

REDESIGNING DECLINE: A CASE STUDY AND RE-DESIGN OF
DETROIT'S POLETOWN EAST

By

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DEDICATION

Dedicated to the ones who have gotten me this far and the ones who will continue to push me. Thank you and I love you all.

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ABSTRACT:

The global population has been heading towards a more urbanized world for decades now. 56.2% of the total world population now lives in an urban area/city as of 2020. (Buchholz, 2020) Over half of the world's population would rather live in a city than in rural areas. Not to mention the fact that the world population is catching up to pass 8 billion people. In general, the world and cities are growing but despite this there are still cities in the world that are seeing the opposite: decline. Over the course of history cities have risen and fallen, many were lost due to time, poor management, and outside forces. However, I argue that no failed/forgotten cities are as interesting as the modern-day ones. Around the globe sits many declining cities that have either been abandoned or are on the trajectory to become one. Some examples of shrinking cities are Budapest, Hungary; Busan, South Korea; Odessa Ukraine; and St. Louis, U.S.A. (Berlinger, 2012) One of the greatest examples of a declining city lies in the heart of the American rust belt: Detroit, MI.

This thesis is to be a case study of decline and ways to combat it using the city of Detroit as an example. How the city got to where it is today, where the city is heading, and the economic and social factors needed to keep the city of Detroit afloat are some of the things that I will be discussing in this paper. I will also be creating a neighborhood analysis of the neighborhoods Midtown and Poletown East, as well as putting together a short design plan on what I believe should be planned for the neighborhood of Poletown East. This neighborhood design plan is not meant to be the all-in-one cure for poverty or blight, but it is intended to be seen as one of the many options for development that Detroit has as we will discuss further in the thesis.

PROBLEM STATEMENT:

The city of Detroit has been facing urban decline for decades. Poverty runs through the streets, hundreds of houses remain vacant due to a decreasing population, and city services are struggling to fund programs aimed at helping the current population of the city. When one thinks of Detroit, a lot of the time people think about what used to be the motor capital of the country. Detroit used to be a major industrial powerhouse of the Midwest but is treated like an old junkyard. However, behind the old bolts is the potential for a total revamp of forgotten neighborhoods. Detroit with its abundance of empty lots can allow for new urban designs to be implemented.

Some questions to think about: How will Detroit realistically fund a new wave of urban design? How can the city prevent or minimize gentrification of existing populations? Is Detroit worth investing in while we already have booming cities such as Austin? What has Detroit already done to reverse decline? If bigger steps aren't taken to revitalize now, Detroit could become a bigger ghost city than it already is. Detroit could also reach a point of no return as a declining population makes it more difficult to fund new city projects. The other side of the coin is if new development does occur without proper planning, the city could indirectly harm its current population by driving them out of their homes due to gentrification.

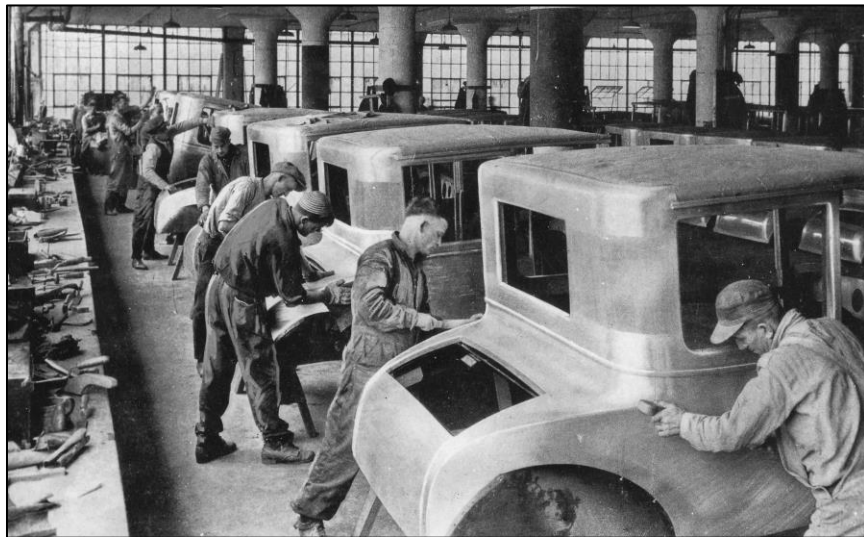
The neighborhood redesign plan for Poletown East will focus on elements of urban design that will improve established neighborhoods with focus on community involvement, sustainability, and overall revitalization. These elements and more will harness a redesign plan for new ideal neighborhoods for Detroit so that the city no longer needs to live in the shadow of its former self.

