OLD SOUTH END
MASTER PLAN
FOR THE BROADWAY CORRIDOR COALITION - TOLEDO, OHIO
FEBRUARY 27, 2017
The Old South End, first established in the mid 1840’s, is one of Toledo Ohio’s oldest neighborhoods, located just south of the original town founded in 1837. In subsequent years the neighborhood gradually grew, to produce an area that is triangular in shape and bounded by the Anthony Wayne Trail (a canal converted into a automobile thoroughfare), the Maumee River, and an Interstate. Broadway, a major urban thoroughfare, bisects the neighborhood and is lined with commercial, institutional, and residential land uses.

The neighborhood is ethnically diverse of all age groups, and is strategically situated between the nationally renown Toledo Zoo and the Downtown Central Business District (CBD), thus being in an optimal location for redevelopment.

The Broadway Corridor Coalition (BCC) is the organization formed around revitalization efforts and tasked with overseeing the creation and implementation of the Old South End Master Plan.

The planning process was facilitated by the Toledo Design Center (TDC) in conjunction with the staff of the Toledo-Lucas County Plan Commission (TLCPC). The Framework Plan recommendations are rooted in significant community stakeholder and neighborhood resident input.
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OLD SOUTH END
MASTER PLAN
INTRODUCTION
The Planning Process began in June of 2014 with Data Gathering, focusing on demographics and other statistical information of the neighborhood. These findings were important to assess the needs of the community and gear the plan to best make the neighborhood work for the existing population without resulting in gentrification.

The next step in the process was to explore the alternative possibilities and then refine the selected framework vision.

During the entire process stakeholders were not only kept in the loop of what was being considered, they were also encouraged to give input and critique the constantly evolving plan.

The inclusive Public Engagement Process included:

- Over 25 meetings, in the Old South End, with the BCC and/or Core Planning Team.
- Over 20 meetings with individual social service agencies and major stakeholder organizations.
- Four Public Forums, attended by over 100 stakeholders, focused on; retail/business, residential, arts and culture, and residential,
- A two day public charrette/design workshop in May of 2016 and,
- Finally three Public Meetings to review the content of the final draft plan.

The Old South End Master Plan is intended to be a longterm flexible framework vision focusing on strengthening community, increasing overall environmental awareness and guiding the proper use and allocation of resources.
The team structure for the Old South End Master Plan was organized to accept a broad base of input from representatives of both the private and public sector.

The Steering Committee, which included a Core Planning Team of members from the BCC, met on a regular basis to review and interpret data gathering, explore options, and refine recommendations.

The Broadway Corridor Coalition (BCC) was constantly updated during the planning process, approved the final recommendations, and ultimately will serve as the keepers of the plan.

An ultimate goal of the process was to have the Old South End Master Plan approved by the Toledo-Lucas County Plan Commission, City Council, and the Mayor’s Office, as an official amendment to Toledo’s 2020 Comprehensive Plan.
The Old South End's development began in the 1840's when the Wabash and Erie Canal was built along the Anthony Wayne Trail. This area turned into a favorable residential area in the late 1800's due to it being the high ground between the Maumee River and Swan Creek. The streetcar system was the transportation line that the neighborhood grew along because of its main connection to Downtown Toledo.

The Old South End's main street, Broadway, has long been viewed as a main commercial corridor. The residential areas are typically characterized by small single family homes that have the potential to be part of a rehab program.

The area has been associated with several neighborhood organizations, however, VIVA South Toledo Neighborhood District previously known as Heritage South disbanded several years ago.
The Downtown Development Corporation (DTDC) is a private sector organization focused on the revitalization, beautification, and advancement of the Downtown core of Toledo. Under the DTDC umbrella are other downtown organizations: ParkSmart, Downtown Toledo Improvement District (DTID), The Toledo Design Center (TDC), and eventually an Events and Marketing Division.

The TDC was founded in 2000 on the premise that good planning and design can make a positive difference especially in our, often neglected, central city. Its not-for-profit status is guided by a 100% volunteer board, has generated over 75,000 donated hours, and all revenue goes to interns and education. The TDC’s purpose is to foster community, increase environmental awareness, guide the appropriate use of resources, mentor future professionals, and create opportunity for others.
PREVIOUS PLANNING

The Old South End has not been the beneficiary of any recent planning that has occurred within the city. The last Comprehensive Neighborhood Plan that considered improvements for the Old South End was in 1984.

An Historic Building Inventory was completed in 1983 and is clearly in need of an update as too many of the identified buildings are now lost.

Currently the only effective planning remnant is the Corridor Overlay Plan (represented above) last updated for the VIVA South CDC in 2004. Now monitored by the TLCPC this plan has stopped a certain amount of undesirable development along the Broadway Corridor.

The overlay standards were designed to act as guidelines in the rehabilitation of buildings located within the VIVA South Toledo C-6 zoning district. They were intended to create a visually distinct and identifiable commercial district through the use of: a coordinated range of building and trim colors; decorative awnings; the use of compatible designs oriented towards pedestrians rather than automobiles; and the elimination of extraneous facade and roof trim. The C-6 standards were prepared by business people and owners of property located within the business district.

During Data Gathering the Planning Team, heard from many stakeholders of the need for review and update of the overlay standards especially in the category of signage.
The Strategic Plan is an initiative undertaken by the Department of Neighborhoods to concentrate efforts in the most economically disadvantage areas of the City to affect the revitalization and stabilization of Toledo neighborhoods. The City, in adherence with HUD regulations, will allocate at least seventy (70%) percent of its 2015-2019 CDBG entitlement award to programs that directly benefit low-to moderate-income individuals. Concentrated efforts are directed towards those census tracts identified in the Plan where more than fifty-one (51%) percent of the population is low-moderate income. Among the targeted areas are census tracts 42, 54, and 103, all within the Old South End.

Among the goals of the Prevention and Reduction of Blight section of the Strategic Plan are: 1) The demolition of blight properties, 2) housing code enforcement and nuisance abatement, 3) establish and maintain community gardens and rain gardens, and 4) promote urban agriculture in underutilized and vacant lots.

Abandoned houses and ruble left by fires provide an environment that attracts rodents and pose health hazards to residents. The demolition of blighted properties and housing code enforcement were rated as the highest priorities related to housing issues.

The prevention and reduction of blighted properties that affect neighborhood conditions and present safety and health hazards to the community is a major focus of the Strategic Plan. Housing code enforcement and nuisance abatement are strategies that can be used to reduce blighted properties and improve neighborhood conditions. Community gardens also assist in converting unproductive vacant land into productive uses.

Economic development activities that lead to the creation and retention of businesses and jobs are a high priority. Among the goals of the Economic Development section of the Strategic Plan are: 1) increase neighborhood grocery and basic needs stores, 2) job creation and retention, 3) business recruitment and retention assistance, and 4) remediation of contaminated sites. The implementation of strategic programs that assist business with resources to locate or remain in Toledo continues to be essential for the community's economic stability and growth.

A good mix of businesses and industries in the community generates an attractive environment for increased investments, which in turn impact available jobs. The creation and retention of living wage jobs are the key to decreasing the number of residents living at the poverty level, therefore strategies to implement and expand training, as well as, other programs that assist citizens in maintaining or improving their employment status, are essential for continued economic growth.

The BCC is encouraged to work with the City of Toledo to take advantage of the programs offered through the Strategic Plan.
FIVE ZONES FOR DATA GATHERING

For purposes of Data Gathering and analysis, the neighborhood was divided into five (5) zones. The Old South End has a total population of approximately 7,400 residents. This metric was further broken down by zone, race, average age, educational attainment, poverty and percentage of unemployment in respect to each zone.

Demographic data was secured through Toledo Regional Bizview, a proprietary Online geographic database compiled by the Jack Ford Urban Affairs Center for Geographic Information Science and Applied Geographies.

Bizview provides a cloud-hosted resource that allows users to access, inspect depict, and retrieve economic and statistical data specific to the Toledo area and surrounding communities.

Zone 1 is the largest zone and most urbanized. It includes the core commercial areas and the bulk of the residential on each side of Broadway. Some of the amenities that occupy this area are: churches, community centers, schools, a fire station, and a library.

Zone 2 is the area past Danny Thomas Park on the west side of Zone 1, this zone is divided from the main area by the rail line and viaduct that make up the southern boarder of Zone 1. The cadence of the neighborhood changes quite drastically due to the area’s proximity to the river.

Zone 3 is located north-east of Zone 1, and is wedged between I-75, the Anthony Wayne Trail, and the Amtrak Rail line that separates the two. As isolated as this area is, it has a unique community feel built around the churches of St. Peter - St. Paul and St. John.
Zone 4 is the transition area that is located further along Broadway past the crossings of I-75 and the Amtrak rail line. Known as the Middle Grounds a plan for this area was recently completed by the TDC and adopted as an amendment to the 2020 Plan.

Zone 5 is the most isolated of the five zones. It sits on the opposite side of I-75 and is between the Amtrak Station and the grain elevators located along the river. One reason for this isolation from the main zones is the lack of streets that actually enter and exit this area compounded, as well, by one way streets.

**Population Breakdown**

Zone 1 is the most populated zone with 6,330 residents and is the most urbanized. This zone represents the diversity of the neighborhood with 53% (3,378) being Caucasian, 20% (1,236) being African-American, and 27% (1,716) being Hispanic.

Zone 2 is the second most populated zone in the study area at 548 with 69% (379) being Caucasian, 17% (93) being African-American, and 14% (76) being Hispanic.

