



2023

SOUTH WEST TOLEDO HOUSING STUDY



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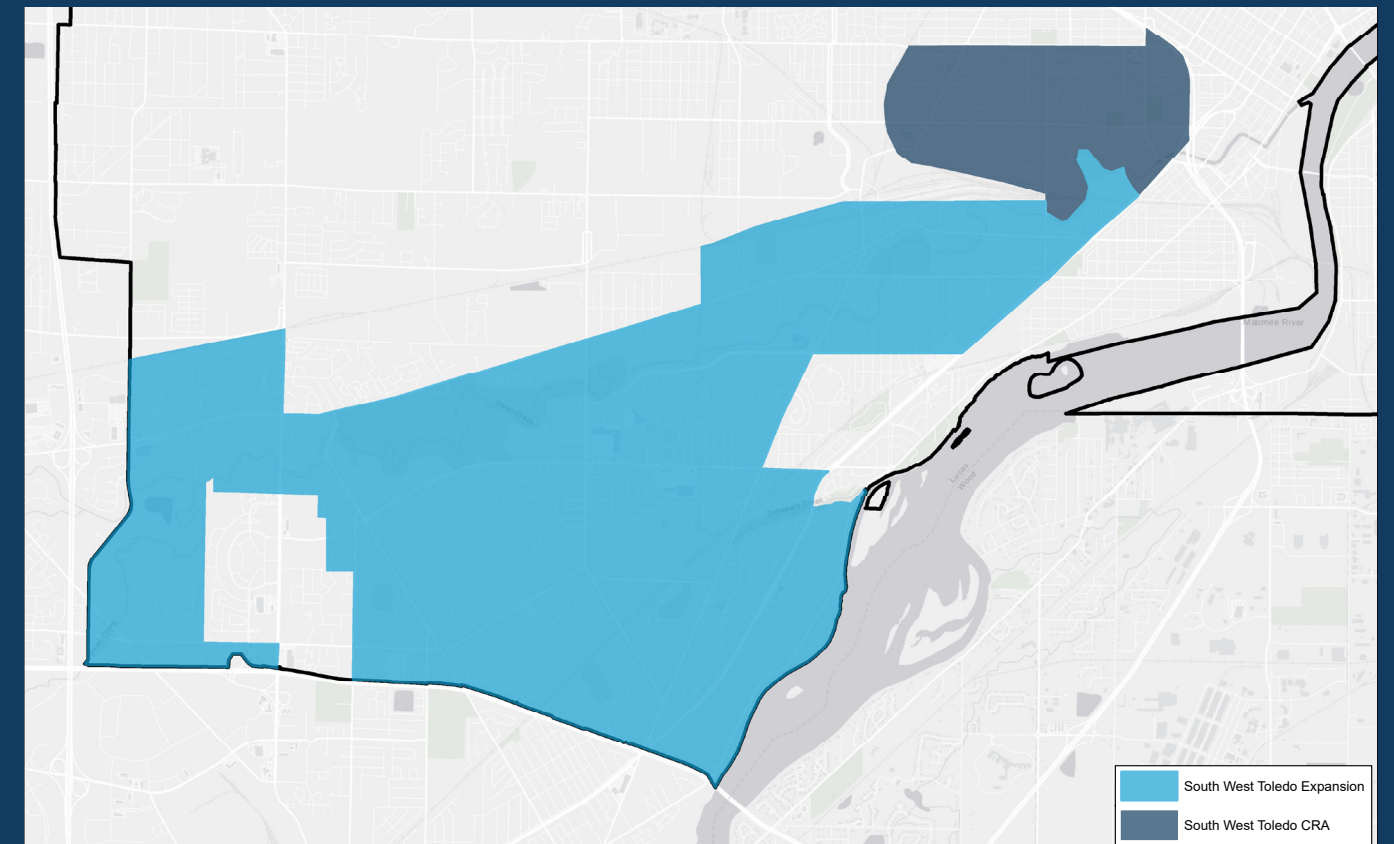
Purpose & Scope

The purpose of this report is to determine whether the Proposed Expansion for the South West Toledo CRA (shown in light blue on the map below) meets the minimum requirements to be designated as a Community Reinvestment Area (“CRA”), as defined by Ohio Revised Code: Sections 3735.65-70.

The Ohio Revised Code defines a CRA as “an area for which the legislative authority of a political subdivision has adopted a resolution under section 3735.66 of the Revised Code describing the boundaries of the area and containing a statement of finding that the area included in the description is one in which housing facilities or structures of historical significance are located and new housing construction and repair of existing facilities or structures are discouraged.” Therefore, the goal of this report to determine whether the Proposed Expansion is an area in which:

1. Housing facilities or structures of historical significance are located.
2. New housing construction and repair of existing facilities or structures are discouraged.

In order to determine if the area meets these requirements, the City of Toledo, Department of Economic Development, examined information from the Lucas County Land Bank’s 2021 Toledo Survey, The City of Toledo Department of Neighborhood’s 2021 Toledo Together Plan, as well as data from the United States Census Bureau.



The existing South West Toledo CRA contains census tracts 32, 33, 35, 36, and 103. The Proposed Expansion Area includes census tracts 39.01, 39.02, 40, 44.01, 44.02, 45.01, 45.03, 45.04, 68.01, 68.02, 69, 72.02, 72.04, 72.06, 72.07, 72.08, 72.09, 73.04, 73.06, 73.07, and 102



