



Monday, June 24, 2019

5:30 PM

Main Street Church of the Living God,

Tea Room, 2000 North Main Street

CITY COUNCIL AGENDA

I. Call to Order

1. Roll Call
2. Pledge of Allegiance

II. Study Session: Study Sessions are less formal meetings of the City Council called to discuss broad policy themes and obtain input from the governing body about proposals and initiatives that are still being developed. No formal votes are taken at Study Sessions, and no informal directions expressed at Study Sessions bind the City Council, or its individual members, to vote in a certain manner at a future City Council meeting. The Mayor will accept public comments at different times on the agenda topics below as council and staff discussions proceed. Members of the public should limit their remarks to three (3) minutes, unless granted additional time by the council.

NEIGHBORHOOD REVITALIZATION

- A. Introduce New, Expanded and Updated Data, Organized by Neighborhood, from the Greater Opportunity Zone Urban Core Area
- B. Select Opportunity Zone Strategies
- C. Narrow and Group Programs and Strategies to be Deployed
- D. Job Training and Business Incubation Assistance
- E. Discuss Strategic Partnerships with Faith-Based Groups
- F. Select Focus/Target Neighborhoods
- G. Decide How Success Should be Measured by Selecting the Desired Outcomes

III. Adjournment

SUBJECT: NEIGHBORHOOD REVITALIZATION

ATTACHMENTS:

Description	Type
Memo & Supporting Documentation	Cover Memo

DATE: June 21, 2019

TO: Mayor & City Council

FROM: Scot Wrighton, City Manager 

RE: June 24, 2019 Study Session

The June 24 study session aims to pick-up where the May 13 study session left off. The agenda below includes a discussion of additional “hard data” obtained since the May 13 meeting, the consolidated council action priorities/recommendations, additional information about Opportunity Zones, and criteria for both selecting targeting neighborhoods and measuring program success. The proposed agenda is:

- A. Introduce new, ***expanded and updated*** data, organized by neighborhood, from the Greater Opportunity Zone urban core area.
- B. Select Opportunity Zone Strategies.
- C. Narrow & group programs & strategies to be deployed.
- D. Job Training & Business Incubation Assistance
- E. Discuss strategic partnerships with faith-based groups.
- F. Select Focus/Target Neighborhoods
- G. Decide how success should be measured by selecting the desired outcomes.

It is recommended that the City Council proceed as it did on May 13—for each agenda sub-category, start with staff and other prepared presentations, followed by council discussion, followed by comments from the audience.

Since we are hosted by Main Street Church, it seemed appropriate to acknowledge the potential partnerships with faith-based organizations as the city proceeds to develop its revitalization roadmap. A representative from Main Street Church will speak briefly during this section of the agenda. Hopefully this will serve as a catalyst for additional ideas about how faith-based entities can participate in the local revitalization program.

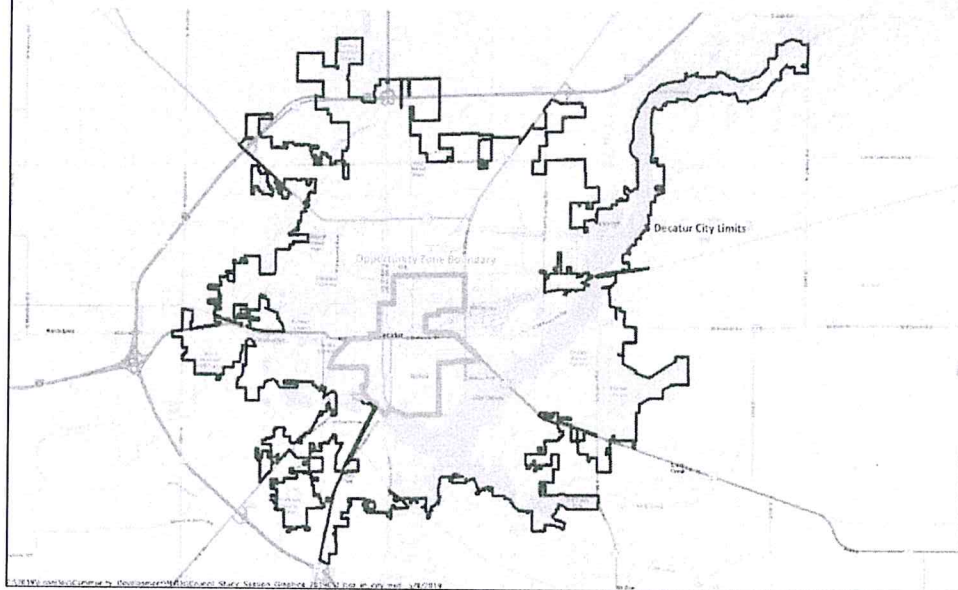
To the greatest extent possible, this study session aims to provide clearer direction on each of the discussion topics.



* Assumptions

- A. Neighborhoods are revitalized with an appropriate blending of:
 - 1. Key human and social services;
 - 2. Rehabilitation of housing, infrastructure & other facilities
 - 3. General uplift of the area's economy
- B. Stimulation of market forces should be used wherever possible, in addition to partnerships with community development entities, private donors and neighborhood associations. In this, the City should serve as guide and facilitator.
- C. It is not possible to revitalize all neighborhoods at once.
- D. Each neighborhood is unique and requires different solutions, partners and strategies.