Zone 3 is comprised of 349 total residents. This zone is populated with 43% (150) Caucasian, 10% (39) African-American, and 47% (165) Hispanic.

Zone 4 is occupied by 104 residents of which 68% (71) Caucasian, 16% (12) African-American, and 20% Hispanic.

The Zone 5 total residential population is 89, of which 55% (49) are Caucasian, 11% (10) are African-American, and 34% (30) Hispanic.

**Average Age of Residents**

<table>
<thead>
<tr>
<th>Zone</th>
<th>Caucasian</th>
<th>African-American</th>
<th>Hispanic</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>31.83%</td>
<td>23.20%</td>
<td>36.45%</td>
</tr>
<tr>
<td>2</td>
<td>29.98%</td>
<td>30.55%</td>
<td>34.25%</td>
</tr>
<tr>
<td>3</td>
<td>33.47%</td>
<td>15.74%</td>
<td>39.38%</td>
</tr>
<tr>
<td>4</td>
<td>40.18%</td>
<td>16.38%</td>
<td>44.71%</td>
</tr>
<tr>
<td>5</td>
<td>42.66%</td>
<td>21.91%</td>
<td>52.96%</td>
</tr>
</tbody>
</table>

**Average Age Breakdown of Residents**

Zone 1: The average age of the population in this zone is 36 years old for Caucasians, 23 years old for African-Americans, and 26 years old for Hispanics.

Zone 2: The average age is 34 years old for Caucasians, 30 years for African-Americans, and 30 years old for Hispanics.

Zone 3: The average ages in this zone are 35 years old for Caucasians, 16 years old for African-Americans, and 32 years for Hispanics.
Zone 4: The average age for Caucasians is 44 years old, 16 years old for African-Americans, and 36 years old for Hispanics.

Zone 5: The average age for Caucasians is 53 years, 21 years of age for African-Americans, and 41 years of age for Hispanics.

Overall, Zone 2 of the study area has the youngest population average age at 29 years. Zone 5 has been identified as having the oldest average at 42 years old. Zone 1, the most populated of the study zones, falls in the middle with an average population age of 31 years old.

UNEMPLOYMENT, POVERTY, AND EDUCATION

Zone 1 has 14.76% of its population that is unemployed. Zone 2 and Zone 5 are tied for having the next highest at 9.64% and 9.62%. Zone 4 has the next most unemployment with 7.56%, and Zone 3 has the lowest unemployment at 5.06%.

The zone with the highest percentage of residents living below the poverty line is Zone 4 at 56.15%. The next highest percentage is Zone 3 at 50.83% followed by Zones 1 and 5 at 43.61 and 42.49 respectively and finally Zone 2 with 14.67% living under the poverty line.

Zones 5 and 1 have percentages of 39.49% and 38.53% respectively of residents that hold a high school degree or higher. Zone 2 has the next highest at 28.78%. Zone 3 and Zone 4 have the lowest percentages at 21.35% and 18.13% respectively.
ANCHOR INSTITUTIONS

The reason for documenting anchor institutions is to better understand the existing patterns and fabric of the neighborhood.

Among these institutions are churches, social service agencies, schools, and the library. They are primarily spread along the Broadway Corridor and anchor both ends of South Street.

One noticeable amenity lacking in the Old South End is parks and open space. At less than 10 acres it is well below the nationally recommended minimum of 10 acres/1000 population.
LAND BANK DATA

The Land Bank holds individual data on every residential parcel in the city including ownership, building condition, and tax delinquency. Once a property is acquired by the Land Bank, they have three years or turn it over to the city, or in that time, the Land Bank has several rehab programs that the parcels may be eligible for. There have been many buildings identified that are too dilapidated to save and in the next eighteen months, approximately 175 vacant homes will be demolished in the Old South End.

This comprehensive Land Bank information will be extremely valuable to the Broadway Corridor Coalition as more detailed redevelopment planning is pursued.
Vacant
F--Hazardous
D--Deteriorated
C--Fair
B--Good
A-- Very Good
TRAFFIC PATTERNS

There are several issues regarding traffic patterns within the Old South End. There are many one-way streets primarily around existing and previous school sites. Through meeting with stakeholders it was made apparent that the one-way streets should be evaluated with some possible conversions back to two-way streets.

However, another related issue the Old South End faces is on-street parking and alleys which need to be considered when determining changes to the existing one-way streets.
TARTA Routes

The Neighborhood is currently well served by public transport primarily on Broadway and South Street. The recommended conversion of much of Broadway to a “complete street” would have a positive impact on TARTA and hopefully enhance its position as a preferred transportation option.
Brownfield sites are contaminated properties that require special cleanup and redevelopment strategies. With planning and remediation, these sites can be reused for commercial and industrial activities, housing, parks, and other community facilities that can boost local economies and improve quality of life.

The EPA defines brownfields as properties whose expansion, redevelopment, or reuse could be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant. They can be structures or empty lots. Many low-income and minority communities are affected by multiple contaminated sites and the economic and environmental challenges associated with them. Early and inclusive community involvement in site cleanup and reuse decisions is critical to ensure that visions and strategies align with community needs and benefit existing residents. Ideally, the municipality, community stakeholders, and state and federal partners would identify the preferred future use of the site before cleanup occurs. Federal, state, and local governments provide support for brownfield cleanup and redevelopment, including tax incentives, grants, low-interest loans, technical assistance, protection from liability, and streamlined government oversight of cleanups.

A recent study identified 21 properties along the Broadway Corridor that may be eligible for remediation funding. The BBC is encouraged to work with the EPA and the City of Toledo to decontaminate and repurpose Brownfield sites in the OSE.
The Old South End sits along the Riverside Trail that follows the Anthony Wayne Trail as it enters the Downtown. It is proposed that the existing trail have a fork that veers eastward into the Old South End, allowing access to the residents and giving them a safe environment in which to travel into Downtown.
Current Zoning

Actual Land Use
Zoning is a planning tool developed in the early 20th century to keep incompatible land uses separate. This not only determined where different land uses may occur but also development density and values. The basic zoning categories are residential, commercial and industrial.

Zoning regulates the kinds of activities which will be acceptable on particular lots (such as open space, residential, agricultural, commercial or industrial), the densities at which those activities can be performed (from low-density housing such as single family homes to high-density such as high-rise apartment buildings), the height of buildings, the amount of space structures may occupy, the location of a building on the lot (setbacks), the proportions of the types of space on a lot, and more.

The various zoning districts are mapped and adopted by City Council. In the OSE the residential and commercial districts of interest were established fifty or more years ago in a different time and community environment. The current Zoning Code, adopted in 2004, provides three residential zoning classifications for this area: RS6 Single-family, RD6 Duplex or Two-family, and RM36 Multi-family. The single family zoned area is pretty much limited to the southwest portion of the area bounded by Orchard, Bartley and Broadway. Northward from Orchard to Colburn on the west and virtually all of the land east of Broadway is zoned RD6 for two family housing. The bulk of the multi family zoning, RM36, lies west of Broadway north of South Avenue. In comparison, an actual land use map shows a greater distribution of single-family throughout the area.

The Old South End is comprised of approximately 900 acres in total land area. The neighborhood consists of industrial zoning along the perimeter with commercial zoning primarily along the Broadway corridor and parts of South Avenue and Western Avenue. Commercial uses along primary corridors are considered appropriate. Of the 3,516 parcels in the study area, sixty-seven (67%) percent is zoned some form of residential.

The accompanying table (figure 1) illustrates the discrepancy between the actual residential land use and the actual residential zoning. While 80 percent of the land is developed with single family houses only 8 percent of the land is zoned for single family residents. RD6 Duplex zoning covers 70 percent of the area yet only 16 percent is actually developed in that manner. And for RM36 Multi Family housing in only 4 percent of the residential land use the amount zoned is almost 23 percent.

Discrepancy between actual land use and the underlying zoning can make it difficult to
get a mortgage loan, refinance a home, and it introduces development that is inconsistent with surrounding uses. For single family houses and two family houses on small lots there can be problems such as creating more units in the building, increased demand for parking spaces. Also, if a residence is destroyed by fire or is in some other way removed the potential for rebuilding is more difficult, due to setback requirements, if the parcel is less than 6,000 square feet in area.

A land use and zoning study of the Newbury neighborhood in 1980, a 1984 plan for the Old South End and the City of Toledo 2020 Comprehensive Plan all called for action to align the zoning with the actual land uses. Such a study and recommendations for zone changes can be initiated by City Council or Plan Commission. Whether this can be accomplished by a comprehensive rezoning, or piece by piece, would be in consultation with the Plan Commission and the Law Department.

Similar to other older parts of Toledo, commercial uses and zoning are scattered throughout neighborhoods reflecting the needs and activities of early Toledo. In addition, it was felt that the frontage along primary streets should be zoned commercial just similar to land along railroad tracks being zoned industrial. This was an effective policy when shops/offices were small, fit on a small lot and were within walking distance to their customers. While there are those with limited transportation resources, most drive to access shopping and service venues in establishments that are often clustered (shopping centers) or on larger more distant destinations. As a result underutilized commercially zoned land that is surplus is often
abandoned and blighted.

While there are commercially zoned parcels scattered throughout the OSE the primary locations are along South Avenue and Broadway with Broadway being the representative commercial area. The length of Broadway from I-75 to Danny Thomas Park and is designated either Primary Retail Area or Service Commercial Area virtually encompasses the Land Development Standards and Guidelines for VIVA South Toledo Neighborhood Business District. In 1984 this area was designated a C-6 Zoning District with development standards which are still in effect while the zoning is now CS Storefront Commercial.

