Neighborhood revitalization and affordable housing: a case study of the River Bend neighborhood, Des Moines, Iowa

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Neighborhood revitalization
and affordable housing:
A case study of the River Bend neighborhood,
Des Moines, Iowa

by

Robert Neal Humason

A Thesis Submitted to the
Graduate Faculty in Partial Fulfillment of the
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Signatures have been redacted for privacy

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Finally, I would like to dedicate this thesis to my wife, Patty. Without her love, support, and understanding I would not have been able to complete this degree.
CHAPTER ONE: INTRODUCTION

Intention

The intention of this thesis is to propose a strategy for the improvement of the River Bend area of Des Moines, Iowa that builds upon the unique assets that the neighborhood possesses. The goal of the strategy is to assist the neighborhood in fulfilling the role of providing the residents quality affordable housing and a positive neighborhood identity. The examination of the neighborhood and resulting strategies for improvement are utilized as the basis for programming the design of an affordable housing demonstration project for the neighborhood.

Problem Statement

The River Bend neighborhood has some problems. Among them are an older housing stock, a high percentage of rental households, and a majority of residents who fall into a low income bracket (as defined by HUD as below 80% of median income) and as such often do not have the resources to adequately maintain their properties. The majority of the houses in the area were built in the early part of this century and many are in need of substantial rehabilitation and upgrading. Many need new roofs, windows and siding, as well as plumbing and electrical upgrading. Many houses in the neighborhood have been abandoned and the county has removed substandard houses that it has acquired by default (due to non-payment of property taxes). The result has been the proliferation of vacant lots in the area. The county has done a poor job of maintaining the lots and many have become the targets of illegal dumping.

The neighborhood has assets, however, that make it very attractive for growth as a viable neighborhood with its own identity and with quality housing for low to moderate income people. The housing stock, while aging and in need of upgrading, is relatively sound.
The county's efforts to remove abandoned and dilapidated houses in the area has resulted in numerous positive effects that outweigh the negative ones. It removes buildings which are eyesores and potential hazards from the neighborhood and thereby prevents the "spread of blight" that so often happens in neighborhoods where empty houses are allowed to stand. This removal has created an extensive "land bank" of vacant lots that the county will now sell for little or no money to persons willing to build quality housing in the area.

The area's other assets include a wealth of social services, good access to public transportation, a mix of architectural styles, and attractive public amenities including a river front park, and a large public swimming pool. The neighborhood is also in close proximity to the downtown, a major hospital, and two college campuses.

In addition to these physical features, the neighborhood has available to it a large amount of financial assistance for housing and neighborhood improvement. The sources of this funding include Federal Block Grant money that the city can use in the neighborhood for improvements in housing and infrastructure, a private non-profit foundation which provides grants and low interest loans for both rehab of existing housing and for new construction, as well as a number of small housing organizations that are active in various ways.

The neighborhood also has a very strong, well organized neighborhood association, the River Bend Neighborhood Association. This association is actively involved in improving the neighborhood through a number of projects which include developing a plan to deal with the numerous vacant lots, conducting a survey of historic structures, developing design guidelines, promoting the neighborhood to potential new residents, and lobbying public officials on issues that affect the neighborhood.

The River Bend neighborhood was once a prominent middle to upper middle class suburb of Des Moines. Today it is a racially mixed neighborhood primarily constituted of low income residents.
The Des Moines River serves as the northern boundary of the neighborhood and University Avenue marks the southern edge. A commercial strip along Second Avenue provides the eastern boundary. The western boundary for the political area of the River Bend Association is along Ninth Avenue. The neighborhood changes slightly in character as you cross Sixth Avenue to the West however, and Sixth Avenue is a major traffic route that provides a clear break in the neighborhood. For the purpose of this study, Sixth Avenue will define the western boundary (Figure 1.1).

Sixth Avenue runs from North to South serving as the commercial strip for the neighborhood, and as a conduit to downtown from River Bend as well as for neighborhoods to the North. The businesses along Sixth Avenue include a mix of bars, service businesses (bookkeeping, heating and cooling, etc.) and a small number of retail and food establishments. Sixth Avenue also contains a number of social service agencies. The Salvation Army, St. Vincent DePaul's, the Bethel Mission, and Urban Dreams all are located here.

A drive through the neighborhood gives clues to the history of the area. Once grand homes that date to the early part of this century are now subdivided into multi-family units, many houses have been poorly maintained, and vacant lots dot the neighborhood, many of which are overgrown with weeds. These signs tell of the shift in income levels that has occurred as a result of out migration by the middle class to the suburbs.

A need exists in the city of Des Moines for good quality, affordable housing. There is a considerable portion of the population of the city who live balanced carefully on the line of economic survival. These include people who are on public assistance and the so called working poor. The River Bend neighborhood has the potential to serve this portion of the city's population well by providing decent housing at affordable prices in a neighborhood that is viable and has a strong positive image. To accomplish this goal the neighborhood must continue to provide and to develop affordable housing and must strengthen its image into a
Figure 1.1: Neighborhood Boundaries.
wholly positive one that emphasizes the neighborhood's assets. The neighborhood must establish itself as an identifiable "place" (both to itself and to the rest of the city) that is a good place to live. In order for the neighborhood to change for the positive, the residents must want it to change and the residents must believe in the ability of the neighborhood to change. The residents must be allowed to become empowered. They must gain the confidence and the ability to bring about change in their own neighborhood.

**Methodology**

This thesis will begin with a review of available literature on affordable housing and neighborhood revitalization as they relate to urban areas. Emphasis will be on methods and theories for reversing the decline of inner-city neighborhoods, neighborhood characteristics that effect neighborhood decline/revitalization, and on examples of affordable housing in other areas of the country. This thesis will then provide an examination of the River Bend neighborhood of Des Moines, Iowa. This will focus on the physical characteristics and history of the neighborhood, the social problems of the area and programs aimed at correcting those problems, and the financial programs that are in place to spur development. Also included in this section will be an examination of the neighborhood organizations that are in place and the effect of those organizations on the area. Based on the examination of theories, examples, and the neighborhood itself, a program will be devised that outlines the needs and opportunities that are present in the River Bend neighborhood. A strategy for improvements to the neighborhood will be prepared to address these needs and a housing unit geared to the plan will be presented as a demonstration of the type of future development needed for the neighborhood to obtain its goals.
CHAPTER TWO: BACKGROUND

The deterioration of urban neighborhoods is a problem that is faced by the vast majority of American cities today. Most of these cities are also faced with an under supply of quality affordable housing. The two issues are very closely related. By the very nature of their deteriorated condition, these neighborhoods provide low cost housing for city residents with low incomes. For the most part however, these neighborhoods fail to provide quality housing in a neighborhood with a positive image that the residents can identify with and feel good about. The causes of neighborhood decline are vast and varied. So too, the solutions that have been implemented in American cities are numerous. Many cities have implemented programs to work toward solving the problems of deteriorating neighborhoods and quality affordable housing for their residents. Many of these programs have met with success. And although most cities are actively working to improve conditions in deteriorating urban neighborhoods and are also working to provide affordable housing, the problems still exist.

This chapter will examine the theories of why neighborhoods decline and look at examples and theories on improving and upgrading neighborhoods. This chapter will also look at options and examples of how to produce housing that is affordable to low income residents. Finally the participants in the process of upgrading neighborhoods and providing affordable housing will be identified and examined.

Neighborhood Decline

There are various theories as to why neighborhoods decline and in many ways it could be argued that a different theory could exist for each individual neighborhood. There is however, much common ground to most of the theories. Much of the decline can be attributed to several factors. Rural to urban migration by low- and moderate-income households, and internal city migration by racial and ethnic minorities leads to tensions in many neighborhoods. This in turn encourages many middle-income households to flee the
"invaded" neighborhoods and relocate in the suburban areas. Suburban areas are very attractive to residents fleeing the inner city. It is easy to commute to the city on the extensive highway systems that are a part of most cities, the suburbs contain a ready supply of new homes that are easy for middle-income people to obtain and finance, and popular culture puts a premium on the positive image of suburban living. It is the embodiment of the "American Dream" (Gale 1984). 

In the not too distant past, the decline of many urban neighborhoods was helped along either directly or indirectly by the actions and policies of city governments and lending institutions. Urban renewal programs and highway projects undertaken by many cities in the past half century uprooted disadvantaged people causing them to become the invaders in other urban neighborhoods. Redlining strategies and discriminatory policies of lending institutions caused many areas of cities to stagnate. The lending institutions preferred to lend their money to the wealthier and more stable clients in suburban areas of cities and as such developed policies that denied loans on property located in certain parts of the city. Racial discrimination played a part in the decline of some areas as cities sought to segregate parts of the population that the leaders considered undesirable to certain neighborhoods in the city. In a report on the condition of housing in Des Moines that was published by the Iowa State Planning Board in 1935, the board blamed the "Negro population" for causing blight in urban neighborhoods and suggested strategies for building low cost housing as barriers so that "...the negroes could be confined to more definite areas where they would have much less damaging effect upon the desirability of the property surrounding" (Iowa State Planning Board 1935, p.13). The report made no attempt to determine why areas of the city that had large populations of black residents were blighted. The authors of the report observed that areas with predominantly black populations were blighted and made the assumption that blacks cause blight. This attitude towards blacks and the policies that were based on it allowed certain areas to
stagnate. The report did not attempt to offer solutions to improve these neighborhoods, rather they offered ways to confine them so that the blight did not spread to other more desirable areas.

Dennis Gale puts forth a model of urban decline that he describes as the "filter theory". Gale says that older housing "filters downward". This filtering is caused by the cycle of in-migration and out-migration of the residents over time. This filtering, combined with the depreciation in value over time of the architecture, mechanical systems, and location causes the neighborhood to come to the end of its useful life. At the same time a typical young family "filters upward" over time. As a young household increases in income level and size over time they move up to newer and larger housing (usually farther from the city center) (Gale 1984). Gale's theory is important because it provides for a reasonable model of how a stereotypical neighborhood declines. Families move on to newer and better housing and the people who replace them tend to be of lower economic status. As the home becomes older and in need of increasing levels of repair and maintenance, the residents are less able to afford such maintenance. While this model is useful in understanding the forces that affect a particular neighborhood, it is hardly descriptive of all neighborhoods and households. While it may apply to many neighborhoods and in fact may be a description of the stereotypical neighborhood, it certainly does not mean that neighborhood decline is inevitable.

Phillip Clay divides residents into two different categories to facilitate determining why a neighborhood declines. Clay asserts that the "class" of the resident is an important element that can cause a neighborhood to decline or allow it to revitalize, depending on which class of resident predominates. Clay defines two basic classes of people, the "civil class", and the "uncivil class". He describes each as follows:

**Civil Class:** "Attitudes and behaviors are based in the assumption that the individual good is enhanced by submitting to social norms".
Uncivil Class: Attitudes and behavior "reflect no acceptance of norms beyond those specified by the law" (Clay 1979, p.37).

Both types of people exist in the population of any given neighborhood but Clay asserts that a neighborhood can be classified by whichever behavior predominates.

Clay's theory on why neighborhoods decline has to do with the balance between the civil and uncivil classes. Neighborhoods change and decline as the perceived balance tips in the favor of the uncivil class. When this happens the residents have three choices;

1) Move and leave for suburbia.
2) Try to change the neighborhood.
3) Accept the neighborhood's status as uncivil.

As residents move, the new residents (often lower-income than those leaving) are assumed by those remaining to be uncivil. This further tips the scales in favor of the uncivil class. Remaining residents that try to change the neighborhood are often overwhelmed by the magnitude of the problems faced by the neighborhood and by the pace at which change happens. The residents who accept the change tend to look more inward and focus more on self-preservation, making them less caring for others. This becomes uncivil behavior in itself and reinforces the decline of the neighborhood (Clay 1979). Clay's interpretation of the personalities of neighborhood residents is very cut and dried. His division of all residents into only two very specific categories is very simplistic and tends to ignore many of the other factors that are going on in a neighborhood to cause decline. His theory is very important, however, because it speaks to the impact that an individual's attitude, feelings, and perceptions can have on a neighborhood. People who are not empowered, who feel that their neighborhood cannot be changed, will tend to turn inward, ignoring the problems, or flee the neighborhood altogether. Taken collectively then, if the residents of a neighborhood do not
believe that the neighborhood has the potential for change, then efforts to revitalize will not likely meet with much success.