METHODOLOGY OF RESEARCH:

For my research, I'll be analyzing the neighborhoods of Midtown and Poletown East using an urban design lens that I have become accustomed to in my degree plan's urban planning courses. Using my knowledge as an undergraduate to create a redesign of Poletown East. Literature sources that I've used to accomplish this goal include numerous news and scholarly articles that are based in or around Detroit as well as outside sources that have analyzed Detroit through its Fordist and post-Fordist period. Often covering the issues that Detroit has faced in recent decades. The literature will be covered in my bibliography section at the end of the paper.

SECTION 1: DETROIT OF THEN, DETROIT OF NOW

Since many are familiar with the history of Detroit and its fall from grace over the decades, this section will remain brief. The assembly line had driven Detroit's success and was also a product of the Fordist period. Fordism which took place during the early 20th century saw many factories increasing production and the ability to put products on the market at accelerated rates. At its peak Detroit reached a metro area population of 3,966,000 in 1950. (Detroit, Michigan Population History 1840 - 2019, 2020) By the time of the post-Fordist period, the city had unfortunately gone through a gradual decrease in new population since then and by 2000 Detroit had lost about half its population it had in 1950. The sudden loss was due to Detroit's soul industry and its most prominent characteristic: The automobile industry. Detroit was nicknamed motor city due to its connection to automobile manufacturing and it was leading the charts in the industry with no signs of slowing down.



1 Detroit factory workers hard at work in the plant; photo via Fortune.com

That is until the 1970s during post-Fordism when automobile corporations started to pack up their business elsewhere in a search for outsourcing to lower wage workers. This left Detroit's working class in a desperate spot looking for work. Naturally this led

many families to leave Detroit while they could before unemployment ate up their savings. As waves of people (mostly upper/middle class and white) had left Detroit for the suburbs and beyond, a lot of the city's infrastructure was getting abandoned. This mass movement has been coined "the white flight" from downtown centers to suburbia. Fast forward to the 21st century and we have a city that has been in so much decline it's no longer known as the great motor city but instead the first example of a rust belt city. It earns this reputation by hosting high rates of poverty, vacant homes, crime rates, and other various factors caused by the era of deindustrialization and post-Fordism. Many parts of the city's neighborhoods are either filled with vacant lots or abandoned



*2 Detroit from above showcasing the difference in used and vacant land;
Photo via The New York Times.*

homes/businesses. (Montgomery, 2015)

The economic loss in property/income taxes was immense, many city services and schools were heavily downgraded, and the streets became unsafe with spikes in the city's crime rate. Additionally, since Detroit relied heavily on the automobile industry as its source of basic income there was no other money coming into the city. This led to the city of Detroit filing for bankruptcy in 2013 which made it the largest U.S. city to do so.

In 2021 Detroit is still suffering from a declining population but there are actions being taken to combat the blight. Downtown Detroit and its surrounding neighborhoods have seen a revival in the past decade. For some people living in the city this means they are seeing some economic resurgence and normality with Detroit. Despite this a majority of Detroit is still in a rough state of poverty. More of this contrast will be discussed in the two separate neighborhood analyses.

