrence Test & Associates. n.d. Accessed 13 April 2009. <<http://lt-co.com/images/105.jpg>>
- "Local and Governmental Links." *Public Libraries of Saginaw*. 2006. The Public Libraries of Saginaw. 13 Apr 2009 <<http://www.saginawlibrary.org/localGovernmentLinks.html>>.
- Mills, James Cooke,. *History of Saginaw County*. II. Saginaw, MI: Seemann & Peters, 1918. Digital.
- New Neighborhood Voice. East Foothills Neighborhoods. 2006. Accessed 13 April 2009. <<http://www.nnvesj.org/Y06/Ed41/ARBanners.htm>>
- North Corktown: Planetizen. A Model of Neighborhood Revitalization. August 18, 2008. Accessed April 13, 2009. <[www.planetizen.com/node/34388](http://www.planetizen.com/node/34388)>

Place Branding and Public Diplomacy, "The Children's City - The Transition From a Negative To a Positive City Image." *Place Branding and Public Diplomac* Vol. 4(2008): 76-85. Print.

Saginaw Area GIS Authority. n.d. Accessed January 2009. <<http://sagagis.org>>

Saginaw Online Network of Accessible Records. n.d. Accessed January 2009.  
<<http://saginaw-mi.com/sonar>>

Wolpin, Bill. "Lighting the Way." *American City & County* 01 Dec. 2007 Web.13 Apr 2009.

# Appendices



## Appendix A

### Detailed Block-by-Block Analysis

#### Block 1NW

Map 14



Block 1NW is bordered by Delaware to the east, State to the south, Mershon to the west and Davenport to the north (Map 14).

#### Road Condition

The road is in good shape. There are no potholes to be seen and Delaware Street north of State Street is a boulevard, which is the only one in the study area.

#### Sidewalk Conditions

The sidewalks were all clear and there were also streetlights located on the median, which is the only north south street they could be found on.



#### Building Conditions

The houses on this block were in very good condition. All the homes seemed to be occupied though it is split between renter and owner occupied. All 9 parcels on this block are zoned for residential uses.

#### Yard Conditions

The yards are all kept clean.

#### Overall Aesthetic Assessment

This block is in good condition overall.



## Block 2NW

Map 15



Block 2NW is bordered by Woodbridge to the East, State to the South, Delaware to the West and Davenport to the North (**Map 15**).

### Road Condition

The road is in very good condition. This block also is a part of the stretch of Delaware which is a boulevard with several street lights.

### Sidewalk Conditions

The sidewalk is clear and in good shape.

### Building Conditions

This is another entirely residential block. The houses on this block are all in good condition.



### Yard Conditions

The yards on this block are all very well maintained.

### Overall Aesthetic Assessment

This block is also in very good condition.

## Block 3NW

### Map 16



Block 3NW is bordered by Mason to the east, State to the south, Woodbridge to the West and Davenport to the North (**Map 16**).

#### Road Condition

The roads are in fair condition with little to no potholes. There was noticeable litter on the sides of the road.

#### Sidewalk Conditions

The sidewalks were in good condition and were clear of any obstruction.

#### Building Conditions

This block is entirely residential; on this block the homes are mostly multi-family units.



#### Yard Conditions

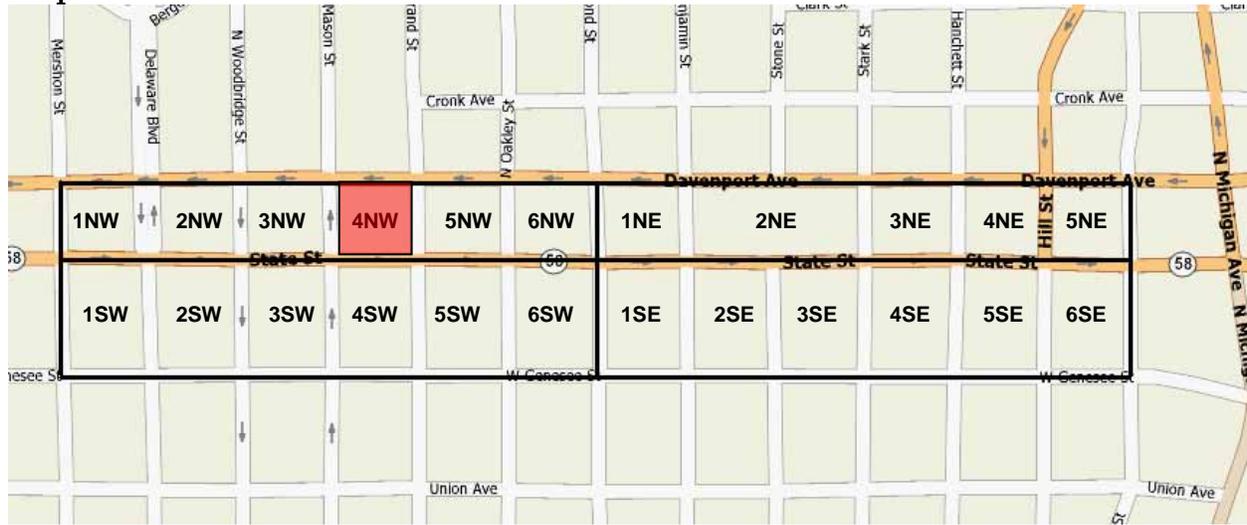
The yards were not very well maintained. They have garbage and non-lawn furniture.