Stephanie Greenberg, who has conducted studies of crime in urban neighborhoods, states that crime a major factor in the decay of urban neighborhoods. Crime is often considered a by-product of the decay process. Greenberg asserts, however, that crime is also a contributing factor to the decline of a neighborhood. As the crime in an area rises, the area becomes undesirable as a place to live. Residents are afraid to leave their homes and become isolated from one another. Businesses (and jobs) leave the neighborhood for areas that are safer (Greenberg 1982). Greenberg's studies on crime in urban neighborhoods included a 1982 study of crime in urban neighborhood pairs, where one neighborhood had a high crime rate and one had a low crime rate. This study explores the relationship between stability, territorial identity, and low crime rates. Greenberg states that the stability of the residents results in the formation of strong emotional ties to the neighborhood and states that the recognition of a territorial identity by the inhabitants of the neighborhood allows the residents to develop and share a collective identity. This helps the residents to "defend" their neighborhood by recognizing neighbors and identifying strangers. Greenberg found that crime rates were lower in residentially stable neighborhoods than in neighborhoods that were considered unstable. Greenberg defined the attributes of a stable neighborhood as one in which the residents had strong emotional ties to the neighborhood, were able to distinguish between neighbors and strangers, and where informal interaction between residents took place regularly. Greenberg states that, "these qualities are often viewed as the best defense against crime" (Greenberg 1982, p. 5). Greenberg goes on to cite numerous studies (Foley 1952; Hunter 1975; Keller 1968; Suttles 1972) that relate low crime rates in neighborhoods to the ability of the residents to identify the territory of the neighborhood. The boundaries to this
territory are defined by the physical boundaries and by the collective identity of the residents. The collective identity and the recognition of the neighborhoods boundaries are what allows the residents to maintain order and "defend" its territory. Finally, Greenberg found a significant relationship between home ownership and crime rates. She found that residents of neighborhoods with low crime rates were more likely to own their own home than residents of similar neighborhoods with high crime rates.

Christopher Alexander, in his 1977 book "A Pattern Language", also discusses the territoriality of neighborhoods. Alexander discusses the need for people to belong to an identifiable spatial unit and the role of boundaries, borders and gates to the establishment of the spatial unit. Alexander stresses that people want to be able to identify their neighborhood and that people want their neighborhood to be distinct from all others. Alexander states that boundaries and gateways are important to the establishment of a neighborhood's identity. Gateways reinforce the identity of the neighborhood and mark its boundaries. The gateway marks the boundary by identifying the point where a path or street crosses it. This helps to identify the area as a unique district.

Neighborhood Revitalization

Neighborhood revitalization is a process that covers a broad range of activities. These activities can be grouped in three general categories; historic preservation, gentrification, and incumbent upgrading. While historic preservation can and does occur within both gentrifying and upgrading neighborhoods, it is most closely identified with gentrification. For the purpose of this examination historic preservation is included with gentrification. This examination will focus then on gentrification and incumbent upgrading as the primary strategies for neighborhood revitalization. Gentrification is a British term, and it refers to the process of middle and upper-middle income people (the "Gentry") moving into a neighborhood and
renovating properties. Incumbent grading occurs when the residents of a neighborhood stay and reinvest in their own properties (Holcomb 1981). Both result in physical upgrading and revitalization of a neighborhood. The two types of revitalization are vastly different in what motivates the change and the effects that the revitalization has on the socioeconomic characteristics of the neighborhood.

Gentrification

Gentrification is a significant phenomena that has been taking place in American cities over the past twenty years. Richard E. Reed talks about the "urban preservation movement" and calls it "...the most dynamic grass-roots, populist expression by the American people since the great westward agrarian movement of the late 1800s" (Reed 1979, p. 14). The process of gentrification involves people of higher income levels, usually middle- to upper-middle income, moving into older (often deteriorating, often low-income) residential areas of a city and reinvesting in the housing stock. This reinvestment takes the form of rehabilitation of older housing units, conversion of other buildings to housing units (such as the conversion of an old warehouse to apartments), and the construction of new units. Quite often historic preservation plays a large role in the gentrification of a neighborhood. The existence of historic structures in a neighborhood can be the driving force behind the renewed interest in a neighborhood. Most gentrifying neighborhoods have several positive qualities that exist prior to any upgrading; close proximity to downtown areas, government centers, a waterfront, location on a hill, or near a significant public landmark. Many gentrifying neighborhoods are associated with, and identified with, a mixed use commercial district as well (Holcomb 1981). Dennis Gale in a 1984 study of neighborhood revitalization profiled the typical gentrifier based on an examination of several studies of gentrification neighborhoods in the United States. Gale describes the typical gentrifier as young, white, and professional (Table 2.1).
Table 2.1: Gentrifier Profile (Gale 1984)

Age level: mid 20's to mid 40's.
Race: Overwhelmingly white, Black or non-white gentrifiers compose less than 14 percent of all gentrification households.
Income level: middle- to upper middle-income range.
Household makeup: generally single males or female or couples without children. Gentrifiers are less likely to have children than are similar age households in middle-income suburban neighborhoods.
Occupations: predominately professional, managerial, and technical.

Schill and Nathan, in their book, "revitalizing America's Cities", list the following as the assumed benefits of gentrification of a deteriorating, low-income neighborhood:

a) Housing renovation
b) Economic development
c) Less demand for public services
d) Increased tax revenue
e) Neighborhood stability
f) Decreased crime

Housing renovation and neighborhood stability are the most obvious benefit of gentrification of an inner city neighborhood. Studies of nine gentrifying neighborhoods in five states conducted by Schill and Nathan found that, because of the increased investment in the rehabilitation of the housing in the area, the neighborhood becomes a desirable place for people to settle. The new residents become part of a lasting community that results in less turnover of residents and an increase in owner occupancy.

Crime decreases also. Schill and Nathan cite a 1979 study by the Advisory Council on Historic Preservation that confirmed that crime tends to decrease in areas that have been revitalized: "One tangible social benefit of the preservation activity has been a decrease in violent crime" (Schill 1983, p.38).
Some of these benefits however, tend to be only hoped for goals. While many of the goals are achieved, the Schill and Nathan study found that in some cases other factors negated the positive effects. For instance; the revitalization of the neighborhood brought about by the gentrification does spur economic development but many times does not result in a positive net economic benefit. The types of business that move into the neighborhood tend to be boutiques and restaurants. They employ workers that often come from outside the area and the new businesses may replace longtime, locally-owned family businesses - resulting in less employment overall.

New residents moving into neighborhoods that are gentrifying tend to have higher incomes than the residents that they replace (Table 2.1). The theory is that the new residents will have less demand for public services. This is not necessarily the case. While higher income residents don't require the social welfare services of lower income residents, they do want better schools, and expensive public improvements such as brick street enhancements, park improvements, and trees. Also the welfare requirements of the former residents are unlikely to disappear, these residents tend to remain within the city limits and the net removal of low cost housing units that the gentrification causes may in fact place a larger burden on the city's welfare system as the supply of low cost housing decreases and the cost of all housing rises (Schill 1983).

Increased tax revenues seem to be an obvious benefit and in many cities that is the case. In some instances, however, tax incentives are given in order to attract investment and development in inner city neighborhoods, and therefore, any increases in revenues that result from the revitalization will not be achieved until some time in the future.

Schill and Nathan's study also identified several costs associated with neighborhood gentrification. Property speculation tends to become a problem as a neighborhood becomes identified in the community as gentrifying and speculators purchase property in the area. This
causes prices to rise, in many cases dramatically. The change in the make-up of the population of the neighborhood (both economically and racially) can cause tension between longtime residents and newcomers. When gentrifiers transform low cost (and often times multi-family) properties into higher cost single family housing, the stock of low cost housing in the city decreases. Low income residents in gentrifying neighborhoods are often displaced by the combined effects of the gentrification which include rising rents, increased property taxes due to higher property values, and eviction by new owners who intend to renovate the property into higher cost housing.

Of these costs the displacement of lower income residents is the most significant. As neighborhoods gentrify there is seldom any attention given to what happens to the former residents of the area. The positive press associated with a neighborhood that is showing improvement after many years of decline far outweighs any interest that may exist for the woes of the lower income segment of our population. Furthermore, no one is likely to advocate "preserving" a distressed neighborhood in its current state.

Incumbent Upgrading

Another strategy for the revitalization of an urban neighborhood is incumbent upgrading. With gentrification, outsiders invest in the neighborhood and the population's social, economic, and often racial composition changes dramatically. Incumbent upgrading involves the reinvestment and upgrading of an urban neighborhood by the residents that currently live there (the "incumbents"). The physical change in a neighborhood upgraded by incumbents is similar (although typically not as extensive) to the physical changes that occur in a neighborhood that is undergoing gentrification. Unlike a gentrifying neighborhood however, a neighborhood upgraded by incumbents typically has no significant change in the socioeconomic status of the population. Incumbent upgrading is a processes that occurs in neighborhoods with a variety of racial and ethnic types and is not isolated to one racial or
More than anything, the upgrading of a neighborhood by the incumbents reflects a change in the confidence that the residents, owners, and owner-investors have in the neighborhood. It is this lack of confidence in the neighborhood before upgrading that allows a neighborhood to decline in the first place.

The two types of neighborhood revitalization (gentrification and incumbent upgrading) while different from one another are not necessarily mutually exclusive. Clay identifies two hybrids that can occur in selected neighborhoods. One variation is "spot gentrification" within a neighborhood that is experiencing incumbent upgrading. The gentrification in this instance occurs in a small section of the neighborhood (one or two blocks) that have a uniform architectural style or where specific features exist that would spark outside interest in the area. The incumbent upgrading then occurs in the larger areas of the neighborhood that are more "plain" or are more varied in style. Another variation is "fringe upgrading". This occurs when areas that are on the fringe of gentrification neighborhoods are upgraded by the incumbent residents (Clay 1979).

Confidence in the neighborhood by residents is important to a revitalization effort. The presence of a what Clay defines as a strong civil class in a neighborhood is what allows the neighborhood to develop the internal strength that is needed to support revitalization. Clay stresses the importance of strength and coping mechanisms to the success of neighborhood revitalization. In order for a neighborhood to revitalize it must have the coping mechanisms that allow, support, and encourage reinvestment. Communication is also important. Communication about a neighborhood, Clay says, can become a self-fulfilling prophecy. "Neighborhoods decline because bad images and low expectations about cities dominate communications about them." This can have positive effects also, "...positive talk over the
long run may revive a positive perception about a neighborhood" (Clay 1979, p.36).

The revitalization of a neighborhood can take many forms. Outsiders can rehabilitate the buildings, move in and form a new neighborhood. The current residents can improve their homes and neighborhood themselves. Or several combinations of the two can take place. In any case, the fundamental ingredient that must be place in order for the improvement to happen is that residents (whether they be new or incumbent) must have confidence in the ability of the neighborhood to improve and become a quality place to live. Only then will they be able to bring about the change.

Affordable Housing In Urban Areas

The terms affordable housing and low income are subject to various definitions depending on the source. The most common definitions of the two terms utilize HUD's median income data and housing affordability guidelines. HUD defines a low income family as one that earns less than 80% of the median income for the given area. Table 2.2 shows the median income and 80% of median income values for the Des Moines metropolitan area (1989 data).

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Median Income</th>
<th>80% of Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$28,450</td>
<td>$22,760</td>
</tr>
<tr>
<td>2</td>
<td>$32,550</td>
<td>$26,040</td>
</tr>
<tr>
<td>3</td>
<td>$36,600</td>
<td>$29,280</td>
</tr>
<tr>
<td>4</td>
<td>$40,700</td>
<td>$32,560</td>
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<td>5</td>
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<tr>
<td>7</td>
<td>$48,300</td>
<td>$38,640</td>
</tr>
<tr>
<td>8</td>
<td>$50,900</td>
<td>$40,720</td>
</tr>
</tbody>
</table>

Source: City of Des Moines 1991
HUD’s guidelines suggest that a low income family should spend no more than 30% of its monthly income on housing and utilities. Based on these guidelines it is hard to give a broad definition in dollars of what an affordable house is. Because each family's income level is different the definition of how much an affordable dwelling should cost will be different for each individual family. Similarly, median income levels and the amount of housing that can be acquired for 30% of income vary greatly from one city to another.

Many different approaches can be taken to reduce the cost of housing and make it affordable. They include rehabilitation of existing units, increasing the density of units, decreasing the size of units, using modular construction, using volunteer labor and donated materials to offset construction costs, low interest financing, subsidies, and combinations of several different approaches.

The rehabilitation of existing units is often a way to provide the most housing for the available dollars. Situations are always different in each case but often below standard housing can be obtained at below market prices and rehabilitated at a low cost. In order to bring down the per unit cost of a major rehabilitation project in Philadelphia, the city acquired abandoned and deteriorated buildings and sold them for a nominal price to a developer who renovated the property into housing for low income families (50%) and elderly (50%). The Resolution Trust Corporation, which is responsible for disposing of foreclosed property that was acquired from failed savings and loans, offers its multi-family properties on a preferred basis to nonprofit groups and to for-profit groups that agree to provide low cost housing.

A major portion of the cost of any new housing unit that is constructed is the land that it occupies. Many communities (Des Moines included) have a land "bank" of available vacant lots. These lots are typically available for little or no money to people that are interested in developing low cost housing. Programs vary widely from city to city but the intent of each is to lower the cost of the housing units by eliminating, or greatly reducing the land cost.
When market rates must be paid for land, one way to decrease the cost of the unit is to reduce the size of the land that the unit sits on. This can be done in numerous ways. Figure 2.1 shows several ways that houses can be placed on small lots to reduce land cost. Zero lot line configurations allow the house to be pushed to one side of the lot, this takes full advantage of a small lot size to provide more usable space. The z-lot accomplishes this in a similar fashion. By angling the house, the lot makes a z shape. This configuration, like the zero lot line configuration, takes full advantage of the available space on a small lot. Other configurations include a wide/shallow lot, a zipper lot, and cluster housing (Figure 2.1). All of these types of lots allow more houses to be built on less land. This in turn lowers the overall cost of the housing unit.

