The Sinclair Lane Redevelopment Plan:

Reclaiming Frankford’s Role

As a Classic Inner Ring Suburb
Acknowledgments

Mayor Stephanie Rawlings-Blake
Councilman Brandon Scott
The Baltimore City Department of Planning
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TAP Panelists:

Chairperson
Brad Rogers (Advanced Placemaking)

Panel Members
Abby Ferretti (Partners for Economic Solutions)
Rebecca Murphy (Business Consultant)
Zach Baier (Floura Teeter Landscape Architects)
Armstead Jones (Maryland Department of Housing & Community Development)
Magda Westerhout (Marks, Thomas Architects)
Patrick Lundberg (Design Collective)
Keyia Yalcin (Yalcin Development)
Liz Gordon (Kittleson & Associates)

ULI Baltimore Chair:
Sean Davis, MRA/GTA
Kim Norris, Baltimore Development Corporation

ULI Baltimore Chair:
Kimberly Clark

ULI Baltimore:
Lisa Norris, ULI Baltimore
Danielle Dunlap, ULI Baltimore
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About ULI Baltimore

ULI Baltimore is the regional Baltimore metropolitan District Council for the Urban Land Institute and serves Central Maryland and other parts of the state through its outreach efforts; the organization is a 501(c)3. As a trusted source for timely and unbiased land use information, ULI Baltimore provides a critical link to the improvement of state and local land use policy and development practices. ULI is a nonprofit research and education organization supported by its members. As the preeminent, multidisciplinary real estate forum, ULI facilitates the open exchange of ideas, information and experience among local, national and international industry leaders and policy makers dedicated to creating better places.

Founded in 1936, the institute now has more than 40,000 members worldwide, representing the entire spectrum of land use and real estate development disciplines in private enterprise and public service. The mission of the Urban Land Institute is to provide leadership in the responsible use of land to create and sustain thriving communities worldwide.

About This Plan

The objective of ULI Baltimore’s Technical Assistance Panel (TAP) program is to provide expert, multidisciplinary advice on land use and real estate issues facing public agencies and nonprofit organizations in the Baltimore Region. Like ULI District Councils throughout the country, ULI Baltimore utilizes its broad membership base to administer one- or two-day panels, and offer objective and responsible advice to local stakeholders and decision makers on a diverse set of land use issues. These issues can range from site-specific projects to public policy strategies. The flexibility of the TAP program enables ULI Baltimore to present a customized approach for each TAP; one that allows panelists to study and address specific contextual issues.

The Frankford Improvement Association and the Baltimore City Department of Planning spearheaded this planning effort with the generous financial support. Its purpose was to create a redevelopment plan for the Frankford neighborhood, centered around the core section of Sinclair Lane (and a small section of Cedonia Avenue). The Study Area for this plan follows Sinclair/Cedonia from Bowleys Lane to Radecke Avenue, and includes the surrounding communities to the north and south between Radecke to I-95. While the Study Area includes a portion of the Cedonia neighborhood, and Cedonia residents participated in the process, we will generally refer to the area as “Frankford” in order to simplify the language in the report. The exact boundaries of the Study Area are shown here.
1. How can Sinclair Lane become a more pedestrian-friendly community thoroughfare possibly using traffic calming and improvements at the Frankford and Moravia intersections?

2. How do we improve housing values including incentivizing rehabilitation and home improvements for owner occupants?

3. How can we create additional recreational and cultural facilities using existing assets such as Radecke Park, Vanguard Middle School and Furley Elementary School?

4. How do we improve the existing commercial/shopping centers to attract new investments, better merchants and non-fast food restaurant alternatives?

The two-day TAP convened on September 7, 2016 at Mount Pleasant Church and Ministries. The Panel spent the morning touring the study area; the afternoon was devoted to interviewing stakeholders. These included local residents, representatives from area churches, staff from various City agencies, the Councilman Brandon Scott, and area property owners. On the second day the Panel re-convened to share what they had learned and formulate their recommendations. Stakeholders and the general public were invited to hear the Panel’s presentation at the end of the day. This document was then drafted to formalize, and further explicate, the results of that presentation, following local planning requirements.