South West CRA Expansion Area Overview

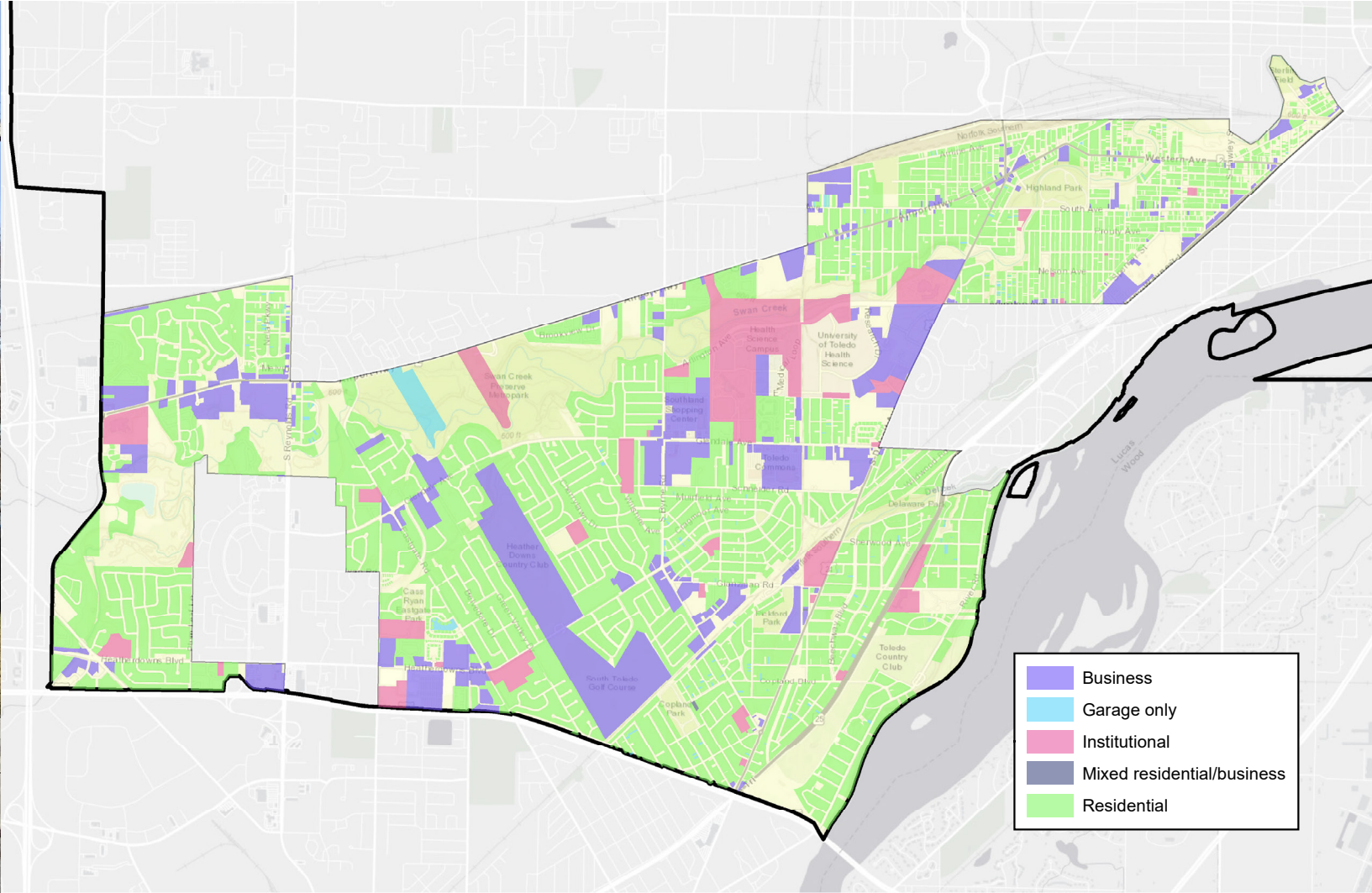
15,064 Parcels

According to the Lucas County Land Bank's 2021 Toledo Survey, the Proposed Expansion has a total of 15,064 parcels. 89% of those parcels have a structure present and 11% of those parcels are vacant lots.



89% Structures (13,434)

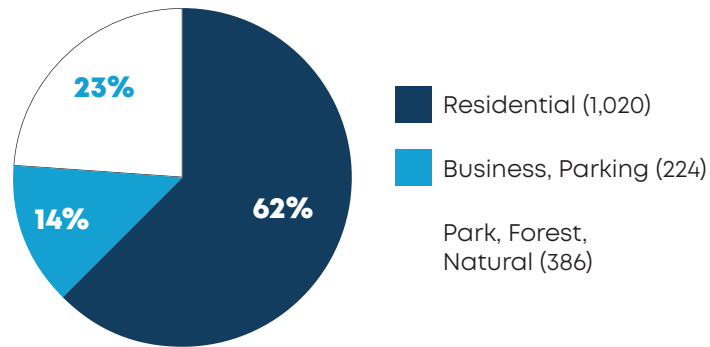
11% Vacant Lots (1,630)



Vacant Lots

A majority of the vacant lots in the Proposed Expansion were found to be residential in nature, while the rest are used for business purposes, such as a parking lot, or as a park or natural space.

Of the 1,630 vacant lots located in the area, 22% (355 lots) appear to be abandoned. Some indicators of abandonment include overgrown grass, weeds, dead trees, trash, tires, or abandoned vehicles. While vacant land is a sign of disinvestment, it also shows where opportunities for potential reinvestment exist. These spaces may serve as critical opportunities for the development of new housing stock.



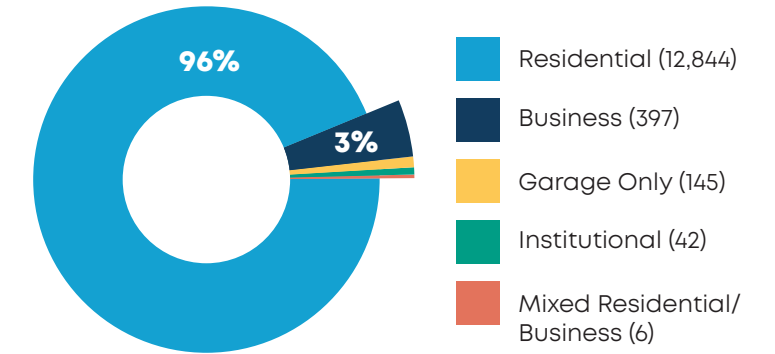
1 in 5

Vacant lots are likely abandoned

Structures

There are 12,844 residential structures in the proposed CRA expansion, which accounts for 96% of all structures within the West Toledo CRA Expansion Area. The remaining 4.4% is comprised of businesses, institutions, parking garages, and mixed use buildings.

