



# The Cherry Street Legacy Plan

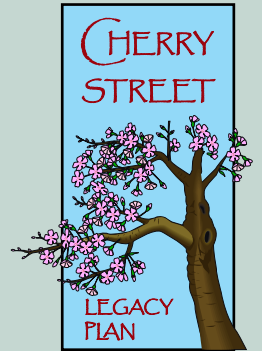
Plan Commissioned by Mercy Health Partners  
2009



# Cherry Street Legacy Plan

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## Foreword

The Street: At once a thoroughfare and a destination, a path for those passing through and a gathering place, a transportation structure and a symbol for an area and its people.

Among the major streets that connect Toledo's neighborhoods with its downtown, Cherry Street joins Monroe, Summit and Broadway in tracing its heritage to our community's earliest days. These legacy streets predate the expressways and the limited access highways that have replaced the canals and railroads, the vestiges of Toledo's nineteenth-century prosperity that served downtown.

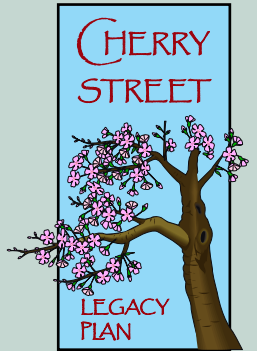
Legacy streets are known as much for their appeal as destinations as they are for their service as byways. Bracketed by the Maumee and Ottawa Rivers, Cherry Street has been home for St. Vincent Mercy Medical Center and Toledo Central Catholic High School for as long as living Toledoans can recall. With these prominent institutions as its gems, Cherry Street also has boasted the groceries, pharmacies, restaurants, churches, automobile dealers and other retail and service businesses cherished by Toledoans for well over a century.

Major thoroughfares also reflect the adverse fortunes of their communities, and in turn can become warning signs to those who travel them. Left unaddressed, physical deterioration and the social disorder it suggests can drive away those who previously shopped at the businesses on the street – those who thought of the street as a destination. When the healthy balance between the roles as thoroughfare and destination is lost, even those large institutions whose market is regional – and thus less dependent on the conditions of the street – experience unwelcome difficulties. Not surprisingly, the experience of residents in adjacent neighborhoods becomes unappealing as well.

In its century and a half of existence, Cherry Street has been blessed by the presence of St. Vincent Mercy Medical Center, a mission-driven regional medical center. For decades St. Vincent's leaders have understood that fulfillment of its mission was best accomplished through a broad and inclusive engagement with its community. The investment of time, talent and resources in the Cherry Street neighborhoods by St. Vincent is well known and even earned it recognition as the Ohio Community Development Partner of the Year from the Ohio CDC Association.

It is not surprising that the leaders of St. Vincent Mercy Medical Center, when deciding to invest an additional \$90 million to build a regional heart center on its Cherry Street campus also decided to support the preparation of a plan that would spark a renaissance along the rest of Cherry Street. They commissioned the Toledo LISC office to orchestrate creation of the new plan. They participated actively in the planning work. Characteristically St. Vincent leaders have also been willing to continue their commitment of financial resources to support redevelopment in their area.

This Cherry Street plan is the product of many people's vision—it reflects the views of Cherry Street neighbors and businesses as well as professional planners and developers. It calls for the restoration of one of Toledo's prominent legacy streets, and it recognizes the great promise that Cherry Street's heritage offers Toledo's future. Toledo LISC anticipates numerous opportunities to assist in implementing the goals outlined in this plan. Lastly, Toledo LISC commends St. Vincent Mercy Medical Center to our community as an outstanding example of "mission in action."

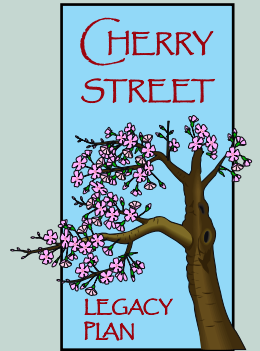


# Cherry Street Legacy Plan

2009

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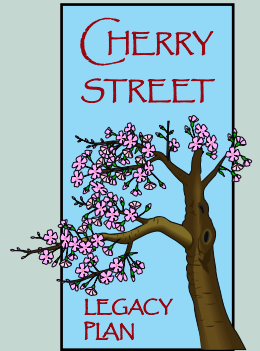


# Cherry Street Legacy Plan Area Map



## Fundamentals of Cherry Street

Cherry Street has been an important thoroughfare in Toledo for over a century connecting neighborhoods to downtown Toledo. This historic corridor features several buildings dating from before 1900. It was home to a thriving commercial area at the downtown end culminating at the former Cherry Street Bridge now named for Dr. Martin Luther King. Historic homes and gated neighborhoods are important components as you move away from the downtown area. The plan area is approximately 2.1 miles along Cherry Street extending from the Greenbelt Parkway to the Berdan islands where Detroit, Cherry and Collingwood intersect.



Two major institutions have their home on Cherry Street: St. Vincent Mercy Medical Center and Central Catholic High School. St. Vincent was established in 1855 to serve residents in this area of the city by the Grey Nuns. They have continued to honor their commitment to the community to stay and make several expansions. The most recent adaptation of the hospital is the Legacy Project adding a ninety million dollar Heart Center completed the spring of 2007. Begun in 1914, Central Catholic High School moved to its current location in 1920 and is the oldest and only Catholic High School for both young men and women in Toledo. Steeped in tradition Central has graduated a number of prominent Toledoans. Recent expansions have included the Sullivan Center and the new Gallagher Stadium.



Predominant land use along Cherry is fairly evenly divided between commercial / institutional and residential housing. Two highlighted neighborhoods are Bronson Place and Birkhead Place. Birkhead Place is a private gated neighborhood with a park-like setting and a variety of historic homes. Bronson Place is an early cul-de-sac with attractive spacious homes facing each other across a common green space. Other historic homes and duplexes on the Toledo Olde Towne side of Cherry Street add to the composition of the community. Half of the housing is owner-occupied and the other half is rental property. The Cherry Street housing stock tends to be located north of Mettler Street to the Berdan Avenue islands.



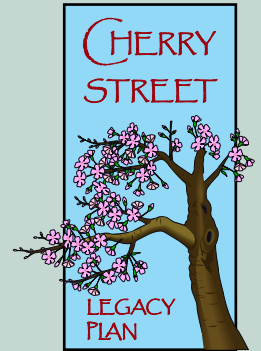
Other uses along the street include churches, fast food restaurants, automotive supplies and services, nursing and group homes, parking lots, commercial, office, health care, schools, food markets and office. These uses are primarily located between Greenbelt Parkway and Central Avenue.

Most of the structures along Cherry Street were constructed prior to 1940.



## Building Analysis and Land Use

Understanding the current composition of the Cherry Street area is crucial to making recommendations for the future. The City of Toledo Department of Neighborhoods assisted in this assessment and current conditions by windshield surveys and by compiling information from the Lucas County Auditor’s AREIS site (<http://www.co.lucas.oh.us/AREIS/areismain.asp>). Determination of property ownership, zoning, land use, value, age of building stock and condition were studied.



Vacant parcels are numerous along Cherry Street which will allow for new construction of housing, retail commercial or green space. More than 46 vacant parcels were identified many of which are adjacent to each other enhancing their developable status.

While St. Vincent Mercy Medical Center and Central Catholic High School are the most significant property holders; single and multi-family housing comprise the next highest use of land along the corridor. Housing utilizes forty-eight parcels along the street, including homes inside Birckhead Place that back-up to Cherry Street.

A variety of other commercial and industrial uses comprise the balance of land use along the Cherry Street corridor. Once an important neighborhood shopping area, Cherry Street has deteriorated as a destination point with the exception of St. Vincent’s and Central Catholic High School. In order to recreate a healthy community the plan will recommend a variety of retail and office uses to round out the goods and services necessary to attract and retain residents.

LAND USE BY PARCEL			
Use	Number of Parcels	Use	Number of Parcels
Commercial Retail	12	School	2
Parking	25	Day Care	1
Gas Station	4	MultiFamily Housing	13
Car Wash	4	Nursing Home	1
Commercial Restaurant	4	Cell Phone	1
Commercial Office	4	Meat Market	1
Funeral Home	1	Food Market	1
Single Family Home	34	Police Station	1
Church	2	Mixed Use	4
Hospital	16	Garage	10
Bank	1	Commercial Warehouse	3
Vacant Lot	46	Non-Profit	1



Zoning of the area is predominately commercial, light industrial and housing in nature. A significant portion just off Cherry Street is considered mixed-use-structures that feature housing along with commercial ventures. Zoning appears to be appropriate for the area, but the plan will recommend utilizing new city zoning overlay districts to enhance future development of the community.



AGE OF BUILDINGS	
Year Range	Number of Structures
Before 1900	8
1901 - 1910	11
1911 - 1920	40
1921 - 1930	5
1931 - 1940	2
1941 - 1950	1
1951 - 1960	2
1961 - 1970	6
1971 - 1980	4
1981 - 1990	9
1991 - 2000	5
2001 and newer	7

The majority of the structures along Cherry Street were constructed prior to 1940. While this gives the area a historic feel that neighborhood residents would like to keep, it also leads to declining building conditions if not properly maintained. Given the size of many of the homes along the street, their age and lower income levels of owners the houses are generally only in average condition with many needing basic maintenance procedures to lengthen their future useful life.

Assessing the current condition of the structures along Cherry Street was an additional task undertaken in this study to provide recommendations for future programs.

Utilizing the "windshield survey" referenced on the chart below the following information was generated.

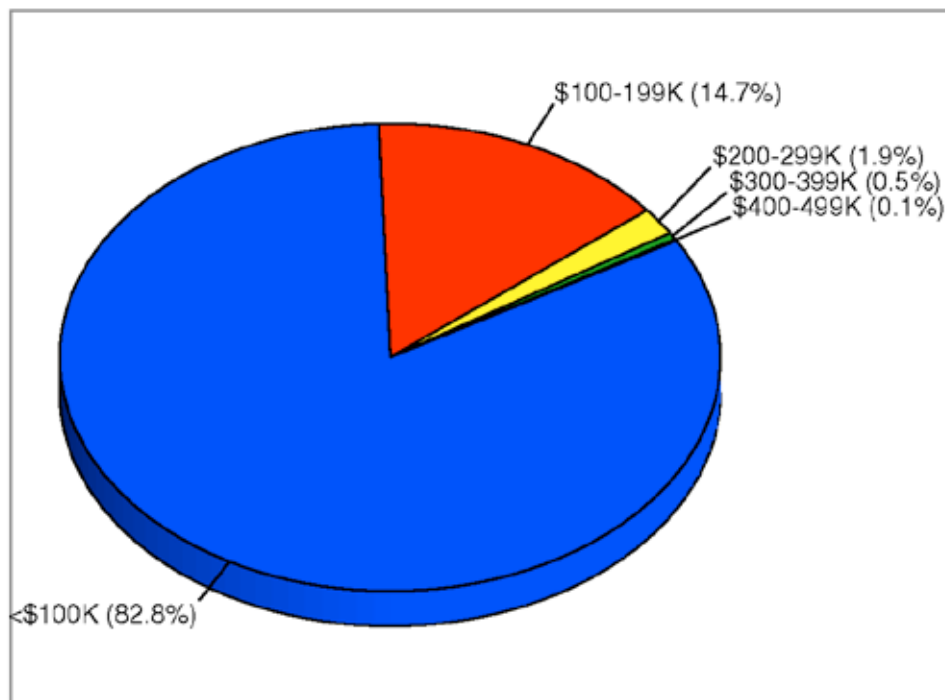
At the present time home ownership and rental housing units are fairly evenly balanced along Cherry Street. It has been proven however, that families that have invested in home ownership are more vested in the improvement and maintenance of their home and the surrounding neighborhood. Maintaining this balance, or even more importantly, shifting to additional home ownership along Cherry Street will be vital to it's stabilization and improvement.



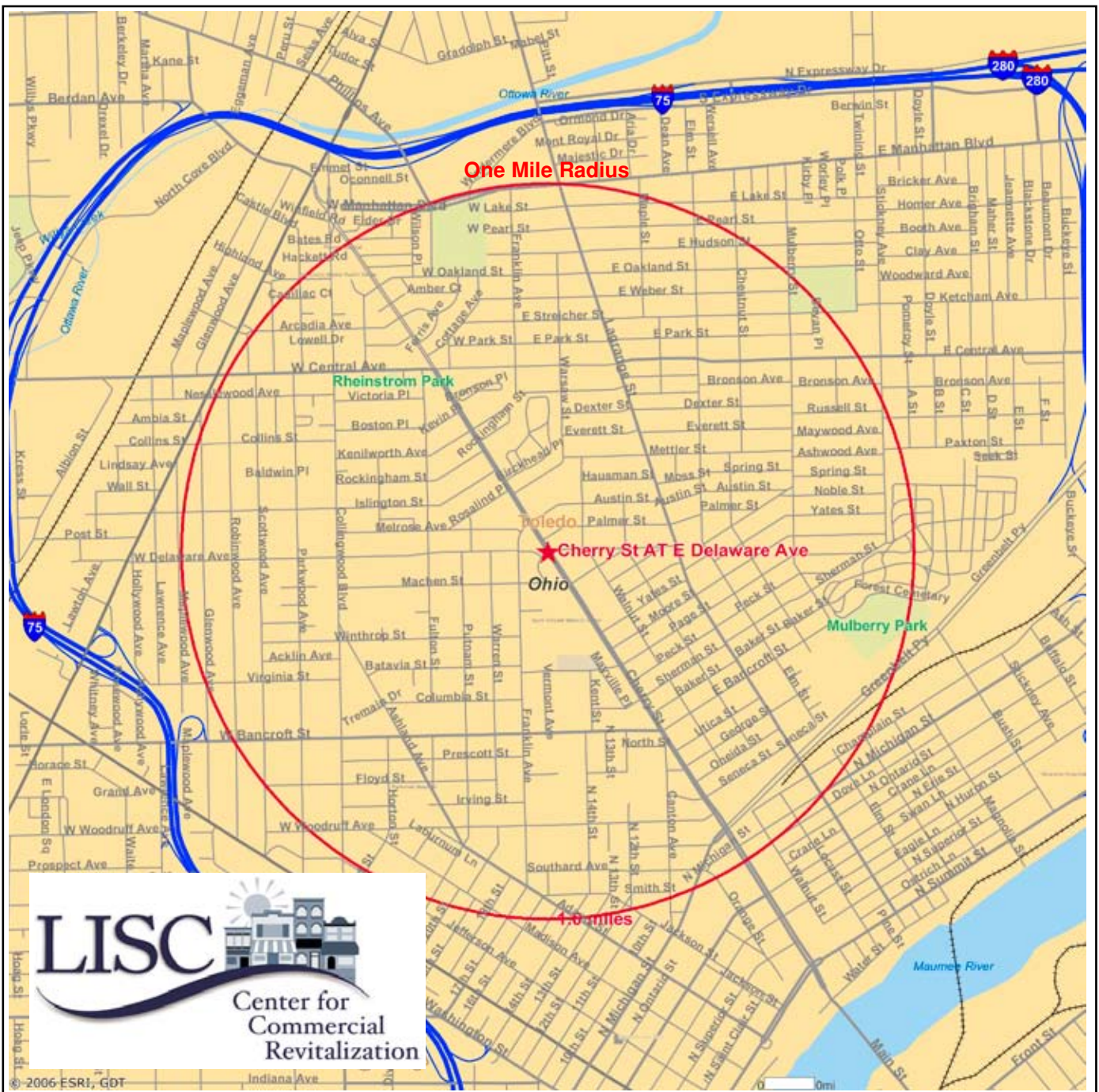
CONDITION RATINGS	
Grade	Number of Structures
A	13
B+, B, B-	7, 18
C+, C, C-	1, 34, 8
D+, D, D-	2, 4, 1
F	0

HOUSING STATISTICS	
Owner / Rental	Number of Structures
Homeowner	25
Rental Unit	25

2006 Owner Occupied HUs by Value



# Demographic Area Map



## Demographic and Income Profiles

In order to successfully undertake a long term plan for the Cherry Street area it is vital to understand the characteristics of the people who reside in the district. The study area includes a Neighborhood Retail District that has a trade area radius of one mile and includes a population of approximately 25,000 residents. In order to collect valuable trade information, data was obtained from a Neighborhood Market Snapshot Analysis developed by the Environmental Systems Research Institute (ESRI). What follows is an analysis of how the information is organized and analyzed.

Districts that sell “comparison goods” retail items like electronics or furniture, will have a larger trade area than those that focus more exclusively on “convenience goods” like groceries.

For the purpose of this report, we looked at data in concentric trade area rings: one mile, one and a half miles, and two mile radius from the center. We primarily decided to use the one mile radius as most representative of the Cherry Corridor area but will include some demographic information for the two mile radius as it relates to specific retail opportunities, as the socio-economic information is quite similar.

The trade area profiles are based directly on the 2000 U.S. Census. For this study area there are several different census tracts so the population (and other statistics) of the exact area based on the population of each of these tracts and the percentage of each tract that falls within the Cherry Street area. The 2005 and 2010 computations are based on the 2000 Census numbers but are adjusted with a complex formula created from national and statewide population trends.

*Terms:* The Census counts not only the number of people in an area but also the numbers of households and families. A “household” is all the people who live in a single housing unit. “Family” is defined as more than one person related by blood or marriage living in the same household. There are always more households than families in the area.

Incomes are described three ways, “average household income,” “median household income,” and per capita income.” Per capita income is the total income of everyone in the area divided by the numbers of people who live there. The average household income is the total income for the area divided by the number of households, but can be misleading because a few very high income households in an area can raise the average income quite a bit and make it look like people are generally better off than they are. For the purpose of the Cherry Street plan, we will use the median household income, which is based on listing the income from every household from lowest to highest, and determining the number in the middle of the list: half earn more than the median and half earn less.

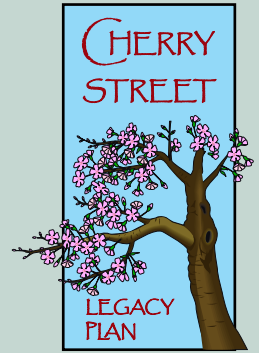
*Note:* The U.S. Census is supposed to count everyone but actually finding every single person would be impossible. While the Census Bureau is getting better at counting, it’s still estimated that over 3 million Americans were “missed.” Low-income and minority populations are more likely to be undercounted.

**Population Forecasting:** Since the U.S. Census only happens every 10 years there is no way to really know how many people live in a given neighborhood until the next Census. However, there is quite a lot of information collected at the state and national level. This information has been analyzed and trends forecasted to make the 2005 and 2010 estimates.

**Under Reporting of Income:** The Census information reflects only income that people have reported to the Census. In most low- and moderate-income neighborhoods the actual income is far greater than the reported. Researchers have estimated as much as 20 percent of income is unreported and much of this activity takes place in low-income urban areas. Some income is from illegal activities but most is from activities that are perfectly legal (like child care) but not reported to the I.R.S. or Census Bureau.

# Cherry Street Demographics and Income Profile

Statistical data indicates a very slight decline in the Cherry Street area population over the next five and ten year calculations assuming there is no substantial change in the number of housing units available due to construction, demolition or shift in the perception of the overall community due to schools, safety or other neighborhood criteria.