#### Overall Aesthetic Assessment

The block is in fair condition overall.

## Block 4NW

Map 17



Block 4NW is bordered by Durand to the east, State to the south, Mason to the west, and Davenport to the north (**Map 17**).

### Road Condition

The road is in good condition with no visible potholes.

### Sidewalk Conditions

There isn't a defined sidewalk for much of the block because this block is entirely commercial. There are several parking lots which make it difficult to identify a defined sidewalk.

### Building Conditions

The building conditions vary greatly on this block. Some of them are in good condition while others show signs of wear.

### Yard Conditions

There are parking lots instead of yards. The parking lots are tough to navigate, but are in good condition.

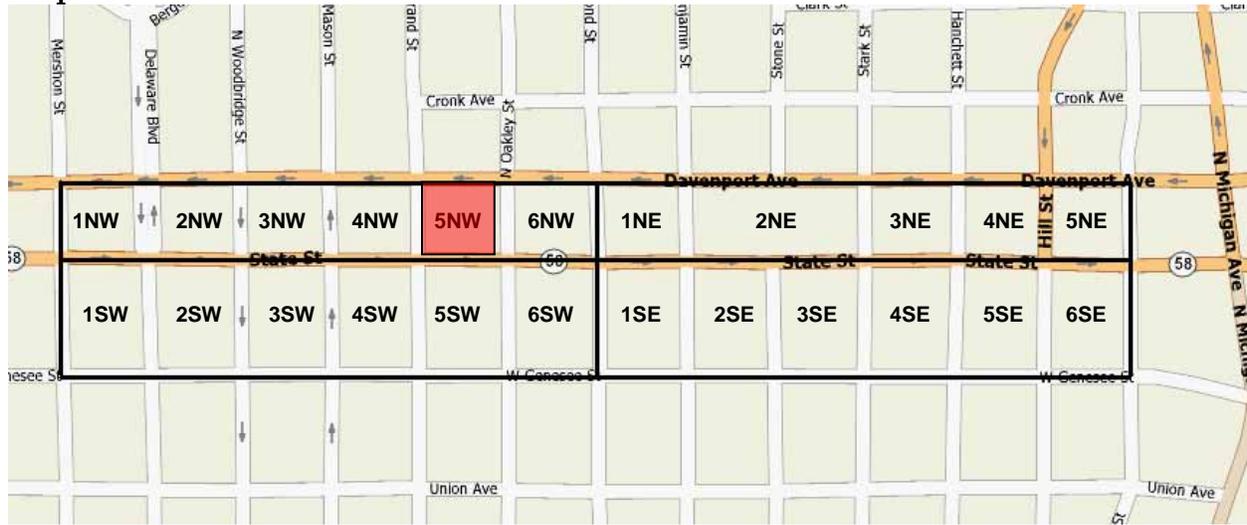
### Overall Aesthetic Assessment

This block is in overall fair condition.



## Block 5NW

### Map 18



Block 5NW is bordered by Oakley to the east, State to the south, Durand to the west, and Davenport to the north (**Map 18**).

#### Road Condition

The roads are all in good condition. They are clear and have little to no potholes.

#### Sidewalk Conditions

The sidewalks are showing lots of wear and tear. They are severely cracked but they are clean of any garbage or other debris.

#### Building Conditions

There are a few homes that appear to be unoccupied, and those homes are not being kept in good condition, and have several broken windows. There is one vacant lot on this block.

#### Yard Conditions

The homes that are occupied have well kept yards. The yards of the unoccupied homes are not well kept and are littered with garbage.

#### Overall Aesthetic Assessment

This block is overall in a fair condition.



## Block 6NW

### Map 19



Block 6NW is bordered by Bond to the east, State to the south, Oakley to the west and Davenport to the north (**Map 19**).

#### Road Condition

The roads are in very good condition. They are all clear of any debris.

#### Sidewalk Conditions

The sidewalks are not damaged and are well maintained.

#### Building Conditions

The houses on this block are well kept, and overall they are in a good condition.



#### Yard Conditions

The yards are all generally clean. They are in good condition.

