

Group 3 Landowners

I'm Adam _____, ZMM Architects & Engineers, there are refreshments in here, drinks, if you need anything throughout the meeting, help yourself.

And in that same vein, we are here to listen to you folks, maybe we can run around the room, there will be a sign in sheet, but I'm Dave Gilmore with GAI Consultants., maybe you can just quickly introduce themselves.

_____ Robinson, Kanawha

Zack _____, I work with the Assessor's Office.

James Owens, landowner

_____ Hart, I'm _____

Paula Flaherty, I'm on the West Side Main Street Board and CURA.

I'm Bob Herrick, _____ and property owner.

Steve Duffield, property owner, but I work for the Assessor.

I'm Ron Butler with CURA.

_____ (too low)

Adam Krayson, with ZMM.

Patty Folan with GAI.

Bob _____ with Charleston Branch of _____

James Yost, with Community Solutions Group at GAI, as well.

So, just quickly we are the consulting team hired to update the community plan. It was last done 10 years ago and that's starting to get a little long in the tooth for any strategic plans, so it's good to dust those off and update them. We're just starting the process, just quick information, there will be a series of public meetings, 3 to be exact that we hope to see you all attend as well. The first one I think is scheduled _____ and we're thinking.

Yeah, we've reached out to _____ to see if we could post it.

As soon as we get the location confirmed, you'll see it. We're going to push it out by social media and other ways. At 5:30 on September 1.

And they'll be notices sent out to everyone just to make sure you're aware. There will be some social media blasts and things like that, but we at least wanted to make you aware of it. On top of that, public involvement is crucial but we also, we're kind of in the information gathering stages, so we'd also like to have some focus group interviews and this one we have a series all day today and all day tomorrow with folks coming in. You happen to be land owners and I think it's called Garden Club, so I would like to start it with sort of a broad reaching question. The goal is for us to be quiet and we found that conversation usually takes off and usually we're running out of time pretty quickly so it's not necessarily the same question for each group, so what we can kick this off with is there anything from land ownership need that you may or may not be getting, whether it's assistance from the City, or from the community that would help us as we start to craft this renewal plan, so maybe I can start if off with you and just join in and we are really here to listen.

The goal is big picture to focus on how we make the West Side better moving forward, and we don't want to spend a lot of time dwelling on what's in this plan, it's just what do we need to do to make this better, with the focus on the landowner side of it and the impediments to make that happen right now and that's the goal.

The only thing I can you that Bob and I and the Bullocks are experiencing the same thing with regards to moving projects forward, is you know, you buy a piece of property with the intention that you in so many days can move forward with the renovation or what have you. In the meantime, we just can't keep the vagrants out of it. I mean we own a house on Kanawha Blvd that we bought and we've had the police there 18 times and it got so bad that we had to brick the windows shut to keep people out of it, and we're trying to work on it at the same time. You can't keep up with it. You'll get the question, why do you have these abandoned properties, well it's the third time wiring it. You've got to recoup your losses and in the meantime and then find the time to actually, and you can't keep up.

And you've got some properties through the neighborhood. Are there certain areas?

We have from Park, coming back to Pennsylvania, really from Park to Hunt. Here on Washington Street, Bob just purchased two and in the process of purchasing a third, where the Bullocks are doing lots of renovation. We already had Winter Floral over there, we have a few on the East End and a few in Kanawha City and a few in South Charleston, but primarily our whole life savings is tied up right there.

So, what he just described is on the Blvd. by BB&T.

We are two doors from City National. Yeah and it's just like I said, we have one at 922 Main Street, we owned it less than 30 days and three air conditioning units were stolen.

So, the areas that you all are buying on the West Side, it's not any incentives to redevelopment that is holding you up, it's really just the physical safety and security there.

Right, you take so many steps backwards when you're trying to move forward and like I said, I don't know the answer to it, I don't want to be critical of any one particular agency for not doing their part, it's just how do you continue to recoup the losses, like you said, if you have wire a house 3 times that's not really built into your business plan.

So does PD investigate it aggressively.

They are there and they do what they can. My understanding is that they are limited in what they can do with regards to they didn't see somebody break into your house and even though they are in your house, it's more or less trespassing. And they don't do a whole lot with trespassers.

I think they kind of frustrated, I mean their frustration is pretty high.

You hate to lean on them too much.

Right.

In an extreme example, Bob and I, the same houses we are talking about, but more particularly the one a block away, we had an individual who was sleeping in that house that we had to board up on the porch, he moved a block away to another house that we had 30 days left to renovate. We wouldn't let him sleep on the front porch and he burnt the house down. So, in one month, we lost 3 properties to fire, to arson.

It's hard on your insurance right.

Devastating.

You get real nervous when you hear a siren.

Yeah, it's devastating.

You know, but like I said, you don't want to give up, it's just I don't know, we don't know the answer. I know that we try our best to watch the properties, we're invested a little different than an absentee landlord, my mom and dad live there, my brother lives there, I mean right where all of these houses are.

So that's interesting because you're still having trouble controlling it.

Yeah, and they're constantly out looking, looking, looking, and looking.

Right.

So looking forward, so we're identifying a problem, I mean it's good, that's a first step and we're not going to come up with all of the solution today, but then I think there certainly are some things as we get into this that are potential ways that the City can help with that.

Yeah.

And too, like now I'm kind of trying to work with some other people outside of our capabilities to say you know maybe if we could bring somebody else on board and you could take some of these, like we have 4 vacant lots down by St. Anthony's right now, the ____ Brothers are petitioning to build some new townhouses there, so we're not like, what we have is available for anybody to redevelop the West Side. If you come to us and say I have a plan, I have a thought process of what I could do, we're like okay tell us what we can do. Do you need our land, do you need our resources, what is it we can do to help. So, we've kind of tried to diversity a little bit here lately so maybe we could pull some other people in, let them do some things that they could do quicker than what we can do. On Washington Street, by the 7-Eleven and ____ Equipment, he and I have tried to assemble those parcels and get ____ Equipment to buy that, under the pretense that they would tear that whole block down. And I can tell you as far as the money part of the equation, we've been willing to say give us \$5,000 more than we paid for it, as long as you demolish it all, we're all in. It doesn't matter what it is worth, if you will do this project and tear this down and create something new, we're all in.

What _____.

That particular project, I think they were a little mislead in thinking they could buy the 7-Eleven, that a national franchise would come, and the next week would be knocking on the door and of course it just doesn't happen quite that quick.

So it hasn't been.

I don't think so, everything we do, I think the city has been doing everything in their power to participate. He and I bought a property out on Sissonville Road, the old Union Hall, that had never been, nobody had ever petitioned to open an auction house there, we did, it had to go before a funding committee, they passed it and unfortunately Bob got sick and we didn't do it. But we had great luck in getting the city to participate.

So, you feel pretty good about the responsiveness that you've got when you have had an issue.

Yes, I don't think there are roadblocks at the City, I don't feel like that, I mean we just have an issue over jurisdiction, believe it or not over a firewall in the property that he is developing now. And the City was instrumental in showing up at the property, with the power company and say hey, they need to move forward with this project, we've got to resolve this and they did, that was Monday, and they did.

So, the safety and security seems to be an issue. Is there anything you see that, are the residential areas lit well enough, are there any kinds of obvious things that jump out at you that are deficiencies, things we should be looking at.

I mean Matt's over our residential department and he's kind of neutral to it because he lives in St. Albans. I mean can you think of things that we here at the office.