The C5 zoning for this area shall adhere to the C6 zoning standards of the VIVA South regulations. The Toledo 2020 Comprehensive Plan identifies much of Broadway as Urban Village, which is defined as a specialized residential and commercial district that possesses characteristics of Traditional Neighborhood Development (TND), such as pedestrian orientation, zero building setbacks, mixed uses, and distinct architectural character. This identification represents a specialized residential and commercial district that possesses the characteristics of Traditional Neighborhood Design (TND), such as pedestrian orientation, zero building setbacks, mixed uses, district architectural character, and the like.

At Western and Broadway a multi block area bounded by Western, Maumee, Walbridge and Field centered on the Sophia Quinteiro Art & Cultural Center meets this requirement. This is an opportunity for the creation of a “Zócalo”, a Spanish name for public square or main plaza.

Underutilized and vacant buildings can be replaced by expanded commercial activity and with multifamily units and senior housing. While extended families are not unusual the need for senior housing is an expressed need and proximity to public transportation and services is desired. Also the increase in population density supports the commercial uses.

The area at South and Broadway is another opportunity for a concentration of activities for an Urban Village. This area has the benefit of the new public library as well as a concentration of existing commercial uses and a future health clinic and credit union. Although the commercial uses need to be upgraded and the underutilized structures reborn to accommodate community needs.

Commercial zoning covers almost all of the length of Broadway. It is estimated that about half of that is identified as commercial land use. The rest is a variety of industrial, residential or social services. It is preferable to have commercial activities concentrated in nodes with sufficient space to develop scale.

Currently in place are “Land Development Standards and Guidelines for the VIVA South Toledo Neighborhood Business District” covering most of Broadway that established permitted uses and other criteria for businesses. This was to be managed by the VIVA South Toledo Commercial Revitalization Association which no longer exists. These development standards need to be reviewed, updated, and administered by the Broadway Corridor Coalition. The BCC can then market neighborhood, identify business needs and advocate for the community.

A feature that should not be ignored are the historic and architecturally significant commercial and residential structures along Broadway. This is one of the oldest neighborhoods in Toledo, dating back to the 1840’s in conjunction with the building of the canal. The “Historic South Side Neighborhood Plan” in 1981 identifies 26 historic
structures from the 1800’s in the Old South End area. Unfortunately some of these have been lost. Preservation and restoration of these buildings, in a historic district, would enhance the uniqueness of the street.

An additional point about the OSE is to develop specialized commercial and service resources to attract customers from outside the area. One tool might be cluster advertising whereby a group of businesses run ads as a group featuring their specialties.

The 2020 Plan has several recommendations along Broadway that are still relevant today:

(185) Toledo 2020 recommends that the relationships and connection between adjacent residential development and the commercial market be strengthened.

(186) Toledo 20/20 recommends that the pedestrian crossings at Broadway/South and Broadway/Western be enhanced by reducing the crossing distance and enhancing the mid-block crossing point. The installation of bump-outs would reduce the effective crossing distance from six to four lanes without loss of parking…

(161) Toledo 20/20 also recommends a facade improvement program on Broadway between Segur and Crittenden along with plantings to provide better pedestrian/vehicular separation at Broadway and Western.

Finally, in many Mid-Western cities “Urban Agriculture” has become a meaningful component of urban revitalization. Portions of the Old South End might be ideal for such re-use. Currently urban agriculture is permitted depending on if it is hoop houses, greenhouses, or gardening. The intensity of the use will dictate the type of regulations that apply. As an example the site south of SQACC is currently being converted to an urban garden.
STAKEHOLDER INPUT
Throughout the planning process the Toledo Design Center met over 25 times with the Core Planning Team and/or the Broadway Corridor Coalition in order to gather input and discuss additions, changes, and strategies for moving the plan forward.

In addition to the above regular meetings there were 4 Public Forums in which stakeholders could give their opinion and share their experience with the planning team.

A bilingual survey was circulated throughout the community asking for thoughts from the neighborhood including perceived strengths and challenges.

The Toledo Design Center gathered a group of architects from the area, and held a two day workshop to brainstorm the preliminary proposals for the Old South End This workshop was held in the heart of the Old South End, and residents were encouraged to participate and over 100 attended.

These methods along with scores of stakeholder meetings and interviews gave way to the list above which juxtaposes the perceived strengths of the community against perceived challenges.

### Stakeholder Input

<table>
<thead>
<tr>
<th>STRENGTHS</th>
<th>CHALLENGES</th>
</tr>
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<tbody>
<tr>
<td>Long Term Residents</td>
<td>High Percentage of Rental/Vacancy</td>
</tr>
<tr>
<td>Neighborhood Pride &amp; Optimism</td>
<td>High Percentage of Poverty</td>
</tr>
<tr>
<td>Many Churches &amp; Non-Profits</td>
<td>Struggle for Funds &amp; Uncoordinated</td>
</tr>
<tr>
<td>Culturally Diverse</td>
<td>Struggle for Common Voice</td>
</tr>
<tr>
<td>Working Class Family History &amp; Simple Life Style</td>
<td>Low Percentage of Home Ownership</td>
</tr>
<tr>
<td>High Percentage of Youth</td>
<td>Lack of Early Childhood Programs, High School Graduation</td>
</tr>
<tr>
<td>Historic Building Stock</td>
<td>High Percentage of Vacancy</td>
</tr>
<tr>
<td>Maumee Frontage</td>
<td>No access</td>
</tr>
<tr>
<td>Vacant Land Opportunities</td>
<td>Holes in Fabric. Lack of Quality and Diverse Green Space</td>
</tr>
<tr>
<td>Broadway Strategically Located</td>
<td>Too Fast &amp; Wide. Lack of Quality Pro-Family Services. No Identifiable Center</td>
</tr>
<tr>
<td>New &amp; Well Maintained Schools</td>
<td>Marshall at Capacity. Westfield Future TBD</td>
</tr>
<tr>
<td>7500 +/- People</td>
<td>No Clout in City Hall</td>
</tr>
<tr>
<td>Entrepreneurial Spirit</td>
<td>Lack of Support Programs. Perceived Government Restrictions</td>
</tr>
<tr>
<td>Art &amp; Mural Part of Identity</td>
<td>Benefit by More Focus</td>
</tr>
</tbody>
</table>
The Broadway Corridor Coalition is a group of residents, social service agencies, and businesses in the Old South End. We would like to know your opinion regarding various issues that face our neighborhood. Please take a few minutes to answer the questions below.

Your opinion matters!

1. Issues that impact residents of the Old South End are listed below. Please indicate the importance of each issue by putting a number in the box next to the issue. Rank them from 1 to 7, with 1 being the most important.

| 2.65 | Condition of Housing |
| 3.35 | Activities for Youth |
| 3.48 | Goods and services for families' |
| 2.95 | Schools and education |
| 1.86 | Neighborhood Safety |
| 4.78 | Parks and Recreation |
| 3.88 | Job opportunities |

2. What is missing in your neighborhood?

________________________________________________________________________

3. Where do you shop?

________________________________________________________________________

4. What is special about your neighborhood?

________________________________________________________________________

________________________________________________________________________

The above scores are a tally from over 100 responders to the survey. The lower the number the higher the concern.
ANALYSIS OF EXISTING CONDITIONS

A TDC analysis of existing Old South End conditions that could inform redevelopment recommendations are diagrammed above and include:

- The Old South End, unlike any other City of Toledo neighborhood, has clearly defined borders and only five points of entry, which suggest the opportunity to create distinctive gateways.

- Zone 1, which contains over 85% of the Old South End’s population is subdivided into four quadrants/villages defined by the crossing of Broadway and South. Each quadrant/village is of similar population and has walkable access to services located along Broadway.

- Broadway changes character as it bi-sects the Old South End with gateway potential; at Segur on the North and Orchard on the South, a retail and service node at Broadway and South and the potential of an Arts and Culture centered near Western that could become a regional attraction.

- Existing institutional developments at both ends of South offer possibilities to create expanded green space amenity for the entire Old South End combined with enhanced gateways.

- The Possibility of a true Riverfront Park exists at the Maumee terminus of Congress which is only a few blocks from the geographical center of the Old South End.
Based on the data gathering; stakeholder input and the analysis of existing conditions, the Planning Team agreed on 5 overarching goals which inform the Framework Plan for redevelopment of the Old South End. (OSE)

1. Neighborhood Services

The future of the Old South End should build on its history as a neighborhood for strong working class families comfortably living within modest means. The Old South End should strive to protect and expand a full compliment of “pro-family” services including: social services, education, retail, recreation, religious, arts and culture. The majority of these services should be focused at the four nodes on Broadway and along parts of South.

2. Reinvent Broadway

From a branding standpoint the Old South End and Broadway are thought of synonymously. The Old South End should capitalize on this reality and physically reinvent Broadway from Segur to Orchard (The Broadway Mile). This reinvention would include “Complete Streets Concepts” that reduce the number of lanes and speed of moving traffic, maximize on street parking, accommodate public transportation, encourage bike usage and enhance the pedestrian experience.

3. Regional Destination

The Old South End is strategically located between Downtown Toledo, which is being transformed, and a nationally recognized Zoo which is gradually becoming a two day experience drawing from the greater Midwest. The vision is to create a town center like experience (Zócalo) near the intersection of Broadway and Western. The start of such a center has begun and the goal is to expand and enhance its presence in ways that truly celebrate the Latino Culture. Such a center would be not only be unique to Toledo but to the region, and import dollars into the Old South End.

