

Liberty Heights Corridor
Comprehensive Real Estate and
Economic Development Assessment

Baltimore, Maryland

Prepared for:
Baltimore Development Corporation

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I. Introduction

Baltimore Development Corporation undertook this assessment of real estate and economic development potentials for the Liberty Heights Corridor with the goals of

- reinforcing and improving the business districts that serve the area;
- eliminating blight and other factors that constrain economic development;
- enhancing the residents' quality of life by attracting businesses to serve local needs and improving conditions; and
- stabilizing and revitalizing residential neighborhoods.

This assessment builds on the 2005 Greater Northwest Strategic Neighborhood Action Plan and the partnership among the City of Baltimore, the Greater Northwest Community Coalition and the Baltimore Development Corporation. It is intended to guide public policy,, initiate public and private development efforts, and direct allocation of capital resources.

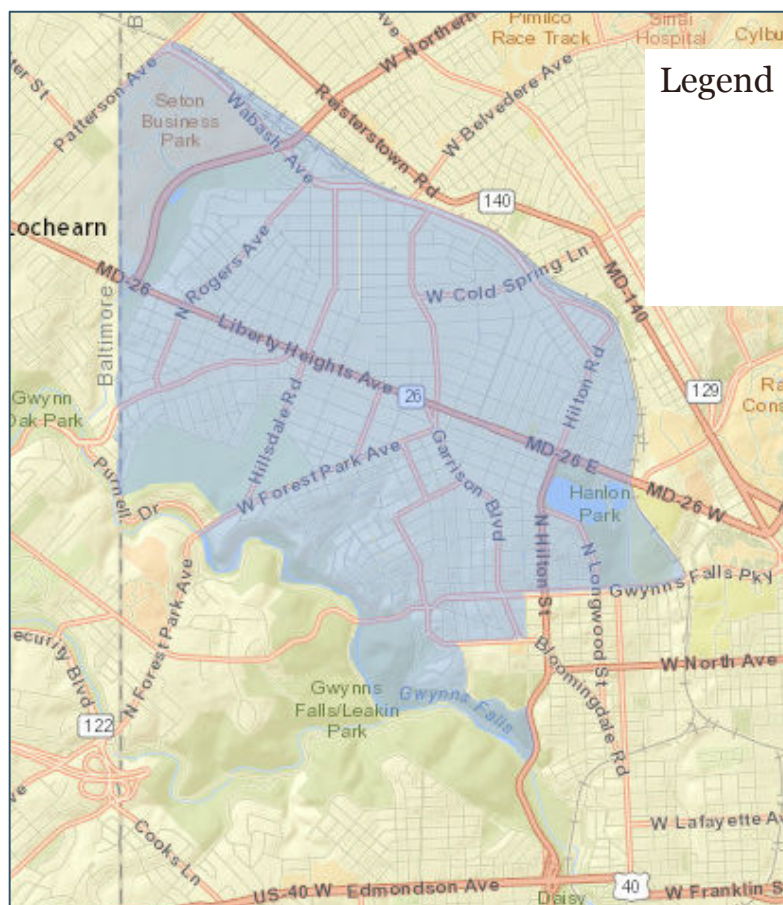
Partners for Economic Solutions (PES) was contracted to analyze the market potentials for development along Liberty Heights Avenue and Garrison Boulevard, test the feasibility of developing key opportunity sites, and recommend economic development strategies and specific implementation actions.

This work effort involved analysis of demographics, economic and business indicators, extensive outreach to local civic associations and religious institutions, identification and financial feasibility modeling of specific development opportunities, and analysis of potential funding sources and strategies.

II. Area Demographics

Demographic analysis forms the foundation for analyzing market potentials. The following demographic analysis focuses on the Greater Northwest portion of the city as most representative of the Liberty Heights Corridor and the market served by corridor businesses. The boundaries of Greater Northwest are shown on Map 1. Data for the City of Baltimore and the Baltimore metropolitan area are provided for comparison purposes.

Map 1. Liberty Heights/Garrison Boulevard Study Area



Legend

Liberty Heights / Garrison
Boulevard Real Estate
Assessment Study Area

Population and Households

The Greater Northwest area lost 7.6 percent of its population from 2000 to 2010 while the city lost 4.6 percent and the metropolitan area experienced a 6.2-percent growth in

population. Shown in Table 1, the population seems to have bottomed out and slightly increased over the last two years with an increase of 478 residents and 414 new households from 2012 to 2014. Greater Northwest had an estimated 33,570 residents in 2014 living in 13,191 households.

Table 1. Population and Household Trends, 2000-2014

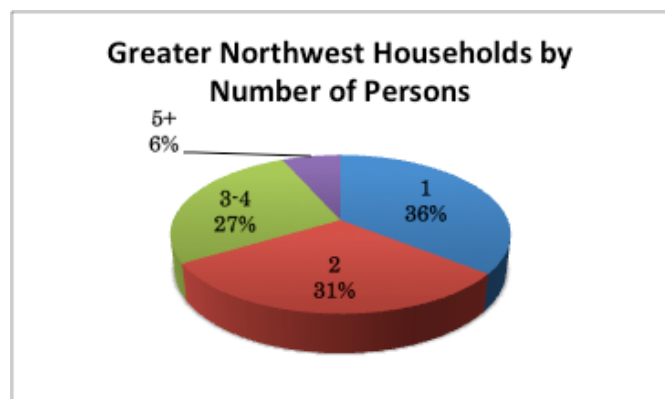
	Greater NW Area		Baltimore City		Baltimore MSA	
	Number	Percent	Number	Percent	Number	Percent
Population						
2000	37,027		651,154		2,552,994	
2010	34,204		620,961		2,710,489	
2012	33,092		620,644		2,715,650	
2014	33,570		620,718		2,759,570	
2000-2014 Change	(3,457)	-9.3%	(30,436)	-4.7%	206,576	8.1%
2000-2010 Change	(2,823)	-7.6%	(30,193)	-4.6%	157,495	6.2%
2010-2014 Change	(634)	-1.9%	(243)	0.0%	49,081	1.8%
Households						
2000	14,226		257,987		974,071	
2010	13,357		249,903		1,038,765	
2012	12,777		240,630		1,026,048	
2014	13,191		251,435		1,059,842	
2000-2014 Change	(1,035)	-7.3%	(6,552)	-2.5%	85,771	8.8%
2000-2010 Change	(869)	-6.1%	(8,084)	-3.1%	64,694	6.6%
2010-2014 Change	(166)	-1.2%	1,532	0.6%	21,077	2.0%

Note: Greater NW Area consists of the following census tract(s): 245101507.01, 245101508.00, 245101509.00, 245101510.00, 245101511.00, 245102801.02, 245102802.00, 245102803.02.

Source: ESRI, Demographic and Income Profile, 2010 Census Profile, Community Profile, 2008-2012 ACS; Partners for Economic Solutions, 2014.

Household Type and Size

Among Greater Northwest households, 61 percent are families as compared with 52.4 percent of city households and 65.3 percent of the region's households. The area has half the rate of married-couple families seen in the region as a whole. Families with single parents were twice the share of Greater Northwest households than in the region, as shown in Appendix Table A-1.



The area is dominated by small households – two-thirds have only one or

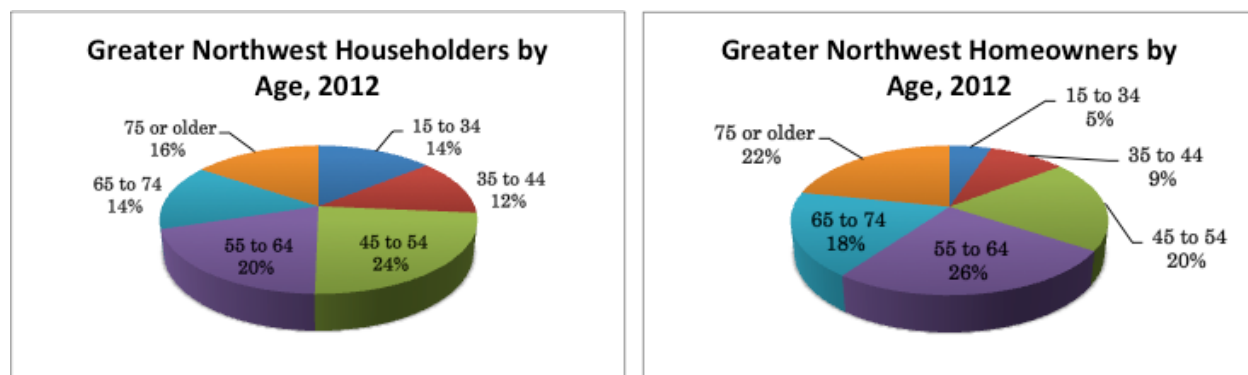
two persons. This compares with 58.9 percent in the city and 61.0 percent in the region. Only 6.7 percent of Greater Northwest households had five or more residents in 2014.

Households have been growing smaller for several decades. From 2000 to 2014, the average size of Greater Northwest households fell from 2.58 to 2.5 persons, shrinking somewhat faster than in the city or the region.

Household Tenure and Householders by Age

Greater Northwest shows a relatively high ratio of homeowners with 59.9 percent of households owning their own homes in 2012. That reflects the area's history and predominance of single-family units in the housing stock.

Shown in Appendix Table A-2, householders in the Greater Northwest area are somewhat older than in the city or region. Almost 44 percent were aged 45 to 64 in 2012 with an additional 29.9 percent aged 65 or older. This compares with 38.0 percent and 20.9 percent,



respectively, in the city as a whole and 41.9 percent and 21.9 percent in the region. The average householder age in Greater Northwest was even higher among homeowners – 45.6 percent aged 45 to 64 and 40.0 percent aged 65 or older. Only 29.3 percent of householders aged 25 to 34 and 45.2 percent aged 35 to 44 owned their own homes.

Households by Income

Greater Northwest household incomes are similar to those in the city as a whole with a median household of \$38,289 in 2014 as compared with \$38,357 citywide. However, both were only 57 percent of the regional median. Greater Northwest had a somewhat smaller group of households with incomes below \$15,000 than in the city – 17.7 versus 21.3 percent – but fewer upper-income households with incomes of \$100,000 or more – 9.6 versus 13.4 percent. Just under 40 percent of Greater Northwest households had incomes between \$35,000 and \$75,000.

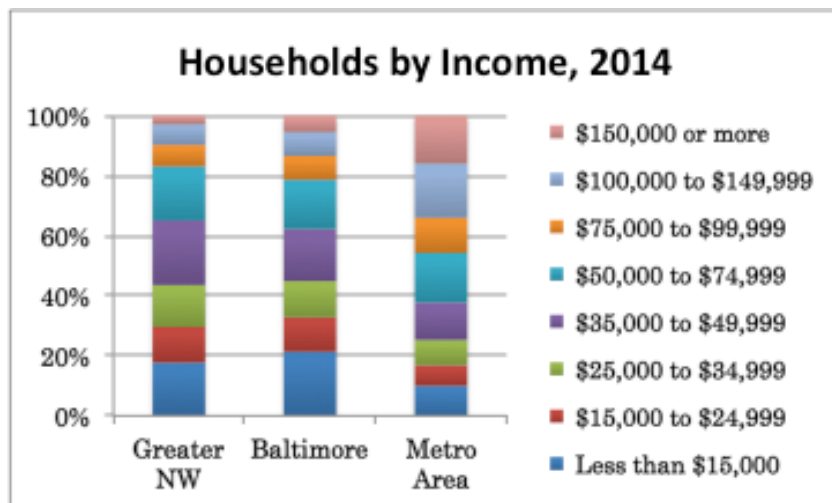


Table 2. Households by Income, 2014

	Greater NW Area		Baltimore City		Baltimore MSA	
	Number	Percent	Number	Percent	Number	Percent
Income						
Less than \$15,000	2,336	17.7%	53,600	21.3%	106,015	10.0%
\$15,000 to \$24,999	1,564	11.9%	28,897	11.5%	72,557	6.8%
\$25,000 to \$34,999	1,849	14.0%	30,390	12.1%	89,824	8.5%
\$35,000 to \$49,999	2,835	21.5%	43,621	17.4%	131,596	12.4%
\$50,000 to \$74,999	2,382	18.1%	41,334	16.4%	174,967	16.5%
\$75,000 to \$99,999	948	7.2%	19,949	7.9%	125,004	11.8%
\$100,000 to \$149,999	902	6.8%	19,996	8.0%	191,041	18.0%
\$150,000 to \$199,999	227	1.7%	6,311	2.5%	87,226	8.2%
\$200,000 or More	148	1.1%	7,316	2.9%	81,558	7.7%
Total Households	13,191	100.0%	251,414	100.0%	1,059,788	100.0%
Median Household Income	\$38,289		\$38,357		\$66,722	
Mean Household Income	\$48,290		\$54,198		\$90,602	

Note: Greater NW Area consists of the following census tract(s): 245101507.01, 245101508.00, 245101509.00, 245101510.00, 245101511.00, 245102801.02, 245102802.00, 245102803.02.

Source: ESRI, Demographic and Income Profile; Partners for Economic Solutions, 2014.

Means of Transport

Shown in Appendix Table A-4, three-quarters of Greater Northwest residents commuted to work by car, truck or van in 2012 with 64.4 percent driving alone. The rate of driving alone is somewhat higher than in the city as a whole (59.6 percent) but significantly lower than in the region (76.3 percent). Just over 19 percent commuted by public transportation as compared with only 6.3 percent of the region's residents. This reflects both the superior transit available to Greater Northwest residents as well as the income differentials.

Study Area Breakdown

Several of the key demographic characteristics vary neighborhood by neighborhood across Greater Northwest. Appendix Table A-5 summarizes data from the Baltimore Neighborhood Indicators Alliance-Jacob France Institute for the three defined community statistical areas that combine Greater Northwest neighborhoods shown on Map __: Howard Park/West Arlington¹; Dorchester/Ashburton²; and Forest Park/Walbrook³. A fourth neighborhood cluster for Greater Mondawmin⁴ includes Hanlon-Longwood neighborhood at the far southeast portion of the study area; however, most of the cluster outside of Greater Northwest has quite different characteristics, so these data are not particularly representative of conditions in Greater Northwest.

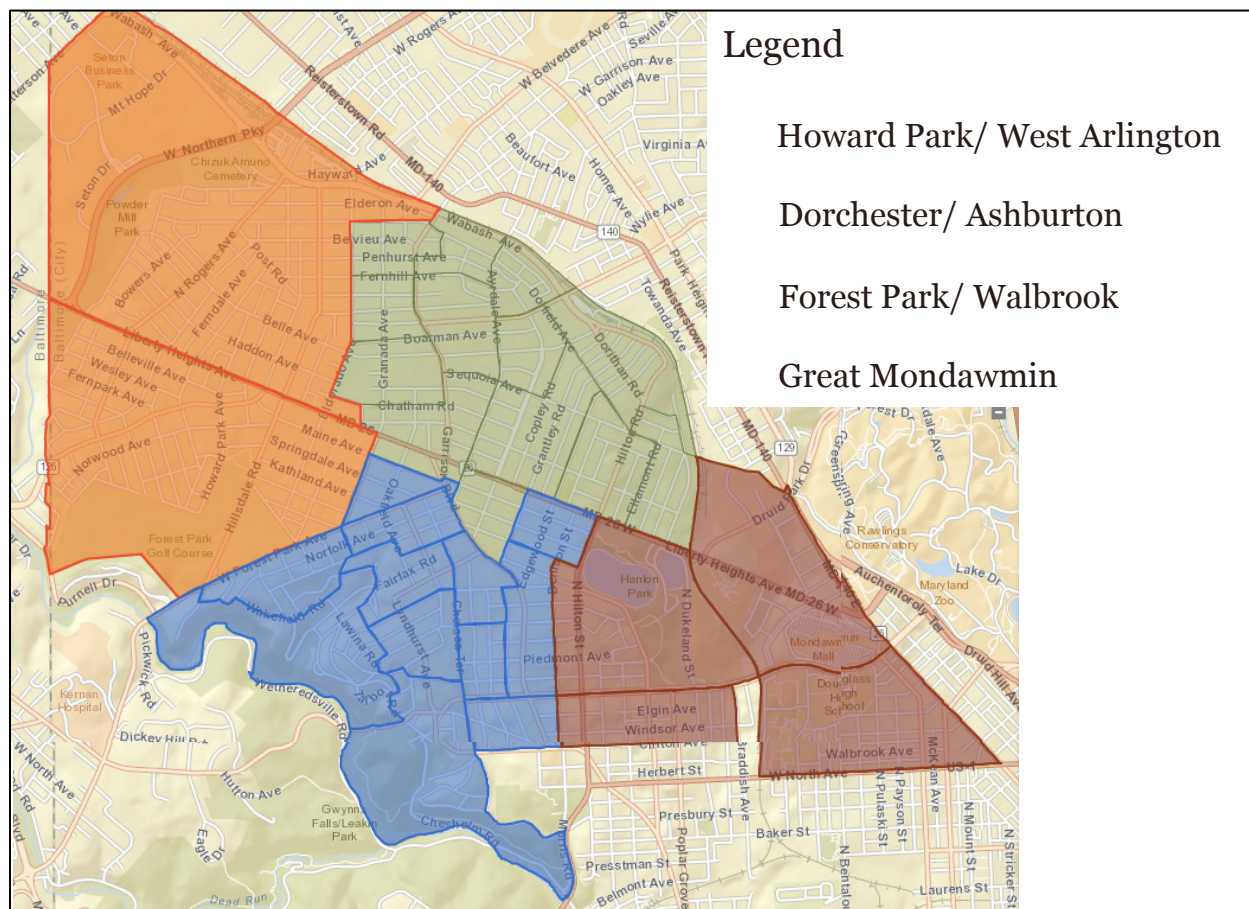
¹ Includes Central Forest Park, Forest Park Golf Course, Grove Park, Howard Park, Seton Business Park and West Arlington neighborhoods.

² Includes Ashburton, Callaway-Garrison, Central Forest Park, Dolfield, Dorchester, East Arlington and West Arlington neighborhoods.

³ Includes Concerned Citizens of Forest Park, Fairmont, Forest Park, Garwyn Oaks, Hanlon-Longwood, West Forest Park and Windsor Hills neighborhoods in Greater Northwest and Mount Holly and Walbrook neighborhoods outside the study area.

⁴ Includes Hanlon-Longwood neighborhood in Greater Northwest and Burleith-Leighton, Liberty Square, Mondawmin, Panway/Braddish Avenue, Park Circle, Penn North and Walbrook neighborhoods outside the study area.

Map 2. Neighborhood Indicators Alliance Neighborhood Clusters



The Howard Park/West Arlington area is somewhat more ethnically diverse with more residents aged 65 and over (19.1 percent in 2010 as compared with 14.3 percent in Forest Park/Walbrook). Median incomes were somewhat higher at \$37,095 in 2012 with only 12.9 percent living below the poverty line. Homeowners occupy just over three-quarters of the housing units as compared with 57.8 percent in the city as a whole. The unemployment rate among residents aged 16 to 64 who were looking for work was 11.5 percent in 2012 as compared with 9.8 percent citywide.

The Forest Park/Walbrook area population is younger with 32.9 percent below the age of 25 as compared with 30.0 percent in Howard Park/West Arlington. Thirty-one percent of its households have children under the age of 18. Median household income was \$36,737 in 2012, and 17.8 percent of households were living below the poverty line. Just over 60



percent of area housing units were owner-occupied. The unemployment rate of 9.8 percent in 2012 for residents seeking jobs was lower than that of the other subareas, but 31.9 percent of the population aged 16 to 64 was not in the labor force.

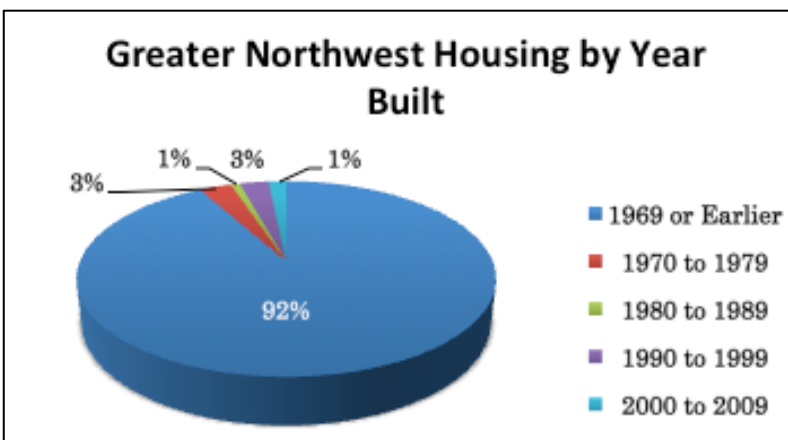
Demographically, the Dorchester/Ashburton area is most similar to Howard Park/West Arlington with 70.1 percent of the housing units occupied by homeowners in 2012. Its households were slightly larger at 2.6 persons as compared with 2.5 persons in the other subareas. The age mix straddled the differences between the other subareas. The median household income was just slightly lower than Forest Park/Walbrook's in 2012 at \$36,715 with 17.2 percent of households living below the poverty line.

III. Residential Market Analysis

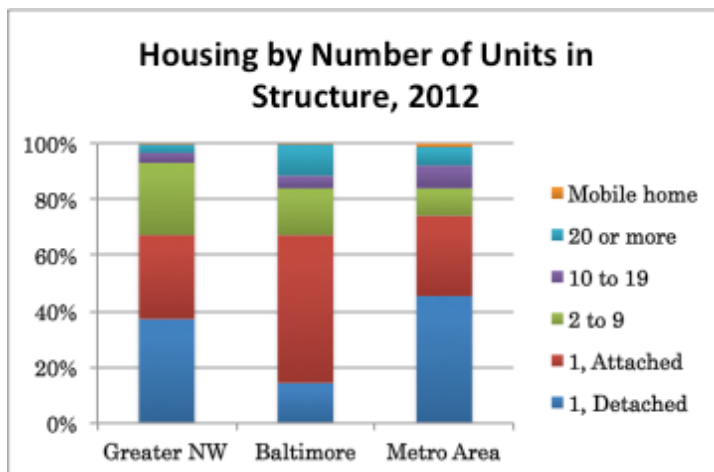
The analysis of residential market potentials reviews the existing housing stock and construction trends relative to the housing demand revealed by the demographics discussed in Section II. The study area is characterized by a mix of single-family homeownership and rental housing; a scattering of large multi-family garden apartment buildings, including several affordable housing developments, primarily from the 1960s; older and smaller multi-family buildings on major arterials and mixed into the neighborhoods; and an extensive inventory of large older homes that have been broken up for rental apartments. The quality and maintenance levels vary widely.

Housing Stock

The Greater Northwest was largely developed from the 1920s through the 1960s with 92 percent of housing units built before 1970. Shown in Appendix Table A-6, new construction generated only 134 units (0.8 percent of Greater Northwest housing) in the 1980s, 426 units (2.7 percent) during the 1990s and 258 units (1.6 percent) since 2000 for a total of 5.1 percent. By comparison, 11.3 percent of Baltimore housing units and 37.7 percent of metropolitan area units were built from 1980 to 2012.



The Greater Northwest area's housing supply is dominated by single-family housing with detached units representing 37.2 percent of the stock in 2012 and attached units constituting 30.1 percent. (See Appendix Table A-7.) This is a very different pattern from the city's housing stock, which includes 52.9 percent attached units and 14.4 percent detached units. However, it is similar to that of the region (45.4 percent detached and 28.8 percent attached), reflecting the more suburban style of development of many of the area's neighborhoods.



Small multi-family developments with two to nine units per building provided another 25.8 percent of Greater Northwest’s housing in 2012. Larger developments in structures of 20 or more units accounted for only 500 units or 3.1 percent of the housing stock. This compares with 11.3 percent in the city as a whole and 6.6 percent in the region.

Sales Prices

Housing prices exhibit a wide range throughout the study area, influenced by the age, size and condition of the house as well as the blighting influence of nearby abandoned housing. Houses sold in the Howard Park/West Arlington area in 2012 had a median price of \$115,000, as compared with \$135,000 citywide. (See Appendix Table A-5.) In Dorchester/Ashburton the median sales price was \$100,000. Forest Park/Wallbrook had a median sales price of \$50,000, and Greater Mondawmin (much of which is outside the study area) had a median price of \$28,000.

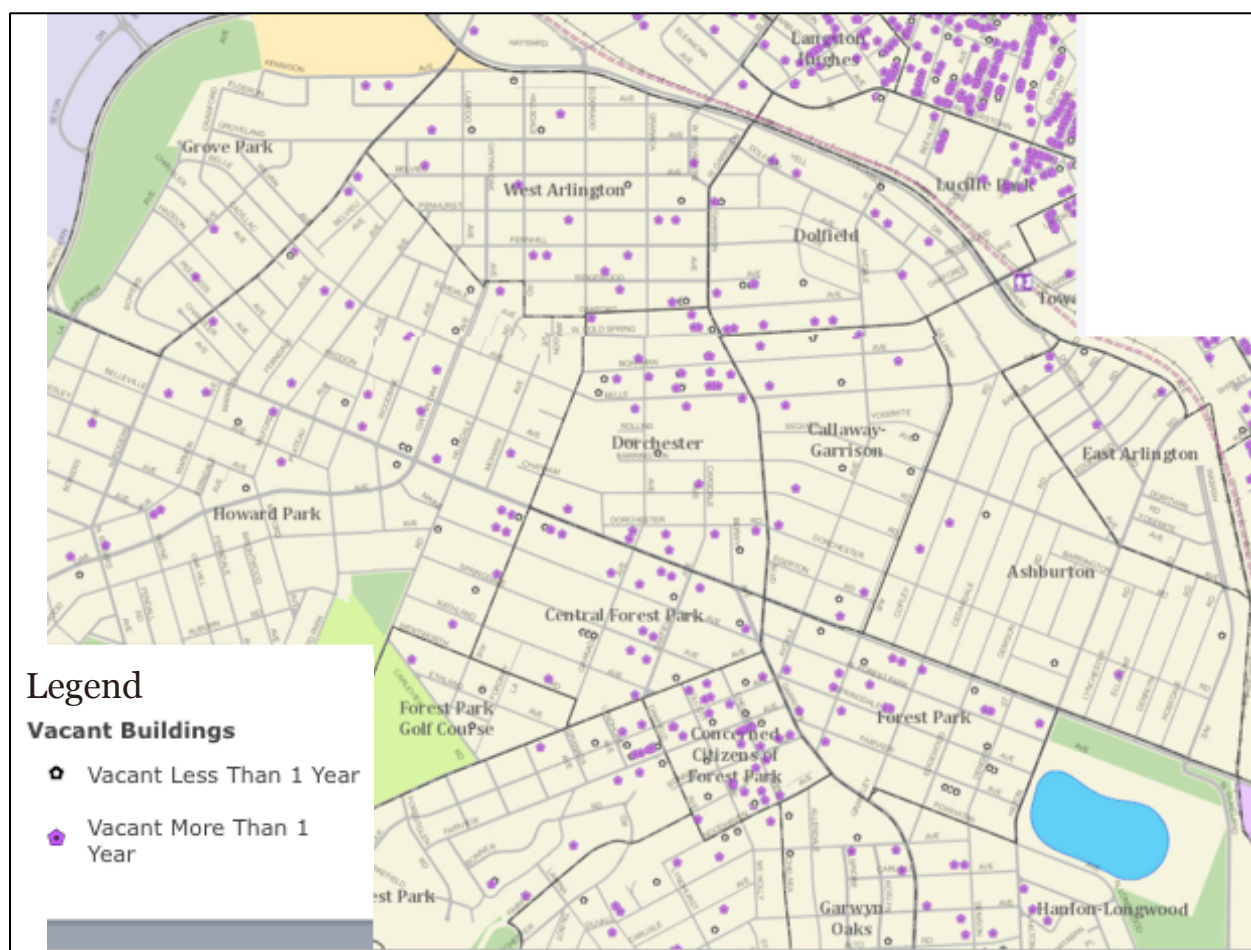
Vacant Housing Units

One out of five Greater Northwest housing units – almost 3,300 units – were vacant in 2013, as shown in Appendix Table A-8. Among rental units, either rented or available for rent, vacant units constituted 13.0 percent. A vacancy rate of roughly 5.0 percent indicates a healthy market where units are vacant primarily due to frictional vacancies between tenants. Ownership units, either occupied or available for sale, had a 2.0-percent vacancy rate, indicating a fair balance between supply and demand.