## Total Population

<u>2000</u>	<u>2005</u>	<u>2010</u>
25,079	24,640	24,594

## Total Families

<u>2000</u>	<u>2005</u>	<u>2010</u>
5,797	5,601	5,469

## Total Households

<u>2000</u>	<u>2005</u>	<u>2010</u>
9,389	9,292	9,346



## Year 2000

One Mile Radius Area

Population: 25,079

Families: 5,797

Average Household Size 2.61

Owner Occupied Housing Units 4,532

Renter Occupied Housing Units 4,857

Median Age 30.2

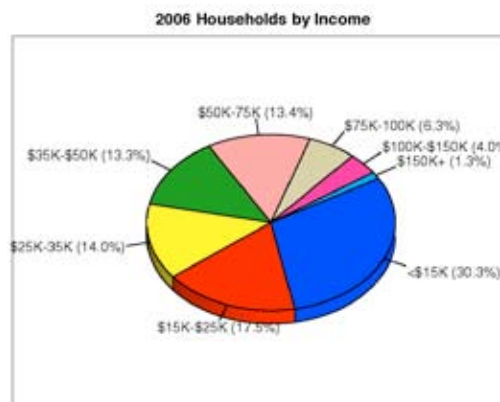
## Median Household Income

<u>2000</u>	<u>2005</u>	<u>2010</u>
\$23,237	\$27,689	\$32,510



## Average Household Income:

<u>2000</u>	<u>2005</u>	<u>2010</u>
\$33,019	\$39,495	\$48,011



## Per Capita Income

<u>2000</u>	<u>2005</u>	<u>2010</u>
\$12,835	\$15,323	\$18,738

The Cherry Street area is predominately comprised of African-Americans with a significant white population. Over the following ten years there will be a substantial reduction in the number of white residents with growth in the black population. The Hispanic, mixed and other race and ethnic groups remain nearly static over time.



## Race and Ethnicity

### Black

<u>2000</u>	<u>2005</u>	<u>2010</u>
14,772	15,088	15,544

### White

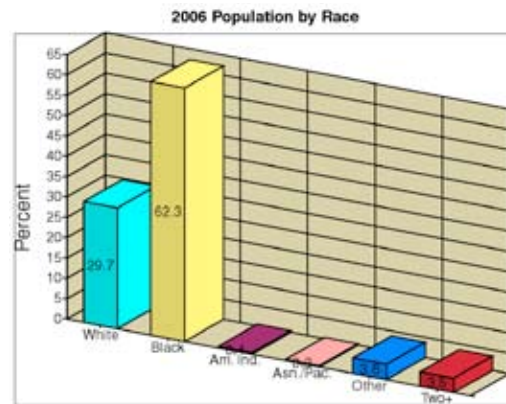
<u>2000</u>	<u>2005</u>	<u>2010</u>
8,397	7,583	7,014

### Hispanic:

<u>2000</u>	<u>2005</u>	<u>2010</u>
1,851	1,899	1,964

### Other and Mixed:

<u>2000</u>	<u>2005</u>	<u>2010</u>
1,910	1,964	2,036

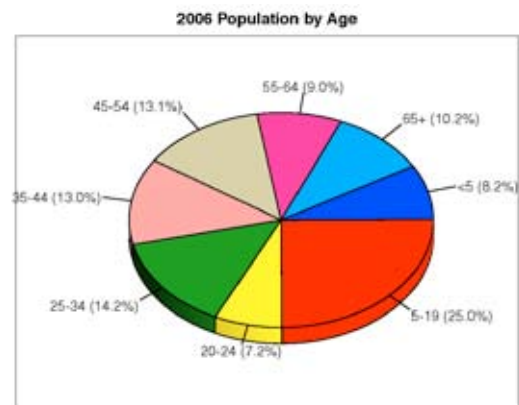


One of the most significant changes in the population age of community residents is the drop in the number of children ages 5 to 15 while the number of pre-school children remains nearly constant. While it is difficult to understand this shift it may be due to the perception of education in Toledo Public Schools and families moving to other school districts.

The number of young adults is increasing in the 15- 24 year age range, as baby-boomers begin to age the number of 55-64 year old residents will change the demographics of the community.

## Population By Age

	<u>2000</u>	<u>2005</u>	<u>2010</u>
0-4 Years	2,060	2,052	2,082
5-14	4,818	4,258	3,737
15-19	1,952	2,063	2,075
20-24	1,665	1,778	2,103
25-34	3,667	3,490	3,209
35-44	3,574	3,309	3,132
45-54	2,945	3,144	3,210
55-64	1,756	2,027	2,466
65-74	1,322	1,175	1,246
75-84	1,001	984	914
85+	315	361	421



This chart shows the trends in the Cherry Street area as compared to the state and national averages. Even though the area falls below the state and national rankings in most of the categories – particularly as it relates to population comparisons - the median income for the study area is nearly identical to the national average. This indicates that salaries in the area will not slip below the national trend which is good news for local vendors.

## Trends: 2000 – 2010 Annual Rate

	<u>Area</u>	<u>State</u>	<u>National</u>
Population	-0.04%	0.28%	1.28%
Households	0.12%	0.61%	1.27%
Families	-0.48%	0.34%	1.00%
Owner Households	0.34%	0.83%	1.46%
Median Household Income	3.26%	3.47%	3.25%

## Cherry Street Transportation Patterns

Cherry Street is a crucial entranceway into downtown Toledo from several important neighborhoods. Improvements along Cherry from the Greenbelt Parkway to the Maumee River were completed several years ago including streetscape enhancements such as planters in the median strip.

The City of Toledo has recently completed improvements to the Cherry Street roadway, from the Greenbelt Parkway to Central Avenue. Unfortunately, no streetscape improvements were completed as part of the project. Pedestrian crossings are still difficult and no beautification or street furniture efforts were included.

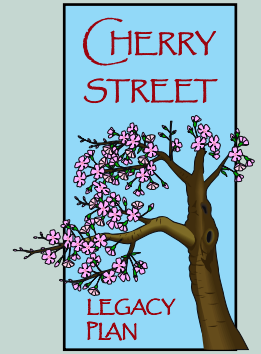
Traffic counts along the corridor indicate heavy traffic between Greenbelt and Bancroft (25,000 automobiles daily) and Central (15,000) and the Berdan Avenue islands (7,850 cars in a day). Traffic slightly reduces between Bancroft and Central (15,000 automobiles daily). The traffic counts leading into Cherry at the major intersections such as Bancroft (16,040) and Central (8,050 vehicles daily) feed into the Cherry Street traffic patterns. As expected the highest use of the street is at shift change and school openings and closings.

For the most part the intersections along Cherry Street are sufficiently wide although the area at Cherry and Bancroft is at a difficult sight line angle at westbound Bancroft when turning left onto Cherry. The other major turning issue is for emergency vehicles making the turn into St. Vincent Mercy Medical Center.

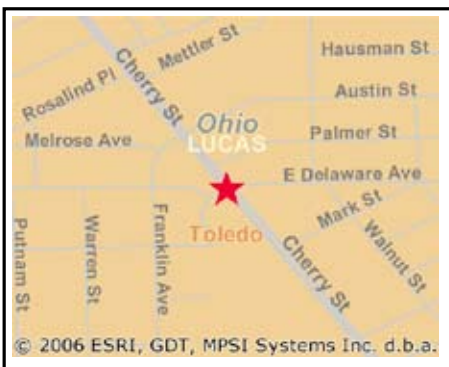
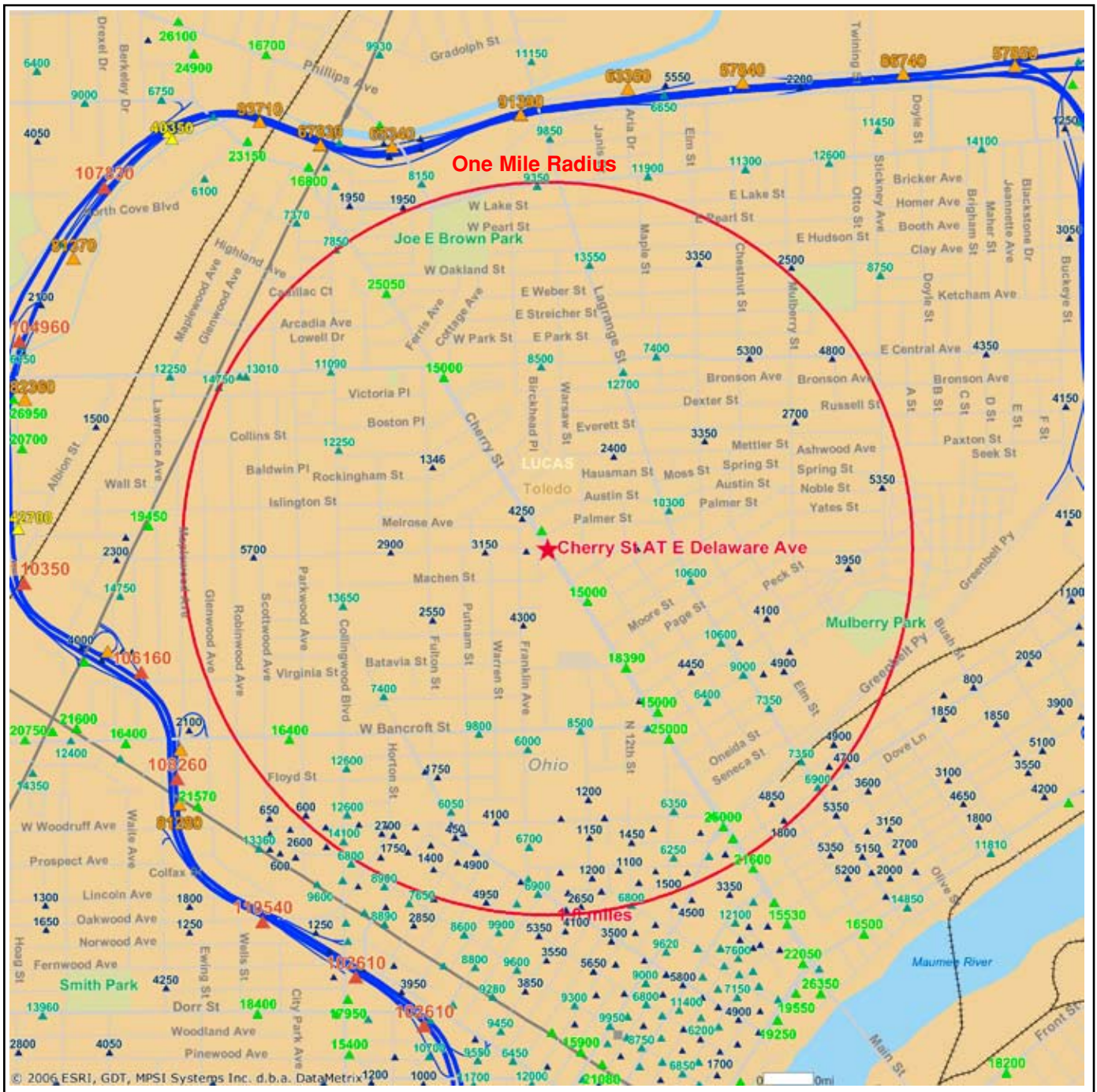
Cherry Street is not pedestrian friendly. There is a two mile unbroken turn lane difficult to navigate for automobiles and even more scary for pedestrian crossing. Lighting, although upgraded in sections, continues to be insufficient to appropriately light the sidewalks and create a safe walking environment. In the areas around St. Vincent, Central Catholic High School and State Farm office a campus-like effect with plantings and green space enlivens their surroundings but other areas are particularly void of anything that approaches beauty or visual interest. Attractive bus stands are scarce and there is little or no street furniture or even trash receptacles. The flower planted medians extend only from the Martin Luther King Bridge to the Greenbelt Parkway.

Parking along Cherry Street particularly in the residential areas continues to be problematic due to the lack of alleys or off street parking. During heavy snow-falls cars have no where else to park causing issues for snow plows in clearing the street, Ideally an area study of the street could be identified for residents to park off street but most residents will want to park directly in front of their homes for convenience.

The future holds many possible changes in Cherry Street creating a more attractive and easier avenue to traverse. Cherry Street historically has been an important link between neighborhoods and core downtown area leading directly across the Maumee River to East Toledo. Its improvement is crucial to continuing health of the community.



# Traffic Map



## Average Daily Traffic Volume

- ▲ More than 100,000 per day
- ▲ 50,001 - 100,000
- ▲ 30,001 - 50,000
- ▲ 15,001 - 30,000
- ▲ 6,001 - 15,000
- ▲ Up to 6,000 per day
- ▲ Interstate counts



## Retail Marketplace Profile

The Cherry Street Plan study area calculates statistics based on a one mile radius from the center and incorporates demographics of residents as well as business information. This profile provides a count of the number of businesses within the area in several standard categories. It also includes the number of employees in these businesses. This information can be helpful in identifying business clusters.

A key factor in the report is the amount of the total sales of the existing businesses in the area and an estimate of the total amount that residents spend annually in each type of business inside the neighborhood and elsewhere. If area residents spend more money on the retail goods and services than the businesses receive, the difference is called "leakage."

The data for the Cherry Street area was derived from sales tax records but may be estimated based on tax data reported for larger areas (like the county) and then estimated for the area based on the number of businesses. The consumer demand estimates are more complicated but are ultimately based on data collected by the Bureau of Labor Statistics which is then adjusted based on data from the Census of Retail Trade.

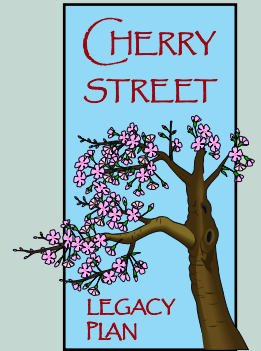
### Defining Terms:

**Disposable Income:** The Median Disposable Income is the amount of money people retain after paying taxes.

**Leakage Factor:** The amount of money that is seen as leaking out of the neighborhood. When looking at the calculations consider that a zero in the column would mean that the total sales is equal to the estimated spending by local residents. A positive number means that residents spend more than local businesses sell. A negative number (surplus) means that businesses sell more than residents are likely to be spending (i.e. people from the outside are shopping here.) Keep in mind that both of these things happen in every neighborhood all of the time so that even if there is zero leakage factor it just means that the money people in the neighborhood spend elsewhere balances evenly against the money outsiders are spending in the area.

**NAICS Codes:** The report is organized according to NAICS (North American Industry Classification System) codes. These codes, which used to be called SIC (Standard Industrial Classification) codes, are used by the Census Bureau and others to categorize all US businesses. The coding system is designed such that similar businesses are grouped into more general categories so that reports can be totaled and subtotaled at different levels of detail.

There are two potential problems with the data that should be considered. The computations are based on information collected through the annual Consumer Expenditure Survey which asks how much they spend on goods but the report list demands by certain kinds of stores. So the survey indicates how much they spend on clothes but not whether they are purchased at clothing stores or department stores.



### 2005 Area Statistics

Population	24,640
Households	9,292
Median Disposable Income	\$22,835
Per Capita Income	\$15,323



## The Existing Environment

Just as a house is often judged by the front yard it presents, an entire neighborhood's perception often hinges on what is seen passing along its main thoroughfare. When looking at the condition of Cherry Street, one often makes assumptions about the adjacent neighborhoods. While traditional aspects of planning need to be addressed (traffic, zoning, etc.), additionally, one must enhance the viewer's reactions to the surrounding environment which, while not as easily quantifiable, may constitute a positive or negative perception of the entire area.

The following observations can be made:

The physical condition of the street has been improved. Cherry Street features two large institutions, St. Vincent Mercy Medical Center and Central Catholic High School, which attract a number of people to the area. The extensive traffic and the importance of the institutions on Cherry Street warrant the additional streetscape and medians to enhance the appearance of the street. Pedestrian crossing with a two-mile long turn lane is difficult. While the overhead walkways are valuable to St. Vincent's clients to cross the street, other residents and students still struggle without convenient cross walks.

While St. Vincent Mercy Medical Center and Central Catholic have contributed lush landscaping as well as State Farm Insurance and the Heritage Village entryway, other public streetscape initiatives stopped at the Buckeye Basin Parkway.

Signage and graphics are inconsistent and way finding is often difficult to navigate. Property address numbers are often too small to read and billboards are oversized for a residential community, highlighting the extremes of inconsistent signage. Some ground mounted signage exists and entries to the neighborhoods are sporadically defined. All could benefit from a cohesive policy for visibility and design.

## Retail Goods and Services Expenditures

The Retail Goods and Services Expenditures analysis provides estimates of the average household spending and total annual spending on each type of good or service. It is helpful to know this information in identifying categories where the community has higher spending power.

**Sources of Data:** This report is based on information collected by the Bureau of Labor Statistics in their annual Consumer Expenditure Survey. The BLS surveys 5,000 households each year and publishes a report on how much different people spend on different consumer goods and services. The data is not collected for different locations - there is only one national sample. Environmental Systems Research Institute (ESRI) utilizing the Neighborhood Market Snapshot program takes the information from this national sample and then, based on the demographics of the Cherry Street area, estimates how much people in the area spend on each of these products. For example, if the Consumer Expenditure Survey says that African-American seniors spend \$250 per year on footwear while Asian teens spend \$1,200, they multiply the number of people in each of these categories by the appropriate figures and do the same for everyone else in the area population to arrive at the estimate of total expenditures on footwear in the area. The average amount spent is just the total divided by the total number of households.

### **Problems with the Data:**

**Small Sample:** While the report may seem to be saying that people in the study area spend more than the national average on shoes, all it is really saying is that you have more of the kind of people who tend to spend more money on shoes than other neighborhoods. Not everyone in a given demographic category behaves the same way. The Consumer Expenditure Survey is based on a very small nationwide sample. Because most people in America live in middle income neighborhoods, the survey does a better job of reflecting what middle-income suburban families spend their money on.

**Average spending vs. total spending:** Like nearly all national market research data these reports are built around the assumption that marketers are interested more in average household income and spending than they are on the *total* (aggregate) spending in an area. Most retailers and market analysts seem to have assumed that areas with the higher average spending per household would also be the areas with the highest total spending. This is very far from the truth. The faulty assumption puts low-income urban areas at a very serious disadvantage. What urban markets sometimes lack in average spending power they often make up for in total spending because they are generally much more densely populated. Failure to appreciate the impact of density is one of the key factors that have led retailers to underestimate the potential of neighborhood markets. To really understand a neighborhood market, retailers should be encouraged to look at the total spending not just the household average.



*The Retail Marketplace Report compares estimated consumer spending with actual reported sales in the Cherry Street area and therefore provides a better picture of untapped market opportunities.*



The second issue that may occur with the data is based on leakage. The leakage factor can be calculated for any size of geographic area but the smaller the study area, the less likely the numbers have any real meaning. Even with categories like hardware, clothing and shoes, no neighborhood captures all of the local resident's spending. Neighborhoods are not really self-contained economies in that way.

The data provides an excellent initial assessment of the market but retailers may want to undertake additional analysis as part of market research and business planning.

### Industry Summary

#### Total Retail Trade:

Supply	\$48,991,494
Demand	\$130,052,234
Leakage/Surplus	45.3
Number of Businesses	57

#### Total Food and Drink:

Supply	\$8,775,910
Demand	\$23,385,960
Leakage/Surplus	45.4
Number of Businesses	29

No matter what boundary is used for the study area there is always some retail outside the drawn boundary, which can have a significant impact on what is possible inside the district. When looking at the data keep in mind what kinds of retailers are located nearby but outside the trade area.

#### Using the data:

The Retail Marketplace Profile is intended to answer one important question:

Is there unmet consumer demand for any type of retail stores?

The leakage factor provides a quick way to evaluate the potential market for each type of business. For some kinds of businesses a high leakage factor is an indicator that a new business could succeed in the community. For others, it is simply an indicator that the entire category is just operating at a larger regional scale – meaning no neighborhood can expect to capture much of the sales anymore. The report cannot tell you whether a neighborhood business can survive in the area, but it can tell you how much your residents are spending outside the plan area.

#### Strategy:

The report can be used to help community residents focus their energy on potential tenant types with the strongest potential market, even when these may not be at the top of the community wish list. Data can be a convincing argument there is not enough of a market to support any more of a particular type of business that people say that they want to bring to the neighborhood.