4. Housing

The goal is to stabilize and then improve the quality of the residential options in the Old South End. Multiple strategies are required including: rezoning, a focused rehab program, effective re-allocations of vacant land, and appropriately scaled new infill homes. All the strategies are intended to increase single family home ownership.

5. One Voice

Empower the Broadway Corridor Coalition (BCC) to be the identified voice of the Old South End. The BCC would be a 501c3 non-profit and function similar to past Community Development Corporations. The BCC Board of Trustees would include representatives from all sectors of the Old South End and eventually day to day operations would be managed by a paid, full time or part-time, Executive Director.
The Framework Plan recommends focusing initial Broadway improvements beginning at Segur on the North and terminating at Orchard at the South; approximately one mile. Toledo’s Division of Transportation has offered the preliminary opinion that the number of moving lanes can be reduced to one in each direction South of Western. This reduction would present a significant opportunity to introduce modern Complete Streets Concepts resulting in dramatic changes to the physical character of Broadway including: less pavement, slower traffic, more opportunities for outside amenities and a greatly enhanced pedestrian experience.
The Old South End’s unique, well defined edges and the limited points of entry into the neighborhood make it a candidate for the introduction of distinct neighborhood gateways. Gateways would occur at Broadway and Segur, Broadway and Orchard, South and the Anthony Wayne Trail, Western and the Anthony Wayne Trail, and eventually I-75 and South upon completion of the reconstructed interchange. The Gateways would likely include: street improvements landscaping, lighting, and an architectural component that draws its design inspiration from the history and character of the neighborhood.
Bike Lanes

The fact that the City’s approved Bike Plan does not include a Bike Lane on Broadway proved a somewhat contentious issue during the Data Gathering Phase. However, the City’s eventual willingness to consider only two lanes of moving traffic on Broadway south of Western makes a Broadway Bike Lane a possibility.

The Plan recommends further study of this issue as the stakeholders see bike traffic as both a healthy option for a family neighborhood, but also as a “good for business” option.

The Broadway Bike Lane could go south to the city of Maumee and going north would connect to Maumee Street at Western, on to Emerald Street and then into Downtown and along the river.
The Framework Plan recommends acknowledging a hierarchy to the streets which serve the Old South End. Broadway and South are clearly the two major streets that bisect the neighborhood with Broadway given special attention in this report. Western from Broadway west also ranks as a primary street due to its designation as a state truck route connecting the Anthony Wayne Trail to the Anthony Wayne High Level Bridge. Due to its truck route status City of Toledo Division of Engineering, at this time, will not consider lane reductions.

The Plan recommends the west end of Segur, Walbridge, and Orchard be considered as east-west secondary level streets as they completely transverse the neighborhood. The Plan also recommends Maumee as a secondary level street due to its connection from Marshall School, North to the St. Peter and Paul area and then to Downtown. Congress should also be given higher priority due to its short connection from near South and Broadway, to the river. All other streets would be considered tertiary as they primarily only serve residential areas.

Finally, the Plan recommends the eventual evaluation of the need for one-way streets. If possible, many should be converted back to two-way. However, many stakeholders noted that this issue needs to also consider the relationship between one-way streets, on-street parking, safety, and the presence of alleys.
The vast majority of land use in the Old South End is single family residential, most of it smaller in scale, wood framed and many over 100 years old.

Because Broadway bisects the neighborhood into almost two equal sections and runs at a 45 degree angle to the typical street grid broader visual connections are created that enhance the perception of a walkable neighborhood.

Unlike the Old West End or Vistula, the manageable scale of this housing makes it attractive to a focused rehab program that keeps home ownership more affordable.

Another strategy to help strengthen the Old South End’s residential areas is to work in conjunction with the Land Bank to redistribute vacant land adjacent to quality homes via the entire lot or lot mergers. Increasing lot sizes allow for small additions, garages and/or additional purposeful green space or gardens.

Slightly larger lots also better accommodate new appropriately scaled infill housing, similar to new homes recently constructed by neighborworks near St. Vincent’s Hospital.
GREEN SPACE AND PARKS

National Recreation and Parks Association has determined that livable communities have at least 10 acres of parks and/or open space for each 1000 people. Therefore based on the total population of approximately 7000 the Old South End needs 70 acres or about 5-6 times its current amount.

The Plan recommends increased green space/parks distributed throughout the Old South End primarily in 5 locations:

1. More “urban” green space around the proposed regional destination Zócalo.


3. Increased passive and active recreation around the Believe Center and Mayores Senior Center. (See following Pages)

4. An increase of green space around Danny Thomas Park with better visibility and neighborhood connections. (See following Pages)

5. A new waterfront park at the terminus of Congress and the Maumee River on land currently owned by the City of Toledo. Access will require a pedestrian railroad crossing however, extremely low track usage suggests this is not an impossibility.

The 5 green zones noted above would be connected via streets with enhanced street tree canopies.
Two other areas within the Old South End have long term green potential. One the eventual re-use of the old 40+ acre Jennite site along the Anthony Wayne Trail and the second being the old industrial land between Segur and the railroad and East of I-75 as eventual sites for urban agriculture as an industry.

The small residential area east of I-75 has an older population (almost 30% over the Old South End’s average) is only accessed at one location and has a parcel vacancy rate nearing 60%. The TDC believes this area will continue to lose viability as a desirable residential area and long term alternatives should be investigated.
Believe Center Gateway

This area is a major entrance into the Old South End from the Anthony Wayne Trail. It has several uses as it contains the Mayores Senior Center, fire station and the Believe Center, a recreational and community center for the Old South End.

This concept suggests a major Old South End gateway utilizing both sides of South Avenue, additional land purchases to expand recreational options and a reconfiguration of existing parking lots to create enhanced pedestrian circulation and green space between the three facilities.
Danny Thomas Park Expansion

The Old South End’s only park is extremely important to the community’s youth, but as it stands it severely lacks in proper accessibility, facilities, maintenance, and oversight.

The former school site, now vacant, should be evaluated as a potential area for park expansion. The vacation of a portion of Stebbins would expand the potential park area and provide broader exposure to Broadway to enhance natural surveillance and therefore safety.
The Following pages explore in more detail preliminary redevelopment concepts for the four nodes along the Broadway Mile.

1. This Northern Gateway Node begins at Segur and is anchored by three of the most architecturally significant buildings in the Old South End.

2. The Town Center/Zócalo Node is located between Western and Walbridge and already contains continuous storefronts many of which already celebrate the Latino Culture.

3. The intersection of Broadway and South is the current center of retail along the corridor.

4. This Southern Gateway Node ends at the intersection of Orchard and Broadway. Broadway bends to the West at this location and the commercial character disappears.
Example of Disinvestment

The adjacent diagrams portray an example of long term disinvestment in many locations within the Old South End. The square area depicted is diagonally sub-divided by Broadway, and is bordered by Immaculate Conception Church at the bottom and Queen of Apostles School to the right.

The entire area contains 47 parcels which are reduced to only 12 stable parcels by subtracting vacant, deteriorated, tax delinquent, and rental parcels. In other words, significant land assembly and a potentially transformative re-use is not that far out of reach.

The site’s re-use potential could be even further enhanced by two small street vacations that would permit greater design flexibility when exploring re-development options.
IMMACULATE CONCEPTION NODE

Key elements of the above concept include:

- New, much needed, green space for the students of Queen of Apostles.

- Off street parking for both ICC and the School.

- A green front door/gateway to the neighborhood from the North.

- The creation of a significant redevelopment site on the West side of Broadway while respecting the stable homes on Segur and the two historic buildings.
Key Elements of the above concept include:

- Major traffic calming improvements that include; only two lanes of moving traffic, major mid-block crossing, increased on-street parking, and bike lanes.

- Protecting existing building fabric and encouraging new infill structures.

- Two possible street removals to expand green space continuity.

- Consolidated parking to eliminate curb cuts and therefore left turn lanes from Broadway.

- Creation of a major outdoor plaza and activity area in front of the existing small shopping center.
Proposed Zócalo/ Town Center

Conceptual view looking North on Broadway

Mid-Block Pedestrian Crossing Examples

Zócalo Examples
Key elements of the above concept include:

- Reduced moving traffic lanes on Broadway in order to introduce Complete Streets improvements.

- Major reconfiguration of the Broadway and South intersection to enhance pedestrian accessibility and safety.

- Improvements in the parking lot of the retail center to protect and encourage pedestrian circulation and additional retail options.

- Enhanced landscape improvements along Broadway

- Park-like enhancements in the front yard of the former Carnegie Library (see next page).
LEGEND:
1. Infill House
2. South Branch Library
3. AutoZone
4. Rain Garden
5. Pedestrian Crossing
6. Buffer Green
7. Rehab. these two Blocks
8. Buffer Trees
9. Shared Parking
10. Existing Brick St.
11. Brick Pathway
12. Future Clinic
13. Vision Ministries
14. Buffer Green
15. Key Bank
Key Elements of the above concept include:

- Reconfiguration of the intersection of Broadway and Orchard to improve safety and create green space around the Mosaic Ministries new Early Childhood Center.

- Reduce lanes of moving traffic in order to permit incorporation of Complete Streets Improvements.

- Consolidate parking on the East side of Broadway which services existing and potentially new retail.

- Improve street side setting of historic fire station.

- Enhanced right-of-way landscaping and new gateway element.
St. Peter and Paul - St. John District

This unique triangular area within the Old South End is isolated by three defining edges; the Anthony Wayne Trail, the depressed railroad lines and I-75. Access into this area is limited to two locations; Emerald and most importantly, Maumee which links it to the rest of the Old South End and to Downtown.