Gentrification has inserted itself into most American cities and Detroit is no exception. As with other cities there comes the displacement of unfortunate low-income and usually part of a minority race individuals. Detroit's African American population has been abandoned by many as white flight occurred. Now this minority group is one who has relatively stayed strong in Detroit with wealthier African Americans following the trend of leaving. As gentrification occurs however this longtime group is being displaced away from downtown and surrounding districts due to rising land values. In the case of Detroit, gentrification is a double-edged sword. The displacement of the lower class is a symptom of gentrification, but the city's future and prosperity may also depend on the very thing pushing out longtime citizens. This leads to the question of where the balance lies between gentrifying the whole city for economic survival and persevering the character and people of Detroit. (Montgomery, 2015)

SECTION 2: THE FUTURE OF DETROIT

Right before the city had filed for bankruptcy in July of 2013, in January a investment group was formed out of the Kresge, Kellogg, and Ford foundations to create the Detroit Future City plan (DFC) formally known as Detroit Works Project. The DFC was formed out of necessity as the city government was deemed unfit to revive Detroit's economy and infrastructure, a 50-year plan was put in place from 2013 onwards. Additionally, in March of 2013 shortly after the DFC was formed, Detroit had a state appointed emergency manager take authority over city planning. The emergency manager has partnered with DFC to plan Detroit privately rather than publicly since the local government was seen as unsuitable. (Montgomery, 2015)

The city took back some autonomy with the election of new and current mayor, Mike Duggan in November of 2013, despite this, private interests were to still be prioritized. This has led to some backlash and concern from the community about the future of Detroit and where it's heading. Racial tensions have also escalated this issue as Mayor Mike Duggan was the first white mayor in over 4 decades. Understandably many African American communities felt in danger of being displaced or being forced into an area of disinvestment. A battle the DFC and Detroit planning department have to face is earning the trust of the local population. After decades of continued disinvestment, heavy amounts of work must be done to get the low-income communities on board with new development.

To add onto these issues Detroit is also fighting a societal reputation issue. For decades Detroit has been viewed as an urban wasteland, with hardly any opportunity for growth. Not many wanted to move to Detroit, and many had no reason to do so. A lot of

people have given up on Detroit and this has thrown the city into a vicious cycle of disinvestment. With a net population decrease each year the city's tax revenues have plummeted. Less money was being given to the city government which was also a factor in the city being more dependent on private corporations. Detroit simply couldn't afford



3 Vacant home with Downtown Detroit skyline in the near distance; Photo via The Encyclopedia Britannica.

or invest in a revival without the help of the state and DFC.

In the late 2010s and forward Detroit has seen improvement despite many factors working against it. (Montgomery, 2015) A lot of new development is still in the works as Detroit refits neighborhoods around downtown. The future of Detroit envisions an economic comeback, not to the level of its peak in the age of industrialization but enough to change the view outside sources have of Detroit. As the city navigates the pitfalls of gentrification and public outcry, plans like DFC and others alike should take account of the needs of the current population, the ones who need reinvestment the most while also carefully planning for any new developments that can attract a net positive population growth. There is a lot of untapped potential in Detroit, just outside of the downtown core sits hundreds of vacant lots that could be perfect for new development. Not many cities

have the advantage of large swaths of real estate so close to downtown. Many cities of Detroit's size have sprawling suburbs that aren't going anywhere anytime soon. Detroit could use this opportunity to create a U.S. city that fully embraces sustainability. Old failing infrastructure built in the late 20th century can be replaced with modern urban designs fit for the community that remains in these rundown neighborhoods. New development could also lead to more growth and put Detroit on track to have a future population increase.

SECTION 3: MIDTOWN ANALYSIS NEIGHBORHOOD ANALYSIS

Most neighborhoods surrounding Detroit have gone through a phase of disinvestment and have slowly deteriorated in value. However, one of these neighborhoods located next to downtown named Midtown has seen a period of economic growth in the past few decades. Originally referred to as Cass Corridor, it was rebranded into a new Midtown district in 2000. (Gallagher, 2019) Since then, new development has pushed this neighborhood to be one of present-day Detroit's safest and wealthiest parts of the city. Despite the prosperity of Midtown, many see the changes in the area as a bad



4 Map of Midtown; Photo via The Detroit Free Press.

sign for the future of Detroit.

