

# HOMELESSNESS IN DOWNTOWN

# A REGIONAL CHALLENGE THAT REQUIRES WELL CONNECTED PARTNERSHIPS

# INTRODUCTION

While not part of the original scope, homelessness emerged as one of the key issues in the Downtown Strategy process (DTS). Through numerous public meetings and online surveys, participants urged that homelessness and street dependency in Downtown be addressed, in terms of both the human needs and the impacts. This is issue is so complex that it requires special attention beyond what the DTS process could facilitate. This chapter captures what was learned and outlines some recommended next steps.



The high visibility of homelessness in Downtown is a call to action for advocates and a warning bell of urban decay for other stakeholders.

## A Humanitarian Issue

Mirroring trends nationwide, homelessness is a regional issue closely associated with urban hubs, which in Thurston County is Olympia's Downtown. A significant number of the region's most vulnerable citizens come Downtown to seek services or to simply live their lives absent more dignified accommodations.

The Thurston County 2016 Homeless Point in Time (PIT) Count report details regional homelessness through a series of charts. Data collected since 2006 demonstrates that despite best efforts marshaled through the region's "10-Year Plan to Reduce Homelessness," the number of people experiencing homelessness in the region from year to year has not been reduced overall. While the report details homelessness by the numbers, these statistics represent people whose most basic human needs are not met. In itself, this is a striking social issue. It also deeply challenges Olympia's pride as a compassionate community. (The 2016 PIT Count report is available online.)

## A Business Issue

Most community members agree homelessness is a humanitarian issue deserving attention, funding and compassion. At the same time, there is recognition that when people are living on Downtown streets it has a negative impact on public spaces and businesses. For some, the concentration and high visibility of homelessness and street dependency within Downtown is perceived as a measure of Olympia's urban decay.

Some people report that highly visible and persistent homelessness discourages them or their customers from shopping or visiting attractions in Downtown. Others report the issue makes Downtown seem less safe or attractive as a place to live or invest. Many business and building owners report that, in spite of their sincere concern for the welfare of people experiencing homelessness, they are negatively impacted by the de facto use of Downtown as an open-air community center, where people sleep in the entryways of their buildings, spend the entire day in front of businesses, and use alleys as latrines.

# A Regional Issue

While much progress has been made to improve Downtown over the past several years, it is clear that until the needs and impacts associated with homelessness and street dependency are more fully addressed, Downtown will be unable to meet its full potential in the region.

The issue of homelessness in Downtown is of concern to the broader community, and should not be considered "Olympia's problem." The origins of homelessness in Downtown are regional in nature, as are most of the homeless resources funneled into Downtown. Downtown is a major key to success for the Thurston Region's Sustainable Development Plan, and

this vision is of importance to citizens from throughout the county. Approximately 1/3 of online participants in the DTS process indicated they live in the county outside of Olympia. Many of these participants wrote in comments to express their specific concerns about homelessness in Downtown. The issue also came up as a specific concern of the broader Thurston County business community.

# UNDERSTANDING HOMELESSNESS

## **Definitions**

For the purposes of this chapter, the following definitions are offered to create a common vocabulary:

Homeless: According to McKinney–Vento Homeless Assistance Act, people experiencing homelessness are those who "lack a fixed, regular, and adequate nighttime residence". In relation to Downtown, this means a public or private place that is not designed to be a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground. While people often think homelessness only applies to people living on the street, it also includes people living in substandard buildings that lack sanitation or cooking facilities, or heat.