Well I mean the homeless people are the ones that are causing the safety and security issues and to be honest with you, I hate to case dispersions but these people are here not for what the City offers them, but for what the community Churches allow these people to do. You can go down West Washington right now and find 3 or 4 churches that have allowed these homeless people to attach hoses to their buildings and offer car washes for free. There are 60-70 of them out there all the time. They are at every major intersection, you know. This has become a destination for homeless people across the country. Not just here, like he said I live in St. Albans and because of St. Marks and their Christ Kitchen program, they go between the 2 cities, there are, but there is a communication network with these, words spreads, you know, digital phones now that they can get for free and these people are here to be users and not contributors and I think what he's telling you is the county's biggest problem with property owners, especially small income or small residential income producers, which is the bulk of this community.

Right.

It draws, and I can tell you just on one property in particular, I bet you he has put 4 air conditioners down in his place, now I am sure you have priced that kind of stuff before and you're in that kind of business, and you don't have \$5,000 to keep putting an air conditioner in to try to get a tenant and share the cost of making your payments. So, I mean in my opinion is what is really killing the opportunity on the West Side and deriving these markets down. We talk about this all the time and I don't want to take up too much of your time.

No, we are here to listen.

There's not going to be stability in this market until the bottom is reached.

I'm going to ask, it may be hard to ask, but maybe a hard question but I'm just curious. You guys have been at this for a long time and on the West Side for a long time. This homelessness issue appears to be something that's ramped upwards, right, you've been here the last couple of years.

It's worse than it's ever been. I've been here, and Mr. Hardy's been around, but I've been here 25-30 years.

So, the decline of the residential neighborhoods didn't start 2-3 years ago when the ____ situation started, so are there other impediments preventing the development. You know if we take that, we all know in this city that's a huge issue right now. I mean it's no question and we have to process it, but taking that away, you know look back 3 years before you were talking about this. What were the impediments at that time that were keeping this neighborhood from moving forward.

Well a lot of substandard housing, you know, again, that was some of the problem. The houses that maybe over time didn't get maintenance on a regular schedule, you know, so they become substandard and then you have an aging population in that area that didn't have resources available to fix their houses and so you know maybe the decline got so great that maybe they abandoned the houses for other housing options and then you know, what happened after that was, if you have a house that's not very well maintenance, you know what kind of tenant can you attract. You know if it's a housing program tenant, there are certain standards in which you have to adhere to, so I mean a lot of that had a lot to do with what was available in the market and who if you bought it, and you didn't invest significantly in it, then what kind of tenant would you attract. I mean even now you have a significant amount of people, even though we have a flux of nice government housing, there's a significant amount of people that go into what most people know as projects that very quickly want out of those projects and there is nothing for them to come to because again, you have a lot of substandard houses.

Right, I'll ask another loaded question, some of these might, I'm not trying to offend anybody, but is there too much housing on the West Side. Is it driving it to a bottom feeder situation where people don't have to maintain because somebody can jump right onto the next step.

People rent them for nothing and just so they can pay their property taxes, they do nothing to their property.

I don't know if I could say this too much, because like I said again, it's hard to judge. I can tell you from 25 years in the business, there's still a significant amount of people who have these nice government houses that as quickly as they can transition from you know one type of housing certificate to a voucher which allows them to move back into a neighborhood, they want to go. You know they don't want to be corralled.

But they want to be in a house.

But when they're able to move, is there so much housing that it doesn't keep the cost of housing at a level that allows people to make payments.

No, that's not the issue. The problem is there is not adequate housing in a condition that HUD would approve because the houses have deteriorated to such a degree that they don't have, they don't meet the litmus test, you know, so that's what I'm saying, you have so much decline before this scenario that yes, while there might be a lot of inventory out there, it's not inventory that can facilitate a particular group of people looking for houses.

John and they're going to buy a building survey, 40% vacancy, what was the number it was something outrageous.

That's about right.

40% vacancy, so it's probably fair to assume that those 40% are vacant because they wouldn't meet HUD standards and that's why.

Well I'll tell you and I'll be the first to admit it, we probably have 7-10 maybe vacant now, but the problem is what we told you, you know, we will have a truckload of materials delivered and the next thing you know the next-door neighbor has them loaded in her suburban trying to sell them and we're chasing her down. You know, so I mean you almost must hire security to stay on site until you finish the renovations or you can't keep the materials, you know. As fast as you invest, it gets carried off.

That's a big problem.

So, they'll say why do you all have so much inventory that you're not moving. Well you can only go so fast and when they carry it off as quick as you buy it, it's really hard to finish a project.

Do you have issues, going back to barriers, with property acquisitions with tax liens and trying to clear a title on some of these properties you might want to acquire, is that ever an issue?

No, I mean as you know, I can't participate in tax sale properties because I work for the Assessor, never have, never will be able to as long as I am employed for her. And I've done that my whole life, I don't think there are title issues that prevent people from buying houses on the West Side of Charleston, I really don't. I think the fear right now of what people see, the amount of crime, the amount of theft, you know, all the things that the media puts out there that I'm saying are true, it's what is causing the lack of investment and you don't have enough inventors. We've even gotten to the point here lately where we've tried to get some young people who aren't afraid to say hey, we'll put you in this house, you pay us an \$8,000 down payment and we'll owner finance it for you to try to change the flavor. You know if you get people and they have pride of ownership, sometimes it's different than just being an incentive. But there again I know Church organizations that have tried credit counseling to try to get

these people into a position to do that and they make it almost to the finish line and go back and destroy their credit.

Is there a program in Charleston? You start off as a renter then you build up.

No, I don't believe so but I am interested.

Based on an individual property unit, we've done that before, but I don't think there's a program.

Okay.

I mean I think that would be something to look into and I think another thing that we, got kind of turned around, another thing that impacts people wanting to move here if they have families is the district, the school. I mean I think schools are a dramatic impact and we haven't talked it and don't have a lot of control over it, but it's a real issue. I mean if you're a family moving in, you really look at the district and the schools and look at the issues happening at the school, the safety at the schools, and you know Kanawha County, I think they are doing as much as they can do.

We have some control over that, but you have to go to meetings, you know, you've got to be willing to go fight for your issues and you know the power of the ballot boxes is not totally lost when you go into electing school board officials. I mean, you know, they are not locked into those positions and they don't do what they need to do, just impeach them.

I think that's a thing I've never heard mentioned in all of the conversations, but I just thought of it. I mean I was in the education system, I think sometimes parents are not disenfranchised but have had bad experiences with the schools and so they kind of shy away from them but we really need for them to get more involved and have an opinion and want to make it better and I don't know how to do that. I think if you bring them to the table.

Well, all of these things go together so far as separating them, so Kanawha County has made a big investment in elementary schools, not Stonewall, but elementary schools in this district and Mary Snow, _____, they continued to struggle academically, it's a great facility, great educators there, but a part of that is the challenges and the demographics of the neighborhood. They almost need some full time social workers at the school, helping with some of the issues. Now some other concerns are the schedule and other things as well. You know Edgewood is a little more successful, they moved the needle a little bit by looking at some innovative ways to deliver instruction but the challenge is both of those schools are 90% plus free or reduced lunch for the students. I mean it's really challenging, if they can't get the kids to the schools, how do they educate them. And that's been a challenge there to.

I will tell you something that I didn't talk about and I believe is significant for you all to look into. About maybe 40 some months when the _____ Water's Act came into play, which changed the cost of flood insurance for many properties on the West Side of Charleston. All of the sudden you had major financial institutions that we deal with that wanted no part of loaning money on flood properties on the West Side of Charleston. So, you had the initial hurdle of trying to get them to invest because of all these other things we talked about, but then the flood insurance comes along and that was very crippling I think, really even for a lot of investors because all of the sudden the cost of the flood insurance, people wanted to buy the properties at an even lessor price than what they had previously been willing to pay. For us, I don't care to tell you the numbers on \$125,000 investment, that was going to be very profitable, we went down to almost nothing, it was almost a wash, when we finished the project, they implemented the flood insurance, it gobbled up all the property.