Midtown is located just north of Downtown and is surrounded in a rectangular loop of highways and interstates effectively marking the district from above into a neat rectangle. Before rebranding the neighborhood was known as Cass Corridor named after Cass Ave, a prominent street in the neighborhood. Points of interest in the neighborhood include Wayne State University, Detroit Institute of Arts, and The Detroit Medical Center. Cass corridor, like

most of its surrounding neighborhoods, was affected by post-Fordism. Many properties remained vacant in this period, up until the 1990s when the city started to reinvest in Cass

Corridor. After the name change to Midtown, the neighborhood gradually replaced vacant buildings with high-end retail and apartment spaces. Since then, land values and



5 Street corner in Midtown showcasing the recent development; Photo via Urban Land Institute

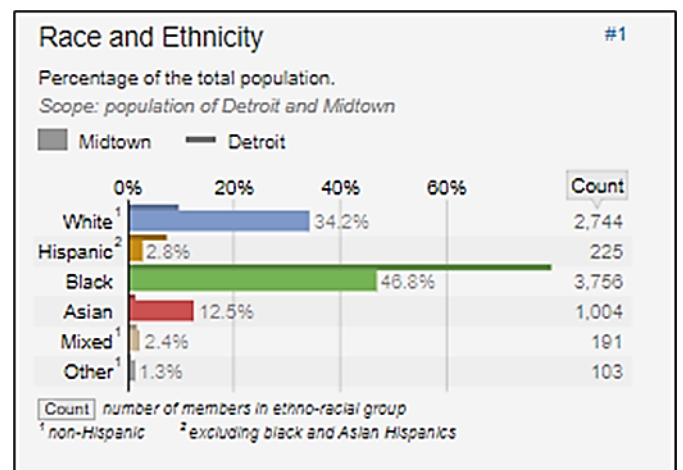
rent have risen significantly, as well as local household income.

Another change that has occurred is Midtown's demographics. (Statistical Atlas, 2010) As with most neighborhoods in central Detroit, most of the population is of black racial background. This is still true for Midtown, however pulling statistical race data from the 2010 census showcases a major difference between Midtown and most other Detroit neighborhoods. Midtown is roughly 46.8% black as shown in the chart below:

Analyzing this chart, data suggests that Midtown is significantly less black than Detroit as a whole, as well as hosting a bigger percentage of white residents.

(Statistical Atlas, 2010) This chart could fall into the narrative of gentrification in Midtown. However, some residents of

Detroit argue that the gentrification that is



6 Midtown Racial demographics; Photo via Statistical Atlas

happening could be a good thing for the city. (Gallagher, 2019) Displacement rates in

midtown are relatively low when compared to people moving out naturally on their own, therefore a lot of the new businesses and apartments moving in aren't causing a mass displacement of minorities out of Midtown. One explanation for the difference in race percentage from the chart is due to the back to the city movement, where people are moving out of the suburbs and back into the core or downtown of a city, like a modern white flight from the suburbs. Most of the neighborhoods bordering Midtown have a bigger population of low-income families as well as a bigger population percentage of black residents. If investment in new retail and residential space continues to expand it also endangers those living just outside Midtown. Low Income families may be pushed further out into the suburbs and out of the city's core as the push for the middle class back into the city from the suburbs continues. This Midtown analysis is to serve as a cautionary tale for Poletown East as it is close enough to downtown to consider gentrification as an incoming threat. While some like the Detroit Free Press welcome the new business in Midtown, I argue that residents should be more cautious of what they should allow in their neighborhoods.

SECTION 4: POLETOWN EAST NEIGHBORHOOD ANALYSIS

The neighborhood of Poletown East sits North of Downtown and just east of Midtown as the two neighborhoods border each other. Poletown East like many Detroit neighborhoods has seen the typical decline, many of the lots remain vacant or abandoned and large swaths of empty plots dot the scenery. However, like any neighborhood with decline, I believe there is always a chance to revitalize the neighborhood for the people who still live there while also giving the neighborhood the opportunity to grow if need be. This neighborhood analysis will serve as a basis for my strategy to redesign Poletown East.