Of greater concern were the 2,200 vacant units that were not available for rent or sale – 13.6 percent of the total area housing stock. It is likely that number has declined somewhat since 2012 with demolitions and renovations. Map 2 shows the locations of vacant structures as reported by Baltimore Housing.

By subarea, vacant and abandoned properties were highest in Forest Park/Walbrook at 6.4 percent of all units in 2012, and 11.4 percent of units did not receive mail. (See Appendix Table A-5.) Vacant and abandoned housing represented 4.1 percent of units in 2012 in Howard Park/West Arlington with 6.9 percent not receiving mail. In Dorchester/Ashburton, 3.3 percent of units were vacant and abandoned in 2012 and 7.3 percent did not receive mail.

Map 3. Vacant Buildings



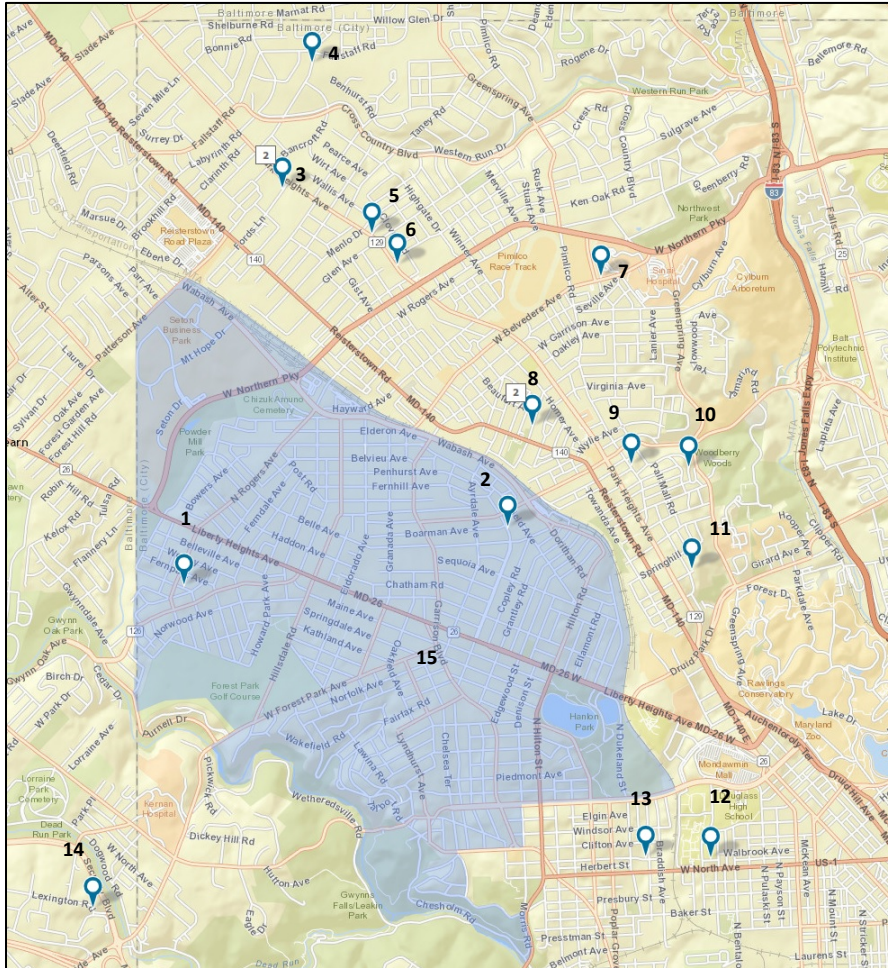
There are some citywide indications that the housing crisis has turned the corner. RealEstate Business Intelligence reported that sales of distressed homes were up 42 percent in 2014. Crews are working on renovating a handful of houses in the study area to return them to habitable condition.

Assisted Housing Stock

Appendix Table A-9 lists the 18 assisted housing developments identified by the U.S. Department of Housing and Urban Development (HUD) in the three ZIP codes that encompass the Greater Northwest area (21207, 21215 and 21216). These developments provide almost 1,600 housing units with rents contracted to be affordable to households with low and moderate incomes. They include only developments with a government subsidy contract and exclude private-market apartment complexes that may offer affordable rents but have no long-term commitment to keep rents affordable.

Of the committed affordable units, 937 are reserved for seniors. Another 620 units are designed for family occupancy.

Map 4. Affordable Housing Developments



Affordable Housing Inventory

- 1 Baltimore VOA Living Center
- 2 Abundant Life Towers
- 3 Weinberg Manor East
- 3 Weinberg Manor West
- 4 Weinberg Woods
- 5 Park Heights Apts
- 6 Manhattan Park Apts
- 7 Weinberg Place
- 8 Woodland Apartments I
- 8 Woodland Apartments II
- 9 Renaissance Gardens
- 10 Greenspring Overlook
- 11 Monteverde
- 12 St. Stephen's Court
- 13 Greater New Hope Towers
- 14 Woodlawn Senior Housing
- 15 Wayland Village

Competitive Developments

Table 3 identifies 28 existing rental apartment buildings within Greater Northwest with at least 20 units. They range in size up to 200 units, providing a total of 2,026 apartments. Among buildings for which age data are available, 38 percent of the units were built during the 1960s and 45 percent were built between 1920 and 1959. Only 248 apartments are in buildings constructed since 1990. As shown in the following map, many of the apartment buildings are located along and near Liberty Heights Avenue, taking advantage of available transit, but others are scattered throughout the area. Of the 28 developments, only 8 with 703 units (35 percent of all units) were designated by CoStar as Class B properties. The remaining properties were designated as Class C properties.

Rent and Occupancy Levels

One-bedroom apartments typically range in size from 543 to 670 square feet and rent for \$455 to \$760 per month or \$1.00 to \$1.38 per square foot. Two-bedroom units rent for \$500 to \$1,050 per month with most units charging \$800 or more for 745 to 850 square feet, or \$0.91 to \$1.38 per square foot. A few buildings have three-bedroom units, which rent for \$840 to \$1,225 for 845 to 1,019 square feet, or \$0.98 to \$1.08 per square foot.

Occupancy information is generally available only for larger developments with on-site managers. The eight developments reporting had occupancies of 90 to 99 percent; typically, 95 percent is considered healthy.

These rent levels do not support the cost of new construction without some form of financial assistance.

Map 5. Greater Northwest Competitive Apartment Developments

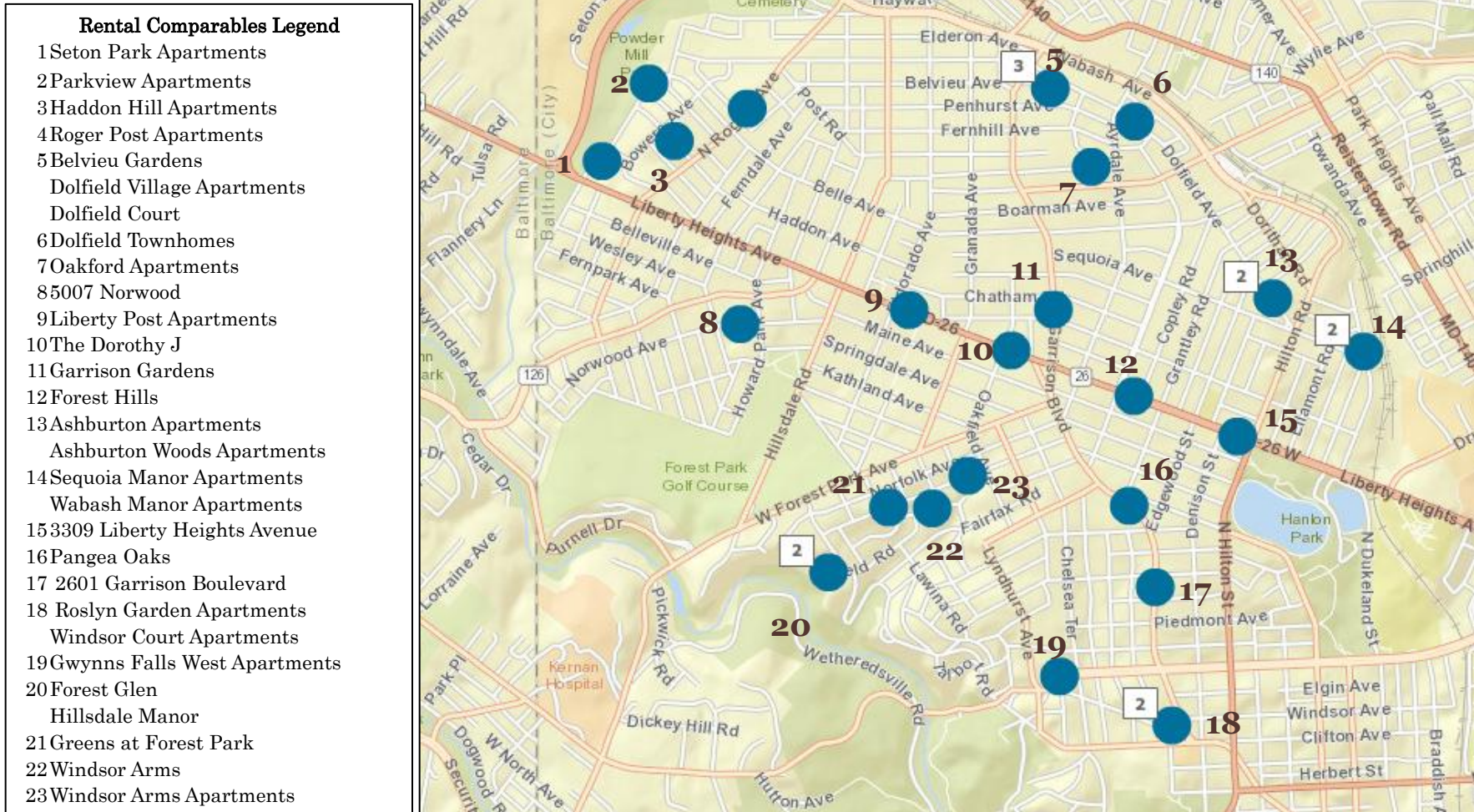


Table 3. Liberty Heights Comparable Multi-Family Developments

Project/Address	Building Class	No. of Units	Floor Plans	Rental Rates	Square Feet	Rent per Sq. Ft.	Opening Date	Occupancy Rate	Comments
Haddon Hill Apartments 5512 Haddon Hill Ave Baltimore, MD 21207	B	24	2BR/1Bath 3BR/1Bath 3BR/2Bath	\$795 - \$1,225				92%	
N/A 5007-5009 Norwood Ave Baltimore, MD 21207	C	24	1BR/1Bath 2BR/1Bath	\$675 - \$683 \$775					
Seton Park Apartments 3601 Parkview Ave Baltimore, MD 21207	B	200	2BR/1Bath	\$849 - \$954	700	\$1.21 - \$1.36	1994	94%	A/C, Ceramic/Tile Floors, Close to Shops, Heating, Playground, Street parking only, Wall-to-wall carpeting
Pangea Oaks 2908-2910 Garrison Blvd Baltimore, MD 21216	B	136	1BR/1Bath 2BR/1Bath 3BR/1Bath	\$725 - \$750 \$850 - \$875 \$975 - \$999	543 - 670 705 - 800 903 - 1019	\$1.12 - \$1.34 \$1.09 - \$1.21 \$0.98 - \$1.08	1967	99%	Recently Renovated, A/C, Balconies, Eat-In Kitchens, Modern Appliances, Project Manager on Site
Garrison Gardens 3600 Garrison Blvd Baltimore, MD 21215	C	24					1967		
Belvieu Gardens 3915 Belvieu Rd Baltimore, MD 21215	C	42	1BR/1Bath 2BR/1Bath	\$550 - \$750 \$800			1963		A/C, Close to City, Close to Public Transportation, Close to Schools, Close to Shops, Dishwasher, Disposal, Hardwood Floors , Heating, Laundry Facilities, Property Manager on Site, Wall-to-wall carpeting
Sequoia Manor Apartments 3801 Wabash Ave Baltimore, MD 21215	C	67	1BR/1Bath 2BR/1Bath	\$760 \$865 - \$940	592 675 - 717	\$1.28 \$1.28 - \$1.31	1969		A/C, Business Center, Close to Public Transportation, Disposal, Frost Free Refrigerator, Hardwood Floors , Heating, High Speed Internet, Internet, Laundry Facilities, Property Manager on Site, Refrigerator , Walk-In Closets
Oaks at Liberty Apartments 3501 Howard Park Avenue Baltimore, MD 21207	B		1BR/1Bath 2BR/2 Bath	\$403 - - \$898	645 863	\$0.62 \$1.04			A/C, Ceramic-Tiled Bathrooms, Community Room, Dishwasher, Fitness Equipment, Game Room, Laundry Facilities, Library, On-Site Management, On-Site Maintenance, Walk-In Closets, Wall-to-wall Carpeting

Table 3. Liberty Heights Comparable Multi-Family Developments (Continued)

Project/Address	Building Class	No. of Units	Floor Plans	Rental Rates	Square Feet	Rent per Sq. Ft.	Opening Date	Occupancy Rate	Comments
Ashburton Apartments	C	149	1BR/1Bath	\$730			1938		
3300 Dolfield Ave			2BR/1Bath	\$800					
Baltimore, MD 21215									
Gwynns Falls West Apartments	C	22	1BR/1Bath	\$455 - \$750			1967		A/C, Balcony/Patio, Laundry Facilities
3909 Gwynns Falls Pky			2BR/1Bath	\$500 - \$700					
Baltimore, MD 21216									
Windsor Arms Apartments	C	55	2BR/1Bath	\$795 - \$810	800 - 850	\$0.95 - \$0.99	1962	96%	A/C, Laundry Facilities
4171 Fairview Ave									
Baltimore, MD 21216									
Forest Glen	C	64	1BR/1Bath	\$820 - \$870			1968	94%	A/C, Breakfast/Coffee Concierge, Cable Ready, Close to Public Transportation, Close to Shops, Dishwasher, Disposal, Eat-in Kitchen, Frost Free Refrigerator, Gas Range, Heating, High Speed Internet, Internet, Refrigerator, Washer/Dryer
2801 Forest Glen Rd			2BR/1Bath	\$895 - \$1,015					
Baltimore, MD 21216									
Hillsdale Manor	C	180	Studios	\$725	468	\$1.55		97%	A/C, Balcony/Patio, Cable Ready, Close to City, Close to Public Transportation, Dishwasher, Disposal, Eat-in Kitchen, Frost Free Refrigerator, Gas Range, High Speed Internet, Internet, Laundry Facilities, Laundry Service, Wall-to-wall Carpeting
4738 Wakefield Rd			1BR/1Bath	\$805 - \$870	651	\$1.24 - \$1.34			
Baltimore, MD 21216			2BR/1Bath	\$895 - \$1,050	884	\$1.01 - \$1.19			
Parkview Apartments	C	40							
3905 Parkview Ave									
Baltimore, MD 21207									
Rogers Post Apartments	B	44	2BR/1Bath	\$865			1970		A/C, Balcony/Patio, Cable Ready, Dishwasher, Heating, Laundry Facilities, Security System, Stove, Wall-to-wall Carpeting
4018 N Rogers Ave			2BR/2Bath	\$840 -	800	\$1.05			
Baltimore, MD 21207									
Liberty Post Apartments	C	25					1947		Corner Lot
4304-4308 Liberty Heights Ave									
Baltimore, MD 21207									
Oakford Apartments	B	39	1BR/1Bath	\$750			1950		
3801 Oakford Ave			2BR/1Bath	\$800					
Baltimore, MD 21215			3BR/1Bath	\$950					



Table 3. Liberty Heights Comparable Multi-Family Developments (Continued)

Project/Address	Building Class	No. of Units	Floor Plans	Rental Rates	Square Feet	Rent per Sq. Ft.	Opening Date	Occupancy Rate	Comments
Dolfield Court 3917-3919 Dolfield Ave Baltimore, MD 21215	B	34					1965		
Dolfield Village Apartments 3902-3909 Penhurst Ave Baltimore, MD 21215	C	53							
Dolfield Townhomes 3735 Dolfield Ave Baltimore, MD 21215	C	105	1BR/1Bath 2BR/1Bath 3BR/1Bath	\$600 - \$645 \$745 \$840	600 - 645 745 845	\$1.00 \$1.00 \$0.99	1965		
Forest Hills 3631 Liberty Heights Ave Baltimore, MD 21215	C	30	1BR/				1920		
Ashburton Woods Apartments 3318-3400 Dolfield Ave Baltimore, MD 21215	B	139	1BR/1Bath 2BR/1Bath	\$765 \$790			1935		
N/A 3309 Liberty Heights Ave Baltimore, MD 21215	B	33					1940		
Wabash Manor Apartments 3804 Wabash Ave Baltimore, MD 21215	C	131	1BR/1Bath 2BR/1Bath	\$700 \$790	508 573 - 635	\$1.38 \$1.24 - \$1.38	1950		Close to Public Transportation, Frost Free Refrigerator, Hardwood Floors , Laundry Facilities, Property Manager on Site, Refrigerator , Wall-to-wall carpeting
Greens At Forest Park 4401-4515 Fairview Ave Baltimore, MD 21216	B	190	1BR/1Bath 2BR/1Bath	\$890 \$920 - \$946			1947	90%	A/C, Breakfast/Coffee Concierge, Business Center, Cable Ready, Close to Shops, Dishwasher, Disposal, Gated, Laundry Facilities, Playground, Property Manager on Site, Refrigerator , Walk-In Closets, Wall-to-wall carpeting



Table 3. Liberty Heights Comparable Multi-Family Developments (Continued)

Project/Address	Building Class	No. of Units	Floor Plans	Rental Rates	Square Feet	Rent per Sq. Ft.	Opening Date	Occupancy Rate	Comments
Windsor Arms	C	54	1BR/1Bath	\$750			1960		Corner Lot
4240-4242 Bonner Rd			2BR/1Bath	\$795					
Baltimore, MD 21216									
Elizabethan Apartments	C	38	3BR				1965		
2601 Garrison Blvd									
Baltimore, MD 21216									
Roslyn Gardens Apartments	C	48	2BR/1.5Bath	\$800 - \$900	850	\$0.94 - \$1.06	1990	90%	
2201 Roslyn Ave									
Baltimore, MD 21216									
Windsor Court Apartments	C	36					1930		Balcony/Patio
2111 Garrison Blvd									
Baltimore, MD 21216									

Sources: Costar; Partners for Economic Solutions, 2014.

New Development

The Dorothy J built in 1969 is being renovated and expanded for apartments with high-end finishes such as granite countertops, stainless steel appliances, walk-in closets, washer/dryers, private parking and security monitored around the clock. The three-story, 36-unit building at 3915 Liberty Heights Avenue at Oakfield Avenue began leasing in February 2015. The development is leasing one-bedroom units with 455 to 625 square feet for \$700 to \$900 per month (\$1.44 to \$1.54 per square foot). Two-bedroom/two-bath units are offered at \$1,200 per month for 900 to 929 square feet (\$1.33 to \$1.29 per square foot). A two-bedroom unit with two baths and a den in 980 square feet is available for \$1,260 per month (\$1.29 per square foot). Three-bedroom/two-bath units rent for \$1,300 per month for 1,107 square feet (\$1.17 per square foot). Interest from potential tenants has been strong, and their incomes are adequate to support the monthly rents. However, problems have arisen related to the prospects' credit scores and histories.

Community Amenities

Greater Northwest's ability to attract new homebuyers and renters depends in part on its array of community amenities. Commercial retail and service providers are discussed in Section IV. Also important are schools, parks and recreation.

The area enjoys a wide array of quality parks and open spaces, including Forest Park Golf Course, Gwynns Falls/Leakin Park, Hanlon Park and Ashburton Lake, Powder Mill Park, Gwynn Oak Park, Northern Parkway and Woodlawn and Arlington cemeteries. The number of smaller, neighborhood-scale parks is much more limited. The area is served by the Liberty Rec and Tech Center, co-located with Liberty Elementary School on West Forest Park Avenue. Run by the Baltimore City Public School System, the center has a pool, gymnasium, tech room, community room, fitness room, art room, greenhouse and a lending library. Programming focuses on after-school programs, seniors programs, dance, art, basketball and other activities.

The Wayland Village Senior Center at Bonner Road and Garrison Boulevard offers a variety of services and programs, including exercise and craft classes, shared meals, excursions and medical screenings, through partnerships with the Baltimore Department of Human Resources and other organizations.

Established in 1979, Forest Park Senior Center on Liberty Heights Avenue at Howard Park Avenue provides services to over 600 members, including recreational activities, eating together programs, health screenings, computer training, Bible study, flea markets, arts and crafts, social activities, community outreach and other programs.



Area schools include Hilton, Liberty, Calvin Rodwell, Callaway and Ashburton elementary schools; Windsor Hills and Grove Park elementary/middle schools, Due Garrison Middle School; Forest Park High School and a variety of private schools and child care centers.

Personal Safety

Crime rates reported by the Baltimore Neighborhood Indicators Alliance-Jacob France Center for 2012 showed that the three main Greater Northwest subareas had rates significantly below the citywide rates. In 2012, the city had 61.8 Part 1⁵ crimes per 1,000 residents as compared with 46.8 in Forest Park/Walbrook, 47 in Howard Park/West Arlington and 48.7 in Dorchester/Ashburton. Violent crimes showed a somewhat different pattern with 11.8 in Forest Park/Walbrook, 13.5 in Dorchester/Ashburton and 9.7 in Howard Park/West Arlington as compared with 14.7 in the city as a whole. Property crimes were highest in Howard Park/West Arlington at 37.3 per 1,000 residents, though still lower than the citywide level of 47.

The average rates across subareas may disguise hot spots within each subarea. Open Baltimore's heat map of violent crimes in 2014 showed somewhat higher incidences of crime in the Liberty Heights Avenue/Garrison Boulevard and Howard Park business districts, in part reflecting the greater concentration of assets and targets in these districts.

Market Potentials

Both prospective homebuyers and renters consider a range of choices when selecting the appropriate housing unit for their needs. These factors include, but are not limited to, the price and housing unit sizes, design and other factors. The limited variety in housing product options allows renters and homebuyers to focus on these factors increasing competition within the marketplace. Research suggests Millennials (born between 1981 to 2000) and Baby Boomer (born 1946 to 1964) population cohorts are increasingly seeking more walkable communities with easy access to amenities and are willing to accept smaller housing units in urban neighborhoods.

The Great Recession had a large impact on all households as incomes fell and household budgets tightened, making rental housing options more attractive. In a 2013 national survey conducted by Hart Research Associates, roughly 54 percent of respondents stated "renting has become more appealing given the country's economic situation". Currently the national rental market is on an upswing attracting both Millennials and Baby Boomers. Millennials, homeownership rates for these groups continue to fall at the same rate of

⁵ Aggravated assaults, rapes, homicides, shootings or robberies.



median household income.⁶ Most often newly forming households of Millennials are one- and two-person households without children, which impacts housing unit demand greatly. These smaller households gravitate toward smaller units with more amenities and often seek rental opportunities instead of homeownership. A recent survey by the Urban Land Institute Terwillinger Center for Housing showed that of “the 63 percent of Millennials who plan to move in the next five years, about 40 percent say they expect to move to multifamily housing.”⁷

Unfortunately, the competitive apartment complexes are below full occupancy at rents that cannot fully fund the costs of new construction. Coupled with the current rehabilitation of existing rental supply, new construction of units and supply of vacant units, this recommends a strategy focused on housing rehabilitation.

Senior Housing

Greater Northwest’s demographics favor creation of additional senior housing. Typically, seniors prefer to remain in their own homes as long as the maintenance is manageable and they are able to negotiate steps. Most are not ready to downsize to rental apartments until after the age of 75. However, much of the housing inventory within in the nation lacks necessary accessibility features to allow these senior populations with disabilities to live safely in their current home. Unfortunately, the rate of disability among households increases as incomes decline with less than 10 percent of households earning \$60,000 or more categorized as disabled compared to 33 percent of households earning less than \$30,000.⁸

An estimated 1,325 Greater Northwest homeowners are aged 75 to 84 – prime age for moving into seniors housing, with an additional 343 homeowners aged 85 or over. In any given year, 5 to 10 percent of those households would be ready to make the move to senior independent living units in the neighborhood, though some will prefer to relocate to be closer to their children. This suggests demand for 50 to 100 units annually, allowing development of a building with as many as 200 units that could be leased up within two years. This demand will likely grow over the next decade as Baby Boomers move into their 70s.

The health demands associated with aging suggest a need for assisted living units that come with services, including Alzheimer’s care units. The challenge lies in the relatively

⁶ Harvard Joint Center for Housing Studies, June, 2014.

⁷ Daily Real Estate News, “Should Boomers Worry about Millennials’ Housing Shift?”, June 2013.

⁸ Joint Center for Housing Studies- Harvard University “Housing America’s Older Adults: Meeting the Needs of an Aging Population”, 2014.



high cost of staffing for the required level of resident assistance. Traditional housing assistance from the U.S. Department of Housing and Urban Development (HUD) does not fund such services, though two-bedroom units can be authorized in some situations for an eligible person and a caregiver. Some housing authorities are experimenting with partnerships with social service agencies to provide some of the assistance required by frail elderly residents.

Inter-Generational Housing

National household trends show preferences for roommates, living within larger family groups (multi-generational) and return of young adults to their family homes. Research, from the Pew Research Center, shows that 18 percent of Americans lived in multi-generational family households in 2012. More detail shows that the rise in multi-generational housing units grew from 2007 to 2009 during the Great Recession. While this trend is led by younger adults, 22.7 percent of adults ages 85 and older lived in multi-generational housing compared with 23.6 percent of adults ages 25 to 34.

Immigrant Housing

Baltimore's population included 53,800 foreign-born persons in 2010 – 7.1 percent of the city population. City policy is recognizing the benefits of the population dynamics associated with immigrant communities. New immigrants offer a growing market for the city's vacant housing as well as new social vitality and entrepreneurial energy.