Attached housing and multi-family units represent another way to increase the density of units and to bring down costs. Attached housing refers to two or more units that share a common wall or walls. Although the types of configurations are numerous, a few types are shown in Figure 2.2. The names of these types of housing tend to vary from city to city, the most common names are shown. Although many of these types of housing can be found in most areas of the country, within a particular area, one or two types will predominate. This can be influenced by local custom and local zoning.

Decreasing the size of the unit can also be an effective way to reduce the construction cost of the unit. Figure 2.3 shows three reduced size floor plans that appeared in Builder Magazine in an issue dealing with affordable housing. All three plans provide the basic requirements for living. The overall size of the units are reduced by carefully organizing the spaces together and by providing only the very least amount of room needed.

Modular home construction is yet another way to reduce the cost of constructing housing units. By building most or all of the unit in a controlled factory setting the builder can take advantage of the economies of mass production to reduce the overall cost.
Construction techniques play a large role in the overall cost of housing. HUD has undertaken a number of demonstration projects over the past two decades to explore ways of reducing overall construction costs. The HUD techniques include design simplification to eliminate items that are costly to build (such as excessive corners in the buildings and complicated street curbs) and reducing materials by spacing studs and joists farther apart.

Many volunteer organizations exist throughout the country that are active in the production of affordable housing. Some, like Habitat for Humanity, are national organizations with numerous local chapters. Many others however, are locally organized and operate...
primarily in the city where they are located. Many of these organizations are tied to local churches. The organizations vary greatly in size and in the scope of projects that they undertake. The main ingredient in them, however, is that they rely heavily on the volunteer work of members for much of the labor to build or renovate housing units. Many of these organizations actively seek donations of labor and materials from professionals and businesses and many also provide financing for the potential residents of the units.

Low interest financing and subsidies are the primary tools that governments in this country use to aid in affordable housing. The federal government distributes billions of dollars every year to state and city governments to be used for affordable housing. State and local governments use these funds in numerous ways including subsidizing rents, low interest
financing to individuals and developers, and housing coordination through counseling and advocacy.

Finally, many affordable housing projects that are undertaken in American cities today are complicated combinations of the above strategies. Many involve local governments, local volunteer organizations, low interest financing, and various creative construction techniques to deliver housing that is affordable to low income residents. A project to build affordable rental houses in Miami, Florida is a typical example. The M & M Maison, Liberty City project
is new construction in urban Miami and consists of 30 one and two bedroom rental units. This project was developed by a non profit community organization. The land was donated by the city and a grant for utility work and loans for start up costs were provided by a non profit public/private partnership (Greater Miami Neighborhoods). The county used a program that taxes commercial real estate to provide a low interest second mortgage and a group of six large banks provided a conventional first mortgage. In Des Moines, a similar combination of public and private groups came together to build five duplexes in the neighborhood just west of the study area. The land was provided by the county. Anawim, a non-profit housing group, acted as the developer in partnership with a private, for-profit developer. The project was financed by a combination of income tax credits and loans from the Neighborhood Finance Corporation, an organization that gets its money from a pool of local banks. The families who rent the units pay 30% of their income for rent and utilities and Anawim makes up the difference.

Affordable housing encompasses a wide range of housing values in different parts of the country. In most cities, construction costs and land values make the housing that is provided by free market forces out of reach to many people with low incomes. The result is that it often takes the coordination of several agencies, groups, and techniques to produce quality housing that is affordable.

Examples of affordable housing around the country are both numerous and diverse. Rehabilitation and affordable housing go hand in hand in a project in Denver. The Paris Hotel Building, originally built in 1891, was rehabilitated into a mixed use development that includes a trendy eatery on the first floor and 17 low cost apartments on the top two floors. The developer rescued the building from demolition and rehabilitated the structure. Financing for the project came from a combination including the bank that had originally foreclosed on the property and had planed to demolish it, the city of Denver, and investment capital backed by
two different types of investment tax credits (Keister 1990).

In Toronto, Canada, the Supportive Housing Coalition of Metropolitan Toronto used two narrow infill lots that are located in an urban neighborhood to construct housing for low income residents. The complex consists of 14 studio apartments and a common lounge and laundry. Financing for the construction of this project utilized government-guaranteed loans and the units were kept affordable by reducing the unit sizes and increasing the density of the units (Branch 1991).

A private developer utilized financing from Farmers Home Administration to build a complex of 33 rent subsidized houses for low income minority farm workers in Dermott, Arkansas. The houses utilize an innovative pod-like design and are clustered around a common area that also contains a community center (Progressive Architecture 1991).

The Bickerdike Redevelopment Corporation used FHA insured financing, financing backed by low income tax credits, and subsidies provided by the HUD Section 8 program to fund low income housing in Chicago. The project consisted of the construction of 65 three-bedroom and 48 four-bedroom townhouses on 30 scattered vacant lots. The units will be rented to low income residents who qualify for Section 8 rent subsidies (Progressive Architecture 1991).

A project for Santa Monica, California utilized no interest loans, and a cooperative form of ownership to develop affordable housing. The project used high densities of units to construct 43 one- to four-bedroom units on five infill sites (Progressive Architecture, 1991).

In Boston, residents are rediscovering the benefits of Three-decker houses in providing low cost housing. Current zoning laws prevent the construction of new Three-decker houses but a considerable number of the houses that were built in the early part of this century are being restored and rehabilitated. The traditional Three-decker house is a three story house that utilizes a stacked flat arrangement to provide three housing units. Typically the owner lives in
one of the flats and rents out the other two. This arrangement allows the owner to help pay for his mortgage by renting out two units and allows the renter to live in an inexpensive, owner-occupied building (Husock 1990).

This laundry list of ways to reduce housing costs is a sampling of strategies that are being employed throughout the country to help people afford decent housing. Many of them can be applied in different situations. Some of the strategies have significant drawbacks, such as the loss of privacy that is associated with small units with combined use spaces. These drawbacks must be carefully balanced with the advantages that they provide in order for the housing to be successful in meeting the intended users needs.

The Participants

The participants that are involved in neighborhood revitalization and the production of affordable housing in this country range in scale from macro to micro. On the macro end is the Federal Government. On the micro end is the individual resident. In between are represented all levels of government and groups both public and private, non-profit and for-profit.

While the amount of money that the Federal Government spends on affordable housing programs every year has decreased dramatically in the past decade, the Federal Government plays a major role. The Federal Government impacts housing in three basic ways: direct involvement in the finance system, direct housing assistance for people in need, and tax incentives to encourage investment in housing (Community Focus 1991).

State governments, like the Federal Government, primarily focus their housing efforts on housing for residents with low incomes. State governments set priorities for action and act as facilitators to funnel Federal and state money to local housing programs.

Local governments provide assistance in a variety of ways. Code enforcement and zoning laws are used to ensure the quality of housing that is built. City Planning departments
provide planning, leadership, and advocacy for neighborhood improvement. Local
governments also provide public housing and subsidies to offset the cost of private market
housing for low income residents. Many other programs are based at the local government
level including loan, subsidy, and rehabilitation programs, as well as counseling programs to
assist people in finding and maintaining housing.

Many private groups are active in affordable housing and neighborhood revitalization in
American cities. They include several national organizations and a host of local ones. On the
national level, many professional organizations sponsor committees or groups that advocate
the construction of affordable housing. Examples include the National Association of Home
Builders (NAHB) and the American Institute of Architects (AIA), both of which are strong
advocates of affordable housing. Another type of national private organization is non-profit
groups such as Habitat for Humanity. Habitat for Humanity is a national Christian
organization that functions through numerous local chapters throughout America. This group
uses volunteer labor and donated materials to build houses that are then sold to low income
people.

A different type of national organization is The Enterprise Foundation. This foundation
works with local neighborhood associations to develop affordable housing. The Enterprise
Foundation provides the knowledge and expertise so that local groups can obtain financing,
design, and build quality affordable housing (Sraeel 1989).

At the local level the number and type of organizations that operate is large and varied.
These organizations tend to be very specialized and represent very local interests. They
include groups that are involved in financing affordable housing and rehabilitation of urban
neighborhoods, groups that help low income people locate and acquire housing, groups that
produce low income housing, groups that rehabilitate housing, groups that advocate
affordable housing and groups that advocate neighborhood revitalization.
Another significant type of organization that is active in a very local way are neighborhood associations. These groups are made up of residents of a particular neighborhood. These groups serve a number of functions. They provide the residents with an opportunity to come together and get to know one another, they help the residents to plan and achieve positive change in their neighborhood, and they allow the neighborhood to obtain a measure of political clout in dealing with city governments that individual residents don't have. Just the fact that the association brings residents together can be important to revitalizing a neighborhood because it allows the residents to know and care for their neighbors and in turn to care about the future of their neighborhood. It also gives residents a say in the future direction of the neighborhood that they live in. Neighborhood associations are often times the driving force behind the revitalization of urban neighborhoods. In gentrifying neighborhoods, the association will typically be formed by the gentrifiers and act to protect their interests. This will often result in the creation of an environment that encourages the gentrification to continue. In neighborhoods that are being revitalized by the incumbents, the neighborhood association often plays a vital role in the process by allowing the residents to gain confidence in the future of their neighborhood and to give them a vehicle that can be used to bring about positive change.

At the micro end is the individual resident. The actions of the resident are critical to the process of neighborhood revitalization. Residents must desire change and be willing to actively pursue it in order for a neighborhood to revitalize. Revitalization is difficult without the money, planning, and assistance that governments, organizations, and associations can provide, but it is nearly impossible if the residents lack confidence in the future of their neighborhood or if they lack the willingness to improve the neighborhood.

An important conclusion to be made from the theories and strategies that are presented in this chapter is that neighborhoods can and do cycle into different stages of development and
deterioration. Many cycle in different ways and to different degrees, some never cycle at all. Neighborhoods are built and over time they decline as the needs of the original residents change and the neighborhood no longer provides for their needs. When the neighborhood and the housing no longer meets the residents needs the resident often moves on. A neighborhood in decline often offers opportunities such as lower property values and architecture that can spur revitalization in the form of upgrading and gentrification. Then as the new resident's needs change, the possibility exists for the neighborhood to decline once again.

The causes for the deterioration and the processes for improvement are varied. Clay's analysis, while extreme in its conclusions, shows that the very attitude of the individual residents can have a powerful influence on the health of a neighborhood. Gale's theory on "filtering" presents an argument for why residents leave their neighborhoods and move on. Greenberg's studies and Alexander's theories suggest the positive role that neighborhood identity can play in the revitalization of urban neighborhoods. Revitalization of a neighborhood can take many forms, from gentrification by a group of outsiders that changes the socio-economic make-up of the neighborhood to incumbent upgrading by the residents.

This study focuses on the role of upgrading by incumbents because it works on the assumption that a neighborhood is collection of place, people, and architecture. Gentrification on the other hand is more focused on the preservation of the built environment, often at the expense of the current residents. Upgrading by incumbents often involves building and the rehabilitation of buildings for people of low socio-economic status, merely because people in this economic range cannot often afford to live in better conditions. To this end this chapter has examined various strategies and examples of low cost building. Not all of the strategies are appropriate to a given situation but used selectively, they can be very effective.
CHAPTER THREE: RIVER BEND NEIGHBORHOOD

History of the Neighborhood

The River Bend area was first developed in the early 1880s. The area was originally known as North Des Moines and was incorporated as a separate city with its own government. North Des Moines was annexed by Des Moines in 1890. The area served as a bedroom community for the city of Des Moines and was connected to downtown by a streetcar line. Many of the Des Moines "rich and famous" built homes along the river in North Des Moines and the rest of the area was populated by middle and upper-middle income residents. River Bend, like many urban areas across the country, experienced a dramatic shift in its population during the mid part of this century. Middle and upper-middle income residents fled the urban areas of the city and resettled in the newly emerging suburban areas. The former residents were replaced by low and moderate income residents. Many of the larger homes in the area were subdivided into multiple units. This transformation of the neighborhood from predominantly middle and upper-middle income to low and moderate income came about for a variety of reasons. The middle and upper-middle income residents were attracted to the newly developing suburbs. They offered inexpensive, new, and modern housing. Government programs made financing easy and inexpensive. The popular media of the time promoted the suburbs as "the place to be". Also during this time, much of the low rent housing in the inner city that had been located in mixed use buildings in the downtown area (four to six story buildings with commercial on the lower floor and residential on the upper floors) were being torn down and replaced with high rise developments and parking lots. This pushed these residents to migrate farther out from the center of the city, many of them moving into subdivided homes in River Bend. These factors combined to create a spiral effect that lead to more middle and upper-middle income residents moving out and more low and moderate income residents moving in. The result was the decrease in property values that is still evident.
today. Many houses over the past few years have been turned over to the county due to non-payment of taxes. Houses that were considered to be beyond repair or dangerous were torn down leaving vacant lots scattered throughout the neighborhood.