Although the area is home to only about 500 it is strongly identified by two prominent churches and a fairly intact block of former mixed use buildings.

The TDC believes this area has much potential and further study should focus on:

- New green space to link the architecturally significant buildings.

- Protecting the existing quality housing stock.

- Exploring multi-family housing as a potential re-use for the former commercial buildings.
**THE FRAMEWORK PLAN**

OSE EDGES

Gateway

Node Centroid

Existing or potential new green space &/or educational, community nodes that exist and could be enhanced through land acquisition and better access.

Potential Bike Trail

Existing Bike Trail

---

**Service/ Retail Center**
- Support existing, fill in missing uses
- Enhance pedestrian access, possible higher density

**Secondary Nodes**
- Both part of gateway experience
- Possible higher density

**Walking Radius**

**Cultural Center/ Zócalo**
- Center of art, culture & Entertainment
- Plazas, gardens, patios
- Heavy pedestrian influence
- Community engagement

**Residential Districts**
- SF residential
- Stabilize
- Re-allocate vacant land
- Proper sized infill
IMPLEMENTATION
ACTION PLAN
The Planning Team was unanimous in their recommendation that the most important priority, to drive the plan forward, is to strengthen and empower the Broadway Corridor Coalition (BCC).

Accomplishing this priority is already well under way:

1. Incorporation of the BCC has been completed and an application for 501c3 status is being prepared.

2. BCC by-laws have been written and adopted.

3. A Steering Committee has been formed to:
   A. Promote membership
   B. Nominate a Board of Trustees
   C. Develop a Preliminary Funding Plan
   D. Write an Executive Director job description
   E. Suggest a possible Committee structure
   F. Assist in the Master Plan approval process
   G. Prepare for the BCC’s first Annual Meeting

After the first Annual Meeting and selection of a Board of Trustees their first tasks will include:
   1. Finalize the Committee structure
   2. Continue to promote expanded membership
   3. Explore the possible creation and empowerment of additional organizing groups such as:
      - Merchants Association
      - Social Services Network
      - Resident’s Council
      - Block Watch Committee
   4. Complete a Comprehensive Strategic Plan for the Old South End
   5. Drive the implementation of the Old South End Master Plan.
   6. Help lead a city-wide study which explores the reinvention of neighborhood Organizations which are coordinated, funded from multiple sources and results driven.

A key first step toward implementation of the Old South End Master Plan is finding consensus on plan priorities. To this end the Overall Framework Plan was broken down into 12 components. The entire Planning Team then selected their top 3 and the results are captured in the following summary (next page).

The TDC recommends the 12 be further grouped into 3 Planning Initiatives:

1. The Reinvention of Broadway
2. Residential Stabilization and Redevelopment
3. Expanded Open Space and Parks
1. "The Broadway Mile" with Nodes, Bike Paths and Expanded Mixed Use
   - Residential Initiatives.
     - Lot Additions and Mergers with continued Blight Removal
     - Zoning Changes (Down) as Protection & Incentives
     - Loan Programs, Rehabs & Increased Home Ownership
     - Small New Homes Program
     - Urban Agriculture
   - Broadway & South Commercial Node
     - New Businesses
     - Better Pedestrian Environment
   - Zócalo Regional Draw & Town Center
     - SQACC as Anchor
     - Westfield Re-Look?
   - New Riverfront Park
   - South St. Gateways
   - Future of Old Jennison/Wright Property
     - Energy Generation
     - Green Space
   - Road Hierarchies with Green Connectors
   - ICC/Q of A Gateway Node
   - Broadway & D.T.P.
     - Expand Green Space
   - Broadway & Orchard as South Gateway to "The Mile"
   - St. P & P & St. J. Village

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The BCC will lead this effort and key Partners should include:
- Old South End Stakeholders
- City of Toledo
- Toledo Lucas County Plan Commission
- Land Bank
- Toledo Lucas County Port Authority
- LISC
- Toledo Public Schools
- TARTA
- Diocese of Toledo

An initial list of BCC Action Steps include:
- Spearhead design refinements of the Master Plan Framework recommendations
- Work closely with the City of Toledo Division of Transportation Department to design and implement Complete Streets improvements for the “Broadway Mile” and get in the queue
- Explore Historic District Designation for nodes 1 and 2 to increase redevelopment funding options.
- Coordinate land assemblage, especially in the 4 nodes, with the Land Bank.
- Refine the definition of the C-6/Urban Village zoning and expand the boundaries to align with the proposed 4 nodes and thereby encourage more mixed use and higher density along the Broadway Mile
- Engage with TPS in the possible repurposing of Westfield School to a student population that better serves the neighborhood.

For the City of Toledo Capital Improvement dollars.
The BCC will lead this effort and key partners should include:
- Old South End residents and property owners
- City of Toledo
- TLCPC
- Land Bank
- LISC
- Historic South Initiative

An initial list of BCC Action Steps should include:
- Continue working with the TLCPC and City of Toledo Draw Dept. regarding a major blanket Draw Zoning of most existing residential areas.
- Update the inventory of the residential properties in the Old South End, especially focusing on existing, or soon to be vacant parcels
- Push on a program that reduces the portfolio of vacant land by getting it into the hands of stable homeowners.
- Continue a focused rehab program that both targets salvageable vacant homes and existing occupied homes in need of upkeep
- Work with an organization like Neighborworks to develop a model infill home that is appropriately scaled to the residential fabric of the Old South End.
- Engage with the City of Toledo Division of Engineering to identify and design right-of-way improvements to residential streets based on the recommended street hierarchy.
- Engage with Division of Engineering to further study the necessity for one-way streets in certain areas of the Old South End.
- Work with the TLCPC on refinements to existing zoning that further foster Urban Agriculture.
Expanded Open Space and Parks

The BCC will lead this effort and key Partners should include:
- Old South End residents and stakeholders
- City of Toledo Parks and Recreation Department
- Land Bank

An initial list of BCC Action Steps include:
- Representation at the table when the city conducts a Parks Master Plan as a component of a new 2040 Plan
- Identify land ownership and property conditions for the areas identified as expanded open space and parks in the Framework Plan
- Work with Division of Engineering regarding possible street vacations to permit more green space continuity.
- Work with the City of Toledo, the Andersons, and the railroad to further study the viability of a Riverfront Park at the Southern terminus of Congress.
IMPLEMENTATION
RESOURCES
The following section provides current information on local, state, and federal resources which support redevelopment.

**Lucas County Land Revitalization Corporation (Land Bank)**

The Land Bank is a community improvement agency with a proven toolkit to acquire tax delinquent vacant land and abandoned properties where the market has no solution. The primary goal is to stop the property from continuing to deplete the values of all the properties surrounding it through rehabilitation, new construction, or demolition.

By working with potential end-users, the objective is to transfer the property and return it to long-term productive use. The Land Bank will collaborate with neighborhood partners to improve the quality of neighborhoods, increase land values, create diverse housing opportunities, and return properties to the tax rolls by promoting real estate redevelopment and blight elimination of vacant, abandoned, and underutilized properties through an open and equitable process.

With input from residents, neighborhood groups, community development corporations, institutional leaders, elected officials, and others, the Land Bank has established policies and procedures to govern their day-to-day operations.

**Acquisition of Properties:**
The Land Bank may acquire property through:

- Expedited Tax Foreclosure of vacant or abandoned properties
- The County Auditor’s Forfeited Lands List
- Deed-in-Lieu of Foreclosure
- Donations by individuals or institutions

**Disposition of Properties:**
- The Land Bank will transfer properties for productive use to end-users, including investors, CDCs, non-profit organizations, institutions, and others.
- All end-users will be required to undergo an underwriting process before any properties are transferred. Transfer forms are available on the Land Bank’s website.
- End-users who have undergone the underwriting process once will be considered pre-qualified for future transfers, subject to some limitations.
- Development agreements and other transfer restrictions may be imposed on property transfers to achieve the Land Bank’s policy mission.

**Consideration:**
- All Land Bank properties will be transferred for the fair market value of the property, but not less than $250.
- Consideration for the transfer may be cash, development restrictions, or other non-monetary considerations at the discretion of the Land Bank.

**Side-Lot Program:**
- Individuals who live adjacent to vacant lots may request those lots under the Land Bank’s side lot program.
- When otherwise qualified, an individual may receive a side-lot for $100.

**Demolition & Maintenance:**
- The Land Bank will contract with the City of Toledo and other private entities to demolish and/or maintain properties while the Land Bank seeks an ultimate end-user for the property.
- The Land Bank may partner with a qualified...
end-user to hold title to property for a set period of time and enter into agreements where the end-user maintains the property during that period of time.

TOLEDO LUCAS COUNTY/PORT AUTHORITY

The Toledo-Lucas County Port Authority plays a strategic role when it comes to neighborhood development. From brown field redevelopment to innovative financing programs, the Port Authority focuses on growth and development opportunities.

The Port Authority has developed programs to implement energy efficiency building retrofits. Provides funding to implement the wide-scale use of energy efficiency and alternative energy practices and solutions in commercial, governmental, and industrial facilities within our community.

The Toledo-Lucas County Port Authority continues to take action to strengthen the Northwest Ohio Bond Fund by identifying investment sources via public and private funds. The Port Authority is also exploring other investment offerings that will fill a need in the region, while providing a financial advantage to our diverse community.