Opportunity Zone & City Limits

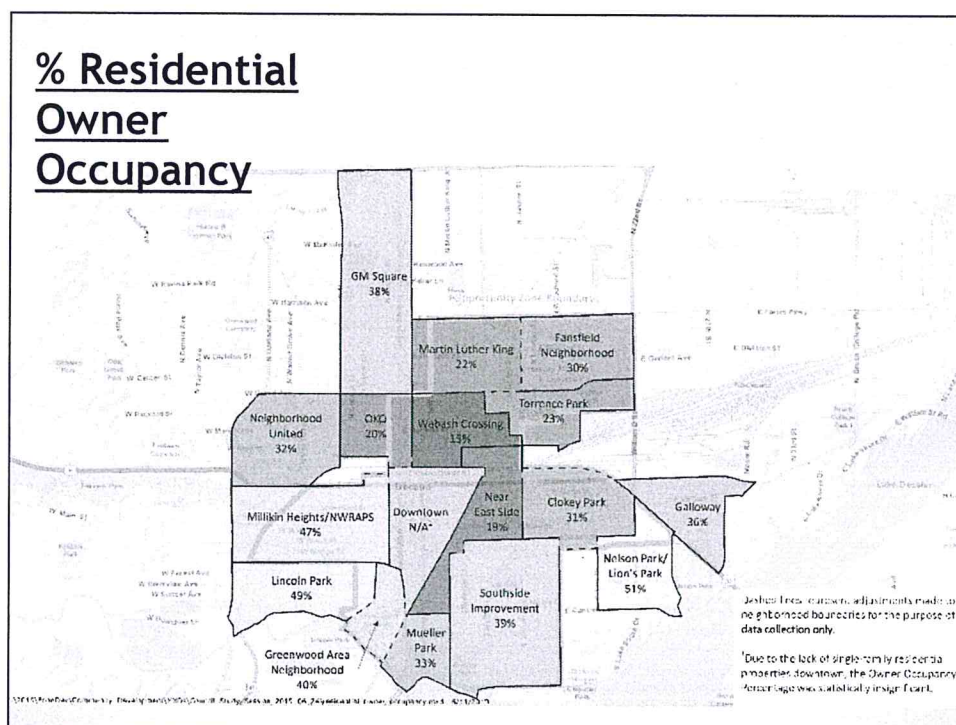
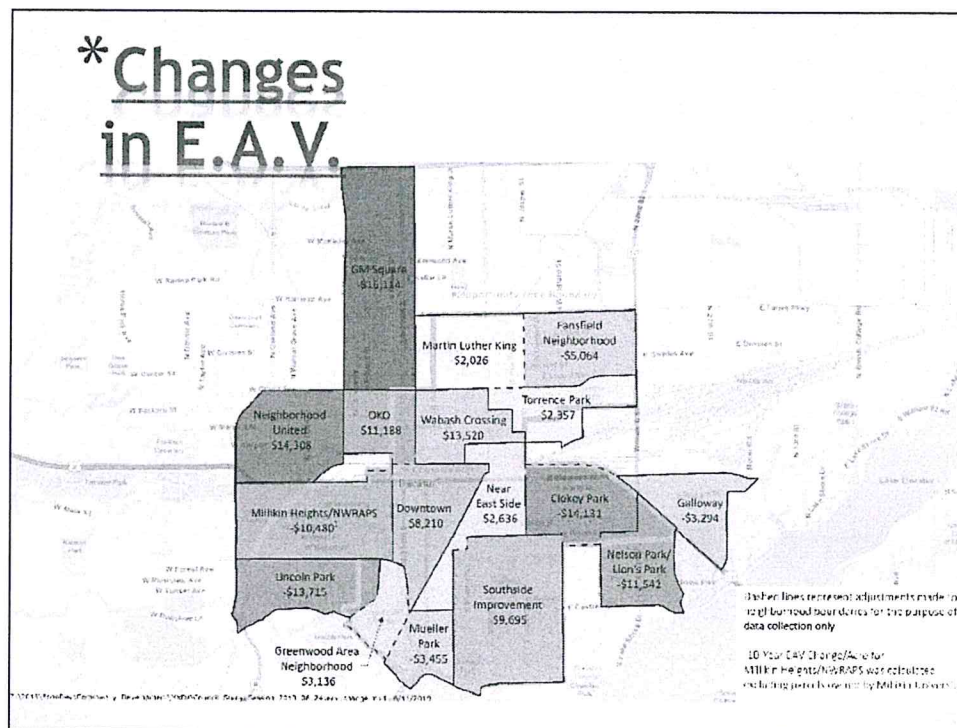