Nearly all of the structures within the proposed expansion area are occupied. However, the Lucas County Land Bank's 2021 Toledo Survey also found many that are not. There are 237 likely unoccupied structures located within the survey area, including 187 residential buildings and 50 commercial structures.



187

Likely Unoccupied Residential Structures



50

Likely Unoccupied Commercial Structures



South West CRA Expansion Structure Conditions

The Lucas County Landbank's 2021 Toledo Survey evaluated six problem conditions for every structure in the area. Of the 2,045 structures with problem conditions in the area, the most common issues found were peeling paint, missing siding, and roofs that are ready to be replaced, but problems with porches, foundations, windows, doors, and fire damage were also found.

1,033 Roofs

606 Exterior Paint/Siding

216 Porch-Foundation

102 Windows

57 Doors

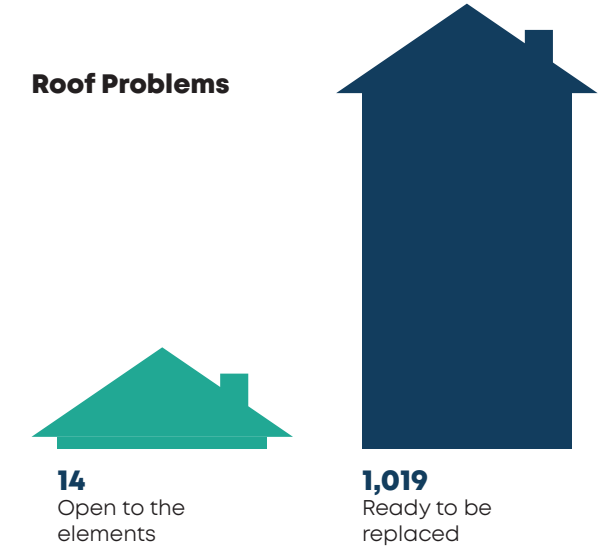
31 Fire



Roofs

Once a roof is open to the elements, rapid and substantial damage will happen inside the building, making it more likely that the structure will be demolished if left unaddressed. Public assistance programs, such as a CRA, may help building owners afford necessary improvements to their building and prevent the loss of habitable structures in an area that has a limited number of vacancies and few sites remaining for new development.

Roof Problems



Source: Lucas County Landbank 2021 Toledo Survey

Exterior Paint & Siding

If a property is left with peeling paint or missing siding, the structure is more susceptible to moisture damage, bug infestation, and hastened wear and tear. Given the age of Toledo's structures, peeling paint is also a warning sign for lead paint health risks. There are 606 structures in the proposed expansion area with paint and siding problems. The creation of a Community Reinvestment Area would help the owners of these buildings make necessary repairs, so that they may avoid potential health risks and ensure that these structures will serve our community well into the future.

Paint/Siding Problems

541 Minor peeling paint/missing siding

65 Significant peeling paint/missing siding





South West CRA Expansion Housing Overview

Housing Value

According to the 2021 American Community Survey conducted by the U.S. Census Bureau, the median value of an owner-occupied housing unit in the city of Toledo is \$87,400. In contrast, the median value of owner-occupied units in the State of Ohio is \$159,900, which is \$72,500 or 83% higher than the median value of housing units within the Proposed Expansion.

Median Housing Value

\$159,900

State of Ohio

\$87,400

City of Toledo



Housing Age

The median age of housing stock in the Proposed Expansion is 60-70 years old, with 52% of structures being built over 60 years ago. Many neighborhoods are composed almost entirely of houses built before 1960, and nearly a quarter of all structures were built prior to 1939. Only 3% of structures in the area were built in the last 23 years, compared to 8.5% of homes in Lucas County and 13% of homes in the State of Ohio. Only 10 structures have been built since 2020. These findings indicate that new housing construction has been discouraged in the area, likely due to disinvestment and a limited number of remaining sites for new development.

Year Built	# of Units	Percent
Built 2020 or later	10	0.04%
Built 2010 to 2019	274	1%
Built 2000 to 2009	432	2%
Built 1990 to 1999	1,899	8%
Built 1980 to 1989	1,992	9%
Built 1970 to 1979	3,954	17%
Built 1960 to 1969	2,596	11%
Built 1950 to 1959	4,636	20%
Built 1940 to 1949	2,004	9%
Built 1939 or earlier	5,169	23%

Source: U.S. Census Bureau. "YEAR STRUCTURE BUILT." American Community Survey, ACS 5-Year Estimates, 2021

Housing Grades

The Lucas County Landbank's 2021 Toledo Survey assigned a grade to all structures throughout the city of Toledo. Their grading system utilized a uniform scoring system based on answers to exterior condition questions. For example, issues like an open roof or significant fire damage were weighted more heavily because of the serious harm they cause to a structure's viability. While most of the housing stock is in good shape, the persistence of challenged properties is concerning. More help and support for these properties and the people who live there may be necessary to ensure these structures are preserve these structures well into the future.



- A - 89% (11,960 structures)
- B - 3% (409 structures)
- C - 7% (929 structures)
- D - 0.7% (91 structures)
- F - 0.3% (45 structures)

Source: Lucas County Landbank 2021 Toledo Survey



South West CRA Expansion Resident Overview

46,792 Residents

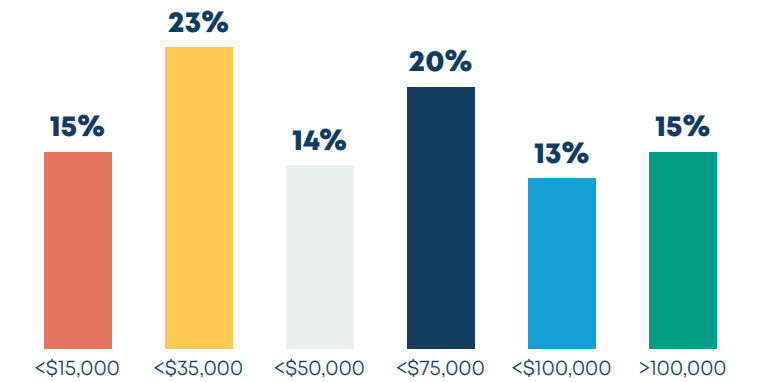
According to the 2021 American Community Survey conducted by the U.S. Census Bureau, the population of the Proposed Expansion area is 46,792, which is 17% of the city's total population. The average household income in the area is \$58,201. Roughly 17% of area residents live below the federal poverty rate.