**Physical Characteristics**

The physical boundaries of the neighborhood are University Avenue to the South, second Avenue to the East, the Des Moines River to the North, and for the purpose of this study, Sixth Avenue to the West (Figure 3.1). The neighborhood contains a mixture of small, medium, and large homes, many dating to the early part of this century. The neighborhood occupies a sloping section of Des Moines' near north side. For the purpose of analysis, the neighborhood can be divided into three different regions, region A, region B, and region C (Figure 3.2). Each region has a slightly different configuration of blocks, a different elevation along the hill, and a slightly different type of house. In region A, large stately homes occupy the highest ground along the river. Long blocks typify this part of the neighborhood which includes Arlington Drive which curves gracefully to follow the edge of the river. These homes were once the residences of Des Moines' elite. Most are now sub-divided into several low cost units, although a few have undergone (or are currently undergoing) extensive rehabilitation into single family homes. The rest of the neighborhood is divided into rectangular blocks with central alleys. Medium to large houses are located in the midrange of the neighborhood (region B) and smaller homes occupy the lower southeastern corner of the neighborhood (region C). Several newer (built in the past twenty years) multi-family complexes are scattered throughout the neighborhood (mostly in region A and region B). Also a number of group homes for the physically handicapped and for the elderly are located in the neighborhood.

The streets of River Bend conform to the standard grid that is the norm for most of Des Moines' residential areas (Figure 3.1), and is parallel to the Jeffersonian Grid that
Figure 3.1: Neighborhood Boundaries.
Figure 3.2: Neighborhood Regions.
organizes much of the midwest. Lot sizes are fairly consistent throughout the neighborhood. Most of the houses sit on large (45' x 130') lots although lots are slightly larger in region A and slightly smaller in region C. Land uses in the neighborhood are shown in Figure 3.4. Most of the neighborhood is made up of residential structures with commercial along Second, Sixth, and University Avenues. The neighborhood also contains a large park to the North along the Des Moines River and a smaller park in the middle of the neighborhood.

Figure 3.5 shows the major and minor traffic routes through and around the neighborhood. Most of the major traffic flows around the neighborhood along Second, Sixth, and University Avenues. Arlington, Franklin, College, Clark, and Forest are all minor traffic routes that bisect the neighborhood from west to east. Traffic on these streets however tends to be slow and light, and is not disruptive to the residential setting.

Many of the large and medium sized houses are subdivided into multi-family units and the area as a whole contains a high percentage of rental units to owner-occupied units as compared to the rest of Des Moines (Figure 3.3).

![Study Area](image)

![DSM](image)

Figure 3.3: Rent v. Own (1990 Census Figures).

The area contains a mix of styles architecturally, but many similarities exist. A large number of "four-square" houses are located in this neighborhood (Figure 3.6), and large full width porches, many of which are enclosed, are the norm (Figures 3.7 & 3.8).
Figure 3.4: Land Usage.
Figure 3.5: Traffic Routes.
Figure 3.6: Four-square house.

Figure 3.7: Typical porch (open).

Figure 3.8: Typical porch (closed in).
The houses within each of the three regions are consistent in height, mostly 2 1/2 to 3 stories in region A (Figure 3.9), 2 to 2 1/2 stories in region B (Figure 3.10), and 1 to 2 stories in region C. (Figure 3.11) While roof forms are varied, most of the houses have multiple roof lines with steep pitches. Houses in the neighborhood are predominantly of frame construction although a few brick or brick and stone structures are in existence, particularly in region A.

A housing condition survey that was conducted by the Des Moines City Planning staff in 1988 shows how the condition of the housing stock in River Bend compares to the rest of the city (Table 3.1).

<table>
<thead>
<tr>
<th>Housing Condition Rating</th>
<th>River Bend</th>
<th>City Wide</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1 Sound Condition</td>
<td>26%</td>
<td>67%</td>
</tr>
<tr>
<td>#2 Fair Condition</td>
<td>37%</td>
<td>19%</td>
</tr>
<tr>
<td>#3 Deteriorating</td>
<td>22%</td>
<td>11%</td>
</tr>
<tr>
<td>#4 Dilapidated</td>
<td>15%</td>
<td>3%</td>
</tr>
</tbody>
</table>

The condition of housing in River Bend is notably worse than that of the rest of the city but the numbers show that the neighborhood is far from a lost cause. In fact 63% is considered to be in fair or sound condition by the city (37% in fair condition and 26% in sound condition). These numbers suggest that a large percentage of the neighborhood could fall into the "sound condition" category with relatively minor rehabilitation.

The River Bend Neighborhood is located just to the north of downtown and as such is close to many public facilities. An elementary school and a new day care center are located just to the east, a public high school and a major city park with a public swimming pool is just across the river to the north. In addition, Des Moines Area Community College Urban Campus and Drake University are located within one mile, as is Mercy Hospital.

Second Avenue, the neighborhood's eastern border, is a commercial strip that contains
Figure 3.9: Region A, typical house.

Figure 3.10: Region B, typical house.

Figure 3.11: Region C, typical house.
mostly businesses that are service oriented. Many of the businesses cater to the entire metro area, not just the neighborhood. This area is in good condition and is characterized by newer buildings that are simple in nature but well maintained.

Sixth Avenue is the western border of the study area. Although the western boundary of the River Bend Neighborhood Association is Ninth Avenue, Sixth Avenue is used in this study because it presents a major break between the east and west halves of the neighborhood and the neighborhood changes slightly in character as you cross this boundary. Although both Second and Sixth Avenues are major traffic routes and are commercial districts, Sixth Avenue presents an entirely different character. This street contains a varied mix of properties and uses. Many social service agencies are located here. The strip contains a number of business including convenience stores, metro wide services businesses, an Asian food store, used merchandise stores, and a pawn shop. A number of residences are along Sixth avenue as well. They represent a sampling of the type of residences that the rest of the neighborhood contains, both in size and condition. The following is an detailed look at the agencies, businesses and buildings along Sixth Avenue.

Social Service Agencies

Several social service agencies are located here providing a variety of services. They include: the Bethel Mission, the Salvation Army, St. Vincent DePaul, Urban Dreams, and the West Side Athletic Club.

The Bethel Mission provides meals and temporary shelter for the homeless. The mission is located in a new, well designed building.

The Salvation Army Citadel is a facility that includes a chapel as well as social services and financial services for families in need. Youth activities are held in the basement and free bread is distributed 3 times a week in the parking lot. The building is approximately 30 years old but is attractive and well maintained. The only exception is a paved and fenced in "play
yard" that is located directly north of the building. The play yard does not contain any play equipment and detracts noticeably from the property.

St. Vincent DePaul operates an outlet store on Sixth Avenue that sells donated items at low cost. This building is not very old and is well maintained, but the flat, windowless design and the large asphalt parking lot in front do not create an attractive addition to the neighborhood. Two large houses that are located to the north are also owned by the organization. These buildings are presently boarded up and fenced in creating an eyesore.

Urban Dreams provides low income residents with emergency counseling and housing cost assistance as well as information about what organizations can provide help with social and housing problems. This organization is located in an old commercial storefront at the corner of Sixth and Forest. Some effort has been made to spruce up this property and while it is not an eyesore, it clearly could use consistent upkeep to contribute to the positive image of the neighborhood.

The West Side Athletic Club is located in the same building as Urban Dreams. This United Way funded organization provides youth fitness activities (boxing and aerobics) in a clean and well maintained facility.

Commercial

Commercial businesses along Sixth Avenue include convenience stores, restaurants, retail and service businesses, a plasma center and several bars. These businesses are located in a wide variety of buildings and they affect the neighborhood in both positive and negative ways.

Two convenience stores are located along Sixth Avenue at opposite ends of the neighborhood. Both stores belong to chains that operate throughout the city. Both stores are clean and well maintained and located in newer buildings with gas pumps in front. The Quick Trip store at Sixth and University is identical to other stores that the company operates in the
city. The Git 'N Go store at Sixth and Franklin however has been specially modified for the area. A long counter separates customers from the merchandise that the store sells. Clerks retrieve the items that the customers wish to purchase. This is unlike other stores that the company operates in the city that allow customers to select their own merchandise.

The neighborhood has one sit down restaurant, the Y-Not-Grill, and one deli. The deli sells kosher meats, makes sandwiches, and has a few tables for customers. These two restaurants are located in very similar buildings. Both are in concrete block structures that are attached to the front of large old houses. Neither building is especially attractive or significant architecturally but both are examples of the type of small, locally owned establishment that gives character to many of Des Moines' older neighborhoods.

The Sixth Avenue strip contains a few retail businesses. The types of retail and the condition of the buildings they are in are widely varied. A medical supply business occupies a new building near the entrance to the neighborhood. Other businesses include a used furniture store that occupies a dilapidated building with broken front windows, a pawn shop in a clean well maintained building with bars on the windows, a small clothing store located in a poorly maintained building attached to the front of a house, and a carpet store that occupies the first floor of a large old apartment building. In addition an Asian grocery store is located on Sixth Avenue in a poorly maintained building.

The neighborhood has businesses that serve the local community and those whose business comes from mostly outside the area. The businesses that serve the immediate neighborhood are few, but include a very clean and attractive self serve laundry, a barber shop, one auto service shop and an auto body shop: Sixth Avenue also contains a few businesses that serve areas beyond the neighborhood boundaries. These are for the most part located in well maintained buildings and include a heating and air conditioning business, a bookkeeping service, and a security service. In addition a manufacturer of porcelain dolls is
located on the ground floor of a small building in poor condition that contains apartments on
the upper floor.

A for-profit plasma center is in operation across from the Bethel Mission. This
relatively new building is poorly maintained and is characterized by large numbers of people
loitering in front.

The strip includes a number of small bars mostly in poorly maintained buildings. The
number of these bars has slowly dwindled in the past few years as the residents of the
neighborhood have successfully waged a campaign to remove many of them. This campaign
included lobbying the city council and the zoning board to change the zoning along Sixth to
disallow any future bars from opening, and successfully lobbying the city council to revoke the
liquor license of a local bar with a history of drug and violence problems.

Housing

While Sixth Avenue is primarily a commercial strip, it does contain a significant number
of housing units, both single family houses and multi-family complexes.

A number of different apartment buildings are located along Sixth Avenue. A large
seven building complex near the river is currently undergoing an extensive renovation by
Good Samaritan Urban Ministries. Good Samaritan is an organization that is funded by
several local churches and is involved in several housing programs for low income residents
and low income single mothers in particular. This particular project will have 47 two and four
bedroom apartments that will rent for $275 to $300 per month (Figure 3.17). The complex
will also include a playground and a community center. Sixth Avenue also contains two large
old apartment buildings in poor condition and several large houses that have been subdivided
into several apartments. These properties range from poor to well maintained.

Several houses are located along Sixth Avenue and are for the most part in very good
condition. Many are well maintained and cared for.
Vacant

Several vacant and abandoned structures along Sixth Avenue are responsible for much of the poor image of the street and the surrounding neighborhood. A large brick apartment building sits vacant across the street from the Bethel Mission. Most of the windows are broken out and the grounds are overgrown with weeds. The windows and doors on the lower levels are boarded up but it is obvious that several people are living in the building. A large store with apartments above, located at Sixth and Forest, is also vacant although that building appears to be secure. A number of other stores and a few bars are also boarded up. Two buildings in good condition are also vacant. They include a small grocery store building that is not very old and a small restaurant that recently closed.

Several dilapidated buildings along Sixth Avenue have been torn down leaving large vacant lots. Many of those lots are owned by the county and fall under the same types of programs that apply to the residential lots the county owns in the neighborhood.

Figures 3.12 through 3.29 show several views of Sixth Avenue and give a good representation of the street's current condition.

Figure 3.12: Sixth Avenue Bridge (view South).
Figure 3.13: Sixth Avenue Bridge (view North).

Figure 3.14: Birdland Park and Des Moines River (view from Sixth Avenue Bridge).

Figure 3.15: Large, subdivided house on Arlington Avenue.
Figure 3.16: View of Arlington Avenue.

Figure 3.17: Housing project currently being rehabilitated by Good Samaritan Urban Ministries.

Figure 3.18: Sixth Avenue (view North). Bethel Mission and Salvation Army on left, Y-Not-Grill on right.
Figure 3.19: Sixth Avenue. Plasma Center and Qwick Trip.

Figure 3.20: Sixth Avenue. Plasma Center and Deli.

Figure 3.21: Intersection of Sixth and College (Northeast).
Figure 3.22: Intersection of Sixth and College (North).

Figure 3.23: Intersection of Sixth and College (Southeast).

Figure 3.24: Sixth Avenue. Small clothing store.
Figure 3.25: Sixth Avenue. Used carpet and furniture store.

Figure 3.26: College Avenue, near Sixth. Auto body shop.

Figure 3.27: Sixth Avenue near Forest Avenue (view South).
Financial Programs

Several groups are active in the Des Moines area that assist low income residents in obtaining and improving affordable housing. Many of the groups have programs that are designed to provide financing or help in obtaining financing and subsidies as well as being involved in the actual renovating and building of housing. The major players include private non-profit groups, public/private partnerships, and government sponsored agencies.
Private non-profit

Anawim Inc.
ACORN (Association for Community Organizations for Reform Now)
CCI (Citizens for Community Involvement)
Good Samaritan Urban Ministries
Habitat for Humanity

Public/private partnerships

Des Moines Coalition for the Homeless H.O.M.E., Inc. (Home Opportunities Made Easy) NFC (Neighborhood Finance Corporation) Neighborhood Housing Services

Government sponsored agencies

Des Moines Housing Council
New Horizons
Des Moines Public Housing Authority

Anawim is a non-profit housing development corporation that provides temporary and permanent housing to low income people. The group helps with acquisition, rehabilitation, and management of rental properties. The group is currently building six duplexes in the western part of River Bend.