ECONOMIC DEVELOPMENT PROGRAMS:

The Port Authority’s Economic and Community Development Institute (EDCI) grant and loan program is funded with proceeds from the property tax levy for the purpose of providing grants and loans to projects undertaken by eligible, neighborhood-based organizations. Grant or loan recipients must be 501 (c) 3 organizations in good standing and must demonstrate the capacity to manage funds and develop real estate. Applicants must demonstrate that they are a neighborhood-based, community development organization and must operate within Lucas County.

EDCI helps businesses start and expand by combining business training and technical assistance with necessary capital. The Institute’s Small Business Loan program provides loans up to $350,000 to new and existing businesses that do not qualify for conventional bank loans.

The ECDI’s Small Business Loans may be used for business expenses, including:
• Purchase of equipment, machinery, supplies, inventory
• Start-up operating expenses
• Working capital
• Other uses may be considered, but may be limited by program policies

Loans may not be used for real estate acquisition or construction.

EDCI administers loans from 18 different sources, each with particular objectives and eligibility criteria. The annual fixed rate is determined by the source of funds used to capitalize the loan, but ranges from 5.75% to 11.5%. Loan terms range from 6-60 months. In addition to traditional loan products, interest-free, fee-based loans are available for borrowers whose religious beliefs preclude them from paying interest. The Institute can provide services in English, Somali, Spanish, Amharic, Arabic, and Russian. Fees for training and loan origination apply. See Micro-loan Rates and Fees Disclosure statement.
ECDI Training Institute:

The ECDI Training Institute has extensive training and technical assistance available to help clients acquire the knowledge and tools you need to succeed. The EDCI provides general micro-enterprise development training courses, during which entrepreneurs are given the tools needed to start and successfully manage a business. In addition to general micro-enterprise development training, the ECDI offers financial literacy, and other generalized training geared towards specific industries such as food-based or home-based childcare businesses.

The Port Authority has developed a national reputation for innovative business financing, assisting more than 290 economic development projects representing a total investment of nearly $1.1 billion while helping to create and retain more than 15,500 jobs.

Financing Options include:

- Brownfield Redevelopment Programs
- Fixed Interest Rate Revenue Bonds
- Off-Balance Sheet Transactions
- Infrastructure Financing
- Conduit Revenue Bonds
- Ohio 166 Regional Loan Program
- Small Business Administration 504 Loan Program

The Port Authority created the Brownfield Redevelopment Program in response to the growing number of polluted, former industrial sites throughout the region. The program focuses on obtaining federal and state grants for the clean-up and redevelopment of these properties and also coordinates the rehabilitation efforts once grants are awarded. In addition to the crucial work of brownfield redevelopment, this division also oversees the acquisition, sale, and lease of Port Authority property.

Fixed Interest Rate Revenue Bonds provide small and medium sized companies access to the national capital market as if they were BBB Investment Grade companies. It provides:

- Financing for projects from $1 million to $8 million
- Fixed interest rates for full term of the bonds
- Typically 90% financing and 10% equity
- Twenty-year financing for land and buildings
- Financing up to 10 years for equipment
- Tax exempt bonds for manufacturing, non-profit 501(c)3 and governmental operations
- Taxable bonds for all other projects

Infrastructure Financing helps developers, governmental entities, and other organizations finance public infrastructure such as streets, utilities, and public parking facilities. The Toledo-Lucas County Port Authority has provided over $100 million in Tax Increment Financing (TIF) and special assessment-backed bonds in tax exempt, long-term, fixed-rate bond financing. Other benefits include:

- Possibility of 100% financing
- Lower cost of construction
- Fixed interest rate, tax exempt financing
- Terms of up to 32 years

Conduit Revenue Bond financing offers a company the option of variable interest rates. Depending upon the borrower, these bonds may be backed 100% by a Letter of Credit. The Toledo-Lucas County Port Authority acts as a “conduit” for the issuance of such bonds. Revenue Bond Territory is any county in the State of Ohio. The Ohio Department of Development Regional 166 Loan Program provides a low interest rate financing for fixed assets purchases such as
land, building, and equipment for projects in Ohio. It offers:

• Loans of up to $500,000, based on about $50,000 for each job created or retained
• A term of five to 15 years
• Current fixed interest rate of 3%
• Only a 10% equity injection into the project is required

Small Business Administration 504 Loan Program provides fixed asset funding to for-profit businesses with a net worth not exceeding $15 million and net after-tax profit of not more than $5 million. A typical transaction consists of 50% bank financing; 40% SBA; and 10% equity. The SBA takes a second collateral position. This program is available from the Toledo-Lucas County Port Authority throughout Ohio. Benefits include:

• Maximum loan of $5 million or up to $5.5 million for manufacturers
• Terms of either 10 or 20 years
• Only a 10% equity injection into the project is required
• Long-term fixed interest rates

LOCAL INITIATIVES SUPPORT CORPORATION (LISC)

LISC brings financing and technical expertise to local residents who are transforming their neighborhoods into healthy communities.

LISC offers financial resources in four general areas:

PLANNING: Either through in-house staff or third-party consultants, LISC will assist communities in planning their future. Feasibility grants are used to cover the expenses associated with testing whether the development of a particular project is feasible.

This might include market studies, land-use plans, financial analyses, or other activities necessary to determine the viability of a proposed project. These grants are typically used for real estate projects, but can be used to test the feasibility of other community programs as well.

LISC/Toledo can provide training to community organizations on many topics, including: Community organizing, Board and staff development, fund-raising, administrative systems, including human resources, finance and management information, real estate development, property management, asset (portfolio) management, strategic planning, project and program development and comprehensive community building. In all of these, LISC/Toledo will underwrite the costs of on-site technical assistance.

Depending on the availability of resources, LISC will provide “seed” and operating grants, as well as grants for specific program purposes. These include: Organizational Development Grants, to assist community organizations with improving their administrative structures, management and financial systems, and real estate development and management capabilities. Strategic Grants, to cover the costs associated with the creation of new programs that are particularly important to the organization’s overall mission and the specific needs of community residents. Grants for selective comprehensive development programs are used to assist community-building efforts as public safety, job readiness training, health care and education.
PROJECT FINANCING: LISC is probably best known for financing real estate projects, including housing, community facilities, commercial (retail and office) and industrial development. We offer: Recoverable grants, used to cover specific pre-development costs associated with a real estate development project. Predevelopment loans, used for projects that are highly likely to proceed to construction. Construction financing, usually in tandem with a lead construction lender, such as a local bank. In these cases, LISC is willing to take a subordinate position on its collateral to a conventional lender and will share its position with other non-profit or public lenders. Mini-perm loans, generally for commercial or industrial developments. These loans can have a maturity of seven years (depending on the nature of the project) and may be either fully-amortizing or have a longer amortization term with a “balloon” payment at the end. Collateral is of course required. Equity. LISC/Toledo provides equity for affordable “Low Income Housing Tax Credit” financial rental housing through its affiliate, the National Equity Fund (NEF).
The City of Toledo may use federal HOME funds for a variety of housing activities according to local housing needs. Eligible uses of the funds include tenant-based assistance; housing rehabilitation; assistance to first time homebuyers; and new construction. Under certain circumstances, HOME funding may also be used for site acquisition, site improvements, demolition, transitional housing, relocation and other necessary and reasonable activities related to the development of non-luxury housing. All housing developed with HOME funds must serve low-and very-low income families. The City of Toledo sets aside 15 percent of their allocation for housing to be owned, developed, or sponsored by Community Housing Development Organizations (CHDO’s).

**Assets Toledo**

Assets Toledo offers a Business Design and Management course for low-to-moderate income individuals who want to start their own business or improve an existing one. The 12 weeks long course offers practical, experience-based teaching along with practical help in developing business plans, assistance in securing loans, and volunteer mentors. Fees are based on income.

**Women’s Entrepreneurial Network**

Women’s Entrepreneurial Network was established in 1993 to “encourage and support businesswomen and women-friendly businesses with successful entrepreneurial development”. WEN puts on 4-part seminars covering business plans, marketing, financing and record-keeping. This seminar series is held six times per year. In addition to the seminar series, WEN sponsors numerous lunch time seminars and other business related events.

**SCORE**

SCORE “Counselors to America’s Small Business” is a nonprofit association dedicated to entrepreneur education and the formation, growth and success of small business nationwide. SCORE is a resource partner with the U.S. Small Business Administration (SBA). SCORE has 389 chapters in locations throughout the United States and its territories, with 10,500 volunteers nationwide. Local chapters provide free counseling and low-cost workshops in their communities. Both working and retired executives and business owners donate their time and expertise as business counselors. SCORE was founded in 1964.

**Historic South Initiative (HSI)**

The HSI is a private non-profit foundation focused on the revitalization of the Old South End Neighborhood. The mission of the HSI is to develop and implement neighborhood revitalization by promoting the advancement of human potential through improved housing, better education, health initiatives, employment opportunities, and family life.

**Community Development Block Grant**

The City of Toledo is granted funds on a formula basis from the U.S. Department of Housing and Urban Development to carry out a wide range of community development and improved community public facilities and services. All CDBG activities must benefit low-and moderate-income individuals, aid in the prevention or elimination of slum
and blight, or address other community development needs that present a serious and immediate threat to the health or welfare of the community. Some of the activities that can be carried out with CDBG funds include: acquisition of real property, rehabilitation of residential and non-residential properties; provision for public facilities and improvements, streets, and neighborhood centers; assistance to profit-motivated businesses to help with economic development activities; organizational support for nonprofit organizations, home-buyer assistance and emergency, health and transitional assistance.