The International Rescue Committee resettled 8,700 refugees in 22 American communities in 2013, including roughly 1,000 resettled in Baltimore. Its programs help refugees secure housing, job placement and employment skills, clothing, health care, English-language classes and community orientation. Many of these refugees prefer to share housing with family members and other displaced persons, creating demand for reuse of large houses such as many of those abandoned in Greater Northwest. A cooperative program with the International Rescue Committee could occupy as many as 20 units annually.

IV. Commercial Market Analysis

The analysis of commercial potentials in the Greater Northwest area relies on comparison of the spending of area residents and the sales of existing businesses for different types of retail goods and services as well as evaluation of the current mix of businesses.

Existing Conditions

The area includes two primary business clusters shown on Map 5:

- Howard Park – located along Liberty Heights Avenue at Hillsdale Road around the new ShopRite; and
- Forest Park – located along Liberty Heights Avenue and Garrison Boulevard, anchored by Walgreen's and Rite Aid.

Smaller groups of stores have clustered on Garrison Boulevard at Duvall Avenue, at Dolfield Avenue and at Wabash Avenue. On the northern edge of the study area near the West Coldspring Metro station is the Dolfield business district located on Dolfield Avenue and W. Cold Spring Lane and anchored by a small Aldi's grocery store. Within each of these area's the commercial corridors have lively pedestrian activity with an abundance of inline retail consisting of redundant store types in poor building conditions.

These business districts compete with Mondawmin Mall to the east, Reisterstown Plaza to the north and Security Square Mall and other Baltimore County shopping districts.

Howard Park

The success of any retail business node depends on the mix of stores and the ability of the node to function as a destination. A review of key anchor stores provides a measure of the potential success. For Howard Park, the opening of the new ShopRite transformed the retail node and the larger community from a food desert, while providing support for an existing cluster of businesses along Liberty Heights Avenue. ShopRite now offers a full-service supermarket including a variety of fresh and prepared foods. The store attracts shoppers from a wide swath of northwest Baltimore and close-in Baltimore County with ample parking. Other anchors include the long-time Howell Funeral Home, the Calvin Rodwell Elementary School and a new Wells Fargo Bank branch. Family Dollar operates a store five blocks west on Liberty Heights Avenue. Several additional stores line Liberty Heights Avenue and Gwynn Oak Avenue in structures dating from the 1930s. The small shops serve the local population primarily selling carry-out food, liquor, seafood, cellphones,



hardware, gifts, consignment goods, hair styling and urban fashion. Churches have occupied at least two storefronts. Unfortunately these marginal retailers occupy narrow spaces and the buildings are in poor condition with inadequate options for loading.

The new investment at ShopRite includes a landscaped site and parking lot. Streetscape improvements to the 4600 and 4700 blocks of Liberty Heights Avenue and the 4700 block of Gwynn Oak Avenue upgraded the sidewalks and added street trees and pedestrian lighting. Some of the street trees have since died. The stores themselves could benefit from new signage and some façade upgrades.

Hillsdale Road provides direct access to Wabash Avenue on the north. Gwynn Oak Avenue is a boulevard with a grass median north from Liberty Heights Avenue to Ridgewood Road.

Shoppers in the area rely primarily on street parking, transit and walking. Off-street parking lots include ones at the ShopRite, the funeral home and a rear lot north of stores fronting on the 4700 block of Liberty Heights Avenue. The Hudson Park business district is served by Maryland Transit Administration (MTA) Bus 57, which runs on 30-minute headways between Security Square Mall and the Roger Avenue Metro station along Gwynn Oak Avenue, and Bus 52, which runs on 8- to 15-minute headways from Mondawmin Mall along Liberty Heights Avenue and Liberty Road to Milford Mill Road. Metro access is available just over one mile to the north at the Rogers Avenue station.

The business district's key opportunity site is the vacant Ambassador Movie Theater building on Liberty Heights Avenue between Gwynn Oak Avenue and Hillsdale Road opposite the ShopRite. Built in 1935, the former theater has 11,664 square feet of above-ground space on a 15,750 square-foot lot with no off-street parking. It showed its last movie in 1968. Since that time, the building has been reused as a dance hall, a roller-skating rink, a cosmetology school and a church. The historic building retains a classic Art Deco façade and signage, but the building is badly deteriorated as a result of a 2012 fire. The theater's interior improvements no longer exist. The site has no off-street parking.

Forest Park

The Forest Park business district at Liberty Heights Avenue and Garrison Boulevard lacks a cohesive focus. Perhaps most notable is the retail store mix imbalance with too many redundant store types competing for the same customer base. Walgreen's has a 15,000 square-foot store on Liberty Heights Avenue; its large parking lot disrupts the continuity of streetfront retail. Rite Aid operates a 9,700 square-foot pharmacy directly across the street. The district's other businesses are small and almost exclusively independent stores catering to the local population's needs. These include carry-out food, haircuts, cellphones, groceries and wigs. The retail offerings are relatively limited and do not include the full range of



goods and services sought by local residents. The business district has no sit-down restaurants. Retail spaces on Ayrdale and W. Forest Park avenues represent non-traditional retail users on the ground floor. These retail spaces lack the visibility typically required for successful retailing, resulting in several vacancies.

Many of the storefronts need major improvements to be competitive in attracting retail tenants. Other than Walgreen's and Rite Aid, the local businesses depend on street parking for their customers who drive. Tree canopy is limited. The retail node is served by buses.

Three bus lines serve the retail area. Bus 91 runs from North Avenue at Eutaw Street over to Garrison Boulevard and then up to Rogers Avenue and beyond to Pimlico and Sinai Hospital; it operates every 10 to 15 minutes during rush hour, every 20 minutes during the day and every 30 to 55 minutes late at night. Bus 52 runs on 8- to 15-minute headways from Mondawmin Mall along Liberty Heights Avenue and Liberty Road to Milford Mill Road. Bus 38 runs just twice per day, linking Children's Hospital and Park Circle to Liberty Heights Avenue and then on to Walbrook Junction and North Bend.

Several businesses have pull-down doors and bars protecting their merchandise. Shoppers interviewed along Liberty Heights Avenue near Garrison Boulevard noted their uneasiness about crime in the business district, particularly at night. This fear likely reflects the sense of disrepair and a lack of eyes on the street due to vacant stores.

Both Liberty Heights Avenue and Garrison Boulevard host several major religious organizations. At the two streets' intersection, the former St. Mark's Methodist church and school dominate the northwest corner; the property is on the market though occupied by a private school on a short-term lease. The Nation of Islam's Mosque No. Six is located in the first block to the south, and Adams Chapel AME Church is on the first block to the north opposite St. Mark's. Several smaller churches have taken over storefronts in the business district.

The area benefits from civic institutions as well. Liberty Elementary School and Recreation Center anchor the second block south of Liberty Heights Avenue. The Forest Park Branch Library is located four blocks south on Garrison Boulevard.

Other Clusters

Other smaller clusters of retail spaces exist within Greater Northwest. The Dolfield Avenue cluster is anchored by a small ALDI supermarket. Wabash Avenue retailing is generally auto-oriented, including a number of auto repair shops, taking advantage of its easy access from W. Northern Parkway. Garrison Boulevard at Duvall Avenue and



Edgewood Street includes a small cluster of nine shops, including some in deteriorating buildings. The 24-hour operations of the convenience mart causes friction with the neighborhood.

Local Businesses

Listed in Appendix Table A-10, the study area has a wide variety of existing retail and service businesses, including an extensive network of child daycare centers, social service organizations, beauty salons and barber shops, and medical services. Just over one-third reports one or no employee. Only 25 of 325 businesses (7.7 percent) have more than five employees. Many of the businesses operate from homes in residential neighborhoods, considered non-appropriate retail space. This further dilutes the retail cores within the community by spreading the limited spending potential.

This Dun & Bradstreet database has some deficiencies given its dependence on incorporation data and information collected by phone calls to local businesses. Some businesses may not be currently active.

Types of Retail

In understanding retail markets, analysts break down retail goods into three main categories:

- **Neighborhood goods and services**, which serve the every day needs of local residents, including grocery stores and drugstores;
- **Eating and Drinking**, including both fast food and sit-down restaurants and bars; and
- **Shoppers goods**, the types of goods sold in department stores that customers prefer to compare among different stores before buying – general merchandise, apparel and accessories, furniture and home furnishings, and other goods (also known as GAFO).

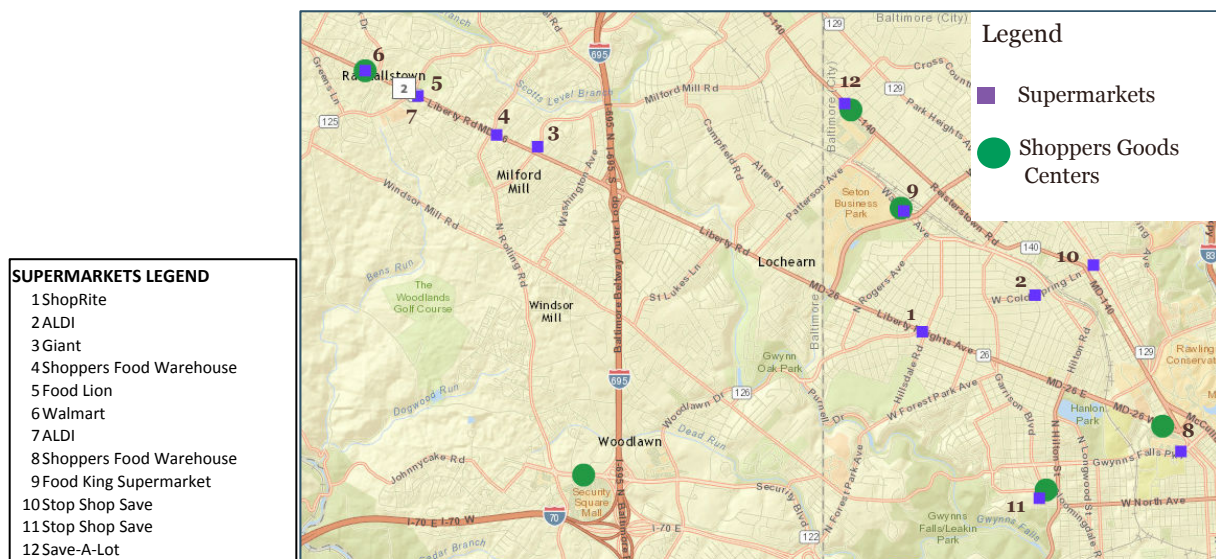
Neighborhood goods and services stores tend to attract customers from within a 5- to 10-minute distance, while shopping centers and other shoppers goods nodes may bring customers from a 15- to 20-minute distance or even further.

Competitive Environment

Historically, Liberty Heights retail districts served as the center of their communities and provided a wide range of merchandise. With the suburbanization of retail and the development of regional shopping centers, most of the stores that carried clothing, accessories, furniture, and other shoppers goods left the corridor, leaving behind primarily independent stores that cater to the day-to-day needs of nearby residents.

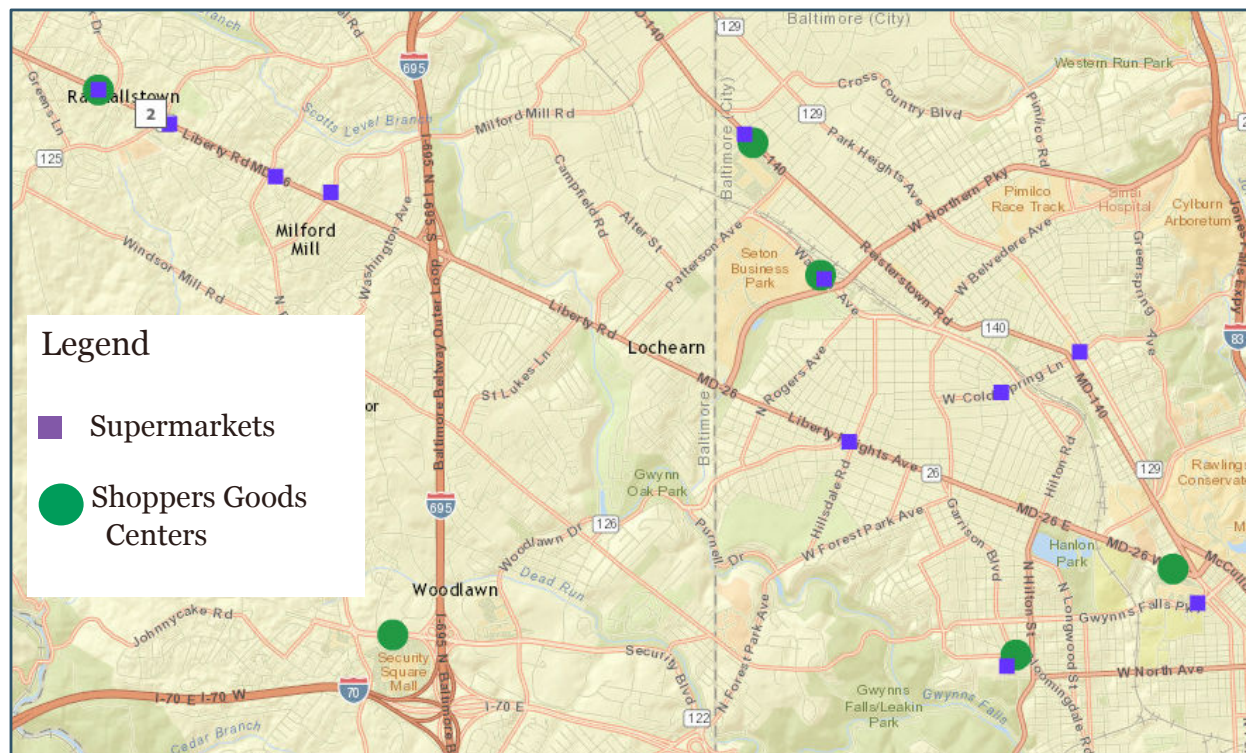
Until recently, many parts of the corridor were food deserts with only the Dolfield Aldi's and the Food King on Wabash Avenue on the northern edge of the study area providing a full line of groceries. The opening of the Howard Park ShopRite changed that dynamic, but many corridor shoppers continue to do their grocery shopping outside the corridor, seeking sales and lower prices. Map 6 shows the key competitive supermarkets that serve Liberty Heights residents.

Map 6. Competitive Supermarkets



For shoppers goods, the most competitive shopping centers include Mondawmin Mall to the east, Walbrook Junction to the south, Security Square Mall to the southwest, Reisterstown Road Plaza to the north, and Walmart to the west on Liberty Road, shown on Map 7.

Map 7. Competitive Shopping Centers



Retail Demand

The primary market area represents the geography from which local retailers and service businesses draw the vast majority of their customers. In this case, the Greater Northwest Area shown on Map 1 serves as the primary market area. As a whole, Greater Northwest's retail supply is limited relative to the size of the market. As a result, local residents are forced to travel outside their neighborhoods for basic retail goods and services. Table 4 compares the expenditures of Greater Northwest residents to the sales of local stores, as estimated by Dun & Bradstreet and ESRI.

The difference between expenditures and sales represents "sales outflow" or "retail leakage", that is, residents' dollars spent outside of Greater Northwest. Some outflow occurs in most every retail market as shoppers seek out specialty goods available in a select number of locations, eat lunch near their work, shop and eat out on vacation, and order over the Internet. Typically, outflow from a neighborhood shopping area is strongest among shoppers goods, goods for which most consumers like to comparison shop,



considering a range of choices from several clothing stores, for example. This desire for convenient comparison shopping was the driving force in the creation of malls and other major shopping centers. Few neighborhood business districts can support the number and variety of stores required to offer that comparison shopping opportunity. Greater Northwest loses \$30.8 million in shoppers goods expenditures to big box stores and shopping centers elsewhere in the region, including those in the preceding discussion of competitive retail centers. Almost four out of every five dollars spent on shoppers goods leaves the Greater Northwest area.

The area has achieved better balance in neighborhood goods and services – grocery stores and drugstores – for which most shoppers emphasize convenience in their choice of stores. Though Table 4 shows an outflow of \$24 million out of a total of \$41 million spent in grocery store expenditures, the data excluding ShopRite’s sales. The addition of ShopRite to the local retail inventory has likely reduced the outflow to less than \$5 million, largely filling the gap. Beer, wine and liquor stores actually attract inflow dollars from residents beyond the Greater Northwest area, taking advantage of commuters and others driving through the neighborhood on Liberty Heights Avenue. Similarly, the area’s health and personal care stores (primarily drugstores) make almost one-third of their sales to non-residents of Greater Northwest.

Significant outflow is occurring in residents’ expenditures for eating out. The gap is largest among full-service restaurants (\$12 million) due to the almost total lack of sit-down restaurants. Limited-service eating and drinking establishments, which include fast food and carry-out establishments, saw a smaller outflow of \$5 million in expenditures, almost 45 percent of residents’ expenditures. Sales in bars and other drinking establishments are about equal to residents’ expenditures.

Table 4. Greater Northwest Area¹ Sales and Expenditures by Retail Category, 2014

NAICS	Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Number of Businesses
Neighborhood Goods and Services					
445	Food & Beverage Stores	\$47,277,631	\$26,023,613	\$21,254,018	31
4451	Grocery Stores ²	\$41,408,402	\$17,792,260	\$23,616,142	19
4452	Specialty Food Stores	\$1,149,519	\$566,062	\$583,457	5
4453	Beer, Wine & Liquor Stores	\$4,719,710	\$7,665,291	-\$2,945,581	7
446	Health & Personal Care Stores	\$18,544,579	\$27,258,870	-\$8,714,291	17
Eating and Drinking					
722	Food Services & Drinking Places	\$26,304,173	\$8,092,232	\$18,211,941	15
7221	Full-Service Restaurants	\$13,414,470	\$1,155,341	\$12,259,129	2
7222	Limited-Service Eating Places	\$11,090,865	\$6,085,976	\$5,004,889	10
7223	Special Food Services	\$1,179,938	\$244,532	\$935,406	1
7224	Drinking Places - Alcoholic Beverages	\$618,900	\$606,383	\$12,517	2
Shoppers Goods (General Merchandise, Apparel and Accessories, Furniture and Furnishings and Other Shoppers Goods (GAFO))					
452	General Merchandise Stores	\$36,203,358	\$5,354,445	\$30,848,913	3
448	Clothing & Clothing Accessories Stores	\$16,070,887	\$4,945,765	\$11,125,122	22
442	Furniture & Home Furnishings Stores	\$5,389,844	\$935,098	\$4,454,746	3
443	Electronics & Appliance Stores	\$6,669,898	\$882,525	\$5,787,373	4
451	Sporting Goods, Hobby, Book & Music Stores	\$5,843,529	\$1,186,526	\$4,657,003	10
453	Miscellaneous Store Retailers	\$7,905,109	\$1,527,571	\$6,377,538	23
	Total Shoppers Goods	\$78,082,625	\$14,831,930	\$63,250,695	65

Note: ¹Greater NW Area consists of the following census tract(s): 245101507.01, 245101508.00, 245101509.00, 245101510.00, 245101511.00, 245102801.02, 245102802.00, 245102803.02.

²Excludes ShopRite sales.

Source: ESRI, Retail Marketplace Profile; Partners for Economic Solutions, 2014.

Shopper Surveys

Results from surveys of Howard Park and Forest Park shoppers are summarized in Appendix B. Shoppers were almost equally divided among those aged 25 to 44, 45 to 64 and 65 and over with just over 10 percent aged 24 or younger. Fifty-seven percent arrived by car, and 66 percent have access to a vehicle for shopping. Several walked in from the surrounding neighborhoods. On a scale of 1 to 5, with 5 being the highest, 41 percent of respondents rated the area a “5” with another 22 percent giving the area a “4”. This was generally attributed to the new ShopRite, which filled a critical need.

Residents shop a variety of competitive stores and centers. Several report that they go where the bargains are, clipping coupons and looking for the best sales. When asked what kinds of businesses they would like to see attracted to the area, respondents most frequently stated the need for a sit-down restaurant and fast food alternatives (an estimated 40 percent); and general merchandise store, clothing and shoe stores (approximately 38 percent of responses). Other respondents mentioned the need for additional services such as banks, barbers and recreational options for kids.

Many respondents focused on a need for additional food and beverage options in the community. Often respondents mentioned casual dining restaurants and fast food



alternatives as something missing from the current food and beverage offerings. A somewhat larger than expected percentage of individuals, roughly 29 percent, expressed interest in a seafood restaurant. Additionally one in five respondents mentioned a breakfast or pancake house with more extensive hours.

PES also conducted an Internet-based survey of members of three religious institutions in the Liberty Heights corridor, summarized in Appendix C. The respondents come to the area for church services and activities on Sunday and several other times during the week, particularly Saturday mornings and Tuesday evenings. Over 57 percent shop in the general area. More than one-quarter pick up carry-out food, but less than 10 percent pick up carry-out food in the study area, favoring outlets in Baltimore County. The most frequented businesses are Walgreen's, Rite Aid and ShopRite.

In selecting local retailers, they most valued convenience and convenience of parking as 87 percent drive to church. Seventy-three percent were interested in attracting a family restaurant to the area with 45 percent expressing interest in a bakery and 41 percent looking for a seafood restaurant to locate in the area.

Restaurants

The retail expenditures analysis clearly documents the paucity of sit-down restaurants in the study area. The residents' expenditures could support three to four full-service restaurants and one to two limited service restaurants. Each business district could benefit from one or more new restaurants. Attracting such investment will rely, in part, upon improving the overall environment with placemaking improvements, reduction in crime, enhanced lighting, removal of abandoned buildings and backfilling of vacancies by consolidating users into existing well-located buildings. The key constraint will be the lack of suitable sites large enough to support parking. The walk-in population surrounding the key business nodes along the corridor are not large enough to support a restaurant without relying on auto-dependent patrons from a larger area. Restaurants tend to carry high parking requirements, requiring a much larger site than that required for the building itself.

Restaurant chains most likely to consider a Liberty Heights site include Denny's, IHOP, Red Lobster and Applebee's. Their site selection criteria require a restaurant of 4,000 to 6,000 square feet with parking for 12 to 20 spaces per 1,000 square feet of building. That translates into a need for 21,000 to 48,000 square feet of land. Visibility from a major thoroughfare is a key marketing strategy, one not subject to negotiation. Ideally, a site could be created on Liberty Heights Avenue within or immediately adjacent to the business district cores.



One constraint may be the limited daytime traffic available to support the restaurant at lunch as well as at dinner. Restaurants located in mixed-use districts with both daytime and evening activity are most successful.

Entertainment

Entertainment opportunities are constrained by the size of the market required to support movie theaters, concert venues and other commercial entertainment establishments. Such ventures prefer locations that can draw from a wider market area, typically co-locating with major retail facilities such as a regional shopping center. The scale of market offered by Liberty Heights locations would tend to support only small-scale ventures, such as restaurants with live music.

Drugstores and Personal Services

The corridor is well served with Walgreen's and Rite Aid, showing no unmet demand for drugstores. Also well represented are beauty salons, barber shops and day care operations. Much less represented are medical, financial and insurance services. A laundromat could help to meet the needs of local area renters and others who do not have access to laundry facilities.

Office Market Potentials

CoStar's inventory indicates that corridor office space is limited at 113,807 square feet of space with an overall occupancy rate of 96.7 percent. The most recent building is 4510 Liberty Heights Avenue, a medical office building that opened in 1980 and was owned by the University of Maryland. It was recently sold to the neighboring funeral home.

Northwest Baltimore has a relatively well-balanced office market with 4.35 million square feet of space with 7.9-percent vacancies. Since 2000, 12 buildings have been constructed with a total of 1.1 million square feet. Only one building has available space – one 1,940 square-foot block of vacant space. Almost all have been single-tenant buildings, including:

Tenant	Address	Square Feet
Social Security Administration	6100 Wabash Avenue	538,000
Kennedy Krieger Institute	3825 Greenspring Avenue	185,000
CHAI	5809 Park Heights Avenue	9,720
Coppin State University	2523 Gwynns Falls Parkway	202,225
Sinai Mirowski Building	5051 Greenspring Avenue	58,000
Park Heights Community Health Alliance	4151 Park Heights Avenue	13,816



Agency of Hearing & Speech	5900 Metro Drive	28,228
American Red Cross	4800 Mount Hope Drive	31,450
Intervals Residential Services	4814 Seton Drive	36,102
Total Single-Tenant Buildings		1,102,541

Only three buildings were developed for multiple occupancy with only 20,000 square feet of space. The paucity of office construction for multiple tenants can be attributed to low prevailing rents.

Professional Services and Non-Profit Organizations

The corridor has attracted very few offices for other professionals, e.g., attorneys, accountants, tax preparers, real estate agents and other service providers. This likely reflects the lack of a suitable location that offers a quality of place with a daytime population and pedestrian activity. A few service providers have acquired and converted houses to office space along the corridor. Dun & Bradstreet identified eight law offices and three tax preparation offices in the corridor.

The non-profit sector continues to represent a strong subsector of the office market throughout the nation. In Baltimore many non-profit entities seek office space in close proximity to their clients, which may sometimes be institutional or low-income communities. As the nation recovers from the Great Recession, private entities continue to scale down office space and seek more efficient space utilization. Nationally the non-profit sector is seeking more office space, as survey data suggest that the financial health of non-profits continues to improve since the economic downturn. Several non-profit providers of social and other services are located in the corridor. Most are affiliated with local houses of worship.

Health Care Services

Medical services are somewhat limited in the immediate study area. BridgePark Health Care Center on Liberty Heights Avenue at Granada Avenue offers short-term recovery and rehabilitation services and long-term skilled nursing. Maryland Healthcare Clinic is located in the Garwyn Medical Center building on Garrison Boulevard at Gwynns Falls Parkway. The University of Maryland Rehabilitation and Orthopaedic Institute (UMROI) operates in the former Kernan Hospital on West Forest Park Avenue at the southern end of the study area. As Maryland's largest inpatient rehabilitation hospital, UMROI offers a broad range of orthopaedic services for adults and children as well as specialized medical/surgical programs. The Kernan Dental Service also provides dental services to some members of the Greater Northwest community.



DaVita runs a dialysis center near the county line in Seton Business Park. Bon Secours Pediatrics sees community members monthly at the Wayland Senior Center. Bon Secours Health System also operates several facilities just east of the study area, including its Park Circle Center, Community Institute of Behavioral Services, Imani Center and Urban Medical Center.

The extent of the community's residential base coupled with the enhanced access to health care provided under the Affordable Care Act would support additional health care facilities. A primary care clinic or physicians group would meet a key community need.

Dun & Bradstreet has identified 30 physicians and other medical practitioners in the area (Appendix Table A-10). Of those, 13 are located in the Garwyn Medical Center on Garrison Boulevard on the southern end of the study area. An additional eight dentists have practices in the area.

Development of modern medical office space could help these services to expand and better serve the public.

Financial Services

The corridor includes only one full-service branch bank – a Wells Fargo branch located in Howard Park. A Bank of America branch at Mondawmin Mall serves the eastern end of the corridor. Several businesses also offer access to Automated Teller Machines (ATMs).