Income Level

According to the 2021 American Community Survey conducted by the U.S. Census Bureau, the average household income of the area is \$58,201, which is 40% lower than the national average, 31% lower than the state average, and 22% lower than the Lucas County average household income. Considering that 17% of the area's population lives below the federal poverty level, and that the average income is significantly lower than regional, state, and national levels, a CRA may significantly help residents afford necessary home repairs and improvements.

Household Income

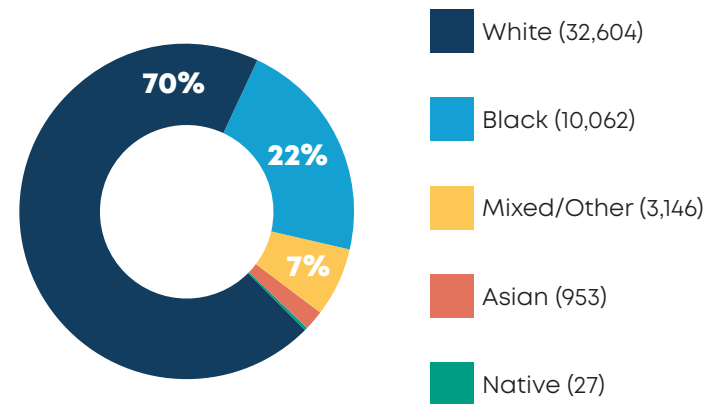


\$58,201 Average Household Income

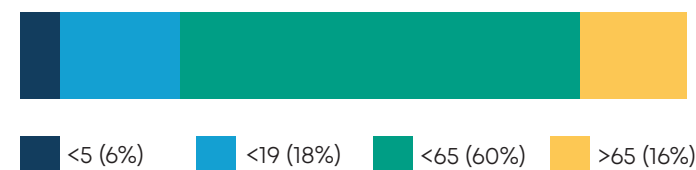
Source: U.S. Census Bureau. "INCOME IN THE PAST 12 MONTHS" and "Employment Status." American Community Survey, ACS 5-Year Estimates, 2021

Demographics

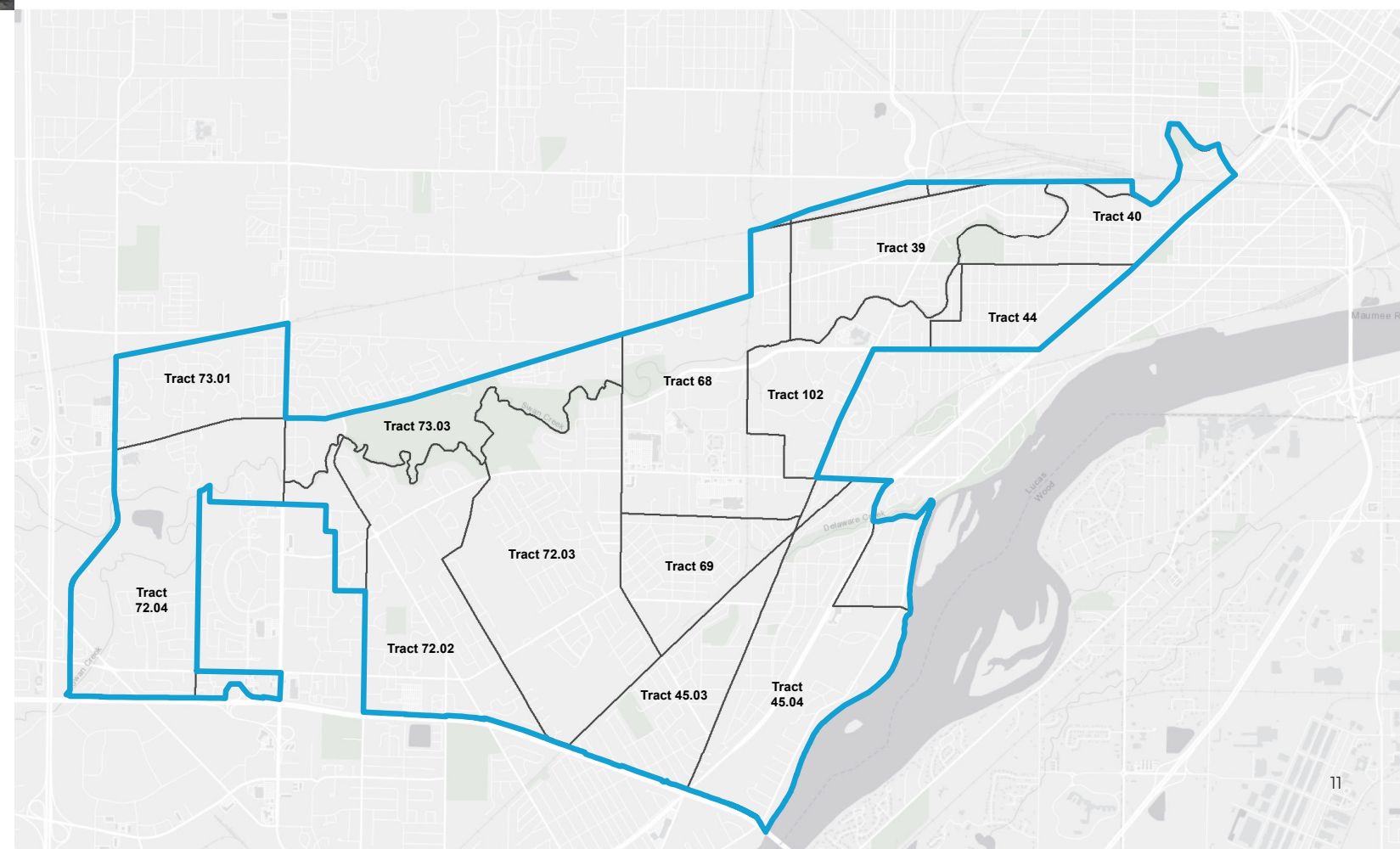
According to the 2021 American Community Survey conducted by the U.S. Census Bureau, the subject area is largely Caucasian, representing 70% of the total population. The largest racial minority in the area is African American, comprising 22% of the total population. 8.5% of residents in the area are Hispanic. The age distribution for the area is as follows: 6% is under the age of 5, 18% is between the ages of 5 to 19, 60% is between 19 and 65, and 16% of the population is 65 or older.



