Opportunity Zone Strategies
Main Avenue, Passaic New Jersey

“Investment in the City of Passaic is definitely worth it. You too can prosper in Passaic.”

Mayor Hector C. Lora
Acknowledgments

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Opportunity Zone Strategies

Main Avenue, City of Passaic, New Jersey

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Introduction

The City of Passaic is located within Passaic County, New Jersey. At 3.24 square miles, the City of Passaic has the 5th highest population density in NJ at 21,780 people per square mile. The 2010 population was 69,781, which ranked it the 15th largest population in NJ. The 2020 census population is likely to exceed 90,000 people.

Passaic is a city that celebrates its cultural diversity through its people, and its food, festivals and other public events throughout the year. The historic architecture of Main Avenue has enabled it to continue to be a thriving central business district for the city. However, shopping patterns are changing and there is a need to proactively respond to these changes in order to enable Main Avenue to remain competitive.

The adaptive rehabilitation of the historic fabric of Main Avenue and strategic investment in new mixed use projects within its opportunity zone will help to support successful business retention. This will be even further enhanced through the proposed redesign and public investment by NJ Transit of a new bus facility on Main Avenue.

This study primarily focuses on the overall building characteristics of a section of Main Avenue and adjoining blocks. The graphics, historic and current photographs, details, designs and other illustrative content is intended to inspire the types of positive changes along Main Avenue that are possible. It is important to note that this report is not a redevelopment plan. However, the city may choose to pursue this process through the Planning Board.

“If you plan cities for cars and traffic, you get cars and traffic. If you plan for people and places, you get people and places.”

*Project for Public Spaces*
Goals

Support the Main Avenue business community to continue to be a thriving center of commerce for the city.

Preserve the historic character and rehabilitate existing underutilized historic buildings to support economic development and housing opportunities that are affordable and well designed.

Promote private investment within the Main Avenue opportunity zone for mixed-use transit friendly projects.

Improve upon the existing conditions on Main Ave to be a safe, walkable and bikeable destination for the City of Passaic.
A significant portion of Main Avenue is located within a federally recognized Opportunity Zone as part of the 2017 Federal Tax Cuts and Jobs Act. This report is intended to support the existing Opportunity Zone along Main Ave.

Main Avenue within the City of Passaic is a great place to live, work or play. It has sustained itself as a major center of commerce for the city for over a century. It’s unique history and architectural character makes it particularly well suited for restoration and strategic investment. The award-winning restoration of the iconic People’s Bank building on Main Avenue is now the beacon that brings hope and symbolizes the progress of the city.

The State investment in a new NJ Transit bus facility on Main Avenue will support improved bus service throughout the region and a one-seat ride to Manhattan. Two train stations proximate to Main Avenue further enhance the city’s regional transit accessibility.

The Opportunity Zones program was enacted as part of the 2017 Federal Tax Cuts and Jobs Act and is designed to drive long-term capital investments into low-income rural and urban communities. This federal program provides opportunities for private investors to support investments in distressed communities through participation in Qualified Opportunity Funds.

In addition, to the Opportunity Zone designation, the Main Avenue study area is also located within an

- Urban Enterprise Zone
- State Neighborhood Preservation Program Eligible census tracts
- Federal Low Income Housing Tax Credits Qualified Census tracts
- HMFA Targeted Urban Municipality
- NJRA Eligible Municipality
For additional information regarding Opportunity Zones please visit:

http://www.state.nj.us/dca/divisions/lps/opp_zones.html#
Main Avenue has been served by transit when trolleys traversed the street. These were replaced by rail that enabled commuter trains on Main Avenue to reach New York City. However, by the early 1960’s, as automobiles became more prevalent in the city, the train tracks were removed and replaced with parking islands along Main Avenue.

Today, the City of Passaic has several transit options for residents to reach employment centers. The Passaic Train Station on the Main line provides access to Secaucus Junction trains to NYC. Local jitney bus service also serves Paterson, Passaic and surrounding communities.

