



2023

WEST TOLEDO HOUSING STUDY



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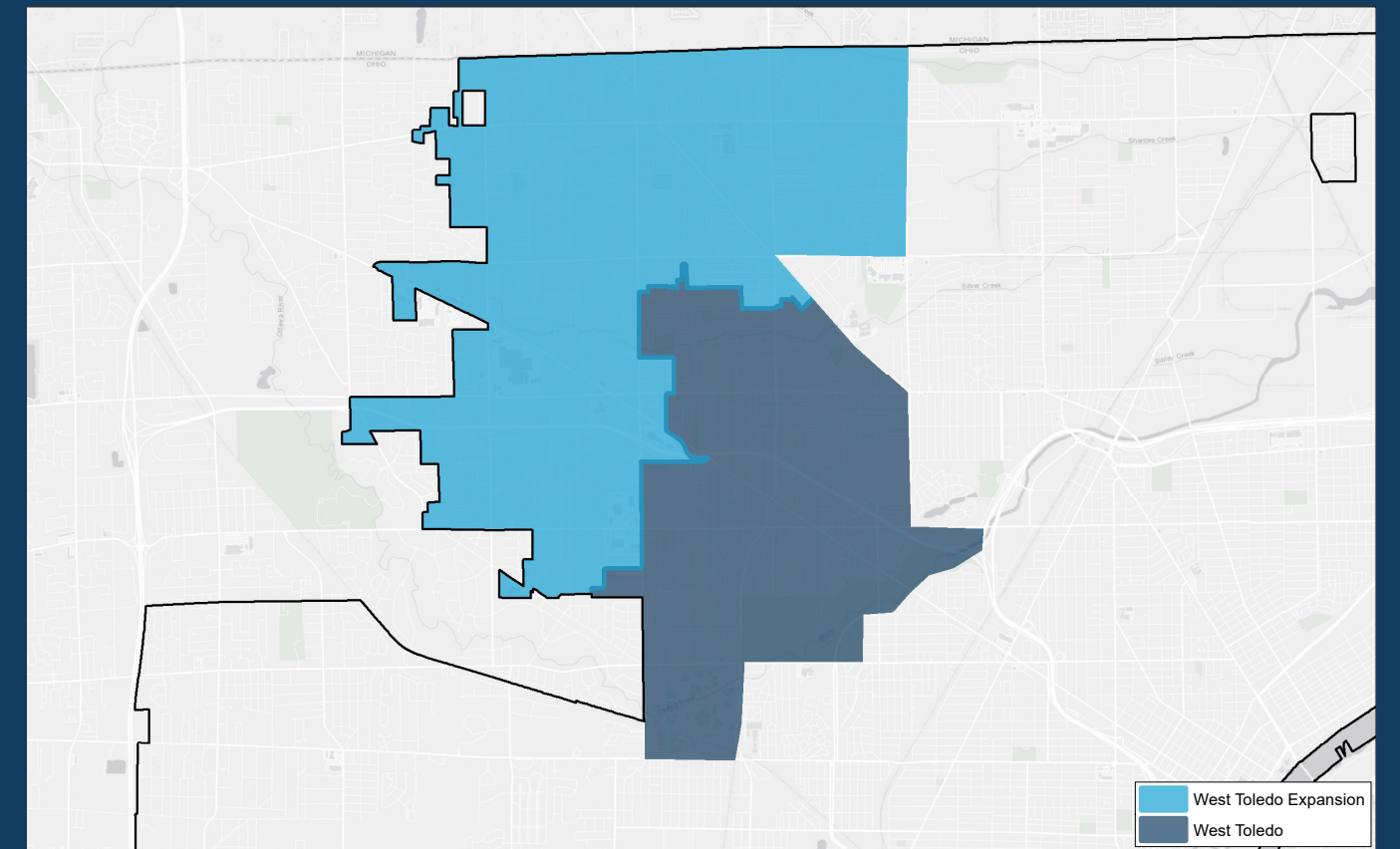
Purpose & Scope

The purpose of this report is to determine whether the Proposed Expansion for the 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 West Toledo CRA contains census tracts 2.02, 7.01, 7.02, 7.03, 13.01, 13.02, 13.03, 14, 60, 61, 62, 63, 64, 65, 77, 104. The Proposed Expansion Area includes census tracts 58.01, 58.03, 58.04, 59.01, 59.02, 78.01, 78.02, 79.01, 79.03, 79.04, 80, 83.02, and 83.03.



