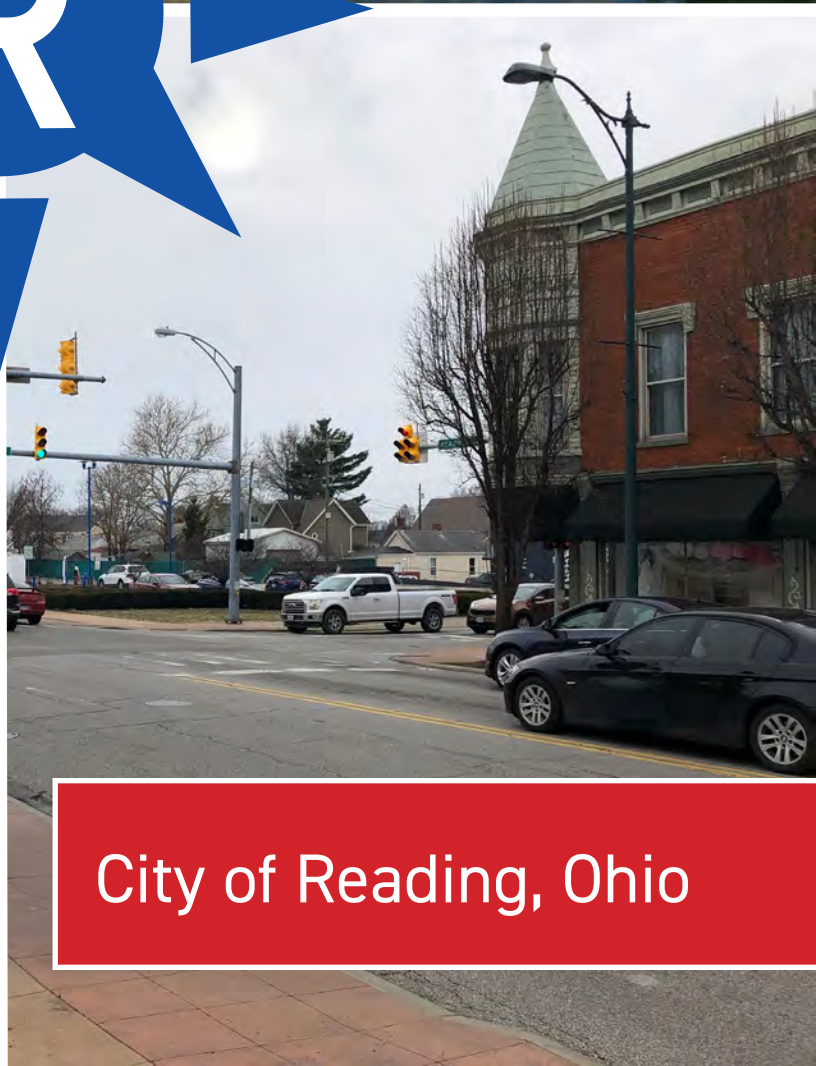




Comprehensive Plan
July 2019

City of Reading, Ohio



City of Reading Comprehensive Plan Update

July 2019

City of Reading Planning Commission recommended adoption on

Adopted by the City of Reading City Council on

Prepared by:



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Acknowledgments

City of Reading

Elected Officials

Robert (Bo) Bemmes - Mayor
Cris Nesbitt - Council President
David Stevenson - Law Director
Randy Fischesser - Councilmember at Large
Robert Ashbrock - Councilmember at Large
Don Lindeman - Councilmember at Large
David Powell - Councilmember Ward 1
Anthony (Tony) Gertz - Councilmember Ward 2
Tom Lynd - Councilmember Ward 3
Dennis Albrinck - Councilmember Ward 4
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Economic Development Consultant

This plan update was made possible with the generous support of Hamilton County Planning + Development which provided funding for the project through their Community Development Block Grant (CDBG) Planning Mini-Grant.

Special thanks to our Steering Committee that met at each phase of the planning process!

Steering Committee

Mark Bishop, Resident
Brad Daniels, President, Reading Chamber of Commerce
Randy Fischesser, Councilmember, City of Reading
Linda Fitzgerald, Economic Development Consultant, City of Reading
Edward Frankel, Sr. Vice President & Chief Administrative Officer, Standard Textile
Jennifer Gallo, Resident
Allen Hill, President, Reading Bridal District
Kevin Kaiser, Board President, Reading Community Schools
William Kramer III, President, General Tool Company
Susan Slavey, Owner, Slavey Insurance Agency/
Erie Insurance

INTRODUCTION



Purpose

A Comprehensive Plan is a complete review of the community's assets in conjunction with obtaining input from residents, businesses and other stakeholders to determine where the community should be headed in the future. It is an opportunity for the community to develop a guiding document that can be used for directing and implementing how the City develops and changes to make it even better. It includes an assessment of housing needs and business development, along with quality of life issues such as traffic, walkability, and recreation.

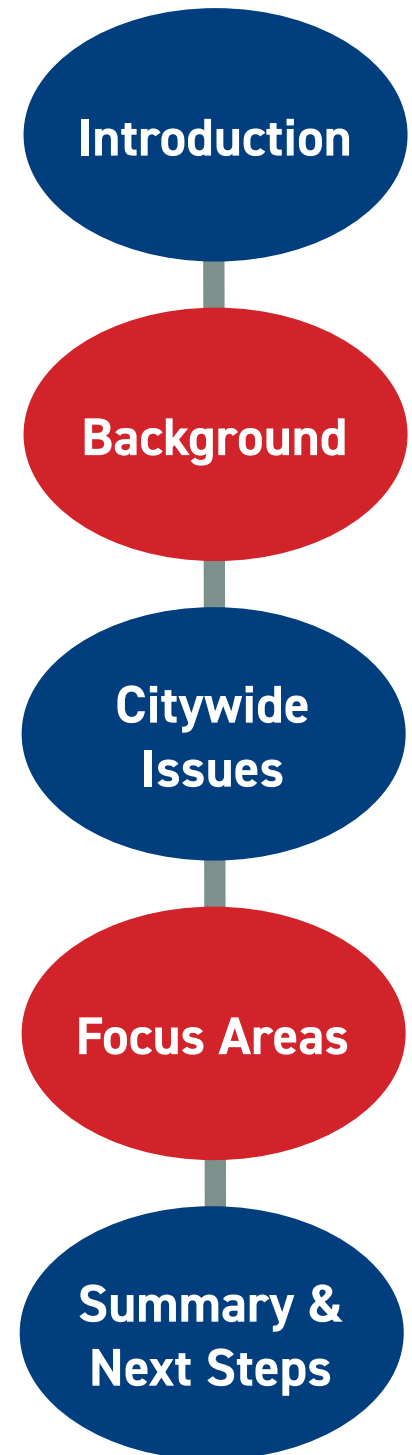
The Comprehensive Plan is important because communities are always changing, either through internal actions or external forces. Development and change is going to occur, but through the creation of a Comprehensive Plan, development can be shaped and directed to best fit the needs and desires of the community.

The Comprehensive Plan culminates in a series of strategies for post-plan implementation activities. Given the wide range of recommendations in a comprehensive planning effort, these strategies include a combination of regulatory tools (e.g. zoning, code enforcement, design standards, etc.), public-private partnerships, policies and programming, innovative financing strategies, economic development incentives/cooperative development agreements, and pursuit of grant funding assistance.

Document Organization

The Comprehensive Plan is organized in five sections:

- **Introduction** - The Plan begins with background information on the purpose and structure of the Plan, an overview of the community engagement process, and how key issues were identified.
- **Background** - This section provides an overview of current and future conditions in the City with an examination of market realities and regional context relative to demographics, employment, and housing.
- **Citywide Issues** - Based on existing and future needs identified through the background assessment, this section outlines citywide issues that apply broadly across Reading impacting the community as a whole.
- **Focus Areas** - This section delineates targeted geographic Focus Areas (e.g. neighborhoods, corridors, districts, etc.) that warrant special attention. The accompanying strategies include a combination of relevant programs, funding sources, and incentives that may be utilized to facilitate implementation of Plan recommendations. The strategies are intended to be flexible rather than prescriptive so that Administration and Council may select programs/projects during each year's annual budget process based on available funding levels.
- **Summary & Next Steps** - The Plan concludes with a summary of goals and strategies, along with a look forward on the next steps in implementing the Plan.



Attention Reading residents:

Please help! We Value Your Input!!

Community Survey



Instructions:

The City of Reading is embarking on a public engagement process to gather community input for an update to its Comprehensive Plan. The Plan will be used to guide future policy decisions and development. The City is encouraging residents to shape the future of Reading by participating in this survey.

Check out the City's website for Project Updates.

Take the Community Survey online at:

www.readingohio.org/community-survey/

Or simply scan the QR code below. Paper copies are also available!



**Scan the QR code to
take the Community
Survey!**

*(Or complete a
print copy)*



Community Engagement

The Comprehensive Plan was created through the input of numerous community stakeholders. Outreach efforts included residents, property owners, businesses, schools, and community organizations.

The first phase of developing the Plan involved gaining insight and identifying how the stakeholders view the community and what improvements they would like to have in the future. A community survey (see next page) helped inform the Plan themes and process. That information was then evaluated to help arrive at a series of Plan themes identified by the Steering Committee.

Ultimately, Planning Commission will make a recommendation to City Council approving the Comprehensive Plan. City Council will then formally adopt the Plan.



Types of Engagement

The year-long planning process included a robust, multifaceted public outreach effort that included:

- Community Survey (online & print)
- 4 Steering Committee Meetings
- Reading Business Roundtables
- Reading Chamber of Commerce Meeting
- Community Event Appearances
- Meetings with Regional Stakeholders

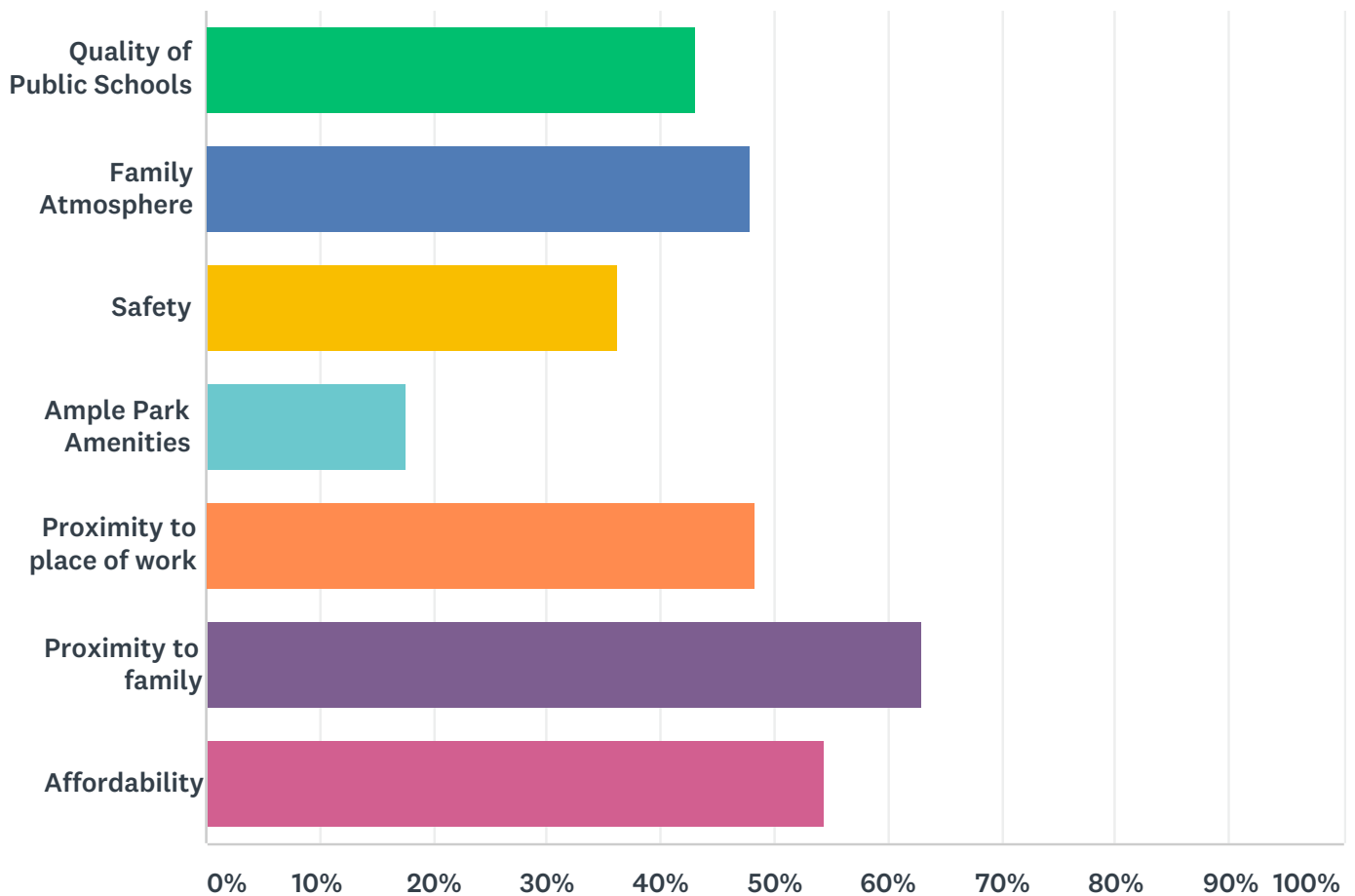


Community Survey

A brief 15-question Community Survey was distributed online and in print asking Reading residents to share their opinions and preferences on a wide range of community issues including public spaces, recreation, connectivity, local businesses, and housing. Over 250 responses were received and framed the beginning of the planning process.

COMMUNITY SURVEY

Why do you choose to live in Reading?
(check all that apply)



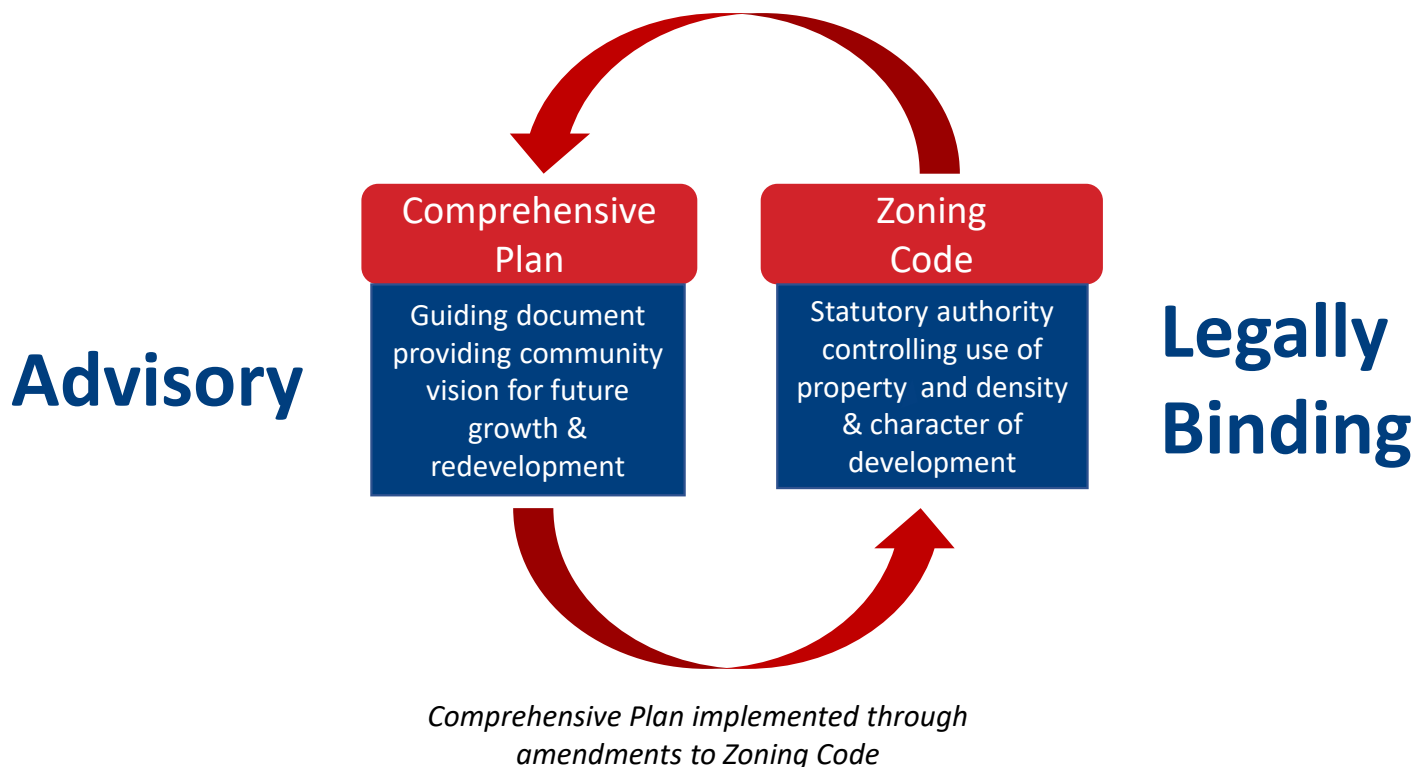
A zoning ordinance is legally defensible to the extent it is based on sound analysis and study of desirable future land use. A Comprehensive Plan provides a solid foundation to justify future zoning decisions.

