



Neighborhood Stabilization Program

City of Phoenix NSP in Garfield

Garfield is one of the city's original Neighborhood Initiative Areas (NIAs) designated to attract resources and partners dedicated to revitalize a neighborhood and to improve the quality of life for residents by addressing safety, crime, blight and the need for new homeownership in the Garfield neighborhood. The city, in collaboration with development partner Neighborhood Housing Services of Phoenix (NHSP), rehabilitated and resold 46 properties in Garfield to owner-occupants since 2000.

Foreclosures have threatened the progress and improvements in Garfield and a federally funded program, the Neighborhood Stabilization Program (NSP), has been used to help protect and continue revitalization by funding improvements to vacant and foreclosed homes and reselling them to owner occupants or by removing blighted structures. To date, the city has used NSP funds to acquire six properties for rehabilitation and resale plus four blighted residential properties for demolition. That is just in the first year of the program's three years.

Carson Wheeler was a first-time homebuyer who sought housing counseling assistance at NHSP for information on down-payment assistance programs. His housing counselor introduced Wheeler to the Move-In Ready Program; he purchased a Garfield home this past spring. The property's location is what attracted him – as the manager of a local downtown eatery, he wanted to live closer to work. Wheeler was pleased to spend \$200 less a month on his new mortgage than he was previously paying as a renter. NHSP is in the process of renovating two more homes in Garfield, both of which involve removing non-permitted structures and adding square footage while maintaining the property's historic integrity. Completion of both these homes is expected in September.



Lauri Warden, a tenant and active volunteer in Garfield, utilized the Home Improvement Program (HIP) to purchase and rehab a foreclosed home that was uninhabitable and had been identified as a neighborhood eye-sore. Improvements included adding new interior walls, floor supports, roofing, a/c and heating system, plumbing, exterior siding and front yard landscaping. Warden is ecstatic with her new home, the number of quality improvements made and level of customer service support the program provided her. "Thank you so much for everything you did to help me through the home renovation process," she said. "It's more than just a project or a house – it's my home – and I will never take it for granted." She added that others appreciated the home's improvements, including her mail carrier. He told her, "It looks fantastic and upgrades the whole neighborhood."



NSP improved homes have created a domino effect, inspiring other homeowners to improve their own properties. Warden's three neighboring properties made repairs as her home underwent renovation. Dana Johnson, a Garfield resident and active member of the Garfield Organization said "The demographics of the neighborhood have drastically changed over the past 10 years as renters, absentee landlords and speculators were replaced with owner-occupants". "These owners inspire other neighbors to clean up their yards and do projects they have put off for years. It's unbelievable to directly observe the positive change"

The change within the Garfield neighborhood is ongoing, thanks to NSP funds, the city, community members and NHSP who are turning once-vacant houses into homes. Garfield is reaching its "tipping point" in the revitalization process. Some would say that Garfield is an ideal example of the "power of context" – a few small changes in one's immediate environment can inspire and change perceptions, impact and redefine an entire community.

To learn more about the Neighborhood Stabilization Program, visit phoenix.gov/nsphome or call 602-262-6602.