Age Breakdown



Source: U.S. Census Bureau. "INCOME IN THE PAST 12 MONTHS" and "RACE." American Community Survey, ACS 5-Year Estimates, 2021





As stated in the Purpose & Scope Section of this report, the requirements for CRA designation eligibility are that the area is one in which (1) Housing facilities or structures of historical significance are located, and (2) New housing construction and repair of existing facilities or structures are discouraged.

Presence of Housing Structures

There are 12,844 residential structures located within the Proposed Expansion, which accounts for 96% of all structures within the area. Therefore, it can be concluded that the Proposed Expansion Area does meet the first requirement for CRA designation.

Discouraged Construction & Repair

As stated in the Housing Overview section of this report, 68.5% of housing structures were built prior to 1970. Since 2010, 274 structures have been built in the area since 2010. 72% of those structures were built in one census tract, with most census tracts having 0 structures built since 2000. Additionally, the Structure Conditions section of this report states that 2,045 structures are in need of repair, 8% of residential structures received a C grade or lower, and the median housing value of the area is 83% less than the statewide average. This data illustrates that both new housing construction and repair of existing structures have been discouraged within the Proposed Expansion Area.

Conclusion

Therefore, it is the conclusion of this report that the Proposed South West Toledo CRA Expansion meets the criteria for a Community Reinvestment Area, as defined by Ohio Revised Code: Sections 3735.65-70.

Community Input

The findings within this report are consistent with the findings from similar reports that have been conducted on this area in recent years, including the Lucas County Land Bank's 2021 Toledo Survey and the City of Toledo Department of Neighborhood's 2021 Toledo Together Plan. The 2021 Toledo Survey states that "support for these properties and the people who live there is necessary to fully turn the corner from the effects of the Great Recession almost 15 years ago." The Toledo Together Plan specifically recommends that the City of Toledo expand its Community Reinvestment Areas, and states that "the City of Toledo's CRA provides a tax exemption in specific parts of Toledo. This tool lowers the costs associated with overall development, making it a way to help spur both market-rate and affordable homes in the city."

The City of Toledo Department of Economic Development believes that the data provided in this report points to a number of opportunities for neighborhood improvement, which may be addressed through expansion of the South West Toledo CRA. Opportunities for improvement include:



Distressed Living Situations

The Lucas County Land Bank's 2021 Toledo Survey found **1,065 parcels** with a structure that received a C grade or worse. This means that the house has at least one serious problem affecting the health and safety of its residents. Without support from public programs to improve those conditions, we can expect those properties to deteriorate further over time. This is an opportunity for the City of Toledo to target and design assistance programs, such as the CRA expansion, for current homeowners in these situations.



Opportunities to Preserve

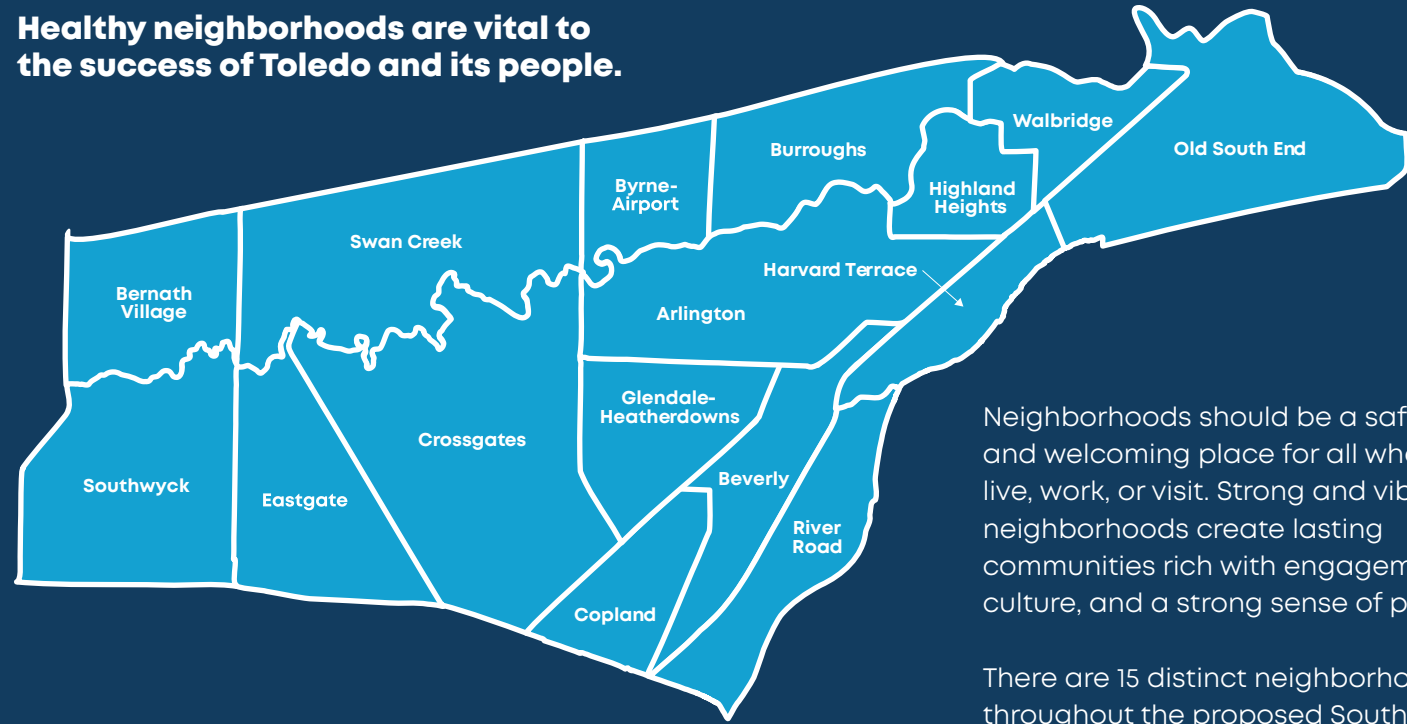
This study found that **170 parcels** with a home or business that was likely unoccupied received a C grade or better. The City of Toledo has an opportunity to provide home owners and developers with the assistance they need to acquire these vacant properties, renovate them, and bring them back to productive use.