Interface With Zoning

A Comprehensive Plan is a guiding document that is not legally binding, whereas the Zoning Code is a statutory authority that governs property rights. The Comprehensive Plan will develop recommendations for the type and form of future land uses, but the Zoning Code would need to be amended in a separate process through City Council resolution for any changes in property rights to take place.

NEXUS BETWEEN THE PLAN & ZONING

Zoning Code should be consistent with Comprehensive Plan to avoid potential legal challenges



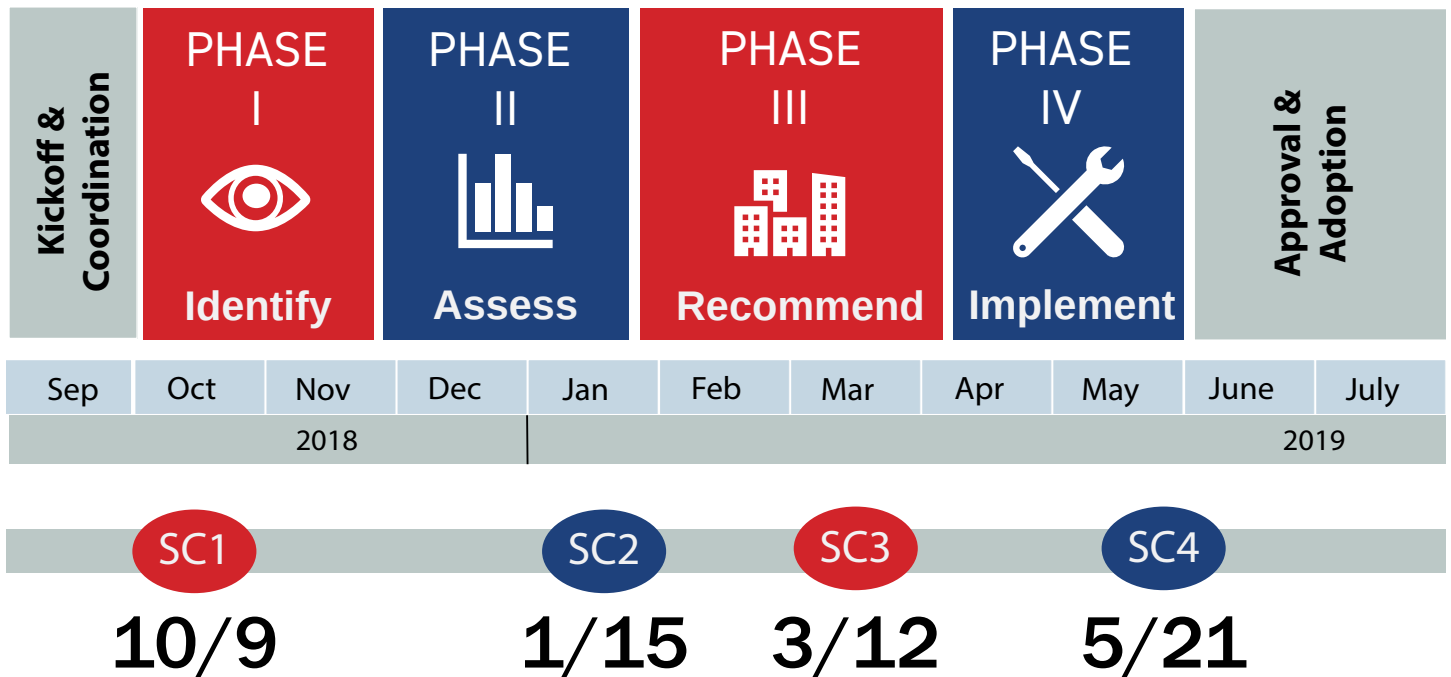
PLAN PHASES

- i. Identify Community Vision
- ii. Assess Existing & Future Conditions
- iii. Recommendations
- iv. Implementation Strategy

Planning Process

A four-phase planning process (see left) was used to develop the Plan with substantial public outreach and stakeholder engagement throughout the almost year-long planning process timeline (see below).

Plan Update Process



Steering Committee Meetings

Community Vision

Vibrant and Sustainable Growth

The City of Reading is a friendly, caring, safe and walkable community where the values of family, faith, patriotism, and community are recognized and supported. While many generations of families started here and continue to live and work here, new families are warmly welcomed and encouraged to become fully engaged in the community.

Reading, Ohio is a vibrant community of well-maintained business districts which include a variety of restaurants and unique shops, anchored by the largest bridal district in the U.S. that attracts residents and visitors from a large regional area.

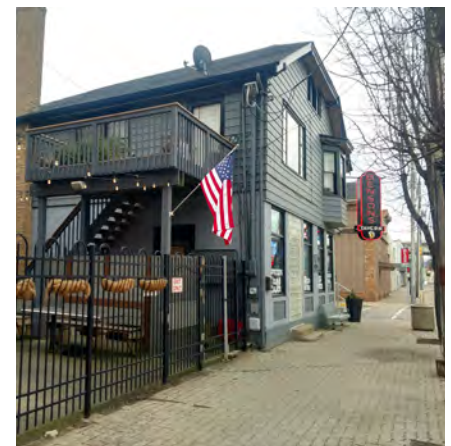
The City of Reading supports diverse employment opportunities and is on the leading edge of the biotechnology field, bringing new employees and residents from around the world. This workforce diversity adds to the richness of this well-established community. The accomplishments of these companies are a source of pride for the people of Reading and bring local, state, national, and international attention to Reading.

The character of the City, with its historic charm, parks, walking paths, shops, and amenities attracts people of all ages and various economic backgrounds and makes Reading a great place to call home.

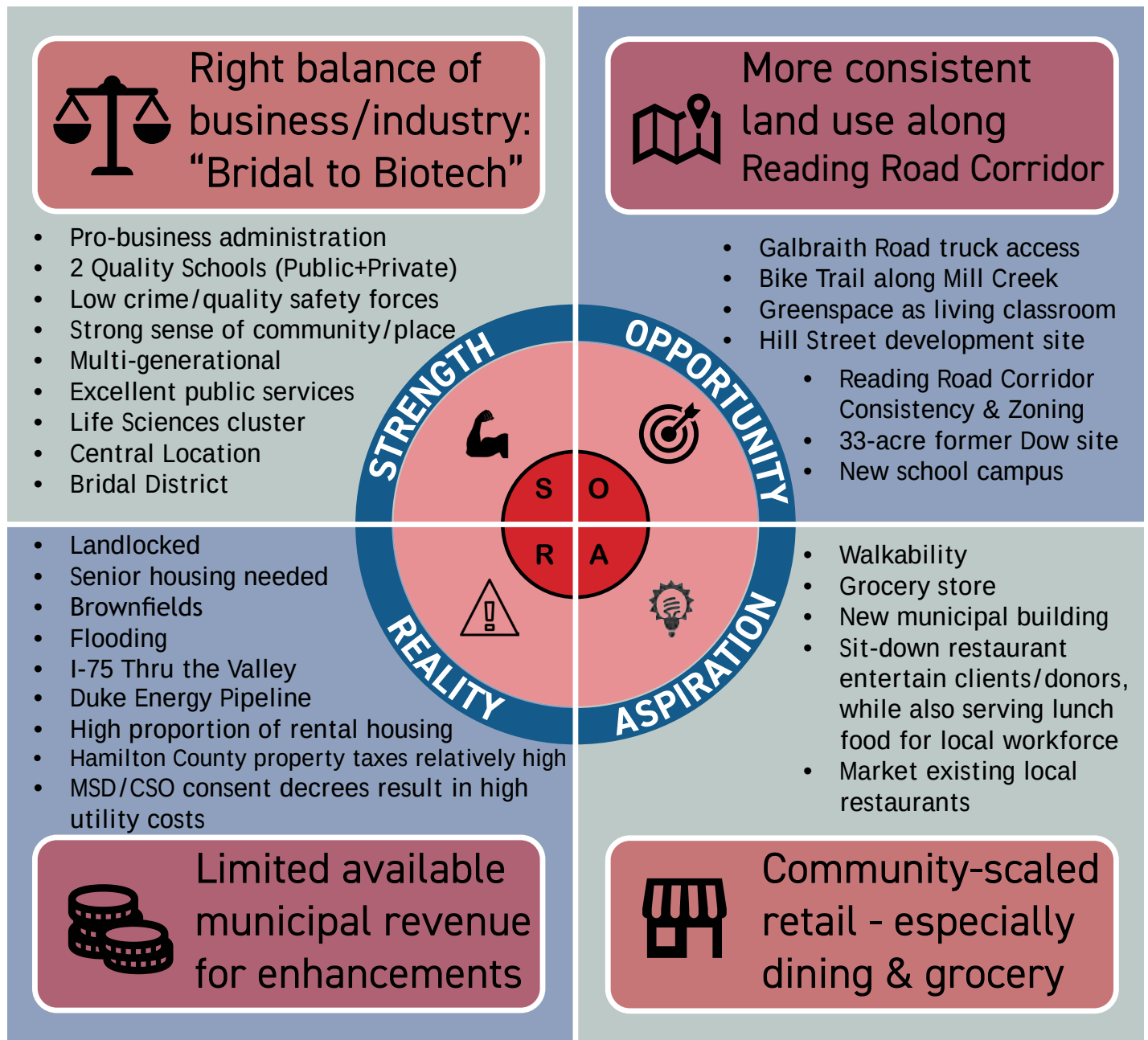
Reading, Ohio provides excellent schools, a variety of faith communities, green space, historical landmarks, and beautiful parks that are preserved and widely available for residents' use and enjoyment. The City's outstanding public services draw new residents to the community as well as provide a home to generations of families.

The City of Reading, "the Crossroads of Opportunity," is centrally and conveniently located with transportation links via highway and mass transit to all parts of the metropolitan area.

The City of Reading believes in intergovernmental cooperation and working in conjunction with neighboring townships and cities to responsibly develop the area and attract new residents, high quality businesses and industries to the City and Greater Cincinnati Region.



SOAR Analysis: Members of the Steering Committee participated in Strengths Opportunities Aspirations Realities (SOAR) Analysis exercise that helped frame the vision of the Comprehensive Plan.



Consensus Building

The Steering Committee, utilizing public and stakeholder feedback in conjunction with an assessment of existing and future conditions, developed recommendations in the following two categories:

1. Overarching **Citywide Issues** that applied across the entire community; and
2. Site-specific **Focus Areas** corresponding to a series of more detailed strategies.

CITYWIDE ISSUES:

Housing

Walkability

Greenspace

Flooding

Healthy Living

Municipal Revenue

I-75 Thru the Valley

Duke Energy Pipeline

FOCUS AREAS:



SOUTH READING ROAD
CORRIDOR



GALBRAITH ROAD
GATEWAY



READING BRIDAL DISTRICT



DOWNTOWN MIXED-USE
DISTRICT



HILL STREET PROPERTY



LIFE SCIENCES EXPANSION



BROWNFIELD
REVITALIZATION



POTENTIAL SCHOOL
ADAPTIVE REUSE



MILL CREEK GREENWAY



NORTH READING ROAD
CORRIDOR

BACKGROUND

History

Reading is known as “The Crossroads of Opportunity” with an ideal location in the heart of northeastern Hamilton County. Reading has a population of approximately 10,300 and is 2.89 square miles.

Reading was one of the first settlements established in the Mill Creek Valley, founded in 1794, incorporated in 1851, and became a city in 1931. Abraham Voorhees moved his family from their home near Philadelphia to the west bank of the Mill Creek in Sycamore Township. Shortly afterwards, a visitor from Reading, PA (Harvey Redinbo) purchased land nearby. This early settlement was known as Voorhees-Town, but was changed to Reading in honor of Redinbo’s hometown, and the birthplace of his father-in-law (William Penn, founder of Pennsylvania - born in Reading, England).

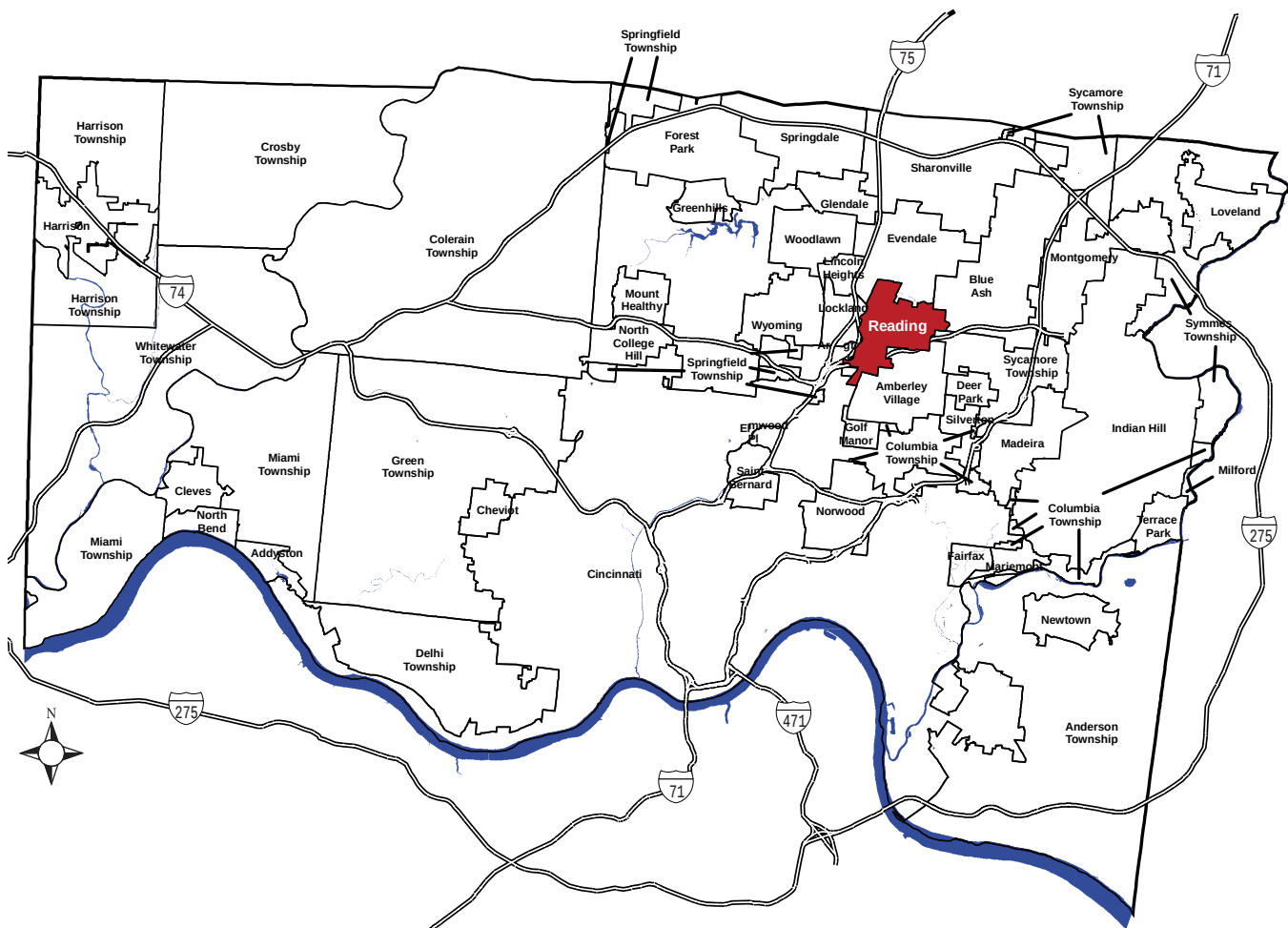
In the 1960s, Reading’s business district was filled with small shops filling the needs of residents such as a pharmacy and TV repair shop. Like much of small town America, Reading’s business district faced fierce competition in the 1980s with the surge of shopping malls. Fortunately, Reading was able to combat that threat with a one-stop wedding district, the only niche bridal district in Hamilton County and now the largest bridal district in North America.



Reading's central location in Southwest Ohio with convenient access to Interstates 75 and 71 and SR 126 was cited as a strategic advantage to doing business in the City.

Regional Context

Reading is strategically located within Greater Cincinnati with close proximity to other parts of the Tri-State region and with easy access to Interstate 75, Interstate 71, and SR 126 (Ronald Reagan Highway). Reading's location makes it an attractive location to reside for workers commuting to employment centers in Downtown Cincinnati, the I-75 and I-71 industrial corridors, and other suburbs along the I-275 Outerbelt.



Strengthening the Tax Base

Since little undeveloped land remains within Reading, the City's ability to expand its tax base has become limited. It is therefore in the City's best interest to see that undeveloped and/or underdeveloped land in the community is put to its most appropriate use in order to maximize local income and property tax revenues. Continued efforts should be made to enhance and develop the economic base of the community and its business districts, while also continuing to seek creative solutions to developing strategic properties including the Reading Life Sciences Campus Expansion Site, underutilized parcels along North Reading Road, and the 38-acre Hill Street Greenfield Property.

A Great Place to Live and Work!

The number of workers employed in Reading almost equals the number of Reading residents working outside the City limits. Reading residents are credited a full 2.0% for earnings tax paid to another City, thus maintaining and expanding the number of jobs located in Reading is crucial to the City's overall financial health.