**Introduction: The Study Area**

Frankford is a unique neighborhood within the City of Baltimore. In a city of small neighborhoods typically measured in individual blocks, Frankford is uncharacteristically large. Indeed, Frankford is not so much one neighborhood as it is a federation of smaller communities that were each developed separately from one another.

There is also an exemplary range of architectural forms within Frankford. The Study Area includes detached bungalows from the 1920s and 1930s; brick rowhouse neighborhoods developed in the 1950s and 1960s; a neotraditional planned community developed in the 2000s; and a vast array of 2-3 story apartment buildings and rental townhome complexes.

Frankford is unique for having such a large share of its housing in the form of managed apartments, and in particular; for so much of its land area to be managed by one property manager. This may be useful in leading the area forward; admittedly, an unusual role for a property management company.
Frankford is also unusual in Baltimore because of the extent to which it is a car-oriented suburb. While Belair Road was originally developed around its streetcar line, Frankford stands out for its unabashedly auto-oriented design. In stark contrast to Baltimore’s traditional grid pattern, Frankford contains a complicated set of meandering curvilinear streets – an extremely suburban design that reaches its apex in the engineering of Sinclair Lane, with its wide median and elaborate intersections. Indeed, nestled as it is against the interstate highway, Frankford bears more in common with its suburban counterparts along the I-95 Corridor – most notably the older sections of White Marsh – than the rectilinear East Baltimore rowhouse neighborhoods to the south. While it struggles with low household income and crime, these are no longer uniquely urban qualities. From a functional perspective, Frankford is a lower-income, predominantly African-American suburb within the I-95 corridor.

A Community at a Crossroads

While the neighborhood is not as unstable as the highly volatile communities to its south, it is witnessing the gradual erosion of its owner-occupant base as middle-class homes are converted to scattered low-end rentals. The generation of residents who formed Frankford’s core population starting in the 1950s and 1960s have aged, and the housing stock has aged along with them. Without a proactive intervention, the community will continue to experience a very slow process of decline. Conditions will become incrementally worse, and solutions become incrementally harder. The time to act is now, before the situation becomes a full-blown crisis.

This process of gradual decline is rooted in the dysfunctions of the local real estate market. Due to the deteriorating housing stock and the lingering effects of the foreclosure crisis, property values are not appreciating in the manner that neighborhoods require in order to generate ongoing stability. Residents are unable to generate the returns they had anticipated from their principal life investment, and those that bought property during the housing bubble may well be entirely underwater. And so many homeowners remain in stasis – able to keep their homes, but unable to get financing for major home improvements, and unable to find an affordable alternative if they wanted to sell. This tension is reflected in the City’s Neighborhood Typology map, which shows that the housing stock ranges in character from Middle Market Choice all the way through Middle Market Stressed.

Predictably, stagnating property values have generated a negative feedback loop in which the loss of equity discourages homeowners from investing in maintenance and repairs, which in turn further suppresses property values. This problem is exacerbated when homes are sold to absentee landlords who also fail to invest in maintenance and upkeep (not to mention the lack of the screening and management of renters).

At the same time, the neighborhood is poorly positioned to attract and retain the kinds of retail that would improve quality of life and better serve the needs of its residents. The abundance of shopping options in White Marsh generates a powerful competitive force, which when combined with the community’s low income levels make other areas more attractive to national retailers. Meanwhile, the neighborhood’s excellent highway access makes it easy for residents with cars to
spend their money outside of Frankford, further suppressing the viability of local retail. For those who lack car access, or would prefer to shop locally, the curvilinear and pedestrian-unfriendly street network makes shopping logistically difficult (if not dangerous). And, to top it all off, the area lacks the sort of historic main street environment that can sometimes be leveraged to attract smaller neighborhood-oriented retail.