ACORN is an association of low and moderate income families that address issues that affect neighborhoods. The organization is also active in helping individuals in acquiring home loans.

CCI assists tenants and homeowners in organizing to solve problems that affect them.

Good Samaritan Urban Ministries is a non-profit organization that draws its funding from a large number of the churches in the Des Moines area. It provides affordable housing
for low income single women and their families. The organization is involved in the acquisition, rehabilitation, and management of several properties in the River Bend neighborhood. This group is currently rehabilitating a large complex of rental units that is located in Northwest corner of River Bend.

Habitat for Humanity is national organization with a chapter located in Des Moines. It is a non-profit housing ministry that promotes home ownership for low income families. The group uses volunteer labor and donated materials to assist with the acquisition and rehabilitation of affordable housing.

Des Moines Coalition for the Homeless is an organization that provides counseling and transitional housing for homeless people and advocates affordable housing.

H.O.M.E., Inc. (Home Opportunities Made Easy) is non-profit corporation that provides help with the acquisition and rehabilitation of affordable housing and financial counseling to low income families to help them to afford a home.

NFC (Neighborhood Finance Corporation) is a non-profit housing corporation. The NFC is financed primarily by area banks and operates as a mortgage bank for homeowners and prospective buyers. The goal of the NFC is to promote neighborhood revitalization in Des Moines. The NFC is currently involved in a number of large and small projects in the River Bend Neighborhood. It is providing part of the financing for the duplex project that is being built by Anawim Inc. in River Bend, is providing part of the funding for the Good Samaritan Urban Ministry's renovation project at Sixth and Hickman Avenues (at the north end of the neighborhood), and are working with several individuals in the neighborhood to purchase and renovate private residences.

Neighborhood Housing Services is a non-profit housing corporation. They provide grants, low interest loans, technical assistance, and leadership development to homeowners and organizations in targeted neighborhoods.
Des Moines Housing Council is a group that provides technical assistance and help with acquisition and rehabilitation of housing in targeted areas of the city.

New Horizons is a drop-out prevention program that is run by the Des Moines Public Schools. Students are provided with work opportunities by offering home remodeling, minor home repair, and chore services to low income and disabled elderly homeowners.

Des Moines Public Housing Authority is a city agency that provides rent subsidies to qualified low income residents.

Neighborhood Association

The River Bend Neighborhood has a very active neighborhood association in the River Bend Neighborhood Association. Neighborhood associations in Des Moines have been able to gain a moderate amount of political clout in the past few years. Leadership of a neighborhood association is seen as a stepping stone to local elected office (two current city council members are former presidents of neighborhood associations). The River Bend Neighborhood Association is considered to be one of the city's best (there are currently 40 neighborhood associations in Des Moines) and has been recognized in both the local and national media.

The association is currently involved in a number of projects. These include a plan to deal with the vacant lots that dot the neighborhood, the development of design guidelines, a survey of historic structures, promotion of the neighborhood to potential new residents, and lobbying public officials on issues that effect the neighborhood.

The plan for vacant lots involves determining the disposition of the lots in the neighborhood that are currently owned by the county. The association has given a plan to the county that details what they would like to have done with each lot. The plan includes allowing some residents to purchase the lot next to their house to be used as a side yard or garden, having the county sell some of the lots outright, and having the county retain some
lots for future use determination by the association. In addition, the association is working to purchase 23 of the lots that it will turn over to people who plan to build houses on them. The association estimates that the cost of the lots will be minimal to the purchaser ($400-$600 each). The county has been very supportive of the efforts of the association and in fact the person in charge of the vacant lots for the county is very impressed with the association and stated that he wished other neighborhoods were as organized.

Design guidelines are being developed by the association that will address materials, window types and sizes, roof pitches etc. These guidelines will only effect properties that are financed with money from the NFC but it is hoped that others in the neighborhood will be interested in following them as well. In addition to the guidelines the association is working with the Des Moines Planning Department to identify historic structures in the neighborhood.

The association has produced a brochure to help promote the neighborhood as a place to live, and works one-on-one to encourage potential residents. Patrick Fox, the River Bend Neighborhood Association's president, points to several out of state people who have recently moved or are moving into the neighborhood and purchased property.

Lobbying city and county officials is an activity with which the association has had success. The association has successfully lobbied local government officials for help with eliminating prostitution problems in the area, for money for public improvements, for zoning changes along Sixth Avenue, and for prior notification of demolition of vacant properties.

Patrick Fox is the current president of the River Bend Neighborhood Association. Fox, who runs a downtown art gallery that specializes in contemporary art, moved to Des Moines from New York several years ago. Fox and his wife currently own two large houses in the neighborhood and are in the process of restoring one of them. Fox identifies the diversity of the neighborhood, both economic and ethnic, as one of the neighborhood's greatest assets. He sees parts of the neighborhood as ripe for gentrification (specifically the larger homes) and
believes that the gentrification of a small section can go hand in hand with the revitalization of the neighborhood as a whole. Fox says that this will add to the diversity that is found in the area and fixing up the large old houses in the area adds positively to the image of the neighborhood.

Fox also stresses the need for more home ownership by the residents of the neighborhood. He believes that this encourages people to care for their property. Fox believes that many landlords in the area don't care for the properties that they own because they don't live in the neighborhood and are more interested in a return on their investment than on the living condition of the tenants. He points to the case of a property on the west side of the neighborhood as an example. The large old home was sold on contract to an absentee owner. The new owner split the house into several units. After several years the buyer defaulted on the purchase contract and the original owner took back the property. The former owner left over $20,000 in unpaid property taxes. In addition, major damage was done to the structure of the building when it was split up into several units and the building was allowed to deteriorate dramatically. As a result the house will be torn down and the owner will turn the property over to the county instead of paying the back taxes.

Fox says that he would like to see the removal of the Bethel Mission and the Plasma Center from the neighborhood. Both of these projects are recent construction and both were initially approved by the neighborhood association (before Fox was involved with the association). Fox says that the mission serves people who are not part of the neighborhood and are primarily people who are unable to function in society. This harms the neighborhood because of the negative influence that these people have on the children of the neighborhood. Fox suggests that the clients of the mission would be better served by a facility that is near Broadlawns Hospital. He says that a facility in that location would be just as accessible to the clients of the mission and would allow them better access to health care. Also, Fox states that
the Broadlawns property is not in the middle of a neighborhood as the mission currently is. Broadlawns Hospital is however, across a major east-west traffic route from a low income neighborhood similar in character to the River Bend area. Fox said that getting the mission to move was a realistic proposition and suggested that the neighborhood could use political pressure to force the city to help them. The neighborhood could trade support for a proposed downtown housing project that neighborhood groups oppose for city pressure on the mission to move (he believes that the city should help pay for the move also). Fox may however be overestimating both the clout of the neighborhood association with the city (it's lack of support for the downtown housing proposal does not appear to be effecting the project) and the clout that the city would have with the Bethel Mission.

The Cities' Perspective

The city of Des Moines commissioned Stockard & Engler, Inc. of Cambridge Massachusetts to study the neighborhoods in the city and recommend a course of action for improving them. Stockard & Engler presented their report in 1989. Stockard & Engler identified that many of the neighborhoods around the core of the city (River Bend included) were in poor physical condition and had been in decline for the past decade. They stated that much of the housing in the city is affordable but that the households who need the housing lack the financial tools to obtain it. The recommendations of the report were very comprehensive. Stockard & Engler recommended that the city take a more organized approach to neighborhood revitalization and that the planning be undertaken on a neighborhood by neighborhood basis. They also stress the need for the residents of the neighborhood become more involved in the planning process. The report identified owner-occupied housing as a key to the improvement of the neighborhoods and recommended the formation of the Neighborhood Finance Corporation to both provide more financial assistance to the residents and to coordinate the process of obtaining and providing funds. The report
recommended that the city follow three basic principles when developing neighborhood revitalization plans:

1) "Strategies must be derived from an understanding of and response to the neighborhood's perceived needs."
2) "Strategies must build and maintain neighborhood capacity to participate in planning and implementation."
3) "Strategies must build confidence in the future on the part of neighborhood residents, so that their daily actions will reflect that attitude and thus reinforce the revitalization and stabilization gains which are the objective of the public sector involvement" (Stockard & Engler 1989, p.5).

The city has made very productive use of the report and its recommendations. The city has encouraged the formation and growth of neighborhood organizations throughout the city and has involved them in the process of developing revitalization plans. The Neighborhood Finance Corporation (NFC) has been organized and is operating by providing funding to various improvement projects. The City Planning Department has developed revitalization plans for several inner city neighborhoods (and is currently developing one for the River Bend neighborhood) that include identification of historic structures, planned uses for vacant land and abandoned structures, public improvements such as curb and sidewalk replacements and improvement of neighborhood parks.

The River Bend neighborhood represents an opportunity for the city of Des Moines. It is an area rich in architectural history. It is located near downtown and essential services. It contains an extensive amount of vacant, buildable housing lots. And, it has a very strong, committed neighborhood organization. With proper planning and development, this neighborhood could easily become a housing asset to the city as well as an attractive, affordable, and desirable place for its residents.
CHAPTER FOUR: PROBLEM AND PROGRAM

The River Bend neighborhood possesses strong positive and negative aspects. They conspire to create a neighborhood that, while not currently putting forth an image of a desirable place to live, does have the potential to easily become a positive asset to both the city and the residents by providing for affordable living in a stable, attractive, and culturally diverse neighborhood.

The neighborhood's location and the availability of mass transit makes it convenient to downtown, Drake University, Des Moines Area Community College's urban campus, and Mercy Medical Center. The scenic Des Moines River and a major city park and green belt adjoin the neighborhood on the northern edge. The housing stock in the neighborhood is older but contains a number of houses with "character" including very large homes along the river and architecturally interesting small and medium sized houses in the interior of the neighborhood. The neighborhood benefits from a strong neighborhood association that is committed and working hard to improve the area. A large amount of money is available from a variety of sources, both public and private, for improvements to the neighborhood and both the city and county have been supportive of the neighborhood's efforts at improvement.

The Problem

The negative aspects however, are a major contributor to the current image and condition of the neighborhood. The distressed condition of Sixth Avenue (the major entrance to the neighborhood) is responsible for much of this negative image. It contains many buildings that are in poor condition, some of which are vacant and boarded up. The collection of social service agencies near the southern entrance to the neighborhood (Bethel Mission, Salvation Army, St. Vincent DePaul's, and Urban Dreams), while providing valuable services to the residents of the area, also contribute to the negative image of the neighborhood by stamping it with a "poor" label. Recent news reports have placed the blame for several fires in
abandoned buildings in the area on homeless people that are attracted to the area by the free meals at the shelters and by the Plasma Center located on Sixth Avenue. Many of the homeless are turned away from the Bethel Mission because of substance abuse problems and seek refuge in nearby abandoned houses, sometimes causing fires (both accidentally and intentionally).

Sixth Avenue contains a mix of retail, bars, and service business but overall lacks the "everyday needs" type of retail that is needed by the residents (such as a grocery store, a drug store, etc.). Much of the neighborhood is in need of various degrees of rehab that range from minor repairs to moderate repairs, such as roof replacement, to major renovation. In addition to the poor maintenance of many structures in the neighborhood, many of the vacant lots in the area are poorly maintained as well. The lots, which are owned by the county, are mowed at most twice each year and many are the target of illegal dumping.

The neighborhood has physical boundaries on three sides, however there is no visual marking of these boundaries and nothing to identify the River Bend neighborhood as a "place". The River Bend neighborhood has a very low percentage of owner-occupied housing units. 67.7% of the housing units in the River Bend area (US census tract 49) are renter occupied and 16.7% are owner-occupied. This compares to 36% of the housing units in Des Moines that are occupied by renters and 58.9% that are owner-occupied. This combined with the lack of clearly identifiable boundaries has led to an unstable condition where residents don't have a sense of ownership of their neighborhood. Persons who rent a unit do not have the same financial and emotional ties to the neighborhood as do those that own their homes and are less likely to be concerned with the future of the neighborhood. Absentee landlords have financial ties but often not the emotional ties to the neighborhood. To them, the properties are only an investment. The financial nature of this tie often leads to
a situation where it is more financially advantageous to allow a property to deteriorate than to keep it in good condition.

Upon review of the 1990 census data another significant finding should be noted. Although the property values in the area are significantly lower than the property values for the entire city (Figure 4.2), the dollar amounts of rents in the area are only slightly lower than the values for the rest of the city (Figure 4.3). These figures suggest that some landlords may be making large profits on low value properties with high rents. At the very least it seems to indicate that as properties in the area decline in value, rents are not affected, thus providing profit potential with little incentive to maintain properties.
Figure 4.2: Housing values, River Bend vs. Des Moines.
Source: 1990 U.S. Census (*figures x $1000.00).

Figure 4.3: Rent values, River Bend vs. Des Moines.
Source: 1990 U.S. Census (figures x $1.00).
The Goals

The goals of the program will be to increase the residents' proprietorship of the neighborhood, visually enhance the area, increase the safety of the neighborhood, increase the quality of the housing and the neighborhood, and maintain and enhance the affordability of living in the neighborhood. The primary goals of the program are as follows:

1) Proprietorship
2) Visual Rehabilitation
3) Safety
4) Quality Habitation
5) Affordability

These goals and the interventions required to achieve them can be broken down as follows:

GOAL I - Proprietorship

The residents of the River Bend neighborhood need to feel a sense of proprietorship to the place in which they live. This allows the residents to care about their neighborhood and feel that they have a stake in the future of the neighborhood. More importantly, it allows the residents to realize that they can positively effect the future of their neighborhood. The process of establishing this proprietorship in the River Bend Neighborhood involves several interventions.