**Street Dependence:** This term describes the social and financial orientation of a group of people who may be one or more of the following:

- · Literally homeless;
- Marginally housed (facility or private home that requires vacation during daytime hours);
- Housed in a hostile living arrangement (e.g., LGBTQ youth with hostile family members);
- Adequately housed but oriented toward a "street community" for social contacts, emotional support and entertainment (e.g., music, sports, etc.);

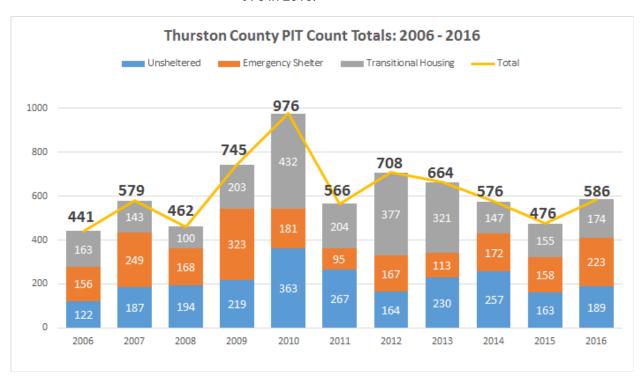
Adequately housed but oriented toward a "street community" for access to income or for substance dependencies.

The above definition is useful in understanding why a person is dependent on the street and what services or social supports might lessen their dependence on the street. Seen in this light, street dependency means that a person is dependent on the streets or other public facilities for their immediate needs because they have no other option. It does not necessarily imply that someone is dependent on the street because of a chemical addiction, health problem or other individual disability. However, these conditions may contribute.

These twin conditions deprive the individual of a stable home base from which to build a productive and independent life and also place stress on the public realm, which is not designed to accommodate people's personal and individual needs.

# Homelessness in Thurston County by the Numbers – Census Results

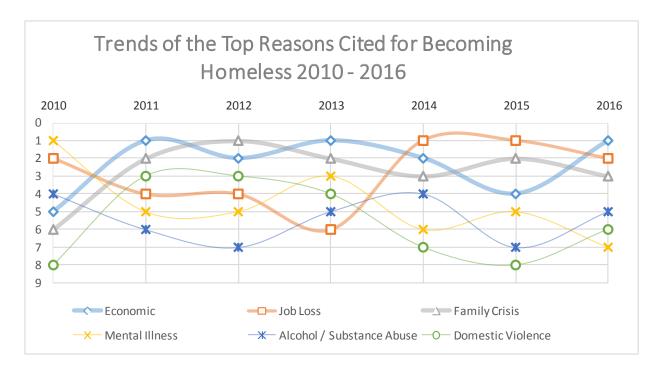
Thurston County's annual Point in Time (PIT) Homeless Census began in 2006, when 441 people were counted. In 2016, the census counted 586 people. This was higher than 2015 when 476 people were counted, but lower than the highest count of 976 in 2010.



Another source of data is county-wide public school districts' count of students experiencing homelessness (a year-long census including students staying with friends and family). In 2015, the districts found 1,658 students experiencing homelessness (an increase of 153.51% since 2006).

#### Causes of Homelessness

The root causes of homelessness are varied and deeply seated in society's approach to mental health care, drug and alcohol addiction and the economy. Each year, the Thurston County Homeless Census mobilizes people to fan out throughout Thurston County to learn how many people experience homelessness, but also to find out who is experiencing homelessness and why. The chart below presents seven years of this data. The pattern that emerges shows that economic problems, job loss, and family crisis are the strongest underlying causes of homelessness in Thurston County in recent years.



# **Geography of Homelessness**

Mirroring trends across the country, people experiencing homelessness and those at risk often migrate to the largest city in the region that hosts the greatest range of services. And as the population of people experiencing homelessness grows, the scale of the service network expands to meet the needs. As Thurston County's urban hub, Downtown Olympia has become the center of visible homelessness and street dependence.

Notably, the past six years of the PIT survey reveals fewer than half of those counted originated in Olympia, meaning their last permanent address was in other parts of Thurston County or beyond. This underscores the regional nature of the origins of homelessness and justifies the need for a regional commitment to funding effective services and holistic planning to address localized impacts in Olympia.