Within the Main Avenue Study Area, existing regional bus service from Paterson to Passaic to NYC will be enhanced with the construction of the proposed state of the art bus facility on Main Avenue. The vision for the area surrounding the bus facility will be walkable, and culturally interesting with active public spaces and a rich mix of retail, office, services and a variety of housing options.
Main Avenue Building Assessment

This building assessment was prepared at the request of the City of Passaic through the NJAPA Technical Assistance Program. The purpose of this effort is to assist the city with the long-term planning for Main Avenue, which is proposed to include a new bus transit facility.

To conduct this assessment, the 2015 Economic Development Element of the Master Plan and the 2015 Main Avenue Concept Plan were reviewed. Site walks of Main Avenue were conducted in the Fall of 2018 with the planning team and was further refined using aerial photos. Existing buildings were evaluated based on existing conditions, age, stories, function, condition of facade, signage, awnings, occupancy and relationship to the street.

Preliminary maps were prepared using GIS, which separated the project area into three regions: North, Central and South. Google streetview, historical images and other online resources also helped to support this assessment. The building summary formed the basis of the basic concept plans and simulations within this report.

Several categories were created to group similar building types for the purposes of basic plan typology. The first category is “New Infill Potential” which represents the general extent of existing properties with the highest potential to assemble to support new mixed use infill development. Most of these properties areas are either vacant or underutilized or contain one-story retail buildings. The second category, “Building Renovation Potential” are existing multi-story buildings within the study area that have after-market facades and are primarily vacant on the upper floors. These buildings could be readily renovated and facades improved to bring back the original historic luster of Main Avenue. The third building type are the “Traditional Main Avenue buildings.” These buildings are clearly historic and may also have vacancies on the upper floors but their facades and overall appearance on the street are still in good condition.

The general concepts for this assessment have evolved since they were first presented at two regional conferences and before the City Council and the Redevelopment Commission in 2019. In February 2019, the planning concepts being advanced for Main Avenue were discussed through an interactive application of Facebook Live. In all, these live sessions generated over 3000 views and multiple comments and questions that helped to frame the details of this analysis.

Several observations are apparent from this study. First, the Main Avenue study area has a strong retail base of local shops, eateries and service providers along the first floor of nearly 80% of the storefronts. It is important to recognize that maintaining and enhancing this retail base needs to remain a critical component of all city planning efforts. A continued focus on the walkability of Main Avenue along mixed use storefronts should remain a high design priority.

Second, there is a strong history of the city prevalent in the architecture of many of the existing buildings on the street. Iconic names and dates are ascribed in the pediments of several buildings and their prominence is further documented through historic photographs and postcards of Main Avenue. This architectural history is exemplified by the award-winning restoration of the People’s Bank Building at 663 Main Avenue, which is the tallest building in Passaic County. According to Mayor Hector C. Lora, “the Peoples Bank building restoration serves as a catalyst for other developers to come in and say that investment in the city is definitely worth it. This building is a beacon of hope and progress telling everyone around to come to Passaic. Passaic is a wonderful place to live, work or play.”
Many significant historic buildings are found along Main Avenue. Maintaining the viability of the retail stores during some period of reconstruction needs to be a major focus since these stores are the soul of Main Avenue. This will require careful planning and some relocation efforts to keep them viable. After construction, there needs to be incentives to keep retail lease prices stable at or even below current rates for some period of time.

The existing historic building help to define the scale for new structures. A majority of the existing historic buildings along Main Avenue have followed the traditional mixed use 3-story walk up model. However, there are also some buildings that exceed three stories including the Peoples Bank building at twelve stories.

New structures should be a minimum of three stories and it may be appropriate for them to extend up to five stories in key visual locations. A tall anchor residential building at perhaps ten stories would create visual interest that would compliment the People’s Bank building along the street.

Fifth, the City of Passaic has the potential to regain its rightful place in Passaic County as an employment hub, especially along Main Avenue. Improvements in transit facilities and the long-term redesign of public spaces coupled with creative infill and walkable healthy places would enable people to continue to prosper in Passaic.

Fourth, there are also many single story buildings, alongside many historic buildings on Main Avenue. Historic photographs reveal in some locations that these single story buildings had replaced earlier multi-story buildings. The precise reason for why this is prevalent was not specifically researched but it is likely the former buildings fell into disrepair and were removed. The gap along the street was then replaced with single story structures. This has created vertical gaps in the building profile along Main Avenue. These gaps are like missing teeth along the street. But they also create the opportunity to fill them in with new multi-story structures.