Not Simply a Bedroom Community!



341

LIVE & WORK IN READING



4,600

WORK IN READING,
BUT LIVE ELSEWHERE

4,843

LIVE IN READING,
BUT WORK ELSEWHERE

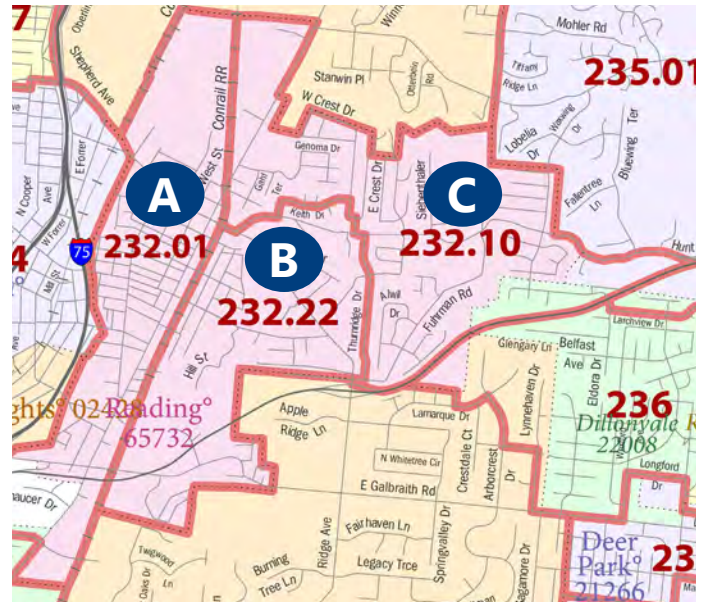
Source: Bureau of Labor Statistics

Market Realities

Varying Demographics Across City

It is critical to understand that buying power and wealth varies greatly in the City of Reading based on neighborhood location. Generally, wealth and associated demographic indicators are higher in the eastern "Hilltop" portion of the City as compared to the "Valley" area at the base of the Mill Creek Valley.

These discrepancies in buying power result in site selectors and developers not viewing the City of Reading as one homogeneous market but rather as a segmented market with the "Hilltop" eastern portion more comparable to (but less affluent than) Blue Ash, and the "Valley" western portion more comparable to (but more affluent than) Lockland.



Demographics - Census Tracts Comparison

Demographic Indicator	A Tract 232.01 (Bottom of Hill)	B Tract 232.22 (East of RR/SE)	C Tract 232.10 (Top of Hill/NE)	Regional Average
Median Household Income	\$39,735	\$48,598	\$56,167	\$59,478
Households Living in Poverty	15%	5%	14%	13%
Unemployment	13%	7%	3%	6%
Home Ownership	48%	53%	68%	66%
Bachelors Degree or Higher	15%	22%	24%	32%

Comparison of Annual Median Household Incomes:

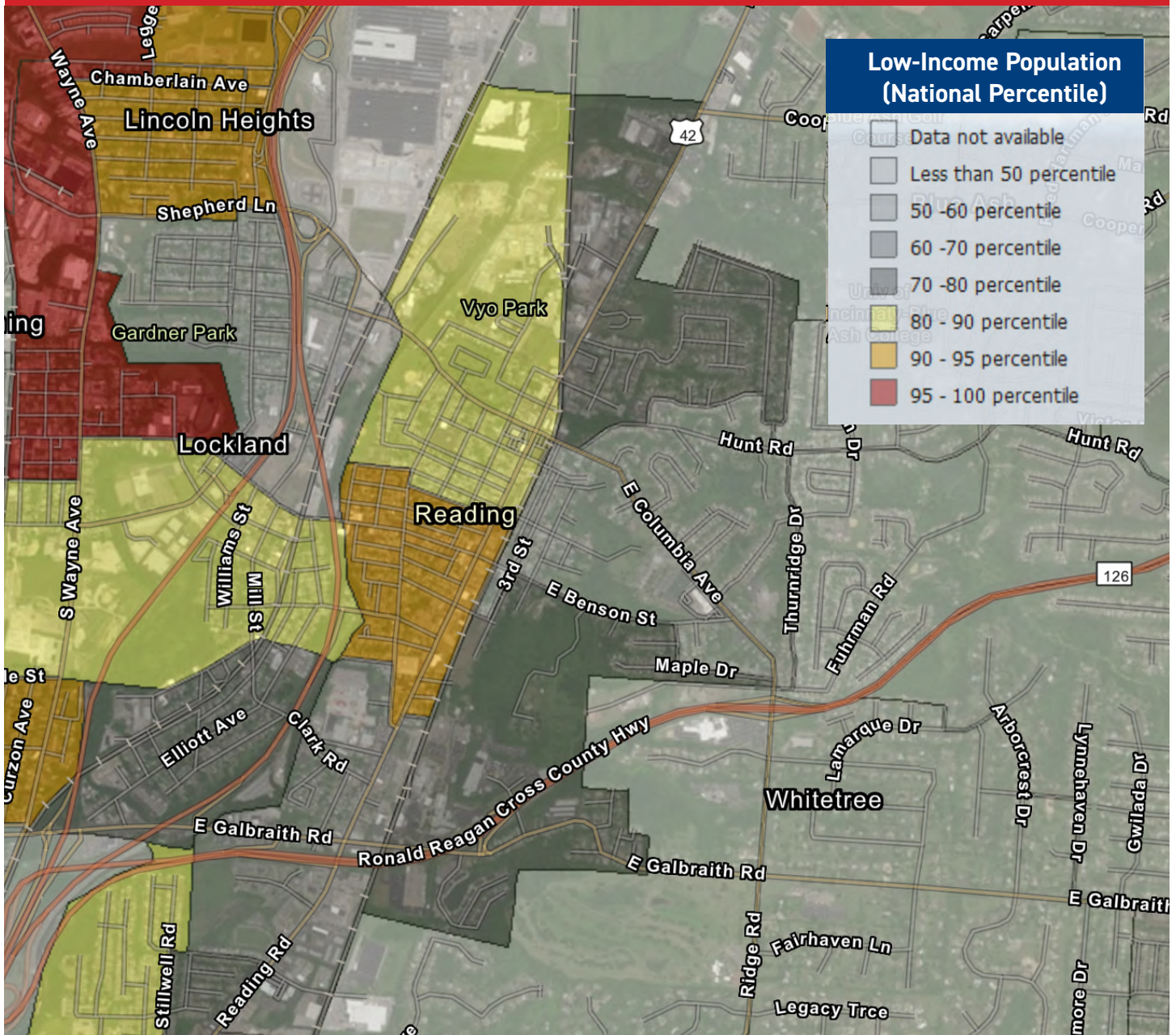
\$31,785
LOCKLAND

\$48,701
READING

\$77,705
BLUE ASH

Source: American Community Survey: 5-year Estimates

Low-Income Populations: The map below compares the percentage of low-income households by Census Block Group to national averages. Low-income individuals are defined as those whose ratio of household income to poverty level in the past 12 months was less than 2.0. Low-income populations in the City of Reading are most concentrated in “The Valley” Census Block Groups (see next page for details).



Source: US Environmental Protection Agency (EPA) Environmental Justice Screening and Mapping Tool

A Closer Look

Low Income Census Block Groups

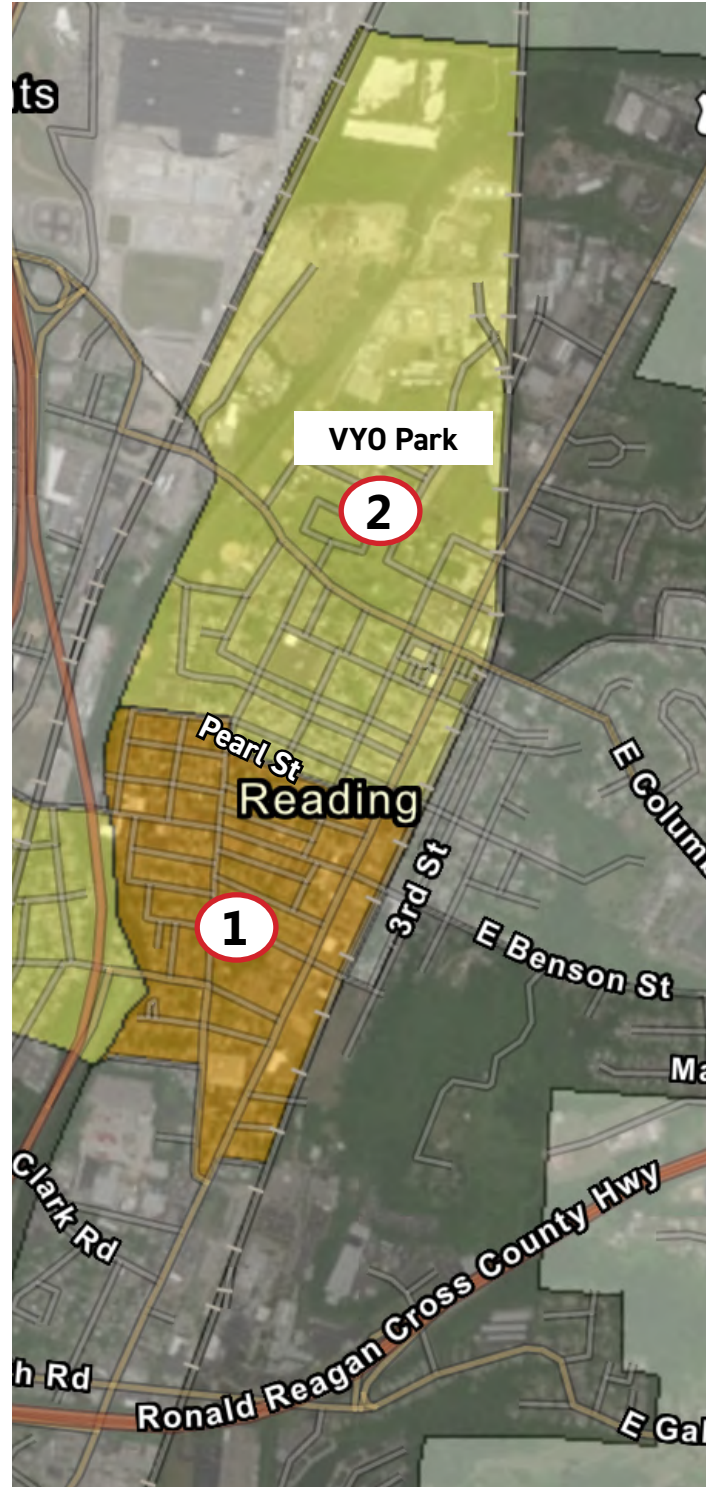
Low income populations within the City of Reading are most concentrated in the following locations:

- 1** **Census Block Group 390610232013** - This area west of Reading Road between Gerbert Street and Pearl Street has the City's highest concentration of low-income individuals (68%) ranking it in the 92nd percentile nationally. Over a quarter of individuals in this area (26%) over the age of 25 do not possess a high school diploma ranking it in the 85th percentile nationally.
- 2** **Census Block Group 390610232011** - This area west of Reading Road between Pearl Street and VYO Park has the City's second highest concentration of low-income individuals (55%) ranking it in the 82nd percentile nationally. Almost one in five individuals in this area (18%) over the age of 25 do not possess a high school diploma ranking it in the 73rd percentile nationally.



OVER 1 in 4
CENSUS BLOCK RESIDENTS*
DID NOT COMPLETE
HIGH SCHOOL

* Census Block Group 390610232013 residents over the age of 25



Source: US EPA Environmental Justice Screening and Mapping Tool

Market Realities

Housing Demand

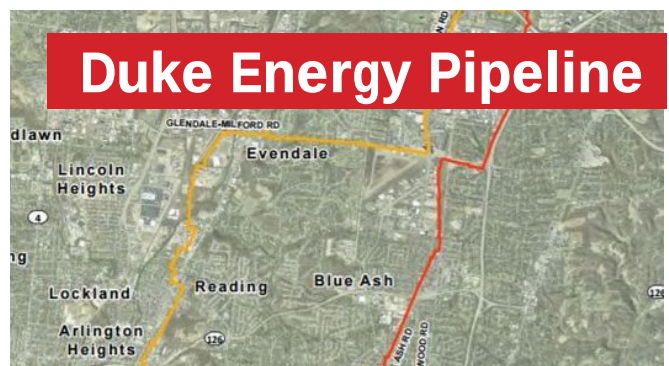
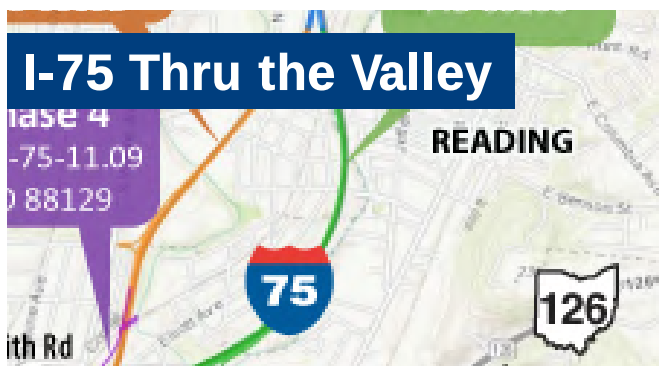
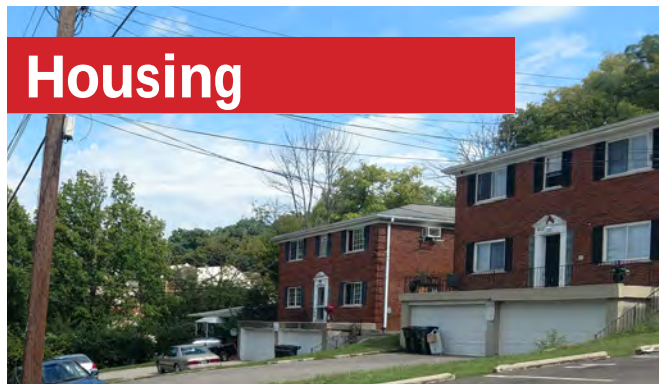
Land use housing policy decisions in Reading need to consider both market demand and the fiscal reality that residential property values have a large impact on public school district revenues, and to a lesser extent, municipal revenue streams.

With limited undeveloped land in Reading remaining and suitable for development, it is important that the City is able to maintain its residential property tax base, while also accommodating housing types that are desirable for families seeking to reside in the Reading Community School District. The Reading Community School District has become even more desirable with the new PK-12 school consolidated campus.

The latest for-sale single-family housing estimates provided by the U.S. Department of Housing and Urban Development (HUD) for Hamilton County show demand for homes in the \$300,000 to \$350,000 price range to be the highest in the June 1, 2017 to June 1, 2020 forecast period (see table below). This price point is higher than the current market sale price for homes in the eastern portion of the City, but the future construction of newer single-family dwellings using modern construction techniques and energy efficient materials should command a premium. Recent market activity suggests homes are selling quickly in the vicinity of the new consolidated school campus and that the local market could absorb a slightly higher priced housing product. The fact that only 59 housing units have been constructed in Reading since 2000 should add to the demand for new construction.

Estimated Demand for New Market-Rate Single-Family Housing in the Hamilton County Submarket (June 1, 2017 to June 1, 2020)			
Price Range (\$)		Units of	Percent
From	To	Demand	of Total
145,000	199,999	320	10
200,000	249,999	480	15
250,000	299,999	480	15
300,000	349,999	640	20
350,000	399,999	480	15
400,000	499,999	320	10
500,000	699,999	320	10
700,000	and higher	160	5

Source: HUD



CITY OF READING: CITYWIDE ISSUES

Housing



Preserving the Housing Stock Ensuring Stable Neighborhoods

The City has an overabundance of landlord ownership of single-family dwellings (e.g. rental units). The City needs to develop more stringent housing codes and be aggressive with enforcement. Some of the City's multi-family housing is in need of immediate care and maintenance.

Reading is getting to be an "older" community. A regional trend is that people are not having as many children as they once did and thus the population in Reading is aging. The City should:

- Encourage owner occupancy of single-family housing units by educating current and prospective residents on local partner programs that offer assistance to those seeking to buy homes (see examples on next page).
- Promote and enforce property maintenance requirements including removal of weeds, trash, and debris, clean-up of outdoor storage, painting, replacement of broken items, etc.
- Encourage infill development on currently vacant land as a means to provide new housing options to attract new residents.
- Diversify the housing type mix to provide for more senior living to allow residents to age within the community, especially those looking to "step-down" into smaller units with less or no maintenance required.

HOME OWNERSHIP IN VALLEY



**18% BELOW
REGIONAL
AVERAGE**

Encouraging Homeownership

Local Partner Resources Available

The City should encourage homeowner occupancy by current and future residents by working with local partners that offer education and financial assistance to prospective homebuyers. Local programs include:

- The Port of Greater Cincinnati Development Authority (The Port) **Communities First - Down Payment Assistance Program** (see right for details).
- The **Home Ownership Center of Greater Cincinnati, Inc.** provides homebuyer education and counseling services to those interested in starting the path to home ownership. Their certified counseling staff and professionals in the field facilitate these programs and classes to help people achieve their dreams of homeownership.
- **Habitat for Humanity of Greater Cincinnati (Habitat)** is a partnership housing program in the truest sense of the word. Applicants must demonstrate a need for housing, ability to pay back a mortgage and be willing to partner with Habitat in the building and buying of their home. Habitat homebuyers work side by side with volunteers each week building their own home and the homes of others, attend homeownership and financial training classes and are positive ambassadors for Habitat throughout every step of the process. In exchange, Habitat homebuyers are provided the opportunity to build and buy a Habitat home with an affordable mortgage payment.

