THE STORY OF HOME

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housing in
the rio grande
depot district

the hub

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UNIVERSITY OF UTAH
HONORS THINK TANK
All architecture is shelter,
all great architecture is the design of space
that contains, cuddles, exalts, or stimulates
the persons in that space.

PHILLIP JOHNSON
“A community is not something you have . . . Nor is it something you can buy . . . It is a living organism based on a web of interdependencies—which is to say, a local economy. It expresses itself physically as connectedness, as buildings actively relating to one another, and to whatever public space exists, be it the street, or the courthouse square, or the village green . . . It must be generally loved and competently cared for by its people, who, individually, identify their own interests with the interest of their neighbors.”

James Howard Kunstler

In his book *The Geography of Nowhere*, James Howard Kunstler defines a community as a living economy loved by its residents. He describes the type of neighborhood the Think Tank’s housing committee envisions for the Intermodal Hub area. It is a vision we caught glimpses of during visits to the Pierpont Avenue neighborhood and during walks along 300 South at 300 West. It is a vision we hope to see maintained and celebrated for its unique contribution to our city.

In our research and observations, we concentrated on four areas. First we evaluated the character and quality of the existing neighborhood, noting the elements that made it unique. Next we sought to research the need and availability of affordable housing in Salt Lake City. Third, we looked at which housing models would be the most sustainable in the Hub area and the role public transportation could play in the development of future housing. Finally, we asked the residents to respond to and help revise our research, ideas, and vision. We incorporated their ideas into the suggestions we offer to city planners and developers.

Although the area surrounding the Hub and the Rio Grande Station has been in decline since the 1950s, it still provides the basis for a diverse community. Take a walk down the district’s streets. Notice the alleys between apartments where people stop to greet
their neighbors as they return from work. Shake Tony Caputo’s hand and ask him about the day’s specials. Notice the man sleeping on a park bench. Hear a bicyclist ride past in one direction and a group of young skateboarders in the other. These residents are the lifeblood of this community.

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The mixed-income housing model is in contrast to the older, stigmatized ideal of low-income housing that has become synonymous with projects such as Cabrini Green in Chicago. This type of housing packs a large number of tenants into a small space without considering the impact the concentration of residents in one income bracket will have on the community’s economy or resources.

The mixed-income model focuses on good design principles that help integrate a diverse array of housing into a community without impeding the organic development of diversity that flourishes there. Good design enables affordable housing to be an asset to a community. Residents are proud of their community, and they are eager to become involved in maintaining it (U.S. Department of Housing and Urban Development, n.d.).

In addition to incorporating good design, development in the Hub area must be sustainable. According to a study conducted at the University of Florida, sustainable development should be based on three principles:

- **environmentally sound**: Decision-making should focus on reducing the impacts of population growth and development on natural resources and the environment.
- **economically productive**: Community members should make local capital investments that will sustain local human and natural resources and yield adequate financial returns to those investments.
- **socially just**: Access to resources and decision-making processes should be equitable and foster the distribution of benefits across all sectors of the community (University of Florida, n.d.).
One way to promote these principles is by incorporating community gardens into development plans. Projects like community gardens help neighbors meet and build meaningful relationships with one another. “You can’t get better security than knowing your neighbors will help you and you will help them,” said John Lantz, manager of Shallowford Gardens Apartments in Doraville, Georgia. “If you have a community of people who know each other and take pride in where they [live], it’s a totally different feeling from being in a strange place with a bunch of strangers. Community is a big word that encompasses a whole lot of little things, such as a sense of security, pride, and self-esteem” (Adams, 1995).

Community gardens benefit both individuals and communities. Individuals can save money on groceries by growing some of their own food. Communities benefit from the sensory beauty of gardens, the excess food the gardens produce (which can be donated to those in need), and the opportunities for environmental education.

In 2004, the city of Des Moines, Iowa initiated 75 community gardens. Seven of these were included in low-income housing projects, another 29 were created by neighborhood associations, and 8 were planted at shelters. As part of the project, the city:

- Created 5 rain gardens and 13 native prairie plantings in public green spaces in Des Moines.
- Trained 40 horticulture staff to plant and maintain native plantings within the park system.
- Trained 56 teachers in the Project Bluestem environmental education curriculum.
- Held an 8-week-long organic gardening class series attended by 25 people.
- Assisted in the development of an urban conservation committee of the Park Board.
- Secured $40,000 in education grants (City of Des Moines, n.d.).