Last Permanent Address - Homeless Census Data 2010 - 2016

Percentage	Last Permanent Address
44%	Olympia
31%	Thurston County (Rural areas and other cities & towns)
25%	Beyond Thurston County

## **Homeless Services in Downtown**

Downtown Olympia functions as a service hub for a significant number of homeless services and emergency shelter providers. For the same reasons that transportation and other public amenities are concentrated in the hub, homeless services are centrally located to be more accessible for people who travel by foot or are dependent on public transportation. Service providers report the close proximity of agencies and individual case workers allows for stronger collaborations. These non-profit



An unsheltered individual sleeps on a Downtown sidewalk.

businesses play a role in defining the robust character of the Downtown urban hub. They contribute to the overall economy Downtown by bringing their workers into the urban hub where they shop, dine and support local businesses.

Regardless of these benefits, some stakeholders express concern about the concentration of homeless services in Downtown. A common argument generally is that services and charity (e.g., free meals) draw in people from the region and beyond who are dependent on the street; in turn placing a larger burden on Downtown businesses and the community as a whole. Some agencies have disagreed with this assumption by reporting their clients are more likely to be drawn Downtown by social networks and a sense of safety than by services alone. In this light, shelters and day centers provide a benefit to Downtown by keeping people off the streets.

Clearly, being the region's hub for homelessness presents unique challenges for Downtown. The stress homelessness places on Downtown businesses and the public realm is undeniable. Another challenge is the issue of disparate stakeholder perspectives about the provision of homeless services and facilities. Over and over again the same basic controversy plays out when attempting to site facilities, such as the City's effort to site a permanent 24/7 restroom. Status quo seems like a difficult way forward for the City and every other stakeholder.

A more holistic, proactive approach could help. A review of local and regional homelessness reports and planning processes reveals no specific attention to the urban hub, and an exclusive focus on funding and humanitarian policies. Strategic planning that addresses systematic needs *and impact mitigation* could in the long run provide for more efficient decision-making processes at the project level, more support for the provision of facilities, and less stress on businesses and the Downtown environment.

# What is Currently Being Done?

- Thurston County is the lead agency responsible for planning and implementing regional policy and funding solutions to address homelessness. Key efforts include:
  - 10-year Plan: As the recipient of state and federal homeless funds, the County has a mandated 10 Year Plan, titled the Plan to Reduce Homelessness.
  - Community Investment Partnership (CIP): The County has set up the CIP, a public-nonprofit partnership to govern the management of \$3 to 4 million annually in federal, state and local government funds along with United Way charitable funding, CIP funds are dispersed for various programs and projects, including those that address homelessness by providing provide affordable and transitional housing, rental assistance, shelter, prevention and other supportive services.

- Thurston Thrives: The County has also established Thurston
   Thrives to develop a comprehensive approach to public
   health, social services and housing policy that works through
   nine "Action Teams". The Housing Action Team has identified
   strategies to improve support systems, rental housing
   resources and expand the stock of housing affordable to low
   income families and individuals.
- Social service agencies, many of which are concentrated in Downtown, have been strongly engaged in the above efforts. Some other key efforts include:
  - Coordinated Entry Network: The 10 Year Plan has an auxiliary Coordinated Entry Plan which details how to manage the intake, assessment and referral of people to the appropriate resources. Access to services is provided based respective demographics and a newly evolving methodology. Points of entry are: SideWalk (single adults); Family Support Center (families); Community Youth Services (unaccompanied youth 17 & under and transition-age youth ages 18-22).
  - "Rapid Re-housing" Efforts: An approach that helps people
    move quickly into housing, thus minimizing the time they
    experience homelessness (based on evidence the longer a
    person is without a home, the harder the situation becomes
    to overcome.) This approach has proven effective for a
    majority of people who need homeless services. In 2015, 497
    households were quickly re-housed through use of rental
    housing vouchers.
  - "Permanent Supportive Housing" Efforts: An approach that helps those who are most vulnerable and chronically experience homelessness. Permanent housing and continuum of care support services (i.e., treatment of mental illness, trauma, substance abuse, etc.) are provided in the same place.
  - Low Barrier Shelter: The Interfaith Works Shelter operated in the basement of a Downtown church, offers 42 beds of low-barrier shelter. While originally controversial, this service standard has proven that providing shelter first helps to stabilize the most vulnerable people.
  - Warming Center: Run by Interfaith Works, the warming center provides a central place for people who are experiencing homelessness or are street dependent to gather, stay warm and access services 7 days a week, from 6:30 am to 6:30 pm.
  - Alignment of Mental Health Services: In 2017, Providence, in cooperation with Behavioral Health Resources, Seamar and others will be opening a "Community Care Center" in Downtown, creating a "one-stop shop" with multiple agencies in one location to serve people who need treatment for mental illness, health conditions, drug abuse and personal trauma. Not only will this better serve those in need, it should also reduce the impact on public spaces when people are experiencing a mental health crisis.