Originally Poletown East was larger in size and was also just called Poletown due to the overwhelming number of Polish immigrants that had made it their home in the late 19th century. (Detroit Historical Society, 2022) The neighborhood, like others surrounding downtown Detroit,



7 Poletown before neighborhood demolition; Photo via The Detroit Free Press.

grew to host a working-class population ever since industrialization made its way into the city. Soon the great migration of African American populations from the south to other parts of the country would have Poletown seeing some more diversity. Even after white flight occurred after World War II, the neighborhood still maintained a balance of race

and ethnicity. Former reporter for The Detroit Free Press, Bill McGraw gave his insight on the neighborhood during his NPR Interview with Mary Louise Kelly: “...by the early 1980s, it was about half African American and half white. And most of the whites were first-in-generation Poles. But there were also Albanians, people from the former Yugoslavia and Yemenis. And frankly, it was a pretty unusual neighborhood, for Detroit at that time, in its diversity.” (McGraw, 2018)

How Poletown became Poletown East started in 1980 when General Motors announced plans to close two of its factories in favor of outsourcing to the south. In response to this, The Detroit Economic Development Corporation and General Motors met up to discuss a resolution. General Motors agreed to build a new plant in Detroit if it met General Motors’ desired site requirements. After conducting site research throughout the city, it was determined that the best place for the new plant would be located on top



8 Poletown after neighborhood demolition; Photo via The Detroit Free press.

of the neighborhood of Poletown. The residents of Poletown rightfully saw this as an attack on their neighborhood and homes and decided to challenge the city against building the plant. What

followed was a 1981

landmark case that went all the way to the Michigan supreme court: Poletown Neighborhood Council v. City of Detroit. (Lebowitz, 1983) The city’s defense in

allowing General Motors to build their proposed plant was under the public use of eminent domain. They argued that the plant would bring over 6,000 new jobs to the city as well as bolstering the local economy in the process. So, in this case, the public use that the city of Detroit would be benefiting from is economic development. There had not been a case for eminent domain before like this in which economic development could be defined as “public use.” The residents of Poletown tried to dispute this claim but despite their efforts, Michigan supreme court ruled in favor of the plant and soon after a massive chunk of Poletown was demolished, leaving what is now known today as Poletown East. Today the neighborhood stands as a derelict husk of its former self. The economic prosperity that was promised did not come into fruition, the plant reportedly only offered around 1,500 jobs and made no significant impact on the neighborhood’s economy. It should also be noted that in 2004 the original Poletown v. Detroit case was overturned, and a memorial plaque was erected in the name of Poletown at the Polish National Alliance Council in Hamtramck. (Stecker, 2009)

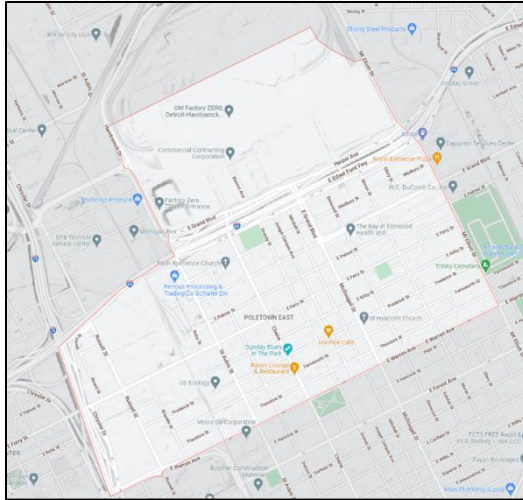
The Polish ancestry that once created the neighborhood’s character has gradually lowered in numbers over the decades. 2010 data shows the racial and ethnic majority now belongs to African Americans who make up 73% of the neighborhood population.

(Statistical Atlas, 2010) While back in the neighborhood’s early years, polish restaurants and businesses dotted Poletown East’s main street, Chene Street. Now while there aren’t as many businesses



9 The Raven Lounge on Chene St; Photo via Atlas Obscura

operational in Poletown East, those that are open are mainly black owned businesses. One such business is a famous Detroit Blues landmark, the historic Raven Lounge. The raven lounge was opened in 1966 and has brought tourists from all over the country to enjoy what is considered to be Detroit's last great blues bar. (Pariseau, 2019) Other commercial lots that you can find in Poletown east include a liquor store, auto repair



shop, three gas stations, and less than a handful of restaurants. There are also numerous churches with Christian and catholic denominations scattered around the neighborhood, some abandoned and others functional. When viewing Poletown East on google satellite maps, one can see the number of abandoned buildings looks to be about average for a Detroit neighborhood, as well as huge swaths of vacant plots where homes and businesses used to be.