#### Business Attraction / Leasing:

Once several business types have been targeted, it can be helpful to provide potential businesses with the estimates from this report. While the Leakage Factor may not be meaningful out of context, showing a potential shoe store operator what the approximate market is from local residents and the current number of similar businesses that are in the area and the amount of businesses they capture can assist in determining whether there is an additional need for their goods or services or if the market is saturated.

The Neighborhood Market Snapshot (ESRI) report used for the Cherry Street Spending Potential Index is based on the average spending per household not the total spending. The spending potential index tells about how the average household compares with the national average but it is not an indicator of the spending power of the Cherry Street area relative to other neighborhoods.

<u>Goods and Services</u>	<u>Potential Spending Index</u>	<u>Average Amount Spent</u>	<u>Total</u>
Apparel and Services	45	\$1,188.41	\$11,051,996
Computer	58	125.50	1,166,148
Entertainment and Recreation	56	1,803.85	16,761,342
Food	61	4,897.01	45,503,033

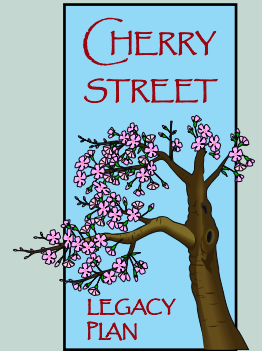
**Retail Strategy:** The Goods and Services Expenditures report used in conjunction with the Retail Marketplace Report can help to identify potential business types that might succeed in the neighborhood. While the total estimated consumer spending for any given category may sound impressive, it is hard to know how large it is supposed to be.

While the Spending Potential Index is not an ideal indicator of a neighborhood's spending power, it can help out the neighborhood's numbers in context by comparing them to national averages. Keep in mind that it compares the average spending per household to the national average. Still, the categories with the highest numbers in the Spending Potential Index column represent goods and services that people in this area are likely to spend more of their money on relative to others in the country. If these goods and services are not readily available in your area, they may represent opportunities for new businesses or for new product lines for existing businesses.

**Defining Terms:**

*Spending Potential Index:* The Spending Potential Index compares the estimated average spent per household to the national average. If your average is the same as the national average the Index = 100. If their estimate for the average in your area is higher than the national average the index will be greater than 100.

*Tapestry Lifestyle Segments:* This report includes a summary of the Cherry Street area's population according to a lifestyle segmentation system known as Tapestry. Tapestry is one of several such systems which group people (and neighborhoods) based on likely consumer behavior in order to simplify the process of identifying target markets for retailers and other businesses.



**Retail Goods and Services Expenditures:**

**Using the data:**

- How much do people in this area spend on various goods and services?
- What is the total dollar amount of spending on each item?
- How does average spending per household compare with the national average?



## Business Summary

The Business Summary provides a count of the number of businesses located within one mile of the center of the study area in each of several categories. It also provides the number of employees in these businesses. It is helpful in identifying existing clusters of businesses in the community.

**Source of the data:** The data is based primarily on tax filings and is supplemented by telephone listings and other sources. The data may be several years old.

These reports often fail to capture many small independent businesses and home based businesses (even when their taxes are paid regularly). The reports generally understate the number of businesses in urban neighborhoods. The employee counts are often quite inaccurate also.

A business inventory compiled by driving or walking the entire district may not be more accurate than this published data, but it will probably identify many businesses that are not counted in this report.



### Using the data:

**Employee market:** Area residents are not the only customers for the stores. Since the site is located in an area where large numbers of people work, such as St. Vincent Mercy Medical Center with approximately 3,400 employees, it represents an important market for the businesses. The relative importance of workers is measured by the Daytime / Nighttime Population Ratio. Areas with high ratios will tend to have more businesses that target workers (i.e. more places to eat lunch, etc.) When developing marketing materials the number of employees in the area should also be considered in promotional materials.

In addition to the total number of employees, the types of businesses where the largest numbers of people work can also be important to the district's strategy. Health care workers might support a uniform store, for example.

### Further Research:

**Employee Surveys/Interviews:** In neighborhoods such as Cherry Street where employees represent a significant market, it was worth interviewing and surveying the St. Vincent Mercy Medical Center employees to gather information about the likely spending patterns of the employees. The findings of the interviews and survey are included in this report.

# COMMUNITY TAPESTRY<sup>®</sup>

## The Fabric of America's Neighborhoods

Community Tapestry<sup>®</sup>, developed by ESRI, represents the fourth generation of market segmentation systems that began 30 years ago. The 65-segment Community Tapestry system classifies U.S. neighborhoods based on their socio-economic and demographic composition. The power of Community Tapestry allows profiling of consumers in a number of ways including user defined areas such as rings or polygons based on distance, drive time, or user specifications.

Community Tapestry's versatility provides methods of dividing the 65 segments into summary groups for a broader view of U.S. neighborhoods.

- LifeMode: Summary groups based on lifestyle and life stage
- Urbanization: Groups based on geographic and physical features along with income.

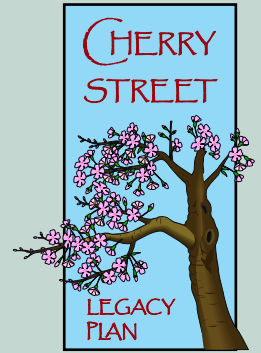
Understanding the diverse community profiles can help identify how best to reach market segments utilizing resident's preferred entertainment, communication, housing and lifestyle modes.

We profiled within a radius of one mile from the center of the Cherry Street Legacy Plan area and have included descriptions of the area niches that comprise 79.1% of the neighborhood residents.

*Metro City Edge* residents live in older neighborhoods of large, metropolitan cities, primarily in the Midwest and South. This market is home to married-couple, single-parent, and multigenerational families. The median age is 29.1 years, and the median household income is \$30,200. Nearly half of employed residents work in the service industry. Most households live in single family dwellings, 14 percent live in buildings with two to four units, many of them duplexes. Homeownership is at 56 percent, and the median home value is \$74,100. Prudent shoppers, residents buy household items at superstores and wholesalers. They enjoy watching TV (especially sitcoms and courtroom TV shows), going to the movies, visiting theme parks, rollers skating, and playing basketball. They read music, gardening, and baby magazines and listen to urban and gospel radio.

*City Commons* neighborhoods are found in cities of large metropolitan areas, mainly in the South and Midwest. This younger market has a median age of 24.2 years. Single-parent families and singles dominate these households, and children abound.

Approximately 77 percent of the households are renters; approximately 63 percent of the rentals are in multiunit buildings, primarily with fewer than 20 units. More residents work part time instead of full time. This market has the highest unemployment rate among all the Community Tapestry segments. Baby and children's products are the major purchases. Residents enjoy basketball, softball, and backgammon. A yearly family outing to a theme park is common. They prefer to watch courtroom TV shows, listen to gospel, urban, and jazz programs on the radio ; and read music, baby, parenthood, and fashion magazines.



**What is Community Tapestry?**

**Cherry Study Area Population:**  
**24,640**

**Cherry Area Profile Niches:**

*Metro City Edge*  
**(48%)**

*City Commons*  
**(9.1%)**



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**Home Town (8.4%)**

These low-density, settled neighborhoods, located chiefly in the Midwest and South, rarely change. *Home Town* residents stay close to their home base. Although they may move from one house to another, they rarely cross the county line. Household types are a mix of singles and families. The median age is 33.7 years. Single-family homes predominate this market. Homeownership is at 61 percent, and the median home value is \$61,800. The manufacturing, retail trade, and service industries are the primary sources of employment. Residents enjoy fishing and playing basketball, bingo, backgammon, and video games. Favorite cable TV stations include CMT, Nickelodeon, Game Show Network, and TV Land. When shopping, BELK and Wal-Mart are favorite stops, but residents also purchase items from Avon sales representatives.

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**City Dimensions (6.9%)**

Diversity in household type and ethnicity characterize *City Dimensions* neighborhoods that are located in large, urban cities. Population density remains high, with approximately 2,900 people per square mile. This market is young, with a median age of 29.0 years. Nearly 63 percent of households rent; more than half are apartments in multi-unit structures. Most of the real estate is older. Approximately 70 percent of the housing units were built before 1960, 42 percent of which were built before 1940. Many households lease their vehicles, preferring Mercury or Ford models. Residents shop at BJ's Wholesale Club, Kmart, Marshalls, and T.J. Maxx. They enjoy roller skating, playing soccer and chess, attending auto races and shows, going to the movies, and renting movies on DVD (especially classics, horror and science fiction). Video game systems are also popular.

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**Old and Newcomers (6.7%)**

*Old and Newcomers* neighborhoods are in transition, populated by those who are starting their careers or retiring. The proportion of householders in their 20's or aged 75 years or older is higher than the national level. The median age is 36.6 years. Spread throughout metropolitan areas of the United States, these neighborhoods have more single-person and shared households than families. Many residents have moved in the last five years. Sixty percent of the households are occupied by renters; approximately half live in mid-rise or high-rise buildings. Residents have substantial life insurance policies and investments in certificates of deposit, bonds and annuities. Leisure activities include roller skating, roller blading, playing golf, gambling at casinos, playing bingo, and attending college ball games. They listen to classic hits on the radio. Many residents are members of fraternal orders or school boards

## Community Connections

The boundaries of four community development corporations, Lagrange Community Development, Neighborhoods In Partnership, NorthRiver Development and Warren Sherman Area Council, meet at Cherry Street. CDC's play a vital role in the health and revitalization of Toledo's neighborhoods by investing in the development of housing, retail and commercial real estate to foster employment opportunities and by promoting improved quality of life in the areas they serve.



To understand more about the vision neighborhood residents have for the Cherry Street corridor the CDC's were requested to convene public meetings and invite area residents, businesses and other community service providers. Each organization held a meeting in their service area and in total 137 people attended

to share their thoughts.

Great Lakes Marketing was hired to facilitate the meetings and compile the information gathered into resident opinions about the current status of the Cherry Street Corridor including what attendees believed to be the most positive elements, their concerns and what elements they believe should be retained. Additional discussions centered around retail and shopping, traffic flow, preservation of heritage, and streetscape/image elements.

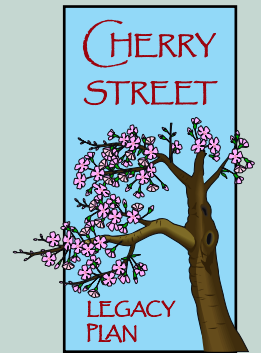


Community members felt strongly that the St. Vincent Mercy Medical Center was one of the most appreciated and attractive aspects of the Cherry Street vista. Residents recognized the hospital's attention to the landscaping of its campus and other properties to create a park-like setting. SVMMC has been aggressive for the past twelve years in acquiring dilapidated properties and demolishing the structures to improve the appearance of the neighborhoods surrounding the campus. Many of the parcels were subsequently utilized for hospital expansion, gifted to CDC's for new housing projects or held for future endeavors.

Central Catholic High School at the center of the Cherry Street study area has been an important community institution since the 1920's. Its campus has been expanded several times and new buildings added that complement the original structure. The students of the school often participate in community activities such as neighborhood clean-up endeavors.

Cherry Street has long been a major entranceway from the neighborhoods to the downtown area. Traffic moves easily through the area and proximity to major expressways is appreciated.

Historic communities ring the Cherry Street area. Birckhead Place, one of a very small number of private, gated neighborhoods in Toledo features lovely homes in a gently rolling park-like setting. Bronson Place, a similar but smaller cul-de-sac, lies at the northern end of the street, but also highlights gracious homes. Toledo Olde Towne, features a variety of early mansions and stately homes. In the NorthRiver area and Warren Sherman areas there are several notable historic commercial structures. Attendees to the meetings believed the historic nature of the community should be highlighted and embellished.



### Community Development Corporations

Lagrange Development Corporation  
3106 Lagrange Street  
Toledo, OH 43608  
419- 255-8406  
419-255-7042  
[www.lagrange-development.org](http://www.lagrange-development.org)

Neighborhoods In Partnership  
2052 Collingwood Blvd.  
Toledo, OH 43620  
419-241-9682  
419-243-1100  
[www.nipinc.org](http://www.nipinc.org)

NorthRiver Development Corporation  
725 Lagrange Street  
Toledo, OH 43604  
419-243-3204  
419-243-7918

Warren Sherman Area Council  
231 E. Bancroft Street  
Toledo, OH 43620  
(419) 242-6479



Appreciation for the current retailers along the corridor that add positive products and services was expressed. Specifically highlighted were Toledo Seaway Grocery, Toms' General Tire, McDonalds, and Auto Zone.

Residents also expressed some concerns about the Cherry Street area. One of the repeated worries was the high rate of speed along Cherry Street making the area rather unfriendly to pedestrians. The speed also makes it difficult to enter and exit businesses along the street impacting sales. In addition, the poor condition of the sidewalks and roadways creates safety hazards.

Crime and loitering were also issues raised by the meeting participants. While actual crime along Cherry is small, the perception of crime has somewhat negatively impacted enrollment at Central Catholic High School although they have never experienced a problem on their campus. In the neighborhoods surrounding Cherry Street, problems with crime, particularly those associated with illegal drugs are a real concern, loitering, which rarely happens in suburbia, is off-putting to everyone and creates unease and a sense of fear.

Dilapidated houses and structures paint a negative image of the community. Since Cherry Street is a major entranceway to the downtown Toledo area many people traverse the area and focus their perception of the surrounding neighborhoods based on what they see along the thoroughfare. While Cherry Street has undergone transformation in the areas closer to the St. Vincent area there remains much to be improved.

Vacant storefronts pepper the area creating the additional negative message that residents have no spending power. In actuality the retail potential of the Cherry Street study area is more than \$150 million annually. The misconception that the central city is not a good place to open a business because residents tend to have lower incomes is more than made up for due to the density of the population.

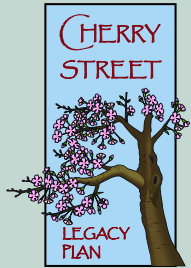
Retaining the heritage of the community was expressed as crucial to the ongoing viability of the area by the meeting participants. New buildings should echo their neighbors in architectural style and size.

The community is diverse both racially and socio-economically and residents believed that to be an important factor in creating and maintaining a healthy neighborhood. Finding new opportunities to work together and engender community pride was a key note in most of the meetings held in the CDC areas.

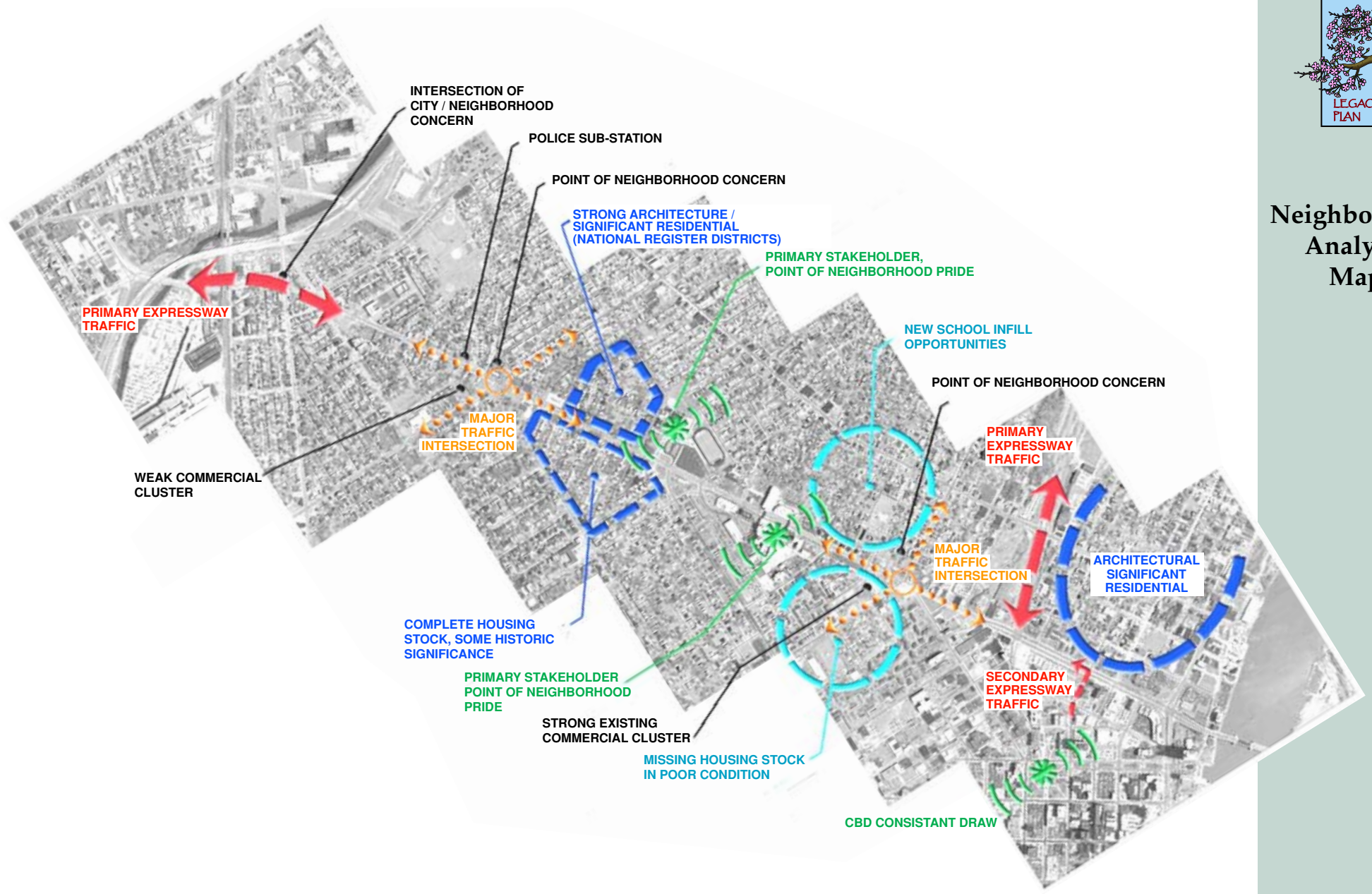
In the area of Cherry Street closer to the core downtown area planters and other streetscape improvements were installed northerly to the Greenbelt Parkway. Attendees viewed these improvements as very positive elements to the overall appearance and atmosphere of the area and would like to see the improvements continued northerly along the corridor.

Specific recommendations from the meetings will be included in the plans for the future.

<b>Community Development Corp. Service Area Demographic Information</b>	
<b>Lagrange Development</b>	
<u>2000</u>	
<i>Total</i>	
<u>Population</u>	18,178
White	8,093
Minority	9,043
<i>Family</i>	15,402
<i>Household</i>	2,627
<i>Median Household Income</i>	24,792
<b>Neighborhoods In Partnership</b>	
<u>2000</u>	
<i>Total</i>	
<u>Population</u>	9,498
White	2,733
Minority	6,483
<i>Family</i>	6,616
<i>Household</i>	2,556
<i>Median Household Income</i>	19,250
<b>NorthRiver Development</b>	
<u>2000</u>	
<i>Total</i>	
<u>Population</u>	10,604
White	5,922
Minority	4,308
<i>Family</i>	8,315
<i>Household</i>	2,106
<i>Median Household Income</i>	16,107
<b>Warren Sherman Area Council</b>	
<u>2000</u>	
<i>Total</i>	
<u>Population</u>	2,995
White	841
Minority	2,020
<i>Family</i>	1,217
<i>Household</i>	1,231
<i>Median Household Income</i>	12,661



# Neighborhood Analysis Map



# Community Connections – The Ideas

## Image Improvements:

Defining the area visually is important to area residents and business owners and will enhance a sense of ownership and pride.