The current residents of the Rio Grande district have a sense of community. They are proud to call the area home. Future residents should be proud, as well. As more people move here, additional residential-supportive infrastructure and services must come with them. Entrepreneurs have been reluctant to open a grocery store because they do not feel there will be enough business. However, one study suggests that a corner grocery store—the type many residents told us they want—needs only 1,000 people within three or four blocks (Alexander, 1977). As people move into this area, resident-oriented services such as grocery stores and daycare centers and transportation-related businesses such bicycle collectives may become viable.

There is a connection between downtown vibrancy and housing. According to Envision Utah, the Greater Wasatch Area’s population will grow from 1.7 million in 2000 to 2.7 million in 2020 (Envision Utah, n.d.). With so much projected growth, the Hub area seems the perfect place to take the first steps toward building a sustainable community based on public transit and public consent using good design and sustainable community principles.

According to Envision Utah, the Greater Wasatch Area’s population will grow from 1.7 million in 2000 to 2.7 million in 2020.
the need for affordable housing

In the 1970s Salt Lake City had affordable housing spread throughout the central city neighborhoods. With visions of new buildings and rising land values, developers invaded the neighborhoods, buying land and evicting the tenants. One resident, Melvin Hipwell, a long time protestor of the demolition of affordable housing, would not move out of his duplex, which was slated for demolition. So the developer sawed Hipwell’s duplex in half to develop the other half of the lot. The 70s were filled with such stories. Neighborhoods were displaced by the Internal Revenue Service building (50 South 200 East), Red Lion Hotel (161 West 600 South), and Ken Garff’s Mercedes Benz Center (the block from 100 to 200 East and 500 to 600 South). The demolition of the Brockbank apartment building (the block from 200 to 300 East and 500 to 600 South) left forty-five families without a home; the site now hosts a surface parking lot. According to Kem Gardner, now vice chairman of the Boyer Company, “At the time, when I was young, I didn’t see it a problem to tear down old dilapidated houses. I now do better” (Davis, 2003).

Fortunately, affordable housing is coming full circle. The renewed interest could not have come at a better time. The United States Census Bureau recently reported that in the next 30 years Utah will be among the top five fastest-growing states. Eighty-eight percent of the nation’s population growth will occur in the South and West, with Utah and its neighbors receiving most of this growth. The projection for Utah’s growth is 56%, equal to about 1.25 million people. Utah’s Governor’s Office of Planning and Budget (GOPB) argues that these numbers are far too conservative. GOPB estimates that in the next 30 years Utah will grow 81%, about 1.83 million people (GOPB, 2005). Projecting to 2050, GOPB estimates the growth will be 183%, about 3.12 million people. Salt Lake County will receive 24% of this growth. According to GOPB, the county’s growth in 30 years will be 53% (478,742 people) and in 50 years it will swell to 84% (761,217 people). Housing is one of the vital items needed for this growth. “Everybody deserves to have a home” (May, 2005). There is an especially strong housing need for those households earning less than the area median income.

One-third of the nation—95 million people—had housing problems in 2001. The most common problem was with the cost of housing (National Low Income Housing Coalition, 2004a). The Department of Housing and Urban Development (HUD) calculates the Fair Market Rent (FMR) to determine the dollar amount below which 40% of the standard quality housing units are rented. HUD uses FMR to determine the eligibility of rental housing for Section 8 vouchers; Section 8 participants cannot rent units higher than the FMR.

While the 40th percentile is used to permit a large-enough selection of standard-quality housing to serve as many people as possible, many people cannot afford that rent level at their current wage. There is no jurisdiction in the United States in which a full-time job at the current minimum wage provides enough income to allow a household to afford a two-bedroom home at the FMR (National Low Income Housing Coalition, 2003). According to the National Low Income Housing Coalition the housing wage—the amount a forty-hour per week worker must earn per hour to afford the FMR—falls far behind what most people earn. Currently, the FMR for a two-bedroom unit in Salt Lake County is $747 and the housing wage is $14.37; with this wage one would earn $29,880 a year. Far too many households fall below this wage. In Salt Lake County a household earning $18,330, 30% of the area median income, can afford rent of only $433. Social Security recipients can only afford $169. A minimum wage earner can afford rent of no more than $268. To afford the FMR, a minimum wage earner would have to work 112 hours per week. In other words, the members of a Salt Lake County household would need to hold down the total equivalent of three full-time jobs.
Disparity between wages and rents is likely to increase. According to the Bureau of Labor Statistics, rents continued to rise faster than incomes in 2004. Compared to the previous year, the Consumer Price Index rose 2.9% for housing costs while hourly wages only went up 2.6% (National Low Income Housing Coalition, 2004b). The federal minimum wage has remained at $5.15 since 1997.