1st Christian Church - Faith-based shelter for 42 homeless adults.



Fleetwood Apartments, 42 homes for formerly homeless adults.



- The City of Olympia participates in the regional partnerships, as well as addresses homelessness through:
  - Comprehensive Plan: Related goals and policies are listed below
  - The Community Development Block Grant (CDBG)
     Consolidated Plan: Jointly produced with Thurston
     County, this is a multi-year strategic plan that guides
     the use of federal funds for a variety of community
     development projects that primarily benefit low and
     moderate income (LMI) people. CDBG regulations
     require that it detail all planned actions to respond
     to homelessness.
  - Development Standards focus on inclusion and impact mitigation: 1) inclusion of homeless shelters as part of the residential plan for the Olympia; 2) standardized land-use principles for siting service facilities; 3) requirements for good neighbor policies; 4) efforts similar to Fair Housing policies to avoid the "ghettoization" of people who are experiencing homelessness or are street dependent by segregating them from other parts of Olympia and surrounding communities; and, 5) agreement with surrounding cities to explore similar policies to ensure a more consistent response to homelessness.
- The City, along with partners from the Downtown business community and, have provided numerous programs and resources that address negative impacts to the public and business environment. Please note, many of the following key efforts focus on broad-based needs which sometimes include homelessness and street dependence:
  - Downtown Ambassadors: The City and Parking and Business Improvement Area (PBIA) fund the "Downtown Ambassadors" crew from Capital Recovery Center, a nonprofit social services agency that addresses mental health issues. The Ambassadors circulate throughout Downtown to welcome visitors, provide referrals and assistance to street dependent people, and respond to negative situations before they escalate into problems.
  - Clean & Safe Committee: Both the PBIA and Olympia Downtown Association host "Clean & Safe" committees that address issues of crime, garbage, graffiti and related issues. Projects are often in partnership with the City and a wide range of Downtown social service organizations.
  - Clean Team: The City funds the "Clean Team" crew from Capital Recovery Center a non-profit that provides job training while cleaning up garbage, human waste, graffiti and addressing other issues. While much of their work stems from a variety of negative behaviors, only some is the direct result of street dependence.
  - Crime Prevention through Environmental Design (CPTED): Using CPTED concepts, the City funds a variety

- of projects that reduce crime with projects that alter the physical environment like: alley lighting, alcove gates, security cameras and other safety improvements. In 2017, the City will also update its design guidelines to include CPTED principles.
- Public Restrooms: The City is slowly expanding a pilot project of public restrooms that are open 24/7/365. These facilities are planned to be located in various locations to ensure easier access for the public at large, in particular for people without permanent residences.
- Walking Patrol: The Olympia Police Department operates a
   Downtown walking patrol that provides a police presence
   and rapid responses to issues Downtown, schedule
   varies depending on funding and staff levels. The DTS
   recommends the City aim to fund a full time walking
   patrol, which will be explored in 2017 and 2018.