That's come up several times today, by the way.

One thing I'll say, and I've told many, many people this, the beauty that helped us was Lloyds of London decided to underwrite the federal insurance program based on their own risk analysis which really was what saved us. Because it would have shut us down cold investing any more in flood areas on the West Side.

And I wonder, this is another topic, do we know how successful it's been, the program where they rehab the houses and put police officers in them, is that still going or are we still trying to do that?

Yeah.

I think you could take that a step further, educators don't make a lot money, and if you want to make a real impact, why not extend that and put lots of educators in nice homes and really make it, I mean I'm not talking about a donut cookie, I'm talking about making a complete cake and say if you work in this area, you're getting this house, don't just give them a nibble, give them the cake and say here it is, because how many of us would pass up an offer we can't refuse. I'm telling you if you make someone an offer that they can't refuse, they'll take it, I'll take it, everybody does. You have to make it very, very.

I'm not a police officer, never have been, never want to be, but in the Rawlings area there used to be a police officer, but if I were a police officer I would want to live as far away from the district as I had to service as I possibly could, just because I wouldn't want the headaches and all that is associated with it. And some people have tried to make it the West Invest project was the greatest thing since sliced bread, but it's not fair to give police officers an opportunity to make \$40,000 - \$50,000 a year, a \$50,000 donation toward them having a house and then anybody else in the community, they're not getting any help at all. So, I mean you inflame people to the point that it doesn't make sense and it doesn't really work. Because when they started out with the Home ___ Program, it was designed to do 10 police officers here on the West Side and that was 4 years ago, 5 years ago, and they've only accomplished.

It was to house 4 police officers, there are 3 hours and we're still waiting on the 4th and there could still be one more cop and two teachers. We're trying to see if the teachers, but we haven't gotten to the point of finding out if they're accepting or if they like the idea. The piece of that that's going to be a challenge is that it comes with the requirement that they stay employed at Mary C. Snow for 5 years and the district will sell it and we're going to see if that flies because right now the teacher turnover rate is ___ for the year. So, people were getting in the system and then moving to a different school. They were using that just as a stepping stone to get into the district. So, we'll see what happens.

You said West Invest ___ police officers.

The original, the only thing I know is it funded 4 cops.

The original proposal was for 10 people.

But that was then and that wasn't what was approved and funded.

I mean that's what they presented to CURA.

And just FYI, 90% of that program is the security aspect of putting a cop in the street in the police car. The fact that we give them houses is a side benefit, but the issue there was the impact they have on multiple blocks and they're required to get out with their neighbors and they're required to do public.

And my thing about teachers is not that we giving teachers free housing, but we're giving community role models, we're giving kids stable people, because I'm tell you I taught and I agree with you, because I worked in communities where I didn't want to live but I lived there anyway because you get constantly bombarded with you see them at the grocery store, you see them mowing grass, but I'm telling you there is a positive impact that those kids that saw me in the community for 20 years still respect me 20 years later. They still come up and talk to me at the grocery store on the West Side when they bump into me or when I'm somewhere else, about the relationship that you're building, I'm not saying giving them a free house or that the people in the community should not benefit from it, but people in the community will benefit from this, so that covers the relationship.

So the point of that program tied to what we're doing here, it's not about free housing, it's about improving the safety and security of a neighborhood.

Absolutely, it's about role models and I had a friend and we were working on a doctorate together and I said why are you going to stay where you are, she lives on the West Side, she still does, I was being a tiny bit elitist, but I live there too and she said, if I move out of my community on the West Side on the flats where I'm living, if the kids cannot see a positive role model and they can't see doctor at 18, get out there, go to work every day, it's not ever going to get better. I mean so you need more of those to move into the area, and the parents see that, and that's is what you need.

And you have a very positive attitude, but I did have a friend who worked there and it just didn't work for her and she was, you know, harassed by the parents, it was terrible, the support was not good, and you're dealing with, and I could see you could take that on, but she couldn't. And she said at 6 o'clock in the evening they would have to call the police department because no one picked up their children and some would be left there because the parents were out on drugs or something.

I think there's a reason we're not seeing a lot of, and we might always have that, that's not an easy answer.

And then the parents they get mad at the teacher because the teacher called because we can't manage your child, so it didn't work for her at all.

There are some who are landlords on the West Side, like myself, where by there's a return on investment. If there's not significant investment on the West Side, we're not going to get the clientele there that we need. I invest heavily in my property, therefore, my tenants stay longer and those tenants friends come to me to see about other properties because they know if you've got a good landlord that invest in the property then they know that they're going to be well taken care of.

I'm finding a lot of mistrust between landlords and tenants and tenants and landlords, are you finding a lot of history of bad landlords, bad tenants, conflict, etc.

You mentioned how some people are slum lords, they don't take care of the property, they don't mind moving somebody in there and they're gone within 60 days until they evict them, then you've got that crowd come in. What I've seen in the past couple of years, you get more people from outside of Charleston, from these other outlying areas who have been kicked out, they've been coming to the West Side and you see all those individuals walking around as well. And you mentioned about the drug problem, I've seen, I used to be stationed on the West Side, is the opioid epidemic is causing most of the problems in the last 2-3 years where people are lying on the property, so you have to put up with this. He mentioned replacing A/C units. If you have an older property, you just don't replace the A/C unit, you have to go in and replace the furnace as well because you have to run whole new lines and that can cost \$5,000-\$7,000 to recoup your investment.

The government with the R22, so now you've got a form 10A, and like I said how can you recoup when you're losing 3 units at a time, on a place that you just rewired completely.

So, I mean these things all tie together, it's interesting to hear because we're back to safety and security and I asked why previously that maybe, this incentive, because there are so many properties and now you're getting back to some of the requirements that are required when you try to bring, there are challenges that go hand-in-hand.

Well the insurance companies, like after this fire that we had, you know, Mr. Hardy mentioned, the insurance company, I mean I don't have a problem with it. They come along and the next thing you know, well you have an uneven spot in this driveway or you have one piece of soffit down.

You brought up the example of your gutter.

And I had to get it fixed right quick to _____. I mean it, some of it they don't weigh like, you know when they have a loss, there's like, you know they want to be away from it too.

Because they know how bad.

It's a shame, I'm listening to Steve often about this, I don't live on the West Side, I used to live in Charleston but I moved out of the city, I'm not the city girl I thought I was. I'm not able to deal with not being able to get out at night and walk and the fear and I do listen and I know there is, you know, I'm not involved in City Council, I don't know about ordinance, but I know that Mr. Miller would be on TV at night and he would say at 10 o'clock, do you know where your children are. It seemed like there was an ordinance and there may be one at 10 o'clock you're off the street, if you're on the street then you're going to be taken.

You're going to be forced.

I mean it is in the City, in _____, and we're affected, I live in town, but we have police officers, not a big town, two patrols and there's an ordinance 10 o'clock off the streets, you can't be out there, because you're going to be picked up and they're going to do something with you, you're either going home, we don't have that yet and this is a larger town, but they have the funding. I don't know what the new mayor is going to do but I know what the salaries are, some of them are extreme, so you know.

Do we have a force in place to enforce that?

Well let's talk about _____.

No, no it's a great idea.

I'm thinking in my mind, maybe that zone is kind of like a construction zone or highway, maybe the funds for crime have doubled within that zone. We've got to make some deterrents for what is going on in that area.

I like that.

And then a neighborhood watch, I don't know if there's a neighborhood watch down there. I don't think every house has someone in it, so you may have 2-3 that will be used for the drugs.

Demolition is what we're talking about to try to reduce this problem.