However, Frankford is not completely bereft of investment, and it is worth noting some of the more recent examples. Frankford Estates, a major residential project, was developed approximately a decade ago, and the large Orchard Ridge HOPE VI project remains actively under development just southwest of the Study Area. In recent years, Regional Management began managing the Sinclair Plaza strip mall, and has kept it well maintained and stocked with small businesses. Regional Management is also interested in redeveloping the Parkside Shopping Center at the corner of Sinclair and Moravia for its owners, and are actively looking for additional tenants. Enterprise Homes is planning on constructing approximately 80 affordable multifamily units near the intersection of Frankford Avenue and Schaub Ave. The City recently constructed a major extension of the Herring Run Trail, complete with a large pedestrian bridge over the stream. And, perhaps most importantly, the Department of Parks and Recreation now has in its long-term plan to replace the Vanguard Middle School building into a major regional sports complex, once the Baltimore City Public School System renovates the old Northeast Middle School building and moves students out of Vanguard. This list of projects demonstrates that the market is still responsive to publicly-subsidized development, although it is not yet able to support significant amounts of market-rate development without subsidy.

Frankford is a proud neighborhood, with a noble history and dedicated residents. Many of these residents came to Frankford from Baltimore's rowhouse neighborhoods, seeking the middle class dream of a quieter, greener, and more prosperous lifestyle. And the community has served this need admirably, giving generations of African-American families access to a lifestyle that had long been denied to them.

But at this point, Frankford is also a community at a crossroads. Frankford can fulfill its historic role as an inner-ring suburb, taking its rightful place alongside the other suburbs of the I-95 Corridor. But absent an intervention, it will likely go through a long process of managed decline, until it reaches a tipping point from which recovery will be extremely difficult. We believe it has not yet reached that tipping point, and our job is to ensure that it never does.
Key Strategies

Now is the time to take action, while the neighborhood still retains a solid base of homeowners and a relatively low level of vacancy. We present four key strategies:

**Strategy 1: Create a Frankford Village Center**

Historically, 20th Century suburbs were developed without main streets or downtowns. These represented the urban past from which aspirational suburbanites were trying to escape. Enclosed malls or shopping centers became surrogates for a shared downtown experience, and for many decades residents did not appear to miss it. Even in high-concept suburbs like Columbia, the famous “Village Centers” were essentially small neighborhood strip malls.

But in the 21st Century, times have changed. The economy has evolved, and generational attitudes have come full circle. Residents are increasingly looking for communities with an identifiable “heart”. And the classic recipe for creating such a heart is to bring together some combination of civic institutions, schools, experiential retail, and multifamily residential within an attractive, walkable environment.

This change in attitude is forcing suburbs around the region (and, indeed, around the country) to reimagine themselves. That is why the mixed-use “lifestyle center” called The Avenue at White Marsh (just 7 miles down I-95 from Frankford) was created, some 25 years after White Marsh Mall opened. It is also why Columbia has undertaken an ambitious 30-year effort to retrofit a true high-density downtown into its staunchly suburban environment.

Interestingly, this is also why the smaller Columbia “Village Centers” are now being redeveloped along similar lines, with the addition of multifamily apartments and the construction of outward-facing (and, in some cases, grid-based) retail. These small neighborhood shopping centers have struggled economically in recent years, overtaken by larger competitors with newer facilities, better highway access, higher visibility, and the ability to attract a wider pool of shoppers that extends beyond the immediate neighborhood. While nobody would confuse Frankford with Wilde Lake, it is worth
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FOUR KEY AREAS

noting that these are structurally similar challenges to those facing the Parkside Shopping Center.

Yet what does Frankford have to offer? If the neighborhood has a central intersection, it is the point where Sinclair crosses Moravia. These are the two largest arterial corridors in the neighborhood, and Moravia is the principal route by which large volumes of traffic access I-95. By most definitions, this is where one might look for the heart of Frankford.

Unfortunately, this intersection neither resembles nor functions as the beating heart of the community. Instead, the land east of Moravia is home to a cluster of under-performing assets. On the Northeast corner sits Parkside Shopping Center, set far back from the street behind an ocean of parking and beset by a vacant big box K-Mart. And on the Southeast corner sits the aging Vanguard middle school, now slated for closure, which also retreats from the street behind acres of parking lots and grass.