Preserving, restoring and integrating these historic structures along with new development along Main Avenue is essential in order to enable new investments to harmonize with the street. However, without strong land use incentives, or through the adoption of regulatory standards, such as the adoption of a historic preservation ordinances, the city may be faced with requests to allow the indiscriminate removal of these structures to support new development projects. This would chip away at the remaining history of Passaic prevalent in its architecture.

Third, a major component of the city planning efforts is to support the construction of a new NJ Transit bus terminal along Main Avenue.

In doing so, the focus of Main Avenue can capitalize on the principles of transit oriented development (TOD). Land use ordinance revisions are needed to support new mixed use development projects within walking distances of the new bus facility. Mixed use projects should include the integration of retail, residential and employment opportunities in new well designed building footprints. Similar projects would also include the rehabilitation and the adaptive reuse of existing historic structures to support residential development, including new affordable housing opportunities, within many of the vacant floors of existing buildings.

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Housing and Zoning

The City of Passaic is proud of its history and celebrates its cultural diversity through its people, its food, festivals and events throughout the year. However population demographics reveal that the average income levels in the city are low and a significant portion of the population are living below the federal poverty level.

- In order to help maintain the city’s cultural diversity, it is recommended that new housing development projects incorporate options for housing affordability into their plans.

In RENT café blog, Nadia Balient reports that “Changes in renters’ living habits are literally redrawing floor plans. The largest share of apartment dwellers are millennials and they prefer living in locations close to restaurants and entertainment rather than having a large kitchen or living room to cook or entertain at home. But the rising interest in smaller living spaces is equally motivated by price, as the need to save on rent sparks demand for smaller units.”

- It is recommended that new housing incorporate a variety of styles and choices recognizing cost and consumer preferences.

The following recommendations could be stand alone ordinance revisions. However, it is more appropriate to implement them collectively through a Redevelopment Plan in accordance with the Housing and Redevelopment Law:

- The general provisions for planned development at Chapter 317-40 should be revised to detail support for mixed use transit oriented development projects along walkable and bikeable streets, such as the Main Avenue study area and adjoining neighborhoods.

- Within this section, it is important for the city to clarify its intent to maintain the historic character and architecture of the city through the maintenance and rehabilitation of the prominent existing historic structures along Main Avenue and adjoining streets.

- The City of Passaic should prepare a historic preservation ordinance for adoption by the City Council to prevent the loss, neglect or induced development pressure on the historic building fabric of the city including those of the Main Avenue central business district.

- This ordinance should also be supplemented by Site Design and Architectural standards that provide images of the desired public realm, the relationship of buildings to the street and the intended architectural vernacular.

Main Avenue is situated within two zones – the “C zone and the CR zone.” Residential uses are not permitted in the C zone and have limited applicability in the CR zone.

Specific zoning definitions support artists, and home occupations to occupy and or live on the upper floors of the existing buildings on Main Avenue. However, this approach still limits housing opportunities. As a result, there are many buildings in the study area that have significant vacant upper floor space.

- The uses permitted within the C and CR zones (or a newly created TOD zone) should be revised to enable residential uses to be permitted or conditionally permitted uses in the upper floor spaces of new or renovated buildings.

Existing renovated building on Main Avenue, Passaic, NJ
Main Avenue
Existing Zoning

LEGEND
- R-1 ONE-FAMILY RESIDENTIAL
- R-2 ONE & TWO-FAMILY RESIDENTIAL
- R-1A ONE & MULTI-FAMILY RESIDENTIAL
- R-3 MULTI-FAMILY RESIDENTIAL
- PD PLANNED DEVELOPMENT
- O-R OFFICE/RESIDENTIAL
- C-R COMMERCIAL/RESIDENTIAL
- M-1 LIGHT INDUSTRIAL
- M-2 GENERAL INDUSTRIAL
- M-3 PD OPTION
- M-4 PD OPTION

Existing Zoning

R-1
R-2
R-1A
R-3
PD
O-R
C-R
M-1
M-2
M-3
M-4

Scale: 1"=600'
Design matters considerably, for both functional as well as aesthetic reasons. From a functional perspective, design can be a powerful influence on human behavior, it can promote or deter human interaction as well as inspire a sense of security or provoke apprehension. It can also improve efficiencies in infrastructure and service provisions; and it strongly influences transportation choices. An appropriately supportive physical environment will encourage walking, bicycling and the use of public transit, whereas a barren environment will discourage these modes of transportation and increase auto-dependence.