*Goals/Objectives for this Session

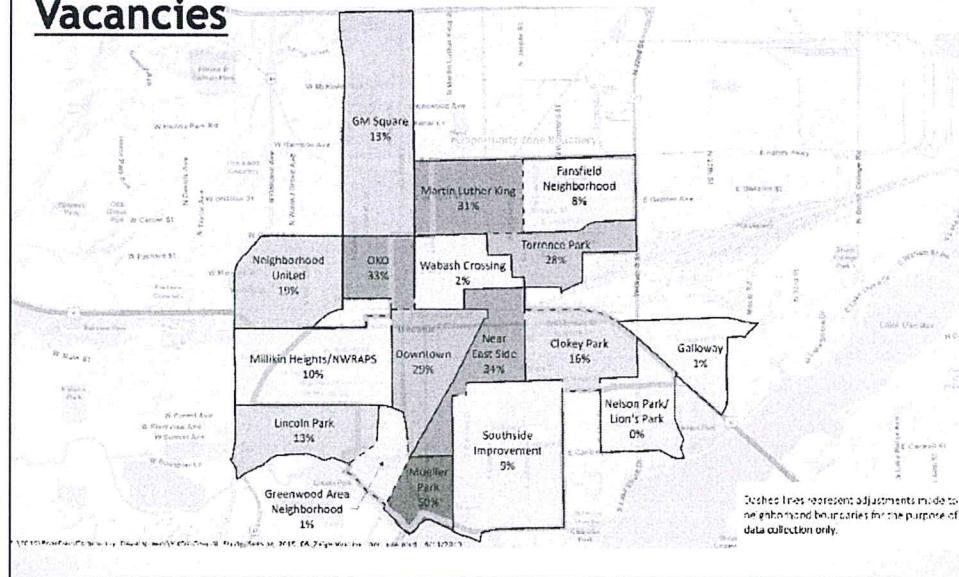
- A. Introduce new, *expanded and updated* data, organized by neighborhood, from the Greater Opportunity Zone urban core area.
- B. Select Opportunity Zone Strategies.
- C. Narrow & group programs & strategies to be deployed.
- D. Job Training & Business Incubation Assistance
- E. Discuss strategic partnerships with faith-based groups.
- F. Select Focus/Target Neighborhoods
- G. Decide how success should be measured by selecting the desired outcomes.

*NEW DATA (2019) INDICATORS

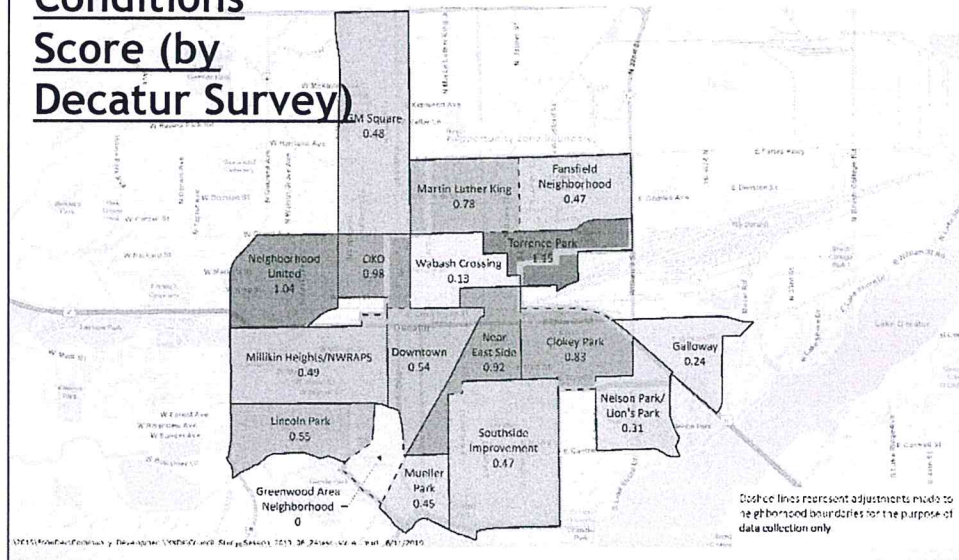
- *10-Year EAV Change
- *% Owner Occupied
- *Public/Private/Non-Profit Ownership/Vacant %
- *Existing Structures Condition Score
- *Arterial/Collector Streetscape Score
- *Active Neighborhood Partners
- *In Opportunity Zone?
- *Existing or Anticipated Anchor
- *Criminal Activity Data
- *Primary Issue
- *Secondary Issue



Unproductive Land Use & Vacancies



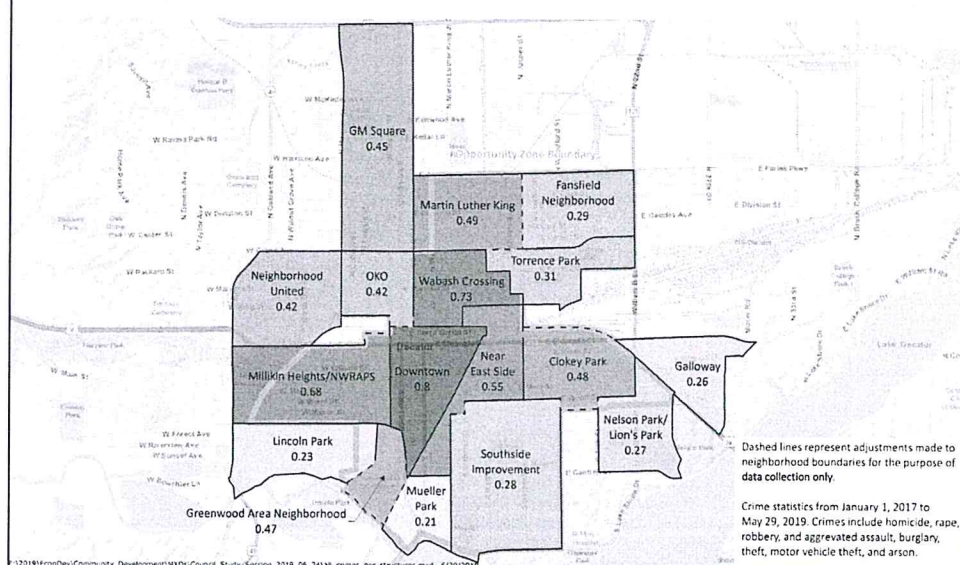
Existing Structures Conditions Score (by Decatur Survey)