Communities First -

Down Payment Assistance

The Port offers the Communities First - Down Payment Assistance Program providing first mortgage financing and down payment / closing cost assistance grants to eligible homebuyers. The Port created Communities First as part of a commitment to increasing homeownership opportunities for residents in Ohio.

A down payment assistance grant offers a number of advantages over a loan. With Communities First, there is no second mortgage, no restrictions on selling or refinancing, and instant home equity.

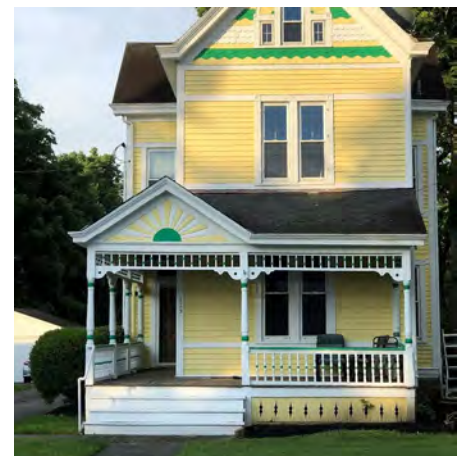
Advantages of a DPA Grant:

- No second mortgage
- No extra paperwork
- Origination fees determined by lender
- Instant home equity for grant applied to loan
- No repayment obligation
- No restrictions on selling or refinancing

Income Limits:

- 115% area median income (AMI) (\$90,045 in Hamilton County)
- Credit qualifying income of homebuyer only (not household)

- The **Hamilton County Planning + Development Department HOME Investment Partnership Program (HOME)** funds First Time Homebuyer Down Payment Assistance programs. HOME funds are provided by formula to Hamilton County by the U.S. Department of Housing and Urban Development to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income households.
- **Hamilton County Home Improvement Program (HIP)** provides loans to homeowners in Hamilton County communities to borrow money to repair or remodel their homes at interest rates 3% below the lowest rates a bank normally offer. There are no minimum or maximum income level requirements for HIP applicants.
- **People Working Cooperatively Ohio (PWC)** performs critical home repairs and services so that low-income homeowners can remain in their homes living independently and healthier in a safe, sound environment. Each year PWC provides thousands of low-income, elderly, and disabled homeowners with a higher quality of living. Their professionally trained staff, along with thousands of volunteers, help Ohio residents with critical home repairs, energy conservation and weatherization, mobility modifications, and maintenance services. Programs are designed to keep people in their homes, avoid property code enforcement citations, and save residents money.
- The **Ohio Housing Finance Agency (OHFA)** offers 30-year, fixed-rate conventional, Fair Housing Administration (FHA), Veterans Administration (VA) and U.S. Department of Agriculture – Rural Development (USDA-RD) government loans with generous income and purchase price limits, designed especially for homebuyers with low and moderate incomes. Your Choice! Down Payment Assistance allows homebuyers to choose either 2.5% or 5% of the home's purchase price. Assistance can be applied towards down payments, closing costs or other pre-closing expenses. This assistance is forgiven after seven years. If the homebuyer sells or refinances their home within seven years, they must repay all of the assistance provided.



Property Maintenance & Code Enforcement

Dedicating resources to increased code enforcement for aging apartment complexes and single-family rentals will help ensure that aging multi-family housing units are kept in quality condition and preserve surrounding property values. Rental housing is an essential part of the housing supply so the goal of code enforcement and inspection strategies is not to drive landlords out of business, but to set standards and raise the housing quality bar. Responsible landlords are a community asset when they partner with local government to stabilize neighborhoods and reuse problem properties.



Case Study

Housing Permit: Bay Village, OH

In the City of Bay Village all rental properties must be registered with the Building Department. There is an annual housing license fee of \$75. Fees are not prorated. Rental properties are inspected annually.

The owner is notified of any violations and shall correct the violations within a period of time as prescribed by the inspector. All violations will be re-inspected prior to issuing the housing license.

City of Bay Village
350 DOVER CENTER ROAD
BAY VILLAGE, OH 44140

Application For Housing License

SAFEbuilt
Building Department
(440) 899-3400

Rental Property Address: _____

Property Owner's Name: _____

Property Owner's Address: _____

Email Address (Required): _____

FEES: In accordance with Section 1365.09 (a) of the Codified Ordinances of the City of Bay Village:

An application for a HOUSING LICENSE shall be accompanied by a non-refundable fee of **\$100.00 per year, per dwelling unit**. The Building Department accepts cash or checks. **Checks should be made payable to the City of Bay Village**. Return this application and fee to the Building Department, 350 Dover Center Road, Bay Village, OH 44140. Per C.O. 1363 (a), inspections are required, as determined by the Building Department.

License will be valid upon the completion of the Annual Inspection and any violations are corrected. All electrical, heating, ventilating, air conditioning, plumbing work **MUST** be completed by a registered and licensed contractor.

Return this application and fee no later than April 1, 2015, or an additional late fee of \$100.00 will be imposed.

I declare, under penalties for perjury, that this application has been examined by me and is true, correct, and complete.

Name (Type or Print)

Signature (For Permission to Inspect Property)



**TRANSPORTATION IS
2ND LARGEST
EXPENSE
FOR FAMILIES**



**PEDESTRIAN
ENHANCEMENTS
REDUCE COSTS
BY PROVIDING
MODAL CHOICES**

Instilling a Sense of Place Creating Walkable Streets

Installing traffic calming measures along the City's primary thoroughfares will help pedestrianize the travel experience especially in and around the Downtown Mixed-Use District (Reading Road from Benson Street to Vine Street). As the City's primary arterial street, Reading Road (US 42) is a heavily traveled roadway with four travel lanes that serves a critical role in connecting motorists to the regional freeway system, yet the road also imposes an intimidating barrier for pedestrians and cyclists to cross.



Momentum Underway

The City has already begun to take steps to calm traffic at high pedestrian volume locations including the location in front of Reading Branch Library where a rapid flashing pedestrian beacon was installed at the crosswalk. This represents an excellent example of softening the pedestrian barrier that Reading Road presents by encouraging the safe crossing of foot traffic at a major pedestrian destination.

Assistance for Capital Improvements Following the Money Trail

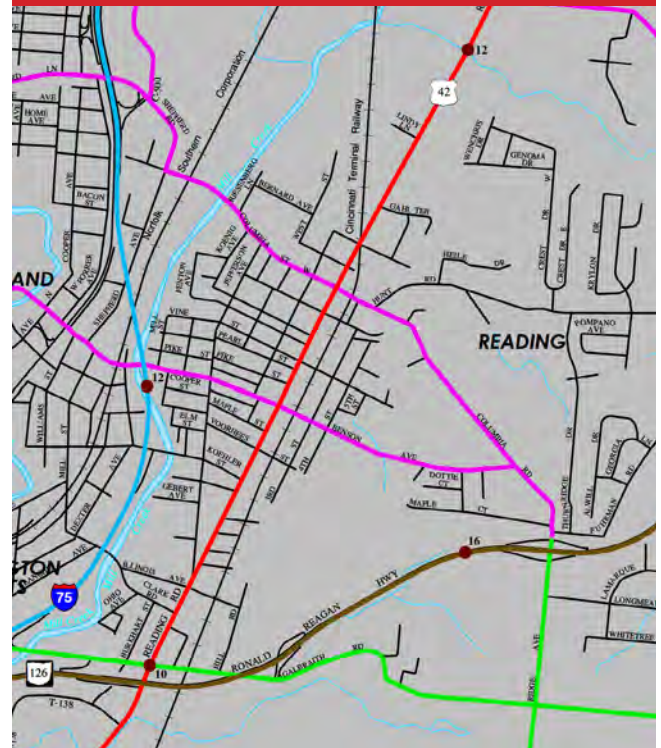
The City should continue to aggressively seek funding assistance for eligible multimodal transportation projects by:

- Pairing priority sidewalk connection projects with roadway rehabilitation projects and outside grant funding assistance (e.g. Ohio Public Works Commission) to reduce the City's out of pocket expenses;
- Pursuing grant funding through Ohio-Kentucky-Indiana Regional Council of Governments (OKI) through the Transportation Alternatives Program for eligible enhancements such as curb extensions, decorative crosswalks, improved signage and pavement markings, and pedestrian-scaled lighting; and
- Collaborating with regional partners (e.g. OKI, Great Parks of Hamilton County) and neighboring communities (e.g. Evendale, Lockland, and Arlington Heights) to advance the regional vision for the Mill Creek Greenway Trail.

The City should work with Reading Community Schools to prepare a School Travel Plan after the opening of the new PK-12 school at the consolidated campus. After completing a School Travel Plan a school district is illegible to receive Safe Routes to Schools (SRTS) funding through ODOT. The purpose of SRTS is to encourage and enable students in grades K-8 to safely walk or ride their bicycle to school. Funded projects can be either engineering (e.g. improved crossings, sidewalks, etc.) or non-engineering solutions such as education and encouragement programs.

Federal Aid Routes:

Roadways in an urbanized area that are functionally classified as a Minor Collector or above are eligible to receive federal transportation funds. Reading Road, Columbia Avenue, Benson Street, and Galbraith Road are part of the Federal Aid System in the City of Reading eligible for funding through the local Metropolitan Planning Organization - OKI.



FEDERAL AID SYSTEM

LOCAL

- Interstate
- Principal Arterial
- Other Freeway and Expressway
- Minor Arterial
- Major Collector
- Minor Collector
- Local



Greenspace

Softening the Hardscape Enhancing Quality of Life

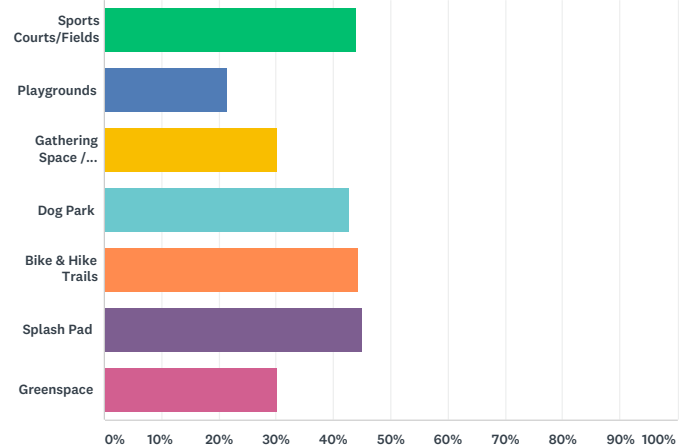
The provision of dedicated public greenspace provides for a quality of life for residents and businesses alike. A mix of active and passive recreation facilities, based on the needs of the community, helps ensure residents' health and their quality of life.

The City of Reading has a Parks and Recreation Department that operates a variety of programs for all age levels including swim lessons provided at the Reading Community Pool, and other activities including movie nights and holiday events/parades. Organized youth leagues for baseball, basketball, and soccer are offered by several local sports organizations.

As funding is available the City should continue to enhance existing neighborhood parks, both to support the recreational needs of the community and to support neighborhood reinvestment.

In particular, the City's "Valley" area is more urbanized and industrialized with pavement dominating much of the land area not occupied by buildings. Thus, it is imperative that the City continue to expand recreational offerings along the Mill Creek in conjunction with its ongoing flood control efforts.

COMMUNITY SURVEY



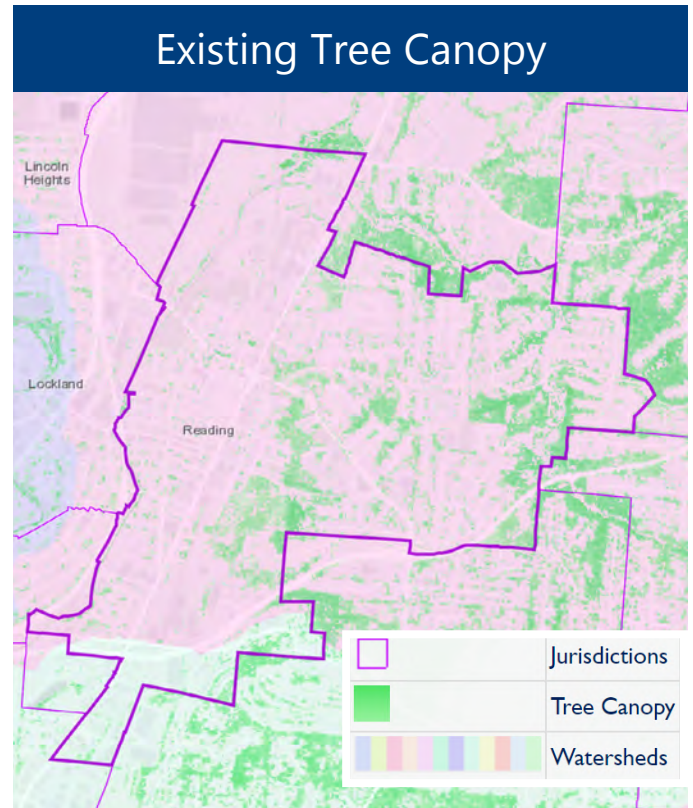
Which of the following would you like to see added to the City's parks?

49%
OF SURVEY
RESPONDENTS
DESIRED
ENHANCED
**PARKS &
NATURAL
AREAS**

As the City works to provide additional greenspace, concentrated efforts should be made to expand the City's tree canopy which provides both aesthetic and functional benefits, particularly as they relate to stormwater management. Before a rainstorm, tree roots have already increased the soil's capacity for storing rainwater as groundwater. During a rainstorm, tree foliage slows the impact of falling raindrops which reduces run-off and erosion. The size of a tree's canopy generally parallels the size of a tree's root system, so tree canopy is also a good indicator of run-off reduction. Overall, trees play a major role in preventing, reducing or at least slowing polluted storm water run-off to the City's surface water resources.

The map to the right shows the locations of existing tree canopy in Reading. The City would benefit from expanding the tree canopy in the western "Valley" portion of the City where little coverage currently exists.

Page 29 discusses steps the City can take to attain Tree City USA status.



Pairing Projects: The provision of greenspace can also aid in flood control efforts by reducing impervious surfaces, increasing the tree canopy, and providing stormwater storage.





84 flood insurance policies citywide have a total annual cost of \$91,392 or a little over \$1,000 per structure.

Flood Control

Increasing Resiliency

The Mill Creek is a prominent feature within the community, and flooding from the Mill Creek is an issue that has plagued the City of Reading since its founding. This problem continues to grow as the upper watershed of the Mill Creek develops and rainwater runs off of impervious surface areas created by the roofs and parking lots of existing and new development. Flooding impacts Reading residents by destroying property, imperiling lives, decreasing property values, requiring costly insurance, and decreasing the quality of life.

In 2017, the City of Reading, in partnership with the Mill Creek Watershed Council of Communities, completed a concept plan to address flood risk reduction and recreation trail opportunities in Reading's Mill Creek Valley. Since these two issues are so closely linked, they were considered together as part of the same planning effort entitled the "Reading Recreation Trail and Flood Control Plan." In 2019, grant funds from the State Capital Budget (\$200,000) and Ohio EPA (\$150,000) were used to install flood benching along Riesenberglane to take residential structures out of the floodplain and reduce flood insurance rates.

A planned \$150,000 Community Development Block Grant (CDBG) project will continue to implement flood control along the Mill Creek. The City should continue to work with its regional partners on such projects to address flooding issues within the Mill Creek watershed.