These unfavorable conditions disguise the tremendous potential of this intersection. If the community can build the political will, they can take advantage of it. Looking at the site from an aerial view, one can quickly spot the core elements of a fully-integrated suburban Village Center, ready to be developed and marketed. These elements include the proposed Regional Recreation Facility that the City plans to build on the Vanguard School site; Moravia Park Elementary; and Parkside Shopping Center. Let us examine each of these in greater detail.

1. The Proposed Regional Recreational Facility (5 years)

   It is impossible to overstate how important this project could be for Frankford. It will place an unparalleled recreational asset at the heart of a community in which a full 20% of the City’s school-aged children reside. And because this large center will likely attract users from across the entire region, including from other jurisdictions, it will grant Frankford an elevated level of visibility and stature.

   This project is crucial for the success of the neighborhood, and its construction must be accelerated – both for its own sake and because it has the potential to stimulate complimentary private investment around its perimeter.

   In order to maximize its impact on the local economy, this facility must also be designed correctly. A series of modernist boxes set back from the street will simply replicate the design problems of the Vanguard building. The center should be focused on the northwest corner of the site, with minimal setbacks, to form a visible street wall and hold a strong corner at the Moravia/Sinclair intersection. It should activate outdoor space, not just with ball fields, but with the kinds of loop trails with exercise equipment that have proven themselves
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Frankford Shopping Center with closed K-Mart

to be wildly popular at Druid Hill Park and Lake Montebello. And lastly, it should also connect physically, through walking trails and proper urban design, to the elementary school at its south, the proposed Enterprise Homes apartment to its East, and (perhaps most importantly) the shopping center to its north.

2. Moravia Park Elementary (2 Years)

Because Frankford is so car-oriented, it is easy to forget how physically close the Vanguard School site is to the two Moravia Park Elementary buildings on Frankford Avenue. The two sites are essentially adjacent to one another. This creates an incredible opportunity to integrate the new recreational facility with the school, both physically and programmatically. By simply building a short trail across the power lines, we can transform two unrelated parcels into one unified complex designed to nurture children’s minds and bodies. This would further leverage the major capital investment in the athletic facility, allowing it to achieve even more for the community.

3. Parkside Shopping Center (5 years)

As mentioned above, the Parkside Shopping Center has had a hard time attracting additional national commercial tenants to fill the vacant K-Mart space, because it scores poorly in their formulas: it is too close to other retail off of I-95, there is not quite enough street traffic, and the local neighborhood does not have high incomes. While it does have an existing base of quality tenants from which to build – such as Giant, Wells Fargo, and KFC – this has been a slow process. In a sense, a shopping center that once cannibalized business from the Belair Road commercial corridor has now itself been cannibalized by the much broader world of shopping alternatives that grew along the highway. And as the large number of local strip malls that have become churches can attest, it is not the only shopping center to face this dilemma.

But this challenge, which is an understandable frustration for the owner, actually presents a tremendous opportunity: to reconceive the strip mall as a mixed-use “experiential retail”
project, just as the Columbia Village Centers are now doing. The site has ample land, and over time it can be reconfigured into more of a grid pattern, complete with subsidized multifamily units over ground level retail, and public space. This bold vision, which goes far beyond that of a traditional strip center, would give the owners an opportunity to reframe their value proposition to potential retailers, medical offices, and even a sit-down restaurant. These sorts of tenants may be all but impossible to attract without the larger vision.

This transformation of the site could be a single large-scale redevelopment or more feasibly could be implemented in phases. In the first phase, new pad sites could be added at the Aberdeen Avenue intersection, such as an urgent care center or a drive-through coffee stand. The empty Firestone could be converted to a sit-down restaurant, using the roll-up doors to give customers access to a simple outdoor patio constructed on the existing parking lot. While the empty K-Mart building requires a new roof and new HVAC, it is worth exploring whether there are any temporary or informal uses that could take advantage of the space without foreclosing future redevelopment. And the parking lot could be activated with community events that started people thinking about new ways to use the space (without violating any lease terms through the sale of food).

In future phases, the K-Mart would be torn down and new linear apartment buildings with limited ground level retail would be gradually constructed. Although they would presumably require subsidy, they would nonetheless be highly attractive properties for renters, situated next to a grocery store and across the street from a major Regional Recreation Facility. In fact, the redevelopment of Parkside and the Recreation Facility would be mutually reinforcing projects, where the case for each is strengthened by the presence of the other.