West Toledo CRA Expansion Area Overview

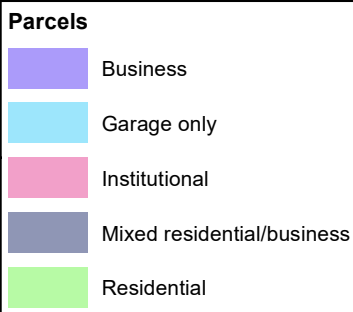
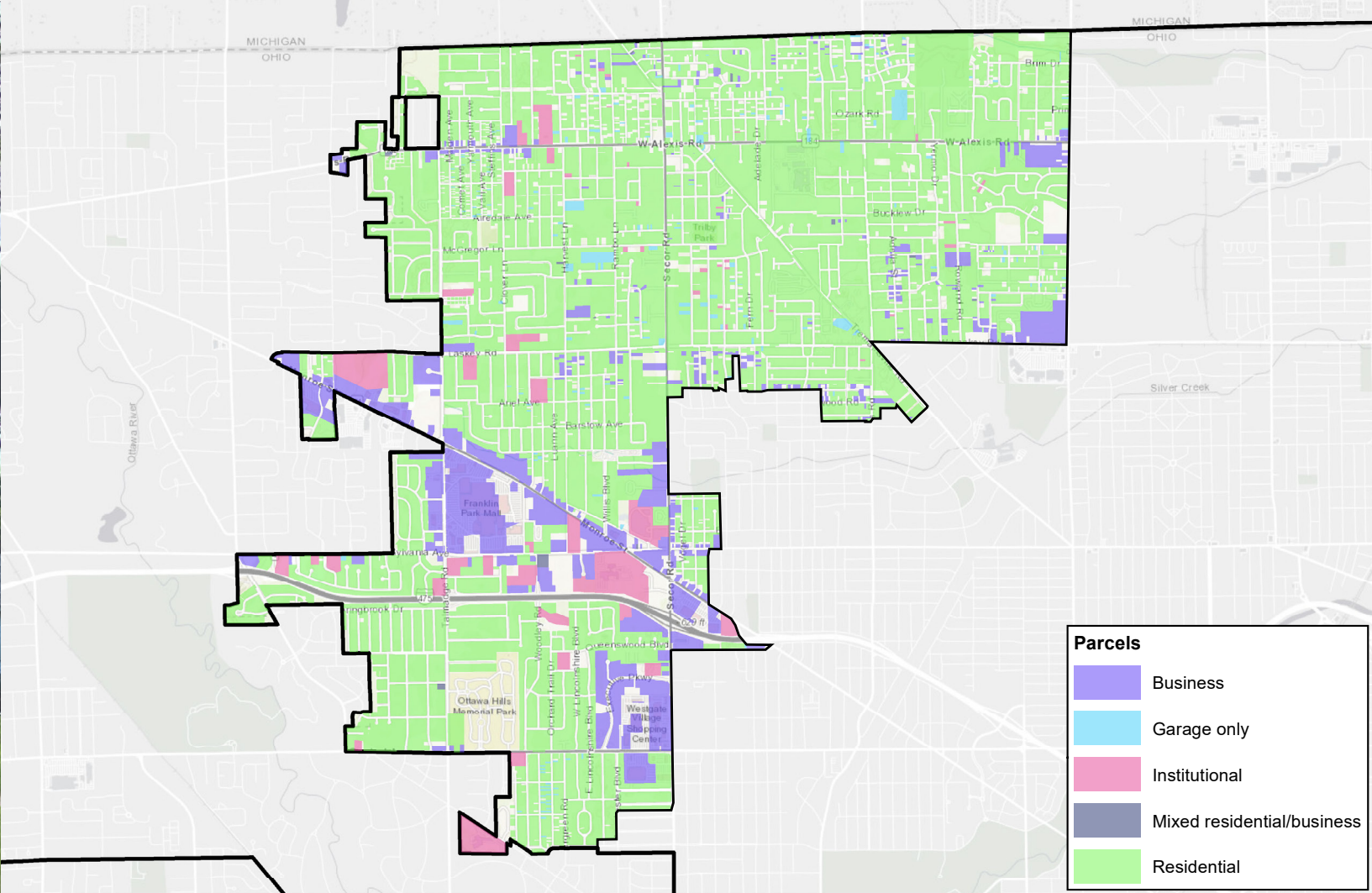
13,765 Parcels

According to the Lucas County Land Bank's 2021 Toledo Survey, the Proposed West Toledo CRA Expansion has a total of 13,765 parcels. 93% of those parcels have a structure present and 7% of those parcels are vacant lots.



93% Structures (12,755)

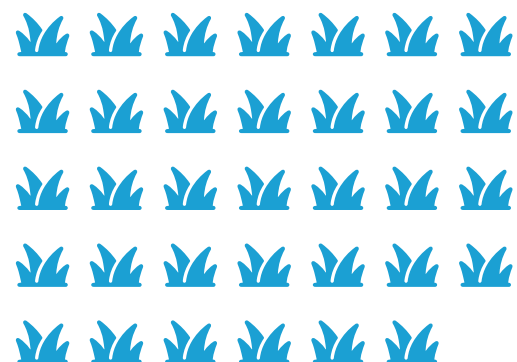
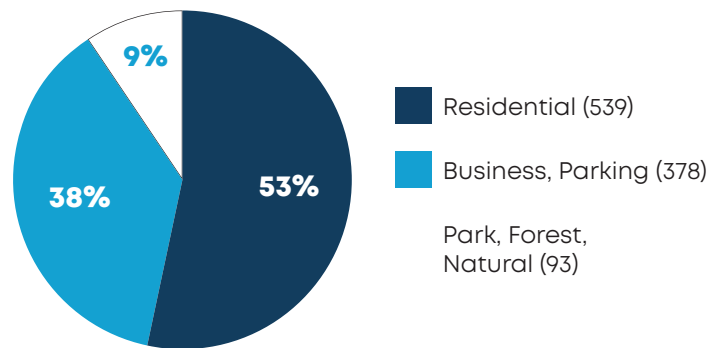
7% Vacant Lots (1,010)



Vacant Lots

A majority of the vacant lots in the West Toledo CRA Expansion Area 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 1,010 vacant lots located in the area, 34 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.