*Existing Structures Conditions Score (Survey)

- *Clokey Park = 0.83
- *Downtown = 0.54
- *Fansfield Neighborhood = 0.47
- *Galloway = 0.24
- *GM Square = 0.48
- *Greenwood Area Neighborhood = 0.00
- *Lincoln Park = 0.55
- *Martin Luther King = 0.78
- *Millikin Heights/NWRAPS = 0.49
- *Mueller Park = 0.45
- *Near East Side = 0.92
- *Neighborhood United = 1.04
- *Nelson Park/Lions Park = 0.31
- *OKO = 0.98
- *Southside Improvement = 0.47
- *Torrence Park = 1.15
- *Wabash Crossing = 0.13
- *TOTAL # of surveyed parcels = approximately 12,000

Serious Criminal Activity by Neighborhood



* PRIORITY AGGREGATED DISTRESS SCORES [with anomalies highlighted in blue]

* 5 Most Distressed: 10-year EAV Scores

- * GM Square (-\$16,114/ac.)
- * Neighborhood United (-\$14,307/ac.)
- * Clokey Park (-\$14,130/ac.)
- * Lincoln Park (-\$13,714/ac.)
- * Nelson Park/Lions Park (-\$11,542/ac.)

* 5 Most Distressed: Owner Occupancy Scores

- * Wabash Crossing (13%)
- * Near East Side (19%)
- * OKO (20%)
- * Martin Luther King (22%)
- * Torrence Park (23%)

* 5 Most Distressed: Criminal Activity

- * Downtown
- * Wabash Crossing
- * Millikin Heights
- * Near East Side
- * Martin Luther King

* 5 Most Distressed: Unproductive Land Use/ Vacancy Scores

- * Mueller Park (50% Vacant)
- * Near East Side (34% Vacant)
- * OKO (33% Vacant)
- * Martin Luther King (31% vacant)
- * Torrence Park (28% vacant)

* 5 Most Distressed Blight Conditions Scores

- * Torrence Park (1.15)
- * Neighborhood United (1.04)
- * OKO (0.98)
- * Near East Side (0.92)
- * Clokey Park (0.83)

* Most Distressed Neighborhoods

Most Distressed by
Frequency of "Top 5"
List inclusion:

- * Near Eastside – 4 times
- * Old King's Orchard – 3 times
- * Torrence Park – 3 times
- * Martin Luther King – 3 times
- * Neighborhood United – 2 times
- * Clokey Park – 2 times

Weighted to reflect
places in rank and
adjustment due to
age of EAV data:

- * Near Eastside – 14 pts.
- * Old King's Orchard – 11 pts.
- * Torrence Park – 9 pts.
- * Neighborhood United – 8 pts.
- * Martin Luther King – 8 pts.
- * Clokey Park – 5 pts.

Neighborhood Anchors & Destinations

- *Crossings Campus (Wabash Crossing)
- *Johns Hill School & Park (Mueller Park & SIA)
- *Hope Academy/DMCOC/Boys & Girls Club (Near Eastside)
- *Decatur Housing Authority (Fansfield Neighborhood)
- *OKO Community Center/Good Samaritan (Old Kings Orchard)
- *Millikin University (Millikin Heights)
- *Millikin Homestead & Oglesby Home (Millikin Heights)
- *Large Parks (Nelson Park/Lions Park Neighborhood)
- *Decatur Memorial Hospital (GM Square)

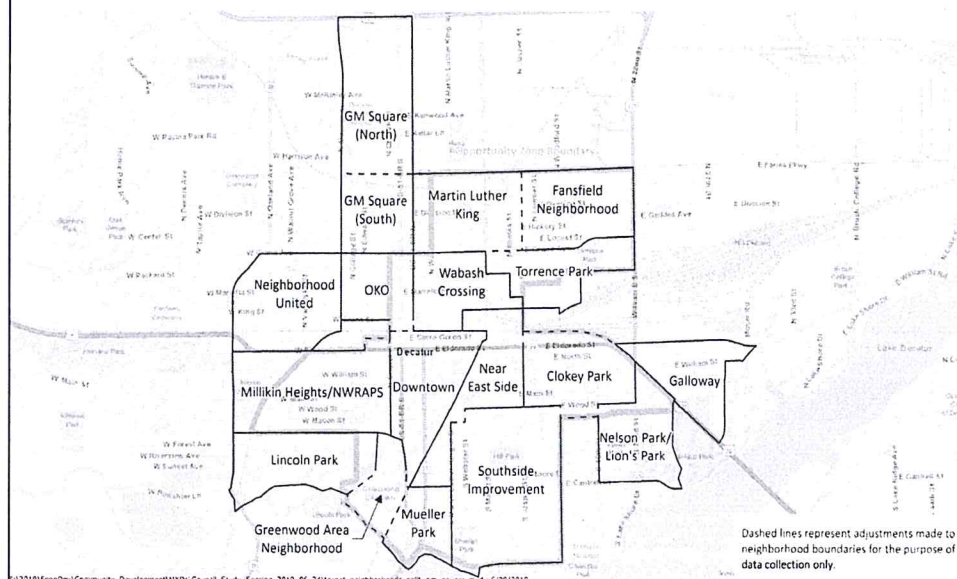
*** Active Neighborhood Associations/Groups In Greater Opportunity Zone**