Nationally, from 1999-2001, the number of rental households who paid more than half their incomes for housing rose from 4.86 million to 5.07 million (U.S. Department of Housing and Urban Development, 2001). For Utah the story is about the same. The American Community Survey estimates that there are 80,991 renter-occupied units in Salt Lake County (American Community Survey, 2003). Approximately half of those households spent more than 50% of their income on rent. Statewide, 45% of renters spend more than 30% of their income on rent (Utah Issues, 2005).

In 1996 the Utah Legislature enacted House Bill 295. The bill states that “municipalities should afford a reasonable opportunity for a variety of housing, including moderate income housing” and that “the availability of moderate income housing is an issue of statewide concern.” James Wood of the Bureau of Economic and Business Research at the University of Utah conducted a study of the effects of HB 295 in 52 cities in Utah from 1997-2002 (Wood, 2003). He concluded that there was a 12,000 unit disparity between the number of moderate-income units built and consumer demand. He determined that cities need 40% of their housing for low to moderate income households, but only 10 cities met this requirement. While more than 43% of new units built in Salt Lake City during the study period were affordable to low and moderate income households, most of the surrounding jurisdictions produced less than half that percentage.

Concerned about possible impacts from having concentrated areas of poverty, the Salt Lake City Council recently voted to spread out affordable housing projects. The city will no longer fund housing if more than 26% of an area’s population is at poverty level (May, 2005).

Mixed-income housing has been shown to be one of the most effective approaches to providing affordable housing. A recent local example is the Library Square Condominums being developed by Utah Community Development Corporation. Of the 29 units, 6 are designated for people making 80% or less than the area median income. According to Bruce Quint, executive director of Utah Community Development Corporation, the six moderate-income units are targeted at “the working class, teachers, secretaries, [and] office workers” (Davis, 2003).
Numbers are important in understanding the need for more affordable housing. Yet, they do not tell the full story:

Numbers do not tell the stories of families who hold on to their homes by their fingertips, keeping the rent paid only by relying on food pantries and soup kitchens to eat at the end of the month and counting on informal and haphazard arrangements for child care so parents can work. Numbers do not describe what it means for a child to bounce from school to school because his or her family must keep searching for cheaper places to live, never catching up on lessons or forming lasting friendships. Numbers cannot make us feel the anxiety of an aging widow who fears that she will lose her home as her rent or property taxes go up and her pension does not. (National Low Income Housing Coalition, 2003.)

Because the causes behind today’s housing affordability crisis are myriad, the solutions must similarly be multi-faceted. Each city needs to tailor its solutions so that they will be successful. Housing in the Hub area will provide part of the solution due to its transit-oriented design. It would appear that affordable housing in Salt Lake has started to come full circle, although Melvin Hipwell did not live long enough to see the results. Ironically, the Library Square Condominiums are being built on the same spot where Hipwell’s duplex was halved 30 years ago.
Anyone who has not spent time in one of North America’s transit-oriented cities, such as New York, Boston, Chicago, Philadelphia, or San Francisco, will probably have a hard time imagining life without their cars. While the automobile admittedly has its benefits, few Americans understood the price they would pay for such freedoms when the auto industry took over many of the nation’s urban streetcar systems 60 years ago. America essentially traded its walkable, transit-oriented neighborhoods and towns for a new paradigm of suburbanization built around the automobile. Walkability and public transit were to be the automobile’s first casualties. Unintended societal, environmental, and economic consequences would soon follow as our auto-dependency grew. Studies flourished during the 1990s linking traffic congestion to urban sprawl. As the automobile continues to erode the quality of life for many people, the search for an alternative has led to a renewed interest in places that are walkable and transit-oriented. Many cities across the globe are now turning toward transit-oriented development (TOD)—design centered on public transportation—as a way to reduce automobile dependency and its associated social afflictions.