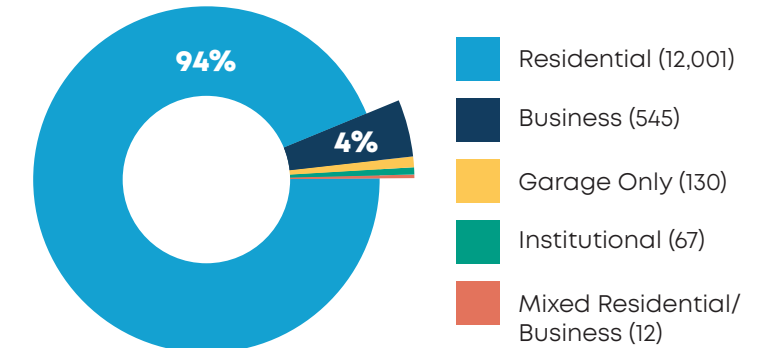


34 Vacant Lots Appear Abandoned

Structures

There are 12,001 residential structures in the proposed CRA expansion, which accounts for 94% of all structures within the West Toledo CRA Expansion Area. The remaining 6% 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 83 likely unoccupied structures located within the survey area, including 50 residential buildings and 33 commercial structures.



50 Likely Unoccupied Residential Structures



33 Likely Unoccupied Commercial Structures



West Toledo CRA Expansion Structure Conditions

The Lucas County Landbank's 2021 Toledo Survey evaluated six problem conditions for every structure in the area. Of the 611 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.

455 Exterior Paint/Siding

143 Roofs

33 Porch-Foundation

27 Windows

19 Doors

4 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



5
Open to the elements



138
Ready to be replaced

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 455 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

408
Minor peeling paint/missing siding

47
Significant peeling paint/missing siding





West Toledo CRA Expansion Housing Overview

Housing Value

According to the 2020 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



Housing Age

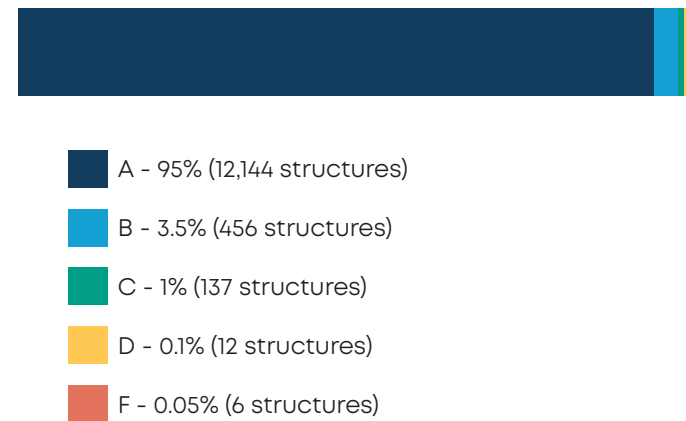
The median age of housing stock in the Proposed Expansion is 50-60 years old, with 68.5% of structures being built over 50 years ago. Many neighborhoods are composed almost entirely of houses built before 1960, and nearly 8% of all structures were built prior to 1939. Only 3% of structures in the area 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 14 structures have been built since 2010. 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 2014 or later	0	0%
Built 2010 to 2013	14	0.1%
Built 2000 to 2009	340	2.3%
Built 1990 to 1999	667	4.5%
Built 1980 to 1989	914	6.2%
Built 1970 to 1979	2,738	18.5%
Built 1960 to 1969	3,770	25.4%
Built 1950 to 1959	4,369	29.5%
Built 1940 to 1949	862	5.8%
Built 1939 or earlier	1,149	7.8%

Source: U.S. Census Bureau. "YEAR STRUCTURE BUILT." American Community Survey, ACS 5-Year Estimates, 2020

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.



Source: Lucas County Landbank 2021 Toledo Survey



West Toledo CRA Expansion
Resident Overview

31,017 Residents

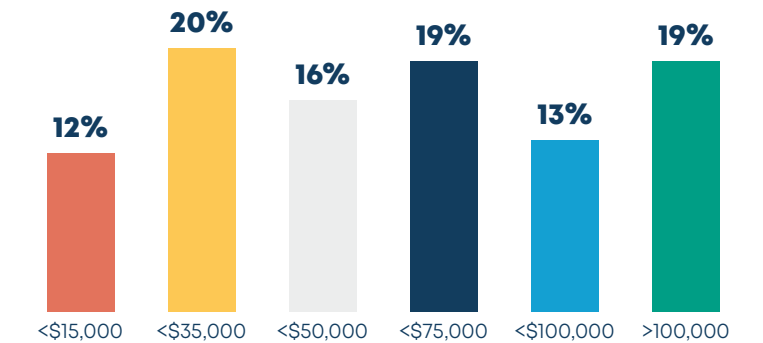
According to the 2020 American Community Survey conducted by the U.S. Census Bureau, the population of the Proposed Expansion area is 31,017, which is 11% of the city's total population. The average household income in the area is \$62,955. Roughly 15% of area residents live below the federal poverty 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 \$62,955, which is 35% lower than the national average, 25% lower than the state average, and 16% 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