#### Overall Aesthetic Assessment

Overall this block is in good condition.

## Block 1SW

### Map 20



Block 1SW is bordered by Delaware to the east, West Genesee Avenue to the south, Mershon to the west and State to the north (Map 20).

#### Road Condition

The roads are in fair condition. West Genesee Avenue has a few potholes but all of the roads are kept clear of any debris or garbage.

#### Sidewalk Conditions

The sidewalks are mostly clear. There is a parking lot in place of a sidewalk located directly on the street corner of State Street and Delaware.

#### Building Conditions

The houses and business are all in fair condition. The paint on the sides of the buildings is peeling. There are two vacant lots on this block.

#### Yard Conditions

The yards are in fair condition. The parking lot is cracked and dirty.

#### Overall Aesthetic Assessment

This block is in fair condition.



## Block 2SW

### Map 21



Block 2SW is bordered by Woodbridge to the east, West Genesee Avenue to the south, Delaware to the west and State to the north (Map 21).

#### Road Condition

The road is in fair condition. Some potholes are present.

#### Sidewalk Conditions

The sidewalks are in fair condition. They have some litter and are not maintained.

#### Building Conditions

The buildings are in good condition. The business looks newly built. There is one vacant lot on this block.

#### Yard Conditions

The yards on the block are in fair condition. They are not very well maintained but they are clean of any garbage or other non-lawn furniture.

#### Overall Aesthetic Assessment

This block overall is in fair condition.



## Block 3SW

Map 22



Block 3SW is bordered by Mason to the east, West Genesee Avenue to the south, Woodbridge to the west and State to the north (**Map 22**).

### Road Condition

The roads are in good condition. They are all clear and have almost no potholes.

### Sidewalk Conditions

The sidewalks are all clear and in good shape.

### Building Conditions

This block is entirely residential. The houses are all in fairly good condition. There is one foreclosed property on this block.

### Yard Conditions

The yards on this block are in fair condition. Several of them are littered, and appear to be less than well maintained.



### Overall Aesthetic Assessment

This block is in overall fair condition.

## Block 4SW

### Map 23



Block 4SW is bordered by Durand to the east, West Genesee Avenue to the south, Mason to the west and State to the north (Map 23).

#### Road Condition

The roads are in fair condition. They are mostly clean however there are several potholes.

#### Sidewalk Conditions

Mostly clear, but cracked and crumbling at some of the intersections. They are in fair condition.

#### Building Conditions

The businesses are in fair condition, and the houses on the block are in good condition.

#### Yard Conditions

The parcels with the businesses have large parking lots but other than that, the yards are mostly well maintained, but there are a couple exceptions where there is litter scattered all around the house.

#### Overall Aesthetic Assessment

Overall this mixed-use block is in fair condition.



## Block 5SW

Map 24



Block 5SW is bordered by Oakley to the east, West Genesee Avenue to the south, Durand to the west and State to the north (**Map 24**).

### Road Condition

The roads are all in good condition and are free from debris or garbage.

### Sidewalk Conditions

The sidewalk is clear.

### Building Conditions

This is an entirely residential block. The houses on this block are all in good or fairly good condition.



### Yard Conditions

The yards on this block were in great shape and were completely clear of any debris.

### Overall Aesthetic Assessment

This block is in very good condition.



## Block 6SW

Map 25



Block 6SW is bordered by Bond to the east, West Genesee Avenue to the south, Oakley to the west and State to the north (Map 25).

### Road Condition

The road is in good overall condition. There are no potholes or debris along the street.

### Sidewalk Conditions

The sidewalk is clear and even though there is a large parking lot there is still a sidewalk present.

### Building Conditions

There is one business located on this block but it takes up a significant portion of the block. The business along with the houses on this block is all in good to condition, with the exception of a couple houses with peeling paint. There is one foreclosed property on this block.



### Yard Conditions

The yards are in fair condition.

### Overall Aesthetic Assessment

The Farmer's Market dominates this block and the houses that are present are all in fair condition.

## Block 1NE

Map 26



Block 1NE is bordered by Benjamin to the east, State to the south, Bond to the West and Davenport to the north (**Map 26**).



### Road Condition

The road is in fair condition.

There were noticeable potholes.

### Sidewalk Conditions

The sidewalks were kept mostly clear however they are crumbling in several places.

### Building Conditions

The buildings are in poor condition. Most of them had paint peeling away, and several of them appeared to not be occupied at the moment.

### Yard Conditions

The yards were in poor condition.

### Overall Aesthetic Assessment

Overall this block is in poor condition.



## Block 2NE

Map 27



Block 2NE is bordered by Stark to the east, State to the south, Benjamin to the west and Davenport to the north (Map 27). This block is twice as wide as the other blocks in the study area due to the Elementary School being located here.