1) Increase the number of housing units that are owner-occupied.
2) Provide new housing on existing vacant lots for people with low to moderate incomes.
3) Increase the number of "resident landlords". A resident landlord is the owner of a multi unit property that lives in one unit and rents the other units (one or more)
4) Make the physical boundaries to the neighborhood identifiable to both residents
and outsiders by installing markers or gateways at major entrances to the
neighborhood.

5) Improve the residents ability to "help themselves" to improve their property and
their neighborhood.

The first three of these interventions would increase the resident's sense of
proprietorship over the neighborhood simply by making them the legal owners of the
neighborhood. When residents have a financial stake in their dwelling unit they are more likely
to want to take care of both their house and the neighborhood. Increasing the number of
resident landlords would also have the effect of raising the quality of the rental units that are
involved. The owners are more likely to be interested in maintaining the property because
they live there, and renters are more likely to respect the unit they live in because the owner is
close by. This increase in quality has the side benefit of allowing the residents of these
properties (both owner and renter) to feel a sense of pride in the place they live. This can then
positively effect their feelings and attitudes about the neighborhood as a whole.

Making the boundaries of the neighborhood visible to the residents and outsiders fosters
the residents' sense of proprietorship by allowing them to more clearly identify the extent of
the neighborhood. It labels the boundaries and limits and identifies what is the "defended
space" of the neighborhood. These measures both identify the neighborhood and allow it to
gain the status of a "place" within the city. Helping the residents to help themselves increases
their sense of proprietorship over the neighborhood by allowing them the means to effect
change. Many of the residents have the initiative but may lack the finances and know-how to
improve their properties. By providing design help and counseling on how and where to
obtain financing and on how to do repairs or contract to have them done, the residents can be
empowered to take control of the future of the neighborhood. This would involve the
development of a program that would provide residents with help and counseling on
financing, rehabilitation, design, and construction. A "store front" operation could be established to serve as a clearinghouse for information on existing programs and to provide a place where local professionals could donate time and services to help residents with technical and design advice. This operation could also be the location for a materials co-op and tool loan program for the benefit of the residents.

GOAL II - Visual Rehabilitation

In order for the River Bend Neighborhood to revitalize it must be rehabilitated visually. Visually rehabilitating the neighborhood is a process that refers to identifying the positive and negative visual characteristics that the neighborhood possesses. By accentuating the positive characteristics and minimizing the negative characteristics the neighborhood can enhance the visual image of the area. The neighborhood is a collection of specific elements that come together to form the visual character of the neighborhood. These elements include such items as the type and style of the houses, the arrangement of the houses on the lots, how the lots form blocks, and how the blocks come together to form the neighborhood. Together, these elements form the "fabric" of the neighborhood. This fabric is like the fingerprint of the neighborhood and disruption of the fabric leads to a visual instability that may give the appearance of deterioration. The holes in the fabric of the neighborhood lead to an overall image of deterioration that effects even the well kept and maintained property in the neighborhood, making the whole neighborhood appear deteriorated, not just the selected properties that are substandard. The process then for visually rehabilitating the neighborhood involves the following interventions:

1) Restore the fabric of the blocks by reinserting structures (affordable housing) on vacant lots that follow and strengthen the existing lines and character of the block.

2) Visually identify the boundaries of the neighborhood with markers.
3) Improve the visual image of Sixth Avenue through the use of trees, banners, curb replacement, and zoning.

4) Improve the physical and visual connections to the Des Moines River and to Birdland Park.

5) Encourage the improvement of rental property in the area through aggressive code enforcement.

Restoring the fabric of the blocks will strengthen the neighborhood by reversing the image of decay that the vacant lots represent. This process will help to reduce the number of vacant lots and the associated problems of upkeep and maintenance, will help spur needed confidence in the ability of the neighborhood to grow and improve in the future, and will provide much needed housing at an affordable price for the residents of Des Moines. Identifying the boundaries of the neighborhood will help to improve the image of the neighborhood in the eyes of both residents and outsiders thus allowing the neighborhood to have a collectively identifiable identity. Improving the visual character of the commercial strip along Sixth Avenue would have a major impact on the visual rehabilitation, contributing to a positive image of the entire neighborhood. This strip serves as the front door to the neighborhood and as such creates the first impression of the neighborhood for many people. Currently the image of Sixth Avenue is a detriment to the residential area that adjoins it and is responsible for much of the negative image that is associated with the River Bend neighborhood. By improving this commercial district, the benefits to the neighborhood image could be great. Improving the connections to the Des Moines River and to Birdland Park would help to improve the image of the neighborhood. The river and the park are major assets to the neighborhood but at present are largely invisible and hard to get to by a large number of the residents of the area. Improving the physical connections would permit easier access to the park and river by the residents for recreational use and would allow the image of
the river to add to the imageability of the neighborhood. Aggressive enforcement of the city's existing building and rental housing codes could improve the quality of rental property in the area by decreasing the incentive that landlords now have to allow their rental properties to deteriorate, specifically that they can collect near market rents on property that is substandard and that is allowed to deteriorate.

GOAL III - Safety

Resident safety is important to any viable neighborhood and is of significant importance to the ability of an urban neighborhood to revitalize. In order for residents to feel good about the area that they live in and to want to improve it they must feel that they and their property are relatively safe. Greenberg states that crime is often a major factor in the decay of urban neighborhoods. The perception of high crime rates and the perception that crime is allowed to occur can have as large an effect on the neighborhood as the actual crime rate. The bottom line is that feeling safe in the neighborhood can be as important to the ability of the neighborhood to revitalize as the physical condition of the housing. Interventions to improve the feeling of safety in the neighborhood involve the following:

1) Increased police patrols and increased visibility of those patrols

2) Development of block watch groups.

3) Marking the boundaries and entrances of the neighborhood so that they are identifiable to the residents and outsiders.

Increasing the amount and visibility of the police in the area will have the effect of reducing actual crime in the area. The development of block watch groups allows the residents to get to know each other better and to be able to identify and monitor strangers. This allows the residents to watch out for and protect each other and each other's property. Marking the boundaries and entrances to the neighborhood allows the residents to better
identify the boundaries to their "territory" and allow them a better sense of control over the area. Boundaries also show to the outsider that this is "defended territory".

GOAL IV - Quality Habitation

An important aspect of the success of any neighborhood is that the neighborhood must provide a quality habitat for the residents. In this respect the neighborhood must provide more than just good looking shelter at a reasonable price. The housing and the neighborhood must meet the residents' physical needs for privacy, comfort, and hygiene. The neighborhood must also meet the residents' need for identity and communality. The interventions required to achieve this goal are varied and include the following.

1) Provide counseling, design assistance, and "how-to" help so that residents can locate and obtain financing to facilitate repairing and improving their property.

2) Increase the quality of rental housing through aggressive code enforcement.

3) Provide well designed, quality built new housing on existing vacant lots.

4) Make the physical boundaries to the neighborhood identifiable.

5) Upgrade the existing park within River Bend with new landscaping and new play equipment.

By providing counseling, design assistance and how-to help, residents will be able to improve the quality of their housing and they will be able to make their housing better fit their needs and desires. Aggressive code enforcement on rental property will improve the quality of rental property so that it better meets the needs of the residents of the units. Providing new housing of quality design and construction will enhance the efforts of existing residents who are improving their own property by ensuring that a high standard of quality is maintained in the neighborhood. It will also increase the amount of available high quality housing in the
area. Making the boundaries of the neighborhood identifiable will result in a more tangible image of the neighborhood that the residents can recognize and associate themselves with.

GOAL V - Affordability

One key element to improving this neighborhood is economy and affordability. The large majority of the residents in the neighborhood are low-income. Currently the neighborhood, while not meeting all of the residents' needs, is affordable. Sacrificing affordability in order to improve the neighborhood would force many of the current residents to leave the area. While the goals of quality habitability and visual enhancement could still be achieved, the residents that are forced to move on economic grounds would be hard pressed to improve their situation in other areas and may in fact end up being worse off than they currently are. This then means that in order for the revitalization of the neighborhood to be of benefit to the current residents, the affordable nature of the neighborhood must be maintained. To achieve this goal the neighborhood must take full advantage of and build upon the assets that it possesses. Interventions that are aimed at achieving this goal are as follows.

1) Take full advantage of the low cost financing options that are offered by the NFC.

2) Offer counseling to residents on how to qualify for and obtain financing and how best to utilize the funding available to improve their property.

3) Utilize the political clout of the River Bend Neighborhood Association to lobby for increased city funding of neighborhood improvements.

4) Utilize the vacant lots in the area (available free from the county) to construct affordable housing.

5) Encourage the local housing groups to continue to be active in the rehabilitation and construction of low cost housing in the neighborhood.
The Neighborhood Finance Corporation (NFC) is a valuable asset to the community. According to Rick Chelsvig, the executive director of the NFC, the River Bend neighborhood has under utilized the amount of grant and loan money that is available to it. Mr. Chelsvig credits the lack of use of his agency to several factors. Among them are a lack of knowledge by the residents that the money is available and of how to obtain it, and the low percentage of home ownership in the area. By counseling the residents on how to obtain funds and how best to spend them, more residents could be served by the NFC and the neighborhood could take full advantage of the funds that are being offered to it. The River Bend Neighborhood Association has been successful in its efforts in the past in lobbying city and county officials on issues effecting the neighborhood. The association should take advantage of the rapport that it has built up with local officials to press for more improvements in the neighborhood including repairs to the infrastructure, construction of better connections to the River and Birdland Park, and improvements to beautify the area such as decorative street lighting, plantings, and neighborhood identification markings.

The vacant lots in the neighborhood that are owned by the county represent a significant asset to the neighborhood. The county is willing to turn over the lots free of charge to residents and others who agree to improve them and to build affordable housing. The neighborhood should take advantage of this unique opportunity to construct affordable housing. By not having significant land costs, the cost of building a new unit of housing can be reduced significantly. The private housing groups that are active in the area are also a significant asset to the neighborhood. Groups such as Anawim and Good Samaritan Urban Ministries have invested significant amounts of time and money in the neighborhood and have produced very high quality results. These groups should be encouraged to continue their efforts in the future and the residents and the neighborhood association should go out of their way to assist the efforts of the groups.
Many of the interventions listed are applied to the achievement of more than one goal. This is because although there are five separate goals, many of the interventions will result in benefits that apply to several of the goals. In addition, all of the goals focus on the same end result - the revitalization of the River Bend neighborhood.

These goals and interventions require the involvement of a significant number of different players. Many of them already exist in the neighborhood and are working toward improving the neighborhood. They include the Neighborhood Finance Corporation (NFC), the Des Moines Planning Department, the River Bend Neighborhood Association, and various local housing groups. Many other players are potentially available (such as Architects, Engineers, Construction Trades people, etc.) to help the neighborhood but an appropriate method for obtaining their involvement needs to be created.

Justification for the use of these interventions to improve the neighborhood can be found in the writings of many of the researchers in the field. Greenberg's studies and Alexander's theories suggest the need to allow the residents to identify the boundaries of the neighborhood. Greenberg's studies also suggest the need to promote home ownership as a means to stabilize the neighborhood.

Philip Clay's study of neighborhood renewal in American cities reveals several findings that are consistent to the program objectives of this thesis. Clay cites evidence that renewal can occur in even very deteriorated parts of the inner city. He states that physical deterioration does not necessarily preclude the renewal of a particular area. The next finding of Clay's that is important to the strategies expressed here is that the process of revitalizing a neighborhood is dependent on the initiative of the individual owners, investors, and the organizations that represent them. Governmental help is very valuable to the process in the form of providing tools and financial assistance, but the involvement of the individual residents is the critical element. Along this same vain, what Clay calls the "civil class" (see Chapter 2)
must be present in the neighborhood in order for revitalization to occur. This means that the residents must care about the future of their neighborhood and be confident in their ability to impact the future of the neighborhood. Finally, Clay's findings show that small amounts of investment by governments and institutions provide a large amount of leverage in reversing neighborhood decline. His study shows that initial investment by local government generates additional investment by individuals, particularly investments for small improvements that significantly improve the attractiveness of the area.

The Program

The goals presented in this chapter can be used to develop several specific programs for the improvement of the neighborhood. These programs include a program that deals with improving the image of Sixth Avenue. A program for improving the parks located within and next to the neighborhood and the for improving the connections to the parks. A program to develop a self-help agency that provides information and help with financing, rehab, and construction. A program for identifying and rehabilitating dilapidated housing in the neighborhood. A program for the construction of affordable housing on vacant lots in the neighborhood. Each of these programs address many of the goals above and each requires a separate program in order to succeed. Figure 4.4 shows how some of the interventions listed in this chapter apply to the neighborhood. The interventions are labeled on the map as follows:

A. Possible locations for "landmark" type markers. These would consist of various items including signage, and physical structures/gateways.

B. New housing on existing vacant lots - throughout the neighborhood. See also Figure 4.5. Currently there are approximately 36 vacant lots within the study area.