And the neighbor next door could call and say hey there's a gentleman on the porch over here, he needs to be taken away, I don't want him near my home. Maybe you must have a neighborhood watch set up. I know in my area, we have a _____ set up where if someone is doing something, it's put out there where everybody can see it. And we all address it.

The street people, people are getting tired, they are tired of doing the right thing and then there's nothing being done from the outside.

Well how do we give people tools to do that, like this plan.

We could have meetings like this, with citizens. The ones that are.

We had a PD, a liaison person who helps people set up that neighborhood watch.

It never happened.

I'm told that West ____ has gone on, that they have quadrupled the number of neighborhood watches on the flats.

The other thing, into that mixture, some people, let me give you a little example, somebody got angry, they were removed from the property and there was a fire at the next one.

And we've had this discussion too, you get frustrated because you know that that person was right beside of that property and now they're afraid to say something because that person and you've got an older person living alone, you can't get mad at them for being afraid.

Well how do we solve with or maybe somebody could up with a better solution, I like that.

I think the tip line and then the news in some way take in and announce that the tip came in, like the fugitive files. There's a cause and effect there, they put the fugitive out there and then the next thing you know they show the person being arrested. I think if you have a tip line it needs to be the same way. People need to see some response for they see, the police department. If they see that that person has suffered a consequence, I think you're going to bring more people wanting to be accountable, but like I say.

When you see it working?

Yeah, some how they've got to see something they've done, bring results.

I'm going to tell you to resolve some of this you're really not going to see improvement.

Well one way you solve some of this is you get more people living in the area. More eyes on the street, front porch lights on, etc. So, part of this is more people, more businesses, more reasons to live there, more jobs, better traffic flow, more cops, let's think of all kinds of things we could talk about for this area.

I have a question and you might know the answer, through the drug program, through the circuit court system, when a person becomes part of that drug rehab program, I know that the administrator who is primarily Judge Walker. She has the ability through that program to make these people report, like go through training and classes, and not only that on Saturdays and maybe even during the week, because of not being incarcerated and the costs of these things, they have to work. On Saturdays they help with neighborhood clean-up and all those things. I know from our job at the Assessor's Office, that a lot of the funding we bring in has to pay the jail bill and we can't incarcerate everybody, but is there not alternatives and accountability for _____, to where people in a similar program like Judge Walker has can be made to contribute back, even if it's to society. Even if they can't pay me back for an air conditioner or whatever, they could at least be held accountable and have to do something and that work through like a similar program like they have in the Drug Corps.

That would be nice, the idea.

I mean I don't know legally, can you do that?

Other communities in other states have initiated, but something you _____.

Well the Drug Corps, I don't know it's overall success rate, but I know personally about the number of people who spent 15 months in there and it was very simple, you either adhere and do better or you're going to jail.

It's their last chance.

A lot of those people have done better and got their life back on track, they've got their kids back, but I think it's because, yes, they were held accountable, I think that's a lot of it, but they knew either change or suffer.

The end of the road.

What is the long-term goal of doing the new plan so far as invest money into residential areas. I know throughout the country where they've gone in and invested in buildings like the Brown Stones and other things. Once you get the investors to come in and the homeowners to come into the different areas, you move that type of element out that I'm dealing with and other landlords and you reduce your rental property to a certain aspect, where he and I and other landlords can still make money through the rental market which will always be there. Because the working-class individuals on the West Side, for me, they rent property because they mainly walking to work every day.

Well the goal is totally is not to squeeze out the rental. Rentals are a key component of housing people. So, for a long-term goal, we have to figure out ways to create the environment that allows private investment to come in and flourish, and that's a huge statement. What does that mean? He was talking about schools, it's time to talk about transportation, it's time to talk about safety and all of that stuff combined. How do we set the stage to make these areas successful then we could talk about successes and then you have to deal with justification and certain other problems that can come along with it. But as of right now, we've got to stop the clock or at least find out and start getting things pointed back the other direction.

And one more thing that's going to have to happen is the opportunity to develop, however, when the federal government implemented across the nation, a lot of states were forced to give up plans to quickly, some states asked for extensions and when Charleston submitted there's, they took 3 of those and submitted but one of those didn't include the West Side area that needs heavy reinvestment. If they could redo it or ask for an extension or amendment then areas that we are investing in, could also include other investors who could come in and ____.

Are we talking about ____ towns?

Yes, the area we're talking about was submitted as part of that application process.

But when you look at the federal agencies who receive that, they see.

They were selected by the governor.

Right, but I'm saying that those were, they have not looked at the areas that most need it, but there are certain criteria that allows them to bridge those areas. Some of the ones in the city that were submitted ____.

It was really quick, you're right, I think it was 60 days or something like that.

Are those areas still active?

Yeah, the report ____ zones that we're presenting right now.

Is it the most needed.

Oh yeah.

Downtown, Kanawha City, and the West Side, _____.

But not the ____

Look part of that selection process was having a current project in the pipeline, so it's more about the landowners.

What about the _____ (too many talking).

Well just to get the conversation back on one line here.

One thing that I don't necessarily know about or even know who is in charge of that, but the area there by St. Anthony's, I guess CURA sometimes in the last year or so, made a change that allowed the _____ family to, a potential to buy our land and build these townhouses, there was some kind of districting change, do you know what I'm talking about Mr. Hardy.

You're talking about a zoning change where it went from.

No, you didn't.

I thought it went from single families to something that allowed them to.

No, that's a different project.

What I'm talking about Mr. Hardy, because remember I said I don't know, they made some change right there.

I don't know about the change that you're speaking.

The boundary.

Yeah, we actually did an amendment to extend the boundary just to go slightly over the property.

Then are we also going to consider that going over to Main Street.

Well I think that's part of the conversation.

You tell us, that's something we need to look at.

Well, I'm just saying again, not because I happen to own the property but Mr. Hardy knows where I'm talking about, you know, if new inventory of housing is what we need to come and make the change.

But do we want that type of housing, is that the optimum choice to have, I mean, you know, I'm a single-family person myself and most of the people I know would rather have a house that you can walk all the way around and when you start letting in, it's just like someone else was talking about, living in public housing. You know, when you live in one of these strip apartments, you've got the same effect as living in one of the public houses. So, people will live there for a while and then they are going to want to move to a single detached house, because they want a yard, or want to be able to sit on their front porch, they don't want to be putting those walls in that separate them but doesn't totally eliminate that somebody is running in the hall or you are, so.

What I understand is, from my job at the Assessor's and the little bit that I know about the availability and funding through West Virginia Housing for those low-income housing type projects though, I don't believe there are any other monies available to build single family detached housing in these neighborhoods.

West Virginia Housing is the richest company in the State of West Virginia, they've got money to do whatever they want to do. When they got ready to move from downtown to Kanawha City, they didn't have to ask nobody they just took their 6 million dollars and did it.

But I don't believe there is a program, say like Bob and I wanted to build on that particular property five new single family detached dwellings.

They had a program at West Virginia Housing, but they had programs where they would pay a developer up to 90% or 80% or some percentage of the cost of the house if they were just going to build ever how many houses you were qualified for, how much money and paperwork.

On the flipside, I do think they have some first-time home buyer's programs, some reduced interest loans, they have some down payment assistance programs but I'm not aware of something where you go buy 5 detached houses.

I'm not aware either.

Part of that is because of the economics of it. You know, again, most of these properties would never have been built without the tax credits. There's not enough return on the money, so I mean that's what I'm saying. I mean I know that's not my ideal scenario either Mr. Hardy, believe it or not for 2 years I held out on that project.

So, what are we going to do, turn the West Side into a new Orchard Valley.