After exploring numerous options and piloting a 24/7 porta-potty facility at the Downtown Artesian Commons Park, the City plans to install a "Portland Loo" public restroom by 2018. These popular and highly acclaimed bathroom facilities bring public sanitation to communities across the nation.

# **GOALS AND OBJECTIVES**

The following are Olympia Comprehensive Plan Goals that form the foundation of the concepts and recommendations in this element.

- **GL1:** Land use patterns, densities and site designs are sustainable and support decreasing automobile reliance.
- **PL1.6:** Provide for a compatible mix of housing and commercial uses in commercial districts ... that enables people to walk to work and shop, supports transit, and includes convenience businesses for residents.
- **PL11.2:** Provide incentives for housing in commercial districts near transit stops.
- GL14: Olympia's neighborhoods provide housing choices that fit the diversity of local income levels and lifestyles.

  They are shaped by public planning processes that involve citizens, neighborhoods, and city officials.
- PL14.2: Concentrate housing into three high-density
  Neighborhoods: Downtown Olympia, Pacific/Martin/
  Lilly Triangle; and the area surrounding Capital
  Mall. Commercial uses directly serve high-density
  neighborhoods and allow people to meet their daily
  needs without traveling outside their neighborhood.
  High-density neighborhoods are highly walkable. At
  least one-quarter of the forecasted growth is planned for
  downtown Olympia.

- GL16: The range of housing types and densities are consistent with the community's changing population needs and preferences.
- **PL16.1:** Support increasing housing densities through the well-designed, efficient, and cost-effective use of buildable land, consistent with environmental constraints and affordability. Use both incentives and regulations, such as minimum and maximum density limits, to achieve such efficient use.
- **PL16.2:** Adopt zoning that allows a wide variety of compatible housing types and densities.
- **PL16.8:**Encourage and provide incentives for residences above businesses.
- **PL16.13:**Encourage adapting non-residential buildings for housing.
- PL16.14:Provide annual information on affordable homeownership and rentals in the City, including the operative definitions of affordable housing, criteria to qualify for local, state, and federal housing assistance, data on current levels of market-rate and affordable housing, demand for market-rate and affordable housing goals.
- **PE3.3:**Promote high-density housing downtown for a range of incomes.
- **GS3:** Affordable housing is available for all income levels throughout the community.
- **PS3.1:** Promote a variety of residential densities and housing types so that housing can be available in a broad range of costs.
- **PS3.2:**Encourage preservation of existing houses.
- **PS3.3:** Take steps to ensure housing will be available to all income levels based on projected community needs.
- **PL5.7:** Recognize the value of historic preservation as part of the effort to maintain an affordable housing stock.
- GS5: Special needs populations, such as people with developmental disabilities, the homeless, the frail elderly, and others who have difficulty securing housing, have adequate, safe, and affordable housing.
- **PS5.1:** Disperse housing for low-income, moderate-income, and special-needs residents throughout Olympia and its Urban Growth Area, and discourage concentration of such housing in any one geographic area.

- **PS5.2:**Support the Fair Share Housing allocation process and work with other jurisdictions to monitor progress toward achieving agreed upon goals.
- **PS5.3:** Evaluate the possibility of providing density bonuses to builders who provide low-income housing in market-rate developments, and of tying the bonus to affordability.
- **PS5.4:**Encourage new housing on transportation arterials and in areas near public transportation hubs.
- **PS5.6:**Retain existing subsidized housing.
- **GS8:** The existing low-income housing stock is preserved.
- **PS8.1:**Continue to fund the repair and rehabilitation of single-family and multi-family housing using federal, state, and local funding sources.
- **PS8.2:**Support applications by the Housing Authority of Thurston County and other non-profit housing developers to construct or purchase existing units for low-rent public housing.
- **PS8.3:** Support applications from eligible non-profits to federal and state funding sources to build new, or rehabilitate existing housing to meet low-income housing needs.
- **PS8.4:** Encourage and provide technical assistance to private developers and non-profits applying for below-market-rate state or federal loans to construct or rehabilitate low-income, multifamily rental housing.
- **PS8.5:** When Community Development Block Grant or Housing and Urban Development-funded buildings are at risk of being converted to market-rate status, inform the tenants of any purchase and relocation options available. When possible, help the Housing Authority of Thurston County and non-profit organizations buy such housing.
- PS8.6: Enforce policies that provide financial and relocation help to people who are displaced from their homes as a result of construction and development projects using federal funds. (Per section 104(d) of the Housing and Community Development Act of 1974 as amended, requiring the replacement of low- and moderate-income housing units that are demolished or converted to another use, in connection with a Community Development Block Grant project.)
- **GS9:** New low-income housing is created to meet demand.
- **PS9.1:**Continue to support projects funded by low-income tax credits and revenue bonds.