C. Improve the visual image of Sixth Avenue with banners, trees, and new curbs and sidewalks - entire length of street.
D. New connection to Des Moines River and Birdland Park. This would consist of a small new park on the River Bend side of the River (on what is an existing residential lot), and a new foot bridge to connect both sides of the River.

E. Improve the existing park with the addition of new landscaping, and new play equipment.

F. Possible location of a neighborhood revitalization assistance center (this building is currently unoccupied - see figure 3.27, Chapter 3). This center would provide counseling, design assistance, and "how-to" help so that residents can locate and obtain financing to facilitate repairing and improving their property. This could also serve as the location for a tool loan program and materials co-op program.

This thesis focuses on revitalizing the River Bend neighborhood. So far this thesis has presented numerous macro level interventions aimed at this goal. In order to achieve a better understanding of how this revitalization can positively impact the neighborhood, a small segment of the neighborhood (one block) will be examined in detail. On this micro level, the various interventions can be examined as they apply to specific situations on this block.

The block to be examined is located in Region B of the neighborhood. This section is made up primarily of single family and double family houses with a few multi-family units. The area consists of a one block section of Fifth Street from Indiana Avenue to Forest Avenue (Figure 4.6). The block is residential and is made up of mostly two-story, frame houses. Several vacant lots are located on this street and available for reuse. Revitalization of the physical environment of this block will include rehabilitation of the existing housing (ranging from moderate to major) and the insertion of affordable housing on several of the vacant lots.

Physical upgrading is of course only one of the goals of this revitalization. Revitalization of this block as part of a successful, safe, and desirable neighborhood will also entail the formation of a block group made up of the residents. This group will function to
A. Identity Markers
B. New housing on vacant lots - throughout the neighborhood
C. Banners, trees, new sidewalks, etc. - entire length of street.
D. Foot Bridge
E. Improvements to existing park
F. Neighborhood revitalization assistance center

Figure 4.4: Neighborhood interventions.
Figure 4.5: New housing on vacant lots
Figure 4.6: Demonstration project block
(Fifth Street from Indiana Ave. to Forest Ave.)
bring the blocks residents together and serve as a block watch to make the block safer. This group will also function as a conduit for information, allowing residents to share information resources on financing, how-to help, etc. It also will allow the block to represent its interests to the River Bend Neighborhood Association in a collective way, thus giving the block more clout in the decisions and actions of that group. The revitalization of this block will rely heavily on the resources of the Neighborhood Finance Corporation to obtain financing for residents to pay for improvements and construction and to allow the majority of residents to purchase their homes.

A part of the program for improving this block (as well as the rest of the neighborhood) involves the construction of new, affordable housing on the vacant lots. Programming the design of the new units includes determining the occupant type, size, and cost (affordability) of the units, and how the units fit architecturally into the fabric of the neighborhood.

**Occupant Type**

The 1990 Census figures for the River Bend neighborhood show that, as compared to Des Moines as a whole, the neighborhood has a large number of households that are headed by a single person (Figure 4.7).

The neighborhood also contains a large number of households with children (30%) and over 53% of the households in the neighborhood contain 2 or more people. These figures suggest that new housing units in the neighborhood, in order to be of benefit to the people who live there and to people like them who would move in should be able to accommodate families with children, especially single parents with children.

**Size**

The size of a housing unit has a large impact on the ability of the unit to meet the needs of the occupants, the quality of habitation, and the affordability of the unit. Conversely, the size of the unit is effected by the needs and desires of the intended occupants, and the size of
Figure 4.7: Head of Household.

the space that is available for the unit to occupy. As discussed in Chapter Two, the costs of constructing a unit of housing can be reduced if the size of the unit is reduced. This would suggest that the unit to be constructed should be small in order to reduce construction cost. The examples cited in that chapter showed units that combined living, sleeping, bathing, and food preparation as small as 120 square feet, and a unit for two people that occupied only 384 square feet. These small floor plans save considerable money over larger plans because they use less materials, but this cost savings comes at a price. The units combine many spaces together (such as living, food preparation, and sleeping) and are so small that the resident may feel "cramped". The needs and desires of the occupants and the type of occupant must be considered also when determining unit size. A unit that meets the needs of a single person would be inadequate for a family of 4 people, and a unit built for the needs of four people would be unnecessarily large for a single person. Quality habitation is also a factor when
determining unit size. In order for the new residents to contribute positively to the neighborhood, the housing must be such that it allows for a standard of living that is appropriate to the neighborhood (and appropriate to the goals that the neighborhood strives for). This involves providing a house that is large enough and configured in such a way as to provide for the privacy, comfort, and hygiene of the occupants. This translates to a program that allows separate areas for dining, preparing meals, sleeping, bathing, and living with minimal overlap of functions. This program requirement effects the size of the unit in that while sleeping, cooking, eating, living, and perhaps even bathing could easily be combined into one simple space to reduce size, the quality of habitation that is desired in the neighborhood suggests separate spaces for each function (although not necessarily separate rooms). The exact sizes of individual rooms will vary from unit to unit but the uses of the rooms help to determine approximate sizes. Bedrooms approximately 10' x 10' are small but allow enough room for a double bed or two single beds as well as a dresser and night stand. Bathrooms that are 5' x 8' allow adequate room for full sized fixtures. Living rooms should be at least 12 x 12 to allow room for a full sized couch and two large chairs as well as television and stereo cabinets/equipment. Kitchens can be small but should be at least 8' x 8' to accommodate full size appliances and a double bowl sink. Eating areas should be big enough to accommodate a full size table and chairs. Spaces that share a single room (such as a combined living room and dining room or a kitchen with an eating area in it) allow for the feeling of more space in the house than do divided up, single purpose rooms. Considerable space can also be saved by, whenever possible, combining circulation spaces with other spaces. This reduces the need to set aside valuable square footage for hallways.

Affordability

Affordability in this program comes from a number of sources. They include small unit size, low cost land (free lots), relative simplicity of building types, and a variety of low cost
financing programs. By constructing the units using a simplified plan and simple finishes the cost per square foot can be kept to a minimum. Other projects of a similar nature that have been built recently in Des Moines neighborhoods have realized construction costs of around $60.00 per square foot. By way of contrast, construction costs of custom built luxury homes in the area can vary widely and cost double or even triple that amount. Costs can also be reduced by keeping the square footage in the unit to a minimum. A 1000 square foot unit would cost $60,000.00 vs. a 1500 square foot unit for $90,000.00. Considerable cost savings can be saved by utilizing the vacant lots in the neighborhood which can be obtained for free from the county. Typical new home lots in the city of Des Moines run $12,000.00 to $18,000.00 for a moderate priced home. Financial savings can also be realized by taking advantage of programs available to residents of this area. The Neighborhood Finance Corporation will provide construction loans with 0% interest and then convert the financing to a low interest mortgage with minimal down payment requirements.

Architectural Fit

The unique character that the buildings in the neighborhood possesses significantly effects the program of new housing. The majority of the housing in this block was built in the first half of this century. The housing that exists is not altogether uniform, although certain similarities exist. The existing houses (with a few exceptions) are of a consistent height and massing. The roof forms on the houses are similar, and a uniform set back and spacing to the houses, combined with the similarity of the facades sets up a rhythm that defines the nature and character of the block. While the new housing need not be an exact copy of the existing housing, the new housing should reinforce and build upon the positive aesthetic and space defining qualities of the neighborhood. These qualities include the uniform set back and spacing of the houses, fairly uniform massing and roof pitches, placement and kind of porches, and similar types of ornamentation.
CHAPTER FIVE: DESIGN - A DEMONSTRATION PROJECT

This chapter focuses on one block of the River Bend Neighborhood as a demonstration project. The area of the demonstration project consists of a one block area of Fifth Street from Indiana Avenue to Forest Avenue (Figure 5.1). This chapter builds upon the program outlined in Chapter Four to present a plan for the physical revitalization of the block. The realization of this revitalization will depend heavily on the implementation of the interventions discussed in Chapter Four. The focus of this chapter is to examine in detail how those interventions are to be implemented in one specific part of the neighborhood.

Figure 5.2 presents a plan of the block as it currently exists. Figure 5.3 presents a proposed plan of the same block showing the interventions to be discussed. The following is an examination of the existing condition of the block and the specific interventions that are recommended to improve the block.

The city of Des Moines should lead the way in the improvement of this block by making improvements to the existing infrastructure. Specifically, the curbs along Fifth Street are crumbling and should be replaced and the alley ways behind the housing should be paved (see Figures 5.4 and 5.5). Many of the houses that remain on this street are in relatively good condition. Most need little or no improvement to serve the role of providing decent affordable housing to the residents. These residents should be encouraged to take advantage of the funds and assistance that is available through the Neighborhood Finance Corporation to improve their homes in ways that will allow the houses to continue to perform this role in the future. The improvements that these residents should consider include adding insulation and replacing old windows with new energy efficient windows. Replacing and repairing old roofing and siding materials with new, upgrading plumbing and electrical systems to meet current demands, and replacing old inefficient furnace systems with energy efficient models. The use of the available funds to make energy saving improvements will allow the housing to
Figure 5.1: Neighborhood Plan.
Figure 5.2: Demonstration Project Block; Existing Condition.
Figure 5.3: Demonstration Project Block; Proposed interventions.
better serve its residents by lowering the monthly expenses of the resident. Figures 5.6 through 5.9 show these houses in detail. Figure 5.6 is a photograph that shows the existing condition of the houses that occupy lots 1, 2, 3, and 4. These houses are in relatively good condition. The house on lot 1 needs some attention to the gutter work on the front porch but all four of these houses are structurally and mechanically sound. The houses that are located on lots 10 and 11 are shown in figure 5.7 and 5.8. These two houses are representative of the
block in that they are in good condition but in need of new windows and siding. The small retaining wall along the fronts of the properties on this side of the street is also in need of repair. Although the wall is ultimately the responsibility of the individual property owners, this is an example of the type of project that the block should work on together. By working as a group, the residents may be able to convince the city to use block grant money to replace the wall as part of its infrastructure improvement budget, or it may be able to lobby the NFC to provide grant money or low interest financing. Figure 5.9 shows the houses on lots 15, 16, 17, and 18. These homes also show the typical need for general upgrading of siding, windows, and roofing.
Lots 6, 7, 12, 13, 14, 19, 20, and 21 are currently vacant. These properties represent over 1/3 of the lots on the block. The effect of having so many of the lots vacant is that the fabric of this block is largely deteriorated. This situation can be reversed by inserting new housing into the vacant lots and by planting several new trees along the east side of the street. This will restore the street to a more uniform room with walls represented by the similar masses of the houses that line the street and capped with a canopy provided by the shade trees. Figure 5.10 shows the proposed look of the street (shown are lots 18 to 22) with the new housing installed on lots 19, 20, and 21. The houses on lots 19 and 20 are side-by-side split two
family houses that share the same floor plan (20 is a reverse of 19), and the house on lot 21 is a stacked flat two family house. Figure 5.11 shows the site plan of the three houses. Figures 5.12 through 5.19 show the plans and elevations of the individual units. The two houses that are presented in this chapter are designed to be prototype houses that can be built on the various vacant lots in the neighborhood. Presented is a configuration for this particular block and these particular lots. Chapter 6 will discuss the adaptation of these two prototypes to other sites within the neighborhood.
Figure 5.10: West Elevation lots 18 to 22.
Figure 5.11: Site Plan lots 19, 20, 21.
Figure 5.12: House #1, View from the street.
Figure 5.13: House #1, Side and rear elevations.
Figure 5.14: First floor plan, units A & B.
Figure 5.15: Second floor plan, units A & B.
Figure 5.16: House #2, View from the street.
Figure 5.17: House #2, Side and rear elevations.
Figure 5.18: First floor plan, unit C.
Figure 5.19: Second floor plan, unit D.
CHAPTER SIX: DESIGN INTERPRETATION

The demonstration project presented in Chapter Five represents the application of the goals and interventions developed in this thesis to a particular block in the River Bend Neighborhood. The project suggests the implementation of several interventions to the existing housing in the block and presents the design of two prototype houses that can be built on the vacant land that is within the block. The design is intended to not just provide affordable housing and use up vacant land but to strengthen and revitalize the neighborhood by respecting, repairing, and building upon the positive elements that give the neighborhood its character.

The two houses contain a total of four housing units. The first house is a side by side split. Unit A consists of an 810 square foot, two story, two bedroom unit with one full bathroom. Unit B is a 1088 square foot, two story unit that contains three bedrooms and one and a half bathrooms. Both units contain a full kitchen, living room and a space for dining. Unit B also contains a small family room. These two units are placed side by side and share a common wall. Unit A is set 6' farther back from the street than unit B and different roof forms are utilized to allow some visual separation of the two units. A common porch, similar windows, trim, and siding materials are used to tie the house back together into a single entity that fits the massing and character of the rest of the street. The second house is in a stacked flat configuration. Unit C, on the first floor, is a 923 square foot single floor unit with 2 bedrooms and 1 bathrooms. This unit is configured in such a way as to make it accessible to a handicapped person. The kitchen and bathroom in the house are designed to accommodate a person in a wheel chair (Figure 6.1) and a ramp is designed into the floor plan to allow access to the house. Unit D is on the upper floor of this house. The entryway to this unit is on the first floor of the house and is accessed from the common front porch. This unit also contains
Figure 6.1: Kitchen accessibility details.
99

923 square feet. It has 2 bedrooms and two bathrooms. As with house number 1, both of the units in house number 2 contain full kitchens, living rooms and space for dining.