Flood Control Plan

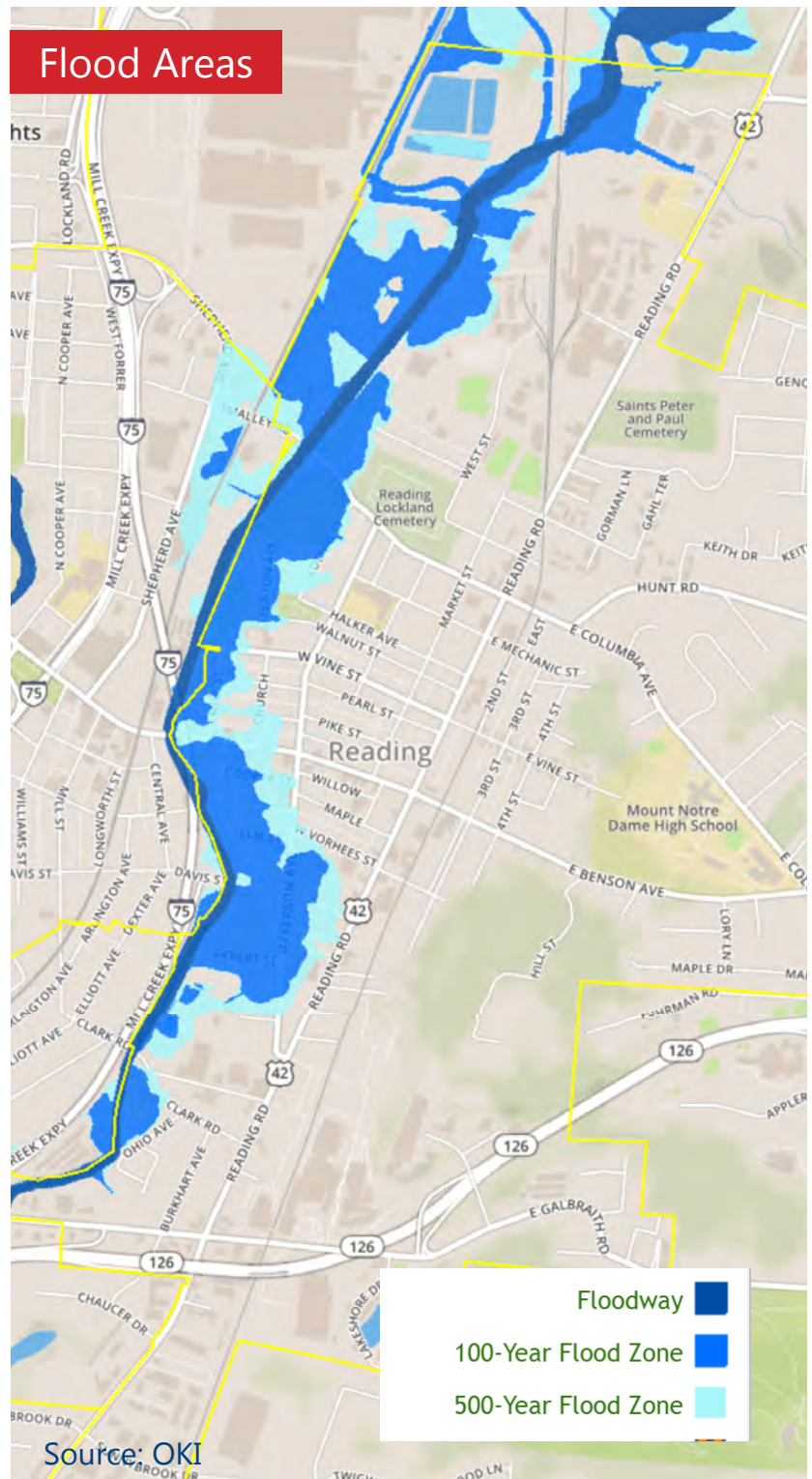
The City should work to implement its Flood Control Plan which recommended engaging a consultant to implement more detailed hydraulic modeling to investigate the potential impact of the potential flood mitigation measures. This will create a baseline that can be followed with analyzing and implementing stream and structural improvements as a step by step process to evaluate the cost/benefit ratio of each recommendation.

Depending on the results of the hydraulic study, recommended stream and structural improvements may include a combination of storage creation, increased channel size, removal of flow constrictions, flood proofing, and upper watershed retention.

Flooding threatens lives, causes property damage, and diminishes water quality for a large number of Reading residents and businesses. The map to the right shows areas subject to flooding as documented by the Federal Emergency Management Agency (FEMA). A 100-year floodplain is the area where there is a 1% chance of flooding in any given year. A 500-year floodplain has a 0.2% chance of flooding during a single year. FEMA defines the floodway as "the channel of a river or other watercourse plus any adjacent floodplain areas that must be kept free of encroachments so that the 100-year flood discharge can be conveyed without increasing the elevation of the 100-year flood more than a specified amount."

**208 ACRES
SUBJECT TO
FLOODING
CITYWIDE**

**11%
OF CITY
SUBJECT TO
FLOODING**



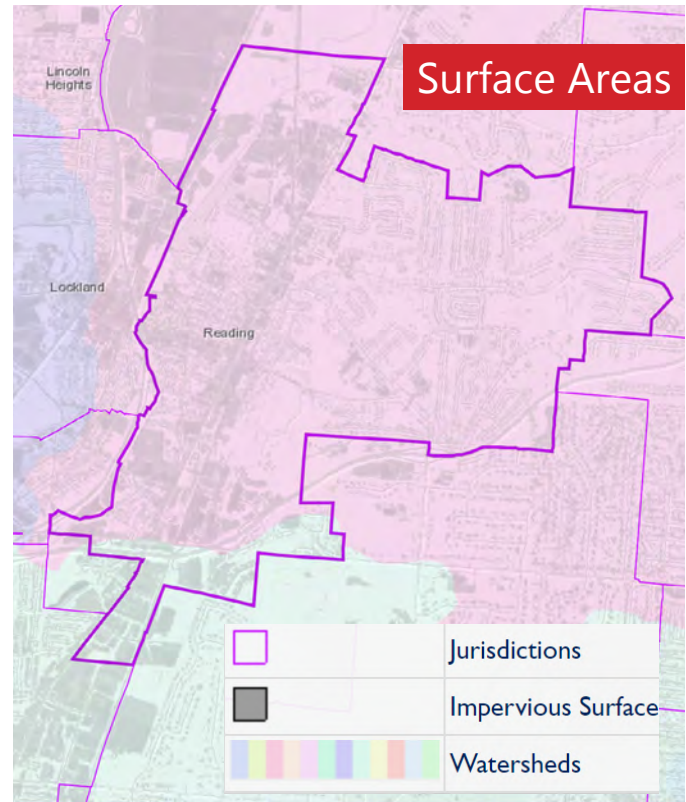
Reducing Impervious Surface Area

When it rains, the speed and volume of storm water are affected by how land has been developed and covered with impervious surfaces (e.g. buildings and pavement). Development choices and patterns can make a difference not only in the flooding of streams, water bodies and communities but also in the quality of water resources.

Development usually replaces soils which can capture or slow down storm water with hardened surfaces like rooftops, roads, and parking lots over which storm water moves more rapidly. This hardening of the landscape from pervious to impervious surfaces means that run-off reaches streams faster and at higher volumes. This faster and higher volume run-off can lead to water quality problems such as increased streambank erosion, increased stream temperatures that harm aquatic life, and reduced recharge to ground water supplies.

Based on extensive research, the Center for Watershed Protection has developed an impervious cover model. The model predicts that most stream quality indicators decline when impervious surface (i.e., impervious cover) exceeds 10% of a watershed's total land area. In watersheds with more than 25% impervious cover, severe stream degradation is expected. The City of Reading has 37% of its land area covered by impervious surfaces which contributes to stream degradation within the Mill Creek Watershed.

In order to reduce impervious surface areas the City should take additional measures to regulate and/or incentivize the use of green infrastructure and green building techniques in future development projects potentially including downspout disconnections, rainwater harvesting, rain gardens, planter boxes, bioswales, permeable pavements, green roofs, and urban tree plantings.



SEVERE STREAM DEGRADATION IF:

>25% IMPERVIOUS SURFACE COVERAGE IN A WATERSHED

37% OF READING IS IMPERVIOUS

Tree Planting

Tree City USA Status

Planting trees can help reduce flooding by intercepting rainfall and increasing the ability of soil to store water. The City of Reading should promote the planting of trees and apply for Tree City USA status. The Tree City USA program provides direction, assistance and national recognition for a community by providing a framework for a healthy, sustainable urban forestry program. To qualify as a Tree City USA community, an applicant must meet four standards established by the Arbor Day Foundation and the National Association of State Foresters:

- Standard 1 - A Tree Board or Department: Someone must be legally responsible for the care of all trees on city-owned property. By delegating tree care decisions to a professional forester, arborist, City department, citizen-led tree board or some combination, City leaders determine who will perform necessary tree work.
- Standard 2 - Tree Care Ordinance: A basic public tree care ordinance forms the foundation of a city's tree care program. It provides an opportunity to set good policy and back it with the force of law when necessary. A key section of a qualifying ordinance is one that establishes the tree board and/or forestry department.
- Standard 3 - A Community Forestry Program With an Annual Budget of at Least \$2 Per Capita: The community must document at least \$2 per capita toward the planting, care and removal of city trees and the related planning efforts.
- Standard 4 - An Arbor Day Observance and Proclamation: The community must pass an official Arbor Day proclamation demonstrating their support for the community tree program.

Reducing Impervious Surface Area

Parking Maximums Instead of Parking Minimums

The City should consider replacing minimum parking standards with maximum parking standards. Traditionally the number of required parking spaces in a zoning code is based on parking demand studies that are not locally applicable, expressed only as a minimum standard for the worst case scenario, and often result in an oversupply of parking. In these cases, communities should be comfortable establishing maximum parking requirements at current minimum standards. A standard based on a maximum number of parking spaces allows flexibility for the private market to provide only the amount of spaces their business will need to operate profitably.

Other potential regulatory changes to mitigate stormwater may include:

- Establishing landscaping requirements for parking areas that include vegetated islands with bioretention.
- Permitting use of permeable paving for parking stalls and spillover parking areas.
- Permitting use of pervious material for single family driveways (porous pavers, paving stones, pervious asphalt or concrete), and/or use of "two-track" design for residential driveways.



Healthy Living

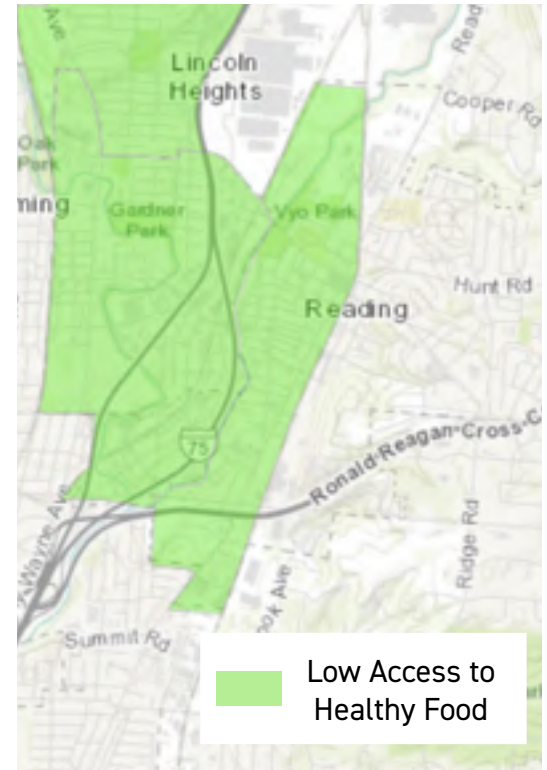
Access to Healthy Food

Lack of a Grocery Store

The fact that the City of Reading does not have a grocery store diminishes residents' access to healthy food. Limited access to supermarkets, supercenters, grocery stores, or other sources of healthy and affordable food may make it harder for residents to eat a healthy diet. American Planning Association research suggests that households' proximity to supermarkets is correlated with positive dietary health.

The United States Department of Agriculture (USDA) Economic Research Services maintains Food Access Research Atlas Maps that provide selected food access indicators for census tracts. The maps identify the "Valley" census tract in Reading as a "Food Desert" with low access to healthy food as shown to the right.

In the absence of some financial assistance or incentive, a grocery store is unlikely to locate in the City of Reading due to the limited collective buying power of households in the "Valley" area. The City should explore opportunities to leverage Healthy Food Financing Initiative (HFFI) funding assistance for the developer and/or operator of a grocery store in Reading. HFFI expands access to nutritious food in food deserts through efforts such as developing and equipping grocery stores, small retailers, corner stores and farmers markets selling healthy food through programs at USDA, U.S. Department of the Treasury (Treasury), and U.S. Health and Human Services (HHS).



Food Desert:

In USDA's Food Access Research Atlas, low access to healthy food is defined as being far from a supermarket, supercenter, or large grocery store ("supermarket" for short). A census tract is considered to have low access if a significant number or share of individuals in the tract is far from a supermarket.

The above map highlights in green low-income census tracts where a significant number (at least 500 people) or share (at least 33%) of the population is greater than one mile from the nearest supermarket, supercenter, or large grocery store for an urban area.

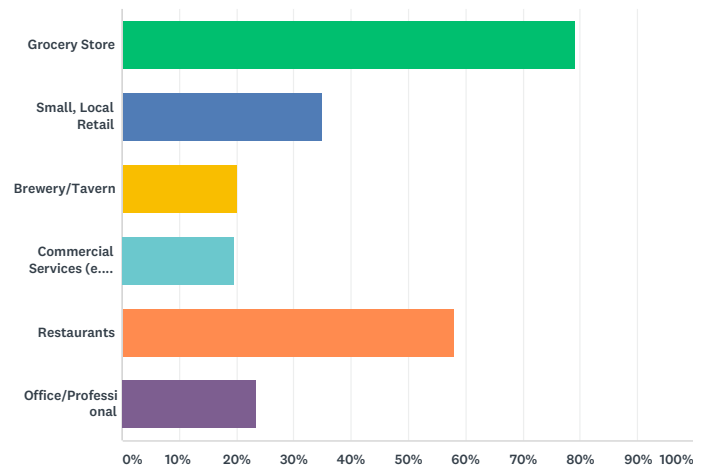
Funding Assistance

Access to Healthy Food

HFFI brings the expertise and resources of the USDA, Treasury, and HHS together to give stakeholders a full range of tools to increase access to healthy foods. These three federal partners make funding available:

- **HHS:** Through the Community Economic Development Program (CED), HHS awards competitive grants to Community Development Corporations to support projects that finance grocery stores, farmers markets, and other sources of fresh nutritious food. These projects serve the dual purpose of facilitating access to healthy food options while creating job and business development opportunities in low-income communities, particularly since grocery stores often serve as anchor institutions in commercial centers. Between 2011 and 2016, the total amount of funding awarded under the CED-HFFI program was over \$51.8 million.
- **USDA:** USDA supports public and private investments in the form of loans, grants, promotion, and other programs designed to create healthy food options in food deserts across the country. The 2014 Farm Bill authorized \$125 million for HFFI to make nutritious food more accessible. The initiative provides financial and technical assistance to eligible fresh, healthy food retailers for the purposes of market planning and promotion efforts, as well as infrastructure and operational improvements designed to stimulate demand among low-income consumers for healthy foods and to increase the availability and accessibility of locally and regionally produced foods in underserved areas.

COMMUNITY SURVEY



What type of community-scaled business is needed/underrepresented in Reading?

79%
OF SURVEY
RESPONDENTS
DESIRED A
**GROCERY
STORE**
IN READING

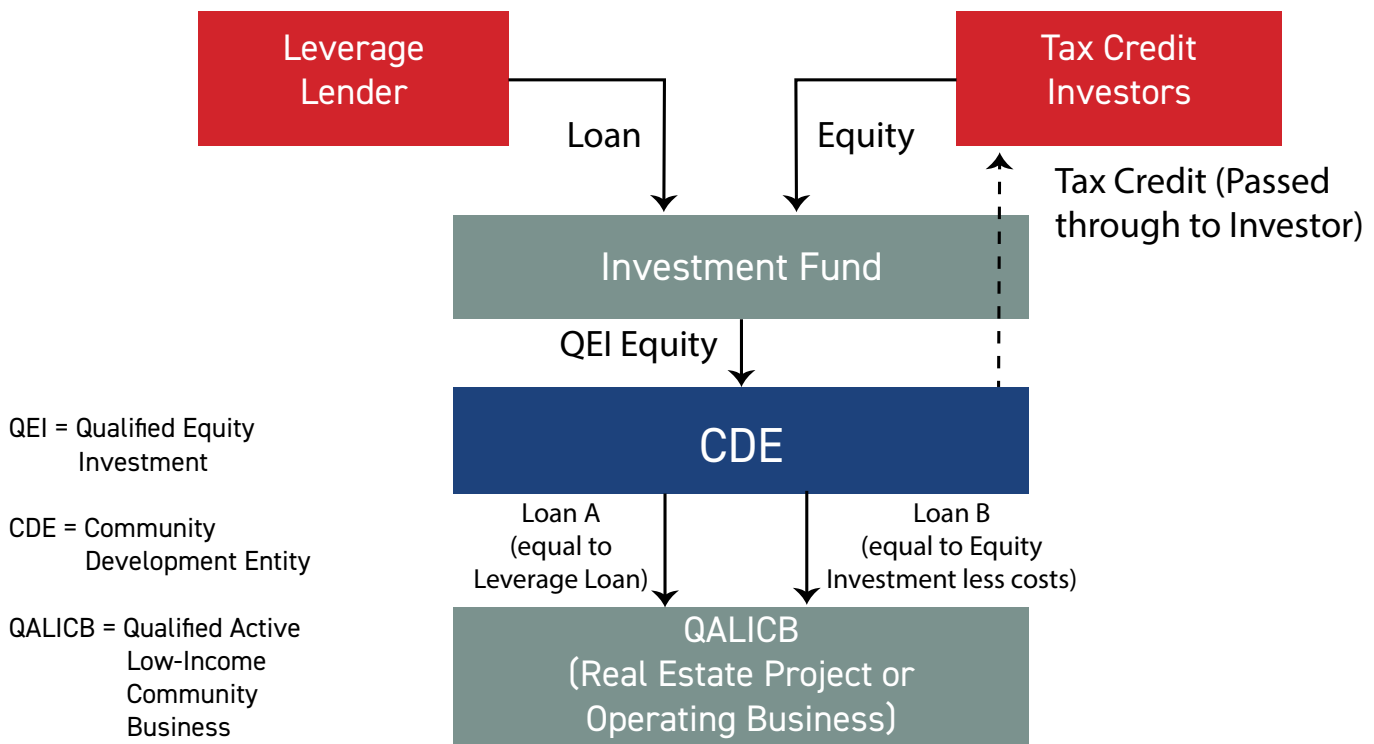
- Treasury:** Through the U.S. Department of Treasury, the Community Development Financial Institutions (CDFI) Fund provides flexible financial assistance and specialized training and technical assistance to CDFIs that invest in businesses that provide healthy food options. In fiscal year 2015, the CDFI Fund awarded \$22 million in HFFI Financial Assistance to CDFIs, which are used to finance businesses providing healthy food options. Treasury's New Markets Tax Credit (NMTC) Program provides tax credit allocation authority to certified Community Development Entities.