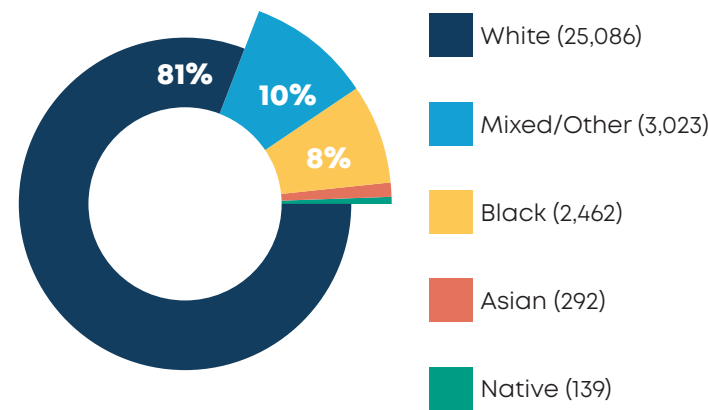


\$ 62,955 Average Household Income

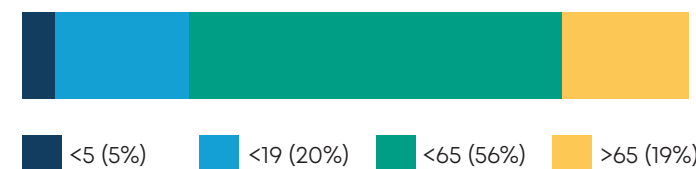
Source: U.S. Census Bureau. "INCOME IN THE PAST 12 MONTHS" and "Employment Status." American Community Survey, ACS 5-Year Estimates, 2021

Demographics

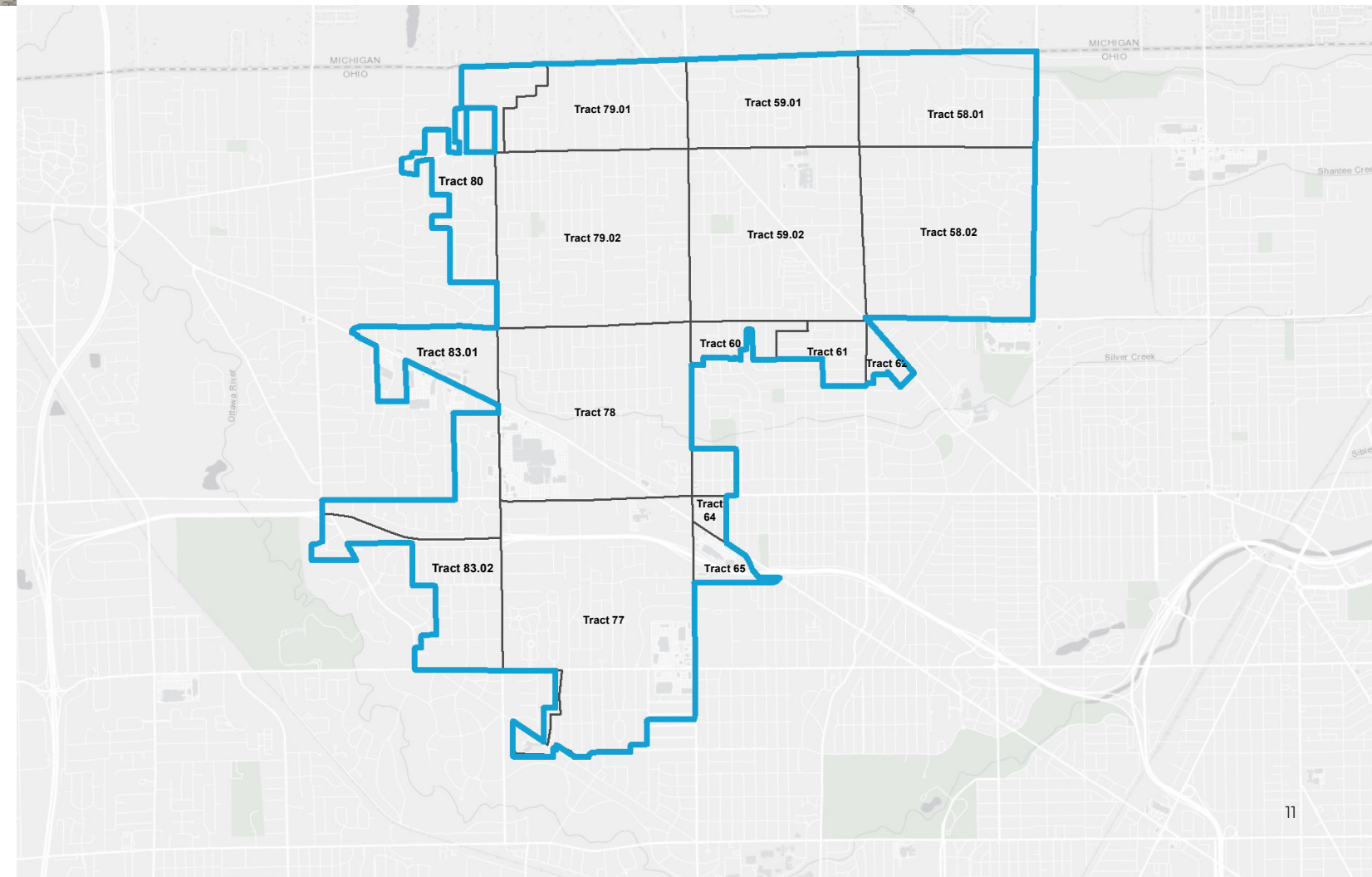
According to the 2020 American Community Survey conducted by the U.S. Census Bureau, the subject area is largely Caucasian, representing 81% of the total population. The largest racial minority in the area is African American, comprising 10% of the total population. 6.5% of residents in the area are Hispanic. The age distribution for the area is as follows: 5% is under the age of 5, 20% is between the ages of 5 to 19, 56% is between 19 and 65, and 19% 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, 2020