"THE PROBLEM IS NOT SOLELY OLYMPIA'S; AND OLYMPIA ALONE CANNOT TACKLE HOMELESSNESS, WHICH IS ENDEMIC. THERE IS A STRONG NEED FOR A COORDINATED, REGIONAL 'WE ARE IN THIS TOGETHER' STRATEGY."

- PETER STEINBRUECK

- **PS9.2:**Investigate and support appropriate multi-jurisdictional support for the Housing Authority of Thurston County bond sales.
- **PS9.3:**Promote partnerships between public and private non-profit organizations to increase housing and home ownership opportunities for people with special needs, and for low- and moderate-income households.
- **PS9.4:**Continue to encourage development of single-room occupancy units downtown, along urban corridors, and in other areas where high-density housing is permitted. This could include encouraging alliances between public, private, and nonprofit organizations.
- **PS9.6:** Help low-income and special needs residents find ways to purchase housing, such as shared or limited-equity housing, lease-purchase options, co-housing, land trusts, and cooperatives.
- **PS9.7:** Work with jurisdictional partners through the county-wide Home Consortium, to fund affordable housing projects that serve low- and very low-income residents.
- **PS9.8:**Continue to administer the Housing Tax Credit program to develop both market-rate and low-income housing.
- **PS9.9:** Support non-profit and faith-based organizations in their efforts to provide emergency homeless shelters.
- **GT13:** A mix of strategies is used to concentrate growth in the city, which both supports and is supported by walking, biking, and transit.
- **PT13.5:** Allow housing in commercial and employment areas to reduce commute and errand distances, and encourage alternatives to driving.
- **PR8.2:**Pursue affordable housing and studio/rehearsal space for artists, including support for, or participation in, establishing or constructing buildings or sections of buildings that provide living, work and gallery space exclusively for artists.

# SUMMARY OF KEY CHALLENGES

- To begin with, homelessness and street dependency are very complicated societal issues for which there are no easy answers.
- While many citizens and stakeholders strongly insist the City take greater action to address the issue in Downtown, this challenges the City since:
  - There is a lack of agreement about what "greater action" means. For some, it means providing more facilities within Downtown to serve people in need; for others, it means prohibiting additional facilities in Downtown; and
  - Alone, the City lacks the regional policy authority and financial resources to address the issue in a significant way.
- Thurston County directs regional policy and resources, but:
  - · Resources are very scarce,
  - Other jurisdictions may have less pressure to respond to what can be perceived as "Olympia's problem."
- Regional funding programs and policy discussions are primarily concerned with humanitarian needs, and do not address the local impacts to the urban hub of Downtown.
   There is a lack of comprehensive strategy that considers both humanitarian needs and impact mitigation.

# Where do we go from here?

Homelessness is a regional challenge, and the broader spectrum of solutions cannot be effectively implemented without a regional perspective and regional partnerships. This pertains also when attempting to address the unique challenges the issue presents within the county's urban hub of Downtown Olympia.