### Road Condition

The road is in good condition.

### Sidewalk Conditions

The sidewalks are clear and in good condition.

### Building Conditions

The school is in good condition. The parking lot is also freshly paved and in good shape and the playground is in good condition.

### Yard Conditions

The playground is in good condition and the surrounding lawn area is well maintained.



### Overall Aesthetic Assessment

This block is in good condition. The school is well maintained as is its surrounding area.



## Block 3NE

### Map 28



Block 3NE is bordered by Hanchett to the east, State to the south, Stark to the west, and Davenport to the north (**Map 28**).

### Road Condition

The roads are in good condition. There are not many potholes nor is there garbage along the street.

### Sidewalk Conditions

The sidewalks are clean and in good condition.

### Building Conditions

The buildings are mostly in poor condition. There is one vacant lot on this block and one foreclosed property on this block.

### Yard Conditions

There is a vacant lot that is covered in litter.

### Overall Aesthetic Assessment

This block has some nice homes in good condition but overall is in fair condition because of the vacant lot and some neglected houses.



## Block 4NE

Map 29



Block 4NE is bordered by Hill to the east, State to the south, Hanchett to the west and Davenport to the north (**Map 29**).

### Road Condition

The roads are in fair condition. They have only small potholes and are generally clean.

### Sidewalk Conditions

The sidewalks are clean but they have some cracks.

### Building Conditions

This block is entirely residential. The homes are all in fair to good condition. There is one vacant property on this block.

### Yard Conditions

None of the yards are in poor condition but several of them are littered.



### Overall Aesthetic Assessment

This entirely residential block is in fair condition overall.



## Block 5NE

### Map 30



Block 5NE is bordered by Schaefer to the east, state to the south, Hill to the west and Davenport to the north (**Map 30**).

### Road Condition

The road is in good condition.

### Sidewalk Conditions

The sidewalks are clear and in good condition.

### Building Conditions

The houses on this block were rated in very poor condition.

### Yard Conditions

The yards are in fair condition.

### Overall Aesthetic Assessment

Overall this block is in poor condition.



## Block 1SE

### Map 31



Block 1SE is bordered by Benjamin to the east, West Genesee Avenue to the south, Bond to the west and State to the north (**Map 31**).

### Road Condition

The road is in good condition. There are a couple of potholes on West Genesee Avenue.

### Sidewalk Conditions

The sidewalks are clear and in good condition.

### Building Conditions

This is a mixed-use block. There is one parcel designated B-1 on this block, which is occupied by the hardware store, while the rest are for residential uses. All of the buildings on this block are in good or fairly good condition.



### Yard Conditions

The yards on this block are very well maintained.

### Overall Aesthetic Assessment

This block is in very good condition.

## Block 2SE

Map 32



Block 2SE is bordered by Stone to the east, West Genesee Avenue to the south, Benjamin to the west and State to the north (**Map 32**).

### Road Condition

The roads on this block are in good condition. They are clear and smooth.

### Sidewalk Conditions

The sidewalks are well maintained.

### Building Conditions

This is another entirely residential block that is in good shape. There is one vacant lot on this block.

### Yard Conditions

The yards are clean and trimmed, and there are several large trees planted in the yards of some of the older homes.

### Overall Aesthetic Assessment

This block is in overall good condition.



## Block 3SE

Map 33



Block 1SE is bordered by Benjamin to the east, West Genesee Avenue to the south, Bond to the west and State to the north (**Map 33**).



### Road Condition

The roads are very bumpy and there are many potholes. They are in fair condition.

### Sidewalk Conditions

The sidewalks are clear and are in good condition.

### Building Conditions

This entirely residential block is not rated in good condition. The houses that are on this block are not well maintained. There are two properties on this block that are currently in foreclosure.

### Yard Conditions

The yards are free of any debris.

### Overall Aesthetic Assessment

Overall this block is in fair condition.



## Block 4SE

Map 34



Block 4SE is bordered by Hanchett to the east, West Genesee Avenue to the south, Stark to the west and State to the north (**Map 34**).

### Road Condition

There are some potholes along West Genesee Avenue.

### Sidewalk Conditions

The sidewalks are kept clear.

### Building Conditions

A large church is taking up most of the land on this block and is in good condition. There are four residential parcels on this block, all of which are also in good condition.

### Yard Conditions

The majority of this block is taken up by the parking lot for this church but the little yard space on the block is in good condition.



### Overall Aesthetic Assessment

This block is in good condition.

## Block 5SE

### Map 35



Block 5SE is bordered by Hill to the east, West Genesee Avenue to the south, Hanchett to the west and State to the north (**Map 35**).