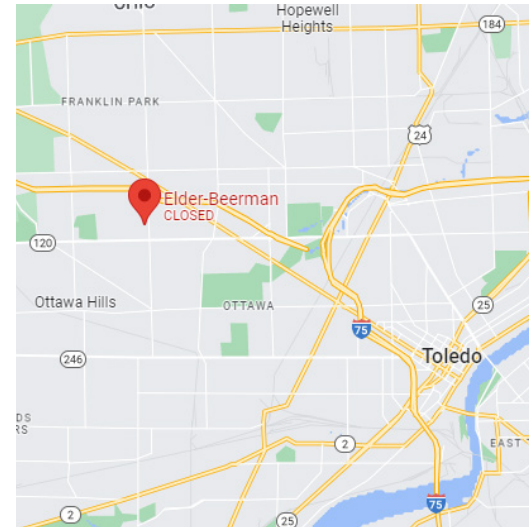




Elder-Beerman

The former Elder-Beerman department store closed in July 2018 after parent firm Bon-Ton Stores went bankrupt. The neighboring Sears department store closed in 2017. Collectively, these brownfield sites represent 362,094 square feet of vacant space along Secor Road. Government assistance may be required to bring these sites back to productive use, as was done with the Southwyck Shopping Center in 2009.

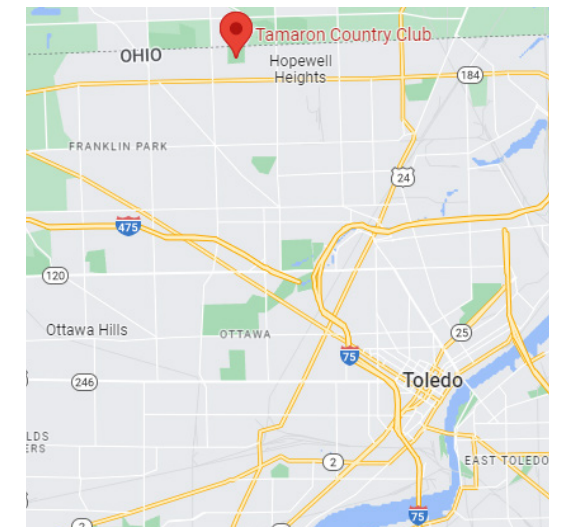
- Parcel ID: **2202061 & 2202137**
- Address: **3301 Secor Rd, Toledo, OH 43606**
- This is an **8.17-acre** site, which includes **142,560 sq. ft.** of building space.
- The property is valued at **\$535,500**, and owned by **Drewso, Ltd.**



Tamaron Country Club

This 55-acre site was once home to an 18-hole, 118-acre golf course that straddled the Ohio-Michigan line. There were 63 acres in Michigan and 55 acres on the Ohio side. Five acres on the Ohio side are being leased to the previous owners, who use it primarily as rentable venue space. The Michigan section was sold and developed into housing, which may offer insight into potential future uses of the 55-acre site in Toledo.

- Parcel ID: **2202137**
- Address: **2162 W Alexis Rd, Toledo, OH 43613**
- This is a **55-acre** site, which includes **25,880 sq. ft.** of building space.
- The property is valued at **\$500,000**, and owned by **Drewso, Ltd.**





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 12,001 residential structures located within the Proposed Expansion, which accounts for 94% 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, and no new housing structures have been built since 2014. Additionally, the Structure Conditions section of this report states that 611 structures are in need of repair, 155 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 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 West Toledo CRA. Opportunities for improvement include:



Distressed Living Situations

The Lucas County Land Bank's 2021 Toledo Survey found **155 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 **75 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.