I don't know, but I do know what I've read about communities is if you don't have new housing inventory and they continue like it is, you're not going to attract anybody. New housing opportunities bring people out of some of those places into these residential neighborhoods. Now would I like to see them move to single family detached housing, yes, I would. But right now, I don't know of any money available for developers to do that. I think you have plenty to build it, but who would do that if the economics worked.

Well kind of think about this, yes right now it's an issue, but what do you want this to look like 10 years from now?

Maybe what you see, because this is also something that's going to be an outcome of this adjustment and this boundary.

So, I mean, we could build now, but let's not take the dream off the table, let's dream about what is to be.

I mean for me, I can only speak for what we have. We have Park Avenue. At one time we owned the whole entire block on the right-hand side of Park Avenue to Main Street, what would the future of that mean to me if someday I get that debt service paid down to a point where somebody can tear it all down and build a brand-new home.

So, what could this plan do to help you get there?

Again, if single family dwellings are what helps to grow a community, gives people a sense of pride and all that in the neighborhood, then let's come up with a program that allows a developer to build single-family dwellings but from what I understand, groups that you been involved in and all that, it's not that they haven't tried really hard to make these things happen, but when it comes to the credit side of it and finding applicants and putting them through credit counseling, they just fail.

I was going to say that, Andy and I talked about doing that, we thought wouldn't it be great, I mean because real change would happen, like he said. You buy the city block or half the block, you start a planned community, you create your vision, something that you uniquely want, you could put in garden area, give people a garage, you light it well, make it beautiful, you create the opportunity but then what I was told, you may create all of this and you've got a lot of money in the game, and that's a lot of money to just sit there, and what you might end up with is people not qualifying and bringing you vouchers and moving into your housing, your little dream that you set up, that's what I was told.

That's a risk, how would you ___ that, do we need more groups doing credit counseling, so there is more people who qualify a year from now.

Well I don't know how many, I don't know the names of all of them, but I think they do that.

___doing that, I'm just trying to figure out how do we.

I think you mitigate the risk of the developer based on the comfort going in.

_____ the upside with me.

(too many talking).

If somebody couldn't have gotten a bid to that developer you could have transformed a lot.

There's a bigger economic there, when you talk about how you make that happen is that the rents in this area, or what they were paying for that house, will not cover the costs of what it costs to build it.

Right which is why you have to build.

You'll always be upside down on it.

Right, and that's why the government allows you tax credits.

But we are talking about tax credits and it's limiting the owner, now I'm.

And the time that you did it out of the program, what you in bed with the government, by the time you get it out of that program and get the ability to sell your product to an individual, you're talking about minimum 15 years down the road and probably 25-30.

So, if I look at this in a vacuum, I must tear more houses down so that the rent goes up so we can afford to build more houses. It's supply and demand, which suggest we have too much tearing down those places.

Well I've talked with Ann regularly at the Planning Commission and if we tear down the inventory then we have a problem with the federal funding. Even changing the zoning, Ohio Avenue, where that house just burned down that I told you for a few years I tried to work with them to see what the possibilities, on the right-hand side of the street is commercial, the left hand is not. But the demand really started to evolve around like I say _____ moving into those bigger houses, needing carpeting and things like that, and said we can't really do that because we're going to jeopardize our federal funding if we continue to gobble up some residential houses. So, I mean I've tried everything I know. On the West Side, it's very populated and most of the people own their homes on the West Side or they are rental properties. Are they home owners or are they renters, that can be a problem altogether too. I bet they're more renters.

You just touched on it right there. If you go from Pennsylvania to Patrick, the Boulevard to West Washington and then you cut in West Avenue as far north as the district goes and as far back to Chandler Drive, for the last 10 years those numbers have stayed the same. There is 64% of that market is driven and controlled every year by investors. That's why when we've been talking about this whole thing around here, I'm wondering what is the influx of more unattached single-family rental property going to do. All you're going to do is move the same problem into a newer district.

You're creating another issue with a newer house.

Well yeah, and you touched on it before, we sit here and talked about the adult population that makes up the biggest part of the problem in this area is the drug problem and the mental illness problem, past credit problems, financial troubles and it also is stemming down to your elementary schools. The government here at this point has done nothing but throw money at these kids and 100% turnover like he just said in one of the most updated schools in the state, is proof positive that money doesn't work. And what you've got with these kids in these schools now is systemic, some of them are 3rd and 4th generation kids. Like you said, whether it's culture or they have no role models, it's the fact of the matter, and you're not going to address it by attacking your aged population over there that has rented their whole life. You're going to have to attack it by the young ones. One of the things that we talk about all the time is successful development that happens in communities in this state that are actually taking off. And what you see is exactly what South Charleston is doing right now with the _____ bond.

You have the commercial structure on the first level and residents above, because your 20 something and 30 something professionals now days are educated and work here and decide to stay in this area, they're not wanting a front porch to sit on and a rocking chair. They want to be able to walk to the coffee shops, walk to the gyms.

So, let's extrapolate, how do we create the environment that makes some people want to live here.

Well look at South Charleston and look at what they did. They took trash land, they're using it in the district, they take trash materials to fill it, and then they're have private masters come in and build it, which they're going to _____ their sales against the risks with the commercial properties and just like that I'll tell you every day we're always going to need places to live. So, what's the difference in.

Are they subsidizing the development at all, they must be?

The city is through tax incentives.

So that's my point, our plan is to talk about the city potentially subsidizing.

We already have one and it's not doing what it should have done and I'm pretty positive that is the mall.

That supported the convention center?

Yeah, I think it's in place now, yeah.

Well I get the question about that though and Bob and I just experienced this first-hand out in Kansas, what Zach is talking about, the growth that we saw, we were there for 10 days. All the growth that we saw in the Kansas City area was exactly what Jack described. You have commercial development with residential housing above it. Again, for that to happen on the West Side, let's face it, and for this city to not lose its funding that the planning development talks about would be something that we would have to investigate, can you build such properties again. I mean even on the Boulevard, is that protected by some other historical district that we have in place or whatever, can we redevelop the boulevard with commercial businesses on the first floor and residential housing on top.

Well let's not say can we, let's say that's a desire and then we will create strategies to accomplish that, that is a desire of the West Side, terrific.

Well I think the River in every community, that view of the river, if everything goes along with it, it sorts of perpetuates itself into positive things. I mean communities grow around water and they redevelop around water, but it's going to take something significant for that to happen. And why have we tied up everything we've ever made on the West Side of Charleston, it's very simple, if the city ever grew, it had to go that way.

Right.

So, as I kind of think this through, from a priority standpoint would you rather have the local government focus its resources on the riverfront, or would you rather have them focus on security, or would you rather have them focus on rehabbing some of the old houses that are sliding into the tear down stage.

We could use the approach that you have to do it all at the same time.

You have to do all of it.

Here is an example, and not because I look at it every day, but the kind of coordination that us necessary when you talk about targeting even one area, what field, what school is sitting there. Now how is, which by the way that hill has one of the best views of Charleston too up there, but to get, what are you going to do to that neighborhood. The amount of coordination of, there's that school, the

entities that are involved in determining what happens to that property, for how long, the neighbors who in the meantime have properties that they are either renting and then you've got other problems creeping into a neighborhood that never had that problem before. And so all of a sudden, then the relative was taken care of because the school was there, and the school is no longer there. So, you've got that road to get into the neighborhood, what's sitting in the neighborhood that's determining value, so property now is running the show and no one is there, it's just sitting there. So, I'm saying that the kind of coordination needs to happen to make that one little neighborhood work, it's pretty amazing.

But you know, what is the incentive for all of those agencies to do something. What is the incentive of the school authority to do something about that.

I hope that's part of what we're here to figure out.

But what I'm saying is, the care of the roads, the homeowner who is already there and having to worry about what's happening with the disposition of that property, could or able to attract renters or not. And that all changes, in two years, it all changes. And how do you get all those people and agencies involved to act fast. I don't know how.