From an aesthetic viewpoint, design plays an important role in the quality of life assessments which we all make on a daily basis, and it influences the location choices and investment decisions of both residents and employers. A well-designed environment is much more than the sum of its parts, it represents an asset to the community, it enriches its users and it creates or enhances real estate value. A bleak and uninspiring physical environment will not achieve these ends, it will alienate its users, reinforce feelings of disenfranchisement and vulnerability and lead to disinvestment and community fragmentation.

The urban design elements that are appropriate to the City of Passaic should be focused on “designing for people” rather than “designing for cars.” It is well recognized that the most important task of design is to facilitate the creation of places with a recognizable identity and a distinct character. Places are the physical foundation of community. Main Avenue contains many recognizable architectural gems of historic significance that can be used by architects and designers to guide the rehabilitation and new construction appropriate for Main Avenue.

The built form within the city has an immense impact on the character of the community; the cohesiveness of the neighborhood and the overall health of the city.

More specific urban design standards can be developed for Main Avenue. However, there are recognizable building design elements that have universal applicability to Main Avenue. Main Avenue buildings should have a base, middle and top:

1. The Base should contribute to the quality of the public realm, having active frontages (windows with transparent glass providing views to the interior), porches, awnings, lighting and high quality materials;

2. The Middle should compliment the architectural features of the base and the top by including windows and a material typology that is visually cohesive with the base and top that maintains the overall scale of the street;

3. The Top consists of the roof and cornice treatment for smaller buildings and on larger buildings this also includes the mechanical penthouse.
Through each of these categories, massing and scale is very important to delivering an enhanced streetscape and pedestrian environment. To this end, the built form design should be at a human scale, one which integrates with the street environment and does not dominate the pedestrian experience and the overall streetscape.

Massing is the combined effect of the arrangement, volume and shape of a building or group of buildings in relation to other buildings and spaces. On Main Avenue, where there are several infill situations, the urban character already exists and the massing should be consistent with the surrounding built form. This includes detailed design elements, such as, windows, ornamentation, materials and visual bulk. On taller buildings, stepbacks and roof treatments are desirable to help achieve a better scale and visual appeal for the public realm.

Scale is the size of a building in relation to its surroundings, or the size of parts of a building or its details, particularly in relation to the size of a person. Height determines the impact of development on views, vistas and skylines.

To ensure a quality pedestrian environment is maintained on Main Avenue, the proper scale of the built form and the proper proportions are needed to achieve a sense of enclosure.

Continuous building lines are preferred as they provide definition to, and enclosure of, the public realm. For mixed use, retail or commercial buildings, the built form should normally be located at or near the property line to reinforce the streetscape.

Elements such as corners, main entrances, unit entrance, balconies, porches, patios, appropriate signage, awnings and lighting are important in the design of a building. All of these elements reinforce the public realm and significantly add to the pedestrian experience.

In addition, the sidewalk and landscape space between Main Avenue and the front of the building needs to be carefully designed and managed as it marks the transition from the public to the private realm. Opportunities should be sought to create forecourts, plazas, greens, or gardens to soften the hardscape condition along the street.
Retail Recommendations:
National retail experts offer the following recommendations for maintaining a viable retail base.

The people who walk are the people who shop

- In the 1990s, yuppies, families and seniors were the retail market categories. Today, the millennials are the major market force. Yet, they don’t have the same level of disposable income to spend.

- Retailers need to earn at least $300 SF/year to be a viable business in the long term. Retailers have a high fixed cost and it is difficult to manage outside factors.

- Shoppers have other options. Internet shopping has replaced 8% of all sales and over 45% of mall sales. To compete with the internet, you need to build an experience. The details of the experience will drive repeat business.