Clearly, addressing the issue of homelessness and street dependency in Downtown is a public priority. However, forming a clear strategy for how to best address this issue involves a much more comprehensive discussion than the DTS could facilitate. As a start, it is important to recognize the formidable and ongoing efforts of social services, government agencies and others to address homelessness in our region. Next steps to more fully address the issue in Downtown should build on and collaborate with these efforts, not ignore or attempt to duplicate them. The following are recommendations for what the City of Olympia can do to work with regional partners to address homelessness in a way that also supports the full range of Downtown goals.

# RECOMMENDED ACTIONS

HS.1 Convene a broad range of community stakeholders, including social service providers, business owners, Downtown residents, Downtown business patrons, agency/ City/County representatives, and other relevant sub-groups, to develop an action plan leading to a more coordinated response to homelessness and street dependency and the impacts to Downtown.

## **Timeframe**

2017 - 2018

## Lead

Community Planning and Development

#### Partners and Participants

To be determined

For all recommended actions, the scope, timeline, and partners/ participants are preliminary and will be refined as the City approaches implementation. Many of the actions will include briefings for and sometimes guidance from City advisory boards and neighborhood organizations.

#### Description and Intent

A Downtown Olympia homeless response plan would integrate humanitarian, business and public realm needs and outline strategies and actions to mitigate localized impacts. The City should take initiative to facilitate this effort because it is the most affected jurisdiction and has access to and a need to respond to various stakeholders. The City also has the institutional knowledge and historic experience to offer useful guidance. The plan should be developed in the context of regional efforts and in collaboration with a broad array of regional stakeholders.

The effort should lead to specific actions and address:

- Homeless services and facilities that are needed in Downtown (within a regional context)
- Maximizing resources & identifying additional resources that may be necessary
- Mitigating both real and perceived safety, security and civility concerns
- Fostering support for the economic health and educational aspects of social service actions
- Promoting public understanding of homelessness & street dependency
- Use of evidence-based and data-formed best practices

## Key Relationships to Other Actions

- **H.1** Develop a Comprehensive Housing Strategy to establish a mixed income residential community in Downtown.
- **R.1** Actions in the Retail Strategy that provide a clean and safe Downtown environment.

#### Implementation Steps

To be determined. At the time of this report the City was midstream an effort to determine appropriate steps forward. The City will be guided by the recently formed Council Ad Hoc Committee on Housing Affordability, and working offf preliminary analysis conducted by ACR Consultants and the regional strategic planning effort to develop a 10 year plan.

# HS.2 Initiate a discussion with regional policymakers about future social service siting, funding and support needs throughout the region.

## Description and Intent

While there are efforts underway to enhance the coordination of regional services for people experiencing homelessness or at risk, there is also a need to explore a more regionalized system with a well-planned network of service hubs across the region. Social services play an essential role in Downtown; however, Downtown should not be assumed as the only or always best place in the region to site services as there are people in need in other areas of the county.

The region's success in responding to homelessness and street dependency has been hampered by limited resources. Providing safe and appropriate housing for the most vulnerable is ultimately the best solution, and quite challenging. At the core of regional efforts is a focus on rapid re-housing and permanent supportive housing programs. The later could be especially helpful for Downtown since the most impactful behaviors are often carried out by those who would benefit most from supportive housing services.

In the future, regional partners may consider additional funding for these facilities. In doing so partners should be mindful to proactively address concerns about impacts to Downtown. Potential controversy could be moderated by demonstrating a holistic approach that considers both needs and impact mitigation, and clarifies the role Downtown will play in a regional siting methodology. This methodology should maintain support for developing service hubs on main arterials and working with transit partners as means to improving access to the full spectrum of social services and amenities across the region.

#### Key Relationships to Other Actions

**H.1** Develop a comprehensive housing strategy to support mixed income residential development.

Timeframe

Could be part of HS.1

Lead

City Council

Partners and Participants

To be determined

Downtown Olympia, looking east on 4th Avenue – the heart of the urban hub.