- *Clokey Park
- *Fansfield Neighborhood Association
- *Galloway
- *GM Square
- *Greenwood Area Neighborhood
- *Millikin Heights/NWRAPS (loosely looks after Lincoln Park too)
- *Neighborhood United
- *Nelson Park/Lions Park
- *OKO (Old Kings Orchard)
- *Southside Improvement Area
- *Torrence Park

* Primary & Secondary Neighborhood Issues

- * Clokey Park: Absentee/Negligent Landlords, Institutional & Commercial Disinvestment
- * Downtown: Panhandling, Parking Enforcement
- * Fansfield Neighborhood: Gunshots, Prostitution, Drugs
- * Galloway: Lack of interest in neighborhood group, Youth with nothing to do
- * GM Square: Deterioration of Housing Stock
- * Greenwood Area Neighborhood: Lack of lighting in park, Loitering
- * Martin Luther King: Vacant or grossly substandard Housing
- * Millikin Heights/NWRAPS: Housing rehabilitation/Lower homeownership & Empty Housing
- * Mueller Park: Dilapidated Housing, Illegal Dumping
- * Neighborhood United: Insufficient Lighting in Streets, Potholes in alleys/Street Repairs
- * Nelson Park/Lions Park: Deterioration of Housing Stock, Loud Music, Litter
- * OKO: Crime/Fights/Shooting, Vacant Lots
- * Southside Improvement: Deterioration of Housing Stock, Youth with Nothing to do
- * Torrence Park: Rehabilitation of Housing, Illegal Dumping
- * Wabash Crossing: Negative Perception, Illegal Dumping

Amended “Urban Core” Area



***Opportunity Zone Strategies**

- *Recruit a financial advisor with expertise in U.S. Treasury/IRS investment rules and development regulations to create opportunity funds and assist investors in assembling eligible projects
- *Work with developers, the EDC, and others, to formulate viable projects that can be launched in the Decatur Opportunity Zone, including ones that would bring investment to the urban core area, and focus/target neighborhoods
- *Amend economic development marketing material to include detailed information about the location of, and ways to utilize, the Decatur Opportunity Zone

- *Land & Property Management
- *Mobilizing Human Capital
- *Improve the leveraging of financial capital
- *Selectively Augment public infrastructure
- *Target/Incentivize “Urban Core” areas

***Strategies to Deploy**

- * Land Bank/Land Trust to manage properties
- * Mandatory Rental Inspection/Landlord registration program
- * Change zoning & building ordinances to incentivize rehab.
- * Require renovation bonds needed to buy derelict homes
- * City becomes a tax buyer

*Land & Property Mgmt.

- * Assist recent university graduates who elect to stay in the city of Decatur and join the workforce in designated job categories by paying down their student loans
- * Partner with local labor groups, especially MBEs, to use structure demos and other gov't. outsourcing as training and to build local demolition and rehab. Businesses
- * Organization that serves to train, screen & place persons with troubled pasts, who have been prepared for re-entry into the job force