- Consumers are experienced hungry and craving authenticity and an emotional connection to a place. Sell goods and services that people like.

- Successful retailers recognize that the presence of people is an important social determinant. Build places that are fun that attract people, striving for the x factor that can’t be experienced online.

- Build walkable places. People notice the details when walking. Jane Thompson of the Thompson Design Group said “The people who walk are the people who shop.”

Retail frames the public realm

- The treatment of the public realm needs to be clean and free of debris. Clean, concrete sidewalks are fine. Few studies show any relationships to improved sales from fancy brick pavers.

- Retail sidewalks should be 16 to 20’ wide. Coves, nooks and other interstices within a streetscape can be interesting provided they are thoughtfully designed with safety in mind.

- Pay attention to the sunny side of the street and the shady side depending on the weather and season. Outdoors plazas, greens and squares need to be intimate in scale. No more than 70’ x 100’ is the max with 60’ x 80’ even better.

- Keep the hardscape simple but organized. Outdoor seating is essential and should orient with a view of other people. Benches in the shade are used most often.

Brand is the art of trust creation

- A need and a want equal a transaction. People want to feel an emotional connection and relationship with where they are spending their money.

- The dialogue, shared values, and rituals help to create the lasting bonds between consumers and retailers.
• A major anchor tenant is needed for every 25,000 SF of leasable space. Major anchor tenants include grocery stores. Don’t build leasable space that you cannot lease.

• Build unique handcrafted storefronts. A majority of the building façade expense should focus on the storefront details within a 16’ to 20’ base height.

• Average store sizes of 20’ x 50’ have had good success. Store widths along a street should be no more 20’ to 30’ unless it is an anchor store. 60% of the storefront should be clear glass.

• Shop windows need to be clear so that shoppers can see into the store. Outside window clutter is a turn off. No posters or hand written signs should be on the storefront window.

Visual merchandising is what sells

• No trees or other landscaping should be blocking the storefront.

• Signage needs to be unique. Original, handcrafted signs should be regarded as art. The detailing makes for a more interesting streetscape.

• Stay away from creating a required uniform sign palette of font type and color since this tends to create a homogenized look that does not excite shoppers.

• Vinyl arcade stretch over signs should be discouraged since they are often not maintained and fade.

• Canvas awnings are acceptable providing they complement the architecture of the storefront and are maintained in good condition.

• “A” frame signs and sandwich boards should be permitted provided they are movable and do not obstruct pedestrian movements.

• Signs should be externally lit with complimentary downlighting.
Parking

Parking is a complex issue. Public perceptions about available public parking should be carefully managed on Main Avenue. The center islands street configuration will remain to enable a continuation of the one way flow of traffic. On street parking on Main Avenue will also remain on both sides of the street with proposed areas to accommodate reverse angle parking.

Two sections of the existing center parking islands will be modified to become an accessible public promenade. A third section will become a new state of the art bus facility.

The promenade is intended to become a major public walkable open space. It is envisioned this space will host food trucks, farmers markets, street fairs, and other seasonal programmed events. It will also be lined with trees, benches, and plazas to enable passive use of this space.

From a retailer perspective, proper parking strategies are important. Retail on street parking requires a parking meter that is timed to keep residents or employees from taking up on street parking. Retail experts agree that payment of parking fees is most convenient for shoppers if it is at the meter. Parking kiosks are too complicated and discourage shopping trips. Where practical, parking garages should also offer free or reduced parking rates for shoppers.

Within the study area, the parking requirements should be flexible enough to enable quality building designs and other leasable spaces. Flexible parking requirements are appropriate in transit accessible locations especially for new residential development and other walkable environments providing they are carefully designed to accommodate people over pavement.

Parking is integral to the success of a project. However, its location is also important to the success of achieving a sense of place for the city. For larger building types (i.e. Apartments, office buildings or mixed use buildings) parking structures may be appropriate.

In smaller building types, including the rehabilitation of existing building or as an infill building type, parking at the rear or side of the structure may be appropriate. Public parking for retail uses should also evaluate on street availability and the turn-over rate for the retail use. Existing retail space being renovated may be entitled through a revised ordinance to request a parking exemption.

