

BIRCKHEAD PLACE HOUSING STUDY



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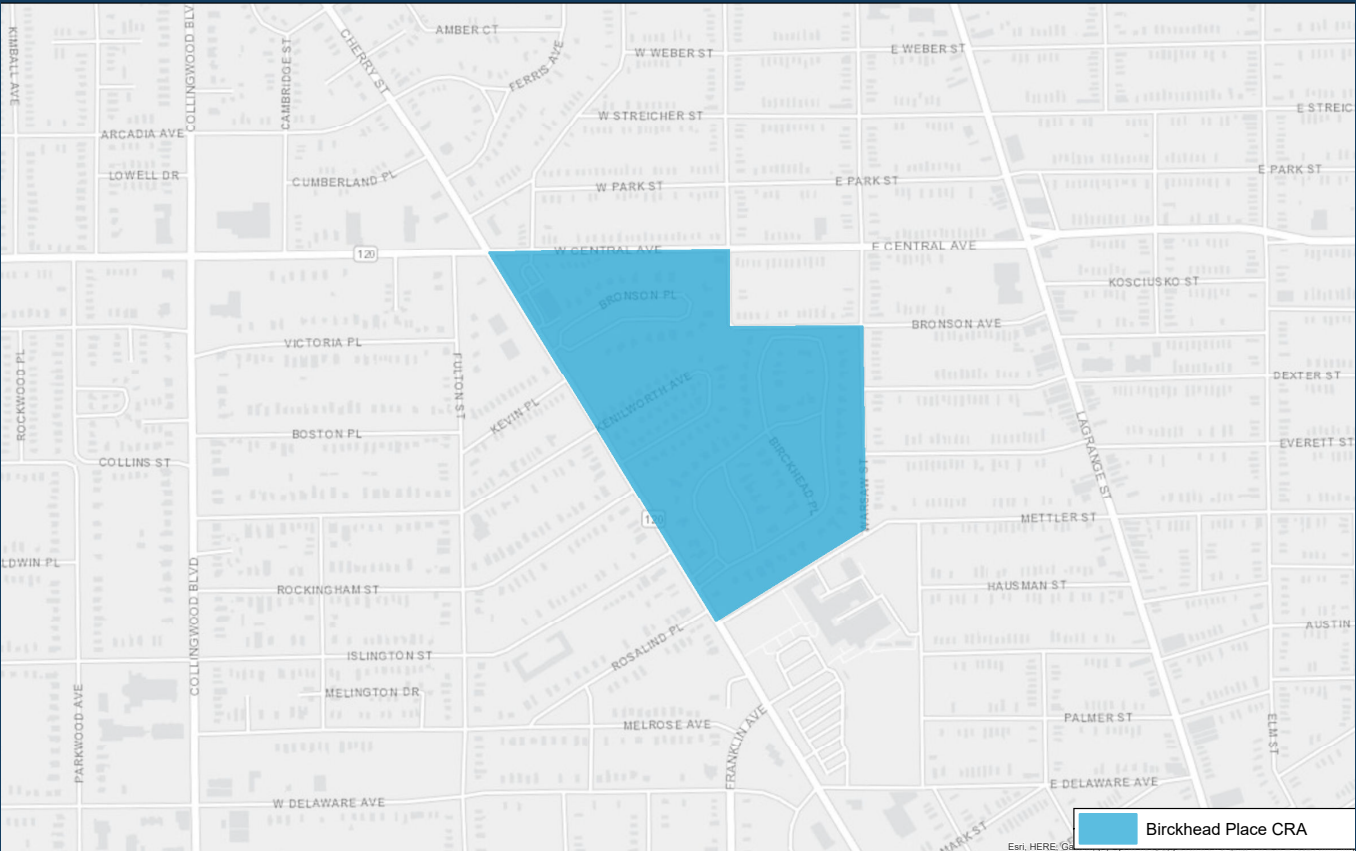
Purpose & Scope

The purpose of this report is to determine whether the Proposed Birkhead Place 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 CRA 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 Birkhead Place CRA contains Lucas County census tract 16.01.



Birkhead Place CRA Area Overview

158 Parcels

According to the Lucas County Land Bank's 2021 Toledo Survey, the Proposed West Toledo CRA Expansion has a total of 158 parcels. 88% of those parcels have a structure present and 12% of those parcels are vacant lots.