The population base could justify an additional branch bank; however, the prevailing household incomes make this area less potentially profitable than other higher-income neighborhoods, limiting interest from major financial institutions.

Office Opportunities

Suburban communities tend to support roughly 10 to 12 square feet of office space per capita. Theoretically, Liberty Heights population would support 330,000 to 400,000 square feet of office space; however, some of that demand is met by medical buildings in Park Circle and operations in nearby portions of Baltimore County or Seton Business Park.

In the near term, the corridor could provide a market for 10,000 to 15,000 square feet of modern office space at rents of \$13 to \$16 per square foot (full service). These rent levels would not fully amortize the cost of new construction, requiring an initial capital investment to offset at least the cost of land assembly and site improvements.

A less expensive option would be to accommodate office users in renovated storefronts or possibly in second-floor space above the storefronts.



Offices that allow tenants to share access to WiFi, conference rooms, printers, copiers and other technology could be particularly attractive. Many of today's emerging business models and industries are willing to change their typical use of space to more affordable non-traditional working environments. Examples of shared workspace with group investment in shared equipment and space provides enhanced flexibility and saves costs. These types of co-working environments most familiar in emerging technology industries offers a model for low- to moderate-income communities in need of neighborhood-office and enhanced retail space. The Liberty Heights/ Garrison Boulevard corridor presents an opportunity to explore these options.

V. Development and Strategy Recommendations

In approaching neighborhood and business district revitalization, a few principles and approaches have proven effective:

- **Targeting.** First and foremost is the need for geographic focus. The corridor's blighting conditions and other problems are much larger than the resources available to address them. Maximizing the impact and benefits received from public intervention depends on targeting those actions tightly so that the results are cumulative and sufficient to root out the factors causing decay. Though spreading resources equally across neighborhoods is appealing from an equity standpoint, it dissipates the benefits without changing the fundamentals that are undermining private market forces. Actions should focus one block at a time with comprehensive approaches to deal with all the factors inhibiting neighborhood stability.
- **Building from Strength.** Taking advantage of and building upon existing assets magnifies the benefits of intervention, reinforcing and leveraging existing strengths.
- **Stabilization Before Redevelopment.** Preventing further decay and deterioration by rooting out the isolated abandoned house is much more cost-effective than having to rebuild whole blocks of abandoned housing. It also helps to remove obstacles to achieving higher levels of demand.
- **Community Leadership.** Most revitalization efforts must deal with innumerable roadblocks and setbacks that require persistence to resolve. Such persistence is best provided by local residents who live with the issues on a day-to-day basis and have shown the commitment and resilience required to become a leader in the community.
- **Importance of Champions.** Successful revitalization projects need champions who will struggle through the setbacks and stay focused on the project's completion. Most effective is leadership that combines champions from both the community and the city.
- **Community Empowerment.** The best, most successful revitalization efforts are directed and focused by the community, supported by paid staff. Projects emerging from the community have the lasting power that endures beyond changes in political administrations and other personnel changes. Residents' involvement also helps to build the social connections of community. The Greater Northwest Neighborhood Action Plan is an important formulation of the community's desires. Periodic meetings



with the community to determine priorities and secure community members' involvement should be an important element in the economic development strategy.

- **Neighborhood Capacity Building.** Where neighborhood organizations and structures do not exist, building of local capacity becomes critically important. Different cities have different approaches to the process. Some have made good progress through running “neighborhood colleges” that briefed community residents on how city government works and how to influence government decisions and priorities. The best capacity building comes through doing, collaborating on planning and executing specific projects.
- **Partnerships.** In these times of tight public resources, leveraging other organizations and resources is critical. Partnerships should be pursued with the corridor’s community organizations, non-profit organizations, religious institutions, area philanthropists and other organizations and institutions as well as private real estate developers active and interested in corridor investments.
- **Focus on Youth.** The long-term health of the community will depend on its youth and their development. Youth should be involved in planning and executing economic development and revitalization strategies (e.g., park building). Mentors and other support systems can help young people develop into leaders while weaving a better social fabric and social connections.
- **Support for Local Businesses.** Retailers, service providers and other businesses are the lifeblood of any business district, serving the local market and generating activity. Many are operating under difficult conditions without the financial resources required to grow and reinvest. Technical assistance and enhanced access to financing should be an integral part of the revitalization strategy.
- **Operations.** Capital improvements and resources are not enough. Without long-term resources to operate and sustain the operations, the capital is wasted. Emphasis should be placed on projects and programs that can generate their own operating funds and/or secure long-term funding through endowments or other mechanisms.
- **Community Policing and Public Safety.** Public safety concerns affect every customer’s decisions to frequent local stores and businesses as well as their willingness to walk through the neighborhood. Continued emphasis on community policing strategies will help reduce crime and improve the potential for successful prosecution. Design strategies for crime prevention should be incorporated into every development project. Enhanced street lighting can be an effective component in improving public



perceptions of safety. Securing and then renovating or removing abandoned housing that so often harbors criminal activity is a key strategy.

- **Holistic Solutions.** Human capital and public facilities are just as important to the viability of a neighborhood as its housing stock, contributing directly to residents' quality of life.
- **Tracking Neighborhood Indicators.** Baltimore has made excellent use of neighborhood indicators in targeting public actions and evaluating the effectiveness of those actions. Future economic development strategies in the Liberty Heights Avenue corridor should include such measurement and reporting tools. Clear evidence of neighborhood improvements helps to build political support for continued efforts.

The final section focuses on the economics of redevelopment on four distinct opportunity sites.

VI. Opportunity Sites

The feasibility of redevelopment within the Liberty Heights communities considers the market potential, current investment of property owners and availability of public and private sector resources. Within the commercial community the existence of stable operating businesses with an established customer base creates a competitive advantage associated with the lower cost space. As long-term tenants, these established businesses offer property owners sufficient return on their investment. In many cases the tenants accept substandard space, adapting business practices resulting in less efficient business operations.

Largely built-out, the Liberty Heights communities in northwest Baltimore competes with sites in better locations with more amenities and fewer constraints. Private development and investment decisions depend on the potential return on investment. Future revenue from project rents support private debt and equity investments. The amount of investment that can be supported reflect the amount of annual income, the interest rate, the risks associated with the investment and the returns available from alternative investments. Developers typically require higher returns for higher-risk projects – those that serve unproven markets and/or require new construction, which could be more costly than anticipated. When returns from stocks, bonds and alternative investments are high, the returns from real estate development must be significantly higher to compensate developers for the risks inherent in real estate.

Attracting private developer interest and investment will require potential returns from development at higher rents and prices than currently available to warrant the costs and risks of development. Investors have other places to invest that provide better returns. The difference between what a project costs to develop and how much the private sector is willing to invest given potential returns is the “financial gap.” Government and philanthropic entities provide subsidy programs to help close that gap by providing low-cost financing or otherwise reducing the private costs of development. Interviews with area developers suggest the gap financing available from local resources for commercial redevelopment does not target key projects or falls short.

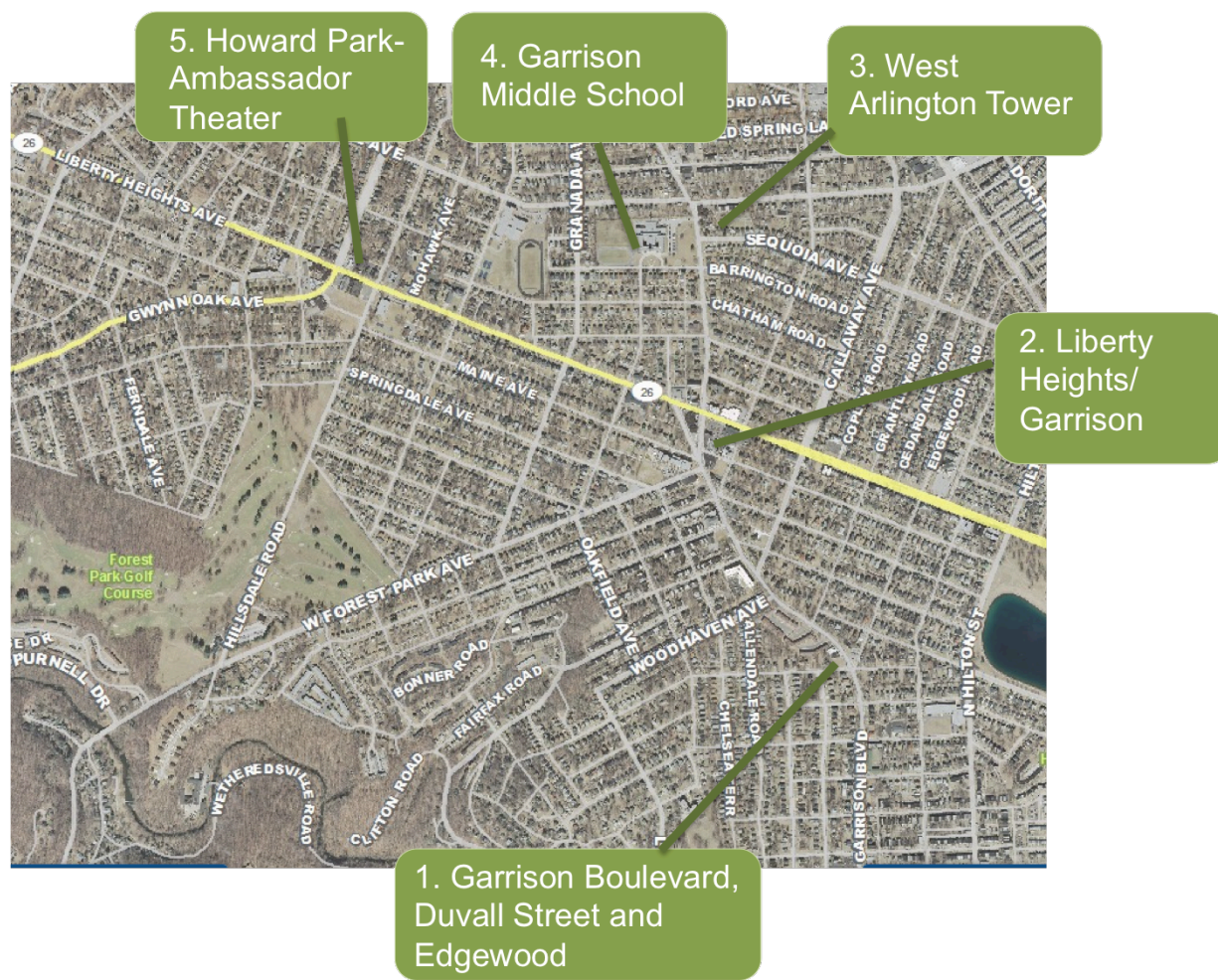
The residential market offers many affordable for-sale and rental alternatives to Baltimore City residents. The demographic makeup of the community highlights the large number of long-term residents, many of whom desire to age in place without leaving the community. Pockets of larger lot residential development, infill apartment complexes and the subdivision of existing homes to offer more rental options continue to keep the community affordable with significant competition. Market dynamics suggest a shift in demand for mid-density housing products, particularly those focused in walkable communities.



The financial feasibility analysis of these redevelopment and infill development opportunities tested a variety of development programs, parking scenarios, mixes of uses and funding alternatives. Static pro formas by product type outlined the costs to develop, the private investment justified by the future returns and the resulting profit or deficit, based on current market conditions. These models estimated the dollars available to assist in funding the infrastructure improvements and options for public assistance through public / private partnerships. In all instances the difference between the total development costs and the amount of supportable private investment resulted in a financial gap.

This analysis is based on the best available data and information collected from a variety of local, regional and national sources, reflecting recent trends and current market conditions. However, changes in national and regional economic conditions and in the regulatory environment could impact the feasibility conclusions. These conclusions represent on series of alternatives for how the future economy may unfold; it is likely these finding will shift over future business cycles. The cost of financing is affected by a number of factors including problems in other markets (e.g., stocks) that limit returns from alternative investments, tax policies that favor real estate and higher inflation that encourages investment in fixed assets.

The review of opportunity sites identified six opportunity sites to meet these market needs from both the commercial and residential markets. The following map highlights those five sites.



1. Garrison Boulevard at Duvall and Edgewood Streets

Residents of Garwyn Oaks and Hanlon report issues associated with the existing retail cluster on Garrison Boulevard at the intersection with Duvall and Edgewood streets. Though largely occupied, the retail buildings are in poor repair. A long-vacant house occupies a prominent corner with additional vacant houses along Duvall Street west of Garrison Boulevard. The liquor store is often associated with loitering, and the 24-hour operation of the One Stop convenience store generates unwanted late-night traffic and activity. Other businesses, such as the barber shops, play an important role in the community. Directly north is the renovated Pangea Oaks apartment complex, which offers a good customer base.

Opportunities for this business district's redevelopment include:

- multi-family housing to replace 2904 and 2906 Garrison Boulevard and the adjoining vacant lot as well as the vacant houses at 2806 Garrison Boulevard, vacant lots on Duvall Street and 2809 Roslyn Avenue;
- replacement retail facilities on the Garrison Boulevard properties; or
- mixed-use development with ground-floor retail space and upper-level apartments on the Garrison Boulevard properties.

The vacant lot in the southeastern quadrant of the intersection could be improved with play equipment, benches and/or public art.



A series of options for redevelopment of three separate sites tested the potential to create a stronger commercial presence as well as add new residential products. The analysis included an initial review of redevelopment potential for the vacant corner lots consisting of 2900 and 2902 Garrison Boulevard. The site size constraints prevent profitable development, and this review demonstrated the need to incorporate additional properties. These options included the total demolition of existing residential and commercial structures, including properties at: 2900, 2902, 2904 and 2906 Garrison Boulevard (Options 1 and 2); and 2806 Garrison Boulevard (Option 3).

Options 1 & 2 - Garrison/Duvall

Options 1 and 2 incorporate all four properties from 2900 to 2906 Garrison Boulevard resulting in slightly less than one acre (33,400 square feet) of land. Each alternative seeks to maximize the limited footprint for the building while allowing for surface parking at the rear of the building.



Garrison & Duvall Options 1 & 2		
	Size	Units
Option 1		
Retail	5,560	square feet
Office Building	11,765	square feet
Commercial Parking	79	spaces
Option 2		
Ground Floor Retail	7,060	square feet
Commercial Parking	33	spaces
Rental Residential	21,180	square feet
Rental Units	20	units
Parking	30	spaces
Source: Partners for Economic Solutions, 2015.		

Option 1 transforms the corner commercial property (Parcels 1 and 2) by demolishing the existing structures and incorporating a smaller footprint for ground level retail space (5,000 square feet) with office on two upper stories, allowing for the maximum amount of on-site parking. Estimated total development costs reach approximately \$3.7 million. As a market-rate project, the rents provide an estimated \$180,000 in annual net operating income and do not justify the costs of this redevelopment with a low return on total development cost of 4.8 percent if developed privately with no public subsidies. Industry standards require a minimum project yield of eight percent for this type of investment.

New Markets Tax Credits provide equity through Community Development Entities (CDE) to assist commercial development projects in low-income communities. Tax benefits offered by the New Markets Tax Credit attract investors willing to make an equity investment in a CDE.

Option 1. Mixed-Use Project Ground Floor Retail and Office Development	
	Without Incentives
Uses of Funds	
Site Purchase	\$102,800
Demolition	\$4,014,800
Infrastructure	\$297,000
New Construction	\$5,368,500
Developer Return	\$19,000
Total Uses	\$9,802,100
Sources of Funds	
Permanent Financing	\$2,191,000
Equity ¹	\$2,431,000
Total Sources	\$2,431,000
Financial Gap	
Gap	\$1,583,800
Incentive Options	
New Markets Tax Credit	\$427,000
Reduced Gap	\$1,156,800
Note: ¹ Based on a 15-percent cash-on-cash return. Source: Partners for Economic Solutions, 2015.	

The alternative development option incorporates housing. Option 2 creates a mixed-use project with a rental residential building above ground-floor retail. The 20 apartment units are all market-rate rentals, and the retail footprint expands to incorporate roughly 7,000 square feet while reducing the surface parking to 63 total spaces. Higher overall development costs of roughly \$5.2 million cannot be supported by the total rental income, resulting in a shortfall of \$3.1 million. Subsidies typically offered for residential redevelopment focus on the provision of affordable housing and are typically targeted at sites providing more than the minimum inclusionary zoning requirement. Fierce competition for affordable housing subsidies usually limits funding to projects with greater competitive advantages and a critical mass of 75 to 100 units.

Subsidies focused on the retail development could be acquired to support the retail option of the project and thereby improve the bottom line.

Option 2. Mixed-Use Project Ground Floor Retail and Residential	
	Total
Uses of Funds	
Site Purchase	\$360,400
Demolition	\$77,100
Infrastructure	\$108,000
New Construction	\$5,005,700
Developer Return	\$415,000
Total Uses	\$5,966,200
Sources of Funds	
Permanent Financing	\$2,536,000
Equity ¹	\$340,000
Total Sources	\$2,876,000
Financial Gap /(Surplus)	
Gap /(Surplus)	\$3,090,200
Note: ¹ Based on a 15-percent cash-on-cash return on equity. Source: Partners for Economic Solutions, 2015.	

Option 3 - Garrison/Duvall

Alternative development of the former large house located at 2806 Garrison Boulevard may be possible as a stand-alone project or incorporating the house immediately adjacent at the rear of the property (2809 Roslyn Avenue).

Many urban communities find success in expanding residential product offerings. By adding a pioneering housing type, particularly those shifting the density of a community near commercial corridors, the demand grows. Within northwest Baltimore the residential products vacillate between large-scale single-family houses more typical of suburban neighborhoods and rowhouses. The trend, often referred to as “middle housing,” suggests a multi-family residential option for this corner property that matches the scale of nearby large homes with three stories and a footprint of less than 3,000 square feet.

Option 3, the redevelopment of the corner building , includes the demolition of the dilapidated residential structure and replacement of housing options with a new eight-plex residential building. The property is currently owned by Baltimore City and would be an ideal candidate for new housing products that provide moderately dense new housing products. In fact, the redevelopment of this site with currently active community development partners would enhance the overall market prospects, helping to initiate other commercial redevelopment. This project remains viable with public assistance of roughly \$690,000, which offers an opportunity for redevelopment.



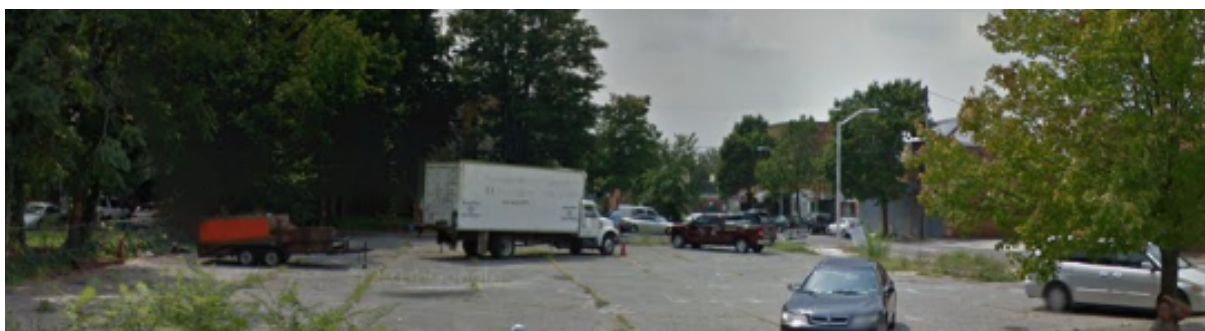
Rental Eightplex	
	Total
Uses of Funds	
Site Acquisition	\$0
Demolition	\$28,400
Infrastructure	\$28,900
New Construction	\$1,217,700
Developer Return	\$102,000
Total Uses	\$1,377,000
Sources of Funds	
Permanent Financing	\$605,000
Equity ¹	\$80,000
Total Sources	\$685,000
Financial Gap /(Surplus)	
Gap /(Surplus)	\$692,000
Note: ¹ Based on a 15-percent cash-on-cash return on equity. Source: Partners for Economic Solutions, 2015.	

2. Commercial Site – Liberty Heights Avenue at Garrison Boulevard

Responding to the retail market analysis results and the desires expressed by community residents, development of a family-style restaurant in the Forest Park business district should be a high priority. This target area also creates another opportunity for infill office development suitable to meet the needs of neighborhood-serving office tenants and non-profits.

Vacant land and abandoned buildings in the Forest Park business district do not present a restaurant siting opportunity. Rather, it appears that building acquisition and land assembly will be needed to create a viable development parcel. Considering the pattern of available properties with the goal of as little disruption to operating businesses as possible, PES would recommend redevelopment of the 3213 Garrison Boulevard/3801 West Forest Park Avenue property (Option 3). With demolition of the existing 14,726 square-foot multi-tenant retail building, a 42,500 square-foot site could be created that has visibility from Garrison Boulevard and easy access from Liberty Heights Avenue.

Demolition would require relocation of Supreme Oasis Bakery, Sun's Chinese Food and Muhammad's Temple #1. Space in 3901 Liberty Heights Avenue, 3804 Liberty Heights Avenue and/or other nearby properties could be upgraded/improved to meet these tenants' space needs.



Options 1 & 2 - Liberty Heights/Garrison

This target area has several properties with redevelopment potential. Focusing on sites that provided the largest amount of visibility based on traffic patterns and those with the least number of owners identified two additional key sites. The analysis included an initial review of redevelopment potential for the vacant lot immediately behind Walgreens at 3717 Liberty Heights Avenue (Parcel A) with an option to expand to 3714 West Forest Heights Avenue for supplemental parking (Parcel B, shown as 1 on the map). This review demonstrated the ability to support a smaller footprint for an office building with a surface parking lot. The following options under this redevelopment scenario are detailed below:

Liberty Heights Infill Options 1 & 2		
	Size	Units
Option 1		
Gross Office Building	8,840	square feet
Net Leasable Space	7,960	square feet
Commercial Parking	20	spaces
Option 2		
Gross Office Building	12,200	square feet
Net Leasable Space	11,600	square feet
Commercial Parking	44	spaces
Source: Partners for Economic Solutions, 2015.		

Under Option 1, the redevelopment incorporates 3717 Liberty Heights Avenue only and does not require assembly but results in a financial gap of approximately \$560,000. This opportunity may be a reasonable location to obtain New Markets Tax Credits with a local bank. A review of local banks with qualified credits indicates an interest in this market for these types of projects. New Markets Tax Credits reduce the financial gap by roughly \$105,000, suggesting that layering of several incentives may provide a viable project.

Option 1. Infill Office Development	
Uses of Funds	
Site Purchase	\$65,400
Demolition	\$33,600
Infrastructure	\$1,439,400
New Construction	\$108,000
Developer Return	\$1,646,400
Total Uses	\$3,292,800
Sources of Funds	
Permanent Financing	\$986,000
Equity ¹	\$100,000
Total Sources	\$1,086,000
Financial Gap	
Gap	\$560,400
Reduced Gap After NMTCs	\$455,400
Note: ¹ Based on a 15-percent cash-on-cash return. Source: Partners for Economic Solutions, 2015.	

Option 2 for infill office development requires the acquisition of adjacent property, adding an additional 3,360 square feet of space and 24 more parking spaces. This program allows

for greater surface parking, thereby increasing the marketability of the office space. However, total development costs still exceed revenue projections, indicating a shortfall of \$1.6 million without assistance.

Option 2. Infill Office Development	
Uses of Funds	
Site Purchase	\$207,700
Infrastructure / Demolition	\$68,700
New Construction	\$2,102,120
Developer Return	\$192,000
Total Uses	\$2,570,520
Sources of Funds	
Permanent Financing	\$735,000
Equity ¹	\$80,000
Total Sources	\$815,000
Financial Gap	
Gap	\$1,755,520
Reduced Gap	\$1,612,520
Note: ¹ Based on a 15-percent cash-on-cash return on equity.	
Source: Partners for Economic Solutions, 2015.	

Option 3 - Liberty Heights/Garrison

A more comprehensive redevelopment scenario (Option 3) for properties under single ownership at 3213 Garrison Boulevard and 3801 Forest Park (Parcel C) highlighted the potential for renovation or comprehensive demolition and redevelopment on a consolidated site. A comprehensive redevelopment of the two separate parcels would result in a larger carrying cost for the developer and may require a more long-term investment approach. The total development costs for a newly constructed sit-down restaurant range from \$2.3 to \$2.4 million resulting in a 6,500 square-foot restaurant with a parking ratio of 8 spaces per 1,000 square feet of space. While this program reflects a more suburban-style development pattern, if the building was positioned properly, this could offer a competitive restaurant solution for the area. National chain sit-down restaurants have access to independent financing sources and more streamlined development prototypes. It is anticipated that with public sector assistance the private property owner may be interested in selling the property for this redevelopment opportunity. The table below details a private development for lease to a non-franchise restaurant and required investment.



Option 3. New Restaurant	
	Total
Uses of Funds	
Site Purchase	\$441,400
Infrastructure	\$116,300
New Construction	\$1,676,000
Developer Return	\$188,000
Total Uses	\$2,421,700
Sources of Funds	
Permanent Financing	\$703,000
Equity ¹	\$80,000
Total Sources	\$783,000
Financial Gap /(Surplus)	
Gap/(Surplus)	\$1,638,700
Note: ¹ Based on a 15-percent cash-on-cash return. Source: Partners for Economic Solutions, 2015.	

3. West Arlington Water Tower – 4025 Ridgewood Ave. – Mid-Term

The West Arlington Water Tower located along Ridgewood Avenue and Granada Avenue provides roughly 42,000 square feet of land available for residential redevelopment with R-2 zoning (low-density residential). The West Arlington Tower, built in 1897, reaches a height of 150 feet sitting on a mound. The West Arlington Water Tower is not within a historic district and has no current historic designation. The Baltimore City Department of General Services assessed the building in the summer of 2011 to determine the property's condition. A 2012 assessment by Westholm & Associates reviewed the potential for redevelopment of the site and recommended clearing the historic structure and selling the property for infill townhouse or other residential development. As noted in the report, the West Arlington Water Tower is likely in a state of disrepair requiring substantial investment to repair the structure.



Unlike other alternative opportunity sites with older structures, the preservation of the former water tower will not provide the necessary built environment or build further market demand to support commercial redevelopment. In fact, private investors would be unable to structure a financially viable reuse for the property without the elimination of the existing tower structure.

West Arlington Water Tower		
	Size	Units
Option 1		
Lot size	42,570	square feet
Townhouse Units	16	units
Off Street Parking	16	spaces
Source: Partners for Economic Solutions, 2015.		

Given construction costs, new townhouses would need to sell for at least \$250,000 due to site improvement costs. This price greatly exceeds market prices in the neighborhood for similar products. Should the City capitalize in the redevelopment effort by first clearing the existing water tower structure and providing necessary infrastructure upgrades (added utility access for new homes), the burden to residential redevelopment would be reduced. The costs for demolition averages \$7 to \$10 per square foot depending on the materials and could be expedited, but a civil engineering assessment of site conditions is needed to determine the required upgrades to a site without modern access to utilities.