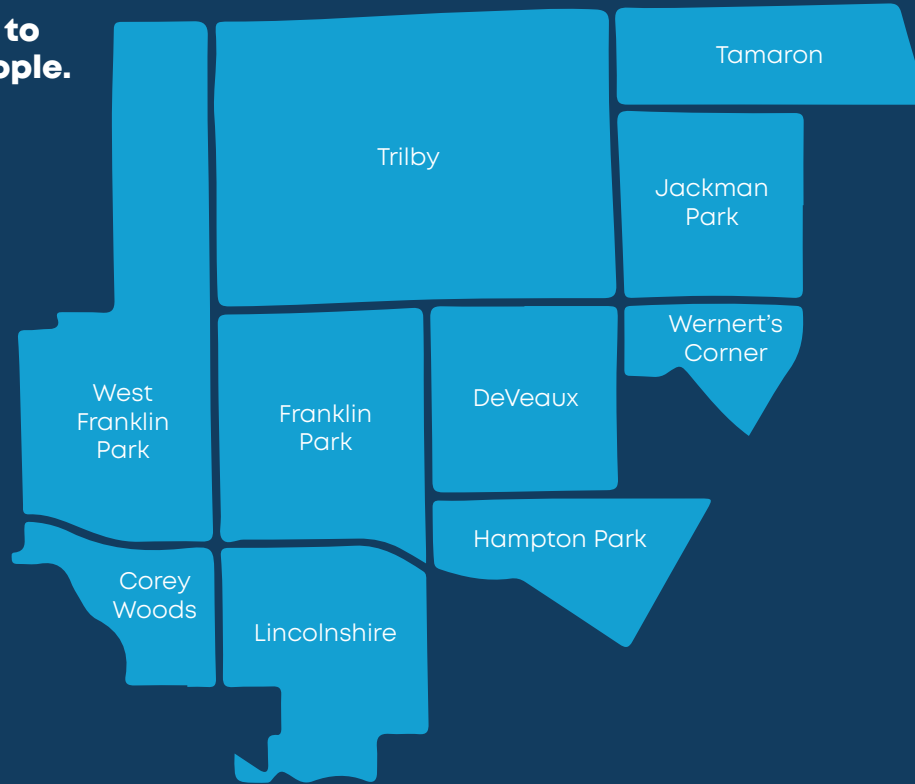
Opportunities to Build

This report found **34 likely abandoned vacant lots** and **2 major sites**. The Tamaron Country Club site is one of the few remaining sites in the city that could support large-scale housing development. As Toledo 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 10 distinct neighborhoods throughout the proposed West Toledo Community Reinvestment Area expansion. This section highlights what the 2021 Toledo Survey, conducted by the Lucas County Land Bank, found in each of those neighborhoods, including structure conditions, percentage of vacant land, information regarding the tree canopy, and so much more.



Corey Woods

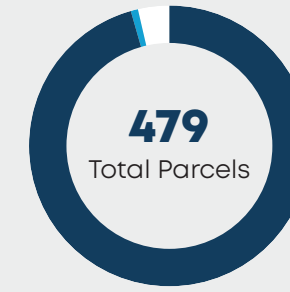
*Partially in Sylvania Township

0.57
square miles

1950s
Homes built circa

93%
Owner Occupied

8%
People of Color



- Residential (458)
- Non-Residential (4)
- Vacant Land (17)



1
Needs Roof Assistance



0
Needs Exterior Wall Assistance

- **9%** of the neighborhood has sidewalks, **100%** of them are functional.
- The median residential property value is **\$154,000**.
- Property taxes are current for **98%** of the neighborhood.
- **1** vacant lot is 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.

DeVeaux

*Partially in existing West Toledo CRA

1
square miles

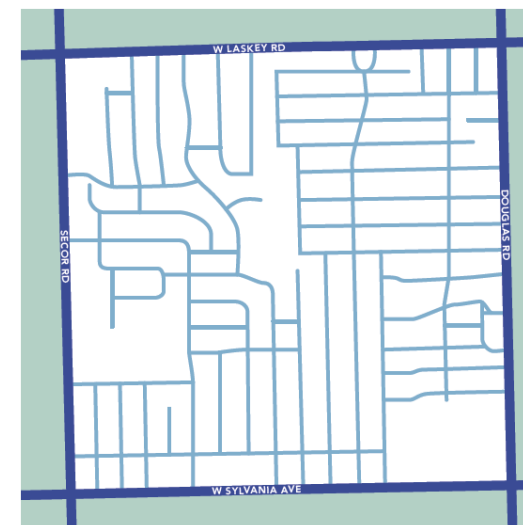
1950s
Homes built circa

86%
Owner Occupied

23%
People of Color



- Residential (2,403)
- Non-Residential (85)
- Vacant Land (101)



33
Needs Roof Assistance



65
Needs Exterior Wall Assistance

- **76%** of the neighborhood has sidewalks, **82%** of them are functional.
- The median residential property value is **\$80,500**.
- Property taxes are current for **94%** of the neighborhood.
- **4** vacant lots and **6** vacant structures are tax delinquent.