### Road Condition

There is much heavier traffic on this block than the others and the road is wider. The road is in fair condition with few potholes and it is difficult to cross.

### Sidewalk Conditions

The sidewalks are in fair condition. They are mostly clear.

### Building Conditions

This is an entirely residential block. The houses are all in fair condition.

### Yard Conditions

The yards are all somewhat maintained. They are free of any litter but not in great shape.

### Overall Aesthetic Assessment

This block is overall in fair condition. The church itself is in good condition but the rest of the block is not.



## Block 6SE

### Map 36



Block 6SE is bordered by Schaefer to the east, West Genesee Avenue to the south, Hill to the west and State to the north (**Map 36**).

#### Road Condition

It is a busy intersection, which makes the road dangerous to cross, and gets more wear. The road is in fair condition.

#### Sidewalk Conditions

The sidewalks are clear but there is some crumbling along the West Genesee Avenue side.

#### Building Conditions

The houses are all in fair condition but almost all of them have peeling paint.

#### Yard Conditions

The yards are in fair condition.

#### Overall Aesthetic Assessment

Overall the block is in fair condition.



## Appendix B

### Covenant Neighborhood Association Newsletter

#### COVENANT NEIGHBORHOOD CLEAN-UP EFFORTS

We want to thank all the volunteers that came out and worked hard on our clean-ups. We are very thankful for Habitat for Humanity and their neighborhood revitalization program. Between July 23 and August 1, about 40 homes in our area were painted, repaired and cleaned up. Lots of love did a clean up - spending a whole day working on one block of West Geneva.

Bob Davis (code enforcement specialist from City Hall) along with the police and the Department have gone through the Covenant Neighborhood area enforcing city codes. Thanks to everyone's hard work and dedication many of our neighborhoods look much better.

We are looking forward to next year. If anyone knows of any households that are in need of sprucing up, please put their address in our suggestion box, so we can plan for next spring.



CONGRESS/ DELAWARE BEFORE

CONGRESS/ DELAWARE AFTER

#### MEET THE KAYLOR'S

Meet Elden (A1 78), and Dorothy (Dottie) 74 Kaylor. They are a very interesting and enjoyable couple. They have been married for 53 years and have three children, two girls and one boy, also six grandchildren and one great-grandchild. They have lived in the Saginaw area all of their lives except the four years they moved to Gladwin. While in Gladwin they owned and operated the first self-serve gas station in the area, along with their store "Dottie and A1's One Stop For Everything Shop". A1 was also the president of the Gladwin Chamber of Commerce, and a Lt. on the Sheriff's posse. They also lived in Mexico for a year and sold real estate there. They said that Saginaw is very dear to their hearts and have lived on Stark St. for twenty years and before that on Delaware near W. Geesee. They like that area because everything is in easy reach to them; shopping, medical and even the freeway. They think the association will help prevent further deterioration of the neighborhood and that Officer Mata is a very dedicated police officer and will make a big difference and the neighborhood will, in time, come back. Thank you A1 and Dottie for letting us get to know you, and we feel that you are a good addition to our association.



JULY 2008

Habitat for Humanity



CONGRESS/ IL MASON BEFORE



CONGRESS/IL MASON AFTER



MAY CLEAN UP CREW

#### ARSON WATCH 2008

We had a really good turn-out for arson watch this year. We had people help pick and wash 1,000 pumpkins, some helped set up the Dow Event Center & the fire station and 29 people, including eleven from Covenant HealthCare patrolled our streets! Many thanks to all who participated!

#### JOIN US

Mark your calendar's for the first Wednesday of each and every month! Please join us on the first Wednesday of every month for our meetings. CWA Union Hall at 1614 Mershon Street at 6pm. We'd love to see you there.

#### SPEAK UP!

Would you like to make a neighborhood complaint, but you don't have the personality or confidence to speak in a meeting? A Resolution Box is available at every meeting. Just write down your concern(s), you can remain anonymous, and slip it through the slot. These notices will be referred to the proper sources.

#### OUR MISSION

Our neighborhood association is committed to the following goals:

- Discouraging criminal activity
- Keeping our kids out of gangs by encouraging positive alternatives
- Removing drugs from our streets
- Protecting property values/home investments
- Preventing blight from gaining a greater fast hold
- Encouraging home repairs and cleanup
- Marking positive neighborhood relationships
- Preventing flight from the city of Saginaw
- Providing a safe atmosphere for our children to enjoy

#### THE McNALLY HOUSE

People living in and passing through the Covenant neighborhood in recent months would have a hard time not noticing the newest addition to the medical center campus - the McNally Hospitality House, at the corner of Michigan Avenue and Irving Street.



Spence Bros. broke ground on the McNally House in July and the project is expected to be complete in early February. When finished, the McNally House will provide a home away from home for patients and families coming from 30 miles or more outside of Saginaw to any Saginaw health care facility.