4. Garrison Middle School

Garrison Middle School is being used as swing space during rehabilitation of other public schools for at least the next three years. Following that time, this massive three-story brick structure will be declared surplus and made available for reuse. The building has significant issues with its mechanical systems and would need an estimated \$24 million investment to be brought back into code for long-term reuse. This cost estimate does not include the additional costs to subdivide the large building into smaller spaces with proper plumbing, electrical, heating and air conditioning for users. These costs vary significantly based on user specifications, but generally involve extensive renovations and alterations.

The former Highlandtown Middle School, constructed in 1934, was renovated in 2012-2013 at a total cost of \$27 million. The roughly 250,000 square foot seven-story structure yielded 140 new apartments with luxury amenities including a dog wash / park. This project had the advantage of growing market demand due to its proximity to Canton.

The potential for reuse as multi-family apartments depends on the ability of future rents to support the costs of rehabilitation and conversion. Historic tax credits could help offset a portion of the construction costs. The school's 11.68-acre campus on Barrington Road and Garrison Boulevard offers opportunities for new housing construction of single-family attached or detached housing.

Options 1 & 2 – Garrison Middle

Two primary residential options exist for the property – reuse the building for multi-family apartments and/or develop for-sale townhouses on the available land. No multi-family development could support the \$24 million cost to bring the building up to code without monthly rents of at least \$2,500, more than double current market rate rents (Option 1). A rough estimate of building fit out suggests that the redevelopment of the building could support roughly 200 to 225 building units. The building size also greatly exceeds the space that could be marketed within the desirable two-year period. Under Option 2, to cover the cost of new construction, townhouse prices would need to exceed \$225,000 to \$250,000 even with free land. Such prices outstrip current market levels. Even with full participation from the government to offer the land and building at no cost high construction costs relative to market rents and prices make redevelopment infeasible.

The large scale of redevelopment investment required for the existing school building also limits the reuse options for commercial users. As the market analysis showed, demand from non-profits and neighborhood office users does not warrant more than 40,000 square feet of new commercial space. In any case, the Garrison Middle School site lacks the visibility from a major thoroughfare required to attract retailers to the site and compete with sites in better locations.

Option 3 – Garrison Middle

A review of a third redevelopment option for a special niche regional recreational use to occupy the site may be a long-term solution for the property. This redevelopment option considers the demolition of the former middle school building with a cost of approximately \$2.2 million depending on the amount of hazardous materials. Under Option 3, the roughly 11-acre site could incorporate a variety of indoor recreational space sufficient to meet the needs of area and regional residents. This type of complex may offer soccer fields, baseball diamonds, batting cages, tennis courts, basketball courts, volleyball courts, locker rooms, with a combination of indoor and outdoor components. On average these types of multi-use recreation facilities can span as little as four acres or encompass as much as nine acres depending on the balance of the space between indoor and outdoor recreational options. A simple indoor soccer facility (200 by 80 feet) may only require



two to three acres with associated surface parking.

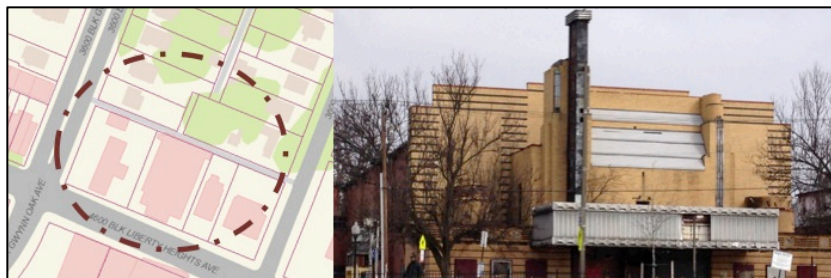
A comprehensive review of the competitive locations for these types of uses should be evaluated before considering feasibility. These types of private recreation venues often compete with public recreational facilities, using ancillary private memberships from club teams, individual residents and larger group rentals for special events to create a financially viable project. While the site provides ample space for these types of recreational uses, sufficient parking and the cost for site acquisition as well as demolition and any necessary infrastructure upgrades would need further evaluation.

5. Ambassador Theater

The historic Ambassador Theater on Liberty Heights Avenue in Howard Park is an important remnant of the neighborhood's history. The Art Deco building has two stories and was constructed of brick with steel supports. Opened in 1935, the theater operated until 1968. After that time, it was reused for a dance hall and catering business, roller skating rink, cosmetology school and church. It has stood vacant since at least 2009 and suffered a fire in 2012, which inflicted "minimal" damage. The structural integrity of the building is currently unknown. Its design as a movie theater means that the theater has few windows other than those in the lobby. The building has 11,664 square feet of space on a 15,750 square-foot lot.

A key constraint in the building's reuse is the absence of parking. Competitive reuse would require acquisition and demolition of several houses behind the theater and/or the adjoining gas station. Potential uses include:

- community facilities (including a performing arts venue)
- boxing gym;
- retail; and
- office space.





To address redevelopment at the Ambassador Theater, existing building conditions and limited parking presented the largest obstacles. Without a traditional structural engineering review of the building's structural integrity, assumptions based on physical exterior surveys suggest a preliminary stabilization cost in excess of \$3.5 to \$4 million to return the theater to functional space. This would merely stabilize the structure and does not include fit out of the space for specific uses.

An extensive review of properties within the surrounding blocks for alternative parking options suggested some opportunities for shared parking but no dedicated parking solutions without property acquisition. The Ambassador Theater sits mid-block with two active commercial uses as immediate neighbors. These neighboring users are profitable businesses that would be expensive to displace. Howell Properties, owner of 4510 Liberty Heights, operates the Howell Funeral Home and recently purchased the neighboring property for overflow parking and expansion. The current owner has limited interest in selling the property; unfortunately, the sporadic nature of their operations do not allow for a reasonable shared parking arrangement. The existing gas station and car wash located at 4608 Liberty Heights Avenue has an estimated purchase price of \$2 to \$2.5 million without a provision for any necessary remediation. An existing alley runs parallel to Liberty Heights Avenue behind the theater with a perpendicular alley running immediately behind the theater. Both are used extensively for pedestrian access and private vehicular access to the homes behind the theater.

Purchase and acquisition of two adjoining residential properties would provide 45 spaces in a 17,000 square-foot parking lot. This would include the acquisition of 3603 and 3605 Gwynn Oaks located behind the neighboring gas station (shown below). Conservative assumptions about the purchase of these two residential properties include a premium purchase of the two owner-occupied properties for an estimated \$425,000. An alternative \$15,000 purchase of a vacant lot at 3604 Hillsdale Road would produce a less than adequate parking solution with less than ten spaces and an undesirable break in the residential character of Hillsdale Avenue.

Community leaders expressed a desire to reuse the Ambassador Theater as a performing arts venue for local community groups. This option would require an additional for-profit tenant to help subsidize the on-going operating costs. A review of the competitive offerings show that many venues compete for patrons and for public and private funding to supplement ticket sales and rentals.

The competition ranges from other theaters within public buildings (including Baltimore's Community College campus on Liberty Heights), houses of worship and school auditoriums. While the community may be able to occupy the space, finding an anchor tenant willing to



pay for this type of space will be a challenge. Very few non-profit theaters operate without a significant on-going public subsidy to sustain the venue as well as related educational programming.

Interim Use – Ambassador Theater

Creating private recreation space, such as a boxing gym, at the Ambassador Theater could prove a viable interim option for the space as it offers a simple, inexpensive use that would be willing to pay rent. A review of this analysis suggests that, without consideration of the capital campaign necessary to renovate the theater, the boxing gym could support roughly \$70,000 in annual rent. The cost to fit out the space for the boxing gym or other simple recreation use would be more limited than other commercial uses and likely able to be completed more quickly. However, there will be basic life safety improvements required before occupancy. There may be opportunities to enter into an arrangement without dedicated parking as well, substantially reducing initial costs by approximately \$920,000. Finally, a phased redevelopment approach for the former theater may incorporate a gym or other recreational user once the building is structurally stabilized but prior to full rehabilitation. This would allow the owner to rent the space, while continuing to raise capital funds for further improvements and on-going operations.

Option 1 – Ambassador Theater

The redevelopment of the Ambassador Theater for commercial reuse would allow shared space for a retail user on the ground floor and office space on the upper level. There would be common area space for access and sharing of equipment depending on specific tenant needs. The program could support 6,600 square of retail space and roughly 3,740 square feet of office space. Under this redevelopment scenario, the purchase of 3603 and 3605 Gwynn Oak for parking would meet the parking demand for users, allowing a blended parking rate of 3.65 spaces per square foot. Assuming prevailing rents for the area increase slightly with the introduction of newly fit out space in an authentic historic structure the project could generate an annual net operating income of roughly \$117,000, only a 2.2-percent return on total development costs. Access to tax credits and incentives could help modify this financial gap with a reduction from \$4.3 million to \$2.4 million using the federal and Maryland historic tax credits. The Maryland commercial tax credits are awarded competitively. To qualify for the federal and state credits, the owners must be a for-profit entity.

Option 1. Retail and Office	
	Total
Uses of Funds	
Site Purchase	\$401,200
Demolition	\$35,400
Infrastructure	\$91,400
Construction	\$4,897,700
Developer Return	\$434,000
Total Uses	\$5,859,700
Sources of Funds	
Permanent Financing	\$1,424,000
Historic Tax Credits	\$1,872,000
Equity ¹	\$160,000
Total Sources	\$3,456,000
Financial Gap	
Gap	\$2,403,700
Note: ¹ Based on a 15-percent cash-on-cash return.	
Source: Partners for Economic Solutions, 2015.	

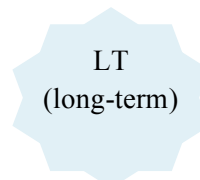
Option 2 – Ambassador Theater

Community interest in the retail space use as a restaurant reflects an unmet demand for a sit-down restaurant. Unfortunately, the former theater space is a challenging location and building for a new restaurant. The distance and accessibility of the parking alternatives would require restaurant customers more willing to accept a less convenient option than the typical parking lot at the front door. A property owner may resist the high investment costs necessary to fit out the space for a restaurant, which would increase the total development costs by at least \$876,000. Additionally, restaurant operations are among the most risky commercial ventures. This type of use is not financially feasible and results in a gap of approximately \$3 million even with the use of historic tax credits.

Option 2. Restaurant and Office Redevelopment	
	Total
Uses of Funds	
Site Purchase	\$401,200
Demolition	\$35,400
Infrastructure	\$91,400
Construction	\$5,783,800
Developer Return	\$505,000
Total Uses	\$6,816,800
Sources of Funds	
Permanent Financing	\$1,656,000
Historic Tax Credits	\$1,996,000
Equity ¹	\$180,000
Total Sources	\$3,832,000
Financial Gap	
Gap	\$2,984,800
Note: ¹ Based on a 15-percent cash-on-cash return. Source: Partners for Economic Solutions, 2015.	

Phasing

These sites present opportunities within the community for the infill development over the course of the next several years. Not all sites will be absorbed by the market during the same period and a phased approach will be critical. Based on a review of the market, site characteristics, inputs from the local development community, opportunity sites are designated as Near-Term (NT) over the next five years; Mid-Term (MT) six to ten years; and Long-Term (LT) more than ten years.



Phasing			
Site	Option 1	Option 2	Option 3

Garrison / Duvall	MT	MT	NT
Liberty Heights / Garrison	NT	MT	NT
West Arlington Water Tower	MT	NT	
Garrison Middle	LT	LT	MT
Ambassador Theater	MT	MT	

Alternate Opportunity Sites

Former C&P Telephone Company Switching Station

The former C&P Telephone Company (now Verizon) switching station at 3911 W. Cold Spring Lane is a two-story red brick office building built in 1900. It was sold to Narayanswarup, LLC for \$52,500 in 2010 and now stands vacant on a residential street



less than one block from Garrison Boulevard, adjacent to an operating Verizon switching station and parking lot. Its most likely reuse would be for multi-family apartments given the limited demand for office space in such a secondary location. A review of the potential to renovate and adapt the building for residential rental uses suggests that the potential net operating income from rents would not meet the minimum project yield.

Wayland Village II

The WBC Community Development Corporation developed the first phase of Wayland Village development in cooperation with Bon Secours Hospital to include seniors apartments as well as community facilities. Properties are potentially available along Bonner Street and Chelsea Terrace to expand that complex with inter-generational housing and possibly a therapeutic pool for swimming and physical therapy.

A related opportunity would be redevelopment of the Fairfax Road Park to provide a safer and more inviting setting for area residents. Two vacant houses could be removed to open up the park to views from Chelsea Terrace. A community-led design and improvement effort could help to build social connections within the neighborhood and to encourage greater resident involvement.

Potential Financing Tools

For each redevelopment scenario, baseline returns on investment using industry standards and market performance of competitive projects resulted in a standard measure of project feasibility. In many instances, the initial feasibility review highlighted the need for public subsidy to support the initial capital investment. Following are descriptions of key financial tools for economic development.

New Markets Tax Credits

The potential to tap sources outside of conventional financing alternatives has become critical. New Markets Tax Credits provide equity through Community Development Entities (CDE) to assist commercial development projects in low-income communities. Tax benefits offered by the New Markets Tax Credit attract investors willing to make an equity investment in a CDE. The annual dollar volume of New Markets Tax Credits allocated by the U.S. government is capped creating a competitive process for receiving the allocation of credits during each annual funding round.

The most common model used by non-profits for New Market Tax Credits allows up to 95 percent of a project's cost to be financed with favorable debt coverage ratios as low as 1.1 times net operating income, and interest-only loans at rates as low as three percent. Loans also can be structured so that debt service is tied to available cash flow. An essential requirement for New Markets Tax Credit-derived financing is that it must involve debt (unlike other tax credit programs) in order to meet Internal Revenue Service requirements. This debt must be structured so that it will be repaid after a certain period (i.e., write-down or forgiveness provisions are not acceptable).

Local Banking

The local Baltimore banking industry includes a series of banks with direct and indirect relationships with CDFI and CDE entities. These entities allow for more creative models that offer more affordable access to capital.

Crowd Funding

Crowd funding offers a quick option to raise money for a variety of projects. The 2012 Jumpstart Our Business Startups (JOBS) act removed a ban against public solicitations for private companies to raise funds. More regulation from the Securities Exchange Commission is expected regarding rules for equity crowdfunding companies. Neighbor.ly, the civic crowd funding site, allows both individuals and companies to invest in civic projects throughout the country. Essentially, these crowdfunding options give citizens and corporations an opportunity to sponsor public infrastructure. The amount of funding available from these sources ranges from 10 percent to upwards of 50 percent but varies



greatly depending on the scale of the project and interest of the public at large. Recent experience suggests these sources are more consistently a source for company investment as opposed to private individuals' contributions.

Peer-to-Peer Lending

Another less traditional funding source is peer-to-peer lending (P2PL) through websites like Zopa, Lending Club and Funding Circle. This type of alternative lending can access funds from well outside the northwest Baltimore area using these intermediaries and bring resources not currently available at lower interest rates. While the risk associated with any business loan will still exist, the model allows for flexibility through competition set up in a reverse auction process as lenders vie for the lending opportunity. The intermediary vets local businesses interested in borrowing, considering the borrower's ability to repay the loan and pricing accordingly.

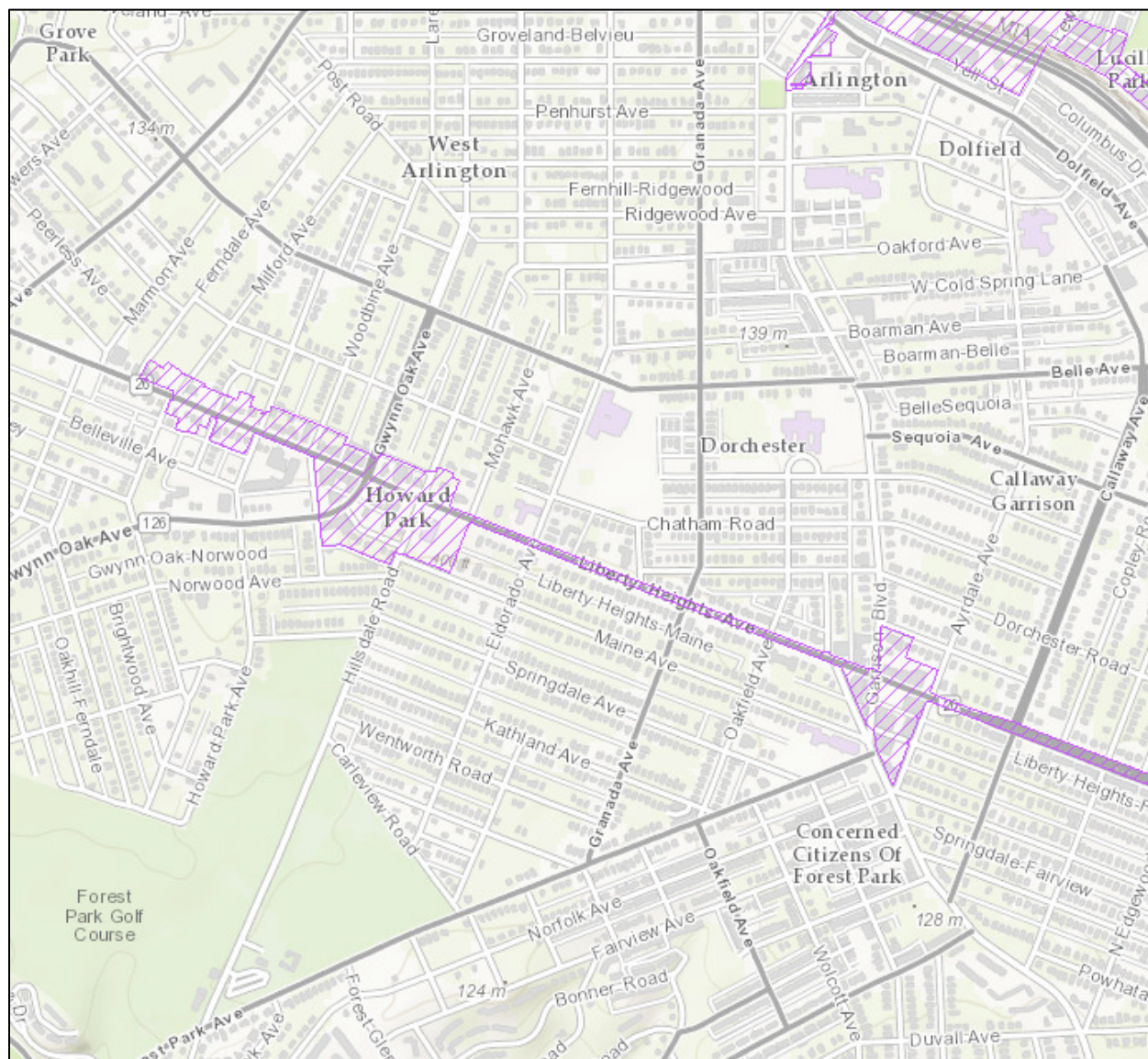
Partnerships and Building Philanthropic Support

Foundation funding – financial support from small to large foundations for development of new open space, parks and sustainable green alternatives for stormwater management as a mission-driven investment or in response to a request – may provide an excellent source for those critical redevelopment projects within the targeted areas. Many of the private foundations fund direct assistance to improve and clean up former industrial properties into thriving public open spaces. There are specific grants for developers or buildings. Many of these private foundation funds provide direct assistance to improve homeownership opportunities and may be useful partners for the work directed by GONorthwest!

Recently entities like KaBOOM!, a national non-profit that works to provide playgrounds across the country approached community organizations in the Park Heights neighborhood to find a location for a new playground. KaBOOM!'s work with Parks and People to identify key neighborhoods directed its attention to the Liberty Heights communities. Applicants for the KaBOOM! grant include a partnership with the Baltimore Neighborhood Design Center as well as the local community development corporation. This is just one of many examples of philanthropic support for projects in the community.

Tax Policies for Commercial Rehab

The current tax environment supports reinvestment within the designated Enterprise Zone along Liberty Heights in the Howard Park community and intersection of Liberty Heights and Garrison Boulevard, as shown on the map below.



Baltimore's Enterprise Zone property tax abatement program triggers a tax abatement on the property after significant property investment equal to the difference between the assessed value of the property before and after the improvements. Improvements may not exceed 100 percent of the size of the current building. A similar program in other jurisdictions bridged the gap between market feasibility for commercial redevelopment. In Falls Church, Virginia the program expanded an office building planned for rehabilitation by 20 percent.



The federal government plays a major financial role in affordable housing through its many programs. The following list includes the most prominent federal programs for affordable housing:

- Low-Income Housing Tax Credits that offset up to 60 percent of the costs of developing affordable housing with federal income tax credits;
- HOME Investment Partnership that helps to fund transitional housing acquisition, rehabilitation, construction and tenant-based rental assistance;
- Community Development Block Grant (CDBG) funds granted to the City to fund housing and services for low- and moderate-income residents at the City's discretion; and
- Historic Tax Credits that provide an offset to federal income taxes in exchange for qualified rehabilitation of designated historic properties.

These resources are, of course, limited by statewide caps on the value of credits and formulae for distributing funding across the U.S. In particular, the capacity and mere existence of many federal programs rely on support from the U.S. Congress. Changes to the political will may result in the loss of these programs or significant reduction in funding capacity. Recently, the federal government has reviewed the potential for significant budget cuts to the Department of Housing and Urban Development's (HUD) Community Development Fund (CDF), which includes CDBG.

Low-Income Housing Tax Credits (LIHTC)

The LIHTC, based on Section 42 of the Internal Revenue Code, provides a credit against tax liability or a dollar-for-dollar reduction in the amount of taxes paid as an incentive for investment in the construction or rehabilitation of affordable housing. Projects financed with the issuance of tax-exempt bonds qualify for an automatic four-percent tax credit allocation.

After a project has been awarded tax credits, the owner or developer usually hires a broker or syndicator to market the credits. The credits are sold to investors, who can use the credits to reduce their federal income taxes, dollar for dollar, each year for 10 years.



Appendix A. Tables

Table A-1. Households by Type and Size, 2012

	Greater NW Area		Baltimore City		Baltimore MSA	
	Number	Percent	Number	Percent	Number	Percent
Households by Type						
Family Households	7,762	60.7%	126,119	52.4%	669,758	65.3%
Married-Couple Families	2,915	22.8%	57,865	24.0%	475,189	46.3%
With Related Children	761	6.0%	19,585	8.1%	198,726	19.4%
Other Family (No Spouse)	4,847	37.9%	68,254	28.4%	194,569	19.0%
With Related Children	1,868	14.6%	33,855	14.1%	100,999	9.8%
Non-Family Households	5,015	39.3%	114,511	47.6%	356,290	34.7%
Total	12,777	100.0%	240,630	100.0%	1,026,048	100.0%
Households by Size						
1-Person Household	4,562	35.7%	94,385	39.2%	293,686	28.6%
2-Person Household	3,923	30.7%	69,048	28.7%	332,727	32.4%
3- to 4-Person Household	3,441	26.9%	58,122	24.2%	307,296	29.9%
5+-Person Household	851	6.7%	19,075	7.9%	92,339	9.0%
Total	12,777	100.0%	240,630	100.0%	1,026,048	100.0%
Average Household Size						
2000	2.58		2.42		2.55	
2010	2.52		2.38		2.54	
2014	2.50		2.37		2.54	

Note: Greater NW Area consists of the following census tract(s): 245101507.01, 245101508.00, 245101509.00, 245101510.00, 245101511.00, 245102801.02, 245102802.00, 245102803.02.

Source: U.S. Census Bureau, 2008-2012 American Community Survey (ACS), Census 2000 Summary File 1; ESRI, Demographic and Income Profile, Community Profile; Partners For Economic Solutions, 2014.



Table A-2. Householder by Age and Tenure

	Greater NW Area (2012)				Baltimore City (2013)				Baltimore MSA (2013)			
	Owner		Renter		Owner		Renter		Owner		Renter	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Age of Householder												
15 to 24 years	20	0.3%	518	10.1%	559	0.5%	8,872	6.9%	4,018	0.6%	24,593	7.1%
25 to 34 years	369	4.8%	889	17.4%	13,469	11.8%	37,089	29.0%	65,275	9.6%	96,002	27.5%
35 to 44 years	713	9.3%	865	16.9%	17,942	15.7%	21,512	16.8%	112,597	16.5%	70,634	20.3%
45 to 54 years	1,524	19.9%	1,530	29.9%	23,487	20.6%	23,334	18.2%	168,180	24.6%	61,132	17.5%
55 to 64 years	1,966	25.7%	565	11.0%	26,511	23.2%	18,821	14.7%	157,675	23.1%	44,615	12.8%
65 to 74 years	1,399	18.3%	442	8.6%	17,428	15.3%	10,229	8.0%	100,249	14.7%	24,205	6.9%
75 to 84 years	1,325	17.3%	228	4.5%	10,768	9.4%	5,767	4.5%	53,956	7.9%	16,290	4.7%
85 years and over	343	4.5%	81	1.6%	3,989	3.5%	2,466	1.9%	20,371	3.0%	11,010	3.2%
Total	7,659	100.0%	5,118	100.0%	114,153	100.0%	128,090	100.0%	682,321	100.0%	348,481	100.0%

Note: Greater NW Area consists of the following census tract(s): 245101507.01, 245101508.00, 245101509.00, 245101510.00, 245101511.00, 245102801.02, 245102802.00, 245102803.02.

Source: U.S. Census Bureau, 2008-2012 American Community Survey (ACS); Partners For Economic Solutions, 2014.

Table A-3. Tenure by Age of Householder

	Greater NW Area (2012)				Baltimore City (2013)				Baltimore MSA (2013)			
	Owner		Renter		Owner		Renter		Owner		Renter	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Age of Householder												
15 to 24 years	20	3.7%	518	96.3%	559	5.9%	8,872	94.1%	4,018	14.0%	24,593	86.0%
25 to 34 years	369	29.3%	889	70.7%	13,469	26.6%	37,089	73.4%	65,275	40.5%	96,002	59.5%
35 to 44 years	713	45.2%	865	54.8%	17,942	45.5%	21,512	54.5%	112,597	61.5%	70,634	38.5%
45 to 54 years	1,524	49.9%	1,530	50.1%	23,487	50.2%	23,334	49.8%	168,180	73.3%	61,132	26.7%
55 to 64 years	1,966	77.7%	565	22.3%	26,511	58.5%	18,821	41.5%	157,675	77.9%	44,615	22.1%
65 to 74 years	1,399	76.0%	442	24.0%	17,428	63.0%	10,229	37.0%	100,249	80.6%	24,205	19.4%
75 to 84 years	1,325	85.3%	228	14.7%	10,768	65.1%	5,767	34.9%	53,956	76.8%	16,290	23.2%
85 years and over	343	80.9%	81	19.1%	3,989	61.8%	2,466	38.2%	20,371	64.9%	11,010	35.1%
Total	7,659	59.9%	5,118	40.1%	114,153	47.1%	128,090	52.9%	682,321	66.2%	348,481	33.8%

Note: Greater NW Area consists of the following census tract(s): 245101507.01, 245101508.00, 245101509.00, 245101510.00, 245101511.00, 245102801.02, 245102802.00, 245102803.02.

Source: U.S. Census Bureau, 2008-2012 American Community Survey (ACS); Partners For Economic Solutions, 2014.