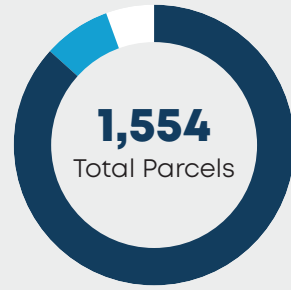
Franklin Park

1.37
square miles

1950s
Homes built circa

88%
Owner Occupied

10%
People of Color



- Residential (1,351)
- Non-Residential (118)
- Vacant Land (85)



8
Needs Roof Assistance



20
Needs Exterior Wall Assistance

- **20%** of the neighborhood has sidewalks, **99%** of them are functional.
- The median residential property value is **\$91,300**.
- Property taxes are current for **96%** of the neighborhood.
- **1** vacant lot and **1** vacant structure are tax delinquent.

Jackman Park

0.99
square miles

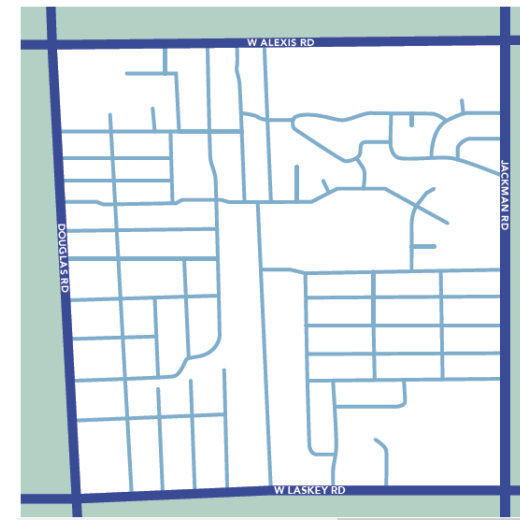
1950s
Homes built circa

82%
Owner Occupied

14%
People of Color



- Residential (1,606)
- Non-Residential (63)
- Vacant Land (135)



9
Needs Roof Assistance



67
Needs Exterior Wall Assistance

- **30%** of the neighborhood has sidewalks, **88%** of them are functional.
- The median residential property value is **\$76,750**.
- Property taxes are current for **93%** of the neighborhood.
- **16** vacant lots and **3** vacant structures are tax delinquent.

Hampton Park

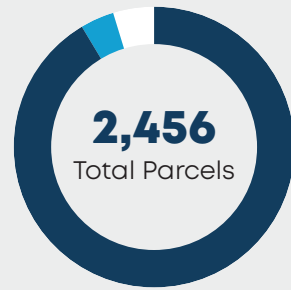
*Partially in existing West Toledo CRA

0.77
square miles

1940s
Homes built circa

83%
Owner Occupied

21%
People of Color



- Residential (2,248)
- Non-Residential (96)
- Vacant Land (112)



13
Needs Roof Assistance



57
Needs Exterior Wall Assistance

- **96%** of the neighborhood has sidewalks, **90%** of them are functional.
- The median residential property value is **\$83,000**.
- Property taxes are current for **95%** of the neighborhood.
- **9** vacant lots are tax delinquent.

Lincolnshire

1.19
square miles

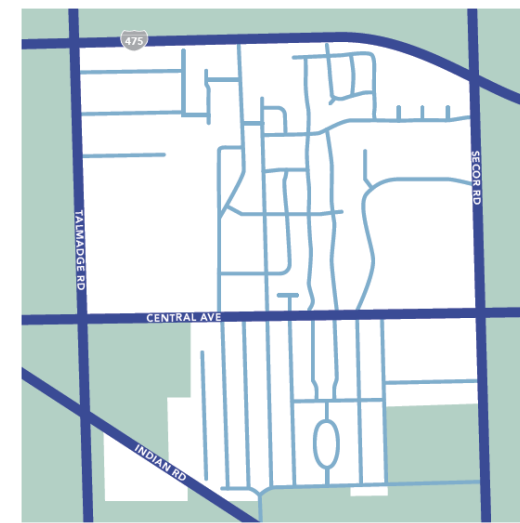
1950s
Homes built circa

88%
Owner Occupied

8%
People of Color



- Residential (1,093)
- Non-Residential (49)
- Vacant Land (69)



4
Needs Roof Assistance



8
Needs Exterior Wall Assistance

- **21%** of the neighborhood has sidewalks, **98%** of them are functional.
- The median residential property value is **\$110,000**.
- Property taxes are current for **95%** of the neighborhood.
- **5** vacant lots and **1** vacant structure are tax delinquent.

Tamaron

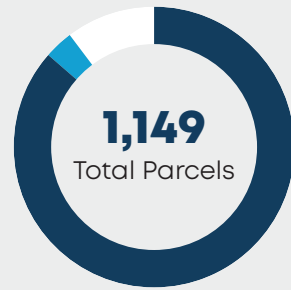
*Partially in existing West Toledo CRA

0.87
square miles

1960s
Homes built circa

82%
Owner Occupied

21%
People of Color



- Residential (994)
- Non-Residential (39)
- Vacant Land (116)



19
Needs Roof Assistance



30
Needs Exterior Wall Assistance

- **45%** of the neighborhood has sidewalks, **90%** of them are functional.
- The median residential property value is **\$80,200**.
- Property taxes are current for **90%** of the neighborhood.
- **5** vacant lots and **2** vacant structures are tax delinquent.