Other characteristics of the neighborhood include a median household income of \$16,600 which is below the Detroit average of \$26,200. Most households in the neighborhood consist of a single mother and children with children taking up 29.4% of the neighborhood population. Fittingly Poletown East does have two separate playgrounds to accommodate the kids. For the working population, most people tend to be in the administrative or healthcare industry. Despite the General Motors' plant being

located in Poletown East, only about 13.7% of the neighborhood is employed in manufacturing. (Statistical Atlas, 2010) This in a way goes to show just how “helpful” the plant was for the local population. The General Motors plant itself makes up about $\frac{1}{3}$ of the neighborhood boundaries. It is also said to have gone through a period of almost shutting down in 2019 but reportedly is now being converted into an electric car manufacturing plant for General Motors.

Poletown East today lacks a true sense of community. The neighborhood back before Fordism took over was a lively and well-connected place. With so much decline and vacant land, Poletown East hardly looks like a neighborhood. However, despite Poletown East’s troubles, there is opportunity for change and growth. Through community involvement and well thought out design, I propose a design plan that could help Poletown East thrive.

SECTION 5: PARTICIPATORY PLANNING

I believe the first step when planning for Poletown East's redesign is to build trust with the community. One way to do this is implement participatory planning into the planning process. The use of participatory planning gives groups of people who are usually pushed aside a voice when neighborhoods go through a period of recovery. The lack of community often leads to gentrification and the removal of lower income households, which matches the demographics of Poletown East. This section is to highlight the power that participatory planning holds and what it can accomplish.

Participatory planning at its basic level is a planning process that includes all parties involved. The goal is to cultivate a process that creates room for discussion between parties that wouldn't normally be able to talk to each other as equals. The more involved the community is in the planning process, the more likely those residents will want to continue to work with the city together on future projects. (University of Kansas, 2022) A 2013 study done by Cincinnati planning researcher Marisa Zapata details the effects of participatory planning 5 years after it was done. In this study it is noted that citizens who participated in the process still highly respected it years later. Due to the distrust that some Detroit communities have with the city government, participatory planning should be used as a way to connect with the community from the ground level. Parties that could be included in Poletown East's participatory planning committee could include but not limited to neighborhood residents of varying demographics, business owners, General Motor representatives, and the city of Detroit. (Zapata, 2011)

Another planning process like participatory planning that could also serve as an alternative process is called Asset Based community development. This process trains

regular citizens on how they can be more involved in the community by helping plan for it from the grassroots. This process also provides the community the necessary tools to identify, nurture, and mobilize neighborhood assets. When a neighborhood has control of their assets, they also have control over their development. This level of control within the community is what Poletown East and what other neighborhoods around the country need to be able to take back their neighborhood from unwanted development. (Depaul university, 2022)