For long term residential parking needs, it is recommended that the availability of nearby structured parking (within ½ mile) may be factored into the design. The city should also evaluate a payment in lieu of parking (PILOP) ordinance that would allow a project to meet most or all of its parking needs through a one-time payment.
### Municipal Off-Street Parking

Municipal parking can allow for planned coordination between on- and off-street parking options.

**Consider municipal off-street parking when:**

- Further research and changes to demand demonstrate that additional parking supply is necessary; municipal parking is the ideal way to address that demand.
- Municipal off-street parking corresponds with a reduction in off-street parking requirements for business owners. Absent this provision, off-street municipal parking will go underutilized.
- It is possible for the municipality to lease or purchase existent private parking and turn it into public parking, doing so will allow a greater number of businesses to benefit from a fewer number of spots.

**Do not consider Municipal Off-Street Parking if:**

- No general conditions of scarcity exist. Without scarcity, new parking will be expensive and ineffective.
- If on-street parking is underutilized, municipal parking should not be considered.

**Best Practices:**

- All municipal parking should include meters.
- New build municipal parking, either in the form of surface lots, or parking structures should be designed around pedestrian access. Parking structure design should attempt to blend in to a traditional Main Street context, and hide parking stalls from pedestrian view while maintaining clear rights-of-way and signage.

### On-Street Parking

On-street parking supports a walkable retail environment and should feel safe to use. When stalls are more than 70% vacant on average, on-street parking is underutilized and no new off-street parking should be encouraged or mandated. When occupancy rates are greater than 85%, meters should be used to encourage turnover. 85% or greater occupancy is the desirable scarcity level for on-street parking.

### Future Parking Studies & Inventories

Before major capital investments in new parking are made, additional data on parking utilization is needed. This data should be collected when calculating potential oversupply will help engage stakeholders. If data collection suggests that there unmet parking demand, municipal off-street parking may be considered as the ideal investment when pedestrian infrastructure is in place so that investment in shared parking can benefit a maximum number of businesses in the surrounding area.

### Parking Maximum/Minimum

Parking minimums can be effective when:

- Ratios are “right-sized” and do not require oversupply of parking.
- Variance provisions exist.
- They do not inhibit new development.
- They are coupled with provisions that prevent oversupply such as parking maximums.

Parking maximums can be effective when:

- Off-street parking is required, or
- Parking may be overproduced by private operators.
<table>
<thead>
<tr>
<th>Parking Program/Intervention</th>
<th>Prioritization and Applicability: when should this tool(s) be used?</th>
</tr>
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<tbody>
<tr>
<td>Pedestrian Enhancements</td>
<td>In all cases in which there is underutilized parking that can be shared by more than one business, pedestrian infrastructure is paramount.</td>
</tr>
</tbody>
</table>
| Metered Parking              | Metered parking produces turnover. It should be deployed where public parking is heavily used. When there is ample off-street parking, meters can deter use of on-street parking. High utilization of on-street parking is important to calm traffic and protect the sidewalk. Key Questions: * Is off-street or municipal parking in high demand?  
  _Yes- parking meters help manage parking turnover and cultivate optimal scarcity._  
  _No- implementing parking meters could reduce demand for on-street parking. Meters should not be implemented until demand increases._ |
| Private off-street parking   | Should not be encouraged or required until on-street parking demand reaches optimal levels (e.g., at capacity during peak hours). Key Questions: * Is there underutilized on-street parking?  
  _Yes- When there is underutilized on-street parking, providing additional off-street parking can be harmful. In such cases, no new off-street parking should be required or developed without careful consideration._  
  _No- additional off-street parking may be a worthwhile private or public investment. Investment in pedestrian infrastructure might result in greater utilization of existent parking._  
  * Is there underutilized off-street parking?  
  _Yes- exploring options for shared parking is preferable to developing new off-street inventory._  
  _No The City should consider well managed off-street options in corridors where density is important and attainable for greater retail vitality._ |
Legend

- Orange: Potential Infill Opportunities
- Beige: Potential Renovation
- Purple: Parking Structure
- Gray: Surface Parking
- Green: Green/ Open spaces
- Gray: People’s Bank Building
- Black icon: Proposed Bus terminal
References and Credits

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