New Markets Tax Credits:

The Cincinnati Development Fund, Inc. was allocated \$40 Million in New Markets Tax Credits for CY 2018. As a Community Development Entity (CDE) serving the Southwest Ohio region, they can make loans and investments to businesses operating in distressed areas that have better rates and terms and more flexible features than offered in the market.

The "Valley" area of Reading is qualified for New Markets Tax Credits which could be potentially leveraged by a developer and/or operator of a new grocery store in Reading.

New Markets Tax Credit (NMTC) Flowchart



WeTHRIVE! Reading

Grassroots Partnerships Advancing Public Health

Education is the first step in helping people live a healthier lifestyle. Hamilton County Public Health's WeTHRIVE! initiative provides a framework to communities for healthy living. Reading has been a WeTHRIVE! community since 2014, when City Council adopted the WeTHRIVE! Overall Resolution. The City recommitted to WeTHRIVE! in 2017 by adopting the WeTHRIVE! All-Encompassing Pathway Resolution. Reading Schools joined the WeTHRIVE! School Initiative in May 2016.

WeTHRIVE! schools can create environments that support and encourage a healthy and safe place to learn, work, and play. WeTHRIVE! schools use the Whole School, Whole Community, Whole Child (WSCC) model to guide their efforts. The 10 components of the WSCC model are: Health Education, Nutrition Environment and Services, Employee Wellness, Social and Emotional School Climate, Physical Environment, Healthy Services, Counseling, Psychological and Social Services, Community Involvement, Family Engagement, Physical Education and Physical Activity (CDC).

Projects and programs in Reading supported by WeTHRIVE! include:

- Farmer's Market pilot program
- Community Health Assessment (July 2017)
- Reading Little Free Pantry
- Facebook Live personal training



We
THRIVE!
Community Wellness in Action™



Community Gardening Case Study: Price Hill Garden

The creation of community gardens on vacant lots in Reading would provide an opportunity for low to moderate income residents to grow healthy food in an area lacking a grocery store. Several examples of community gardens exist in the Cincinnati region. One example is the Price Hill Community Garden, a one-half acre site, providing a location and opportunity for Price Hill residents to grow fresh and healthy food in a collectively managed market-style garden and individual plots. Organic agriculture and permaculture practices are used to cultivate biologically active soil to support growing healthy fruits and vegetables.



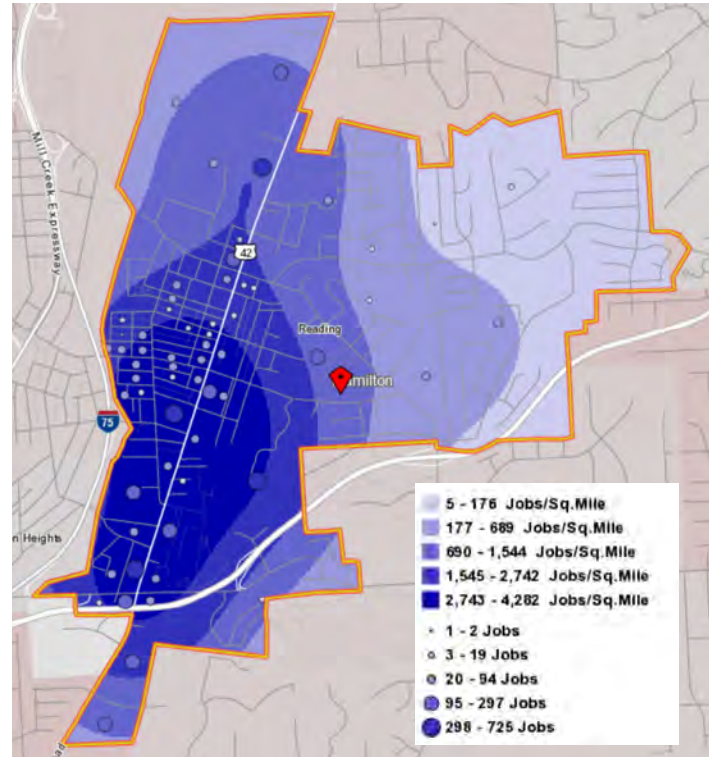


Growing the Local Tax Base

Ensuring Provision of Quality Services

From a tax base perspective, it is important for the City to maintain an appropriate balance between residential and nonresidential land uses. Several recent studies have shown that on average, individual residential properties require more money in services such as school, fire, and police protection, than they contribute to the tax base. Conversely, nonresidential properties such as commercial and industrial properties, contribute more to the tax base than they use. Therefore, if Reading is able to maintain and expand a strong nonresidential tax base it can provide quality services at a relatively low cost to residents.

Employment in Reading is largely concentrated along the Reading Road Corridor with over half (57%) of those employed in the City working in either the manufacturing (35%) or construction (22%) industry sectors. These jobs are critical to the long-term financial well being of the City and its residents. Recognizing this, the City maintains an excellent working relationship with its corporate community through the Reading Business Roundtable and Reading Chamber of Commerce to proactively identify and address local business needs.



Jobs in Reading: Employment is most heavily concentrated in the commercial/industrial area along Reading Road between Benson Street and Galbraith Road.

57% OF JOBS IN READING

ARE IN EITHER:



MANUFACTURING

OR



CONSTRUCTION

Workforce Development

Essential to Increasing City Revenues

Workforce availability is one of the primary issues not only facing Reading businesses, but is an issue nationally with unemployment rates approaching a 50-year low of 3.7 percent in 2018. The ability of employers to hire and train their workforce is the foundation of a growing and stable tax base for the City. The Reading Chamber of Commerce and the City of Reading are jointly taking a proactive approach to filling vacancies for Reading companies while at the same time focusing on employment opportunities for Reading residents.

There are several resources available in Hamilton County to address both the employer and job-seeker:

- **Career Fairs:** A number of area high schools, including Princeton High School in nearby Sharonville, conduct job fairs for students and parents. Princeton High School receives assistance for the event from the Southwest Ohio Region Workforce Investment Board and Ohio Means Jobs. The event is attended by numerous employers, colleges, technical schools, and military representatives. Some school districts and technical schools have taken an innovative approach for students such as Butler Tech which conducts an annual manufacturing competition. At the competition manufacturers are invited to watch and assess the students who participate. This allows the students not only to compete, but to also be exposed to employers and allow for a “mock” job interview for students and employers to assess on-the-job skills. The Reading Chamber of Commerce will hold its first career day in 2020.
- **Recruitment & Hiring Services:** Ohio Means Jobs is available to host customized hiring events for local employers. They offer space, staff support, advertising and pre-screening services. These are not job fairs, but opportunities to interview candidates for current, open positions. Staff is also available to recruit, assess and screen candidates to fill positions.
- **Direct Services:** Ohio Means Jobs has resources to provide new hires with \$200 in gas or bus cards to ensure reliable transportation to and from work. Employers can also recoup half of the starting wages (up to \$5,000) paid to new hires through on-the-job training. Finally, employers may be eligible for up to \$5,000 toward tuition costs for employees attending approved, eligible training. The City of Reading is fortunate to have Metro transit service.

Leveraging Established Tools

Community Reinvestment Area

The City of Reading's Community Reinvestment Area (CRA) allows tax abatement for improvements made to commercial properties. New construction is eligible for up to 15 year tax abatement for up to 100% of the increased value after the new construction. An abatement of up to 10 years for up to 100% of the increase value after renovation can also be made to businesses committing to renovate their businesses.

The City should continue to aggressively market the CRA program to property owners and/or developers looking to invest in the City and increase the long-term municipal tax base.

Community Improvement Corporation

The Reading Community Improvement Corporation (CIC) was incorporated in June 1975 to assist the City in attracting new businesses and retaining those businesses already operating in Reading. As the City's designated agency for industrial, commercial, office and research development, the goal of the CIC is to increase and stabilize the local tax base.

The CIC is an effective way to streamline the development process and facilitate a wide range of development scenarios that enhance the municipal tax base. CICs are non-profit corporations that are enabled under Ohio law to carry out economic development initiatives on behalf of the municipality. Under Ohio law, municipalities face strict limitations on their abilities to participate in land acquisition, disbursal and development processes, including open records requirements that can make delicate negotiations with property owners or potential developers all but impossible. CICs can:

- Conduct negotiations in confidence;
- Buy, hold and sell land, including at a loss if necessary;
- Assemble lands for resale, and land bank if necessary;
- Function as a master developer;
- Offer incentives, such as low-interest loans or strategic grants; and
- Conduct other economic development initiatives, including public relations and advertising.

The City should continue to leverage the CIC in taking a proactive approach in development as it nears buildout, particularly for strategic development areas such as the North Reading Road Corridor, the former Dow Chemical Site, the Reading Life Sciences Expansion Site, and the South Reading Road Corridor.

I-75 Thru the Valley



Changes in Freeway Access Keeping Reading "On the Map"

The I-75 Thru the Valley Project is a major regional infrastructure initiative under development by the Ohio Department of Transportation (ODOT) that will have major implications for the City of Reading. Proposed local impacts to the regional freeway system include:

- Construction of new ramp connection directly from westbound SR 126 to northbound I-75, which will reduce traffic volumes along Galbraith Road westbound through Reading
- Relocation of the westbound SR 126 entrance ramp along Galbraith Road in the City of Reading to a new location to the west outside the City limits
- Removal of the northbound I-75 Davis Street exit ramp which currently serves as the primary northbound access point to the Reading Bridal District.

The City should work with ODOT to identify opportunities to provide new wayfinding signage along the reconstructed Interstate 75 and local street grid that directs motorists to destinations in Reading, particularly the Reading Bridal District.



Loss of Davis Street Exit

Redirecting Visitors to the Bridal District

The future removal of the Davis Street exit along I-75 northbound will eliminate the shortest route to the Bridal District in that direction. The City should coordinate with ODOT to install destination signage (see below) along I-75 in advance of the Galbraith Road (northbound) and Shepherd Lane (southbound) exits directing visitors to the Reading Bridal District.



Davis Street Interchange: The existing northbound Davis Street exit ramp (see below) along I-75 serves as a gateway to the Reading Bridal District, but will be removed as part of the I-75 Thru the Valley Project.



Reading Bridal District

NEXT EXIT



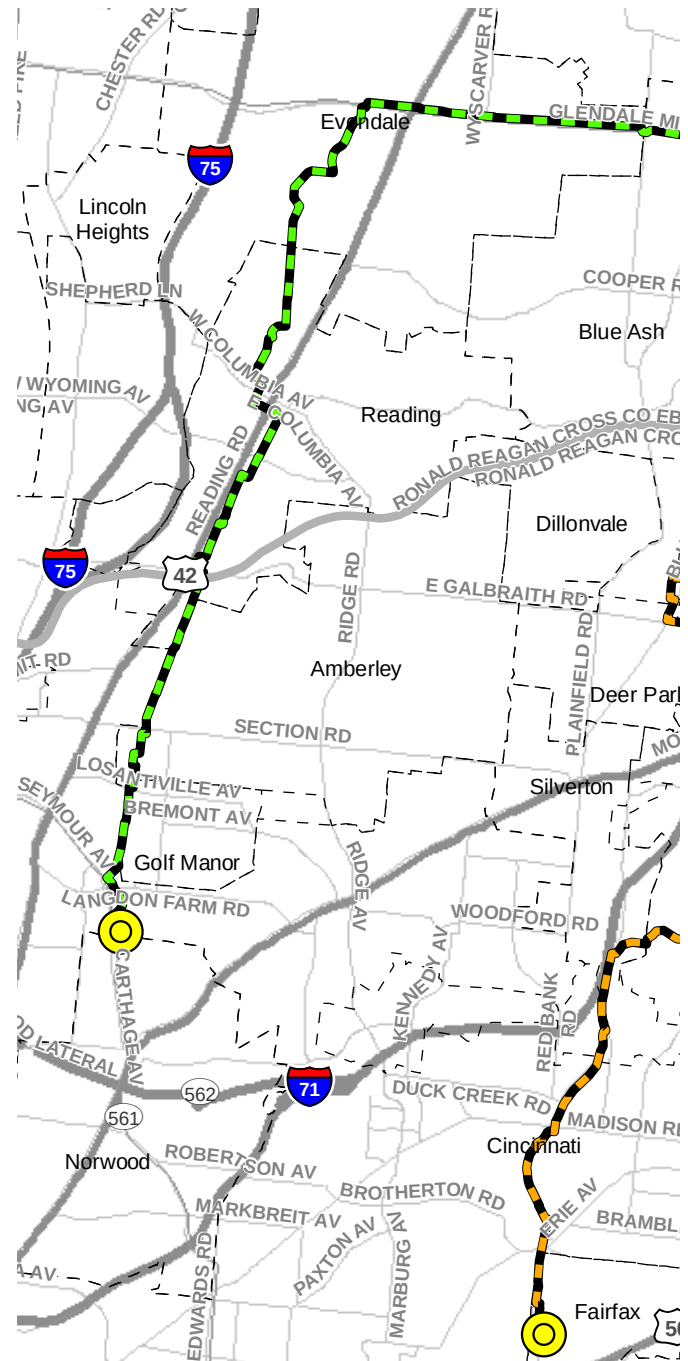
Gas Pipeline Project Mitigating Local Impacts

Duke Energy Ohio proposes to construct an approximately 13-mile long, 20-inch diameter natural gas pipeline in order to increase the reliability of natural gas delivery in central Cincinnati. The proposed pipeline would run from an existing gas main near the intersection of Butler, Warren, and Hamilton Counties to an existing main in either the Norwood area or the Fairfax area.

The project requires an application for a Certificate of Environmental Compatibility and Public Need from the Ohio Power Siting Board (OPSB) in Columbus, Ohio (identified as case No. 16-253-GA-BTX).

OPSB staff investigated the application filed by Duke Energy and filed a report of investigation in the case on May 31, 2017. The staff report concluded that the "Alternate Route" through the City of Reading represents minimum adverse environmental impact compared to Preferred Route per OPSB Staff Report.

The staff report serves only as a recommendation, and the Board members have the final say in the siting of the pipeline.



 Preferred Route

 Alternate Route

Local Opposition

Primary Concerns

In addition to the general safety concerns that are inherent to all gas pipeline construction, the City of Reading objects to the proposed Alternate Route for two primary reasons:

1. First, and most importantly, construction of the Alternate Route in the location and manner proposed will result in a significant disruption in the lives of those residents who live along the several thousand feet of the proposed route. In addition to lane closures and elimination of off street parking – which in some areas is all that is available – residents on Third Street will lose access to their homes during construction. Absent significant route adjustments, these disruptions are unlikely to be mitigated.
2. Second, the location of the proposed Alternate Route has an adverse impact on city-owned property. The location of the route through the City's Life Science Expansion Site reduces the City's ability to effectively market the site for economic development, particularly if location of the pipeline eliminates the ability to add rail service to the site. Construction of the proposed Alternate Route will also disrupt the use of the City's primary recreational facilities which are used year round.

The City should continue to oppose the OPSB approval of the "Alternate Route" alignment through Reading. If the "Alternate Route" is approved by OPSB, the City should work to mitigate its impacts by advocating that the pipeline be routed around these sensitive areas in a manner that minimizes impacts to local residents and businesses.