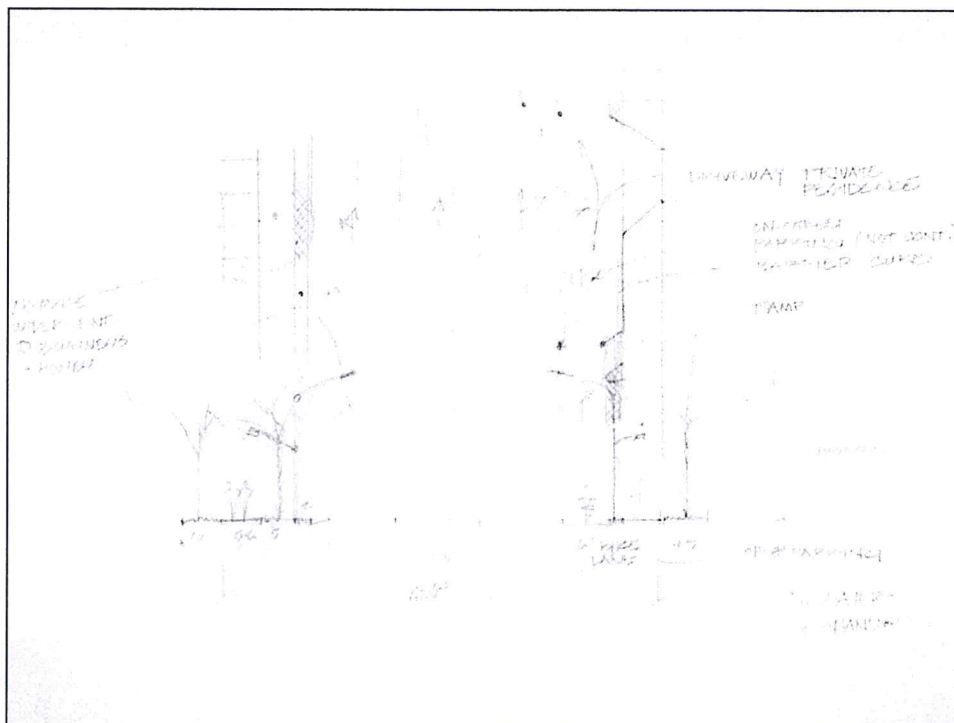
*Mobilizing Human Capital

- * Rehab. Grant from FHLB of Chicago for owner-occupied home improvements
- * Mortgage guarantee assistance programs from other sources
- * Opportunity Zone funding for viable investment projects
- * Clear barriers to small value mortgage issuance and incentivize financial institutions to make loans in target areas

*Improve Leveraging of Financial Capital

- * Streetscape amenities, especially on key impact corridors like Highway 51
- * Additional public lighting and surveillance cameras
- * Restructure spending plans for the city's Community Development Block Grant (CDBG) funds so they are more "results-based" and pegged to new owner investments
- * Restart sidewalk program in targeted areas.

*Selectively Augment Public Infrastructure



- * Launch a homestead program to foster homeownership with salvageable homes obtained by the city
- * Block-by-Block Program
- * Restructure spending plans for the city's Community Development Block Grant (CDBG) funds so they are more "results-based," and pegged to new owner investments
- * Large-scale demolition/clearing of properties where development of new anchor/destination projects are planned, or to attract the same
- * Locate a business incubator or co-working space in a target neighborhood, Locate job training center in a target neighborhood
- * Provide tax rebates {or abatements} for new construction or major property rehabilitation in target areas
- * SONA project

* Programs targeted to Urban Core/Target Neighborhoods

***Faith-Based Partnerships**

***Presentation by Main Street Church**

***Ways for faith-based organizations to participate:**

- *Administer micro-loan programs**
- *Volunteer at various 501(c) (3) entities**
- *Outreach counseling**
- *Assist with life-skills coaching and training recruitment**
- *Adopt a Block-by-Block program or equivalent area**
- *Other?**

***Focus/Target Neighborhoods**

***Factors in Determining Focus/Target Neighborhoods**

- *Level of Distress**
- *Likelihood of Success**
- *Potential for partnerships with other groups committed to working in the subject neighborhood**
- *Proximity to the central business district (to revitalize outward starting from the downtown core)**
- *Prospects for creating or enlarging an anchor employer, attraction or other destination in the neighborhood that would serve as a catalyst for localized revitalization**

*** HOW SHOULD SUCCESS BE MEASURED?
WHAT ARE THE OUTCOMES?**

- 1. Number of people living in the urban core neighborhoods***
- 2. % of owner/occupied residences in the urban core neighborhoods***
- 3. Decrease in major crime in the urban core neighborhoods***
- 4. Increase in EAV in the urban core neighborhoods***
- 5. Comparative levels of employment & comparative poverty levels, year-over-year***

***Thanks; summary report
available in July**

Revitalization Tools, Solutions and Strategies

1. Land Bank/Land Trust to manage properties

Land banks and land trusts can be useful because they allow donors to remain anonymous, and they permit land to be sold and traded with fewer bureaucratic obstacles. They also permit a local government to be somewhat more anonymous in the acquisition of real estate. This would be a useful tool if the city anticipates buying and selling many parcels of land as a part of any neighborhood revitalization effort.

2. Mandatory Rental Inspection/Landlord registration program

Cities are empowered to enact licensing and/or registration requirements mandating that those persons/companies engaged in providing residential lodging for rental income submit to periodic inspections of the living units rented or leased to determine if they are fit for human habitation and in compliance with certain life safety requirements. Fees can be charged to owners of rental units so long as it does not exceed the costs of inspections and overall program administration.

3. Change zoning & building ordinances to incentivize rehab.

If there are building code provisions that are especially burdensome for persons engaged in rehabilitation of older buildings to meet, the city could evaluate ways to amend the code language in ways that do not compromise life safety, but still reduce the cost of the rehabilitation.

4. Ombudsman Service to connect people to services

There are many people and organizations in Decatur working to provide social, human, education and other assistance to low-income individuals; but there is no central ombudsman, or clearinghouse, for these services where a person could more efficiently be directed to the appropriate agency based on current needs.

5. Assist recent university graduates who elect to stay in the city of Decatur and join the workforce in designated job categories by paying down their student loans

The issue of what strategies could be deployed to keep college graduates from leaving Decatur was addressed during the 2017 & 2018 meetings. Such a program would likely require philanthropic support to finance the loan payments.

6. Partner with local labor groups, and especially MBEs, to use structure demos as training opportunities and to build local demolition and rehab. Businesses

The city will be demolishing nearly 100 structures in the year ahead. This is an opportunity for smaller contractors to build an expertise in this trade, and if they become proficient, build a stable demolition business.

7. Require renovation bonds needed to buy derelict homes

Measures for insuring that buyers of derelict structures carry through on rehab plans or demolition are not effective. This issue was raised during the 2017 & 2018 meetings. One solution would be to require posting of a limited performance bond by buyers so the city can arrange for demolition at the new owners expense if they do not fulfill their plans/obligations.