Table A-4. Means of Transportation to Work, 2012

Workers 16 and Over	Greater NW Area		Baltimore City		Baltimore MSA	
	Employed Residents	Percent	Employed Residents	Percent	Employed Residents	Percent
Means of Transportation						
Car, Truck, or Van	10,018	74.6%	186,216	70.3%	1,146,769	86.0%
Drove alone	8,640	64.4%	157,949	59.6%	1,017,983	76.3%
Carpooled	1,378	10.3%	28,267	10.7%	128,786	9.7%
Public Transportation (excluding taxicab)	2,598	19.4%	48,297	18.2%	83,752	6.3%
Motorcycle, Bicycle, Walked, Other Means or Worked at Home	804	6.0%	30,540	11.5%	103,384	7.8%
Total	13,420	100.0%	265,053	100.0%	1,333,905	100.0%

Note: Greater NW Area consists of the following census tract(s): 245101507.01, 245101508.00, 245101509.00, 245101510.00, 245101511.00, 245102801.02, 245102802.00, 245102803.02.

Source: U.S. Census Bureau, 2008-2012 American Community Survey (ACS); Partners For Economic Solutions, 2014.

Table A-5. Vital Signs Indicators, Greater Northwest Subareas, 2010-2012

	Howard Park/ W. Arlington ¹	Dorchester/ Ashburton ²	Forest Park/ Walbrook ³	Greater Mondawmin ⁴	City of Baltimore
Population, Race/Ethnicity, 2010					
Total Population	10,873	11,786	9,849	9,322	620,961
Percent African American	94.3%	96.1%	94.9%	96.2%	63.8%
Percent White	2.2%	1.3%	2.2%	1.1%	28.3%
Percent Asian	0.3%	0.3%	0.1%	0.2%	2.3%
Percent Two or More Races	1.3%	0.8%	1.1%	1.2%	1.7%
Percent All Other Races	0.3%	0.4%	0.4%	0.4%	0.5%
Percent Hispanic	1.6%	1.0%	1.3%	0.9%	4.2%
Racial Diversity Mix	12.7	8.5	10.8	8.2	54.5
Age, 2010					
Percent of Population 0-5 years old	5.5%	6.0%	6.2%	5.5%	6.6%
Percent of Population 6-18 years old	15.2%	15.6%	16.0%	15.7%	14.9%
Percent of Population 19-24 years old	9.3%	9.6%	10.7%	15.5%	12.6%
Percent of Population 25-64 years old	50.9%	51.9%	52.7%	48.0%	54.2%
Percent of Population 65 years and over	19.1%	16.9%	14.3%	15.3%	11.7%
Households, 2010					
Households	4,204	4,565	3,943	3,466	249,903
Percent of Households with Children Under 18	30.3%	31.2%	31.0%	29.9%	28.4%
Average Household Size	2.5	2.6	2.5	2.5	2.4
Income and Poverty, 2012					
Median Household Income	\$37,095	\$36,715	\$36,737	\$38,912	\$40,803
Percent of Households Living Below the Poverty Line	12.9%	17.2%	17.8%	12.8%	18.8%
Median Price of Homes Sold					
2010	\$115,000	\$68,150	\$60,250	\$34,000	\$115,000
2011	\$74,250	\$80,000	\$50,000	\$41,950	\$100,000
2012	\$115,000	\$100,000	\$50,000	\$28,000	\$135,000
Housing Market, 2012					
Percent Owner Occupied	75.3%	70.1%	60.1%	52.5%	57.8%
Percent That Do Not Receive Mail	6.9%	7.3%	11.4%	13.0%	7.5%
Percent of Housing Properties with Rehab Permits (Over \$5,000)	2.4%	2.8%	2.7%	1.5%	2.6%
Number of Demolition Permits per 1,000 Homes	1.3	1.8	-	0.9	1.9
Percent that are Vacant and Abandoned	4.1%	3.3%	6.4%	10.9%	8.0%
Percent of Vacant Properties Owned by Baltimore City	9.4%	4.4%	1.1%	7.2%	18.6%
Percent of Properties with Housing Violations	2.1%	1.8%	4.6%	4.8%	4.7%
Crime and Safety, 2012					
Part 1 Crime Rate per 1,000 Residents	47.0	48.7	46.8	98.6	61.8
Violent Crime Rate per 1,000 Residents	9.7	13.5	11.8	27.6	14.7
Property Crime Rate per 1,000 Residents	37.3	35.2	35.0	71.0	47.0
Labor Force Participation and Employment, 2012					
Percent Population 16-64 Employed	60.9%	60.4%	58.5%	55.2%	61.0%
Percent Population 16-64 Unemployed and Looking for Work	11.5%	12.1%	9.8%	14.0%	9.8%
Percent Population 16-64 Not in Labor Force	27.2%	27.4%	31.9%	31.3%	29.4%
Unemployment Rate	15.8%	16.7%	14.4%	20.4%	13.9%
Commercial Business Activity					
Percent of Commercial Properties with Rehab Permits Above \$5,000	13.9%	6.0%	7.7%	15.0%	14.4%
Total Number of Businesses	174	184	142	281	20,403
Total Number of Employees	2,887	1,430	652	3,349	341,911
Neighborhood Businesses per 1,000 Residents	11.6	12.0	11.2	21.8	22.7

Note: ¹Includes Central Forest Park, Forest Park Golf Course, Grove Park, Howard Park, Seton Business Park and West Arlington neighborhoods.

²Includes Ashburton, Callaway-Garrison, Central Forest Park, Dolfield, Dorchester, East Arlington and West Arlington neighborhoods.

³Includes Concerned Citizens of Forest Park, Fairmont, Forest Park, Garwyn Oaks, Hanlon-Longwood, West Forest Park and Windsor Hills neighborhoods in Greater Northwest and Mount Holly and Walbrook neighborhoods outside the study area.

⁴Includes Hanlon-Longwood neighborhood in Greater Northwest and Burleigh-Leighton, Liberty Square, Mondawmin, Panway/Braddish Avenue, Park Circle, Penn North and Walbrook neighborhoods outside the study area.

Source: Baltimore Neighborhood Indicators Alliance-Jacob France Institute, 2014; Partners for Economic Solutions, 2015.

Table A-6. Housing Units by Number of Units in Structure, 2012

	Greater NW Area		Baltimore City		Baltimore MSA	
	Number	Percent	Number	Percent	Number	Percent
Units in Structure						
1, Detached	5,968	37.2%	42,631	14.4%	514,631	45.4%
1, Attached	4,823	30.1%	156,736	52.9%	325,713	28.8%
2	1,491	9.3%	16,185	5.5%	24,854	2.2%
3 to 4	1,581	9.9%	16,687	5.6%	29,301	2.6%
5 to 9	1,060	6.6%	16,682	5.6%	56,446	5.0%
10 to 19	569	3.5%	13,414	4.5%	92,552	8.2%
20 or more	500	3.1%	33,424	11.3%	74,639	6.6%
Mobile Home	38	0.2%	473	0.2%	13,813	1.2%
Other	-	0.0%	205	0.1%	429	0.0%
Total	16,030	100.0%	296,437	100.0%	1,132,378	100.0%

Note: Greater NW Area consists of the following census tract(s): 245101507.01, 245101508.00, 245101509.00, 245101510.00, 245101511.00, 245102801.02, 245102802.00, 245102803.02.

Source: U.S. Census Bureau, 2008-2012 American Community Survey (ACS); Partners For Economic Solutions, 2014.

Table A-7. Housing Units by Year Built, 2012

	Greater NW Area		Baltimore City		Baltimore MSA	
	Number	Percent	Number	Percent	Number	Percent
Year Built						
2010 or later	-	0.0%	255	0.1%	2,601	0.2%
2000 to 2009	258	1.6%	10,528	3.6%	114,240	10.1%
1990 to 1999	426	2.7%	9,613	3.2%	150,958	13.3%
1980 to 1989	134	0.8%	13,021	4.4%	160,172	14.1%
1970 to 1979	470	2.9%	17,725	6.0%	154,323	13.6%
1969 or Earlier	14,742	92.0%	245,295	82.7%	550,084	48.6%
Total	16,030	100.0%	296,437	100.0%	1,132,378	100.0%

Note: Greater NW Area consists of the following census tract(s): 245101507.01, 245101508.00, 245101509.00, 245101510.00, 245101511.00, 245102801.02, 245102802.00, 245102803.02.

Source: U.S. Census Bureau, 2008-2012 American Community Survey (ACS); Partners For Economic Solutions, 2014.

Table A-8. Housing by Tenure and Vacancy Status

	Greater NW Area (2013)		Baltimore City (2013)		Baltimore MSA (2012)	
	Number	Percent	Number	Percent	Number	Percent
Units in Structure						
Owner-occupied units	7,659	47.7%	114,153	38.4%	682,321	60.0%
Renter-occupied units	5,118	31.9%	128,090	43.1%	348,481	30.6%
Vacant Units	3,277	20.4%	54,801	18.4%	106,330	9.4%
For rent	775	4.8%	11,888	4.0%	25,848	2.3%
Rented, not occupied	58	0.4%	1,553	0.5%	4,058	0.4%
For sale only	154	1.0%	6,324	2.1%	14,776	1.3%
Sold, not occupied	54	0.3%	1,495	0.5%	3,625	0.3%
For seasonal, recreational or	53	0.3%	1,470	0.5%	8,016	0.7%
For migrant workers	-	0.0%	33	0.0%	33	0.0%
Other vacant	2,183	13.6%	32,038	10.8%	49,974	4.4%
Total Units	16,054	20.4%	297,044	18.4%	1,137,132	9.4%

Note: Greater NW Area consists of the following census tract(s): 245101507.01, 245101508.00, 245101509.00, 245101510.00, 245101511.00, 245102801.02, 245102802.00, 245102803.02.

Source: U.S. Census Bureau, 2008-2012 American Community Survey (ACS), 2009-2013 ACS; Partners For Economic Solutions, 2014.



Table A-9. Greater Northwest Area¹ Affordable Housing

Owner/Contact	Property	Type	Floor Plans	Units		Latest HUD Renewal
				Total	Affordable	
Vista Capital Management Group, Inc.	Baltimore VOA Living Center	Disabled	1BR	22	22	2010
	5310 Wayne Ave					
	Baltimore, MD 21207					
Catholic Charities	Woodlawn Senior Housing	Senior	1BR	74	74	
	5500 Lexington Road					
	Baltimore, MD 21207					
WP&M Real Estate Group, LLC	Abundant Life Towers	Elderly Disabled	1BR,2BR			
	3915 Callaway Ave					
	Baltimore, MD 21215					
Wabash Estates Coop	Arlington II Non-Profit Housing Corp	Senior	1BR	57	57	
CSI Support and Development Services	5500 Wabash Ave					
	Baltimore, MD 21215					
AHC Management LLC	Greenspring Overlook	Family	1BR,2BR,3BR	207	188	2010
	2400 Loyola Northway					
	Baltimore, MD 21215					
Edgewood Management Corporation	Manhattan Park Apts	Family	1BR,2BR	124	64	2008
	5715 Park Heights Ave					
	Baltimore, MD 21215					
AHC Management LLC	Monteverde	Family	1BR,2BR	301	301	
	2503 Violet Ave					
	Baltimore, MD 21215					



Table A-9. Greater Northwest Area¹ Affordable Housing (Continued)

Owner/Contact	Property	Type	Floor Plans	Units		Latest HUD Renewal
				Total	Affordable	
The Maryland Management Company	Park Heights Apartments	Elderly	1BR	99	99	
	5900 Park Heights Ave					
	Baltimore, MD 21215					
Edgewood Management Corporation	Renaissance Gardens	Senior	1BR	60	60	
	4410 Pall Mall Road					
	Baltimore, MD 21215					
Wallace H. Campbell & Co., Inc.	Weinberg Manor East (Formerly As Har Sinai House)	Elderly	1BR	186	186	
	3601 Fords Lane					
	Baltimore, MD 21215					
Edgewood Management Corporation	Weinberg Manor West	Elderly	1BR,2BR	108	108	
	3615 Fords Lane					
	Baltimore, MD 21215					
Community Life Management, LLC	Weinberg Place	Elderly	1BR	111	111	
	2500 W. Belvedere Avenue					
	Baltimore, MD 21215					
Edgewood Management Corporation	Weinberg Woods	Elderly	1BR	72	72	
	3211 Clarks Lane					
	Baltimore, MD 21215					
AHC Management, LLC	Woodland Apartments I	Family	1BR,2BR	24	24	2006
	3507 Woodland Avenue					
	Baltimore, MD 21215					



Table A-9. Greater Northwest Area¹ Affordable Housing (Continued)

Owner/Contact	Property	Type	Floor Plans	Units		Latest HUD Renewal
				Total	Affordable	
AHC Management, LLC	Woodland Apartments II	Family	1BR,2BR	23	23	
	3503 Woodland Avenue					
	Baltimore, MD 21215					
Bon Secours Wayland LP	Wayland Village	Senior	1BR, 2BR	90	90	
	3020 Garrison Blvd					
	Baltimore, MD 21216					
Realty Management Associates, Inc.	Greater New Hope Towers	Elderly	1BR	80	80	2009
	2725 Walbrook Avenue					
	Baltimore, MD 21216					
The Towner Management Company Inc.	St. Stephen's Court	Family	1BR,2BR	72	20	2009
	2401 Saint Stephens Ct, Apt 2A					
	Baltimore, MD 21216-3614					
Total					1,579	

Note: ¹Developments in ZIP codes 21207, 21215 and 21216.

Source: HUD, Property Manager Phone Interviews, Rent.com, section-8-housing.findthebest.com, Affordablehousingonline.com; Partners for Economic Solutions, 2014.

Table A-10. Greater Northwest Retail and Service Businesses, 2014				
Code	Business Name	Address	Zip Code	Employees
Building materials, hardware, garden supply and mobile home dealers				
52310100	Aluminum & Glass Company	4909 Liberty Heights Ave	21207	2
52310101	African Sand Stained Glass	4023 Duvall Ave	21216	2
52510000	Solo Variety II	3835 Liberty Heights Ave	21215	2
Grocery stores				
54110000	Belle Food Market	3721 Belle Ave	21215	2
54110000	The Delli	4711 Liberty Heights Ave	21207	3
54110000	Forest Park Market	4101 Norfolk Ave	21216	3
54110000	Garrison Grocery	3309 Garrison Blvd	21216	3
54110000	INJ Corp.	2901 Garrison Blvd	21216	4
54110000	Kauser Food, LLC	4714 Liberty Heights Ave	21207	3
54110000	Liberty Food Mt., Inc.	3905 Liberty Heights Ave #1	21207	3
54110000	Lucky Food Center	3400 Piedmont Ave	21216	2
54110200	Save More Convenience Store	4200 Wabash Ave	21215	3
54110202	Edgewood Market	3305 Edgewood St	21216	1
54119905	L&S Grocery	4601 Garrison Blvd	21215	2
54119905	Shell Food Mart	4709 Garrison Blvd	21215	2
Other food stores				
54210000	Cheasapeake Seafood & Carryout	3824 Liberty Heights Ave	21215	3
54610000	Brain Freeze Frozen Treats, LLC	3602 W. Forest Park Ave	21216	2
54619903	LLC	3402 Wabash Ave	21215	4
54619903	That's a Piece of Cake	3603 W. Forest Park Ave	21216	2
54619903	The Lady Cake	3728 Dolfield Ave Apt 1	21215	4
Apparel and accessory stores				
56119901	Ayrdale Variety, Inc.	3300 Ayrdale Ave	21216	2
56210000	Fashion Leather of New York	4001 Elderon Ave	21215	2
56210000	Great Finds	4032 Annellen Rd	21215	2
56210000	Lechanel's Salon and Fashion	4724 Liberty Heights Ave	21207	2
56210101	A Unique Boutique, LLC	4910 Liberty Heights Ave	21207	2
56210101	B B Boutique	3704 Hillsdale Rd	21207	2
56210101	Hot Girls Boutique	4724 Liberty Heights Ave	21207	2
56210101	Nikko Blue Boutique, LLC	2321 Monticello Rd	21216	2
56219902	Be-Z Clothing Company	3019 Chelsea Ter	21216	2
56219902	Ronda's Boutique	4106 Chatham Rd	21207	1
56329901	Controversy	4109 Fernhill Ave	21215	1
56329901	Harris and Co.	4108 Fernhill Ave	21215	1
56329904	E & E Handbags	3319 Belle Ave	21215	1
56610000	Ahead of the Game, Inc.	4603 Garrison Blvd	21215	5
56999902	Ernest Humphrey	3734 Milford Ave	21207	1
56999902	Rev. Melvin C. Fox Jr.	4302 Fernhill Ave	21215	1
Home furniture, furnishings and equipment stores				
57120000	Warm Spirit/The Comfort Zone	5508 Fernpark Ave	21207	2
57130000	New Commandment Baptist Church	4015 Penhurst Ave	21215	2
57340000	Mason S MCE Computers EL	3204 Ferndale Ave	21207	2
57350203	Street Official Records	3300 Ayrdale Ave	21216	2

Table A-10. Greater Northwest Retail and Service Businesses, 2014 (Continued)

Code	Business Name	Address	Zip Code	Employees
Eating and drinking places				
58120000	Amorous Edibles, LLC	3212 Gwynns Falls Pkwy	21216	-
58120000	Caribbean Heat	4740 Liberty Heights Ave	21207	-
58120103	China House	3824 Liberty Heights Ave	21215	-
58120300	Dollar Fast Food, LLC	3315 Garrison Blvd	21216	-
58120302	Everything Turkey, Inc.	3219 Vickers Rd	21216	-
58120302	Fred's Carryout	4708 Gwynn Oak Ave	21207	-
58120302	Kennedy Fried Chicken	3317 Garrison Blvd	21216	-
58120302	Shons Place	4707 Garrison Blvd	21215	-
58120302	Sun's Carryout	2904 Garrison Blvd	21216	1
58120500	Top Taste Jerk, LLC	4804 Gwynn Oak Ave	21207	-
58120801	Smokin J's, LLC	3830 Liberty Heights Ave	21215	6
58129903	Captain Kirk's Catering, LLC	4309 Kathland Ave	21207	-
58129903	Catering by Raymond	4000 Edgewood Rd	21215	-
58129903	Corbin's Custom Caterers, LLC	3201 Gwynns Falls Pkwy	21216	2
58129903	Delights Catering	3410 Dennlyn Rd	21215	-
58129903	Faith True Catering, LLC	4138 Woodhaven Ave	21216	-
58129903	Grateful, LLC	3301 Piedmont Ave	21216	-
58129904	New York Fried Chicken	4700 Liberty Heights Ave	21207	4
58129904	Tyrone's Chicken I	3310 Ayrdale Ave	21216	1
58129904	Wing Thing n More	4714 Liberty Heights Ave	21207	13
58130103	Fink's Lounge	2403 N. Hilton St	21216	3
58130103	The New Buckett's Lounge, Inc.	2915 Chelsea Ter	21216	4
Drugstores and proprietary stores				
59120000	Best Care Pharmacy, Inc.	4701 Garrison Blvd	21215	4
59120000	Collaborate Care Pharmacy & Wellness Center	3305 Garrison Blvd	21216	4
59120000	Millieum Pharmacy Systems	3939 Penhurst Ave	21215	4
59120000	Rite Aid	3804 Liberty Heights Ave	21215	11
59129901	Walgreens	3801 Liberty Heights Ave	21215	30
Liquor stores				
59210000	Edgewood Liquors	3302 Edgewood St	21216	3
59210000	Four G's	4701 Liberty Heights Ave #5	21207	9
59210000	H & H Liquors	4010 Aragon Ave	21215	2
59210000	Maeng's Liquors	2601 N. Hilton St	21216	3
59210000	Wabash Discount Liquors	3741 Wabash Ave	21215	2
59210102	That Wine Girl, LLC	3025 Mondawmin Ave	21216	2
Used merchandise stores				
59320000	Chic Champagne Consignment Boutique	3336 Dolfield Ave	21215	2
59320000	Fortunate Finds Thrift Shop	3828 Liberty Heights Ave	21215	2
59320000	One Time Cleaning	3903 Chatham Rd	21207	2
59320000	Repetez Nearly New Shop	4734 Liberty Heights Ave	21207	2

Table A-10. Greater Northwest Retail and Service Businesses, 2014 (Continued)

Code	Business Name	Address	Zip Code	Employees
Miscellaneous shoppers goods stores				
59419907	Blazing Saddles	3715 Ferndale Ave	21207	1
59420000	Rug Bookshop	2603 Talbot Rd	21216	1
59429902	A Quiet Place	4736 Liberty Heights Ave	21207	1
59440101	Round the Clock, Inc.	3800 Belle Ave	21215	1
59450100	Doll Art Collectables and Memory Crafts	3813 Callaway Ave	21215	1
59469901	Digital Sight & Sound, LLC	3834 Sequoia Ave	21215	2
59470000	Youthfull Treasures	3807 Fairview Ave	21216	2
59470104	Busy B Gifts	3605 Grantley Rd	21215	1
59470104	Home Interiors Gifts, Inc.	3813 Dorchester Rd	21215	2
59470104	Queen's Gift Shop	3816 Liberty Heights Ave	21215	1
59470104	The Shops at North Charles	2511 Queen Anne Rd	21216	30
59479901	Bundles of Joy at the Wedding Gallery	3214 Barrington Rd	21215	1
59490000	Creating Your Ideas	3502 Grantley Rd	21215	3
59490000	I'm in Stitches	3315 Gwynns Falls Pkwy	21216	1
Nonstore retailers				
6E+07	Shaklee	3713 Belle Ave	21215	1
59639903	Avon	4007 Woodhaven Ave	21216	1
59639903	It Works	3902 Hilton Rd	21215	1
59940000	Womanscope Newspaper	4011 Liberty Heights Ave	21207	2
59950000	Baltimore Cares Incorporated	2300 Garrison Blvd	21216	3
Retail stores, not elsewhere categorized				
59990000	Dexter Morrison Shop	4722 Liberty Heights Ave	21207	1
59990000	Wm Obama Super Mart, Inc.	3834 Liberty Heights Ave	21215	1
59990601	Vizionz Audio Visual	5070 Wabash Ave	21215	1
59991301	Blush Cosmetics, Inc.	3305 Ferndale Ave	21207	1
59991301	Consultant	3107 Mondawmin Ave	21216	2
59991301	Mary Kay Beauty Consultant	2313 Monticello Rd	21216	2
59991301	Pauline Richard Gross	4014 Bonner Rd	21216	1
59991302	Tonisis Body Works	5300 Haddon Ave	21207	1
Laundry, cleaning and garment services				
7.2E+07	Liberty Bright, Inc.	3901 Liberty Heights Ave	21207	2
72160000	Sparky One Hour Cleaners	4721 Liberty Heights Ave	21207	13
72170000	Donald Jennings Carpet Cleaning	4425 Garrison Blvd	21215	1
72170100	Shore Shot Cleaning	3618 Bowers Ave Apt D	21207	1
Photographic studios, portrait				
72219903	A Wendy Photo	4120 Kathland Ave	21207	1
72219903	Al Gers Photo	3419 Alto Rd	21216	1
72219903	BJ Photography	3608 Fairview Ave	21216	1
72219903	Eyes on U Photography	4712 Wakefield Rd Apt 104	21216	1
72219903	Jay L Baker Photography	3413 Dennlyn Rd	21215	1
72219903	Michele Holcombe Photography	2715 Talbot Rd	21216	1
72219903	Mr. Digital Photography	2712 Elsnore Ave	21216	1

Table A-10. Greater Northwest Retail and Service Businesses, 2014 (Continued)

Code	Business Name	Address	Zip Code	Employees
Beauty shops				
72310000	Authentic Alure	4005 Hilton Rd	21215	1
72310000	Beauty Loft, Inc.	5000 Wabash Ave Ste A	21215	2
72310000	Braiding Paradise	5110 Liberty Heights Ave	21207	2
72310000	Charming Looks, LLC	3314 Dorchester Rd	21215	1
72310000	Cindy's Hair Styling & Hair	3303 Denison St Ste 3	21216	1
72310000	Culture Club Hair Spa	3741 Wabash Ave	21215	1
72310000	Dominican Hair Salon	2403 N. Hilton St	21216	2
72310000	Emile's Hairnique	5120 Liberty Heights Ave #1	21207	6
72310000	Eve's Den Natural Hair Salon	3400 Dolfield Ave	21215	1
72310000	Geri's Beauty Salon	4710 Liberty Heights Ave	21207	1
72310000	Hair by Shelle	3215 Yosemite Ave	21215	2
72310000	Hair Chemistry, Inc.	4404 Fairfax Rd	21216	1
72310000	Hair Dimensions	5012 Gwynn Oak Ave	21207	2
72310000	Hair Evolutions	3818 Barrington Rd	21215	1
72310000	Hair Passions Beauty Salon, LLC	4726 Liberty Heights Ave	21207	1
72310000	J. Miller Cuts and Curls, LLC	3315 Garrison Blvd	21216	1
72310000	L Salon, Inc.	3030 Liberty Heights Ave	21215	2
72310000	Lady Di's Products	4211 Fernhill Ave	21215	2
72310000	Lasting Impressions	4000 Liberty Heights Ave B5	21207	2
72310000	Lovely Ladies Salon, LLC	4607 Garrison Blvd	21215	2
72310000	Mee-Ma's Growing Hands in a Jar	4205 Fairfax Rd	21216	2
72310000	Operation We Are One, LLC	3100 N. Hilton St	21216	1
72310000	Precisely Yours	4705 Garrison Blvd	21215	2
72310000	Rose Petals Hair Salon	4910 Liberty Heights Ave	21207	1
72310000	Shears Comb Salon of Beauty	4300 Wentworth Rd	21216	2
72310000	Shears in Motion	4175 Fairview Ave	21216	4
72310000	Styles of Glory	4024 Annellen Rd	21215	1
72310000	Touba Hair Braiding	3315 Garrison Blvd	21216	1
Barber shops				
72410000	Blank's Hair Care Center	4716 Liberty Heights Ave	21207	3
72410000	Capel's Barber Shop	2905 Edgewood St	21216	1
72410000	James E. Colson	2501 Garrison Blvd	21216	3
72410000	Mr. Ray's Barber Shop	3926 Ridgewood Ave	21215	1
72410000	My Barber Shop	2904 Garrison Blvd	21216	2

Table A-10. Greater Northwest Retail and Service Businesses, 2014 (Continued)