Private transportation is expensive. A report released by the Surface Transportation Policy Project, *Transportation Costs and the American Dream* (2003), found that Americans spend more than three times the amount on transportation they spend on healthcare. Over 19% of every household dollar spent in 2001 was on transportation. Most families are spending more than half their incomes on transportation and housing costs combined. America’s poorest families are hit the hardest. According to the report, “the poorest 20 percent of American households, those earning less than $13,908 (after taxes) per year, spend 40.2% of their take home pay on transportation.” Since 95% of this spending is on private vehicle use, many families appear to be trading off their ability to save for home ownership by committing themselves (especially through credit financing), to vehicle ownership. In other words, present trends show that owning a home is increasingly out of reach for many families.

One of the most innovative solutions to combat these trends is to integrate housing with public transportation, also known as “location efficiency.” Homes placed within proximity to transit systems significantly reduce the cost of transportation and, as a consequence, provide families (especially first-time home owners) with the opportunity to invest in housing. “Communities with affordable housing within an easy walk of transit could increase the ability of those with limited resources to participate more fully in our economy” (Dittmar & Ohland, 2004). This fact can be further leveraged to encourage “smart growth” through a mortgage product called a Location Efficient Mortgage® or LEM. The LEM allows a homebuyer who purchases a home in a transit convenient area to
qualify for a larger loan. For example, a potential buyer who would avoid $500 in auto costs every month by living in a convenient area could qualify for a larger mortgage.

Authors of a peer-reviewed study on the relationship between location efficiency and auto dependency demonstrated a link between TOD cities and a reduced dependence on driving, traffic congestion, energy use, and air and water pollution. “Over the years, sprawl development has forced us to drive more and more,” said John Holtzclaw, the study’s lead author and consultant to Natural Resources Defense Council (1994). “Not surprisingly, smarter, more convenient cities resemble the pedestrian and transit-oriented cities of our grandparents, which were built before the car dominated our zoning laws and transportation projects.” However, according to a book entitled The New Transit Town: Best Practices in Transit-Oriented Development, cities that employed the TOD model have had differing levels of success. One of the key characteristics in successful TOD cities is the issue of choice:

Choice is the defining feature of the best neighborhoods. A well-designed neighborhood offers many activities within walking distance for those who do not drive (e.g. the young and elderly), people who cannot afford cars, and people who choose not to rely on cars to get around (Dittmar & Ohland, 2004).

Choice provides a community’s residents with a range of housing options from single-family homes to apartments that support residents at different stages in their lives with different income levels. “TOD is about expanding rather than circumscribing options” (Dittmar & Ohland, 2004). In addition to housing choice, transportation choice and shopping choice are some of the benefits of employing a mixed-use and mixed-income model of development. This mixed-use model should roughly balance the development of commercial construction (office and retail) with residential to insure a balanced use of the transportation system by spreading foot traffic throughout the day and night.

Increasingly, Americans of all ages and backgrounds are seeking more sustainable, livable, urban lifestyles. Salt Lake City is no exception. The demand for housing downtown and in urban neighborhoods surrounding downtown is occurring at a pace that
was unimaginable a few years ago. Not only has reinvestment accelerated in popular neighborhoods like Capitol Hill, but it is also spreading to areas that were considered to be struggling just a few years ago, such as the Rio Grande/Gateway District. National demographic trends show strong support for smaller homes, town homes, and homes on smaller lots in vibrant walkable neighborhoods. These trends also demonstrate demographic shifts such as increased diversity as a result of immigration, baby-boomers who are reaching the “empty nest” period of their lives, and “echo boomers” aged 24-34. All of these populations will be seeking a new housing paradigm, one that makes transportation choice central to housing preference.