Wernert's Corner

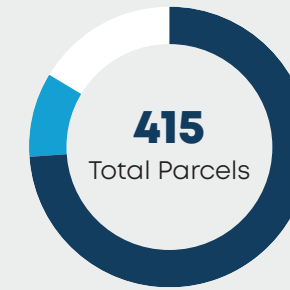
*Partially in existing West Toledo CRA

0.47
square miles

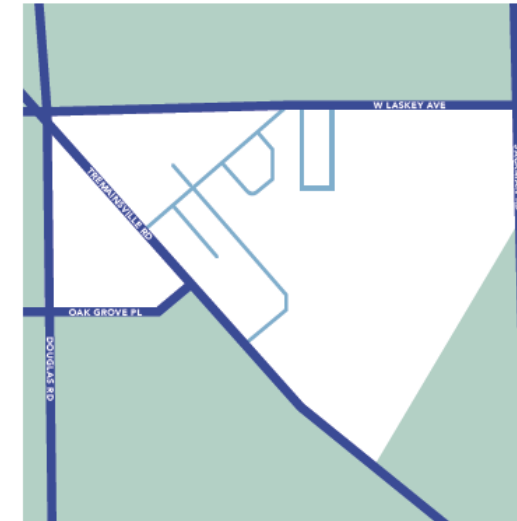
1930s
Homes built circa

79%
Owner Occupied

14%
People of Color



- Residential (307)
- Non-Residential (41)
- Vacant Land (67)



6
Needs Roof Assistance



32
Needs Exterior Wall Assistance

- **47%** of the neighborhood has sidewalks, **93%** of them are functional.
- The median residential property value is **\$73,500**.
- Property taxes are current for **95%** of the neighborhood.
- **3** vacant lots and **1** vacant structure are tax delinquent.

Trilby

3.19
square miles

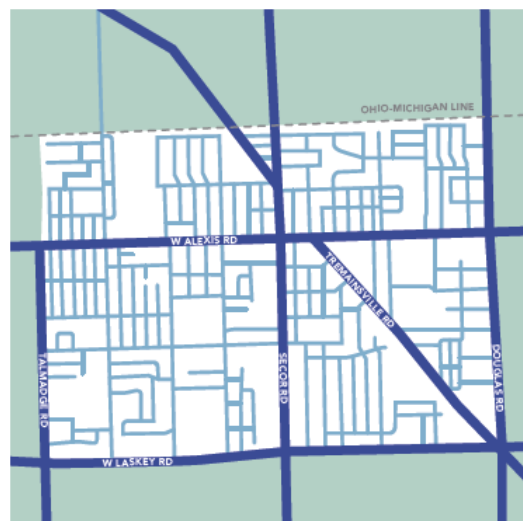
1960s
Homes built circa

83%
Owner Occupied

14%
People of Color



- Residential (5,235)
- Non-Residential (222)
- Vacant Land (542)



26
Needs Roof Assistance



185
Needs Exterior Wall Assistance

- **41%** of the neighborhood has sidewalks, **82%** of them are functional.
- The median residential property value is **\$82,600**.
- Property taxes are current for **93%** of the neighborhood.
- **28** vacant lots and **6** vacant structures are tax delinquent.

West Franklin Park

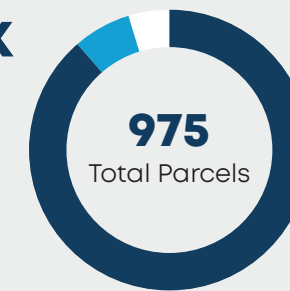
*Partially in Sylvania Township

2
square miles

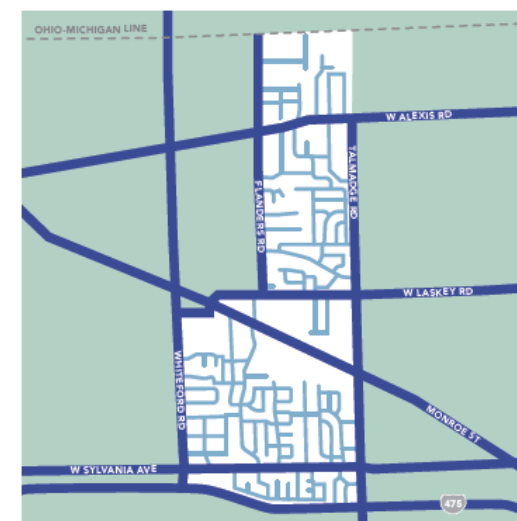
1970s
Homes built circa

87%
Owner Occupied

14%
People of Color



- Residential (864)
- Non-Residential (66)
- Vacant Land (45)



4
Needs Roof Assistance



6
Needs Exterior Wall Assistance

- **27%** of the neighborhood has sidewalks, **100%** of them are functional.
- The median residential property value is **\$158,300**.
- Property taxes are current for **97%** of the neighborhood.
- No vacant lots or 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