88% Structures (139)

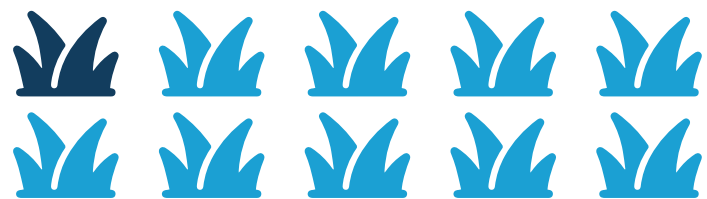
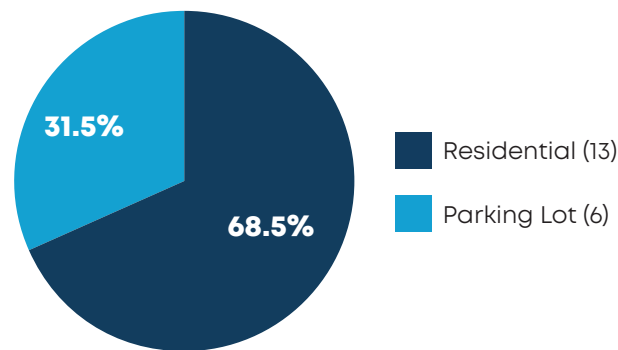
12% Vacant Lots (19)



Vacant Lots

A majority of the vacant lots in the proposed CRA were found to be residential in nature, while the rest are used for parking.

Of the 19 vacant lots located in the area, 10% (2 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.



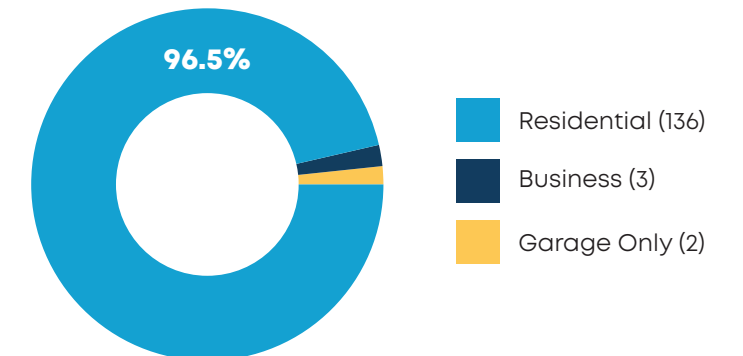
1 in 10

Vacant lots are likely abandoned

Structures

There are 136 residential structures in the proposed CRA, which accounts for 96.5% of all structures within the area. The remaining 3.5% is comprised of businesses and parking garages.

Nearly all of the structures within the area are occupied. However, the Lucas County Land Bank's 2021 Toledo Survey also found many that are not. There are 4 likely unoccupied structures located within the survey area, including 3 residential buildings and 1 parking garage.



3

Likely Unoccupied Residential Structures



1

Likely Unoccupied Parking Garage



Birkhead Place CRA

Structure Conditions

The Lucas County Landbank's 2021 Toledo Survey evaluated six problem conditions for every structure in the area. Of the 29 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.

19 Exterior Paint/Siding

5 Windows

2 Doors

1 Roof

1 Porch-Foundation

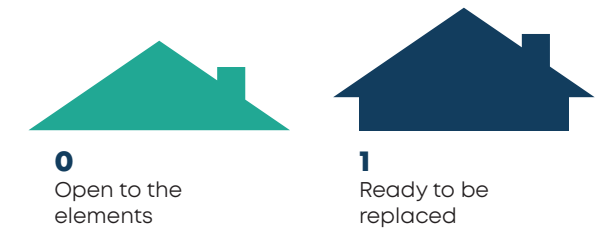
1 Fire



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 19 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

17
Minor peeling paint/missing siding

2
Significant peeling paint/missing siding





Birckhead Place CRA 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 over 84 years old. No structures have been built in the area since the 1970s. 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 1980 or later	0	0%
Built 1970 to 1979	1	0.12%
Built 1960 to 1969	9	1%
Built 1950 to 1959	36	4%
Built 1940 to 1949	71	9%
Built 1939 or earlier	710	86%

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 - 84.2% (117 structures)
- B - 13.7% (19 structures)
- C - 1.4% (2 structures)
- D - 0% (0 structures)
- F - 0.7% (1 structure)

Source: Lucas County Landbank 2021 Toledo Survey



Birckhead Place CRA Resident Overview

1,469 Residents

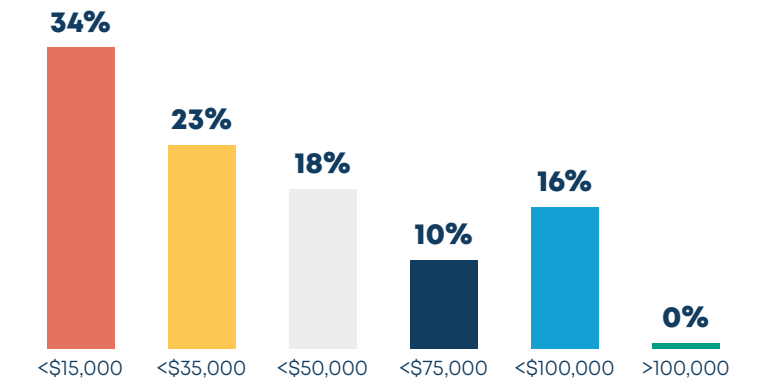
According to the 2021 American Community Survey conducted by the U.S. Census Bureau, the population of the Census Tract the Proposed Expansion area is located in is 1,469, which is 0.53% of the city's total population. The average household income in the area is \$35,038. Roughly 39% of area residents 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 \$35,038, which is 64% lower than the national average, 53% lower than the state average, and 58% lower than the Lucas County average household income. Considering that 39% 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