*Suggestions included:*

- Building an historic archway at each end of Cherry Street
- Installing consistent streetlights and plantings along the length of Cherry
- Themed street signs
- Traffic circles at the intersections
- Naming historic blocks or buildings with signage
- Retaining the historical architecture when building and refurbishing homes and commercial buildings

The residents attending the meetings are motivated to improve the community through an enhanced image that includes encouraging property owners to maintain and enhance their homes and businesses.

Consideration should be given to developing an Image Campaign that includes creating a Media Release Guidebook for CDC's to announce events that have examples of Press Release Forms and email addresses of appropriate contacts. This could also include a workshop for CDC personnel to help recognize and create public relations opportunities.

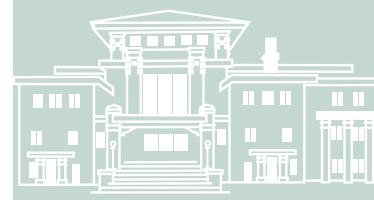
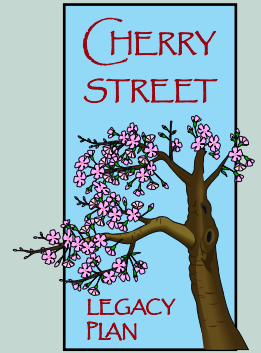
## Quality of Life:

Attracting and retaining residents in the neighborhoods surrounding Cherry Street often depends on the quality of life experienced by the family.

Crime and the perception of crime need to be addressed through increased police presence on Cherry Street and in the neighborhoods. Eradication of drug houses, loitering and panhandling would help significantly in changing people's perception of the community.

Utilizing Community Policing Through Environmental Design (CPTED) streetscape enhancements would go far in shifting concerns. CPTED uses landscaping, building placement, lighting and other similar features to reduce criminal activity and encourage a sense of safety, particularly for pedestrians.

Youth activities, although available at several centers in the area, are still needed. The Caldwell Center, Grace Community Center, Wayman Palmer YMCA and Chances for Change are just a few of the existing programs for neighborhood young people. However, more or larger facilities are required as the need is great. Not all residents were even aware of the existing programs so finding better ways to communicate about opportunities is also necessary. A Boys and Girls Club is included at the rebuilt Sherman School.



Dining options are limited in the Cherry Street area except for a few fast food restaurants. Residents would enjoy coffee shops, sandwich shops and cafes owned by local entrepreneurs. In planning for the area there is enough support for a mid-priced family-style sit down restaurant. Many residents expressed the same interest for donut shops, bakeries, and meat markets that are the norm for suburban communities but rare in the central city.

A “town within a town” that attracts small active businesses such as video stores, gardening supplies, and urban clothing would be appreciated when combined with convenient parking. Local entrepreneurs should be encouraged to open and operate the businesses.

**Transportation:**

Transportation along Cherry Street will be improved by planned reconstruction of the street but would be enhanced with other various modes of transport such as trolleys, bike paths and specialized bus routes. This would reduce the automobile traffic on Cherry Street and make it more convenient for pedestrians such as senior citizens and children. By slowing traffic visibility increases and will improve awareness of business opportunities along Cherry Street. As the street becomes more developed, street design and beautification enhancements would make transit for St. Vincent employees and residents around the area much more pleasant.

The current bus stops along Cherry Street should be enhanced and more attractive with nicer enclosures and additional benches and follow a theme along the street.



## Survey of St. Vincent Mercy Medical Center Employees

Understanding the impact of employees on the businesses in the Cherry Street area is an important consideration. Since St. Vincent Mercy Medical Center is the largest employer along the corridor a survey of the 3,400 employees was undertaken to understand more about their perceptions of the area and shopping patterns. Nearly 527 employees responded to the survey designed and facilitated by Great Lakes Marketing.

### Percent doing the following at least once in the past month:

- 50% picked up a meal to take home after work
- 26% picked up coffee on the way to work
- 69% picked up a few grocery items on the way home from work

### Use of restaurant, frequency and expected expenditures (if located near hospital on Cherry Street):

Type of restaurant	Percent that would use	Approximate number of visits per month	Estimated amount spent per visit
Sit down, family style restaurant (dining in)	32%	2.5	\$23.20
Sit down, family style restaurant (take out)	46%	3.0	\$16.60
Coffee shop / luncheonette (dining in)	33%	4.0	\$8.60
Coffee shop / Luncheonette (take out)	53%	4.1	\$7.80
Bar and Grill or Sports Bar (evening)	23%	2.8	\$22.90
Sandwich Shop (such as Subway)	64%	3.3	\$8.80

### Retail Usage if it were located on Cherry Street near the hospital (checked only if would switch to this location or use in addition to current shopping place.)

Type of service	Percent that would use	Approximate number of visits per month	Estimated amount spent per visit
Dry Cleaners	22%	1.8	\$17.40
Laundromat	3%	2.3	\$15.10
Florist, small gift shop	30%	1.5	\$21.60
Video rental store	16%	3.5	\$9.00
Mailing or shipping service (UPS or FedEx)	26%	2.3	\$10.90

### St. Vincent Mercy Medical Center employees used the following at least once in the past month:

- 20% The Docks or other downtown sit-down restaurant
- 15% Restaurant within one mile of the hospital
- 31% Restaurant further than a mile from the hospital

### During their lunch break employees ran the following errands:

- 18% Bank
- 43% Post office, UPS or other package delivery service
- 7% Pharmacy, drug store or convenience store
- 11% Doctor, dentist or other health professional
- 3% Beauty salon, or other personal service



**Child care needs of St. Vincent Mercy Medical Center Employees:**

- 6% Satisfied and do not need to consider alternatives
- 2% Would consider a location closer to the hospital
- 1% Would strongly consider a location closer to the hospital
- 91% Do not need child care

**Where do SVMMC employees live (selected best answer)?**

- 48% Not in Toledo (Michigan, Holland, Maumee, Perrysburg, Oregon, Ottawa Hills, etc.)
- 35% In the City of Toledo, 1 - 3 miles from the hospital
- 12% In the City of Toledo, further than 3 miles from the hospital
- 4% Within about 1 mile of the hospital

**Modes of transportation of SVMMC employees:**

- 97% Personal car (parked on hospital grounds)
- 2% Get dropped off by friend or family member
- 1% Walk
- < 1% Public transportation

<b>Residence:</b>	<b>Race:</b>	<b>Annual Household Income:</b>
88% Owned	81% White or Caucasian	10% under \$30,000
11% Rented	10% Black or African-American	20% \$30,000 to \$49,999
	1% Hispanic	25% \$50,000 to \$70,000
	> 1% Asian	40% Over \$70,000

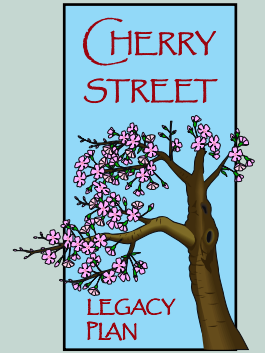
**Interested in learning about opportunities to purchase homes in the neighborhoods around the hospital (within a mile if the hospital campus for the employee and family to live in):**

- 4% Definitely Yes
- 8% Possibly
- 19% Probably Not
- 69% Definitely Not

Those interested in purchasing a home in the area surrounding SVMMC would definitely want or want - but not require - the following amenities:	Percentage	Additionally responders were asked their perceptions of the following:	Excellent/Good
Basement	67%	Road condition	10%
Attached two-car garage	63%	Quality of life	9%
Three bedrooms	53%	Community feel	8%
Fireplace	40%	Public schools	6%
Brick Façade	38%	Appearance of the neighborhoods	6%
Four bedrooms	30%	Crime	3%

**One best way to enhance the image of the neighborhoods surrounding the hospital:**

- 35% Improvements in the appearance of homes along Cherry Street
- 17% Improvements along Cherry Street (pavement, landscaping)
- 15% Improvements in the appearance of commercial buildings along Cherry Street
- 11% All are important
- 10% Positive image campaign



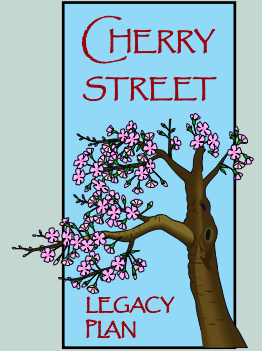
# The Vision



## Cherry Street Legacy Plan – The Vision

*“Make no little plans; they have no magic to stir men’s blood and probably themselves will not be realized. Make big plans; aim high in hope and work, remembering that a noble, logical diagram once recorded will never die, but long after we are gone will be a living thing, asserting itself with ever-growing insistence.”*

*- Daniel Burnham*



The Cherry Street Legacy Plan envisions many changes in the existing environment of the Cherry Street neighborhood, but the plan can be no more than a guide for revitalization recommendations that should be adopted into the City of Toledo’s 20/20 Master Plan.

These changes can only occur over an extended period of time and through the efforts of a great variety of partners. In order to undertake the ideas included in the plan it will require the will of the community to accept these recommendations and work together to act on them.

The Plan consists of a variety of elements that must come together to create visible and lasting economic impact:

- Redevelopment areas
- Streetscape and enhanced transportation patterns
- Neighborhood safety and pride
- Incentive housing and commercial programs

Leadership will be key to the implementation and maintenance of the recommended strategies and proposals that will insure the successful revitalization of the Cherry Street corridor.

These ideas for improvement came through meetings with area residents, area employees, surveys, current and forecasted demographic information, neighborhood business district analysis, and observations from the planning team.

*“The Street: At once a thoroughfare and a destination, a path for those passing through and a gathering place, a transportation structure and a symbol for an area and its people.”*

Cherry Street should portray the community pride of the wonderful people who live and work there together and have created the vision for its future.



## Site and Urban Design Issues

An interesting dichotomy exists between pedestrian and vehicular traffic. Ironically most pedestrian traffic does not start until one gets out of one's car. That is to say that most pedestrian traffic comes as a result of someone driving to Cherry Street and then walking about.

The recommendations for this plan are structured into four strategic development clusters: Old West End / Lagrange Gateway, the Central and Cherry Street intersection, Professional Row and the Bancroft / Cherry Intersection.

The current perception of Cherry starts with the difficult island area of Berdan, Cherry, Collingwood, Detroit and Manhattan. The possible future revision to the Berdan expressway exit makes the resolution of the Collingwood/ Manhattan intersection extremely important.

Opportunities exist to create entry statements or gateways that define several distinct neighborhood settings and downtown. Most important is the opportunity that exists to create visually exciting and improved traffic flow through the creation of a gateway at the Cherry / Collingwood / Detroit confluence.

Currently, the quality of the streetscape environment is compromised by the fact that traffic is traveling at a substantial speed. As an artery between the east side, downtown, and west Toledo, Cherry Street is a major transportation link with few traffic calming elements.

Currently the predominant land-use north of Central Avenue is residential. This presents a challenge but also an opportunity to present a more positive visual appeal when approaching from the northwest.

A significant entry to Cherry Street will be the Greenbelt Parkway now that the new Veteran's Memorial Glass City Skyway Bridge is completed. The Parkway will offer improved access to the expressway system and channel a substantial volume of traffic to the central business district.

Strong residential areas exist in the gated communities of Birckhead and Bronson Place. Both neighborhoods are architecturally significant and the homes predominately well maintained. The opportunity exists to create another "community" at Kenilworth on the west side of the Cherry, which features a "U- shaped" street configuration...

The intersection of Central and Cherry has the potential for a larger-scale economic development project due to the number of vacant or blighted properties. This location is currently a small neighborhood business district that attracts residents for goods and services. An attractive commercial center would enhance the neighborhood and could add additional retail and office opportunities.

The Bancroft and Cherry Street intersection has been steadily improving over the last decade. The corners on the east side of Cherry Street feature the recent new construction of the White Castle restaurant, Toledo Seaway Grocery and Rite Aid. The area is also attractively landscaped. Slightly further north is the restored historic Wright-Harvey House and the new State Farm Insurance offices.

Development of the triangular vacant property near Canton and Cherry will help to define the entry into downtown. By adding streetscape improvements and new commercial development near the Greenbelt Parkway site - a cohesive neighborhood entryway will be established.

# Streetscape for Cherry

*A Streetscape is the sum total of all the physical improvements within the Right of Way of the street.*

In the larger sense, it is improvements to both the elements within the right of way and to the adjacent buildings and neighborhoods. These improvements enhance the activity of the area by increasing pedestrian comfort, organizing and calming vehicular traffic and encouraging the vital and progressive atmosphere necessary to a healthy business climate and a safe residential neighborhood. In essence, streetscaping serves as the recognizable and tangible symbol of community spirit and pride and results in a fun place to visit, shop, work and live.

The elements that are recommended for inclusion consist of the following:

## **Streetscape Design Vocabulary:**

### *Intersections:*

Brick crosswalks  
Decorative traffic signal stanchions  
Pedestrian signalization  
Neighborhood gateways

### *Median Islands:*

Lighting  
Street trees  
Planting/ planters  
Decorative paving

### *Street Lighting:*

Roadway lighting  
Pedestrian Lighting  
Intersection lighting

### *Street Trees/ Planting:*

Shade trees  
Cherry trees  
Low hedges  
Perennials for accent color

### *Street Furniture:*

Benches  
Trash receptacles  
Planters  
Ash urns  
Banners  
Historical markers  
Street signs  
Screen walls and fencing  
Bus Shelters

### *Walks:*

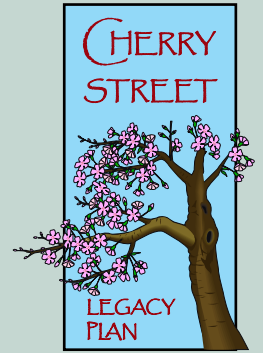
Minimum six (6) foot wide concrete walks  
Brick Accents  
ADA accessible ramps at intersections

### *Utilities (above ground):*

Traffic signals  
Telephone enclosures  
Electric boxes and transformers  
Fire hydrants

The process required for the successful completion of a streetscape involve:

- A. Successful streetscapes utilize organized and flexible Public/Private partnerships focused on retaining existing businesses and residents, while encouraging controlled and compatible growth in the business and residential sectors.
- B. Streetscape usually begins with improvements to street surfacing, curbs sidewalks, lighting, landscaping, street furniture and other amenities. Over time a streetscape program evolves to include the creation of green spaces, cultural and historic identifiers, façade improvements, decorative architectural elements and traffic calming.



C. With the infrastructure in place, the need for varied, yet consistent, promotion of the area comes into play to provide places of active, exciting and colorful living that promote neighborhood, commercial, economic and social development.

The benefits of Streetscaping are:

The combination of site improvements and symbiotic architectural restoration result in vibrant business environments and viable residential neighborhoods.

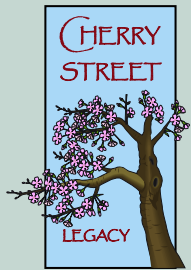
Pedestrian improvements enhance a community's quality of life by providing attractive and cohesive public spaces for neighbors to meet and shop at community businesses.

Traffic improvements bring continuity and a sense of order to the streets.

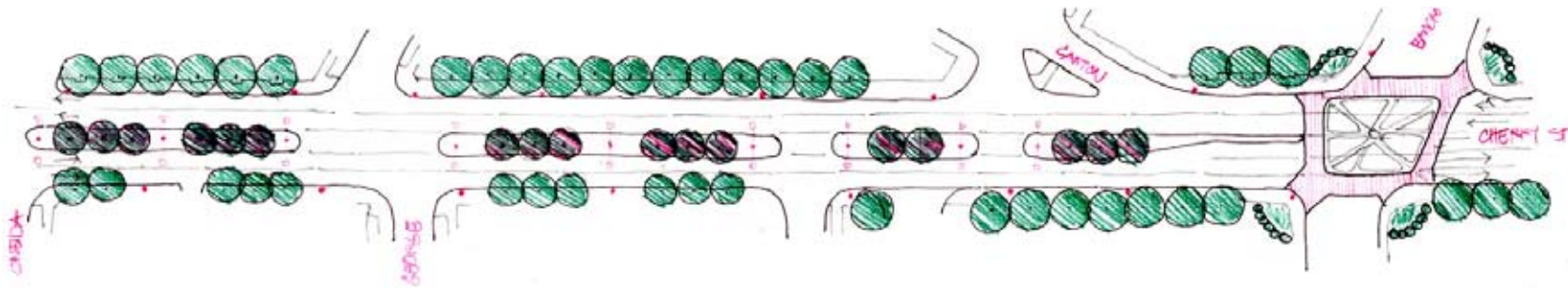
The defining element is the healthy economic development activities created in revitalized neighborhoods with properly designed streetscapes.

### **Green Spaces**

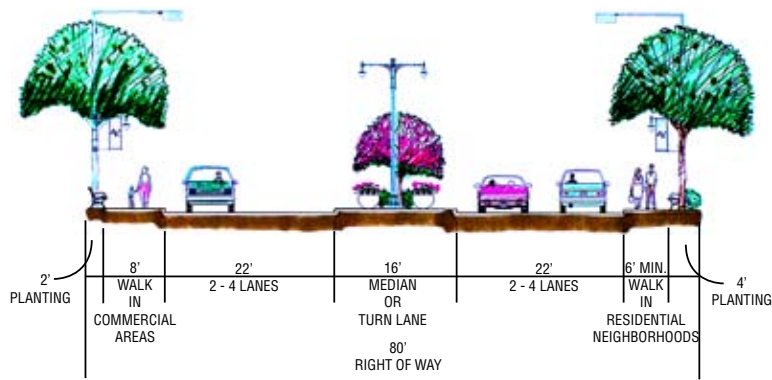
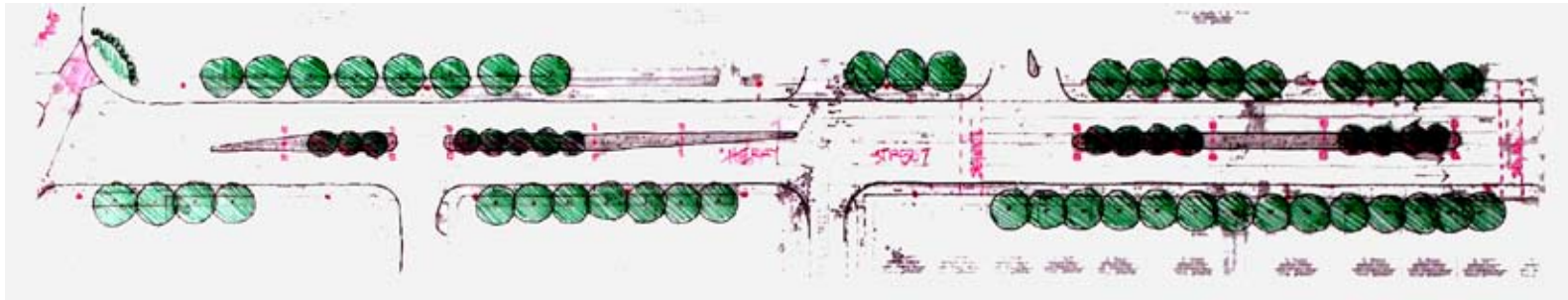
Attractive green space is important to the overall tenor of community spirit. A neighborhood dotted with small green spaces provide breathing areas, a spot to literally stop and smell the flowers, and a vacant lot revitalized into a tiny public garden. Several such areas are being identified along the Cherry Street corridor and the hope is that nearby residents will adopt and maintain the areas.