In the scenarios shown here, we have imagined what the site might look like if some of the tenants in the existing shopping center could be relocated into the ground floor of new apartment buildings. This is obviously just one possible scenario, and would require the agreement of the tenants themselves. The main point is that the site can be reconfigured into a more dynamic and urbane mixed-use environment.
Again, if these three parcels can be packaged into one organized Frankford Village Center, it would dramatically reshape the community. The Village Center would place a beating heart in the center of the neighborhood, bringing together many of the most vital elements of community life: education, recreation, residences, and commerce. And it would do so within minutes of both White Marsh and Canton. For all of these reasons, the Frankford Village Center would then become a central feature when marketing the community to new residents, allowing it to compete more effectively with suburban areas to the east.
Strategy 2: Build the “Run to Run” Park Network

Frankford is blessed with two major parks: Herring Run Park and Moore’s Run Park (which, to the north, merges with Radecke Park). Directly between the two parks are the Goodnow Community Center and Herring Run Recreation Centers, and in the future we expect to see a major Regional Recreation Facility there. These elements form the framework for an extraordinary recreational and pedestrian network that would stitch together the community, make it much easier to live in without a car, and provide nurturing experiences for neighborhood children.

The Run to Run Park Network would consist of the following new assets:

1. **Sinclair Lane Trail (3 years)**
   
   The median of Sinclair Lane should be reimagined with a shady trail running down its center, connecting directly to the newly-constructed pedestrian bridge of the Herring Run Trail. This trail would physically connect Herring Run to the three major elements of the Frankford Village Center, as well as to the Goodnow Community Center and Sinclair Plaza. This on its own would go a long way towards making Sinclair Lane more pedestrian friendly, as well as towards connecting residents without cars to major community anchors.

2. **Utility Line Trail (5 years)**
   
   Frankford is divided by the power lines that run northeast to southwest across the community. A no-man’s-land, this grassy strip has no legitimate public use, and is accessed informally by people on foot or by homeowners seeking a convenient (if illegal) place to park their cars.

   However, these power lines do not need to divide the neighborhood. They can instead help to tie it together. The Rails to Trails Conservancy has proposed adding a public walking and biking trail, which would run underneath the power lines. And we strongly support this proposal. Across the country, there are countless examples of public walking and biking trails built into utility corridors. In this case, the corridor would literally connect Moore’s Run Park/Radecke Park with Herring Run, passing immediately between the Regional Recreation Center and Moravia Park Elementary along the way. While this is privately owned land, and the final decision is ultimately up to Baltimore Gas and Electric Company, a trail along this corridor would be of extreme value to the community. And indeed, such a trail could eventually connect to the abandoned railway line that runs south from the Baltimore Highlands neighborhood all the way down to Canton, forming a major bicycle and pedestrian route for people across East Baltimore. Though never easy, the creation of this trail through Frankford would be simplified somewhat by the fact that Baltimore Gas and Electric Company owns the land outright, as opposed to simply holding a utility easement.

3. **Connecting Trails (5 years)**
   
   Once the major elements of a trail network are established, it would be relatively easy to build upon them. For example, Moravia Park Elementary should be linked to the Regional Recreation Facility and its fitness trail. In doing so, it would be simple enough to also
connect the proposed Enterprise Homes apartment building, as well as to carry travelers to Parkside Shopping Center via a safe pedestrian intersection at Sinclair Avenue.

Similarly, a trail connecting Moore’s Run Park to Sinclair could become an organizing design feature for the undeveloped lots West of Todd Avenue, adding value to these vacant parcels and encouraging their future construction. This could eventually connect to a trailhead between Sinclair and the utility trail.
Strategy 3: Make Targeted Roadway Improvements

While trails are an important part of making Frankford more attractive, functional, and pedestrian friendly, work must also be done to improve the area’s road network, much of which is substantially overbuilt and fails to adequately respond to local needs.