And the boardwalk is right beside it and I've told every person that stepped on that property, I will let you have them at rock bottom costs, just tear it all down and build something new. That's all I require.

What the Sadd Brothers did down here with the school is like an _____ and it takes a lot of incentives to make those properties happen. And Steve and I are much higher upon the hill and then you've got to deal topography issue to. I mean if you're trying to get seniors and those sorts of people in housing, you find topography overwhelmed.

Do something because I'm living right there.

My point was, just the coordination that is involved is tremendous and let's face it, you know.

I think you have to objectively look at it though. People like the Side Brothers, you can almost look at it, and it doesn't work.

They must tear it down.

But we've got to hold the school board accountable to spend some of their funding to tear it down because it's not going to happen. St. Albans is living proof of it.

It's funny, Robert and I talked about this earlier, the school board is actually committed to funds to getting those 2 schools on the hill listed on the historic register. So that process is underway and the school board did commit some funds to make that happen.

Okay, so they get on the registry, that's even more stressful now.

No, no, you're confusing that. For people like the Sadd Brothers who rehab them that way, they use those historic tax credits and if those aren't available they don't work. I mean they need them to be listed so they can get those tax credits.

But there again, and I am not a planner and you guys are, if you keep, which is what Mr. Hardy is saying, if we keep only putting that kind of product back into every neighborhood are we really changing it or are we moving people around to different inventory, the same people. We've got to bring new blood to the West Side, we've got to bring people back.

We need something that new people want to come to, that's what we got to do.

So, can we take that up there as a model and create something that these millennials want to come to, not somebody 55 or older, not that that's an issue because I'm there, but I'm saying, those low-income

housing projects we are talking about a lot of times are geared to a certain age. It's a shuffle game, I'm doing something like taking Steve's renters and moving them over to my new space.

And that's happening, because that is where the tax incentives are. I assume the _____ fund doesn't have a millennial housing incentive.

I'm telling you, they missed out on not creating something for those developers that wanted to develop right here in this flat area, versus going on top of that mountain, I mean they missed a chance of a lifetime to make a deal with somebody. They should have made a deal and said we'll give you \$10 million to develop those buildings, and they let them go somewhere else.

The institutions have to have the incentive to, like there is nothing built into the system that says we need a new school system, that's another government entity. You're allowed that property, you're allowed to market that property for this amount of time, if you haven't been able to move it, you have to spend the money to take care of it, but there are no incentives in place for government entities to feel that kind of pressure, that kind of responsibility for the neighborhood.

Well the question, we heard earlier, are there some legislative priorities and that might be a real legislative priority if an amenity has a structure that is vacant for a certain period of time, have someone to market it, and that's a legislative issue right.

Well I will say this just for information purposes, I have not seen it, I have not read it, I understand that a supreme court ruling just came out or a circuit court ruling, I don't know which one, but these just said that if a non-profit buys the piece of property and keeps it for 12 months with no proof that it goes back to support the non-profit, all of it is going to be taxable from here on out. So that's going to create a problem. But that's also going to create, a lot of things that are sitting still, they're going to have to do something with them, because you can't just buy these things and not do something. You can't afford to keep them and even if a private person gets it, like I said, I've got to the point where I have to be very careful about adding on to the inventory because we just can't, with the crime and everything, we can't turn them around fast enough, then we are part of the problem.

We've talked a lot about issues and items and stuff like that, when do we get to, what are we going to do to actually help the people and create for people who are looking for, to occupy whatever we decide that we are going to do there. I mean you know, the West Side is the best side, the West Side is adjacent to the river, we just redone the boulevard so that's it's bike able, walkable, and all that. We have a brand new elementary school that's a beautiful structure.

I think we're talking about it, what we're saying.

We're trying to get the strategies in place.

I don't think we've really touched on one of the big issues not only in the City of Charleston but in the State of West Virginia. We do very little job training, I mean we've got all these colleges and stuff like that, and everybody saying, everybody doesn't need to go to college, everybody is not qualified to go to college, but where is the emphasize put on job training. I mean if you don't need to go to college or don't want to go to college, you know, where can you go to get a skill that you need to be able to make a living wage and use what skills you have in this area that will incentivize people who have industries and companies where they need highly technical workforce.

I think those already exist, I mean job corps and things like that, I mean I think it's there. I'm going to be very honest with you, I don't see very many people take advantage of.

People don't take advantage of job corps., what we heard is they're a 100 people down on what their on-board student population is supposed to be. So, I mean if they continue in that, then eventually the job corps is going to go away and I don't see people advertising what the job corps offers or people trying to recruit and job corps people come to work for them. I mean we're paying money to have the training, we're paying money for them to live and all this and they come here for a year or however long they're here, and then we ship them back to where they came from. Where is the incentive to try

to keep some of these people here? If you got 300 students up there, 200, probably most of them are from somewhere else, we're suffering from population decline, when do we say we'll we got 300 people here, how do we keep some of the 300 people here, applying the skills that we put into their hands here.

I agree that that is definitely the issue. I don't know if that's really the focus of this strategic plan. I mean it's something that everybody should be concerned with, but I don't think that's something we're going to be able to recommend.

I mean it's the employer to have the.

Right, that's a bigger social issue, well we're just trying to get some strategies.

Well that's a legislative issue.

Bob, you're talking about building stuff, you've got to have people with building equipment o build stuff, where do we get these people from. I would imagine if you talked to someone, the housing association or whatever, with all this stuff that's supposed to go with the road bond and you know how good paying jobs those are, what kind of impact is that going to have on the local contractor who builds and remodels houses. What is that going to do with his workforce, we already experience it with the school bus drivers, Kanawha County was 22 bus drivers short just a couple of days ago, on having enough bus drivers to service the schools and the reason for that, is CDL people are in demand and instead of driving school buses, they can go somewhere and drive a water truck, oil truck, or whatever for that industry and make twice as much money.

But that's a new opportunity for somebody to step into those positions right, I mean that's what we're.

Well let me ask Bob, Bridge Valley Community Technical College is about this far away from signing a contract to build a staff building, and that is going to be full of associate degree programs for people, like you're saying, training technical kinds of workers. I'm hoping this is located right here on the West Side, we're hoping there will be incentives for people who can walk from the West Side to that school for training and I would hope, are you understanding that those kinds of programs would be part of that, because that's a very big thing that is about to happen, very big thing.

All right in the State of West Virginia, we have fought the educational system for the last 20 plus years and we have all said that our educational system is inadequate and over 75% of the students who graduate from our high schools aren't qualified to do college work and going to Bridge Valley or any community technical schools is like putting the bar up here when the people are down here, so how do you fill that gap. And we have 20 years of people who have gone through this failed educational system so where are they, they're somewhere in winter wonderland so to speak and we do less job training in this state.

That training is available today through the trades and they can't get people to go to the trades.

Let's be honest, they can't pass the drug tests.

You know they can't pass the drug test, so how do we incubate these people off of these drugs into some kind of job training program.

Now we're getting into social.