Both houses are designed to fit in with the houses that are around them. That is not to say that they are meant to look identical to the existing houses. The two houses are different in design but share many common materials and details. Both houses are to be built of wood frame construction and covered with wood siding. Both houses share similar steep roof pitches and have wood trim and window details that are the same. Both of the houses are designed to be prototype houses, that is they are meant as examples of a house that can be built in the neighborhood to fit the character of the neighborhood, and provide for affordable housing for the neighborhoods residents. The houses are shown on three sites in the neighborhood but could be built on many different lots in the area. The houses can be reconfigured so as not to all look identical by altering roof forms, removing (or adding or changing) selected porches, by reversing the floor plans, and by altering the architectural detailing. Unit C could also be built with or without the handicapped accessible features as required by the potential tenants. Figure 6.2 shows alternative elevations of the house.

The program for the design of housing for this neighborhood that is discussed in Chapter Four considers the variables of size, occupant type, affordability, and architectural fit and character. This design addresses these program requirements as follows.

**Occupant Type**

The four units are designed to accommodate several different occupant family types. As these units where not designed with a particular client in mind the plans have to be adaptable to fit many different types of residents. Table 6.1 shows the types of households that could occupy the various units.
Figure 6.2: Alternative Elevations of House #1.
Table 6.1: Occupant Types

<table>
<thead>
<tr>
<th>No. of</th>
<th>Unit Bedrooms</th>
<th>Occupants Types</th>
</tr>
</thead>
<tbody>
<tr>
<td>A 2</td>
<td>Couple or single parent with 1 or 2 children. 2 single adults.</td>
<td></td>
</tr>
<tr>
<td>B 3</td>
<td>Couple or single parent with 2 or more children.</td>
<td></td>
</tr>
<tr>
<td>C 2</td>
<td>Couple or single parent with 1 or 2 children. 2 single adults. Handicapped adult or child.</td>
<td></td>
</tr>
<tr>
<td>D 2</td>
<td>2 single adults, or parent with adult child</td>
<td></td>
</tr>
</tbody>
</table>

Size

The size of the units, while minimized as much as possible to keep costs down, are primarily determined by the types of spaces required to fulfill the privacy, hygiene, and comfort needs of the intended residents. This translates into separate rooms in the unit that are dedicated to the functions of living, sleeping, and bathing. Cooking and dining functions are combined in the units and in some of the units they are combined with or connected to the living areas. The sleeping areas in the units are separated into private bedrooms and bath areas are shared but private. The room sizes in the various units vary but in general are small to keep down construction costs. Unit A has a total of 810 square feet. The living room is 11.5' x 14', the eating area is 7' x 9' and the kitchen is 8' x 8'. The bedrooms in this unit are 12' x 9' and 10' x 9.5' with one 5' x 9.5' bath room. Unit B consists of 1088 square feet. The living room is 11' x 11' with a 15' x 11' family room, a 6' x 9' eating area, and a 8' x 9' kitchen. The bedrooms are 12' x 9.5', 8' x 9', and 10' x 9'. This unit also has one 5' x 9' bathroom upstairs (adjacent to the bedrooms), and one 4' x 4' half bathroom on the lower level. Unit C is a one story unit that has 923 square foot on one level. The living room of this unit is 12' x 14', there is a 8' x 8' dining area (off of the living room) and a 8' x 9' eating area (combined
with the kitchen), an 8' x 9' kitchen, two 12' x 9' bedrooms, and one 8' x 5' bathroom. Unit D also contains 923 square feet. The living room is 12' x 18' with an eating area that is 9' x 9' and a 7.5' x 9' kitchen. This unit has one 16' x 10' bedroom and one 12' x 10' bedroom. One bathroom is 5' x 10' and one bathroom is 7' x 6'.

Affordability

Several factors contribute to the affordability of the new housing units. The layout of the units have been simplified to reduce the number and complexity of interior partitions and to keep hallways and circulation space to a minimum. Exterior forms have been kept simple and floor spans are short when possible. These design features help to hold down the cost of the units by simplifying the process of constructing the units. The cost of the units are greatly reduced by the utilization of free land. The houses would be built on vacant land that is owned by the county. The county is willing to give the land free to persons who agree to build affordable housing on it. Further cost savings can be obtained by taking advantage of zero percent construction financing and low interest mortgage loans from the Neighborhood Finance Corporation. Table 6.2 shows the estimated construction costs of building the four units. These figures are based on an estimate of $65 per square foot construction cost. A project of similar construction complexity was completed in the spring of 1992 for a similar amount.

<table>
<thead>
<tr>
<th>Unit</th>
<th>Sq. Ft.</th>
<th>Cost of Construction</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>810</td>
<td>$52,650</td>
</tr>
<tr>
<td>B</td>
<td>1088</td>
<td>$70,720</td>
</tr>
<tr>
<td>C</td>
<td>923</td>
<td>$59,995</td>
</tr>
<tr>
<td>D</td>
<td>923</td>
<td>$59,995</td>
</tr>
</tbody>
</table>
According to guidelines put forth by Stockard & Engler in their report to the city on affordable housing Des Moines, the income levels needed to afford to purchase these units would be as shown in Table 6.3 (assuming that the land would be provided free of charge).

<table>
<thead>
<tr>
<th>Unit</th>
<th>Cost of Construction</th>
<th>Income Required for Purchase*</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>$52,650</td>
<td>$24,690</td>
</tr>
<tr>
<td>B</td>
<td>$70,720</td>
<td>$33,170</td>
</tr>
<tr>
<td>C</td>
<td>$59,995</td>
<td>$28,140</td>
</tr>
<tr>
<td>D</td>
<td>$59,990</td>
<td>$28,140</td>
</tr>
</tbody>
</table>

*Source: Stockard & Engler 1989

Table 6.4 shows the income levels for different size families in the city of Des Moines. 80% of median income is considered moderate income. 50% of median income or below is considered low income.

Based on the figures in Tables 6.3, and 6.4, most families below 80% of median income would need some form of assistance to purchase one of the units. Financial assistance from the NFC and or one of the other programs active in the area would need to be provided for most of the people who would potentially benefit from this new housing.

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Median Income</th>
<th>80% of Median</th>
<th>50% of Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$28,450</td>
<td>$22,760</td>
<td>$14,225$</td>
</tr>
<tr>
<td>2</td>
<td>$32,550</td>
<td>$26,040</td>
<td>$16,275</td>
</tr>
<tr>
<td>3</td>
<td>$36,600</td>
<td>$29,280</td>
<td>$18,300</td>
</tr>
<tr>
<td>4</td>
<td>$40,700</td>
<td>$32,560</td>
<td>$20,350</td>
</tr>
<tr>
<td>5</td>
<td>$43,200</td>
<td>$34,560</td>
<td>$21,600</td>
</tr>
<tr>
<td>6</td>
<td>$45,800</td>
<td>$36,640</td>
<td>$22,900</td>
</tr>
</tbody>
</table>

Architectural Fit and Character

In order for the new housing to perform the function of strengthening and revitalizing the neighborhood, it must respect the existing fabric of the neighborhood. The River Bend neighborhood has a distinct fabric that is established by the type, size, massing, and placement of the housing. Figure 6.4 shows a map of the neighborhood with the forms of the housing shown in black. The fabric of the particular blocks differ from one region of the neighborhood to another, but within each region there is a consistency to the alignment of the streets, the setback of the houses from the street, the size of the houses, and the spacing form house to house. The relatively uniform faces of the houses along both sides of the street form a wall that defines the space within. This is the fabric of the street and helps to establish the character of the neighborhood.

In its current condition, the neighborhood contains a large number of vacant lots. These lots once contained houses that supported the fabric of the neighborhood. As the houses were demolished this fabric was damaged. Removing the houses from the street effectively punched holes in the fabric. As the number of holes increases, the neighborhood is in danger of losing the character that forms its identity.

In order for the new housing to help the neighborhood to preserve and enhance its character it must work to repair the fabric by remaining consistent to form of the neighborhood. This involves inserting new housing of similar size and massing as the existing houses. It also involves using similar spacing and set backs. Figure 6.5 shows how the new housing can be integrated to the site in such a way that it repairs the fabric of the block.

The new housing benefits the revitalization effort in several ways. The new units provide affordable housing that is attractive and meets the needs of the people who live in it. The housing helps to repair the fabric of the neighborhood by "plugging the holes" that were left by housing that was torn down. The construction activity of the new housing shows
Figure 6.4: Neighborhood Fabric.
confidence in the future of the neighborhood and encourages existing residents to invest in their own property.

As was discussed in Chapters Four and Five the design of new housing for the River Bend neighborhood is just one part of a large effort that must be made in order for the neighborhood to revive and become an asset to the city of Des Moines. The revitalization of the neighborhood involves constructing new housing, rehabilitating and upgrading the existing housing, the installation of a network of support in the form of services such as financing information, design and construction information, tool rentals, and cooperative material purchasing. These efforts together allow the residents to gain the confidence in the neighborhood that is needed for them to want to upgrade and perhaps more importantly gives the residents the confidence that they can upgrade the neighborhood. The programs associated with this effort then give the residents the physical and financial means to carry out this change.
CHAPTER SEVEN: REFLECTION

This thesis attempts to address two problems that effect our society today, neighborhood blight and the need for affordable housing. Both problems are significant in and of themselves. The both are complex in nature and involve numerous contributing elements. In the neighborhood that was chosen for this study (as is the case in many cities) these conditions, causes and even the potential solutions to these problems are intertwined.

The neighborhood deteriorated over time as the residents who could afford to moved on. In there place came residents of lower socio-economic status. People with less resources available to them (both economic and political) to maintain and improve there neighborhood. This process has continued over time in this neighborhood to a point where the neighborhood is in poor physical condition and the residents are poorly equipt to maintain and restore the neighborhood themselves. The neighborhood is now a large provider of affordable housing in the city, but the housing it provides is substandard. The solution to this neighborhoods problem at first glance seems glaringly simple. Fix the houses. Add large quantities of new wood, brick, and mortar to patch all the holes. While this solution would obviously improve the neighborhood, it is not necessarily economically feasible (where would the money come from) nor would it necessarily reverse the neighborhood's downward slide. The solution to improving this neighborhood does rely heavily on the architectural improvement of the physical environment that makes up and defines the neighborhood, but it also must involve much more than that. Specifically, it must involve the residents. The residents must be empowered in such a way that they can improve there own neighborhood. This involves helping the residents to develop political power by forming a neighborhood association that can look represent, protect, and promote the needs, wants, and desires of the residents. It involves providing the resources that the residents need to improve the physical condition of the neighborhood and housing. This includes wide ranging items such as financial help to
home owners, financial help to renters and to landlords in the area, opportunities for renters to become home owners and counseling/assistance programs to help residents improve their homes. Most importantly it involves a well planned approach to the physical improvement of the houses, businesses and infrastructure. Many of these items are already in place. Financial programs allow for residents to obtain financing, although awareness and access to the funds and programs needs to be improved. The area has a well organized and well respected neighborhood association that has been able to amass a considerable amount of political clout. Many local charitable groups have active housing programs in the area, and several homes have been improved.

Much of the progress that has been achieved can be attributed to the actions that the city took as a result of the recommendations that where provided by Stockard & Engler in their report to the city in 1989. The Neighborhood Finance Corporation and the formation of strong neighborhood associations were both a result of recommendations in that report. Another significant aspect of that report was that it identified the River Bend neighborhood along with several other neighborhoods within the city as being important to the long-term growth and improvement of the city. Specifically it points to this neighborhood as important to the city as a provider of affordable housing. The goals set forth in this thesis fit well with the recommendations of the Stockard & Engler report in that while that report look at the city as a whole, this thesis goes another step further by concentrating on a specific neighborhood and by going deeper into the specific issues of the neighborhood to develop a neighborhood specific solution.

The solutions that are presented in this thesis have the potential to bring about real change in the River Bend neighborhood because they involve the people who have the most at stake in the neighborhood, the residents. By empowering the residents, and then providing them the tools and resources they need, the residents can improve their own situation by
improving their own neighborhood. The weaknesses of this solution is provided by the fact that it involves so many different players. Input of both finances and manpower must be provided by the city and while the city is committed to improving its inner city neighborhoods, this is only one of a long line of items that the city must deal with and its level of commitment varies. This plan also involves large commitments on the part of the residents. Empowerment is a great concept, put in reality it is difficult to achieve. The individual residents of the neighborhood each have different agendas. In fact many of the residents might rather work hard to improve their own socio-economic status and move out of the neighborhood than to work hard to improve the neighborhood.

This neighborhood has a great potential as a provider of a good, safe, affordable place to live. It has great assets in the form of architectural character, good location to the city and services, a strong neighborhood association, a large base of charitable support, and available financial assistance. Through the implementation of the ideas presented in this thesis this neighborhood could be improved by empowering the residents to help themselves, strengthening the architectural character of the neighborhood by restoring the fabric of the streets, and improving the identity of the neighborhood by identifying and marking its boundaries. This would allow the neighborhood not only to improve but to reverse the downward, declining trend that has defined the neighborhood for the past years.
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