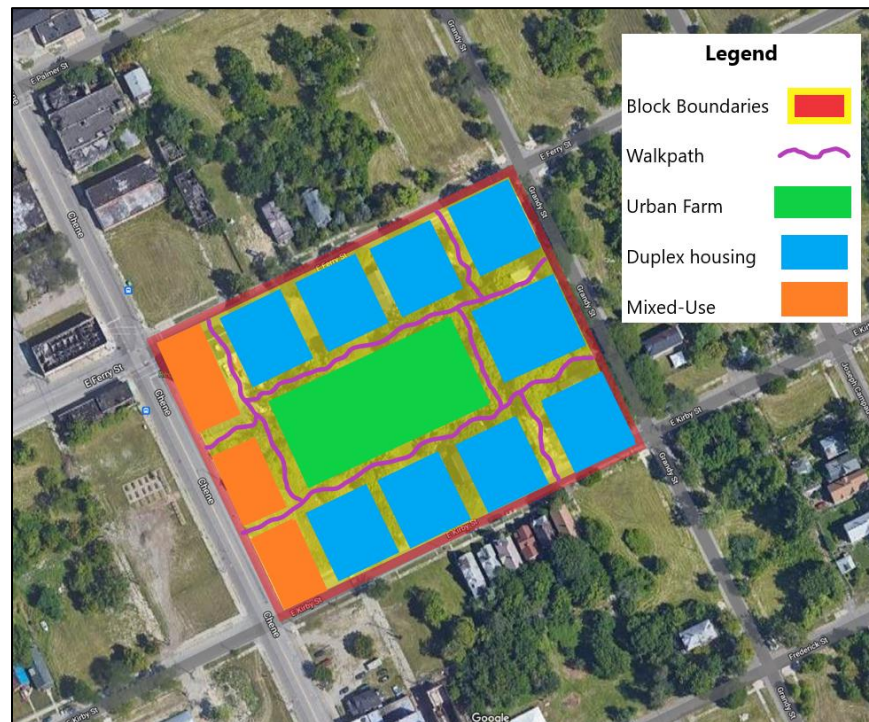
SECTION 6: POLETOWN EAST DESIGN PLAN

The different paths Poletown East could take for revitalization are numerous, especially when one takes into account that while community input is necessary, it is impossible to predict exactly what kind of development Poletown East's community would want. So, by using previously established planning methods and also by choosing those that cater to a community like Poletown East, one could make accurate predictions on what should become of the neighborhood. The design plan will delve into the methods of the ecovillage model, urban farming, and Community Land Trusts (CLTs) and how they can all be used together to form a new Poletown East.

The first major change I would suggest for Poletown East is to change the boundaries of the neighborhood. Currently the boundaries include what used to be the old Poletown neighborhood, the majority of which is now property of the General Motors plant. Due to the vast majority of Poletown East's population not working for the plant, I believe that changing the neighborhood boundaries to no longer include the plant could benefit the community. If the plant were to be left out of the neighborhood, General Motors would have less power/control over the neighborhood as a whole. Leaving the plant out of future neighborhood plans could also emphasize the community over a single company, not to mention that the plant is already separated from the neighborhood by the I-94 Highway making it less accessible to Poletown East in general.

Once the neighborhood boundaries are redrawn, a Community Land Trust should be created with community members serving on a board that runs the CLT. (GSN, 2022)

A CLT is a non-profit usually run by community members that uses funds to purchase land but sells homes to low-income households. The families who move in are able to afford the house while they live there. If the family wishes to sell and move out of their home, the CLT helps assure that the home will maintain a low price for another low-income household to move in, thus creating sustainable affordability that lasts generations. Since land value is lower in Poletown East due to constant disinvestment in the area, establishing a CLT should not be too costly.



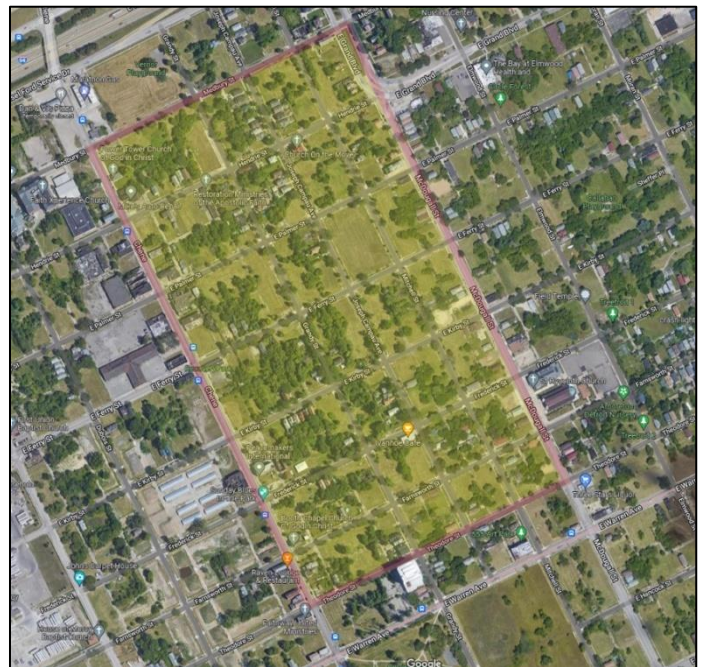
10 Proposed Ecovillage Layout; Created by Diego Perez

After a CLT is established, the next step is to plan for an ecovillage/urban farm to be built. An eco-village is a community model developed by the Global Ecovillage Network (GEN). The GEN defines an ecovillage as a community which uses local participatory processes to holistically integrate ecological, economic, social, and cultural

dimensions of sustainability in order to regenerate social and natural environments.