CITY OF READING: FOCUS AREAS



SOUTH READING ROAD CORRIDOR

Update planning and zoning with focus on Reading Road south of Galbraith Road in coordination with Hamilton County, Amberley Village, City of Cincinnati and Sycamore Township



GALBRAITH ROAD GATEWAY

Wayfinding and aesthetic enhancements to the Galbraith Road Commercial District which serves as the community's gateway from Interstate 75 and SR 126



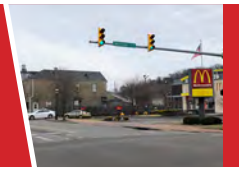
BRIDAL DISTRICT

Continuing expansion of Benson Street/Jefferson Avenue Bridal District which is home to 44 different wedding related businesses and services



DOWNTOWN MIXED-USE DISTRICT

Traffic calming and placemaking is needed along Reading Road which is dominated by commercial development patterns that emphasize vehicular travel



HILL STREET PROPERTY

Leverage recent Metropolitan Sewer District investments in the Benson Street Sewer Project to spur redevelopment of the 38-acre Hill Street property overlooking the Mill Creek Valley



LIFE SCIENCES EXPANSION

Stimulate redevelopment of certified Job Ready Site at Reading Life Sciences Expansion Site (14 acres) preserving land for biotechnology and its associated high-salaried jobs



BROWNFIELD REVITALIZATION

Integrate ongoing USEPA/OEPA redevelopment plans for the 33-acre former Dow /Cincinnati Drum/Pristine site in concert with Hamilton County/MSD access improvements



POTENTIAL SCHOOL ADAPTIVE REUSE

Collaborate with Reading Community Schools as they develop strategies to repurpose school sites that will be vacated after the opening of the consolidated K-12 campus



MILL CREEK GREENWAY

Partner with neighboring communities to create a contiguous greenway trail along the Mill Creek that serves as ecological resource, recreational asset and economic engine

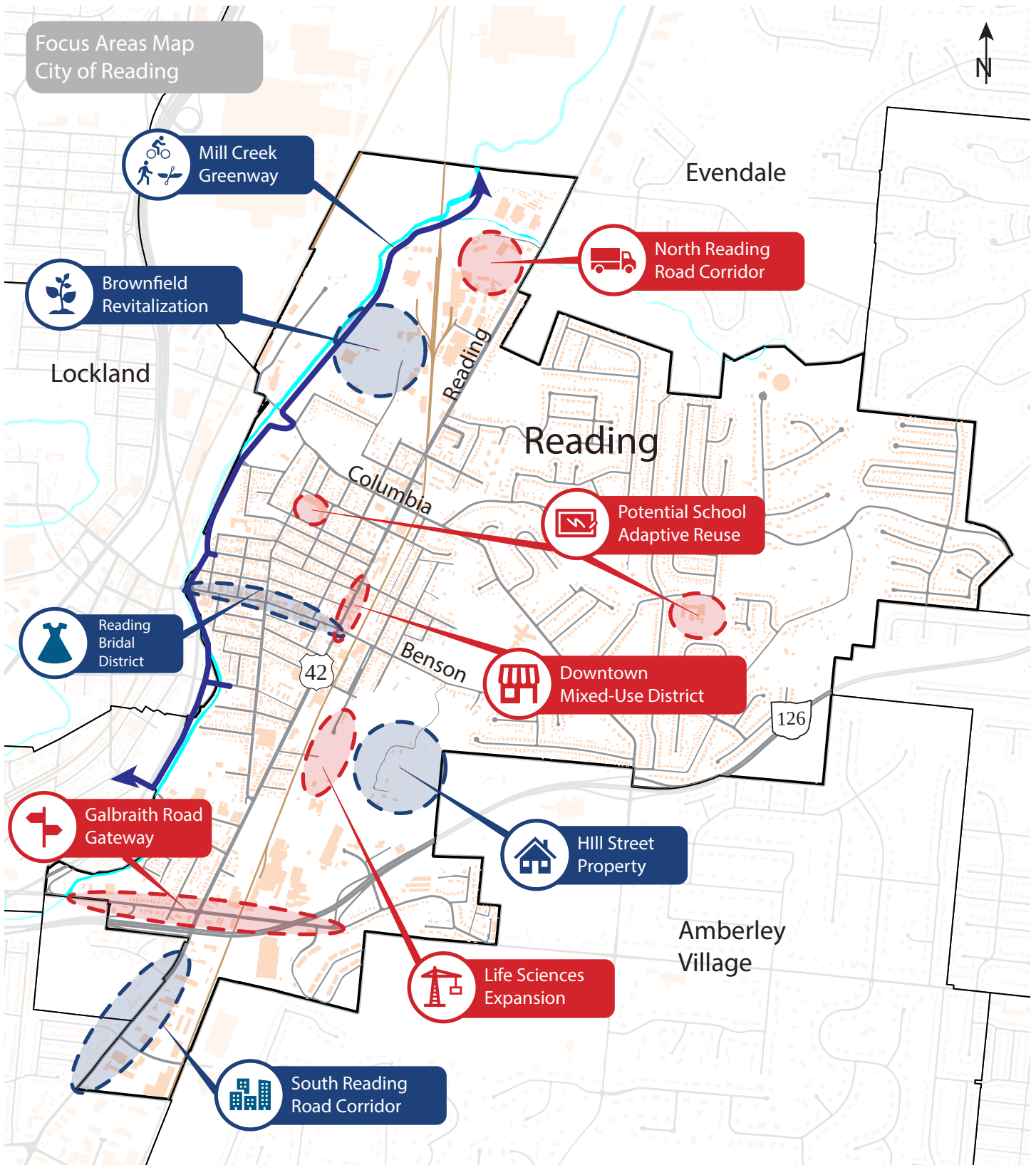


NORTH READING ROAD CORRIDOR

Leverage City-owned property at north gateway of the Reading Road Corridor to creatively assemble a new industrial development park



Focus Areas Map
City of Reading



CITY OF READING: FOCUS AREAS

FOCUS AREA: SOUTH READING ROAD

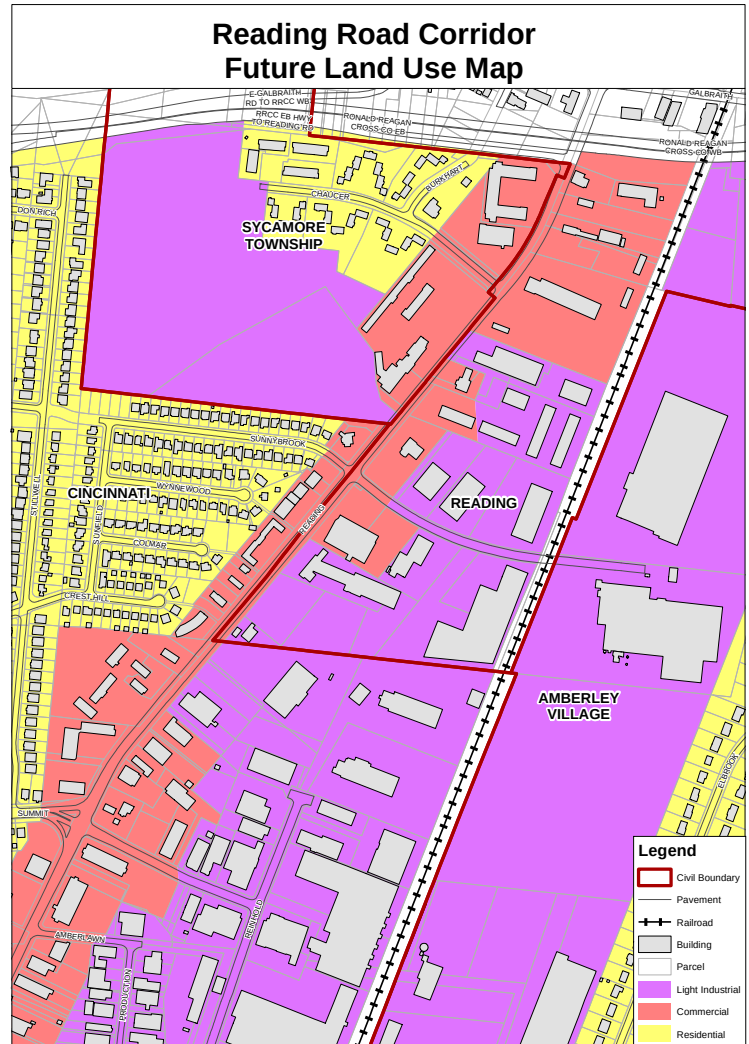
Partner with Neighboring Communities

Develop Uniform Overlay Zone with Common Uses and Standards

Hamilton County Planning+Development (HCPD) worked with local jurisdictions (including Reading) to develop a Future Land Use Plan along the South Reading Road Corridor (see right). Existing zoning for properties in the South Reading Road Corridor emphasize retail development. Participating jurisdictions indicated an interest in replacing these retail zones with a light manufacturing designation with uniform design standards. HCPD is available to assist with implementing these changes. It is recommended that the City of Reading continue to coordinate with Hamilton County and neighboring communities (Sycamore Township, Amberley Village and City of Cincinnati) to implement a cohesive development pattern and zoning amendments along this multi-jurisdictional corridor.

Momentum Underway

HCPD worked with Reading and neighboring jurisdictions to develop a Future Land Use Plan along South Reading Road Corridor (see right).



Mitigating Political Fragmentation

Working Across Local Government Boundaries

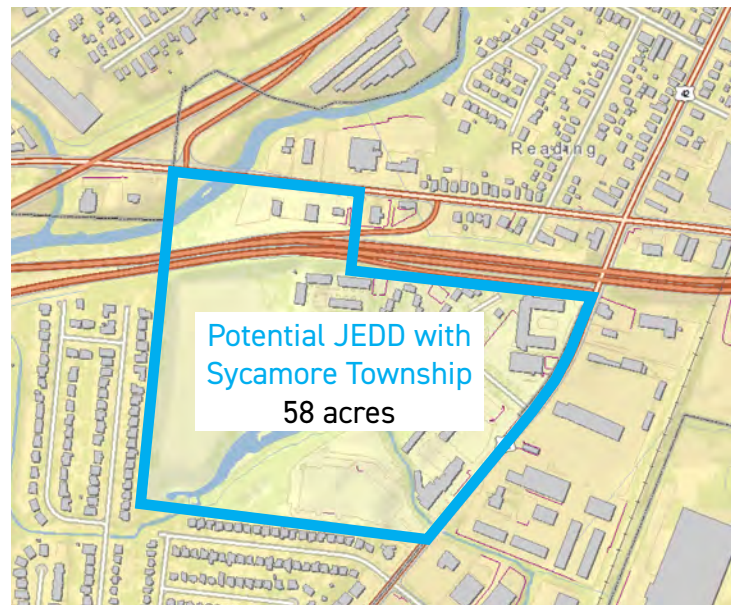
Strengthening and expanding partnerships with neighboring communities is crucial as the City and its adjacent jurisdictions are intertwined not just geographically along South Reading Road, but also from an economic perspective as potential developers will look unfavorably upon blight and disinvestment along a corridor they are considering regardless of political boundaries.

Reading and neighboring communities will need to give special focus to the South Reading Road Corridor to ensure it is developed in a fashion that jointly enhances civic pride while also building the local tax base. Consistency in land uses, access standards, streetscaping, infrastructure, and visual appearance will not occur in the absence of careful coordination and open communication. Without this level of collaboration, piecemeal development will continue to occur and prevent this major arterial from performing to its full potential as the economic engine for future growth along the southern edge of the City.

Collaborative Economic Development Agreements

The City of Reading should explore opportunities to collaborate with Sycamore Township to promote development along the unincorporated portions of the South Reading Road Corridor through creative economic development strategies including the potential implementation of Joint Economic Development District (JEDD).

The City of Reading is approaching buildout and limited geographically by locations that can accommodate future light industrial growth. Conversely, Sycamore Township has land along South Reading Road ripe for redevelopment, but being unincorporated, cannot collect local income tax. Both local governments could potentially benefit from a JEDD which would allow for the levying of a district-wide income tax and the provision of municipal services in unincorporated areas.



Potential Collaboration

Establishing a JEDD with neighboring Sycamore Township would allow the City and its unincorporated neighbor to generate income tax revenue to advance collaborative economic development efforts in the area.

FOCUS AREA: GALBRAITH ROAD GATEWAY

Creating An Inviting Front Door

Aesthetic upgrades near the Freeways

Galbraith Road is currently an uninviting gateway to the City of Reading with automotive services and large business signage currently dominating the Corridor in the vicinity of Reading Road. The I-75 Thru the Valley Project will reduce future traffic volumes along Galbraith Road by removing the westbound SR 126 (Ronald Regan Highway) entrance ramp which may threaten the viability of some existing businesses. As part of the Thru the Valley Project the City should explore opportunities to enhance this gateway and soften the hardscape through streetscape and wayfinding enhancements.

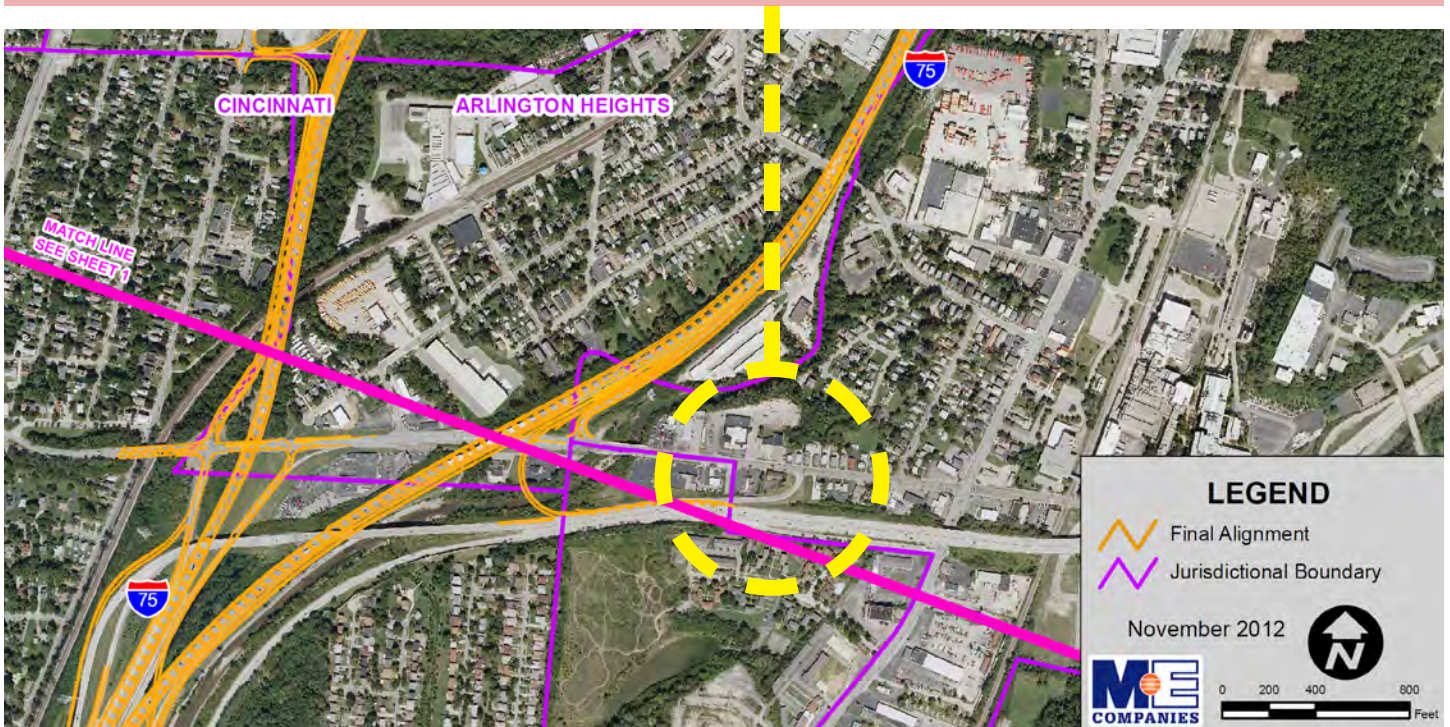
The South Reading Road Overlay District should be reviewed and revised to regulate access management and signage along the South Reading Road Corridor in a more uniform manner as properties redevelop in the future to create a welcoming gateway to Reading from the freeway system.



Galbraith Road Corridor:

Automotive services with large signage currently create an unattractive visual first impression for visitors arriving from the freeways.

Ramp to be removed as part of I-75 Thru the Valley project



FOCUS AREA: READING BRIDAL DISTRICT

Retail Destination

Leveraging an Established Brand

The Reading Bridal District (RBD) includes three city blocks fronting W. Benson Street from Reading Road (U.S. 42) to the east and the Village of Lockland to the west, and two blocks along Jefferson Avenue, one block off W. Benson Street in each direction.

The first bridal shop to open in the Reading Bridal District was Bridal and Formal in 1979 as a corner store with two employees. It is now one of the largest bridal salons in the country, with over 50 employees. With assistance from the City in terms of streetscaping and signage, the district attracted additional bridal-related businesses and now is the largest district in the country, with over 50 bridal-related businesses. Businesses located in the district have a variety of wedding offerings, including bridal gowns, formalwear, bridesmaids gowns, florists, photographers, DJs, and gift shops and restaurants.

The businesses organized into a business association in 2003 to join forces, primarily to market the district but also to encourage cooperation amongst business owners. They are now a committee of the Reading Chamber of Commerce.

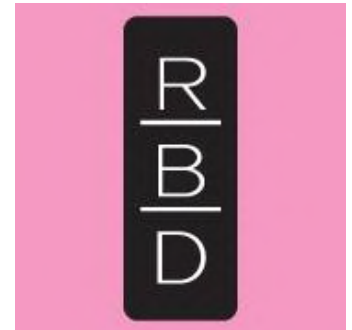
The wedding business is a lucrative business, with the average cost of a wedding being over \$30,000, according to The Knot. Reading Bridal District currently has 54 wedding industry-centered businesses which generate annual sales of \$3.6 Billion. Also, a total of 345 employees are also supported by the District, which has a local economic impact of \$2.2 Million.

Priority Initiatives

The RBD is a gateway that influences how people perceive the City of Reading. It is critical that the district's businesses support investments to maintain an amazing retail experience for visitors. The top three priority initiatives for the RBD are:

1. **Improving the walkability** of the streets, particularly crosswalks which need better delineation to slow traffic and provide a more inviting pedestrian-scale retail environment.
2. **Enhancing the streetscape** to build on the uniqueness of the district and create an attractive gateway and first impression for the RBD's 100,000-plus annual visitors.
3. **Increasing the local police presence** to ensure a safe and secure retail district.

As the City has limited funds available to assist with such efforts, the RBD should consider utilizing a Special Improvement District (see page 48) and/or a Downtown Redevelopment District (see page 52) to fund these priority initiatives through property assessments and/or payments in lieu of taxes.