Opportunities to Build

This report found **355 likely abandoned vacant lots**. While vacant land is a sign of disinvestment, it also shows where opportunities for potential reinvestment exist. As the city runs out of developable land and its housing stock continues to age, it is important that we retain the option to incentivize new housing development.

Healthy neighborhoods are vital to the success of Toledo and its people.



Neighborhoods should be a safe and welcoming place for all who live, work, or visit. Strong and vibrant neighborhoods create lasting communities rich with engagement, culture, and a strong sense of place.

There are 15 distinct neighborhoods throughout the proposed South West Toledo Community Reinvestment Area expansion.

Arlington

*Partially in existing South Toledo CRA

1.57
square miles

1930s
Homes built circa

70%
Owner Occupied

34%
People of Color



- Residential (1,123)
- Non-Residential (81)
- Vacant Land (236)



94
Needs Roof Assistance



36
Needs Exterior Wall Assistance

- **73%** of the neighborhood has sidewalks, **95%** of them are functional.
- The median residential property value is **\$54,200**.
- Property taxes are current for **89%** of the neighborhood.
- **22** vacant lots and **2** vacant structures are tax delinquent.

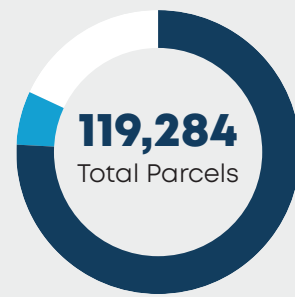
City of Toledo

84
square miles

1940s
Homes built circa

70%
Owner Occupied

38%
People of Color



- Residential (90,471)
- Non-Residential (7,326)
- Vacant Land (21,487)



9,174
Needs Roof Assistance



10,660
Needs Exterior Wall Assistance

- **76%** of the neighborhood has sidewalks, **79%** of them are functional.
- The median residential property value is **\$55,300**.
- Property taxes are current for **81%** of the neighborhood.
- **5,078** vacant lots and **1,907** vacant structures are tax delinquent.

In this guide you'll see a data block for each neighborhood like this.

This data block shows data points for the overall City of Toledo, so you can get a sense for how each neighborhood stacks up compared to the average.

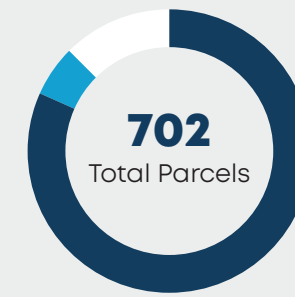
Bernath Village

0.87
square miles

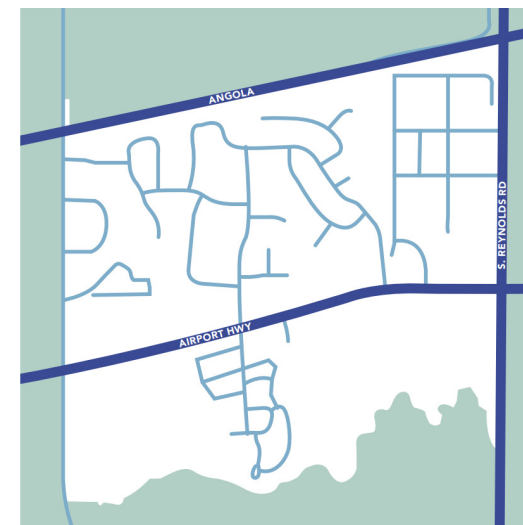
1980s
Homes built circa

79%
Owner Occupied

31%
People of Color



- Residential (574)
- Non-Residential (42)
- Vacant Land (86)



3
Needs Roof Assistance



16
Needs Exterior Wall Assistance

- **54%** of the neighborhood has sidewalks, **97%** of them are functional.
- The median residential property value is **\$98,600**.
- Property taxes are current for **95%** of the neighborhood.
- **12** vacant lots and **3** vacant structures are tax delinquent.

Beverly

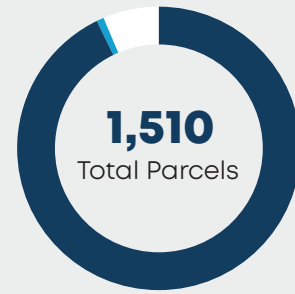
*Partially in existing South Toledo CRA

0.75
square miles

1940s
Homes built circa

87%
Owner Occupied

12%
People of Color



- Residential (1,401)
- Non-Residential (15)
- Vacant Land (94)



38
Needs Roof Assistance



21
Needs Exterior Wall Assistance

- **74%** of the neighborhood has sidewalks, **95%** of them are functional.
- The median residential property value is **\$100,800**.
- Property taxes are current for **95%** of the neighborhood.
- **12** vacant lots and **1** vacant structure are tax delinquent.

Byrne-Airport

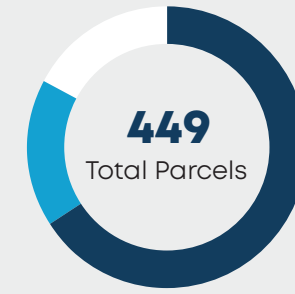
*Partially in existing BUMA CRA

0.57
square miles

1950s
Homes built circa

63%
Owner Occupied

48%
People of Color



- Residential (296)
- Non-Residential (76)
- Vacant Land (77)



23
Needs Roof Assistance



38
Needs Exterior Wall Assistance

- **17%** of the neighborhood has sidewalks, **95%** of them are functional.
- The median residential property value is **\$37,450**.
- Property taxes are current for **81%** of the neighborhood.
- **9** vacant lots and **7** vacant structures are tax delinquent.