Code	Business Name	Address	Zip Code	Employees
Miscellaneous personal services				
72610000	Howell Funeral Services	4600 Liberty Heights Ave	21207	-
72910000	Cephas Taxes	5020 Norwood Ave	21207	1
72910000	Davell Properties, LLC	3301 Denison St	21216	1
72910000	Jason R. Green	4013 N. Rogers Ave	21207	2
72910000	JD Enterprises Tax Services	4901 Liberty Heights Ave	21207	2
72910000	Pop-Pop Enterprises	5300 Chandler Ave	21207	1
72910000	Scribner & Associates	5322 Wesley Ave	21207	1
72910000	Tax Sale 2000, LLC	4009 Liberty Heights Ave	21207	2
72910000	Walker Tax's Services	3900 Annellen Rd	21215	1
72990000	K White Studios	3807 Fernhill Ave	21215	1
72990000	Scott Bey Studios, LLC	4104 Alto Rd	21216	2
72990201	Golden Touch Massage	3907 W. Cold Spring Ln	21215	1
72990302	Metro Motor Escort Service	2907 Wynham Rd Apt C	21216	2
72999906	Paul Levine & Co.	3900 W. Cold Spring Ln	21215	2
Miscellaneous repair shops and related services				
76991103	Always Available Locksmith	2403 N. Hilton St	21216	1
76991600	Alpha Appliance Repair, LLC	4703 Norwood Ave	21207	2
Dance studios, schools and halls				
79910000	Fit 2 a T Fitness	3762 Dolfield Ave	21215	2
79910103	Coco Diva's Day Spa	4607 Garrison Blvd	21215	3
79910300	LA Fitness	4202 Norfolk Ave	21216	2
Offices and clinics of doctors of medicine				
80110000	Eric Dobson, MD	2300 Garrison Blvd #220	21216	3
80110000	Garwen Urological Center	2300 Garrison Blvd #107	21216	3
80110000	MD Washington Minority Contrac	3229 Powhatan Ave	21216	3
80110000	Notary Public of the State of MD	3712 Sequoia Ave	21215	3
80110000	Rifat Abousy, MD	2300 Garrison Blvd	21216	2
80110000	Dr. Robert C. Blackmon	3230 Sequoia Ave	21215	3
80110000	Samuel R. Owings, Jr., MD	4724 Norfolk Ave	21207	3
80110000	Soprey Nisha	2300 Garrison Blvd	21216	4
80110100	Richard M Hunt, Jr.	2300 Garrison Blvd #220	21216	4
80110100	Javaid M. Shafi, MD FA	2300 Garrison Blvd	21216	3
80110101	Abousy Rifat, MD PA	2300 Garrison Blvd	21216	2
80110105	Greater Baltimore	3915 W. Cold Spring Ln	21215	3
80110105	Sandra L. Howard	3808 Dolfield Ave	21215	2
80110202	Premiere Orthodontics of Baltimore	2406 Garrison Blvd	21216	3
80110508	William R Hobbs	4001 Liberty Heights Ave	21207	2
80110516	Agapi Pediatrics	2300 Garrison Blvd #220	21216	3
80119901	Cosmo G. Jacobs, MD	4001 Liberty Heights Ave	21207	3
80119901	Larry H. Gaston, MD	2300 Garrison Blvd #220	21216	2
80119901	Royston B. Scott	3417 Dennlyn Rd	21215	3
80119903	QOL Pain Management Center, LLC	3102 N Hilton St	21216	1
80119904	Dr. Shanti David	2300 Garrison Blvd	21216	3
80119904	Gulab M. Shaw, MD	2300 Garrison Blvd #220	21216	2

Table A-10. Greater Northwest Retail and Service Businesses, 2014 (Continued)

Code	Business Name	Address	Zip Code	Employees
Offices and clinics of dentists				
80210000	Claude D. Hill, MD	3600 Wabash Ave	21215	4
80210000	Frank Hocker and Associates Dental Lab	3308 Ayrdale Ave	21216	4
80210000	Gladstone D. Davis, DDS	3701 Liberty Heights Ave	21215	4
80210101	DMD Contractors, LLC	4002 Belle Ave	21215	4
80210200	Jessie D. Weaver, D S	4205 Liberty Heights Ave	21207	3
80210202	D. Byrd, Jr.	3324 Dolfield Ave	21215	2
80210202	Dental Consultants	3639 Liberty Heights Ave #4	21215	15
80210202	Joseph L. Dyson, DDS PA	4901 Liberty Heights Ave	21207	4
80210202	Fabian F. Desbordes, DDS	2300 Garrison Blvd #220	21216	5
Offices and clinics of other health practitioners				
80420000	Baren Eye Associates	2300 Garrison Blvd #208	21216	3
80420000	Deanne Leonard, OD LLC	3506 Ellamont Rd	21215	3
80420000	Vernon Pennington	3823 Copley Rd	21215	3
80430000	Center Four Foot Tower	2300 Garrison Blvd #220	21216	7
80490400	North Baltimore Center	4507 Wakefield Rd	21216	1
80490401	William A. Richards, Ph.D	2516 Talbot Rd	21216	1
80490401	Elaine M. Yamada, Ph.D	4511 Clifton Rd	21216	2
80499906	Cardiopulmonary Services, LLC	4805 Garrison Blvd #200	21215	4
Legal services				
81110000	Law Office of Dominique S. Moore, LLC	3225 Powhatan Ave	21216	2
81110000	Law Office of Rodney M. Jo	5107 Liberty Heights Ave	21207	2
81110000	Law Office of Sheila Durant	3811 Hillsdale Rd	21207	2
81110000	Pettit A. Dwight	3606 Liberty Heights Ave	21215	2
81110000	Simply Legal, LLC	3109 Sequoia Ave	21215	2
81110000	The Law Offices of Guana E. Williams	3305 Liberty Heights Ave	21215	2
81119901	William A. Dorsey and Associates, Lawyers	3301 Liberty Heights Ave	21215	2
81119902	The Robinson Law Firm, Incorporated	3513 Dennlyn Rd	21215	2
Schools and educational services, not elsewhere classified				
82990200	Cyberspace International, Inc.	3616 Springdale Ave	21216	8
82990201	Elkridge Toastmasters	4108 Wentworth Rd	21207	1
82990202	Excell Educational Services, Inc.	3210 Vickers Rd	21216	11
Individual and family social services				
83220000	Diamonds on the Rise, Inc.	4115 Kathland Ave	21207	7
83220000	Lifeboost Outreach Mission, inc.	3819 Fairview Ave	21216	3
83220000	Muslim Social Services	4307 Wentworth Rd	21207	3
83220000	People's Network of Baltimore	3602 Grantley Rd	21215	5
83220000	Rafiki Consortium	4310 W. Forest Park Ave	21207	3
83220000	LLC	3403 Springdale Ave	21216	2
83220000	TIF, Incorporated	3208 Gwynns Falls Pkwy	21216	3
83220000	Women in Transition, Inc.	3219 Vickers Rd	21216	1
83220101	Sozo Adult Services, Inc.	2506 Roslyn Ave	21216	2
83220102	Superior Home Care for Elderly	3910 Milford Ave	21207	1

Table A-10. Greater Northwest Retail and Service Businesses, 2014 (Continued)

Code	Business Name	Address	Zip Code	Employees
83220103	Almost Like Home, Inc.	4202 Maine Ave	21207	1
83220103	Forest Park Senior Center, Incorporated	4801 Liberty Heights Ave	21207	2
83220200	Genesis Family Home for Youth	4106 Fernhill Ave	21215	2
83220205	One World Foundation	3414 W. Forest Park Ave	21216	2
83220400	New Vision House of Hope, Incorporated	3931 Ridgewood Ave	21215	2
83220601	Be Fam	3747 Crestfield Ct	21215	2
83220601	Nettie L. Ellison	4103 Westchester Rd	21216	2
83220601	Corporation	3506 Sequoia Ave	21215	3
83220605	Damascus Road Outreach, Inc.	3303 Mondawmin Ave	21216	2
83220605	Outreach International	3207 Dorithan Rd	21215	2
83220605	Women Accepting Responsibility	2300 Garrison Blvd	21216	12
83220800	Peace Be Still	2900 Haverford Rd	21216	2
83229901	Maxine's Place	3708 Hillsdale Rd	21207	2
Job training and vocational rehabilitation services				
83310000	Green Vocations	4606 Liberty Heights Ave	21207	5
83310101	Resource Center, Inc.	2300 Garrison Blvd	21216	1
83310103	Volunteers of America	5310 Wayne Ave	21207	1
Child daycare centers				
83510000	Center	3414 W. Forest Park Ave	21216	1
83510000	Ashburton Day Nursery School	3050 Liberty Heights Ave	21215	6
83510000	Baltimore City Healthy Start	2300 Garrison Blvd #220	21216	1
83510000	Bev's Kids Child Care	4703 W. Forest Park Ave	21207	5
83510000	Black Men of Maryland, Inc.	4413 Liberty Heights Ave	21207	2
83510000	Cakebakeware, LLC	3130 Gwynns Falls Pkwy	21216	1
83510000	Christine's Child Care	4622 Belvieu Ave	21207	1
83510000	Destine Leaders Early Learning	4017 N. Rogers Ave	21207	1
83510000	Diane Howard Day Care	3810 Bonner Rd	21216	1
83510000	Dragon Tales Family Childcare	3813 Barrington Rd Apt A	21215	1
83510000	Eatons Daycare	5123 Liberty Heights Ave	21207	5
83510000	Empowering Minds Child Development	3610 Grantley Rd	21215	5
83510000	Family Day Care McDonald	3913 Woodbine Ave	21207	5
83510000	Family Rainbow Day Care	3616 N. Rogers Ave	21207	1
83510000	Gigi's Learning Center, LLC	3015 Garrison Blvd	21216	1
83510000	God's Little Angel Family	3209 Brightwood Ave	21207	1
83510000	India's Learning Day Care	3808 Edgewood Rd	21215	5
83510000	Johnson Day Care	3502 Grantley Rd	21215	5
83510000	Joshua's Place	3925 Belvieu Ave	21215	2
83510000	Joyful Joyful Early Learning	4700 W. Forest Park Ave	21207	5
83510000	Leah's Loving Care Day Care	3401 Milford Ave	21207	5
83510000	Learning Matters	3701 Liberty Heights Ave	21215	1
83510000	Liberty's Northwest Child Development	4013 Liberty Heights Ave	21207	5
83510000	Lil Peanuts Family Daycare	3815 W. Cold Spring Ln	21215	5

Table A-10. Greater Northwest Retail and Service Businesses, 2014 (Continued)

Code	Business Name	Address	Zip Code	Employees
83510000	Linda Little Miracles	2906 Chelsea Ter	21216	5
83510000	Little Day Care	4102 Ridgewood Ave	21215	3
83510000	Ms. Phyllis Day Care	3440 Mondawmin Ave	21216	1
83510000	New Hope Daycare	2507 Allendale Rd	21216	5
83510000	Ours Sons and Daughters Child Care	2511 Chelsea Ter	21216	5
83510000	Precious Jewels Christian Day Care	3812 1/2 W. Cold Spring Ln	21215	1
83510000	Robin's Nest 1st Care, Ltd.	3415 Duvall Ave	21216	1
83510000	Shelly's Place Family Daycare	4202 Wentworth Rd	21207	1
83510000	Toni's Tots	3412 Mondawmin Ave	21216	5
83519901	Annehelle Daycare	5111 Norwood Ave	21207	5
83519901	B&N Daycare Center Corp.	5111 Liberty Heights Ave	21207	7
83519901	Evan's Sunny Days' Daycare, LLC	3701 Liberty Heights Ave	21215	1
83519901	Center, LLC	3508 Callaway Ave	21215	2
83519901	Morning Glory Christian Daycare	3620 Gwynn Oak Ave	21207	1
83519901	Mwegazi Daycare Center	4111 Liberty Heights Ave	21207	1
83519901	Precious Ones Daycare	5205 Belleville Ave	21207	5
83519901	Ruby's Daycare	3808 Norfolk Ave	21216	5
83519901	Lubertha Smith Home Daycare	4012 Alto Rd	21216	5
83519904	Calvary Learning Center	3911 Garrison Blvd	21215	10
83519905	God's Cherubs Preschool	5020 Gwynn Oak Ave	21207	5
Residential care				
83610000	Almost Home II Assisted Living, Inc.	4813 Gwynn Oak Ave	21207	1
83610000	Loving Arms, Inc.	3313 Oakfield Ave	21207	-
83610000	Starrs Group Home, Inc.	3904 Maine Ave	21207	2
83610000	Triumph House	4202 Ridgewood Ave	21215	6
83610101	Day by Day Residential Service	3304 Oakfield Ave	21207	2
83610105	We Are the World, Inc.	3711 Woodbine Ave	21207	11
83610400	Belvedere Assisted Living, Inc.	3804 Sequoia Ave	21215	13
83610400	Kozy Kottage Assisted Living	2807 Lawina Rd	21216	2
83619905	Inc.	4111 Springdale Ave	21207	15
83619905	Tuts, Inc.	3013 Chelsea Ter	21216	4
Museums, art galleries and botanical and zoological gardens				
84120100	Jose Solorzano Gallery	4505 Wakefield Rd Apt E	21216	1
84129901	Society, Inc.	3915 Maine Ave	21207	2
84129902	Heritage Museum	4509 Prospect Cir	21216	2
Business associations				
86110000	Ingenuity Project	3910 Barrington Rd	21207	2
86119903	Abridged Community Development	3701 Howard Park Ave	21207	2
Professional and membership organizations				
86210000	Parham Brothers, LLC	2817 Forest Glen Rd	21216	3
86210000	Secret Society Youth Panthers Program Corp.	3713 Mohawk Ave	21207	2



Table A-10. Greater Northwest Retail and Service Businesses, 2014 (Continued)

Code	Business Name	Address	Zip Code	Employees
Civic, social and fraternal associations				
86410000	Education and Sports Heritage Foundation	3300 Powhatan Ave	21216	3
86410000	Foundation Scotland	3901 Barrington Rd	21207	3
86410000	The Elzee Gladden Foundation, Inc.	4108 Wentworth Rd	21207	3
86410000	The Fred Jones Foundation, Inc.	4126 Fairfax Rd	21216	3
86410000	The H O M E Foundation, Inc.	4219 Ridgewood Ave	21215	3
86410100	Pride of Towson Elks Lodge 842 I.B.P.O.E.O.W., Inc.	3510 W. Forest Park Ave	21216	3
86410200	Baltimore Alumni Chapter Kappa	4903 Liberty Heights Ave	21207	1
86410202	Kappa Alpha Psi Fraternity, Inc.	4903 Liberty Heights Ave	21207	10
86410300	Loving Arms, Inc.	3313 Oakfield Ave	21207	2
86410300	Michael Jones Mentoring Group	2300 Garrison Blvd #220	21216	3
86410300	Renaissance Society for Youth	4305 Wakefield Rd	21216	3
86410402	Afro House Productions, LLC	3605 Grantley Rd	21215	3
86419906	One Love Alliance	3414 Alto Rd	21216	7
86419907	Veterans of Foreign Wars of the United States, Inc.	3336 Dolfield Ave	21215	3

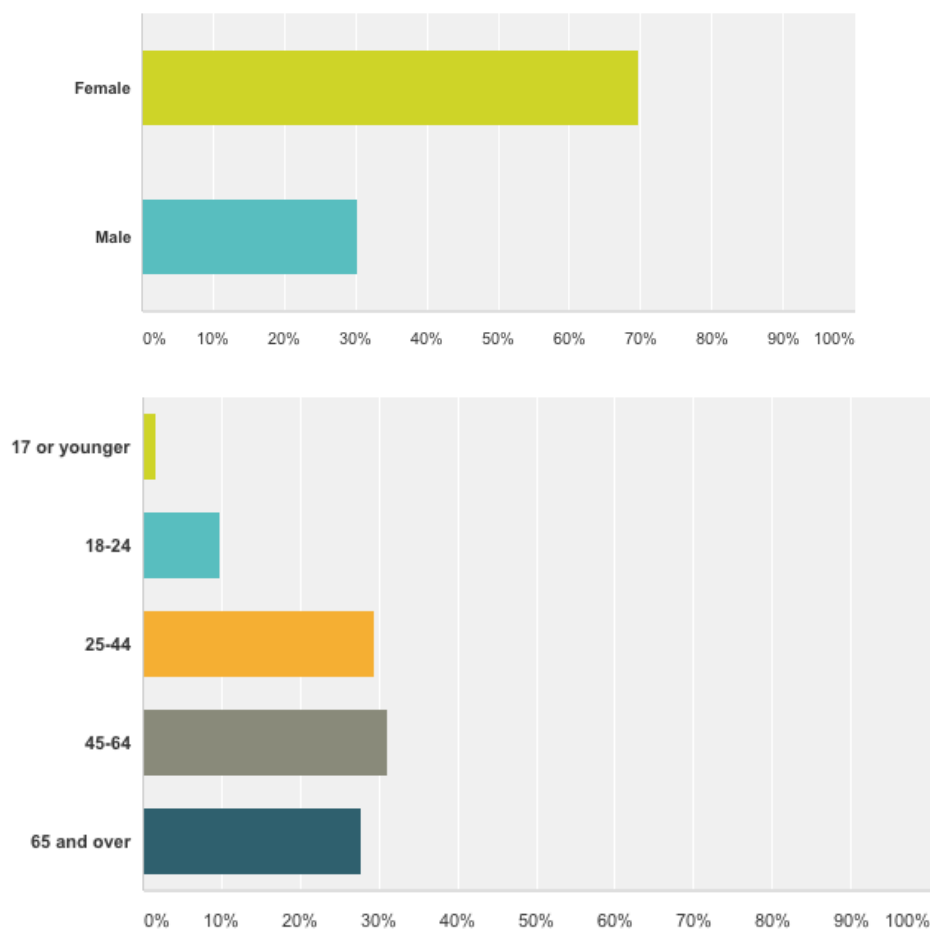
Source: ESRI, Dun & Bradstreet, 2014; Partners for Economic Solutions, 2015.



Appendix B. Liberty Heights/Garrison Boulevard Shopper Survey Results

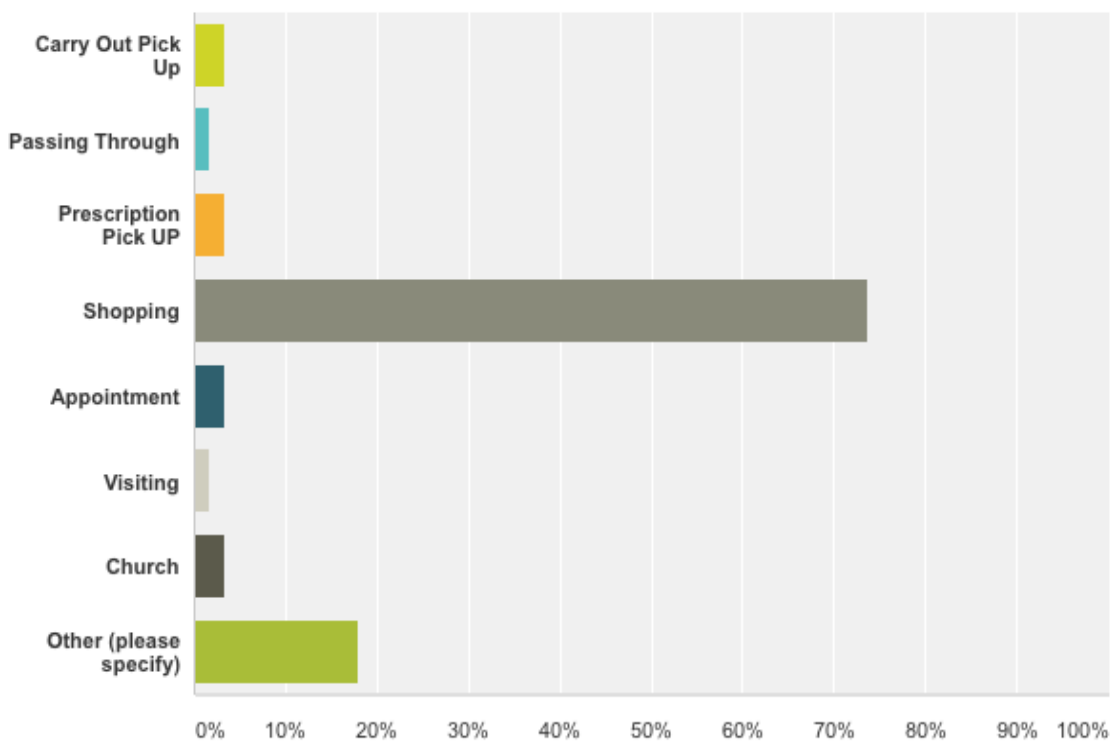
Liberty Heights/Garrison Boulevard Shopper Survey Results

The survey was conducted on both weekend and weekdays during normal retail business operating hours to capture as many area shoppers as possible. The majority of respondents came from the local area with zip codes: 21207, 21215 and 21217 well represented. General demographics for respondents showed more female shoppers with a variety of age categories represented. The following two charts summarize this information.



Respondents declined to provide information on income and household size sufficient to make general assumptions about these demographics. Those that did provide information were moderate to low-income (largely reflecting those over the age of 65 on fixed incomes).

1. Why are you here today?

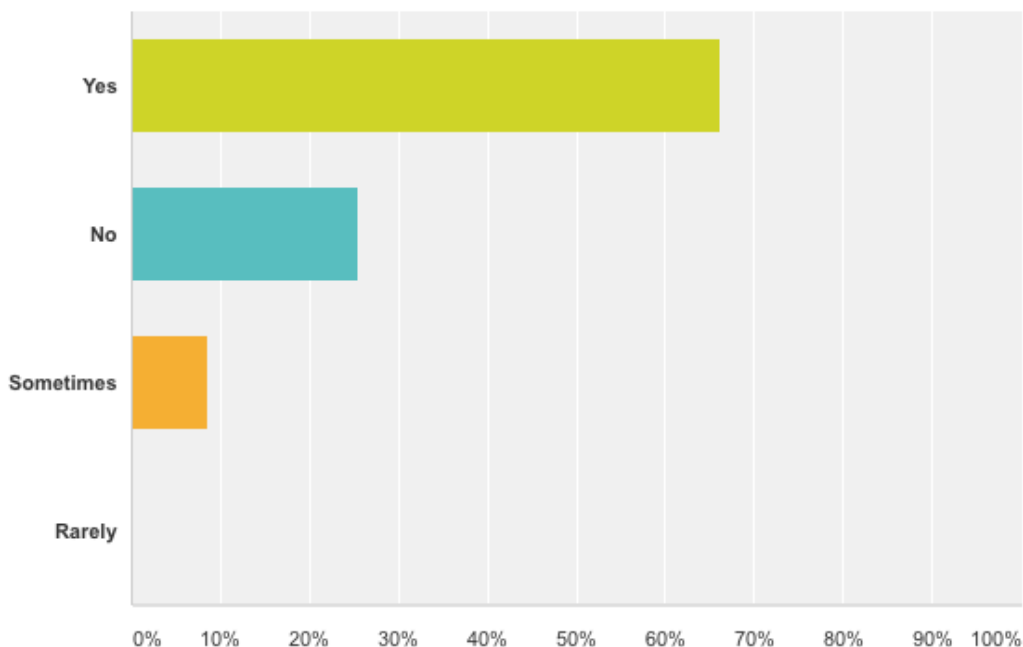


As the design of the survey intended to gather information from area shoppers the majority of respondents were in the area to shop (roughly 74 percent). Respondents in the area for appointments most frequently represented those traveling from outside the area for personal care services.

2. How did you get here?

Fifty-seven percent of respondents used a car to access the Liberty Heights/ Garrison Boulevard community. A small portion of these individuals were dropped off by a family member or neighbor.

3. Do you have access to a car to go shopping?

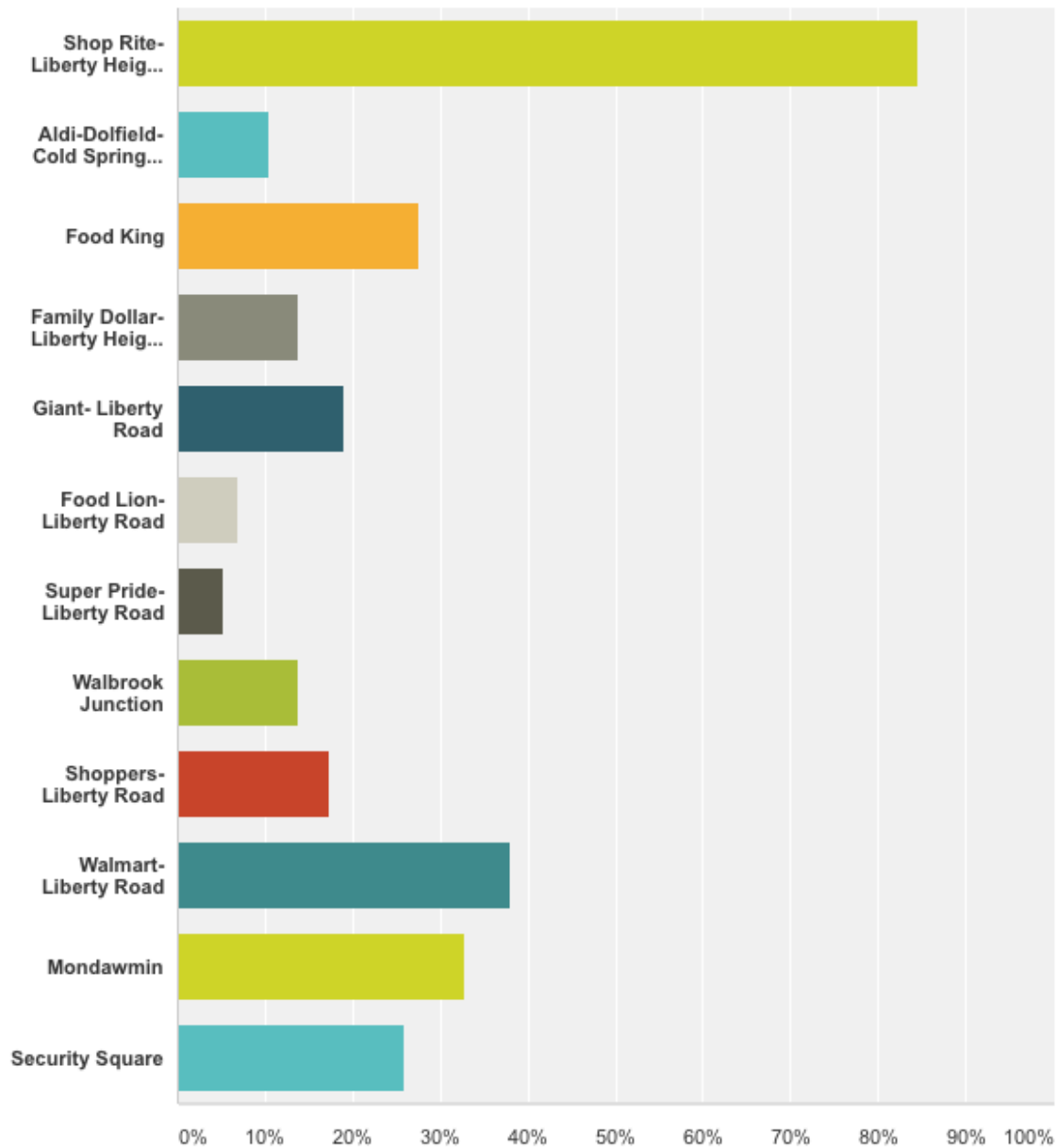


As demographic information indicates, many area residents own a vehicle and 66 percent of survey respondents had access to a vehicle for shopping.