Generous donors have given more than \$675,000 and counting through the Covenant HealthCare Foundation to the McNally House project, including a substantial starting donation from the William F. McNally Family Foundation.

Progress on the house has been steady since the groundbreaking. Each week through the summer and fall you could pass the McNally House and notice more completed work.

"I think it's a testament to Spence Bros. and all the subcontractors that they have dedicated themselves to doing the project in a timely manner and knowing the importance of the project," said Carol Correll, Covenant HealthCare Foundation director. "People from all walks of life in this community are watching this project. It's really amazing when you think of how quickly that project has come together."

The house was enclosed in time for the winter weather, and interior work will continue until the house is open to visitors in February. Its operation will be a joint venture between Covenant and the non-profit organization Hospital Hospitality House.

#### COVENANT CORNER

It is the holiday (and flu) season

Influenza, commonly known as "flu", is a highly infectious virus common from Dec. through March. Symptoms include fever, chills, headache, muscle aches, dry cough, nasal discharge, sore throat and fatigue. Unlike other common respiratory infections, the flu can cause extreme fatigue for several weeks. Severe flu can lead to complications including pneumonia, bronchitis, and sinus or lung infections.

More than 200,000 people are hospitalized each year due to flu complications, according to the U.S. Centers for Disease Control. Each year, about 36,000 people die from flu complications.

It doesn't have to be this way. To fight the flu, the CDC recommends the yearly flu vaccine, available from Visiting Nurse Special Services.

Even if you decide not to get the vaccine this year, you can take steps to prevent catching and spreading typical winter viruses:

- Avoid close contact with people who are sick.
- When you're sick, stay home from school, work, and avoid running errands.
- Cover your mouth and nose with a tissue when coughing or sneezing.
- Clean your hands often. Use soap and water or hand sanitizers frequently.
- Avoid touching something that is contaminated with germs, and then touch your face.
- Practice good health habits and get plenty of sleep, exercise, manage your stress, drink plenty of fluids, and eat nutritious foods.

Who should get the flu vaccine?

- People 50 years or older.
- Health care workers in contact with high-risk groups.
- People with chronic heart or lung disease.
- People who are less able to fight infections because of disease or medications.
- Women who will be in the second or third trimester of pregnancy during flu season.
- Residents of nursing homes or other long-term care facilities.
- Students and staff at schools and colleges.
- Anyone who wants to reduce their chance of becoming ill.

Kathy Roberts  
Covenant Visiting Nurse Association

## Appendix C

### Foreclosure Counseling Resources

#### **FREEDOM FORECLOSURE PREVENTION SERVICES, LLC**

<http://www.preforeclosureusa.com/sjohnson>

Sidney Johnson

1-888-378-8478

#### **MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY**

Save the Dream

866-946-7432

[http://www.michigan.gov/mshda/0,1607,7-141-45866\\_47905-177801--,00.html](http://www.michigan.gov/mshda/0,1607,7-141-45866_47905-177801--,00.html)

#### **CIRCLE OF LOVE**

1809 DURAND STREET

SAGINAW, MICHIGAN 48602

PH: 989-921-0569

CONTACT PAMELA BRAZIL

#### **LINKS TO HOME OWNERSHIP**

##### **SAGINAW COUNTY COMMUNITY ACTION COMMITTEE**

2824 PERKINS

SAGINAW, MICHIGAN 48601

PH: 989-753-7741, EXT. 215

CONTACT MARY MCMATH

#### **HOPE NOW HOT LINE**

PH: 1-888-995-HOPE

#### **NEIGHBORHOOD RENEWAL SERVICES**

427 ATWATER

SAGINAW, MICHIGAN 48601

PH: 989-753-4900

CONTACT MARK A. NEUMEIER

#### **GREEN PATH DEPARTMENT SERVICES**

4600 FASHION SQUARE

SAGINAW, MICHIGAN

PH: 793-5623

#### **SVRC INDUSTRIES**

919 VETS MEMORIAL PARKWAY

SAGINAW, MICHIGAN

PH: 752-6176 or 752-6177

**SAGINAW COUNTY BAR ASSOCIATION**

111 SOUTH MICHIGAN  
SAGINAW, MICHIGAN 48602  
PH: 989-790-8488

**CENTER FOR CIVIL JUSTICE**

320 SOUTH WASHINGTON  
SAGINAW, MICHIGAN 48607  
PH: 989-755-3120

**MICHIGAN DEPARTMENT OF HUMAN SERVICES**

411 E. GENESEE AVENUE  
SAGINAW, MICHIGAN  
PH: 758-1500

Source: <http://www.saginaw-mi.com/foreclosure.php>

## Appendix D

### Covenant HealthCare

#### Program Function

The Covenant HealthCare “Walk-to-Work” is a community support program created in 2006 and administered by the Human Resources department of Covenant HealthCare. The program offers a “Walk-to-Work Home Ownership Grant” to promote opportunities for their employees in the neighborhoods surrounding the Covenant Hospital campus. The program has criteria for the qualification of participants and has determined a clear geographic area of focus for the program. **Map 37** indicates the boundaries of the Walk-to-Work program and the location of the State Street study area within the boundaries.