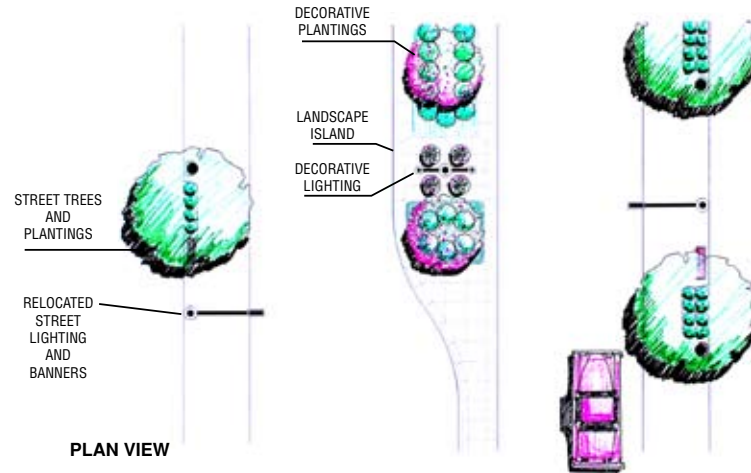
## Proposed Streetscape Plan



PLAN



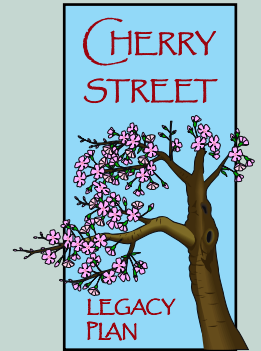
CROSS SECTION



PLAN VIEW

## Partial and Cross-Section Detail of Streetscape Plan

# Central Catholic High School Strategic Plan Executive Summary



Central Catholic High School has been an educational icon for the Toledo area for over 85 years. Central Catholic has evolved and prospered on its Cherry Street Campus near downtown. When many institutions were relocating away from the blighted areas of downtown Toledo, Central Catholic has remained dedicated to its Toledo heritage. In its continuing effort to grow and provide great educational experiences for today's youth, Central Catholic has partnered with St. Vincent's Hospital to remove the blight along the Cherry Street corridor and return the area back to a vibrant and attractive area where education and knowledge can flourish.

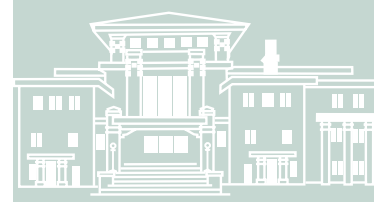
Central Catholic is situated on about 20 acres on Cherry Street. There is a 4 acre main entryway from Cherry Street to the front of the school that contains about 3 acres of grass, trees and sidewalks. The Sullivan Center holds 3,000 people making it the largest high school fieldhouse in Northwest Ohio. The Gallagher Athletic Complex is a 5 acre \$2.5 million Athletic Complex that consists of an Olympic sized 400 meter track, field events, football and soccer field, full stadium lighting. The capacity of this new varsity stadium is 6,000.

## **Traffic Management**

During the school year, Monday through Friday daily traffic will remain the same for 1,000 students and 60 faculty and staff. With the addition of the varsity football stadium there is a need for game-day traffic controls for the 5 to 7 p.m. Friday night football games that draw between 6,000 - 8,000 spectators. Parking is at St. Vincent's Hospital.

## **Pedestrian Circulation Plan**

During the school year, Monday through Friday daily pedestrian circulation will be inside the main Central Catholic School building for the 1,000 students, staff and faculty. There is a huge need for game day pedestrian controls for the 5 to 7 p.m. Friday night football games that draw between 6,000 - 8,000 spectators who park across Delaware and Cherry Street.



## NEW SCHOOLS NEW NEIGHBORHOODS

In November of 2002, Toledo voters passed a 4.99-mill levy to fund the local share of the Toledo Public Schools comprehensive school building project, Building For Success. The total project cost, which includes contributions from the State of Ohio, will be approximately \$800 million. This project will result in the construction or rehabilitation of approximately 60 schools. As this project started to take shape, many people began to understand that Building For Success provided our community with a unique and unprecedented opportunity to use our investment in the public school system to leverage a broader investment in the surrounding neighborhoods. The New Schools New Neighborhoods Coalition (NSNN) was formed to respond to this opportunity.

The Building for Success program aims to spur large scale transformative neighborhood revitalization efforts that produce concrete and measurable outcomes for schools and neighborhoods. The overall goal is to authentically and appreciably strengthen the fabric of community, improve the quality of life in the target neighborhood, improve student and school performance, and lead to a ripple effect in adjacent and nearby neighborhoods.

NSNN is a unique collaboration of diverse partners with a wide range of capacities and strengths that are rarely assembled to work together on such a project. NSNN coalition partners include: the Greater Toledo Regional Chamber of Commerce, SSOE, National City Bank, The City of Toledo, The Local Initiatives Support Corporation (LISC), local Community Development Corporations (CDCs), The University of Toledo Urban Affairs Center, and many others.

### **The NSNN Approach**

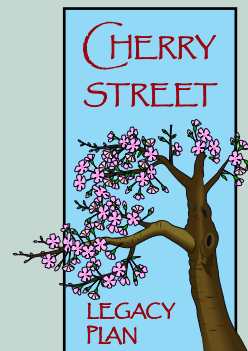
Toledo continues to lose population and tax base. Poverty is concentrating in central city neighborhoods. Without strategic intervention, this pattern of decline will continue. While CDC efforts have resulted in some successes, none has transformed an entire neighborhood.

State and Federal resources for community development are declining, and for practical and political reasons, local resources, most notably Community Development Block Grant (CDBG) funds, are spread thinly among many deserving neighborhoods. Unfortunately, this approach does not result in a critical mass of transformative investment.

Other cities, such as Richmond, VA, have tried a new approach. They target substantial public resources to a few neighborhoods until they achieve the critical mass needed to stimulate self sustaining, private market investment that leads to a rippling effect into surrounding neighborhoods. Richmond has measured their outcomes—this strategy is working for them.

The NSNN approach is similar to the aforementioned Richmond approach in that it is built around the idea that community revitalization efforts will be more successful if the efforts are focused on a limited number of neighborhoods that receive the necessary resources to “get the job done right.”

NSNN efforts are focused on neighborhoods in which there is already a substantial public investment in a new school facility. As has happened in Richmond, the hope is that this will lead to increased private market activity that extends beyond the original investment area and into the adjacent neighborhoods.



This type of strategy requires a lot of hard work and a long-term commitment of resources necessary to achieve the overall goals. It also requires that CDCs focus their development efforts on these targeted projects and that they receive adequate operational support for their work. We have a choice: we can continue our current piece-by-piece approach to community development, or we can aim higher and try to transform whole neighborhoods by adopting this new approach. For the latter to be successful, the efforts must extend beyond rhetoric. It must extend beyond ambitious plans. It must be accompanied by an authentic and loudly articulated commitment to the project and to providing the resources necessary for its successful implementation.

As the NSNN Coalition attempted to secure commitments and raise resources to support its projects, it became increasingly obvious that the coalition needed an effective way of communicating the vision and the projected outcomes for each area: formal plans for each neighborhood would be necessary. Together, LISC and the University of Toledo Urban Affairs Center secured the resources needed to develop those plans.

## **Round I NSNN Project Planning**

### **Purpose**

To use the opportunity of our community's investment in newly-constructed or remodeled school buildings to improve both the learning and living environment in the neighborhoods surrounding the schools in ways that will help families thrive and children meet their academic, personal, and social potential—to help our children grow into adults who contribute to our community and to our world.

### **Round I Projects**

For its initial efforts, the NSNN Coalition selected three projects: the Stewart Academy Neighborhood Project, led by the Organized Neighbors Yielding eXcellence (ONYX) CDC; the Sherman Elementary Neighborhood Project, led by the Lagrange Development Corporation (LDC); and the Chase Elementary Neighborhood Project, led by the NorthRiver Development Corporation (NRDC).

The specific projects selected for Round I were chosen for the following reasons:

- 1) Aspects of the projects were already underway;
- 2) The CDCs overseeing the projects possessed demonstrated capacity to secure financing and successfully complete large-scale redevelopment efforts; and;
- 3) There was high likelihood of success.

The Round I projects will hopefully produce relatively quick results and enable the NSNN Coalition to build on that initial success to attract new resources to undertake at least two more rounds of similar projects.

### **General Framework and Challenges**

Student mobility rates—defined as the number of students entering and exiting the school within a given school year—within low income neighborhoods is a serious problem that affects student success and school performance. While shortage of decent affordable housing certainly contribute to this problem. Families move often in their search for safe, well-maintained, and affordable housing. The children in these families are particularly impacted as they move



from one school to another, interrupting their learning and socialization processes.

The immediate goal should be to stabilize the existing units (owner-occupied and rental) with the ultimate goal of attracting new, middle income families to live in and invest in these neighborhoods. Put another way, while the CDCs have been serving people with an income up to 80% of the median family income, primarily through HUD funds (HOME and CDBG), we need strategies to attract those with incomes between 80 to 150% of area's median income. This would allow a family of four with an income ranging from \$40,000 to \$70,000 to afford a home purchase of \$150,000 to \$175,000. With a standard CRA property tax abatement, alongside other incentives, this would provide a middle-income family with a comfortable home. The neighborhood would then be able to compete with suburban neighborhoods, particularly from the perspective of debt services and property taxes.

These neighborhoods also need infrastructure improvements such as curbs, gutters, streets, sewer and water lines, and new neighborhood parks, and would benefit from themed amenities such as green buildings and unique programs linked to the mission and strengths of its specific institutional neighbors. This could include wellness or health related programs, arts programs, technology programs, mentorship programs, among many others.

To address these problems and to give children, families, and whole communities an opportunity to fully reach their potential, CDC-led neighborhood revitalization strategies must be partnered with other school - and community -based service and enrichment programs. CDCs should focus on rebuilding and stabilizing the housing and other buildings in the neighborhoods surrounding the schools. In addition, while the CDCs themselves cannot take on all of the other social or educational challenges affecting the schools or residents, they can organize residents and stakeholders to advocate for and to help facilitate the development of the necessary neighborhood services and programs.

### New Schools New Neighborhoods: The Planning Process

#### **1. Neighborhood Assessment**

- Each property was evaluated and rated using the City of Toledo Department of Neighborhoods' rating scale and criteria.
- The City of Toledo's plan-i-metric base maps, dating to the 1970s and which contain building outlines, were updated using aerial photos, Lucas County Auditor's Office data, and information collected through neighborhood windshield surveys.
- Information about neighborhood demographics, school performance, student test scores, poverty, home ownership, land use, zoning, etc... was collected and analyzed.

#### **2. Community Input**

- The NSNN planning process involved CDC staff & board leadership and included input from community members through a series of planning meetings
- A SWOT analysis was conducted with staff and community members invited by each CDC.
- CDC leaders and community members were asked to describe a vision for their neighborhood.

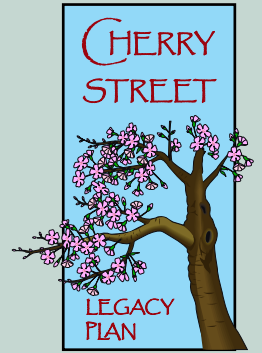
#### **3. Plan Development**

- The planning team developed concepts.
- The planning team met with CDC staff and key board leaders to get input.
- Plans were adjusted to reflect the input.

## Conclusions

Time and again it has been shown that when a child's environment is improved, his or her academic performance and social skills improve. Furthermore, a healthy neighborhood is one in which the family unit is economically stable; lives in safe, sound, and well-maintained housing with proper nutrition and guidance; and has access to essential services and schooling. It is the premise of this report that the single most effective way to begin the rebirth of a community is by concentrating resources in neighborhoods of need. This will create a substantial ripple effect throughout the surrounding neighborhoods and eventually, the entire community. One of the most important indices of this success is not only the rehabilitation of the physical environment, but also the social fabric of the neighborhood itself. A major indicator of this success will be in the academic performance of the children living in this neighborhood.

R. A. BOEZI AND ASSOCIATES | PAUL R. SULLIVAN, JR, AIA | THE UNIVERSITY OF TOLEDO URBAN AFFAIRS CENTER



## The Lagrange/Old West End Gateway

The convergence of Cherry Street, Collingwood Boulevard, Detroit Avenue and Berdan amongst a jumble of traffic islands creates a way finding nightmare for travelers not familiar with the area. The Cherry Street Legacy Plan recommends a revised island and traffic pattern that simplifies passage and enhances the surrounding neighborhoods.

At the northern end of Cherry Street there are proposed changes in the I-75 ramps at Berdan and Lagrange Streets. Currently the ramp at Berdan is at too steep a grade for appropriate truck traffic. Closing the Berdan exit has been proposed by the Ohio Department of Transportation to improve expressway traffic flow. Should the Berdan Avenue ramp be closed the best alternative for access to Cherry Street is the Phillips Avenue exit and entrance system.

Creating a new boulevard at the Berdan entranceway to the area from the expressway interchanges that would split into Manhattan, Cherry and Collingwood could fashion a more manageable system and offer the opportunity to further enhance the neighborhood by crafting a heavily landscaped gateway. This develops the opportunity to incorporate a water feature or sculpture park in the green space.

By reopening Manhattan Boulevard access to these major thoroughfares will significantly enhance the ease of traffic and greatly reducing unnecessary vehicular flow into narrow residential streets. Entrance and egress to the new Cherry Street Elementary School will also be improved.

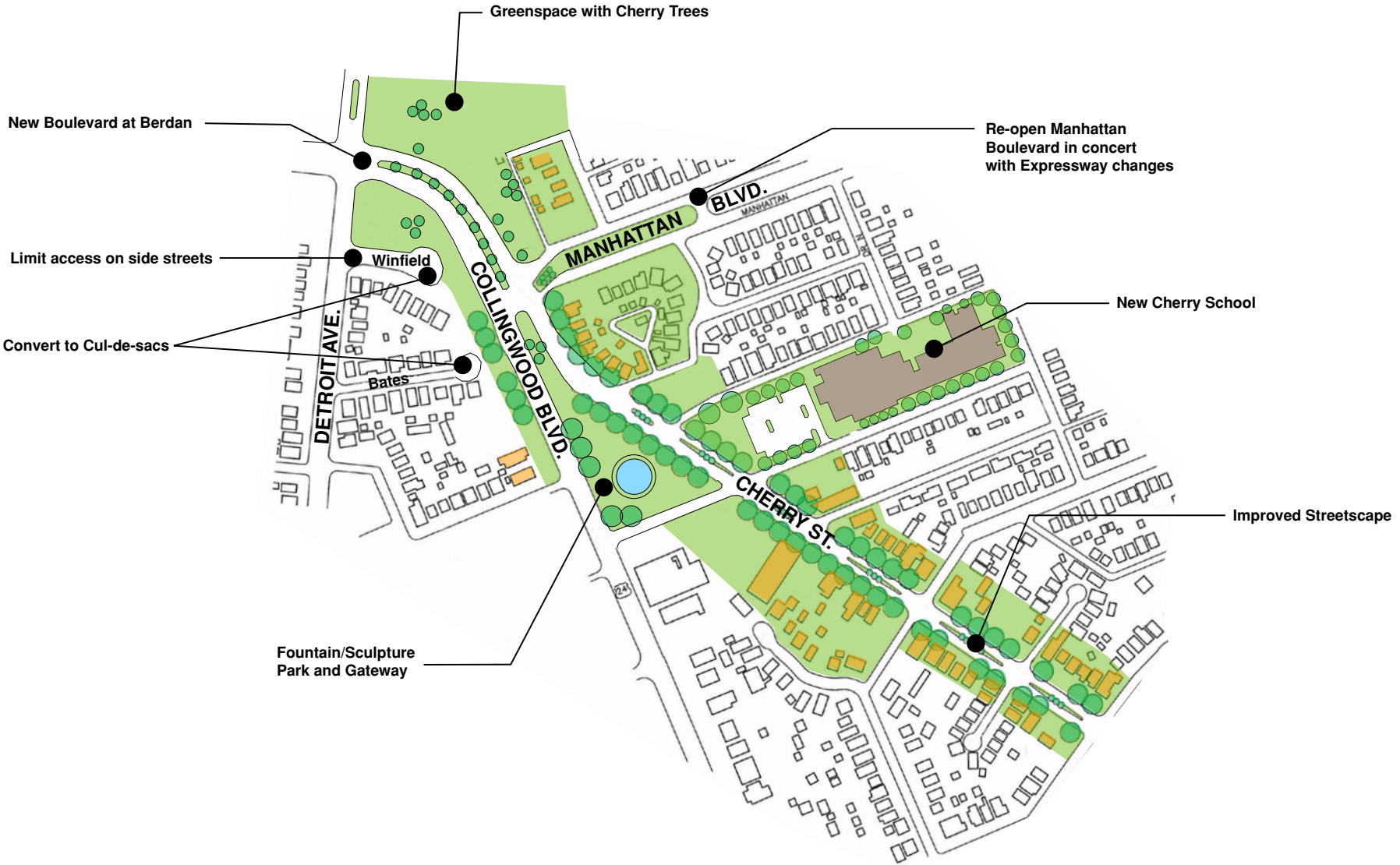
Smaller residential streets of Bates and Winfield would be converted to cul-de-sacs to protect the children, enhance residential camaraderie, and limit the access of non-residents.

North of Manhattan Boulevard and Cherry Street an opportunity exists to plant and create a greenspace filled with flowering cherry trees and other plantings to create an oasis of green in the urban landscape.

Inserting additional streetscape along Cherry Street the area would become more pedestrian friendly and lend character to the neighborhood and increase the pride of neighborhood residents.



# Lagrange Old West End Proposed Gateway



## Central Commercial Center

The corner of Central Avenue and Cherry Street has long been a commercial center with such mainstays as A & P Foods and Rexall drugs in its history. Changes in transportation patterns and residential density have left the once vibrant area with few goods and services that appeal even to local residents.

The appearance of the corner has deteriorated due to vacant lots where buildings have been demolished, minimally maintained structures and little to no landscaping to soften the street.

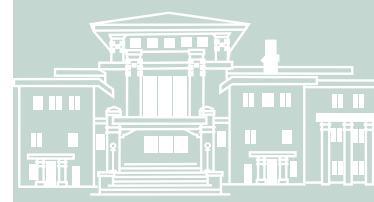
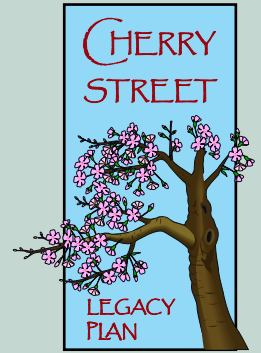
This plan envisions radical change, should the opportunity be presented, to redesign a completely new retail center for businesses that appeals not only to nearby residents but will also attract the employees of nearby institutions and businesses. A commercial transformation of the corner would present a more traditional neighborhood appeal to the now ailing area.

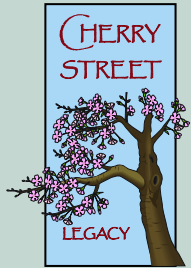
Expanded retail opportunities in addition to the recently renovated food store could include:

- Ethnic foods
- Bank Branch
- Athletic Sporting Goods
- Coffee Shop
- Beauty Supply / Salon
- Furniture
- Video Store
- Religious Bookstore

Not recommended for the area are rent to own or check cashing outlets.

Additionally, mixed-use residential housing as a work/live environment could be developed on Cumberland Place. This new trend is actually a traditional form of business location – with the owner living above the store. With new types of employment such as web design and internet marketing – a home can also provide dual service as a business setting.





# Proposed Cherry Central Corner



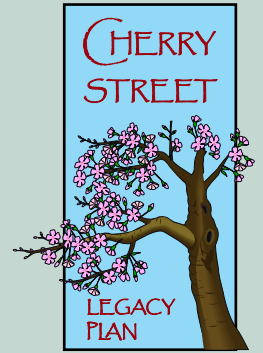
New Central and Cherry Corner

## Professional Commercial Cluster

The cluster of professional offices and small retail buildings between Sherman and Yates Streets warrant renovation and the encouragement of additional similar structures. This frequently occurs near medical facilities which attract related entities. By grouping like retail and office buildings into a destination point clients are attracted, additional goods and services are offered and the community surrounding the area prospers. Continuing to perpetuate the clustering of commercial development is paramount to the stabilization of the neighborhood.