**Lucas County Linked Deposit Small Business Loan**

The Lucas County Office of Economic Development, and local lending institutions have teamed up to offer area businesses, builders and developers a program that offers the financial help necessary to grow their organizations. Participating financial institutions pre-approve applicants for a two - to four year economic development loan at a competitive rate of interest. If the project meets linked deposit criteria, the County Treasurer will purchase a certificate of deposit from the financial institution and accept a lower rate of return. The financial institution in return is required, by law, to reduce the interest rate by three (3%) percent. Thus, loans are linked between the County, the financial institution, and the participating business. In return for a slight loss of immediate investment dollars, the County is able to help provide quality jobs, which in turn will lead to an increased tax base in the long run. The Linked Deposit Program is not only helping area businesses and developers expand, but it is also helping to bring about future investments for our schools, Metro parks, libraries and other County programs that rely on tax dollars for survival.
**STEP ONE TOWARD HISTORIC REGISTER DESIGNATION**

Toledo has also been designated as a Certified Local Government (CLG) community. The Certified Local Government program provides a mechanism to encourage and to expand local participation and cooperation in the identification, evaluation, and protection of cultural resources. The CLG program recognizes that local efforts need support, and that communities can benefit from working with state and federal partners who share the same goal. The program is a federal-state-local partnership that enables eligible communities to conduct a wide range of preservation activities in cooperation with the Ohio Historic Preservation Office and the U.S. Department of the Interior, including surveys of historic resources and nominating properties to the National Register of Historic Places.

Ten percent of the historic preservation funds that Ohio receives from the federal government each year is set aside for these grants; in a typical year about $98,000 is available to Certified Local Governments in Ohio to identify their historic, architectural, and archaeological resources through surveys; nominate eligible properties and districts to the National Register of Historic Places; further community education on historic preservation; and preserve and rehabilitate historic properties.

In regard to designating certain areas along Broadway as a local historic district the Toledo Municipal Code outlines the requirements for such designation.

The process for landmark designation outlined in the Toledo Municipal Code, Chapter 1111.1004 Historic Districts and Landmarks (Designation or Expansion) Report states the following:

The reports of the Plan Commission and City Historic District Commission, containing their written recommendations to the City Council, must include information about how the proposed historic district or landmark, or expansion, is of special historical and architectural significance. The reports must include the following:

A. Whether the district or landmark proposed to be designated is listed on the National Register of Historic Places;
B. Whether the district or landmark proposed to be designated provides significant examples of architectural styles of the past; and
C. A description of the district or landmark to serve as an informational resource. The description must include, but need not be limited to, the following:
   1. Geographic description including location and its relationship to the entire City;
   2. Description of the general land uses;
   3. General description of the building conditions;
   4. General description of the socio-economic characteristics;
   5. Description of existing developmental plans or programs within or including the historic district or landmark; and
   6. List of neighborhood organizations within or serving the historic district or landmark.
The Toledo City Historic Districts Commission is charged with and has the responsibility of being the historical conscience of the City and exists to help preserve and protect Toledo’s historic resources. Toledo City Historic Districts Commission has the authority to oversee any exterior changes to the Historic District is designated as a local landmark.

**The Historic Preservation Tax Credit Pipeline Initiative**

The Historic Preservation Tax Credit Pipeline Initiative provides small grants and technical assistance in nominating buildings and districts to the National Register of Historic Places. It also creates a pipeline of properties that are eligible for redevelopment assistance through the Ohio Historic Preservation Tax Credit Program, as well as help communities and property owners advance redevelopment of underutilized historic buildings.

Eligible Applicant examples are: Property owners, local governments, civic organizations, and other related entities. There are four threshold criteria required of applicants to be eligible for evaluation:

- The applicant is the fee simple owner of the building described in the application.
- The building is listed on the National Register of Historic Places; is located in a registered historic district and is certified by Ohio’s Preservation Officer as being of historic significance to the district/ or is listed as a historic landmark by a certified local government.
- The rehabilitation work as described in the application is consistent with the United States Secretary of the Interior's Standards for Rehabilitation.
- The issuance of an Ohio Historic Preservation Tax Credit is a major factor in the applicant’s decision to rehabilitate the historic building or to increase the level of investment in the rehabilitation of the historic building.

There are four types of eligible funding through the OHPTC:

- Type A: Nomination for individual building ($4,000)
- Type B: Nomination of a Historic District ($12,000)
- Type C: Integrity Investigation of a Building ($12,000)
- Type D: Multiple Property Planning ($8,000)

**Ohio Historic Tax Credits**

**Program Summary**

The Ohio Historic Preservation Tax Credit (OHPTC) program provides a tax credit for the rehabilitation expenses to owners of historically significant buildings. The tax credit subsidy is 25% of qualified rehabilitation expenditures (QRE) not to exceed the QRE estimates in the application, with an application cap of $5M. QRE are hard construction costs that meet the requirements of the US Secretary of Interior’s standards for rehabilitation of Historic Properties. The tax credit can be applied to applicable dealer in tangible, corporate franchise or state income taxes. The OHPTC program legislation was amended as part of the $1.57 billion Economic Stimulus Package under House Bill 554 and became effective on June 30, 2008. The credit award was changed to equal 25% of the owner’s qualified rehabilitation expenditures (QRE) as estimated on the submitted tax credit application with a maximum cap
of $5 million dollars. The Urban Development Division has worked with our partner agencies the Ohio Historic Preservation Office (OHPO) and the Ohio Department of Taxation to implement the new legislation.

**National Trust for Historic Preservation:**

*National Trust Loan Funds*

The National Trust Loan Fund consists of two preservation revolving funds: the Inner-City Ventures Fund (ICVF) and the National Preservation Loan Fund (NPLF). The ICVF provides financial assistance to organizations that serve low and moderate income households or provide economic benefit in low and moderate income communities. The NPLF provides funding for a variety of preservation projects, such as establishing or expanding local and statewide preservation revolving funds, acquiring or rehabilitating historic buildings, sites, structures and districts, and preserving National Historic Landmarks.

*National Trust Community Investment Corporation*

National Trust Community Investment Corporation (NTCIC), the National Trust’s for-profit subsidiary, offers several vehicles for historic real estate equity investment.

**The National Trust Community Investment Funds**

Since its inception in 2000, NTCIC has placed more than $144 million in 33 properties ranging in total development cost from $500,000 to $105 million. NTCIC also pioneered the use of “twinned” Historic and New Market Tax Credits (NMTCs) in 2003, and was the first “Community Development Entity” (CDE) to sign a NMTC allocation agreement and the first to report a Qualified Equity Investment to the CDFI Fund of the US Treasury.

**The National Trust Small Deal Fund**

The National Trust Small Deal Fund (SDF) provides a unique service within the historic tax credit industry by investing in credit eligible projects that generate as little as $200,000 in tax credit equity (equaling total development costs of approximately $1.2 million). Projects of that size are typically overlooked by conventional tax credit investors despite the sheer number of them. In 2005, more than half of the 1,030 rehabilitations certified by the National Park Service earned less than $500,000 in credits.

Investments in these smaller deals are often considered undesirable because their transaction costs are typically just as high as larger projects’ yet the credit value is much lower, making the investment’s cost-benefit ratio unattractive. The National Trust Small Deal Fund is structured to specifically address this issue. It uses standardized investment terms and documents, reduces its due diligence requirements, and keeps its closing costs very low. SDF uses a delayed equity pay-in model wherein the first major equity payment is deferred until the receipt of a cost certification and final (Part 3) project approval from the National Park Service.
Ohio’s newly created Downtown Redevelopment District (DRD) Program also creates a new funding stream for the redevelopment of historic structures. Ohio’s DRD program permits: the capture of future property taxes for the rehab of historic structures, funding of historic groups, public infrastructure and potentially for high-tech companies. While DRDs cannot be used for 100% residential projects, mixed use projects are permitted when an historic structure is being redeveloped. The Ohio General Assembly enacted an important change in the DRD law that now permits DRDs to be used where a Tax Increment Financing (TIF) district once existed. The original DRD law did not permit a DRD to operate where a TIF was or had been in the past. As many prime spots for historic structure redevelopment, like all of Downtown Columbus, are covered by a TIF district, this change in state law could be a major boom for transforming often vacant historic structures into urban housing.

Downtown housing initiatives have also been built on the backs of tax abatements that substantially subsidize the cost of buying or renting these units. However, many cities have or are considering ending their urban housing tax abatement program. The City of Cleveland’s Residential Tax Abatement program provides the temporary elimination of 100% of the increase in real estate property tax for eligible projects but the program expires on June 4, 2017 and its renewal is an open question. Columbus has a similar program and both the City of Columbus and Franklin County have dueling studies going on to determine whether the residential tax abatements should continue. Columbus is following Cincinnati’s lead as they completed a study of their economic development incentive programs in June of 2016 with the use of incentives for housing as a critical piece.

State incentive programs are strong opportunities for developers of urban housing but the future of residential tax abatements are in jeopardy unless the case can be made for their role in continued market growth.

Tax Increment Financing (TIF) can be a powerful tool in developing important infrastructure and long term redevelopment projects. The establishment of a TIF district would allow new tax increments to be used for infrastructure improvements throughout a TIF district. A TIF can allow new taxes generated by private development to be directed to towards and thus supporting the private investment infrastructure Implementation and other public improvements necessary to support the improvement of the District. Upon establishing a district, the net property tax assessment is frozen and becomes the base assessed value. As new development occurs, the total assessed value of the district increases and the taxes generated from that increased assessment over the base, the increment, are “captured.” These funds are then directed back into the district, to support such public activities as:

- Property acquisition;
- Demolition;
- Relocation of businesses or residences;
- Installation of utilities and other public infrastructure or streetscape improvements; and
- Construction of buildings for public use or purpose.