4. Do you go to church/worship in this area?

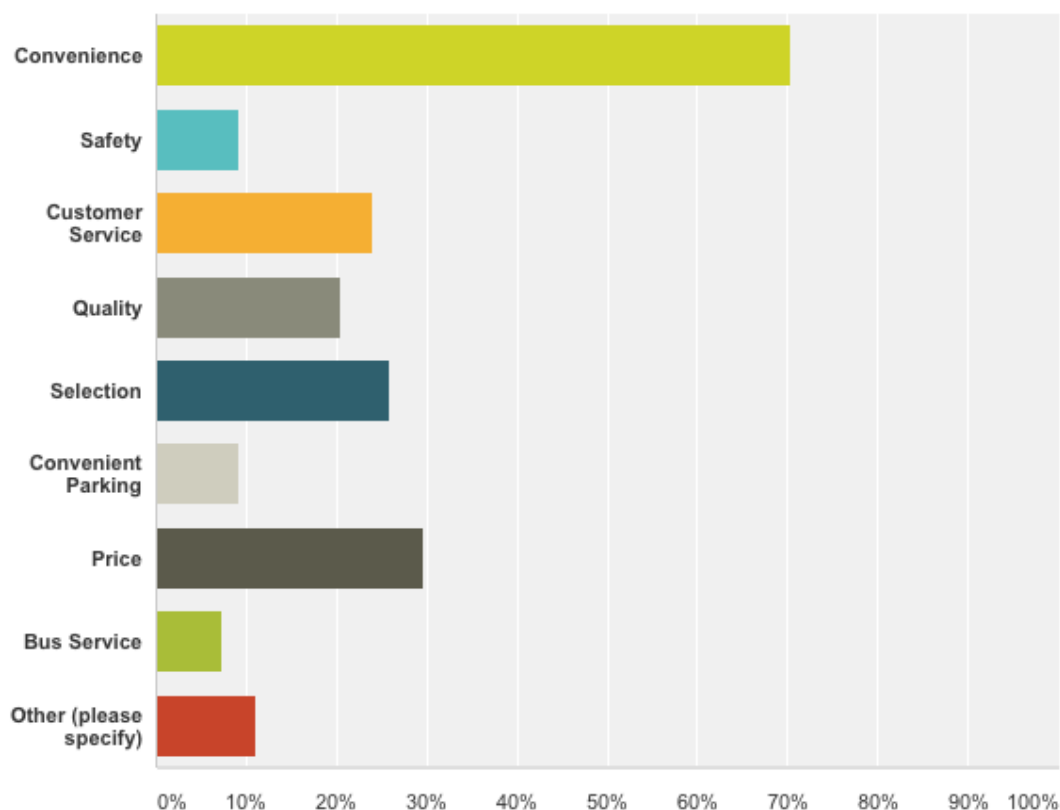
Sixty-seven percent of respondents do not go to church/worship regularly in the area. Phone surveys with area churches indicated that many members of the congregation live well outside the community, with several members coming from Baltimore County or elsewhere.

5. Where do you shop for both groceries and everyday shopping needs?



Shop Rite- Liberty Heights Avenue	84.48%
Aldi-Dolfield- Cold Spring Avenue	10.34%
Food King	27.59%
Family Dollar- Liberty Heights Avenue	13.79%
Giant- Liberty Road	18.97%
Food Lion- Liberty Road	6.90%
Super Pride- Liberty Road	5.17%
Walbrook Junction	13.79%
Shoppers- Liberty Road	17.24%
Walmart- Liberty Road	37.93%
Mondawmin	32.76%
Security Square	25.86%

6. What do you like about the stores you use for your daily shopping needs?

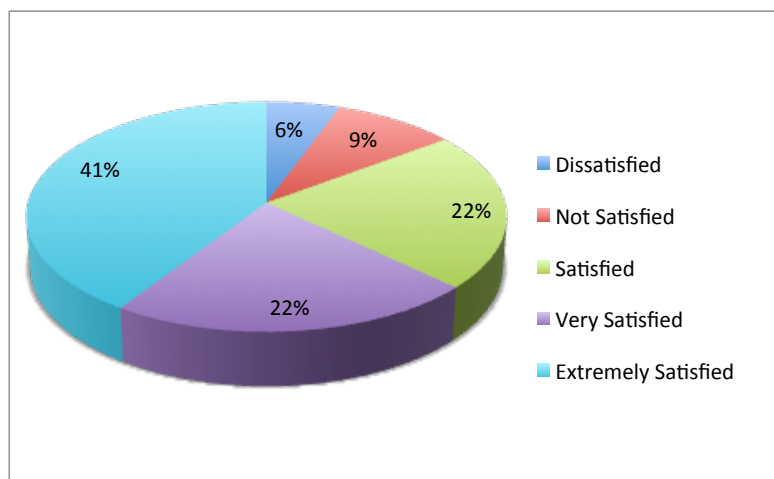


As would be expected, respondents value the convenience of area shopping and price, as well as selection and customer service. Modern retail shopping experiences for groceries and regular shoppers needs depend on area residents, employees and, to a lesser extent, commuters within a few miles of stores as the main customer base. This customer base requires easy access and parking as convenience creates routine and comfort for shoppers.

7. What stores/businesses do you use in this area?

Respondents most frequently mentioned use of grocery stores, pharmacies, carry out and general merchandising. Specific stores mentioned as a response to this question included the following: Family Dollar, Walgreen's, Rite Aid, and Walmart.

8. On a scale of 1 to 5, how satisfied are you with the shopping in this area? (1- lowest / 5- highest)



Roughly 41 percent of respondents discussed a high level of satisfaction (5) with the shopping area. Another 22 percent rated their satisfaction with area shopping a 4, showing a high level of satisfaction. This reflects shoppers' ability to get basic groceries and meet daily shopping needs at area stores. A cross-tab review of those respondents with highest satisfaction and store

characteristics (Question 6) show that convenience and price contribute greatly to customer's overall satisfaction.

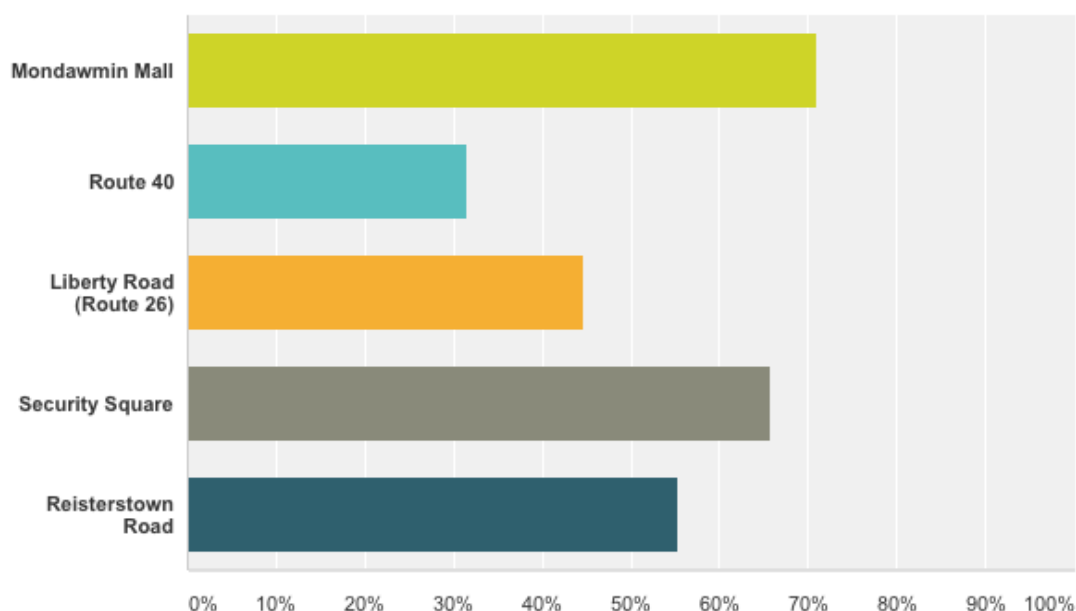
9. How often do you buy meals outside of the home?

This survey question directs attention to both the respondents' interest in purchasing food outside the home and ability to meet that need locally or elsewhere.

	One or more times per week	One to two times per month	Occasionally or Rarely	Never
Eat In (locally)	15.2%	6.1%	24.2%	54.6%
Carry Out (locally)	34.2%	15.8%	15.8%	34.2%
Eat In (elsewhere)	19.4%	48.4%	12.9%	19.4%
Carry Out (elsewhere)	22.2%	33.3%	22.2%	22.2%

Interestingly the demand for food and beverage services outside the home is not as high as might be expected. A relatively high number (48.4 percent) of respondents eat out monthly in locations outside the local community, suggesting better competitive offerings elsewhere.

10. Do you shop in these areas?



A review of the competitive shopping locations in the area indicated that respondents frequent Mondawmin Mall (71 percent), Security Square (66 percent) and Reisterstown Road (55 percent). Respondents were allowed to select more than one shopping area and specify stores visited in these areas. Not surprisingly, these data revealed that respondents were attracted to the grocers and big box retailers like Target at Mondawmin Mall.



11. Name five types of businesses you would like to see come to the community.

Respondents most frequently stated the need for a sit-down restaurant and fast food alternatives (an estimated 40 percent); and general merchandise store, clothing and shoe stores (approximately 38 percent of responses). Other respondents mentioned the need for additional services such as banks, barbers and recreational options for kids.

12. What types of restaurants would you most like to see in the community?

Many respondents focused on a need for additional food and beverage options in the community. Often respondents mentioned casual dining restaurants and fast food alternatives as something missing from the current food and beverage offerings. A somewhat larger than expected percentage of individuals, roughly 29 percent, expressed interest in a seafood restaurant. Additionally one in five respondents mentioned a breakfast or pancake house with more extensive hours.

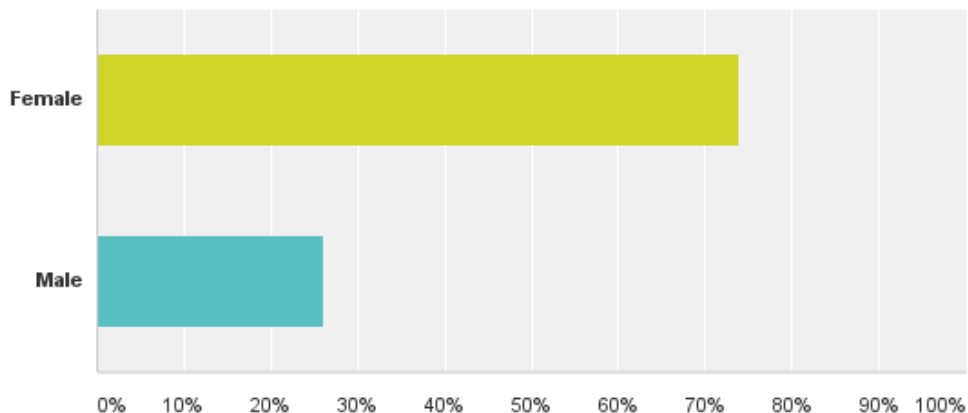


Appendix C. Results of Survey of Members of Liberty Heights/Garrison Boulevard Religious Institutions

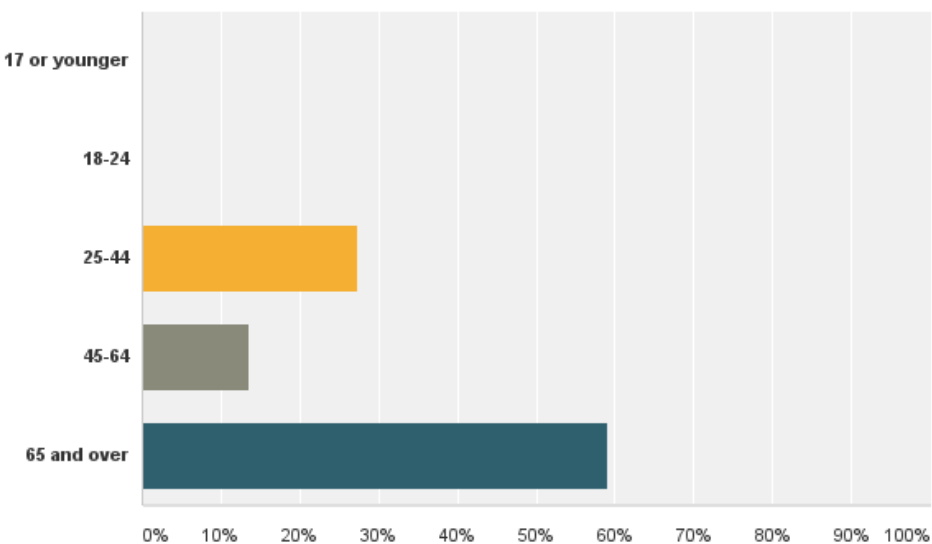
Results of Survey of Members of Liberty Heights/Garrison Boulevard Religious Institutions

This online survey was submitted to area churches in order to capture as many area visitors that frequent area businesses as possible. The majority of respondents came from zip codes outside the study area. General demographics for respondents showed more female shoppers with a variety of age categories represented. The following three charts summarize this information.

Gender

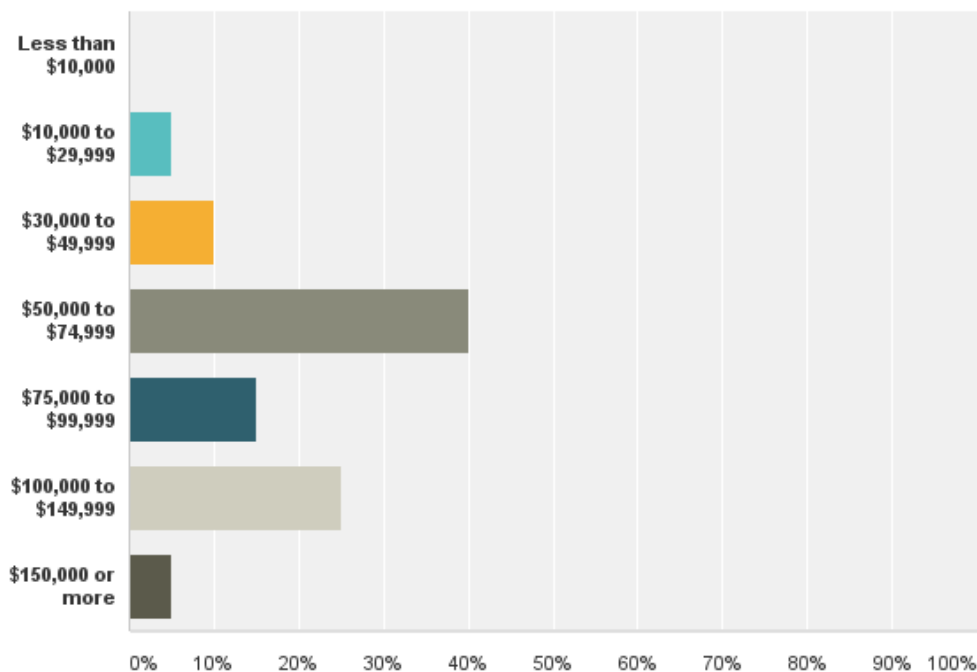


Age

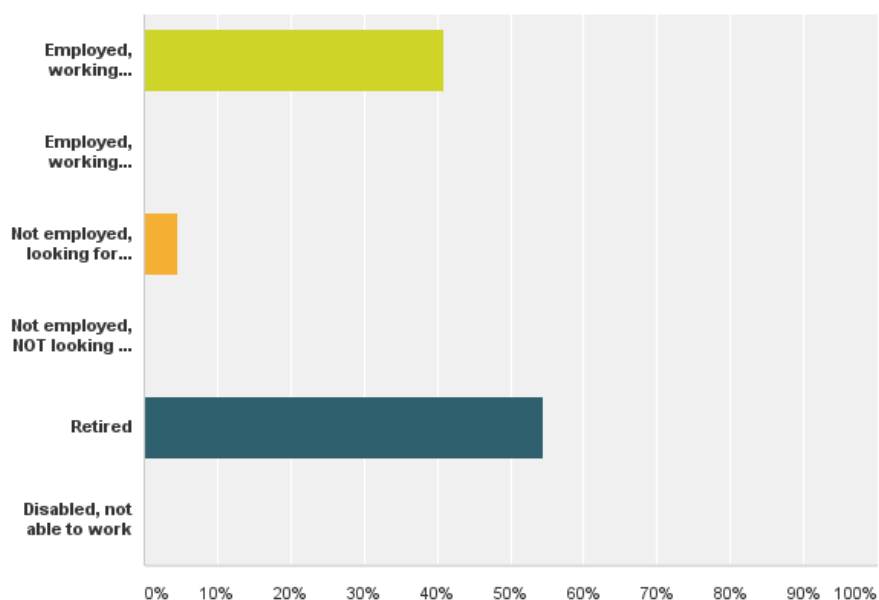


Respondents provided information on income, showing a relatively strong distribution with a large portion of respondents earning between \$50,000 to \$74,999.

Household Income



Employment Status



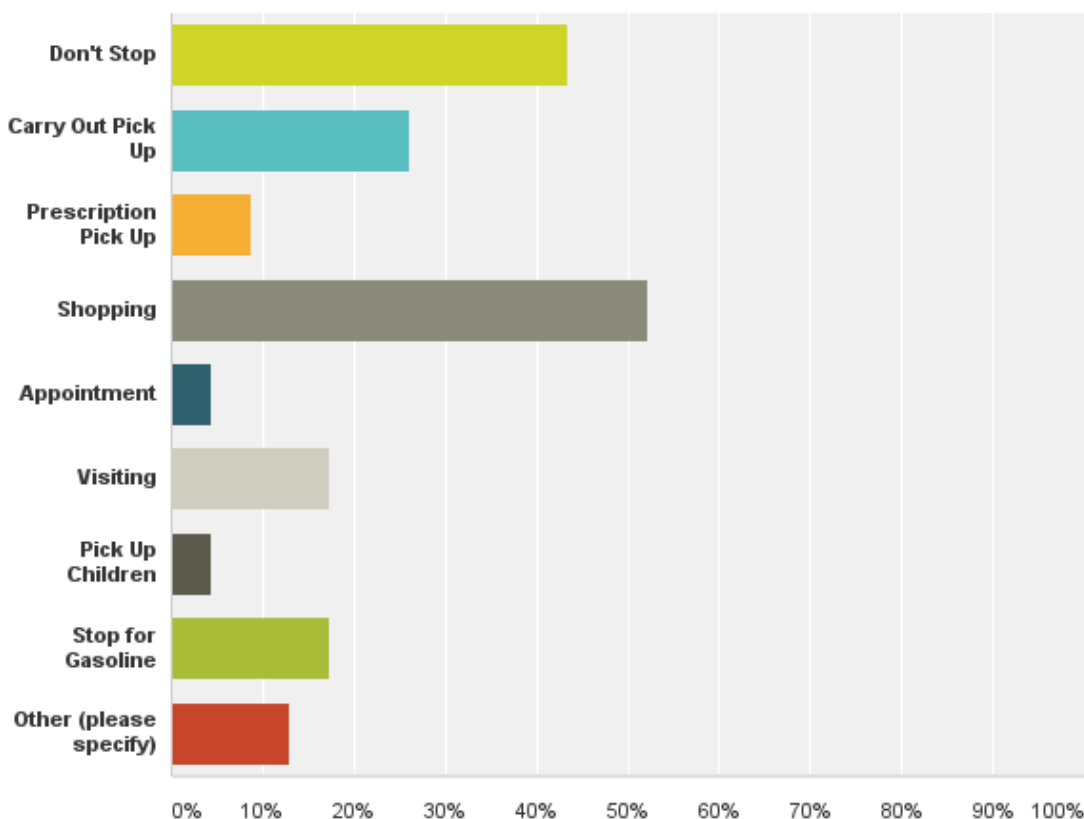
1. Days of Week Schedule

As the design of the survey intended to gather information from frequent visitors to the area that live outside the community, the majority of respondents come to the area initially for church activities. These respondents all visit the area on Sundays, but additional church activities draw respondents on other days. Sixty-one percent visit on Saturday mornings and 35 percent on Tuesday evenings. This information matches reports from area merchants that discuss a boom in business around normal church service hours and different evenings during the weekday.

2. How did you get here?

Eighty-seven percent of respondents used a car to access the Liberty Heights/ Garrison Boulevard community. A small portion of these individuals were dropped off by a family member or neighbor.

3. When in the area do you stop for any of the following?

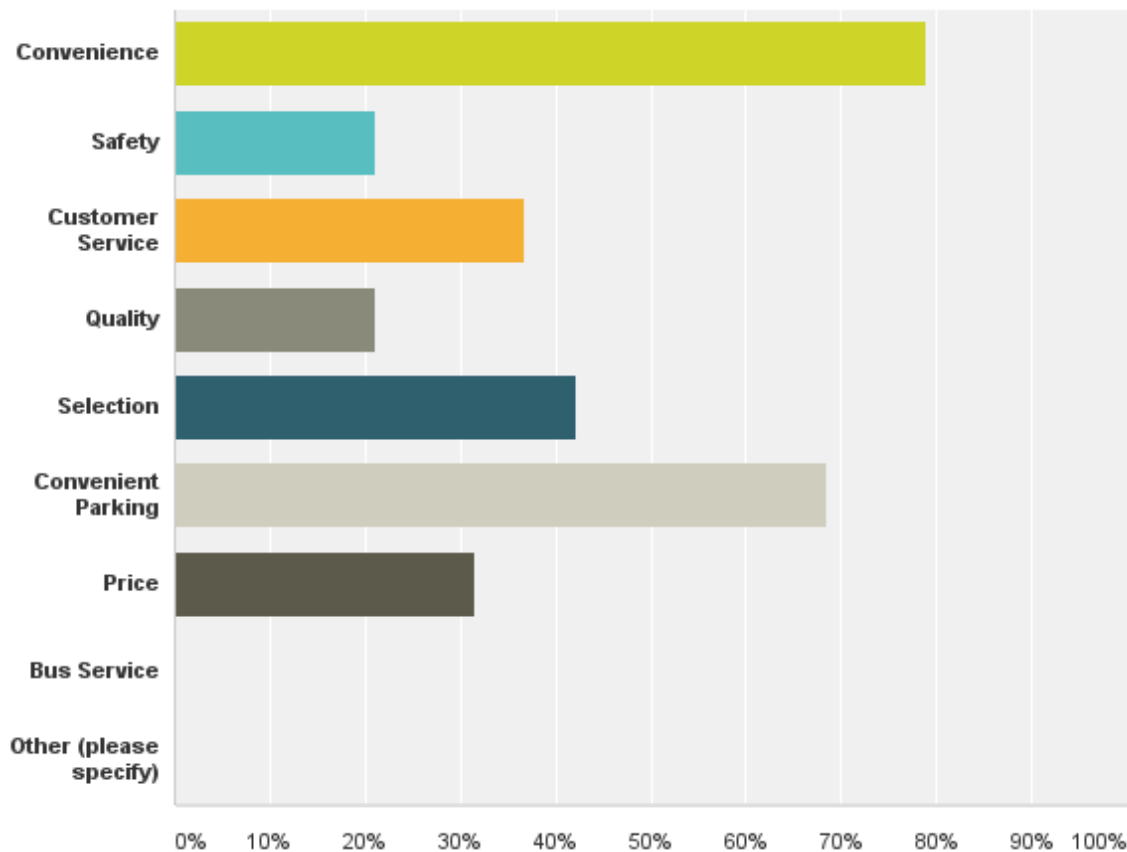


While in the area for these church activities, many respondents make stops at specific stores or complete necessary errands. Not surprisingly, the majority of respondents shop (57.2 percent) in the area and more than one-quarter pick up carry out food.

4. Where do you shop when in the area?

Respondents selected the stores most frequently used when in the area. Survey results showed that roughly 58 percent of those surveyed stop at either Walgreen's or Rite Aid. Not surprisingly, 47.4 percent of respondents visit Shop Rite. However, these same percentage of respondents visit big box retailers including Walmart and Mondawmin Mall, showing the increased retail competition on the outskirts of the commercial corridor.

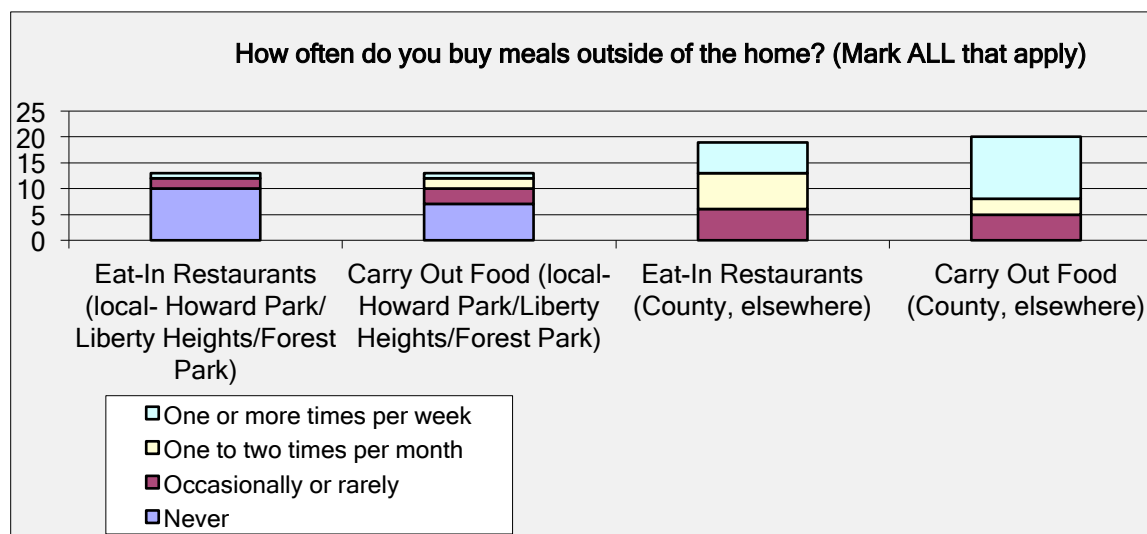
5. What do you like about the stores you use in the area?



As would be expected, respondents value the convenience of area shopping and price as well as selection and customer service. Interestingly, these respondents placed a higher importance on the convenience of parking available to the businesses they frequent. Many respondents are over the age of 65, and it is likely safety, convenience and selection are larger factors for these individuals.

6. How often do you buy meals outside of the home?

This survey question directs attention to both the respondents' interest in purchasing food outside the home and ability to meet that need locally or elsewhere.



A large percentage of respondents, approximately 45 percent never stop after church activities to eat locally and less than 10 percent pick up carry-out food when in the area. More than half (55 percent) of respondents eat out monthly in locations outside the local community, suggesting a better competitive offering elsewhere.

7. Name five types of businesses you would like to see come to the community.

Respondents most frequently stated the need for fast food alternatives (an estimated 57 percent). Approximately half of respondents mentioned coffee shops and sit down restaurants. The only other businesses respondents mentioned include general merchandise store, clothing and shoe stores.

8. What types of restaurants would you most like to see in the community?

Many respondents focused on a need for additional food and beverage options in the community, with 73 percent interested in a family restaurant. Additionally, some respondents mentioned casual dining restaurants and fast food alternatives. A somewhat larger than expected percentage of individuals, roughly 45 percent, expressed interest in a bakery, and 41 percent expressed interest in a seafood restaurant.

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