Look Again, considered the benchmark study in Toledo's architectural history, features the former United Church of Christ structure as being modeled after the Frank Lloyd Wright design for the Prairie-styled Unity Temple in Oak Park, Illinois. There is concern about the future continuance of this building as a church due to its size and unique interior layout. Possible reuse of the building could include the relocation of Mercy College. An auditorium could be developed from the existing sanctuary and provide additional auditorium uses for local plays and events, and additionally, supplement classrooms and administrative offices in other parts of the building.

An architectural analysis of the condition of the buildings at 2024 Cherry, 2004-06 Cherry and 707-09 Page Streets was undertaken to better understand the viability of the structures and determine their rehabilitation viability. Subsequently the buildings at 2004-06 Cherry and 707-09 Page were demolished.



# Cherry Street Revitalization Architectural Survey

NAME: 2024 Cherry Street (Church)

ADDRESS: 2024 Cherry

## EXTERIOR

PRIMARY WALLS (FRONT): BRICK  STONE  WOOD  METAL  OTHER   
CONDITION: VERY GOOD  GOOD  FAIR  POOR  VERY POOR

EXTERIOR WALLS (OTHER): BRICK  STONE  WOOD  METAL  OTHER   
CONDITION: VERY GOOD  GOOD  FAIR  POOR  VERY POOR

WINDOWS: WOOD  ALUM  STEEL  CLAD  ORIG.?  INSUL.  
GLAZE  N

CONDITION: VERY GOOD  GOOD  FAIR  POOR  VERY POOR   
MANY STAIN GLASS WINDOWS AS PART OF BUILDING

## FEATURES (DETAILS): RELIEF CARVINGS, STONE TRIM, PRARIE STYLE

BRICK  STONE  WOOD  TERRACOTTA  METAL   
CONDITION: VERY GOOD  GOOD  FAIR  POOR  VERY POOR

ROOF: BUILT UP  RUBBER  SHINGLES  MANSARD  AGE?  15+  
CONDITION: VERY GOOD  GOOD  FAIR  POOR  VERY POOR

## SIDEWALK:

CONDITION: VERY GOOD  GOOD  FAIR  POOR  VERY POOR

## INTERIOR

WALLS: DRYWALL  PLASTER  CONCRETE BLOCK  BRICK  WOOD  
CONDITION: VERY GOOD  GOOD  FAIR  POOR  VERY POOR   
VARIATION PER FLOOR: BASEMENT BLOCK AND BRICK

FEATURES (DETAILS): SANCTUARY AND STAIN GLASS- WOOD TRIM  
CONDITION: VERY GOOD  GOOD  FAIR  POOR  VERY POOR

FLOOR (FINISH): WOOD  VCT  DÉCOR. TILE  CARPET  CONC   
CONDITION: VERY GOOD  GOOD  FAIR  POOR  VERY POOR

CEILINGS: ACCOUST. TILE  TIN  PLASTER  DRYWALL  OTHER   
CONDITION: VERY GOOD  GOOD  FAIR  POOR  VERY POOR

VARIATION PER FLOOR: BASEMENT HAS BEEN REMODELED FOR OFFICE  
AND MEETING SPACE SOME ACT AND DRYWALL

## STRUCTURAL SYSTEM:

MASONRY LOAD BRG  STEEL FRAME  WOOD FRAME  TIMBERS   
FLOOR (SUPPORT) CONC SLAB CONC  WOOD  STL BEAMS  STL JOISTS

## HEATING METHOD: BOILER

RECOMMENDATIONS: RECENTLY REDONE AS PART OF BASEMENT. NEED  
TO UPGRADE WHOLE

## ELECTRICAL SERVICE: CURRENTLY BREAKERS AND PANEL

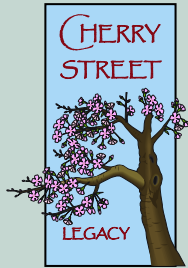
RECOMMENDATIONS: UPGRADE AREAS NOT CURRENTLY RENOVATED

STAIRS: # 3 XX

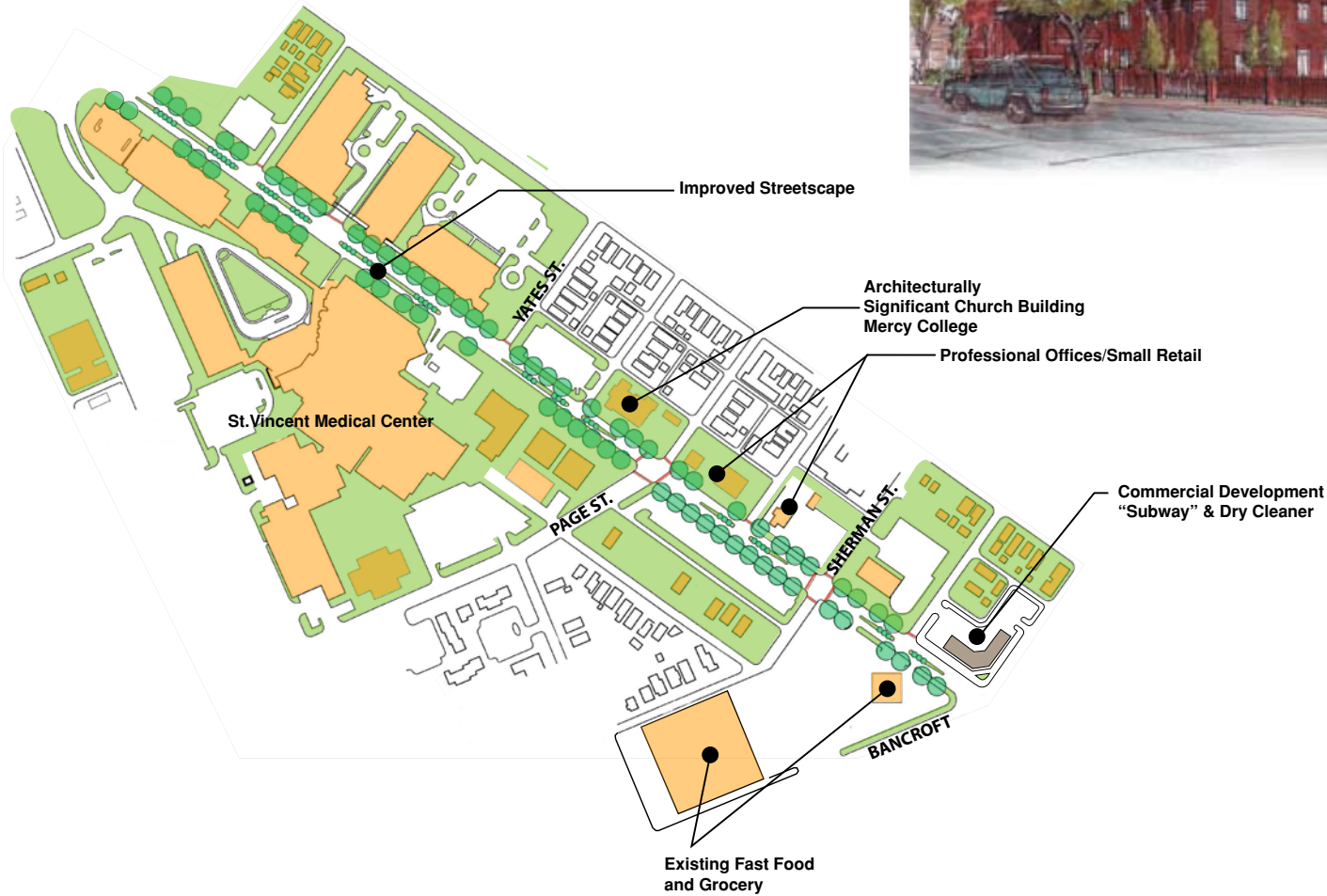
WOOD  CONC.  MET. PAN  OTHER   
CONDITION: VERY GOOD  GOOD  FAIR  POOR  VERY POOR



Existing Cherry St. at Page St



# Professional Commercial Cluster Map



## Bancroft Commercial Cluster

The Bancroft and Cherry Street intersection has already begun a renaissance in providing goods and services to area residents. The addition of the Toledo Seaway Food Center, White Castle, Rite Aid, and State Farm Insurance offices has made a substantial impact on the commercial viability of the area.

Building on the existing commercial cluster to expand the district several key opportunities are presented that include both new construction and the rehabilitation of several historic structures. Utilizing design standards that are complimentary to the original nature of the street will create a cohesive neighborhood business district.

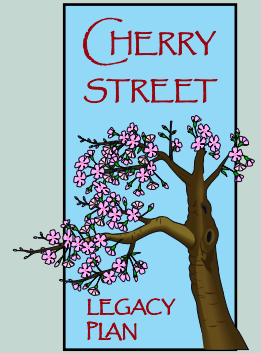
Replacing the carryout and former car wash on the northeastern corner with a “mini” shopping plaza that could accommodate several small businesses, such as a dry cleaner, sandwich shop and retail shop could greatly enhance the overall appearance of the corner.

Additionally, locating a fast food restaurant to the Cherry / Canton / Beacon island would give it more visibility and place it closer to the Greenbelt Parkway entranceway, making it more convenient to travelers while maintaining the residential business it currently enjoys. The island also offers the opportunity to provide a park-like setting and utilizing landscaping and perhaps sculpture to soften the appearance of the street and make it more pedestrian friendly.

Small commercial structures on the northeast side of Cherry between Oneida and Utica Streets could feature renovated storefronts and enhance the historic texture of the neighborhood.

The addition of a well-designed gas station and convenience store with a car washing facility would be a great addition to the neighborhood on the site of the existing Clark Station and McDonald’s restaurant. The access to both current businesses is difficult due to traffic density and the unusual angle of the street making entering and exiting difficult and often hazardous.

Beyond the State Farm Insurance office are the Arnold & Caruso Law Offices these historic buildings combined with the attractive Abele Funeral Home further enhance the character of Cherry Street and add context to the community’s pride in its history.



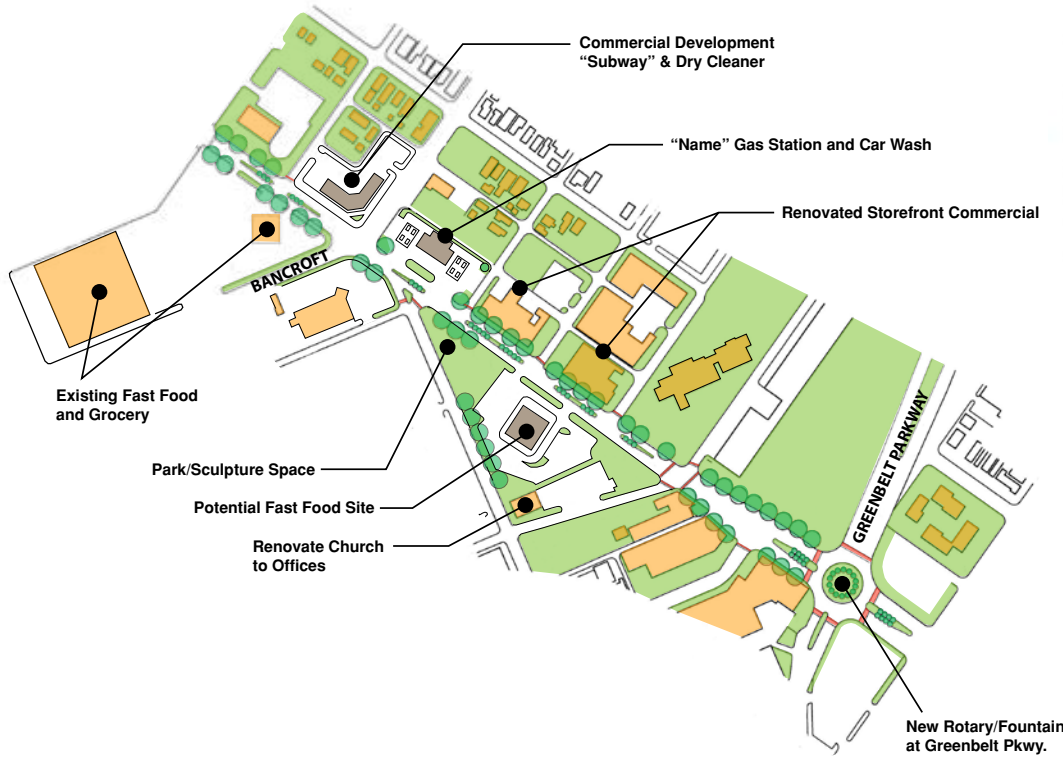


## Proposed Bancroft Commercial Cluster Plan

1. Group Similar/ Requested Commercial Ventures
2. Improve Streetscape and Landscape
3. Combination New Construction and Renovation



Existing Cherry St. at Bancroft

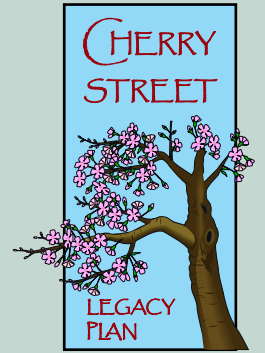


Bancroft Commercial Cluster



Existing Cherry St. at Utica





# Implementation



# Legacy Investment Target Area



Orange area indicates Legacy Investment Target Area



# Cherry Street Development Authority

The Cherry Street planning area is slightly over two miles long encompassing diverse neighborhoods and institutions. The complexities of the area and the number of community organizations involved in the revitalization process are to some degree competing for scarce resources and often under-staffed and under-funded for the large neighborhoods they serve making focus on Cherry Street difficult at best.

In order to undertake and oversee the improvement programs the recommendation is to form the Cherry Street Development Authority comprised of a representatives from each of the community development associations, major institutions, the City of Toledo and property owners under the direction of St. Vincent Mercy Medical Center.

The purpose of the CSDA will be to prioritize programs and projects and oversee the progress of implementing the strategic plan. A St. Vincent Mercy Medical Center staff person would be responsible for the day to day operations including administering the loan and grant programs, project development and funding development and oversight. Without the development of the Cherry Street Development Authority it is doubtful that the plan would be implemented in a timely manner.

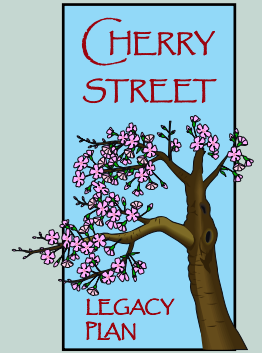
We also believe the CSDA should continue to implement community meetings to garner their input particularly to strengthen community identity and awareness and to plan functions that bring neighbors together.

Cherry Bancroft Summit Corridor Coalition has played a crucial role in the community for more than ten years along the Cherry Street element. CBSCC should continue its neighborhood activities and consider this plan a catalyst to further their goals on one of the corridors they have selected to improve.

## Cherry Street Development Authority

The recommendation for the composition of the CSDA would include:

- 1 – St. Vincent Mercy Medical Center
- 1 – Central Catholic High School
- 1 each – Community Development Corporation  
(adjacent to Cherry Street)
- 1 - City of Toledo Department of Neighborhoods
- 1 – City of Toledo Police Department
- 1 – Other non-profit institution
- 3 – Business Owners
- 2 - Cherry St. residents



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- 1 – Central Catholic High School
- 1 each – Community Development Corp. (adjacent to Cherry St.)
- 1 - City of Toledo Department of Neighborhoods
- 1 – City of Toledo Police Department
- 1 – Other non-profit institutions
- 3 – Business Owners
- 2 – Cherry Street Residents



## **Housing Programs**

### **Legacy Good Neighbor Award**

St. Vincent Mercy Medical Center has periodically selected and awarded Cherry Street residents with gifts for their excellent property maintenance and landscaping endeavors. We recommend the continuation and formalization of this program.

## **Residential**

### **St. Vincent Employee Down-Payment and Home Repair Program**

St. Vincent Mercy Medical Center has over 3,400 employees constituting a major economic impact on the neighborhood. The attraction and retention of these employees in the area surrounding the hospital facilities will continue to aid in the revitalization activities and provide additional employee benefits. Through employee surveys approximately 4% (or approximately 170 of the employees would be interested in area homeownership activities.

Reinstatement of the earlier St. Vincent Employee Program for \$5,000 of down payment is recommended if it occurs within the perimeters of the Legacy Investment Target Area. See attached map on page 62.

### **Legacy Receivership Program**

In order to strengthen the residential community's housing program, the Legacy Receivership Program will loan to an area community development corporations up to \$150,000 for each CDC area to acquire through Receivership single and multi-family rental housing structures that are in the Legacy Investment Target Area.

Funds can be used to cover legal, property taxes, environmental studies, architectural, land surveys, title and renovation costs.

Single family homes must be sold to owner-occupants but CDC's may retain ownership of multi-family structures. Mortgage loans will be made to CDC's at zero (0%) percent interest and will be repaid at sale of property or permanent financing of multi-family projects.

Applications for the funds will be made to the Cherry Street Development Authority with a description of the project, why it is important to the revitalization to Cherry Street and a proforma sources and uses budget for the revitalization of the property.

## Residential Programs

### Legacy Residential Façade Program

Once this program is developed ensuring the long term appearance and maintenance of properties along Cherry Street will enhance pride and improve the perception of the community. Surveys undertaken of neighborhood residents indicate a clear interest in maintaining the history and tradition of the Cherry Street community. Particularly identified as important is maintaining the historic housing along the corridor.

The creation and implementation of the Legacy Residential Façade Program for low-moderate income families is recommended to improve the appearance of the street and enhance the lifetime of the historic homes. Low-to-no interest loans for the exterior improvement of owner-occupied homes that are located in the Legacy Investment Target Area would be available for an investment of up to \$25,000.

Approved uses for the funds include: roofing, porch repair, steps and railings (including accessible ramps), and exterior painting. Construction or repair of garages and housing additions are not an approved use of the funds. Loans would only be available for owner-occupied single-family homes.

Steps to participate in the Legacy Façade Program are:

1. Call the Cherry Street Development Authority to ascertain income eligibility
2. Complete the application form.
3. Develop a scope of work based on the included design guidelines with at least three contractor bids that indicate the cost of the project;
4. Provide copies of most recent Internal Revenue Service Tax Return, W-2, and proof that Property Taxes are current;
5. A representative of the CSDA will inspect the property prior to work being undertaken and photograph the structure to verify current condition of the exterior and help document the proposed scope of work.
6. Once written approval is given the project is expected to be completed within 90 days of commencement.

Upon completion a representative from the CSDA will inspect the project and authorize final payment of the successfully completed project. Final photographs will be taken of the completed project.

Loans would be made on a declining interest basis, ie: the lower the income the lower the interest. Recommended amounts would be based on HUD income guidelines (based on current income levels adjusted annually).

60-80% 4% interest

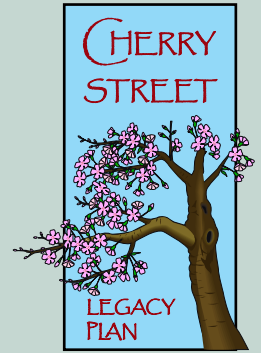
50-69% 3% interest

30-49% 2% interest

29% and under 0% interest

A mortgage would be placed on the property. Loans will be amortized over a 10 year period with the interest and principle deferred and if the original owner remains in the home the loan would be forgiven at a recommended rate of ten percent annually. If the house is sold or transferred during the ten year period the balance and interest remaining would be repaid. The maximum amount of the loan is \$25,000 which must be used to bring the exterior envelope of the property up to code. Homes are only eligible for this program one time.