(GEN, 2022) This type of neighborhood model follows a community first kind of approach that allows a community to grow stronger together. Ecovillages are also a great way to revitalize a neighborhood without giving in to gentrification, many ecovillages across the world serve underprivileged or low-income communities according to the GEN. It is also noted that communities that are with the GEN do not need to label themselves as a “eco-village” if they do not want to. This is a good thing for Poletown East and Detroit due to class and racial trust issues with green movements in the past with the city government, so Poletown East will still be able to retain whatever identity they choose but still be able to live a more sustainable green life. (The Nature of Cities, 2017)

There are currently three eco-villages registered with the GEN that are in Michigan, but none have yet to be established in Detroit. I suggest the CLT make a land purchase of the area highlighted by the google map image below which takes up roughly 366,943 square meters or 90.7 acres of land. This is the least densely populated area in Poletown East so it should be easier and faster to obtain land here. Since this eco village is in an urban setting I suggest planning for density is important, so creating two to three story duplexes for housing in the new ecovillage should be in order. Duplexes still provide a homely sense of





11 Example of a ecovillage in Kuala Lumpur; Photo via Cyber-RT.

community that single-family houses have but twice the density for families. The duplexes shall fit the outer sides of the ecovillage while the center of these lots shall have public spaces for the community to lounge around

in as well as small urban farms.

Urban farming is not a new concept for Detroit. Organizations like the Michigan Urban Farming Incentive, established in 2013 and based in the North End of Detroit have already set up urban farming spaces inside of several Detroit neighborhoods. These urban farms provide fresh produce to communities that may live in a food desert or have limited access to healthy food. Placing several urban farms in the middle of the eco village would give the neighborhood free food and a project to work towards together as a community. These urban farms should be placed hidden behind homes and should be accessible to everyone who lives in each block of housing in the CLT. (MUFI, 2013)

Other additions/suggestions for Poletown East include mixed-use housing along Chene St. recreating the main street that Poletown East once had. New businesses should be carefully reviewed by a neighborhood council to avoid unwanted businesses from entering the neighborhood. To promote sustainability and movement



12 Ecovillage design concept; Photo via Smart Cities Dive

bike lanes should be added to Chene St. as well as East Ferry St. These two roads are minor arteries that run through Poletown East, and the addition of bike lanes will help with inner neighborhood movement. Both of these streets also happen to have several bus stops located around them, adding to the inner-city mobility. Lastly, I suggest that Poletown East consider a neighborhood name change. Since the residents no longer match what the name represents, those who live there should have a chance to decide one that better fits them. However, this is just an optional suggestion, if the people of Poletown East still recognize the name as their own then no name change shall be necessary. This re-design plan in the hypothetical sense would hope for the CLT's land ownership to grow and for more of these urban farm/eco-villages to be built as the need for affordable low-income housing rises as Detroit goes on its journey of economic recovery.

SECTION 7: CONCLUSION

Detroit has a long way to come until it is considered a city that beat decline. I predict as the 21st century continues, we will see Detroit continue to re-grow and reinvent itself to better fit with the modern age. My hope for Poletown East is that the people who live there aren't ignored and are given a voice. If those who lived in Poletown had been given a bigger voice, General Motors may not have torn apart the neighborhood into what we see today. Overall, I believe one of the best planning practices is to plan with and for a community, rather than taking on a redesign plan without community input. The role of a planner should serve as mediator between the community, the city government, and any other parties who would take a stake in a redesign plan. Keeping everyone involved as informed and educated as possible will likely lead to a well-designed plan that provides the maximum amount of benefits to everyone.

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