8. Property Assessed Clean Energy (P.A.C.E.) Program

During the Rauner Administration, Illinois became the 31st State to enact P.A.C.E. legislation. The Illinois version allows various energy and water conservation improvements (energy efficient windows and siding, insulation, low-flow fixtures, green roofs, alternative energy systems, Smart HVAC controllers, etc.) on new and rehab projects up to 25% of the total project cost—payable from future voluntary surcharges to the property tax. This is an alternative to bank financing, can be transferred with the land, and results in the beneficiary of energy improvements actually paying the cost. It can only be used on non-residential projects, and if the City Council wishes, could be limited in its geographical application to the urban core.

9. Major infrastructure installation and/or removal where needed ahead of rehab. where this will spur renovation

Prior to finalizing its neighborhood revitalization plan, the City Council should study where major infrastructure should be installed, or can be removed, to facilitate revitalization.

10. Rehab. Grant from FHLB of Chicago for owner-occupied home improvements

The Federal Home Loan Bank of Chicago has a program allowing the city government to partner with FHLB member banks to administer loan-to-grant programs to eligible homeowners who seek to upgrade the siding, rook, porch, chimney, windows, etc. to improve the home and improve its value. Fifty percent (50%) of the loan is forgiven after five years of continuous residency in the structure by the owner.

11. Mortgage guarantee assistance programs from other sources

The FHLB and other government agencies have programs to assist mortgage applicants who might have trouble qualifying for home loans. These programs usually back a portion of the loan so the local lending institution is not exposed for the entire amount of the mortgage. This will help improve home ownership.

12. Enterprise Zone amendments to apply to residential rehabilitation, but only in the urban core

Under certain conditions, Illinois Enterprise Zone rules can be amended to allow EZ benefits to apply to affordable housing, housing above commercial uses, etc. to increase the availability of affordable mixed-use housing.

13. Opportunity Zone funding for viable investment projects

Opportunity Zones allow investors to defer capital gains tax liability if they invest in eligible projects in Opportunity Zones. This could provide a significant source of capital for new projects.

14. Direct USEPA Brownfield clean-up efforts to the urban core

Decatur includes many Brownfield and other contaminated sites. There is limited funding for remediating and repurposing these sites—mostly through USEPA. If the city concentrates on sites in the urban core, or designated focus/target neighborhoods, it will have a positive impact on the adjoining neighborhoods.

15. Streetscape amenities, especially on key impact corridors

Streetscape (lighting, bump-outs, enlarged ROW greenspaces, etc.) enhancements on arterial/collector road corridors would improve the appearance (as viewed from a windshield) of certain neighborhoods. The city has already embarked on several streetscape projects. After West Eldorado in 2019, the next State Route on IDOT's work schedule is Highway 51 between Eldorado and Pershing. Improving the streetscape of these roadway sections would improve the appearance of adjoining neighbors.

16. Increased Police presence &/or deploy CSOs to the urban core

The total cost of a full-time police officer (salary, pension, insurance, other benefits) makes it difficult to assign additional police officers to urban core neighborhoods. Some communities are experimenting with the deployment of community service officers (CSOs) to provide increased security and police presence in neighborhoods with higher crime rates.

17. Add off-hour transit routes, but only to/from the urban core

Most local bus routes stop running after 7:00 pm; this makes it hard for persons who use public transportation to get to work at 2nd and 3rd shift jobs. If transit routes could be changed to provide late hour routes (but only into and out of the urban core) it could cause more people to take up residence in the urban core, and would make life there more sustainable.

18. Launch a homestead program to foster homeownership with salvageable homes obtained by the city

If a residential structure acquired by the city is structurally sound, it could be given to an eligible party after five years of apprentice ownership, and a demonstration that the occupant is able to manage good homeownership.

19. Block-by-Block Program

See attached program description (offered by Brinkoetter Realty).

20. Use of Historic Tax Credits, and New Market Tax Credits

Structures on the National Register of Historic Places, or in a historic zone approved by the State of Illinois are eligible for historic tax credits. Projects in “qualifying census tracts” (the Opportunity Zone boundary) provide tax credits that are very much like Historic tax credit. These credits can provide up to 20% of eligible project costs.

21. Restructure the city’s revolving loan fund to target eligible businesses in the urban core area only

The city has some flexibility to make changes in the targeting and administration of its revolving loan fund. Although any changes would have to be approved by State and/or Federal government, other communities have used this strategy to target development in certain neighborhoods.

22. Additional public lighting and surveillance cameras

During the 2017 & 2018 meetings, some residents expressed a desire for more public street lighting of public ROWs. The city has deployed a limited number of surveillance cameras, and could expand this project.

23. Restructure spending plans for the city’s Community Development Block Grant (CDBG) funds so they are more “results-based,” and pegged to new owner investments

The city of Decatur receives nearly \$1.5 million a year from HUD for CDBG-eligible expenses. Within the parameters of HUD rules, the city could re-assess how CDBG funds are deployed to focus on special neighborhood projects.

24. Focused code enforcements in selected neighborhoods

So long as enforcement actions are not discriminatory, extra code efforts can be directed into target neighborhood. Code provisions and requirements would be the same as everywhere else in the city, but additional patrols and inspections could be made in target areas.