Let's steer this back to the landownership here and this might also be a question, I've just been listening but we want to talk about rental versus ownership and single family versus multi-family and in the end, most healthy communities, it's a blend. This thing doesn't happen in a vacuum, you can't have all single family, the idea is to have good rental property, those people eventually move out, that's how I lived. Out of college, I rented, I moved into a townhouse, and now I'm in a single-family house and so it's good to have a healthy blend of housing, but one of the things that I hate and this came up earlier and I'm going to let John talk about it, is I can't stand a traditional equating zoning that just says that

you can only have housing here, that's what the tradition zoning that we have, and you can only have housing here, you can only have industrial here, you can only have commercial here, because that also applies, not only do you want a healthy mix of housing, but you want a healthy mix of land use, and so there are other extremes of zoning. There are some things in between that we'll recommend in the plan and I don't know if we've ever done this, but even like overlay districts, that's sort of a hybrid between the _____ zoning which is forceful, you have to have this here and nothing else, versus the other extent and overlay is a good way to gently morph out of that and I think there are some opportunities here because ultimately that's what we're talking about, we want people to be able to walk out there door, walk down a block, and get a loaf of bread, without having to get in their car, and drive to Kroger's or across the street to Patrick Street, and until you're able to have a healthy blend of land use and mixes, not just housing, then I think that's a very important thing for this. Because that's what ultimately makes a healthy neighborhood.

David, what you were saying, you know I heard earlier what we're looking for is, living on the second story of a retail establishment, and that's a cool sort of thing. That's not what these neighborhoods are, so unless we wipe them out and rebuild that, that's not what is going to be available here. So how do we take these neighborhoods and make them cool enough that this is where people want to be.

I just want to interject on this real quick, I don't know how old you are sir.

36.

Okay, as the only millennial in the room, you know, I'm 33, almost 34, and have two kids and I live out of town and we have a big yard and a creek and that's what we wanted, right. So, I think that millennials, if we want to be super hip we need to be talking to millennials, but the point is millennials, the young professionals that we're looking for, are having babies and you know he's a new father and he's looking for a quality neighborhood that supports his family right and so I commend South Charleston and Kansas City for doing that kind of development, but that's not going to come to the West Side. In mixed zoning, I'm certainly in favor of it, I know Dave wants it, but I think we need to focus on quality neighborhoods, quality single family homes, and making sure that people feel safe enough to raise their kids there.

Right.

I read one really good article that said, he hired his 36-inch subconsultant to come around on all of his sites, because his kids were off for the summer, and they would walk around, and anything that was good for the kids, was a neighborhood feature that really worked, like sidewalk crossings and parks and you know ____ locations because they were for aged people, they weren't for young people so, I'm all for the mixed-use development, but you know.

Well we're not so much about mixed use developed as I am about an overlay that allows various land uses within a neighborhood. Why can't you have a house beside a Gino's, you know?

Well as for impacts, you can do research on you know formed based building and that sort of stuff and I think it was a good recommendation, and that would be awesome. But the bad buildings plan came up with one idea to add some flexibility to the residential mix.

Right.

You know we talked about the multi-family, certain parameters, still property owners moving into the neighborhood and trying to build some flexibility into that, so yeah, those are real good options.

We'll work into that, but rental is not the enemy, because I have the feeling that you're obviously as mentioned people kind of seek you out, but I have a feeling you have a pretty good process before you sign an agreement with somebody to rent one of your properties, you just don't let anybody in there.

You have to do a good background, plus you have to go back to the place they used to live and see how they kept that place, but I think the West Side is uniquely situated, if you market it right, _____ I live on the West Side, ____ to walk to the boulevard, it wasn't like it is today with 3 lanes and you had to walk and come down to the activities. If you market it right, the safety and all the things that have been discussed here with him, talking about the opportunities developed, all those investments allow senior family people to move into the neighborhood, would like to in their homes, redevelop homes, rehab homes and then if you do the ____ right, you can rebuild that area and market to people that come in to become home owners in addition to the market where people come in _____.

Because that is the way it works.

Maybe we haven't identified, but the West Side already is, and I lived on the West Side when I moved to town and I had to beg for a realtor to show me a house on the West Side, they wanted to show me Sissonville, Teays Valley, I had to find the houses myself and said take me to this house, it's the only affordable housing for somebody that's entering the market in this town. If you are buying your first house, you can't afford to buy in Kanawha City or South Hills or over on the East End. You can afford to buy here and that's an advantage and I think that is something we need to take advantage of.

It's something you also have to protect, let's say as things take off and you had mentioned ____ and all the bad things that go along with that, but you also don't want to create a situation where your.

The properties, the values have eroded so much, I hate to say it, but young people looking at those properties are people like myself.

But that's the point, I think it's the question we're trying to answer right. What are the unfractured improvements we make to stop that erosions so that people look at these houses as a place to enter home ownership and we've heard from you today, and a big part of this is safety and security.

And that's huge.

People have to feel safe to want to buy.

I think another thing we're not talking about and this is the truth and I'm coming to you, speaking from an educator's standpoint, because I've been in the community and am better for it, and I can tell you there are parents and there are kids in their poor community who want better homes, and people need to see _____ and help them get out, and not get out of it, I'm talking about helping them own their home, take pride in that plot of land that belongs to them, help them out of poverty. We're not, it's not about moving them out and moving somebody else into their house, it's about identifying who, and not everybody wants to do it, but I'm telling you there are people who want it, there are smart kids who need help to get out of that area, not get out of that area, to kind of rise above. I mean we've got to identify this and help them. There are people who are buying just because it's affordable, the only reason they are there is because it's all they could afford.

You could do that with creative financing with brokers like Younger Days, with new home buyers instead of having to put down a certain percentage.

Is there a program that kind of helps seek out those people who would like to own their home and not be, 67% of people renting is not good for the community?

I wanted to add to that, I did say help them blend, but I would say we're definitely out of whack here and so there is a balance.

We need our single-family dwelling that we own, we need someone else to own it, so they have one key element to change the community and it's called pride of ownership. We need people to buy those and let us go over here where something else is run down and do something, but we need to rid our inventory, we can't keep investing, we are losing them as fast as we invest them.

____, the last thing that CURA did last week would impact your ability to sell your properties.

I don't know what we're talking about.

Well the \$20,000 for a person who wanted to buy a house in a certain area on the West Side, you haven't heard about that or see it in the newspaper.

The community concept to fund buyers, it is basically a \$20,000 for 10 years for somebody buying in this neighborhood.

Okay, but they have a standard credit check, the whole nine yards, just like a bank.

That's what we're trying to work out. Conceptually, many of these houses sell for \$20,000. So, they have to go to a bank and get a loan for whatever the other amount is and so probably they're going to let the bank take care of all those issues, we're not in all of that.

Let's say that the medium-priced house on the West Side of Charleston, that's being rehabbed similar to the level of that right there, where you've gone in, put new water, a 200-amp breaker box, new central heat and air, new windows, those type of things. Let's say that that number is \$67,000 and that's if you can buy them at the level they are right now. Again, the developers like the gentleman who left here, the risk is so great right now, we can't prepare the inventory for these buyers.

I'm asking a question, if you had a house right now for \$70,000, could you find a person who would buy it for \$50,000 and take \$20,000 from CURA.

Could I find that person?

Yeah.

The problem as I understand it, I don't work with these other agencies, but these agencies who have tried to do that with this credit counseling to propel those people to be able to get that bank loan, from what I understand it's failed miserably.

But the home loan program would work, it's a similar program right.

What I hear is, there are lots and lots of people interested and a whole smaller proportion of them actually _____.

Yeah.

Well let me say this, we are dealing with a moderate degree of success and the reason I say a moderate degree of success is because we couldn't get the outside help that we needed to maintain it over time and maintain the continuity it takes to run a program that lasts 3-5 years, we're just building a house at a time, which makes it even more difficult. It can be done and we did it.

I mean we would love to find a program where somebody could take our renters that are in single family and work with those people to become the owners of our houses, even if that means that we need in the interim to go back in and change the standard of some of them, to make them attractive, to be able to get necessary financing, and all that. But like I said, right now you just can't put any more money into this bleeding carcass, do you think that's fair.

If CURA puts \$20,000 down, and then have a bank, you would have to go through a bank to work out, CURA could come in and assist them or whatever, would it work?