Typically, these activities are not funded directly using the annual increment, but
through the issuance of tax exempt revenue bonds, with the TIF revenues used to provide debt service on those bonds. In this way, the local jurisdiction obtains a larger amount of money “upfront” using these funds for substantial improvements, and then pays for improvements over a 15 or 20 year period. If established in a timely fashion, a TIF district could capture new revenues generated by the private development projects already planned or underway. These catalyst projects, in turn, will attract additional private development, generating additional TIF revenues, and creating an on-going funding stream for redevelopment. While the use of a TIF does require that the local jurisdiction give up new taxes from development for a period of time (to retire debt), the jurisdictions gain improved properties and an expanded tax base over the long term, which arguably would not have occurred without public-sector investment and diversion of tax increment payments. In this way, the use of TIF represents a powerful funding strategy for long-term redevelopment and revitalization.

Ohio Job Creation Tax Credit

Ohio Job Creation Tax Credit administered by the Ohio Department of Development in conjunction with the Ohio Department of Taxation. The program provides a refundable tax credit against a company’s corporate franchise or income tax based on the state income tax withheld from new, full-time employees. The Ohio Tax Credit Authority, a five-member independent board consisting of taxation and economic development professionals from throughout the state, is responsible for reviewing and approving applications for tax credit assistance and setting the benefit level. The Authority also has oversight responsibilities that include monitoring and reporting the progress of approved tax credit projects.

Minority Direct Loan administered by the Office of Minority Financial Incentives. Loans of between $45,000 and $450,000 may be used for part of the cost of acquisition, renovation or construction of depreciable fixed assets. The interest rate is 3% for the guaranteed portion of the loan.

Research and Development Tax Credit administered by the Ohio Department of Development Technological Innovation Division in conjunction with the Ohio Department of Taxation. Provides a nonrefundable tax credit against the corporate franchise tax and is designed to encourage Ohio’s corporations to invest in increased research and development activities.

Clean Ohio Fund

The Clean Ohio Fund managed by Jobs Ohio, restores, protects, and connects Ohio’s important natural and urban places by preserving green space and farmland, improving outdoor recreation, and by cleaning up brownfields to encourage redevelopment and vitalize communities. Originally approved by voters in 2000, the Clean Ohio Fund devoted $400 million in its original four funding rounds to environmental conservation, preservation, and revitalization activities throughout the State of Ohio. These activities benefit a variety of Ohio constituents, from urban core communities to outlying farms.

The Clean Ohio Fund consists of four competitive statewide programs: the Clean Ohio Revitalization Fund, the Clean Ohio Agricultural Easement Purchase Program, the Clean Ohio Green Space Conservation Program, and the Clean Ohio Trails Fund.

The Clean Ohio Brownfield Revitalization Program, administered by the Ohio Department of Development's Urban Development
Division and the Ohio Environmental Protection Agency, supports cleanup to encourage redevelopment activities at brownfield sites. The Clean Ohio Agricultural Easement Purchase Program, administered by the Ohio Department of Agriculture’s Office of Farmland Preservation, assists landowners and communities with the goal of preserving farmland.

The Clean Ohio Green Space Conservation Program, administered by the Ohio Public Works Commission, funds the preservation of open spaces, sensitive ecological areas, and stream corridors. The Clean Ohio Trails Fund, administered by the Ohio Department of Natural Resources, works to improve outdoor recreational opportunities for Ohioans by funding trails.

**FEDERAL BROWNFIELD ECONOMIC DEVELOPMENT INITIATIVE (BEDI)**

The Brownfields Economic Development Initiative (BEDI) is a key competitive grant program that HUD administers to stimulate and promote economic and community development. BEDI is designed to assist cities with the redevelopment of abandoned, idled and underused industrial and commercial facilities where expansion and redevelopment is burdened by real or potential environmental contamination. BEDI grant funds are primarily targeted for use with a particular emphasis upon the redevelopment of brownfields sites in economic development projects and the increase of economic opportunities for low-and moderate-income persons as part of the creation or retention of businesses, jobs and increases in the local tax base. BEDI funds are used as the stimulus for local governments and private sector parties to commence redevelopment or continue phased redevelopment efforts on brownfields sites where either potential or actual environmental conditions are known and redevelopment plans exist. HUD emphasizes the use of BEDI and Section 108 Loan Guarantee funds to finance projects and activities that will provide near-term results and demonstrable economic benefits. HUD does not encourage applications whose scope is limited only to site acquisition and/or remediation (i.e., land banking), where there is no immediately planned redevelopment. BEDI funds are used to enhance the security or to improve the viability of a project financed with a new Section 108 guaranteed loan commitment.

The purpose of the BEDI program is to spur the return of brownfields to productive economic use through financial assistance to public entities in the redevelopment of brownfields, and enhance the security or improve the viability of a project financed with Section 108-guaranteed loan authority. Therefore BEDI grants must be used in conjunction with a new Section 108-guaranteed loan commitment. Section 108 is the loan guarantee provision of the Community Development Block Grant (CDBG) program. The BEDI funds minimize the potential loss of future CDBG allocations. Both Section 108 loan proceeds and BEDI grant funds are initially made available by HUD to public entities approved for assistance. Such public entities may reloan the Section 108 loan proceeds and provide BEDI funds to a business or other entity to carry out an approved economic development project, or the public entity may carry out the eligible project itself. BEDI projects must increase economic opportunity for persons of low-and moderate income, or stimulate and retain businesses and jobs that lead to economic revitalization.

BEDI funds have been made available on a competitive basis. In FY 2006, instructions for submitting applications will be included
in HUD’s SuperNOFA, which is published in the Federal Register. There is a cap of $1 million per BEDI award. Section 108 funds are available to eligible applicants throughout the year on a noncompetitive basis.

CDBG entitlement communities and non-entitlement communities are eligible to receive loan guarantees.* A request for a new Section 108 loan guarantee authority must accompany each BEDI application. BEDI and Section 108 funds must be used in conjunction with the same economic development project. Mortgage Insurance for Rental Housing for Urban Renewal and Concentrated Development Areas: Section 220

Section 220 insures loans for multifamily housing projects in urban renewal areas, code enforcement areas, and other areas where local governments have undertaken designated revitalization activities.

Section 220 insures lenders against loss on mortgage defaults. Section 220 provides good quality rental housing in urban areas that have been targeted for overall revitalization. Section 220 insures mortgages on new or rehabilitated housing located in designated urban renewal areas, and in areas with concentrated programs of code enforcement, and neighborhood development.

**FHA Mortgage Insurance for HUD-Approved Lenders.**

Eligible Activities: Insured mortgages may be used to finance construction or rehabilitation of detached, semi-detached, row, walk-up, or elevator type rental housing or to finance the purchase of properties which have been rehabilitated by a local public agency. Properties must consist of two or more units and must be located in an urban renewal area, in an urban development project, code enforcement program area, urban area receiving rehabilitation assistance as a result of natural disaster, or area where concentrated housing, physical development, or public service activities are being carried out in a coordinated manner. The program has statutory mortgage limits, which may vary according to the size of the unit, the type of structure, and the location of the project. There are also loan-to-replacement cost and debt service limitations. The maximum amount of the mortgage loan may not exceed 90 percent of the estimated replacement cost for new construction.

For substantial rehabilitation projects, the maximum mortgage amount is 90 percent of the estimated cost of repair and rehabilitation and the estimated value of the property before the repair and rehabilitation project. The maximum mortgage term is 40 years, or not in excess of three-fourths of the remaining economic life of the project, whichever is less. Contractors for new construction or substantial rehabilitation projects must comply with prevailing wage standards under the Davis-Bacon Act.

Eligible mortgagors include private profit motivated entities, public bodies, and others who meet HUD requirements for mortgagors.

All families are eligible to occupy a dwelling in a structure where the mortgage is insured under the program, subject to normal tenant selection.

Section 220 is eligible for Multifamily Accelerated Processing (MAP). For new construction and substantial rehabilitation loans, the sponsor works with the MAP-approved
lender who submits required exhibits for the pre-application stage. HUD reviews the lender’s exhibits and will either invite the lender to apply for a Firm Commitment for mortgage insurance, or decline to consider the application further. If HUD determines that the exhibits are acceptable, the lender then submits the Firm Commitment application, including a full underwriting package, to the local Multifamily Hub or Program Center for review. The application is reviewed to determine whether the proposed loan is an acceptable risk. Considerations include market need, zoning, architectural merits, capabilities of the borrower, availability of community resources, etc. If the project meets program requirements, the Multifamily Hub or Program Center issues a commitment to the lender for mortgage insurance.

Applications submitted by non-MAP lenders must be processed by HUD field office staff under Traditional Application Processing (TAP). The sponsor has a pre-application conference with the local HUD Multifamily Hub or Program Center to determine preliminary feasibility of the project. The sponsor must then submit a site appraisal and market analysis application (SAMA) (for new construction projects), or feasibility application (for substantial rehabilitation projects). Following HUD’s issuance of a SAMA or feasibility letter, the sponsor submits a Firm Commitment application through a HUD-approved lender for processing. If the proposed project meets program requirements, the local Multifamily Hub or Program Center issues a commitment to the lender for mortgage insurance.