Burroughs

0.95
square miles

1930s
Homes built circa

68%
Owner Occupied

44%
People of Color



- Residential (1,974)
- Non-Residential (66)
- Vacant Land (244)



357
Needs Roof Assistance



128
Needs Exterior Wall Assistance

- **90%** of the neighborhood has sidewalks, **91%** of them are functional.
- The median residential property value is **\$46,200**.
- Property taxes are current for **82%** of the neighborhood.
- **38** vacant lots and **28** vacant structures are tax delinquent.



Copland

0.57
square miles

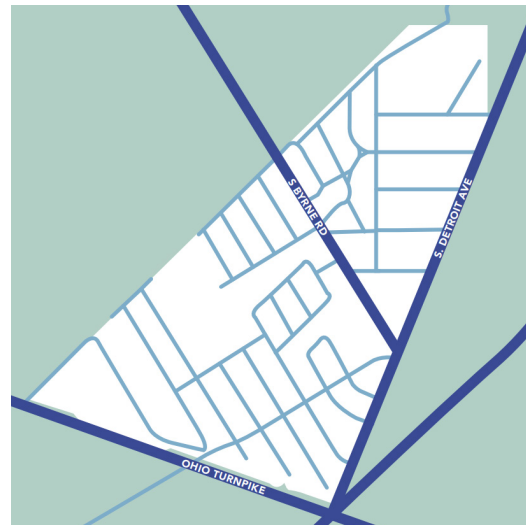
1950s
Homes built circa

83%
Owner Occupied

13%
People of Color



- Residential (1,139)
- Non-Residential (27)
- Vacant Land (68)



27
Needs Roof Assistance



13
Needs Exterior Wall Assistance

- **42%** of the neighborhood has sidewalks, **99%** of them are functional.
- The median residential property value is **\$86,200**.
- Property taxes are current for **95%** of the neighborhood.
- **5** vacant lots are tax delinquent.

Eastgate

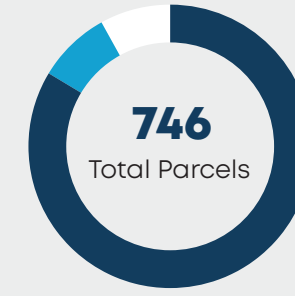
*Partially in existing Hawthorne Hills CRA

1.09
square miles

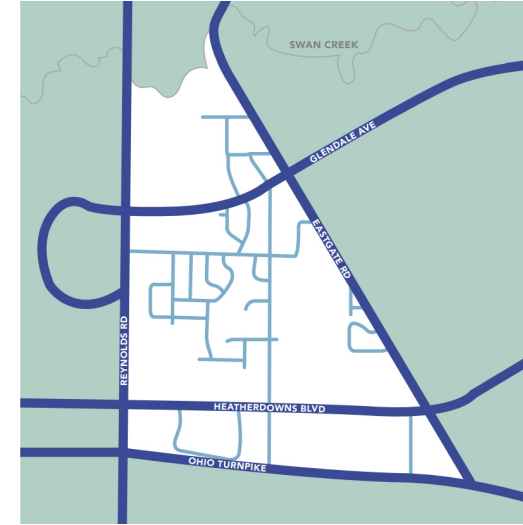
1970s
Homes built circa

87%
Owner Occupied

36%
People of Color



- Residential (625)
- Non-Residential (62)
- Vacant Land (59)



2
Needs Roof Assistance



2
Needs Exterior Wall Assistance

- **25%** of the neighborhood has sidewalks, **98%** of them are functional.
- The median residential property value is **\$119,800**.
- Property taxes are current for **96%** of the neighborhood.
- **3** vacant lots are tax delinquent.

Crossgates

2.39
square miles

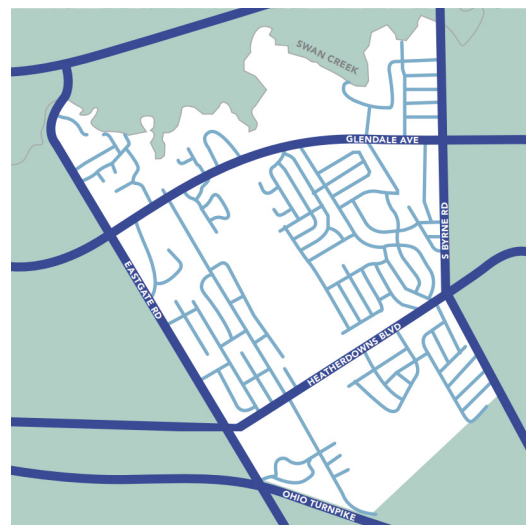
1960s
Homes built circa

92%
Owner Occupied

25%
People of Color



- Residential (2,469)
- Non-Residential (49)
- Vacant Land (90)



5
Needs Roof Assistance



20
Needs Exterior Wall Assistance

- **19%** of the neighborhood has sidewalks, **99%** of them are functional.
- The median residential property value is **\$118,700**.
- Property taxes are current for **97%** of the neighborhood.
- **1** vacant lot is tax delinquent.



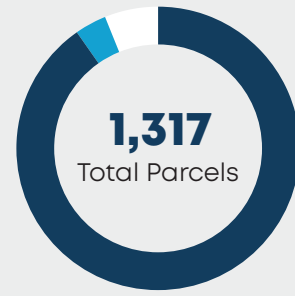
Glendale-Heatherdowns

0.8
square miles

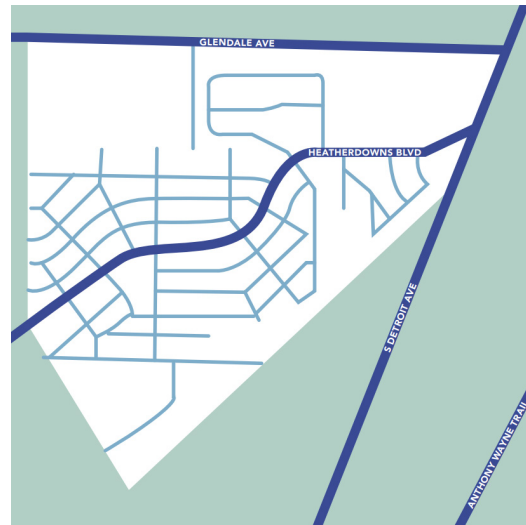
1950s
Homes built circa

85%
Owner Occupied

13%
People of Color



- Residential (1,189)
- Non-Residential (50)
- Vacant Land (78)



2
Needs Roof Assistance



3
Needs Exterior Wall Assistance

- **68%** of the neighborhood has sidewalks, **100%** of them are functional.
- The median residential property value is **\$77,900**.
- Property taxes are current for **95%** of the neighborhood.
- **14** vacant lots and **2** vacant structures are tax delinquent.