Yeah, if the banks would be willing.

It can't hurt, if you have a \$20,000 head start.

Yeah.

I mean that rally protects everybody, because what you do in your typical rent-to-own model, they put down the big down payment, they fail, then you keep the down payment and in this model, if you get it all financed upfront, \$20,000 from CURA, and then the bank, you're getting all of your money upfront, you don't have that.

Well the beauty for us is we take that money and go buy something else that's blighted over here.

Right, you can't do that right now.

Right, because we don't have anybody to take over the investment we just put in it and like I said the profit margin is minimal on that stuff. I tell you it's more about your dedication to where you live than it is you're going to knock something out of the park, that isn't happening.

Right.

I don't know if you can get the diversity of investment into the neighborhood that you want. Again, it's that eye to hand coordination, you can work with the population as much as we dare to get them to ownership, but does that give you the kind of diversity you need, economic diversity you need, investment diversity you need, to keep that and be able to help them in the long run.

We need employed people.

You need professionals,

I think what Mr. Hardy mentioned was, when I was on patrol, we began with those houses on the West Side, to get people off the street, took them in as an apprentice, showed them how to sweep, how to nail, and some of those actually started their own business.

I hope in addition to the input we're getting, that we're looking to research too. This can't be the only community in the United States.

Right, it's not.

So, there's got to be a track record, there's got to be some research about best practices, I want to look at that too.

The County Assessor, I bet the change in value based on investment in certain districts, I'm sure you've heard that before.

I knew that too.

(too many talking)

Talking about we're not the first people to look at this and address these problems, can I give you example, and the enthusiasm for the possibility _____, and I want to say that I own property there. I want to hear somebody talk to me about the effect that is going to have on that part of the city, not just we've got an empty building and we're going to fill it, that would be great, and I'm like well let's wait a minute, we're not the first people to do this, what is having that number of a certain population, okay has someone looked at that and in addition to that, the buildings that are there and the businesses that are there. And the parking, and.

The city has been working pretty closely with the planning department identifying the parking, all of those kinds of things, it's been a pretty concerted effort.

I'm not just talking about, I know that, believe I know that problem and fixed it, and it's a wonderful problem to have all of the sudden on our block.

Right.

That was not a problem, but not just that, what is the effect of bringing back into my neighborhood, what is the long-term effect of that to businesses, it is positive, maybe it is, but someone show me where it is or is it. Because we're not the first to do it.

We're calling for community and technical colleges to be located in the community, the one up in the eastern panhandle, in Martinsburg, it used to be located in downtown Martinsburg, right across from the _____ Center, but it was, it has a very positive impact, I think they were very disappointed to see it leave the community when it moved out to a more conventional campus. But we can find a lot of examples similar to that.

I don't like it, it's not necessarily a sure thing and I think in addition to picking how ways to park these people, the other part is what affect does that have on, because it's not necessarily a done deal as far as being popular.

Right.

I just want to go back to something that _____ said and we've done this before, but it helps people see a lot of the strategies actually work, is maybe you can as part of the appendix, we've done this, put in a case study of a town of similar size, similar problems, then people can kind of look over that case study, see the history of it, and see how as they implement these strategies, both good and bad, what happens. So that might be a cool thing to include in this and you could put it in the report. So, I think we should probably look into that.

In looking at the renewal of this plan, are you looking at also expanding the surrounding areas in this renewal and the second thing, are you going to analyze the opportunities, what kind of investments are coming in to invest in the area, the community is decimated in those 3 zones, how would it affect the overlying areas around it, but that would also create opportunities for investor to look at that portion and reinvest as well.

The first question, we kind of want the public to tell us if these boundaries are correct, do we want to expand, shrink, keep them the same, I really don't know yet. I've heard within your area there are some advantages when you go from low income housing tax credits there are some point scores in the district that are better not in the district. I will tell you that some people don't like the idea, they are either concerned about CURA and what we're going to do, and/or they don't want their neighborhood designed as blighted which is a legal requirement to be in the zone. So, we've got to overcome those hurdles, so I think it's kind of silly for this not to be in, but these people didn't want to be in the last time, and some of them may still not want to be in, I don't know. So that's one of the things we'd like to talk about. As far as the opportunities, we are not going to spend a lot of time and resources trying to analyze that, it doesn't reflect here, so until some things happen over the next couple of years, I don't know that we would spend a lot of time on that.

But the areas there is also in the redevelopment.

It's mostly the red area, which is a separate CURA plan.

All 3 zones to the river.

No, it's census tract 8, it's essentially between Elk and somewhere in there.

I mean to me this has seen significant blight as much as this has. It was more concentrated once upon a time here, but I mean this is experiencing significant blight right now.

I think it's my understanding that we weren't involved in 2008, they just didn't want to, I don't know if it was a semantic thing, they just didn't want anything.

I think it appears that way, now if you look at an area that doesn't have the color on it, it's more clear, how many properties have been demolished in that original CURA zone and it's just a lot of vacant property now, where the housing gets more dense again once you cross out of that. See right here, look at all the green space here, and then you get over here and there's almost no.

Yeah, it's way more dense.

So, I think what has happened, it probably appears to be just as blighted here because a lot of the blight has been removed and there are vacant lots there.

Right.

Are you in favor of a bigger boundary, a smaller boundary, do you care?

Are there some areas that are probably underserved?

I think if there is concerted reinvestment in that green area, I think the bleed over from the red area with that is what the City is going to do in the future, it will fill in that area with _____, but if the plan indicates, which you already have indicated, the newspaper article that you're giving the City for homeowners to get some potential land to rehab and then invest like the landlords, all those things would help improve that area, but as far as your question, I think the _____ area leads up to the community.

What's the downside to expanding to that?

It dilutes the.

The downside is not much has been done in the area that has already been designated and just from own personal opinion, when you have not been successful with this much, you need to reduce it to this much and see if you can be successful in a smaller area and then see if the impact of what you're doing in a smaller area grows into the larger area.

Again, Mr. Hardy, I wasn't involved in any of that back in and I'm still not really involved now because I'm us here, but I'm saying, what is it that, for lack of a better term, the players, other than investors, and these non-profits, what is it that these agencies are supposed to do, what hasn't happened I guess is what I'm saying.

Well if you looked at the original plan, there are some fallacies in the way the plan was put together and the final product that came out of that because if you look at the law when you write up an urban renewal plan, you're supposed to have budgets that tell you different things about the funding and where it's going to come from and what kind of profit margins you're looking at. That wasn't included in the 08 plans and so consequently by that being left out, CURA was not bound to say we're going to spend X amount of dollars in this zone over a period of time on certain things that were identified in the plan.

But what I'm seeing here, from our investment, is that we have private people now coming to us and saying these are the investment opportunities, utilizing what is available through West Virginia Housing or whatever, we need to take some of what you have and redevelop it. And while I told you I'm not crazy about that idea, but new and change is better than what we have.

I don't want to shut down the discussion but we really want to focus on how we make this, because we are updating our plan, so it's how do we improve it to make it better, that's definitely going to be the case, we have another group coming at 3:00 and we don't want to keep you any longer than we have to, so we're trying to keep it at about 1.5 hours. We greatly appreciate it.

We have a lot of good information.

And as we start to develop this, you'll see it. Attend the public meetings if possible as we get through this. The first one is on the 11th, will be kind of kick off meeting, but the meetings following that will start to see some ideas that we're hearing generated into this plan and I'm hoping you'll be able to attend some of those later meetings and see how this starts coming together.

It will be very interactive, there will be workshops at different tables set up to deal with specifics, so we actually have groups at tables, with sharpies, their sleeves rolled up, and we'll start to get down a little more to the weeds, but this is all really good information.

I'll be there.