25. Façade grant program

Come cities, using grant funds or locally generated resources, have funded façade grants to improve the street-facing appearance of older buildings in target/focus areas.

26. Large-scale demolition/clearing of properties where development of new anchor/destination projects are planned, or to attract the same

Where city can clear entire blocks of old structures and debris, as well as clear the land title, it can make it much easier to attract new neighborhood anchors and destinations (both residential and non-residential).

27. Incentivize new anchors/destinations for neighborhoods

TIF, EZ, tax abatements, RLF, grants, etc. can be specially targeted by the city to developments that would provide a new commercial or employment anchor in a neighborhood.

28. Approve adaptive reuses of vacant land using mixed use and planned development zoning ordinance mechanisms

Special land use exceptions, form-based zoning, and other regulatory innovations could be studied to determine which ones would help a neighborhood realize its revitalization goals, without negatively impacting the integrity of the neighborhood or its quality of life.

29. City becomes a tax buyer

If the city wants to assemble entire blocks and large tracts I target/focus areas, it will likely have to selectively purchase delinquent taxes beginning in the first year of delinquency.

30. Locate a business incubator or co-working space in a target neighborhood

The planned closure of the CICD Incubator means that the city will be examining new ways to assist small business entrepreneurs, start-ups and innovators. This will likely be a cooperative venture with local colleges, the EDC, and others. But whatever incubator strategy is selected, it could be located in a target/focus neighborhood to aid the economic recovery of the host neighborhood.

31. Locate job training center in a target neighborhood

Several agencies in Decatur have been discussing ways to improve work force preparation so that current and future employers can hire workers with the right skills. This training could be located in a target neighborhood.

32. Clear whole blocks for gardens and other urban agriculture; use large scale urban agriculture to attract vertical/indoor farms

Good Samaritan and others are doing more work with urban gardens that provide job training and healthy produce. These can be expanded.

33. New Tax Increment Financing districts/projects

In some cases, tax increment financing can be used to attract an anchor employer or development to a target neighborhood, but preferably only where the development would not come without the use of TIF.

34. Require that Focus/Target Neighborhoods must have adopted revitalization plans to access most targeted funding tools

Some neighborhoods have active associations; others do not. To maintain partnerships with these neighborhood organizations, the city could require

approval of revitalization plans (created by the neighborhood) as a condition of receiving special assistance.

35. Subsidize police officers to live in target neighborhoods with free housing

Rockford, Illinois has a program whereby they provide free housing to police officers willing to live in a target/focus neighborhood. This “law enforcement presence” enhances networking by the Police Department, and has been found to deter crime.

36. Provide tax rebates {or abatements} for new construction or major property rehabilitation in target areas

This incentive was mentioned during the 2017 & 2018 meetings. The city is empowered to offer targeted tax abatements, but unless it is in the EZ, the city can only abate the city’s property taxes. If such a strategy is selected, the City Council will need to write a policy delineating the exact types of projects where limited abatements will be offered.

1. **McDaniel, Horn, Moore Wolfe**
2. **McDaniel, Horn, Kuhle, Moore Wolfe, Gregory**
3. **McDaniel, Horn, Moore Wolfe, Gregory**
- 4.
5. **Horn, Kuhle, Moore Wolfe, Walker**
6. **McDaniel, Horn, Kuhle, Moore Wolfe, Walker**
7. **McDaniel, Horn, Moore Wolfe**
8. Horn, Moore Wolfe
9. Moore Wolfe
10. **McDaniel, Horn, Moore Wolfe**
11. **Horn, Moore Wolfe, Gregory**
- 12.
13. **McDaniel, Horn, Kuhle, Moore Wolfe, Faber, Walker**
14. Moore Wolfe
15. **Horn, Moore Wolfe, Kuhle**
16. Gregory
17. McDaniel, Moore Wolfe
18. **McDaniel, Horn, Kuhle, Moore Wolfe, Gregory**
19. **Horn, Kuhle, Moore Wolfe, Gregory**
20. Horn, Moore Wolfe
21. Kuhle, Faber
22. **McDaniel, Moore Wolfe, Walker**
23. **Horn, Moore Wolfe, Faber**
24. McDaniel
25. Gregory
26. **McDaniel, Kuhle, Moore Wolfe, Walker**
27. Kuhle, Moore Wolfe
28. Horn
29. Moore Wolfe, Gregory
30. **McDaniel, Kuhle, Moore Wolfe, Gregory,**
31. **Moore Wolfe, Faber, Gregory, Walker**
32. Horn
- 33.
34. Moore Wolfe
35. McDaniel
36. **McDaniel, Horn, Moore Wolfe, Walker**
- *37. Remove Local Banking Barriers to Mortgage Issuance in distressed areas: Horn
- *38. More bike/walking paths: Kuhle

Indicators of Success: *Number of people living in the city; number of people living in the urban core neighborhoods; % of owner/occupied residences in the city; % of owner/occupied residences in the urban core neighborhoods; # of property code violations in the city; # of property code violations in the urban core neighborhoods; decrease in crime in the city; decrease in crime in urban core neighborhoods; increase in EAV; total investment in the Opportunity Zone; comparative levels of employment & comparative poverty levels, year-over-year.*

Opportunity Zone