1. Establish Neighborhood Gateways (2 years)

In order to elevate its stature, Frankford must be able to present itself to the outside world in an organized and attractive way. More than many communities in Baltimore, Frankford requires a meaningful investment in gateway treatments at the main points where people enter or intersect with the neighborhood. To be specific, there are three key points that deserve particular attention.

For visitors arriving from the East, the bridge where Sinclair Lane crosses Moore’s Run presents a dramatic and verdant ceremonial entrance. Not only is there literally a bridge over the creek, but the shady trees form a beautiful natural archway over the road. That said, this unique experience is not properly emphasized by adequate signage and lighting. Vertical signage on each side of the bridge would cause this stretch of road to read as a gateway, and decorative lighting posts on the bridge would make the experience much more dramatic (like crossing Washington, DC’s Rock Creek Park on Connecticut Avenue). The effect could be completed by installing a legitimate bus shelter on the North side of Sinclair, as opposed to the current patch of dirt.

For visitors arriving from the North and West, the intersection of Moravia and Sinclair requires signage to alert people to the fact that they have arrived at the heart of a special place. This could be accompanied by vinyl streetlight banners referencing the Frankford Village Center.

For visitors arriving from the South off of I-95, similar signage at the intersection of Moravia and Moravia Park Drive would alert drivers that they had left the highway zone and were approaching the core of a valued and beloved community.

2. Improve the Intersections at Moravia and Frankford (2 years)

The intersections where Sinclair Lane meets Moravia and Frankford are both over-engineered, creating a hazard for pedestrians and an impediment to the establishment of a functional median trail.

Although each intersection would likely require a formal traffic study to see if lane removal is feasible, our informal analysis suggests that typical traffic patterns do not require such extensive roadways. Even if such a study takes a long time to secure (or comes back negative), there is still no good argument for maintaining the slip lanes for turning motorists. These should be removed, as should all non-critical median openings along Sinclair itself.
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Establish Neighborhood Gateways

Roadway Improvement Areas

Improve Intersection of Moravia and Frankford
Strategy 4: Stabilize Housing Values by Cultivating the Private Market

Despite Frankford’s great size and legitimate strengths, the neighborhood remains underappreciated (and, in some cases, invisible) in the public mind. In a sense, the real estate market is not functioning properly, due to major gaps in essential information for buyers, sellers, and homeowners. As a result, homebuyers who might well consider Frankford fail to do so; responsible rehabbers who might stabilize and elevate the housing stock needlessly avoid the neighborhood; sellers transfer their homes to unprofessional landlords because this seems to be their only option; and homeowners slide into foreclosure because they do not know what supports are available to them.

These are essentially problems of information, causing the real estate economy to function less efficiently than it should. As a consequence, property values do not appreciate healthfully, owners do not invest in their properties, the homeownership base shrinks, and families lose a major opportunity for intergenerational wealth transfer.

While a major challenge, this is a far better problem to face than the daunting challenge of rebuilding a truly decimated real estate economy. However, the community must intervene now to prevent themselves from slowly sliding into that exact situation.

1. Branding and Marketing (1 year)

Frankford needs to increase its visibility, articulate its strengths, and make connections to new residents. Which is to say that it requires active branding and ongoing marketing.

Branding does not mean simply repeating the community’s name over and over again. It means carefully inventorying what makes the neighborhood special, and what it has to offer potential new residents, and then translating this into the most effective language and visuals possible. It is likely that the proposed Frankford Village Center will prove a useful marketing tool (even before it is built) simply because it will communicate enthusiasm, excitement, and progress.

Moreover, it is also likely that the target audience may have shifted over time. While once it was generally understood that Frankford got most of its new homebuyers from East Baltimore. It is now worth considering whether the neighborhood could successfully poach residents from White Marsh or other areas of suburban Baltimore County. While there are aspects of the community that places it at a disadvantage (e.g. schools, crime, and taxes), it is also possible to buy a home located just 10 minutes from White Marsh or Canton at an extremely affordable price. In fact, with an average home value of just over $141,000, the same style of home can often sell for up to $250,000 more in Baltimore County, which provides an extremely strong selling point. As the BaltimoreLink bus routes to White Marsh come on line, it may be possible to lure some of the many people who work in Eastern Baltimore County but cannot easily afford to live there.