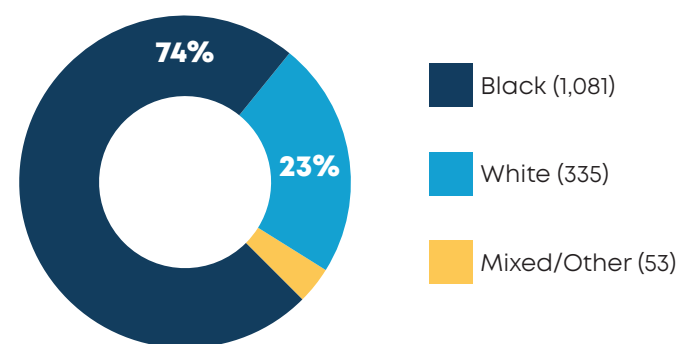


\$35,038 Average Household Income

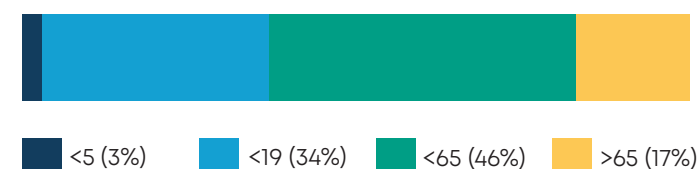
Source: U.S. Census Bureau. "INCOME IN THE PAST 12 MONTHS" and "Employment Status." American Community Survey, ACS 5-Year Estimates, 2021

Demographics

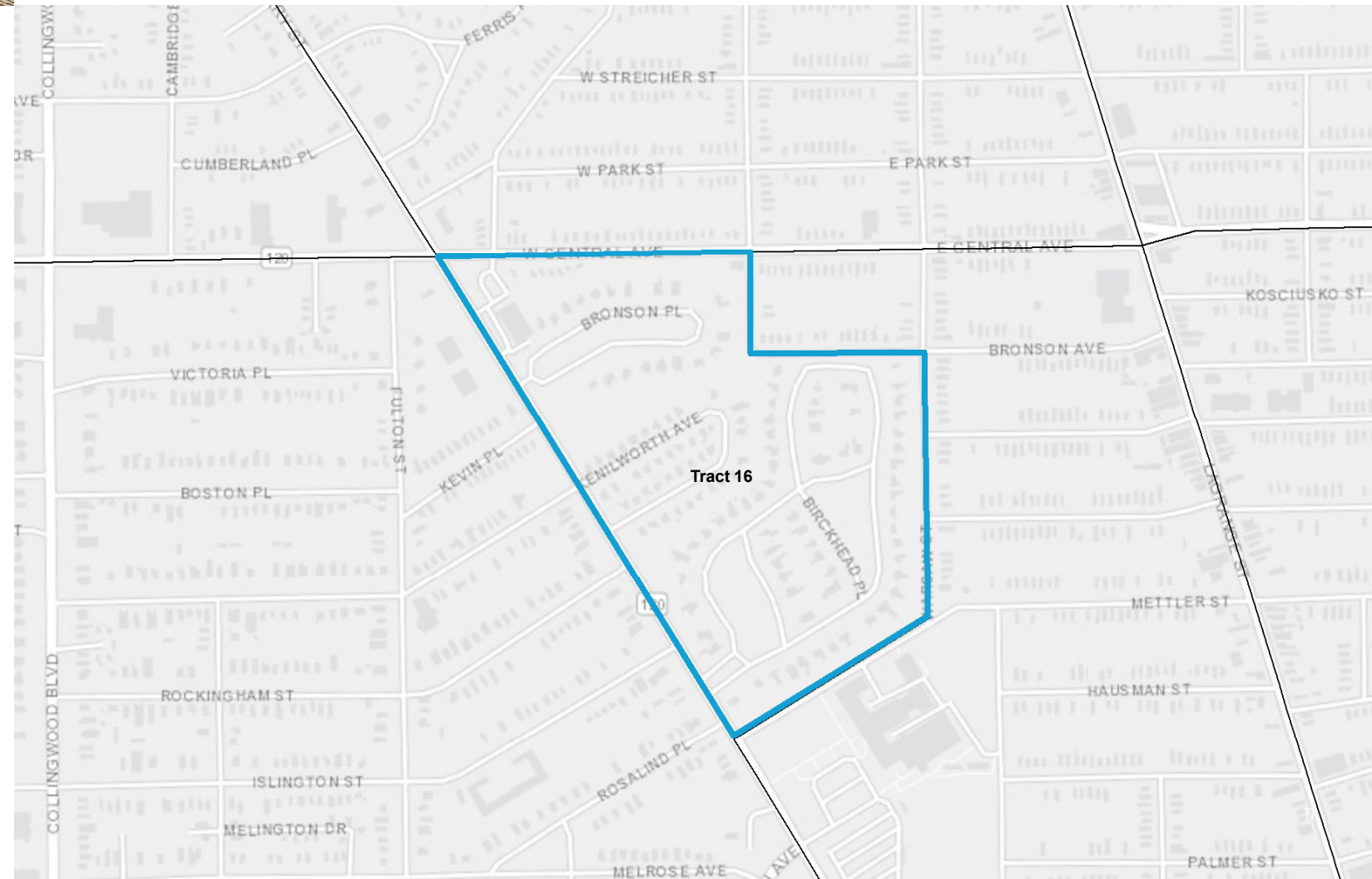
According to the 2021 American Community Survey conducted by the U.S. Census Bureau, the census tract the subject area is located in is largely African American, representing 74% of the total population. The largest racial minority in the area is Caucasian, comprising 23% of the total population. 5% of residents in the area are Hispanic. The age distribution for the area is as follows: 3% is under the age of 5, 34% is between the ages of 5 to 19, 46% is between 19 and 65, and 17% 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 136 residential structures located within the Proposed CRA, which accounts for 96.5% of all structures within the area. Therefore, it can be concluded that the Proposed CRA does meet the first requirement for CRA designation.