Loan repayments will be recycled to continue the program.



## Example of Residential Facade Program



### Legacy Landscape Program

The Legacy Landscape Program is a yard beautification project that offers home owners up to \$500 grant for a one-time per property landscaping improvement through the Cherry Street Development Authority. Properties in the Legacy Investment Target Area would be eligible.

## Legacy Commercial Programs

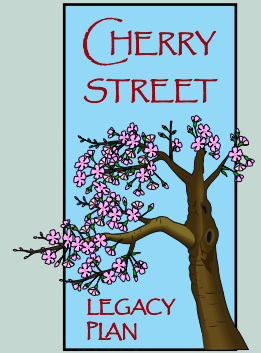
Cherry Street has a number of commercial ventures that are important to the community and the attraction and retention of other small businesses is crucial to revitalization of the neighborhood. Residents need goods and services and the employment opportunities that businesses provide. Several recommendations and opportunities present themselves.

### Development

Two vacant areas are large enough for new commercial development that would fit well into the overall development of Cherry Street. Near the Greenbelt Parkway is an area large enough for a stand alone family style restaurant or similar business that could capitalize on the cross section of automobile traffic at the mouth of the Parkway near downtown Toledo. Now that the Veteran's Memorial Glass City Skyway Bridge is completed, Greenbelt Parkway is a major transportation link to the hospital.

The Toledo Regional Core Circulator Study undertaken by TMACOG in 2002 would indicate the need for a streetcar connecting the downtown's government center to the Warehouse District via Summit Street from Cherry / Greenbelt to the Erie Street Market. Additionally, connectors to other key destination points such as the Toledo Museum of Art and Toledo Zoo could be available. Ways to improve the street system to make it more visitor and pedestrian friendly, provide the ability to cross the river and improve downtown bus operations were included in the study. Cherry Street is also envisioned as the entryway to the Marina District.

Another site that beckons for the development of a small retail / office complex is at the corner of Central and Cherry Street. Sufficient land is available to build an approximately 30,000 sq. ft. center that could house such businesses as urban clothing, athletic supplies, a uniform shop, or florist. Since this corner already has several businesses and is already an accepted neighborhood commercial center the addition of other businesses would benefit the existing retail by becoming an even greater destination point. Utilizing design guidelines that are appropriate for the neighborhood will be important to the overall street appearance.



## **Façade Improvement**

The historic nature of the Cherry Street area is important to the residents. Maintaining and improving the existing commercial structures to enhance the streetscape appearance and attract clients will also further improve the perception of the neighborhoods beyond the Cherry Street perimeter.

In order to undertake a Façade Program the following recommendations could be utilized to undertake this endeavor and expand upon the existing City of Toledo Neighborhood Façade Grant Program.

Loans of up to \$25,000 at a zero percent interest for a period of five years could be offered to building owners to improve the exterior of the buildings including roof repairs or replacements when combined with street-side appearance improvements. Utilizing the same fundamentals of the City of Toledo's program the funds could complete additional improvements or be used toward the funding to leverage the city's reimbursement of completed project funding.

The Legacy Loan would be repaid on a monthly basis and the lien released upon repayment. No interest would be paid on the loan. The use of this loan program would not be contingent on using the city's façade program.

## **Business Attraction**

The creation of new businesses on Cherry Street will improve its vitality. New business also means new employment opportunities for area residents. Creation of a micro-enterprise loan pool to attract entrepreneurs to the area should be established. For businesses interested on locating on Cherry Street a \$100,000 revolving pool could be established that would loan up to \$10,000 per business at zero interest. This fund could be matched with other local non-profit or City of Toledo programs to enhance the overall impact of the loan program.

## Community Strengthening

The Cherry Street area features several distinct residential and business areas. Bronson and Birckhead Place are unique from their neighbors across Cherry Street in the Toledo Olde Towne area. The Lagrange, Warren Sherman and NorthRiver residents are diverse and special in their own right. Bringing the community together to celebrate their distinctiveness can hasten revitalization and the community quality of life.

Developing a sense of community pride and identity will boost interest in maintaining properties and reduce the perception of crime and criminal activity. A few ideas are being presented for consideration.

### Cherry Blossoms on Cherry

One of the most important elements in improving the vista of Cherry Street is planting trees. Not only do trees visually enhance the area but they also serve as a safety element by slowing traffic. Interestingly, it appears there are no Cherry trees on Cherry Street. The recommendation to plant sterile (non-fruit bearing) trees that still blossom in the spring offers an opportunity to brate the season.

Community “neighboring” to bring people together socially has always been an important function in improving understanding and developing tolerance between residents. Perhaps a spring Cherry Blossom Festival could be held annually inviting the surrounding areas together for food and fun. This could also be used as a fund raiser for future Cherry Street community improvements and programs.

### Banners

Brightly colored banners are associated with excitement and a sense of “something important is happening here.” This is a neighborhood with pride in itself and highlighting that through identifiers such as banners.

### Gateways

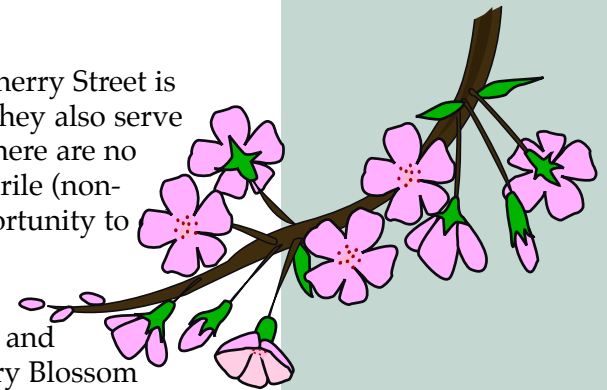
The uniqueness of the area should also be welcoming and highlight natural entrances to the community. Three gateway areas have been identified for the area: Greenbelt Parkway, Franklin and Cherry and the Berdan islands area. An additional gateway area has also been identified at the Summit and Cherry intersection in the downtown area – but that is separate from this proposal.

A beginning project is already underway at the entrance to the Greenbelt Parkway with the construction of pergolas and plantings, but should have additional streetscape enhancements on the opposite side of Cherry to tie the area together. Additional plantings, cherry trees, and banners would signal a shift from downtown to the neighborhood area.

Franklin and Cherry, which is also an entrance into St. Vincent Mercy Medical Center, should be marked with greater significance for the hospital but also indicate the change to a residential area as the areas move away from commercial and industrial use.

### Neighborhood Safety Strategy

- Improved security through density reduction, lighting enhancements and physical security patrol presence.
- Reduce high abandoned/vacant structure rate of neighborhood.



## Neighborhood Safety Strategy (continued)

- Improve privacy through housing density reduction by providing green space.
- Clean up the neighborhood by making the alleys more visible and accessible to police patrols, utility crews and trash pickup.
- Open and lighted green space provides better access and visibility for police patrols.
- Reduce high-speed cut throughs.
- Provide green space for light and noise buffer zones.

## Projected Five Year Program Costs

Program	Units	Cost per unit	Anticipated Annual Cost*	Total
Façade Program	20	25,000	100,000	500,000
Receivership Program	4	150,000	300,000	600,000
Commercial Façade Program				
	10	20,000	50,000	200,000
Good Neighbor Award				
	10	500	1,000	5,000
Landscape Program	30	500	3,000	15,000
Banners*	100	100	10,000	10,000
Gateways*	3	15,000	45,000	45,000
Green Spaces / Median Islands*				
	3	10,000	30,000	30,000
Employee Assisted Housing Program				
	15	5,000	25,000	125,000
Business Attraction	5	10,000	10,000	50,000
Program Administrative				
	1	40,000	40,000	200,000
<b>Total</b>			<b>614,000</b>	<b>1,780,000</b>

\*The Anticipated Annual Cost includes projects that would be completed in the first years such as banners, gateways and green spaces / median islands. These projects would not be duplicated in future years. By completing these projects in the first year and in conjunction with other streetscape and roadway improvements a significant and visible impact will be recognized in the community.

Various contributors would be sought to assist in the development and maintenance of these programs.

# Potential Funding Sources

## *Local Initiatives Support Corporation*

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.

**TRAINING AND TECHNICAL ASSISTANCE:** 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.

**PROGRAM GRANTS:** 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.

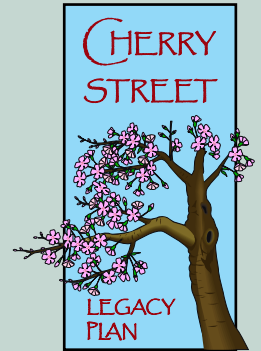
**PROJECT FINANCING:** LISC is probably best known for financing real estate projects, including housing, community facilities, commercial (retail and office) and industrial development. We offer:

**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).

### *Toledo-Lucas County Port Authority Community Economic Development Grant / Loan Pool*

The Toledo – Lucas County Port Authority has developed a \$350,000 annual Community Economic Development Pre-development Grant and Loan Pool to help foster neighborhood commercial and industrial development. Following are a few of the major criteria points for eligibility and award:

**Place-based**—Within Lucas County, the Port Authority funds will be focused in areas/neighborhoods with a predominance of low and moderate income households, a predominance of slum and blight conditions, and/or suffering from disinvestment (as evidenced by vacant structures, abandoned homes, and other deterioration). Projects that support a comprehensive economic development effort will be given priority. Port funds should not support the relocation of a business from one political subdivision in Lucas County to another.

**Real Estate Development**—Focused on development rather than property management, the emphasis will be on:

- Brownfields
- Commercial Corridors
- Vacant Commercial/Industrial Buildings and Sites

**Risk**—*Pre-development funds* will be invested to provide non-recourse, no cost *pre-development grants*. Funds committed to development costs must fill gaps identified through underwriting, review of the pro forma, and satisfy the investment committee of the justification. All investment commitments will result from an underwriting review and a deliberative process. Underwriting review of future investment proposals will consider prior performance.

**Collaborative**—Community development investments will be targeted to support collaborative efforts that involve:

- Public and Private Sectors
- Community-based organizations (CBOs) working in meaningful roles that should include ownership, financing, and development responsibilities.
- Collaboration among multiple non-profit partners will be encouraged when appropriate.

**Conducive to Job Generation and Business Development**—Projects will earn community development investment priority by demonstrating their potential to support employment and business development. Proposed projects that enhance market awareness attract preferential financing, and make a comprehensive impact on their surrounding areas will receive priority.

**Recipients must be 501 (c) 3 organizations** in good standing and must demonstrate the capacity to manage funds and develop real estate. Applications from partnerships between organizations will be considered.

### City Of Toledo:

#### *Neighborhood Façade Program:*

The Neighborhood Business District Façade Improvement Program was created by the City of Toledo to provide an incentive for the exterior improvement of commercial buildings in designated neighborhood business districts within the City of Toledo.

### What facade improvements are eligible?

- Facade - structural and visible on all sides from street or parking lot
- Window Treatments
- Doors
- Signage, murals, awnings
- Roof Repairs if 1/3 of repair is included in the total project cost.
- Architectural assistance is free for applicants

### Who is Eligible?

- Owners
- Tenants with Owner's Approval
- Non - profit organizations

### How do I apply for a grant?

- Obtain a grant application from Area Community Development Organization
- Obtain three bids, at prevailing wage rates, for all work to be completed
- Return the application to the CDC representing the area

### *Neighborhood Economic Development Loan Program*

The NEDL Program is a loan pool of 5 banks and the City of Toledo collaborating to provide access to conventional credit sources for businesses which would not normally qualify for commercial credit.

Small, community-based businesses, sometimes called micro-enterprises, which are in business now or about to start up, which produce a product or sell goods and services in their host communities, which operate from neighborhood commercial/industrial locations or from the owner's home and which provide employment to the business owner and possibly several employees are the target of this financing program.

NEDL applicants, whether in business now or anticipating starting a business, have to present a plan showing the market potential of their product or services, the benefit to the community of the business, and the financial feasibility of their business. The CDC in your neighborhood will help you with the development of your business plan.

Loans shall be in the range of \$3000.00 to \$20,000.00 and used for the acquisition of current or fixed assets for the business's outlined in the business plan. Examples of such assets would be inventory, machinery and equipment, furniture and fixtures, or leasehold improvements to the business space.

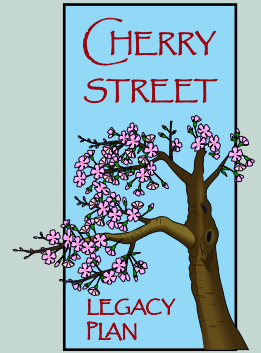
The maximum loan term is five years. 33 percent of the loan is provided by the City of Toledo and is at zero interest. The remainder of the loan is provided by the banks and is at prime rate + two percent.

Contact the CDC representing the geographic area for more information about the NEDL program, for help in preparing a business plan, and for assistance with your other business needs.

### *Economic Development Loan Program*

The Enterprise Development Loan program's primary goal is the retention and creation of jobs for low-to-moderate income residents of the City of Toledo by providing term-financing to businesses at attractive rates.

The EDL program's intent is to encourage private lenders to provide credit to firms which have difficulty securing reasonable financing that promotes growth while, at the same time preserving working capital.



The EDL may not exceed thirty-three percent of the eligible project's cost and the remaining sixty-seven percent must come from private sector financial institutions, such as banks. The interest rate of the loan is below the market fixed rate and remains so for the life of the loan.

The term of the loan cannot exceed seven years and is based on the useful life of the assets. If the loan is used for working capital the term may not exceed three years. The loan amounts range from 20,000 dollars up to 100,000 dollars.

The EDL may be used for purchase of inventory, machinery and equipment, furniture and fixtures, leasehold improvements, working capital, and architectural, engineering or other professional consultation.

Qualifying for-profit applicants would be in the construction sector where average annual receipts for preceding three years have not exceeded 17.8 million dollars, the manufacturing and wholesale sectors where there are no more than 500 employees, the retail and service sectors where annual receipts do not exceed 3.5 million dollars.

Qualifying non-profit applicants must be incorporated as a 501(c)3 corporation and in business for two years with an active business development program and the project must have direct impact on business development in its service area.

Call your CDC representative for applications and assistance in processing your Enterprise Development Loan.

### *Community Reinvestment Area Tax Abatement*

Community Reinvestment Areas (CRA's) provide tax abatement to promote new construction or rehabilitation of existing residential, commercial or industrial structures. The program gives tax breaks on the increased property value of approved structures within the designated areas of Toledo.

Approved projects are exempt from paying any increased taxes caused by the improvements for a specified time period. The tax exempt period begins the calendar year after certification is completed by the county auditor. Major improvements or a combination of minor improvements and general maintenance items may increase the taxable value of your property and result in CRA eligibility. Some examples of major improvements that would qualify for tax abatement would be building a new porch, remodeling an attic into a living area, new additions to the existing structure, installing a sunroom, or, several normal maintenance items in conjunction with each other (complete rehabilitation.)

For existing 1 and 2 family dwellings the minimum cost of improvements must be at least \$2500 to qualify for a 10 year tax abatement. An existing dwelling of more than 2 units must have a minimum improvement cost of \$5000 to qualify for a 12 year tax abatement. Existing commercial and industrial structures must have \$5000 minimum improvement cost to qualify for 12 years of abatement.

Community Development Corporations have CRA applications available and would be happy to give you additional information on Community Reinvestment Areas, including maintenance items that might result in CRA eligibility.

### *HOME Investment Program*

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).

## 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

*What is a Linked Deposit program and how does it work?*

Lucas County Treasurer Wade Kapszukiewicz, 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.

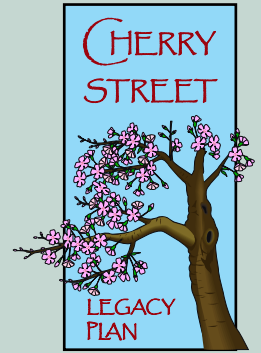
*Who is eligible?*

In order to qualify for the Linked Deposit Program, the small business must meet the following requirements: Be organized for profit. Maintain offices and operating facilities exclusively in Lucas County. Employ fewer than 150 people at the time of application, the majority of whom must be Ohio residents.

## 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: "<http://www.nthp.org/ntcicfunds/index.html>"

#### 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" "[http://www.ntcicfunds.com/basics/basics\\_federal.html](http://www.ntcicfunds.com/basics/basics_federal.html)" historic and "[http://www.ntcicfunds.com/basics/basics\\_newmarkets.html](http://www.ntcicfunds.com/basics/basics_newmarkets.html)" New Markets 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.

"<http://www.ntcicfunds.com/funds/ntcif.html>"

#### 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.

SDF is capitalized by Chevron Texaco and managed by "<http://www.taxcreditcapital.com/>" Tax Credit Capital, LLC. . NTCIC supports SDF by referring deals through its national network of state and local historic preservation organizations, Main Street programs, Historic Hotels of America, and National Trust Regional Offices. To date, SDF has committed or closed on 59 projects totaling \$30.5 million in rehabilitation tax credits.

SDF operates in all 50 states and is also able to purchase state historic credits in Virginia, Maryland, Rhode Island, Michigan and Louisiana. All types of properties are eligible, including boutique hotels, offices, restaurants, entertainment uses, cultural and nonprofit facilities, retail and mixed-use projects.

"[http://www.ntcicfunds.com/funds/small\\_deal\\_fund.html](http://www.ntcicfunds.com/funds/small_deal_fund.html)"

### *Historic American Theaters Fund:*

The Historic Theatre Financing Fund was formed in 2004 by the League of Historic American Theatres and NTCIC. Its purpose is to facilitate the rehabilitation of historic theatres by providing League members greater access to federal tax credit equity and technical assistance. Specifically, League and NTCIC staff help member theatres navigate the requirements of the federal and state rehabilitation tax credit and the federal New Markets Tax Credit programs. As many theatres do not have sufficient or existing tax liability to keep the credit for themselves, assistance is also provided in marketing their project to potential tax credit investors. "<http://www.lhat.org>"

#### **Basic qualifications for the Fund's assistance**

In order to qualify for the HTTF's assistance:

A theatre must be considered "historic" – meaning that it is listed on the National

Register of Historic Places, or is eligible to be listed, or that it is a “contributing” building in a National Register historic district; or

The theatre must be a non-historic building built before 1936 (its non-historic status must be verified by your State Historic Preservation Officer); and

The organization in charge of the theatre’s rehabilitation must be a theatre-level member of the League of Historic American Theatres.

A theatre must be willing to sign an Engagement and Right of First Refusal Agreement with NTCIC.

One or more representatives of the organization in charge of the theatre’s rehabilitation must take part in one of the “Financing Historic Theatre Rehabilitation” training workshops offered several times each year by the League and NTCIC. "[http://www.lhat.org/programs\\_services/education.asp](http://www.lhat.org/programs_services/education.asp)"

### *New Markets Tax Credits*

#### **What are New Markets Tax Credits?**

The New Markets Tax Credit (NMTC) is a 39 percent credit on an equity investment to a Community Development Entity (CDE), such as NTCIC, that is claimed over a 7-year compliance period (5 percent over the first 3 years and 6 percent over the last 4 years). The CDE must then make a Qualified Equity Investment or loan to a Qualified Business in a Qualified Low-Income Community (LICs). Most Commercial and mixed-use real estate development projects located in LICs are Qualified Businesses. (Residential projects without a commercial component do not qualify.) The New Markets program is designed to encourage investments in LICs that traditionally have had poor access to debt and equity capital.