Frankford Improvement Association should partner with Live Baltimore Marketing Center, to seek their advice and technical assistance with ongoing branding and marketing efforts.
2. Facilitating Healthy Purchases (1 year)

In neighborhoods with healthy real estate economies, there exists a class of professional
rehabbers who are skilled at acquiring, improving, and reselling older properties. These
small-scale developers function like antibodies, removing problem properties and replacing
them with attractive new products. This in turn stabilizes the broader housing stock,
prevents problem buildings from undermining adjacent properties, and allows for a healthy
gradual increase in values.

It appears that these professional renovators are not operating at scale in Frankford, despite
working in nearby neighborhoods. As a result, sellers of older homes do not have strong
options, and can easily be convinced to sell to unscrupulous investors or unprofessional
landlords. The absence of rehabbers removes a crucial mechanism for upcycling the housing
stock to keep pace with changing tastes and consumer demands, and the generally stagnant
housing values suppress the ability of homeowners to do this work on their own.

One solution is for the Frankford Improvement Association to serve as a matchmaker,
connecting sellers to qualified rehabbers. This is a labor intensive process, requiring the
leadership to first carefully vet potential development partners, and then to have them agree
in writing to abide by a code of professional conduct. It is likely that third party partners,
such as experts in development or staff members from area Community Development
Corporations would be useful in accomplishing this work.

These tasks will afford the Frankford Improvement Association access to a stable of
trusted development partners. It could then regularly present them to the community at
neighborhood meetings, a service for which the rehabbers would be extremely grateful. Just
as importantly, it could make these referrals whenever it learned that somebody was thinking
about moving, facilitating the transaction before unsavory parties could even get involved.

Frankford faces a foreclosure rate significantly higher than the city, state, or national
average. This is due in no small part to the rapid inflation of prices that took place during
the housing bubble, and the large number of marginally-qualified buyers who were placed into mortgage products. When the bubble burst, housing prices in Frankford tumbled, and an entire generation of homebuyers (including some who bought into high-quality projects like Frankford Estates) found themselves underwater or with tens of thousands of dollars in lost equity.

It is therefore no surprise that the large stock of foreclosed properties is still working its way through the marketplace. As a consequence, resale values remain suppressed, otherwise stable blocks are forced to cope with vacancy and poor property upkeep, and owner-occupied homes are lost to investors looking for cheap properties.

While there is little that can be done about the existing pipeline of foreclosures, it is imperative to prevent it from getting larger. The Frankford Improvement Association, along with its constituent organizations, should regularly distribute foreclosure prevention information, and invite housing experts to speak at their meetings.

3. Secure Subsidy Based Upon a Clear Plan (2 years)

The philanthropic community is beset on all sides by neighborhoods asking for financial support. Often times these requests are based upon the community’s need, which can sometimes be extreme.

However, it is much rarer for neighborhoods to make a request based upon opportunity, rather than need. In this case, if the Frankford Improvement Association could make meaningful progress on some of its core housing objectives – creating a marketing campaign, creating a stable of vetted rehabbers, and supporting foreclosure assistance – then it would be in a very strong position to request funding to support this work.

For example, a joint funding request with Live Baltimore might support a focused advertising campaign in targeted areas. Or, just as importantly, it may be possible to seek
funding to partially underwrite the renovation of homes. After all, the community's stable of rehabbers will be working within very tight margins, particularly in the first few years. Padding these margins slightly would help them to keep operating until the market strengthens and the subsidy is no longer needed.

Conclusions

Over the course of the panel's work, we heard messages that the neighborhood was both stable and endangered; beloved and vulnerable; hopeful and worried. This is a fair reflection of the area's underlying situation. While less distressed than other neighborhoods, Frankford needs immediate attention to prevent it from sliding further. The time is now to take action, so that future generations can enjoy this suburb in the city.

Resale values remain suppressed as a result of the high number of foreclosures still in the market.
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For more information, contact:
Lisa Norris, ULI Baltimore District Council Coordinator
Lisa.Norris@uli.org
Office: 410.844.0410 | Cell: 443.824.4246
baltimore.uli.org