Discouraged Construction & Repair

As stated in the Housing Overview section of this report, 86% of housing structures were built prior to 1940, and no new housing structures have been built since the 1970s. Additionally, the Structure Conditions section of this report states that 29 structures are in need of repair, 3 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 Community Reinvestment Area.

Conclusion

Therefore, it is the conclusion of this report that the Proposed Birckhead Place CRA 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 the creation of the Birckhead Place CRA. Opportunities for improvement include:



Distressed Living Situations

The Lucas County Land Bank's 2021 Toledo Survey found **3 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 **3 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 **2 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.

Birckhead Place CRA Neighborhood

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 is just one neighborhoods included in the proposed Birckhead Place CRA. This section highlights what the 2021 Toledo Survey, conducted by the Lucas County Land Bank, found in each of that neighborhood, including structure conditions, percentage of vacant land, and much more.



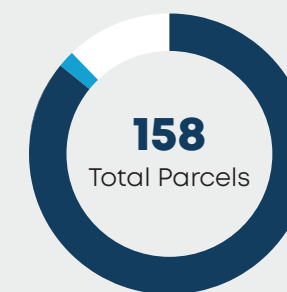
Birckhead Place

0.07 square miles

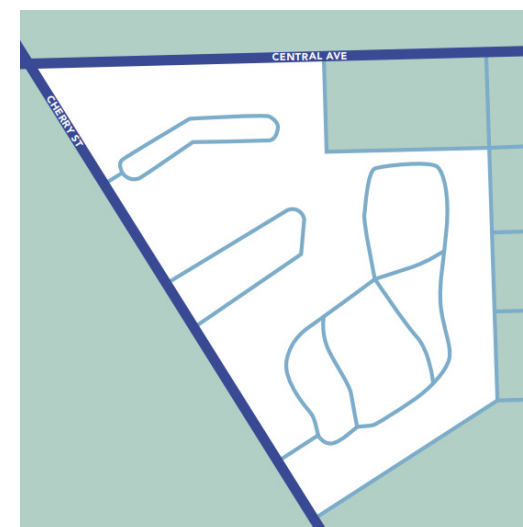
75% Owner Occupied

1910s Homes built circa

68% People of Color



Residential (136)
Non-Residential (3)
Vacant Land (19)



1 Needs Roof Assistance



19 Needs Exterior Wall Assistance

- 94% of the neighborhood has sidewalks, 93% of them are functional.
- The median residential property value is \$44,300.
- Property taxes are current for 71% of the neighborhood.
- 1 vacant lot and 1 vacant structures are tax delinquent.

City of Toledo

84 square miles

70% Owner Occupied

1940s Homes built circa

38% People of Color



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

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.



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 lot and 1,907 vacant structures are tax delinquent.





City of Toledo

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