Utah’s light rail system has already dramatically increased public transportation choice and has enjoyed a recent escalation in ridership. Judging by light rail’s success, Salt Lake’s Intermodal Hub is certain to receive similar support so long as there is a large-enough residential population and associated infrastructure to support it. TRAX has already dramatically increased public transportation choice and has enjoyed a recent escalation in ridership. Judging by light rail’s success, Salt Lake’s Intermodal Hub is certain to receive similar support so long as there is a large-enough residential population and associated infrastructure to support it.

likely to walk, shop locally, and get to know their neighbors, fostering a sense of community and creating safer neighborhoods. While compact development is central to the notion of a livable and sustainable community, good transit-oriented design will become a critical factor in determining the success of transit-oriented communities. High-quality design provides urban amenities, affordable housing, access to transit, and proximity to work, schools, parks, cafes, shops, and more.

Good design alone will not ensure that individuals who have grown up with a suburban mindset will occupy housing near transit. It is going to take time to educate the public on the benefits of transit-oriented housing before a truly transit-oriented community can be realized. One of the greatest challenges in the implementation of successful TODs is the question of how to wean individuals from their auto dependency and the infrastructure that supports such dependency. People will not stop driving overnight; clearly a nuanced approach should be taken that encourages individuals to decrease the amount of driving they do. To some extent good design will accommodate a transitional period by providing parking and infrastructure that supports limited car use. Another concern will be what is commonly referred to as NIMBY or not-in-my-backyard. The willingness of communities to accept higher density, mixed-use developments will depend on their awareness and acknowledgment of its benefits. Clearly informing the general public on such benefits as increased vitality, more convenient services and amenities, and more walkable communities is key in developing the necessary public consent.
Integral to any inquiry into Salt Lake City housing is the opening of a dialogue between those studying an area and those living in the area. There is a gulf that is impossible to ignore between those who are acquainted with the streets from charts, aerial maps, and zoning codes, and those who know the streets with the intimate knowledge that comes from living in the area, sitting on the steps, speaking with neighbors, supporting the shops, reading the community boards, and being a part of the area’s history. Residents may not be familiar with the current zoning ordinances but they do know the reality of the neighborhood; they know what does and does not make the neighborhood work, and they are deeply affected by decisions made regarding the area. It is for these reasons that the Think Tank Housing Committee chose to direct its focus towards housing built on public consent.

Our interactions with current and potential residents of this area occurred at two different venues. The first was a meeting with current residents of the Artspace Rubber Company Project (353 West 200 South). The Artspace residents were concerned primarily with the continued affordability of the area. Our committee was told many times that the Artspace project was one of the few places downtown available to lower income residents. (Artspace requirements cap resident eligibility at an income level of $26,000 a year). Residents seemed skeptical about the possible effects of new upper-income housing developments on the neighborhood. Many feared that the new housing would have a detrimental effect on the current diversity of the neighborhood. They often noted that there were places downtown for either end of the economic spectrum but very little housing available to those located somewhere in between the two extremes. Middle-income housing options would be attractive to families, blue-collar workers, and young professionals looking to urban housing for accessibility to cultural opportunities and proximity to educational institutions such as the University of Utah.

Many residents felt that the diversity enjoyed by this neighborhood was a result of the various local and independent businesses and non-profit organizations located in the area such as Cup of Joe’s, Mermaid Books, a local frame shop, Shundahai Network, and SpyHop. Although opinions about the newer, more expensive housing ranged from warm acceptance to skepticism, the general concern was clear: residents want their neighborhood to be developed but do not want to be priced out of it. According to one resident: “I like the feeling of living down here, it’s artsy… I hope we can keep this community a diverse place for all pocketbooks.”

As the Honors Think Tank inquiry into the Intermodal Hub progressed, the housing committee had the benefit of meeting with and asking questions of some of the people whose current or future housing situations would be directly effected by the Hub’s construction. Our questions, though varied, were derived from three fundamental and interconnected concerns:

1. What is the need for housing downtown?
2. What housing model may best utilize the benefits enjoyed by living near a transit hub?
3. What are the needs and desires of the current and future residents of this area?
all the basic household needs. Residents voiced their concern over large “big box”-style stores, preferring instead a small, independent and locally-owned grocery store. An increase in inexpensive retail space for artists and small shops to continue the eclectic feel of the neighborhood topped the list of one resident. Others voiced desires for community education centers and greater emphasis on alternative forms of transportation such as increasing infrastructure to support bicyclists.