#### Program Details

- Promotional area bounded by Michigan, State, Barnard, Woodbridge and Court Streets, surrounding the Covenant Hospital campus.
- Employee must have been employed with Covenant HealthCare for at least two consecutive years, with no disciplinary record.
- Qualified employees may apply for one benefit per household during the five -year periods.
- The home must be owner’s principal residence for a minimum of five years.
- The home must remain a single family home, with homeowner occupancy.

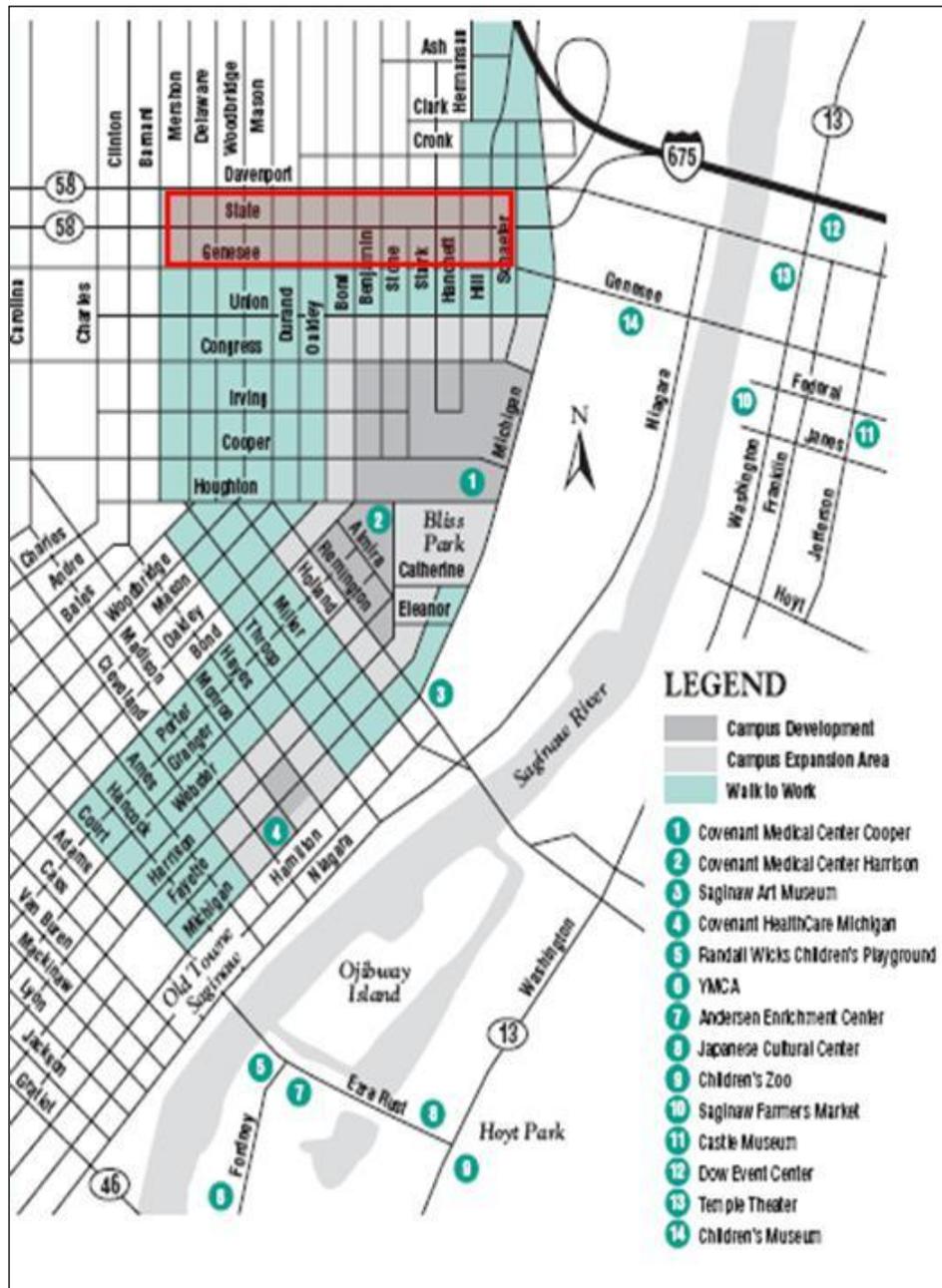
#### Covenant HealthCare employees may qualify for these benefits:

- Up to \$15,000 in contributions over a 5-year period.
- 1<sup>st</sup> year homeowners receive up to 15% of the total value of the home, with a maximum of \$7,500 allocated for use as a down payment, or home renovation.
- Additional awards of \$1,500 per year for home improvements over a five -year period.