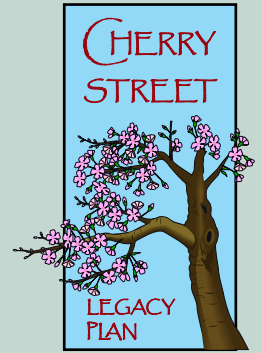
#### **How do they Work in Conjunction with the Historic Tax Credit?**

Unlike the federal Rehabilitation Tax Credits, the annual dollar volume of New Markets Tax Credits allocated by the U.S. government is capped. That means that CDEs must compete against each other to receive an allocation of New Markets Credits during each annual funding round. Once a CDE wins an allocation, it partners with an investor who is attracted by the tax benefits offered by the New Markets Tax Credit. In order to claim the credit, the investor must make an equity investment in a CDE.

For example: consider the existing investment partnership between Bank of America and NTCIC. NTCIC won a \$53 million New Markets allocation in 2006. Bank of America provides equity to NTCIC’s National Trust Community Investment Fund which it invests in an historic commercial rehabilitation project that is eligible, by virtue of its location in an LIC, for both the federal historic (HTC) and New Markets (NMTC) tax credits. In exchange, the project transfers its historic and New Markets tax credits to NTCIF and ultimately, Bank of America. In addition to its usual investment return on the historic tax credit, Bank of America is also earning 39 cents (the value of the NMTC) on the dollar amount of its initial RTC equity investment. Bank of America is therefore willing to make a higher aggregate equity investment to reflect the value of both credits. This so-called “twinning” of rehabilitation and New Markets Tax Credits on the same real estate transaction has a net effect of adding 25-30 percent more equity to the transaction. This equity boost helps offset the more difficult economics of developing historic properties in disinvested communities.

#### **Why Use Them?**

The additional equity that a twinned historic/New Markets Tax Credit investment brings to a rehabilitation project can have a positive impact in a number of ways. The additional equity reduces the project’s debt burden. Nonprofit developers of real estate may use the extra cash to reduce their fund-raising burden.



The New Markets Tax Credit and the Historic Tax Credit are natural allies. LICs are defined as U.S. census tracts with a 20 percent poverty rate or household incomes at or below 80 percent of the area or statewide median, whichever is greater. Due to this liberal definition, 40 percent of all U.S. and most central business district census tracts qualify for the NMTCs. Because most old buildings are found in disinvested parts of any city or town, and most rehab tax credit projects are located in central business districts, in 2005 68 percent of all HTC Part 3 approvals were granted for properties in qualified NMTC census tracts. The IRS has provided specific guidance that allows for the twinning of the HTC and NMTC.

### **New Markets Tax Credit Tips from NTCIC**

Regulations state that CDE investments must be in Qualified Businesses which, for certified historic and older properties, would include commercial space mixed-use properties that include residential rental units. Community and cultural facilities are considered commercial uses. A mixed-use (residential/commercial) property can qualify as long as more than 20 percent of the gross revenue in each of the 7-year compliance period comes from commercial rents. CDEs typically require developers of mixed-use properties to guaranty the minimum ratio of commercial to residential rents.

All CDEs give a high priority to doing transactions that would not go forward but for the application of the NMTCs. CDEs also look to fund real estate projects that can demonstrate a high degree of community impact. Increased competition for allocation has caused most CDEs to commit to target areas of even higher distress than the minimum NMTC standards.

### ***Federal Rehabilitation Tax Credit***

Federal law provides a federal income tax credit equal to 20% of the cost of rehabilitating a historic building for commercial use. To qualify for the credit, the property must be a certified historic structure—that is, on the National Register of Historic Places or contributing to a registered historic district. (Non-historic buildings built before 1936 qualify for a 10% tax credit.) A substantial rehabilitation is necessary, and the work must meet the Secretary of the Interior's Standards for Rehabilitation. Applications for the credit are available through your "[http://www.nthp.org/help/statewide\\_org.asp](http://www.nthp.org/help/statewide_org.asp)" state historic preservation office, and the final decisions are made by the National Park Service. For more information, take a look at our Rehabilitation Tax Credit Guide, prepared by our Community Revitalization Department. In addition, the National Park Service's website offers helpful information on this tax credit. (At present, individuals rehabilitating a historic property for their primary residence do not qualify for this tax credit.)

### ***Transportation Enhancements Funding***

Since 1991, states have dedicated over \$2 billion in Federal-aid highway funds to thousands of transportation-related historic preservation projects; historic resources have also benefited from transportation enhancement money for landscaping, land acquisition, historic bridge and road activities, and streetscapes in historic commercial districts. For more information on transportation enhancements funding, download *Building on the Past, Traveling to the Future*, a free guide prepared by the National Trust and the Federal Highway Administration.

## **State of Ohio:**

### ***1st Stop Business Connection***

The 1st Stop Business Connection, a program sponsored by the Ohio Department of Development's Small Business Development Centers and the U.S. Small Business Administration, provides FREE state-level information needed to get started or continue on your entrepreneurial journey.

You will be guided through six simple steps to create a business information kit. Then, you can immediately download your kit.

Your FREE business information kit will contain the basics all business must know and the state-level regulations and forms specifically for your business. You will still need to check federal and local regulations before starting your business. After you complete your kit request, you will be able to click on links to the state and federal agencies every business comes in contact with.

If you would like to have a business information kit sent to you through U.S. mail, please call us toll free at 1-800-248-4040 or 614-466-4232.

After reviewing your kit, contact your local Small Business Development Center (SBDC) for free, one-on-one business consulting assistance.

## Historic Tax Credits

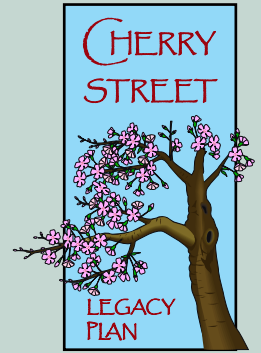
### **Program Summary**

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. 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.

The legislation has established funding for two future rounds for fiscal year 2010 (July 1, 2009 – June 30, 2010) and fiscal year 2011 (July 1, 2010 – June 30, 2011) where a minimum of \$15 million dollars in tax credits will be available. As application details are established in the coming months, they will be posted on this website. For applicants that have already been awarded tax credits, a link to the amendment form and instructions for the project completion and tax certificate request form can be found under program forms.



For information regarding the Ohio laws and administrative rules that pertain to the Ohio Historic Preservation Tax Credit can be obtained by clicking on those topics in the "Quick Navigation" section of this web page. Useful links to other web sites can be found under the "Featured Links" section of the website.

For questions or comments regarding the Ohio Historic Preservation Tax Credit please contact the Urban Development Division by telephone at 614-644-6552 or [Email US](#).

### **Business Incentives Loans and Grants**

#### *Automotive Suppliers Zero Percent Financing Initiative*

Provides zero percent financing on loans related to the location or expansion of automotive manufacturing and related research and development operations that make new capital investments and create jobs. The zero percent financing is available for the 166 Direct Loan and the Research & Development Investment Loan Fund programs.

**Rate / Terms:**

Zero percent interest on the 166 Direct Loans and Research & Development Investment Loan Fund loans will apply for the first 24 months of the loan. Following the special promotion period, loans will be subject to standard low interest rates for the remainder of the term.

**Benefits:**

Low fixed rate financing. Also incentivizes Ohio companies to make new investments in Research and Development activities.

**Eligibility:**

Tier I and tier II automotive suppliers are eligible to apply that are either locating or expanding to Ohio and are engaged in, but not limited to, manufacturing and research and development. The eligible project to be financed must be directly related to the production of automotive parts for passenger vehicles and/or light trucks or related research and development. Companies must apply for the loans through December 31, 2006

**Contact Phone Number:**

Office of Financial Incentives (614) 466-5420 or (800) 848-1300

#### *Ohio Enterprise Bond Fund*

Provides loans for land and building acquisition, construction, expansion or renovation and equipment purchases for eligible businesses.

**Rate / Terms:**

Long-term, fixed rate for up to 20 years;  
Interest rate based on Standard & Poor's AA-minus rating, for up to 90% of total project amount.

**Benefits:**

Access to national capital markets for unrated companies  
May not require third-party credit enhancement

**Eligibility:**

Must show repayment and management capabilities. Must be able to document job creation or retention Ohio prevailing wage rate applies

**Contact Phone Number:**

Office of Financial Incentives (614) 466-5420 or (800) 848-1300

#### *Volume Cap Program*

Federally authorized programs providing authority to issue tax-exempt bonds for select private (non-governmental) activities

**Rates / Terms:**

Project funding is awarded to sections 122-4-01 to 122-4-08 OAC.

**Benefits:**

Authorizes bond issuers with ability to finance projects at interest rates below that of the conventional market

**Eligibility:**

Must involve mortgage loans to low-income home buyers, student loans, construction or improvement of certain types of manufacturing facilities, solid waste treatment equipment or pollution abatement facilities, or multifamily rental housing development or renovation.

**Contact Phone Number:**

Office of Financial Incentives (614) 466-5420 or (800) 848-1300.

**166 Direct Loan**

Provides loans for land and building acquisition, expansion or renovation, and equipment purchase.

**Rates / Terms:**

Up to 30% of total eligible fixed cost (\$350,000 - \$1 million);

Two-thirds of prime fixed rate for 5-15 years;

Equity minimum 10%;

In distressed areas of the state, preferential rates and terms are available;

State Development Director may authorize a higher loan amount or modified rate and terms that address a unique and demonstrated economic development need.

**Benefits**

Rate, Term, and Availability

**Eligibility**

Must show repayment and management capabilities; Must create or retain 1 job for every \$15,000 received or \$35,000 in prevailing wage rate applies.

**Contact Phone Number**

Office of Financial Incentives (614) 466-5420 or (800) 848-1300

**Urban Redevelopment Loan**

Removes development barriers from urban core property so that private sector job opportunities can be created.

**Rate / Terms:**

The maximum loan available is the lesser of \$5 million dollars or 40% of eligible costs. The maximum loan term is up to 15 years.

Principal and interest may be deferred for the first 5 years.

The interest is no greater than 50% of the prime rate as determined by the Director of Development.

Municipalities will be limited to a \$10 million loan balance and no more than three projects can be undertaken at a time.

**Benefits:**

Availability of funds.

Redevelopment of urban properties.

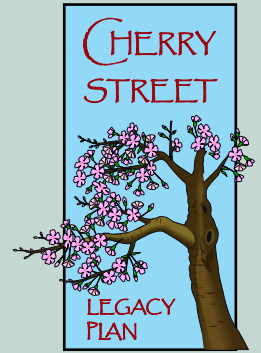
**Eligibility:**

Distressed MSA Central Cities - Municipality or designated nonprofit economic development organization

Land and building acquisition, infrastructure improvements, brownfield site remediation activities, and building renovation/demolition.

**Contact Phone Number:**

Office of Financial Incentives (614) 466-5420 or (800) 848-1300



## Federal Programs:

### Housing and Urban Development:

#### *Brownfield Economic Development Initiative:*

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.

#### **BEDI Purpose:**

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 re-loan 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.

#### **Eligible Applicants:**

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*

#### **Summary:**

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.

**Purpose:**

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.

**Type of Assistance:**

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 Borrowers:**

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

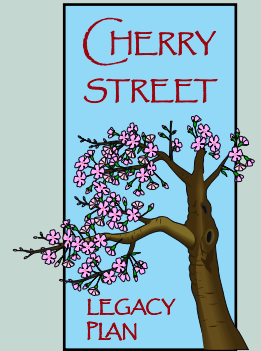
**Eligible Customers:**

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

**Application:**

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.

### *Neighborhood Stabilization Program*

HUD's new Neighborhood Stabilization Program will provide emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. The Neighborhood Stabilization Program (NSP) provides grants to every state and certain local communities to purchase foreclosed or abandoned homes and to rehabilitate, resell, or redevelop these homes in order to stabilize neighborhoods and stem the decline of house values of neighboring homes. The program is authorized under [Title III of the Housing and Economic Recovery Act of 2008](#).

## Department of Commerce

### *Public Works and Economic Development Program*

Public Works and Economic Development investments help support the construction or rehabilitation of essential public infrastructure and facilities necessary to generate or retain private sector jobs and investments, attract private sector capital, and promote regional competitiveness, including investments that expand and upgrade infrastructure to attract new industry, support technology-led development, redevelop brown-field sites and provide eco-industrial development.

## Foundations

### *Kellogg Foundation*

The following guidelines help direct the Kellogg Foundation's funding decisions:

**Foundation Goals:** The Foundation will only consider requests that fall within specific interest areas.

**Geographic Considerations:** Generally, the Foundation gives priority to applicants from these targeted regions:

- The United States
- Latin America and the Caribbean
- Southern Africa – Botswana, Lesotho, Malawi, Mozambique, South Africa, Swaziland, and Zimbabwe

**Activities/Projects Not Funded:** Generally, the Foundation does not make loans and does not provide grants for:

- Operational phases of established programs
- Capital purposes (purchasing, remodeling, or furnishing of facilities and equipment, except as part of a programmatic effort)
- Separate budget line items labeled as "indirect or overhead costs"
- Conferences
- Films, television, or radio programs, unless they are integral parts of a project or program already being funded
- Endowments or development campaigns
- Religious programs
- Individuals

### **Research Funding:**

Research is funded only as part of a broader program (research to investigate the effects of a Foundation-funded project, for example).

Planning or Studies: Funds may be provided to grantees for planning or studies that directly assist in the development or implementation of a project. This may occur when planning or studies are needed to enhance a project's objectives.

Qualifying Organizations/Projects: To be eligible for support, the organization or institution, as well as the purpose of the proposed project, must qualify under regulations of the United States Internal Revenue Service.

Sustainability of Project: The grantee, community, or other beneficiary must demonstrate the potential to continue the funded work in a self-renewing manner after Kellogg Foundation funding ceases.

### **Application Process**

We prefer that grant applicants submit their preproposals electronically by using the Foundation's online application. Grant applicants who are not able to apply electronically should submit a pre-proposal document of less than five pages, containing the information highlighted on the How to Apply page.

### *Kauffman Foundation*

The Kauffman Foundation makes grants and supports initiatives in entrepreneurship and education at points where we can step into an issue and affect the lives of a great many people in a significant way for the long term.

Grants go to a grantee or partner organization to fund a particular project or program related to our focus areas. While an individual grant may focus on a narrow piece of our work, initiatives are larger enterprises that support a broader idea or a wider field of interest. As a result, a single grant or a group of several grants may go to support a single major initiative.

The Foundation's grant making framework includes idea grants to get innovation moving, seed grants to pilot and test good ideas, and scale grants to refine and bring good programs up to scale. We make sustaining grants to programs only as needed and we watch for programs that can be spun out on their own. [www.kauffman.org](http://www.kauffman.org)

### *Kresge Foundation*

#### Green Building Initiative

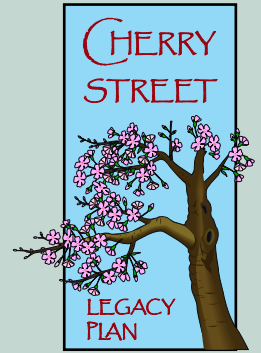
Encouraging nonprofit organizations to consider building green

The Foundation's Green Building Initiative, launched in 2003, is intended to increase the awareness of sustainable or green building practices among nonprofits and encourage them to consider building green. Upfront planning and an integrated design process are necessary to achieve the full benefits of a green building. The Initiative offers educational resources and special grants to help nonprofits during this planning phase.

The Initiative's Planning Grant program encourages nonprofits working in the arts, health, and human service areas to consider green for the first time. Grant guidelines in this program encourage environmentally-focused organizations to innovate, creating new models of sustainable design. Planning grants are available in amounts from \$25,000 to \$100,000.

As of February 2006, The Kresge Foundation has awarded 64 planning grants totaling \$4,146,000 since the Initiative's launch.

The Initiative's LEED Bonus Grant program for grantees in the Capital Challenge Grant Program is closed with a total of \$7,200,000 committed to 42 nonprofit organizations. These organizations will receive bonus grants of \$150,000 or \$250,000 when their projects became LEED certified by the U.S. Green Building Council ( <http://www.usgbc.org>).



The Foundation also makes available a series of educational materials designed specifically for nonprofits, helping you understand the green approach and consider it next time you build.

In order to support in-depth learning about green building, The Kresge Foundation also sponsored green building workshops designed for nonprofit organization executive staff and volunteers interested in the subject.

### *Capital Challenge Grant Program*

*Building nonprofit sustainability through capital challenge grants*

A capital campaign can do much more than build a building. It can strengthen your organization, fuel its growth, and extend and enrich the connections that make the organization effective and sustainable in your community.

A capital campaign provides an opportunity to reach out to new donors and volunteers, helping them understand the value of your mission and your organization. It is about relationships: nurturing old ones and developing new ones. It is about learning and planning the best ways to operate your organization with what you have now—and what you will have in the future.

Through this Capital Challenge Grant Program, we provide an incentive and a tool your organization can use to build long-term relationships with donors and volunteer leaders beyond the building project. The challenge requires organizations to meet 100% of their fund raising goals. The solicitation process provides organizations an opportunity to make a compelling case to stakeholders to contribute to the immediate capital need and then beyond for ongoing operating needs.

We invest in organizations that have engaged boards, capable senior staff, loyal donors, and committed volunteers. We believe that a healthy, sustainable nonprofit can deliver the greatest benefit to the community it serves.

### Other Business Resources:

*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. [assets@accesstoledo.com](mailto:assets@accesstoledo.com).

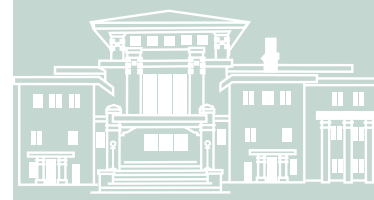
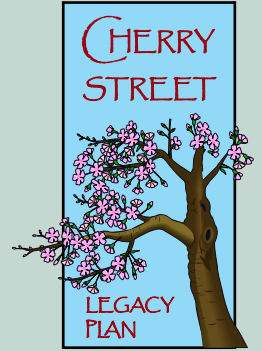
*Women's Entrepreneurial Network* ([www.wentoledo.org](http://www.wentoledo.org)) was established in 1993 to "encourage and support businesswomen and women-friendly businesses with successful entrepreneurial development." WEN puts on 4-part seminars covering business plans, marketing, financing and record-keeping. 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. You can contact WEN at 419-536-6732 or by email at [info@wentoledo.org](mailto:info@wentoledo.org).

The *US Small Business Administration* has a large website at [www.sbaonline.sba.gov](http://www.sbaonline.sba.gov). Be sure to click on "outside resources" where you will find hundreds of links.

## 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.





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trails  
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- 12 Collingwood Heights
- 13 Collingwood Park
- 14 Corvian Heights
- 15 Cushing Place Extension
- 16 Cushing Place
- 17 Jewell Place
- 18 Cycledale
- 19 Shoemaker's Sub<sup>n</sup>
- 20 Woodrow Pl<sup>z</sup>
- 21 Extn. Woodrow Pl<sup>z</sup>
- 22 Richardson Place
- 23 Ureula Tolcott Place
- 24 Murray & Company's Add.
- 25 Henry's Add.
- 26 H. J. Smith's School Park
- 27 Reinhardt's Boulevard Add.
- 28 Garfield Place
- 29 Kelly's Sub

- B 3 Colling Ottawa Heights Trn.
- E 3 Waverley Terrace
- F 3 Ernest Sub
- G 3 Ramsayers Replat
- H 3 2nd Replat
- I 3 Winters & Vanderwals 2nd Sub
- J 3 Cambridge Court
- K 3 Murray & Company's 2<sup>nd</sup> Trn.
- L 3 Collingwood Terrace
- M 3 Elenhurst Add., Extn. of
- N 3 Buck's Sub
- O 3 Wessell Add.
- P 3 Weissenberger Add.
- Q 3 Dixon Place
- R 3 Dixon Place Ext.
- S 3 Candler's Sub
- T 3 Greenidge Extn.

Scale: 300 feet to a