Our second meeting took place at the Salt Lake City Intermodal Hub Project’s Open House and Community Forum. Suggestion forms were made available to the public as they walked through the open house; all of the following quotes, many of which were given anonymously, were taken from these forms. A majority of commentators responded to the need for infrastructure supporting the everyday requirements of residents. As before, the desire for a grocery store, coffee shop, pub, and facilities supporting alternative forms of transportation such as bicycling were the most prevalent comments. “I am a little concerned with [some of] the posters I saw tonight. They show three lanes of traffic for each way. I thought walkable communities reduced the number of lanes. Also where are the bike lanes?” Another resident wrote, “I live, work, and raise my family in this neighborhood. I also use a bicycle for transportation! PLEASE make the bike riding and transportation more obvious, comfortable and practical for others.” Many comments specifically noted the desire for grocers and others shops to be local and independent: “I want to say Hi to the produce market owner as I stop to pick up some vegetables. If I can stop for a drink after a hard day’s work just before hopping on the train that would be great. I want the first image and last of Salt Lake during my ... and best.” Other commentators focused upon the role of diversity in Salt Lake City’s West Side: “The west side is the most influential part of S.L.C. It is the entrance to the city. Build up the city with history, density, and vertical mixed use. No Targets, Wal-Marts or big box, UNLESS they can fit in smaller vertical sq. footage requirements.” Another comment read, “The city should encourage lots of small development projects, rather than more large scale developments like Gateway and the malls downtown.” Many people responded to the housing committee’s mixed income housing poster board: “I appreciate especially the poster entitled ‘Need for mixed Income Housing’ it is encouraging to see Honors students… aware of the tremendous challenges that daily confront the citizens in our community.” Other people wrote of their desire to see more housing available for those in the middle income range: “The city should encourage more housing in the $200,000 - $250,000 range. I am an empty nester who would love to move downtown, but there is virtually nothing in my price range. Everything is either too expensive or much cheaper, but too small. A three-bedroom townhouse on a quiet side street within walking distance of TRAX and a grocery store would be ideal.” Others remarked on the need for open and green spaces to be included in the new developments: “I’m a little bit surprised that I don’t see enough ‘green,’ in other words, trees, parks gardens, waterfalls, etc.” Another resident requested that any development take into careful consideration the preservation of “historic and existing buildings.”

It became obvious to the housing committee that there is a demand for housing in this area. Interactions with residents and written comments from the general public spoke of the desire to live downtown, and specifically to live in a downtown community. Public transit has received overwhelming public support; other forms of transportation such as bicycling still need to become safer, more practical, and accessible to complement the available transportation. People also spoke of a desire to see a diversity of housing and shops available for all price ranges. One commentator wrote that it “takes diversity to create a working neighborhood.” A desire for the diversity of local independent shops and mixed-income housing topped the list of common concerns.

The housing committee suggests that all efforts be made to include in the Hub area housing available to a multitude of income levels. This, however, should not undermine the availability of lower-income housing already highly valued and available within the
neighborhood today. We pass along the concern from the residents we spoke with that a central focus of any development must be the inclusion and support of local and independent businesses. The housing committee also recommends that every effort be made to emphasize the connection between housing and alternative forms of transportation. This area has a long history of diversity—diversity of ethnicities, cultures, pocketbooks, and uses. Such diversity has made the Rio Grande District an attractive place for both dwellers and developers. Future development must take this existing diversity into consideration, being careful not to arrest it. As one resident put it, “You must allow diversity to grow by creating space for it.”

Future development must take existing diversity into consideration, being careful not to arrest it. As one resident put it, “You must allow diversity to grow by creating space for it.”
This chapter has described some of the issues related to the future of housing in the Rio Grande District. While there is little housing in the area today, present housing serves a variety of individuals, many of whom have contributed their energy, dedication, and artistic abilities toward making the Rio Grande District a vibrant and diverse community. Demographic trends indicate a need for more housing, particularly housing that appeals to individuals looking for the convenience and walkability afforded to those living near TOD sites. Observations of successful communities in other cities across the United States offer useful examples of how housing can best be developed to reinvigorate this neighborhood. Our committee investigated these examples to inform our own opinions about sustainable development. We are convinced that good design and careful planning will ensure successful communities built upon the principle of choice.

Our investigations also uncovered a variety of perspectives to developing a neighborhood in keeping with its present character, quality, and charm while simultaneously looking forward to the changes and benefits provided by the new Intermodal Hub.