#### Covenant HealthCare Walk to Work Goals

- Improve the quality of life of employees by promoting opportunity for home ownership.
- Improve the Covenant Neighborhood through an increased occupancy rate, and the improvement of the local neighborhood housing stock.

Map 37  
Walk-to-Work Area



This map displays the Covenant HealthCare’s “Walk-to-Work” program promotional zone in green and the hospital buildings are shaded grey. The State Street study area is bordered in red. The study area lies directly within the boundaries of Covenant’s promotional area. Through the synonymous goals of the both the State Street study area and the “Walk-to-Work” program, this spatial relationship offers another resource to be drawn upon by potential buyers in the neighborhood.

Source: <http://www.covenanthealthcare.com>

## Neighborhood Clean Up

The City of Saginaw's Neighborhood Clean-Up Program is a division of the City's Public Services department. The program is beneficial as it provides a structure for community involvement in neighborhood improvement efforts. Neighborhood clean-up days usually consist of removing brush, trash, and other rubbish which meet the appropriate Michigan Department of Environmental Quality standards for landfills. The program is an effective tool for solving the study area's issues with litter and yard waste. The program is an appropriate strategy due to the low cost, as well as the effect of building social capital in their efforts. The adoption of a regular Neighborhood Clean-Up Day can benefit the community greatly. Organized groups may choose to work in their own neighborhoods or anywhere in the City, which may compel other local neighborhood organizations to take action in their respective areas.

Completion of the Neighborhood Clean Up Application is required for City neighborhood clean ups of parks, streets, parking lots and other public facilities for special activities and events. The completed application must be submitted to the Public Services Office, 1435 S. Washington Avenue, Saginaw, Michigan 48601 a minimum of 2 weeks in advance of the clean up. Civic Groups, Neighborhood Organizations and other groups who participate in the clean up of street right-of-ways and vacant lots in the City of Saginaw are asked to complete the application and follow the rules in order to allow the City to coordinate its services with the project.

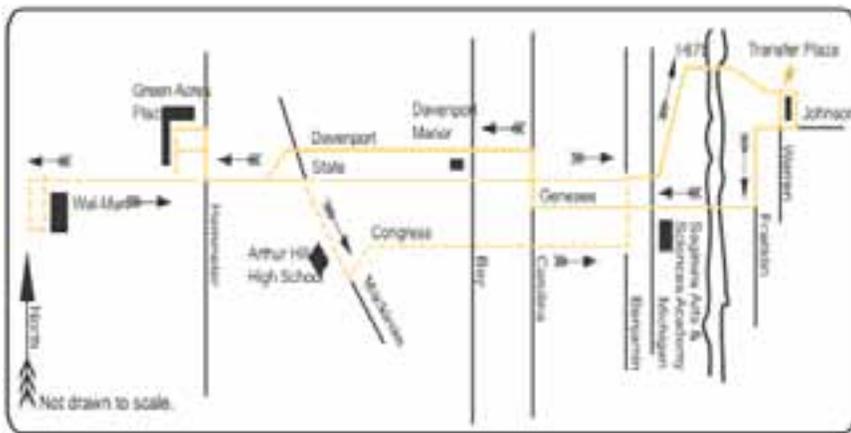
## Saginaw Transit Authority Regional Services

The Saginaw Area Transportation Authority is a highly important public service that serves both the residents and local businesses which emphasize the core of the State Street study area. This area is unique in the fact that it has a group of local businesses that are served by the traffic moving along M-58/State Street. The transportation system delivers shoppers to these businesses, and the M-58 is served by S.T.A.R.S flagship Route 1.

The City of Saginaw is served by the Saginaw Transit Authority Regional Service (S.T.A.R.S). The public transit system operates in most of the urbanized Saginaw area, with routes available for neighboring townships. According to the STARS website, their ridership has risen to 2,700 people per day. The STARS service provides affordable transportation, at many bus stops all around the City.

The State Street Study area is serviced by Route 1. This service route carries riders between major commercial areas in the City. Route 1 is the flagship service provided by STARS. **Map 38** shows the route of the bus that goes through the State Street study area.

**Map 38**  
**S.T.A.R.S Route Map**



Source: [www.saginaw-stars.com](http://www.saginaw-stars.com)