Old South End

*Partially in existing South Toledo CRA

1.55
square miles

1890s
Homes built circa

52%
Owner Occupied

52%
People of Color



- Residential (2,173)
- Non-Residential (147)
- Vacant Land (1,161)



247
Needs Roof Assistance



616
Needs Exterior Wall Assistance

- **93%** of the neighborhood has sidewalks, **54%** of them are functional.
- The median residential property value is **\$21,600**.
- Property taxes are current for **60%** of the neighborhood.
- **424** vacant lots and **129** vacant structures are tax delinquent.

Highland Heights

0.47
square miles

1920s
Homes built circa

64%
Owner Occupied

35%
People of Color



- Residential (1,303)
- Non-Residential (23)
- Vacant Land (115)



250
Needs Roof Assistance



170
Needs Exterior Wall Assistance

- **98%** of the neighborhood has sidewalks, **86%** of them are functional.
- The median residential property value is **\$43,450**.
- Property taxes are current for **82%** of the neighborhood.
- **24** vacant lots and **14** vacant structures are tax delinquent.



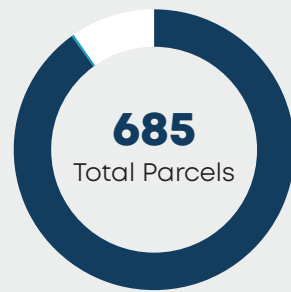
River Road

0.81
square miles

1940s
Homes built circa

89%
Owner Occupied

18%
People of Color



- Residential (618)
- Non-Residential (2)
- Vacant Land (65)



14
Needs Roof Assistance



13
Needs Exterior Wall Assistance

- **31%** of the neighborhood has sidewalks, **96%** of them are functional.
- The median residential property value is **\$142,950**.
- Property taxes are current for **96%** of the neighborhood.
- **2** vacant lots are tax delinquent.

Swan Creek

*Partially in existing BUMA CRA

1.75
square miles

1970s
Homes built circa

54%
Owner Occupied

70%
People of Color



- Residential (793)
- Non-Residential (105)
- Vacant Land (211)



5
Needs Roof Assistance



37
Needs Exterior Wall Assistance

- **57%** of the neighborhood has sidewalks, **85%** of them are functional.
- The median residential property value is **\$55,300**.
- Property taxes are current for **90%** of the neighborhood.
- **13** vacant lots and **1** vacant structure are tax delinquent.

Southwyck

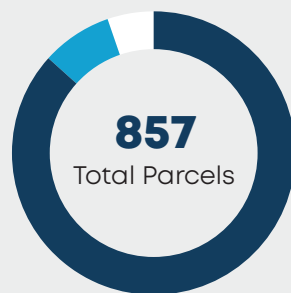
*Partially in existing Hawthorne Hills CRA

1.49
square miles

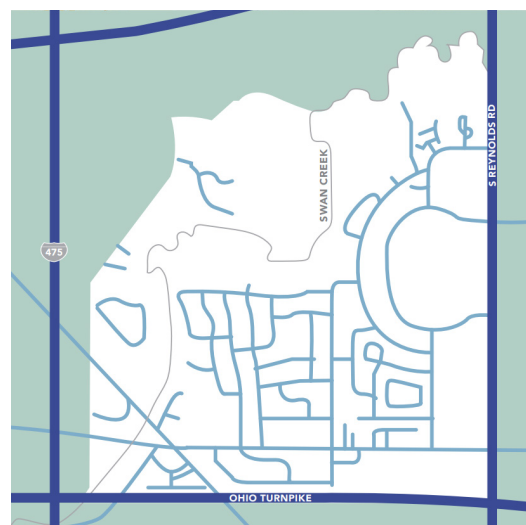
1970s
Homes built circa

75%
Owner Occupied

37%
People of Color



- Residential (743)
- Non-Residential (71)
- Vacant Land (43)



0
Needs Roof Assistance



7
Needs Exterior Wall Assistance

- **50%** of the neighborhood has sidewalks, **90%** of them are functional.
- The median residential property value is **\$105,200**.
- Property taxes are current for **94%** of the neighborhood.
- No vacant lots or vacant structures are tax delinquent.

Walbridge

0.51
square miles

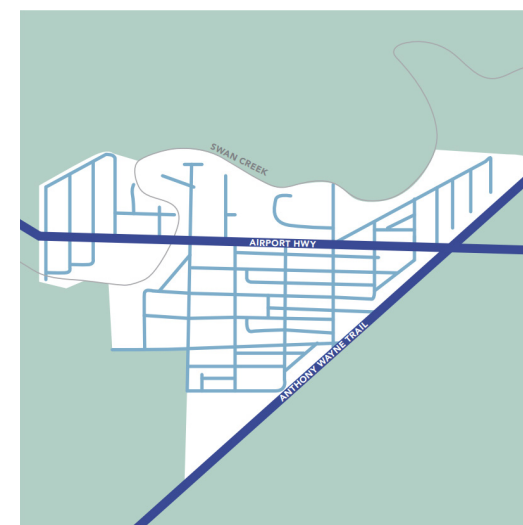
1910s
Homes built circa

46%
Owner Occupied

48%
People of Color



- Residential (956)
- Non-Residential (46)
- Vacant Land (542)



283
Needs Roof Assistance



184
Needs Exterior Wall Assistance

- **91%** of the neighborhood has sidewalks, **90%** of them are functional.
- The median residential property value is **\$20,500**.
- Property taxes are current for **62%** of the neighborhood.
- **190** vacant lots and **59** vacant structures are tax delinquent.



TOL

City of Toledo

Department of Economic Development

One Government Center, Suite 2250

Toledo, Ohio 43604

Phone: (419) 936-2695

toledo.oh.gov/departments/economic-development