54
**WEDDING-
RELATED
BUSINESSES**

Streetscape Upgrades

Need for Repair & Enhancements

The RBD underwent a streetscape improvement program in 1984. There are also branding banners and signage as well as branded parking lot signage. During the holiday season, trees are decorated with lights. All of this contributes to the experience for the bride ready to say yes to the dress.

There is an opportunity to augment these efforts given the niche market in Reading. A number of businesses have mentioned that some sort of branding to tie the district together would make it more visually appealing. Possibilities include public art like the flying pig statues located throughout downtown Cincinnati or the squirrels in Glendale. Lighting is another way to tie the district together. While the trees are decorated with lights for the holidays, a permanent tree lights or other lighting could tie the district together. Potential enhancements for the streetscape include:

- **Entrance archways** for both the east and west entrances to Benson Street consisting of a stone base with a metal work arch spelling out the RBD name. These gateways will complement the RBD's brand and help direct visitors to the RBD.
- **Building art** to be accomplished in select places on buildings owned by the RBD businesses. The murals would emphasize the wedding theme of the district and promote the RBD as the most concentrated location in the world for designer bridal gowns and wedding products and services that are within short walking distance of each other. These individual murals would complement the "Love Blooms" mural at the eastern entrance to the RBD (see below).
- **Replacement of trees and ornamental landscaping** to promote the wedding theme on Benson Street. This would include replanting of trees that need replacement, flower boxes or containers that can be anchored to the sidewalk for seasonal planting of flowering plants, LED lighting for each tree in the district, and seasonal banners along Benson Street promoting weddings and RBD events for the entire year.

Building Art:

"Love Blooms" Mural

This mural marks the eastern entrance of the RBD. Blending traditional handcrafted wedding lace patterns with a bold graphic style, "Love Blooms" is both timeless and modern, recalling the familiar adage "something old, something new." The simple letters L-O-V-E reference the romantic love of Bridal District shoppers while providing an uplifting message for the whole community to share.



Funding Assistance

Potential Tools

Several programs are available to help fund streetscape enhancements and incentivize private investment in underutilized storefronts:

- **Special Improvement District:** Other Ohio communities have funded large scale streetscape improvements through Special Improvement Districts (SIDs). A SID is an economic development tool that allows property owners to establish a program for services and improvements in a defined boundary and pay for those services and improvements with an assessment on all properties in the boundary. Having a unified organization such as a SID allows property owners to work together to improve the areas around their properties, attracting investment in the area. In Ohio, property owners must petition their City Council to create a SID. The petition must be signed by property owners representing 60% of the frontage in the boundary.
- **Historic Tax Credits:** Federal and state tax credits are available for the rehabilitation of state/nationally-listed historic buildings. A tax credit is a dollar-for-dollar reduction in the amount of taxes owed. For a more detailed discussion of historic tax credits see Pages 49-51.
- **Downtown Redevelopment District:** The Ohio General Assembly recently enacted H.B. 233 which enables municipalities to create Downtown Redevelopment Districts (DRD). A DRD functions similar to a Tax Increment Financing (TIF) Incentive District, but offers municipalities additional options in funding projects and programs with funds generated by the DRD. See Page 52 for a more detailed discussion of DRDs.

A more comprehensive listing of assistance programs is provided in the funding resources matrix on Page 91.



Aging Infrastructure

The existing streetscape in the RBD along Benson Street was installed over 35 years ago. Over time the pavement and decorative elements have deteriorated and are in need of repair. The dated appearance of the streetscape does not reflect the energy of local businesses and overall vibrancy of the district.



Leveraging Historic Buildings

Capitalizing on Existing Assets

As many suburban communities go to great lengths to construct faux town centers that are made to appear older and authentic, the City of Reading is fortunate to have many original and well-preserved buildings along Benson Street. While Reading has this asset largely intact and it has helped fuel the expansion of the RDB, the potential historic status of these building has not fully been leveraged in the past. The RBD is home to numerous buildings that are over 50 years in age and likely eligible to be officially designated as historic which would make them eligible for a 20% federal historic preservation tax credit to aid with renovations.

Even without an official historic designation, there are many buildings in Reading constructed before 1936 that would still be eligible for a 10% federal historic preservation tax credit.



Benson Street 1944



Benson Street 2019

Historic Tax Credit: Storefront Case Study

The once vacant Littlefield Building on Spring Grove Avenue in Cincinnati's Northside neighborhood is renovated and home to a bistro and bourbon bar after being awarded historic tax credits in 2014.



Before



After

Historic Tax Credits

Incentivizing Adaptive Reuse of Historic Buildings

The National Register of Historic Places (NRHP) is the official list of properties recognized by the federal government as worthy of historic preservation for their local, state, or national significance in American history. Many potentially eligible buildings are located within the RBD and could be eligible for federal and state tax credits if a historic district was created or if properties were individually listed on the NRHP.

Historic Tax Credits

Federal and state tax credits are available for the rehabilitation of a historic property. A tax credit is a dollar-for-dollar reduction in the amount of taxes owed and includes the following:

- 10% federal tax credit for the rehabilitation of non-historic, non-residential buildings constructed before 1936.
- 20% federal tax credit for the rehabilitation of income producing buildings listed on the National Register.
- Up to 25% state tax credit for the rehabilitation of Certified Local Government (CLG) landmarked buildings.

Tax Credit Eligibility Requirements:

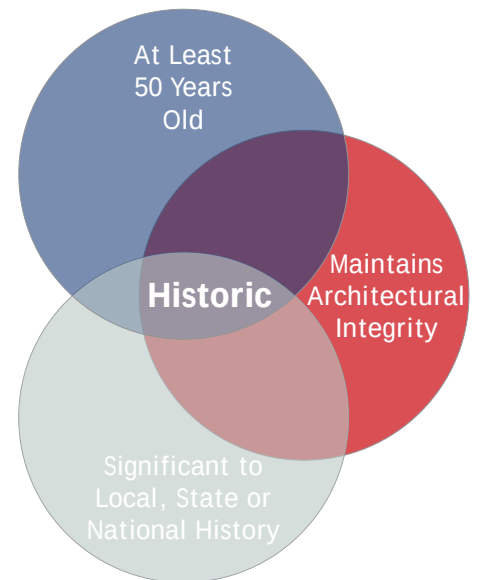
- Property must be a historic building.
- The rehabilitation must be substantial and exceed the greater of \$5,000 or the adjusted basis of the building.
- The property end use must be income producing: commercial, industrial, agricultural, or rental residential.

Secretary of the Interior's Standards for Rehabilitation:

- All ten standards must be met to receive certification.
- Applies to all properties regardless of type, size, use or materials.
- Applies to both exterior and interior features.
- Applies to environment, attached and adjacent construction within the property.

Funding options for listing historic properties or creating a district:

- Certified Local Government Grant – State Historic Preservation Office (SHPO)
- Pipeline Initiative Grant – Ohio Development Services Agency (ODSA)



Property Rights

NRHP listing does **not** prevent the owner from remodeling, repairing, altering or demolishing the property, unless federal funds are used which prompts a Section 106 Review by the federal agency; **nor** does it obligate the owner to make repairs or improvements to the property.

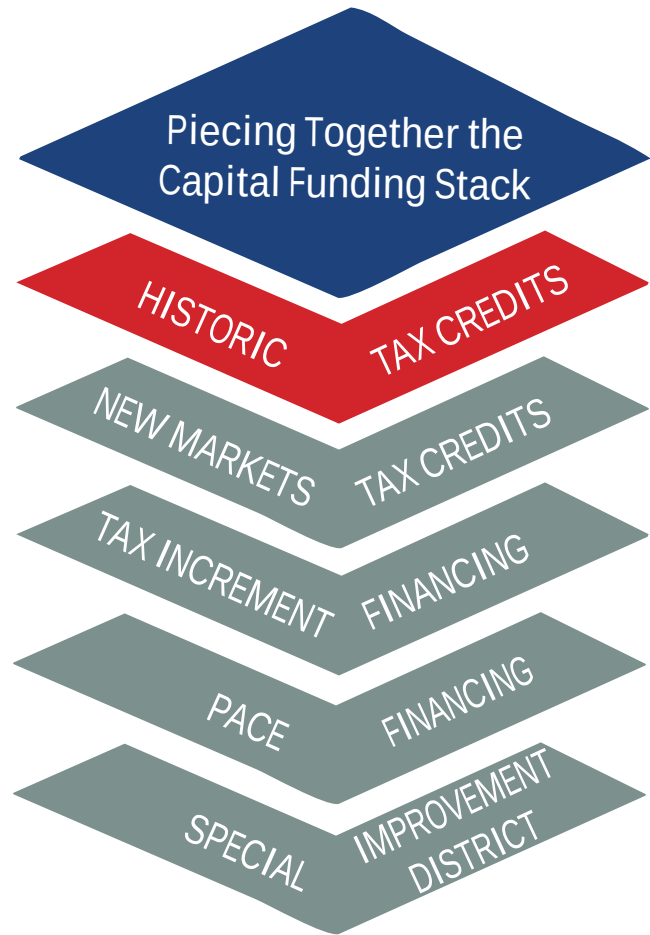
Designating An Historic District

Certified Local Government

Becoming a Certified Local Government (CLG) entitles communities in Ohio to apply for CLG matching grants. Each year 10% of the historic preservation funds that Ohio receives from the federal government is set aside for these grants. In a typical year about \$98,000 is available to CLGs in Ohio to identify their historic, architectural, and archaeological resources through surveys; nominate eligible properties and districts to the NRHP; further community education on historic preservation; and preserve and rehabilitate historic properties. The State Historic Preservation Office encourages communities to apply for certification and grants.

In order to become a CLG, a political jurisdiction must have each of the following:

- A qualified commission of at least five members who designate historic properties and review proposed changes to the historic environment.
- An ordinance designed to protect historic resources and offer guidance to those wishing to make changes to historic buildings, sites, and districts.
- A procedure for identifying historic properties by which they can be surveyed and recorded, designated locally, and nominated to the National Register of Historic Places.
- A public participation program which invites and encourages citizens to participate in the community's historic preservation program.



Layering Incentives

A City's local incentive offerings and partner agency programs are critical in closing the funding gap in transitional and distressed neighborhoods where catalytic development would not otherwise take place due to market failure.

Historic tax credits would provide another option for much needed capital for real estate development projects. Historic tax credits can be layered with other funding sources as part of a project's "capital stack", with may include New Markets Tax Credits, Tax Increment Financing, PACE Financing, and a Special Improvement District (SID).

A more comprehensive listing of assistance programs is provided in the funding resources matrix on Page 91.

Downtown Redevelopment District

Encouraging Place-Based Investments

If a historic district is established or an individual property listed on the NRHP, the City should also consider establishing a Downtown Redevelopment District (DRD) as an opportunity to preserve and renovate historic buildings to enhance the Bridal District.

Overview

The Ohio General Assembly recently enacted H.B. 233 which enables municipalities to create Downtown Redevelopment Districts (DRD). A DRD functions similarly to a Tax Increment Financing (TIF) District, but offers municipalities additional options in funding projects and programs with funds generated by the DRD.

How It Works

Property owners within the DRD make service payments in lieu of taxes on a tax exemption up to 70% of the increased value of real property over the course of the 10-year DRD period. A DRD may have a 30-year term with approval by the local school board.

Eligible Uses of DRD Proceeds

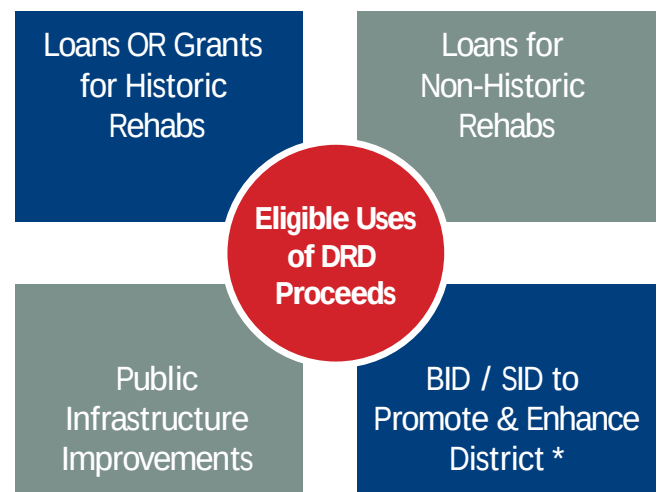
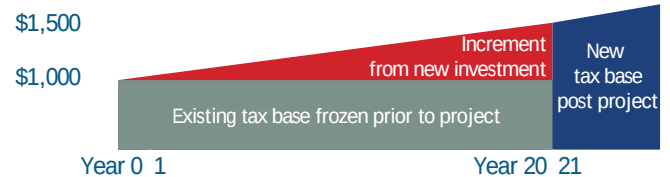
An Economic Development Plan must specify the proposed uses of DRD service payments. Eligible Uses of DRD proceeds are pictured to the right.

The name Downtown Redevelopment District is in itself misleading. A DRD does not have to be located in a Central Business District or densely populated area. The only requirements in delineating a DRD is that it must:

- be located within a municipality;
- be no more than 10 acres of contiguous area; and
- include one historic building (as defined by O.R.C. 149.311) that is or will be rehabilitated.

A DRD must not be comprised exclusively of residential uses. In addition, a DRD may not be comprised of any parcels that are part of an active or former TIF District.

Basic DRD Example



* Limited to 20% of revenue from exempted property taxes



Assistance to Small Businesses

Maintaining and Expanding the Reading Bridal District

The Reading Bridal District (RBD) and its members have made a strategic effort to promote small business development in the District including for minority and women-owned businesses. Notable initiatives include:

- Hamilton County Development Company (HCDC) provides free business coaching and educational outreach to small businesses in Reading including those in the RBD (See description of services below).
- The Wedding Place (formerly Creative Invites and Events {CEI}) operates a small business incubator within its Benson Street Store by providing low cost space and promotional services to start-up retailers. Several of these start-up businesses have since opened their own storefronts.
- CEI, in conjunction with the American Small Business Centers (ASBC), has hosted business development and start-up services for vendors and business owners in the RBD, including helping minority business owners form their own LLC.
- The Reading Chamber of Commerce, in conjunction with the Reading High School and Mount Notre Dame High School, will sponsor a career day in January 2020 to connect Reading businesses with potential employees.

Hamilton County Development Corporation Small Business Assistance Program

HCDC began the Small Business Assistance Program in Reading in October 2017, with funding support from Duke Energy. The program is designed to support local small businesses through the following three components: (1) Business Retention and Expansion; (2) Education and Outreach; and (3) Business Coaching & Mentoring. Each program component is discussed in more detail on the next page.



- **Business Retention & Expansion:** This component focuses on encouraging the continued success of existing businesses in Reading through business retention meetings/discussions, obtaining feedback on the current area business climate, and responding to business requests for resources. The key to community development is to grow and retain the existing business structure which not only generates revenue but also significantly contributes to the quality of life of both residents and visitors. A business retention program typically involves relationship-building and obtaining input on the local business climate. From the survey process, information is gathered to strengthen existing businesses, establish early warning systems to flag at-risk businesses that require assistance, and ensure that public programs meet local business needs.
- **Education & Outreach:** This part of the Small Business Assistance Program focuses on being a resource to the Reading Chamber of Commerce, the RBD, and any other business partners.
- **Business Coaching & Mentoring:** This part of the program provides one-on-one, confidential coaching services to small businesses in areas such as operations, marketing, and finances. Business coaching includes a wide range of support that is individualized for each client based on the client's priorities and an assessment of the key challenges, opportunities, and issues confronting the business. Coaching can address broad, strategic challenges or opportunities, but more often, focuses on a project/single issue/next step. Coaching also includes referrals to people and resources that provide specialty knowledge, such as legal, architectural, marketing, social media, or industry-related expertise. Business coaching is best described as a resource for the client. It can bring perspective, experience, and critical thinking to the sometimes chaotic and isolated experience of managing a small business.



FOCUS AREA: DOWNTOWN MIXED-USE DISTRICT

Creating a Sense of Place

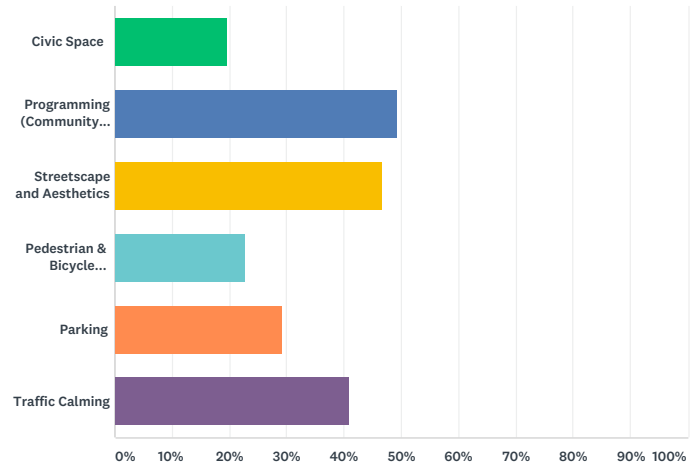
Urban Form in Downtown

The Downtown Reading Mixed-Use District is an area that has substantial historic value and potential to the City. The area encompasses a concentration of residential dwellings and retail and service-oriented commercial establishments serving as a principal business activity center for the neighborhood, community, and region. The Downtown Reading Mixed-Use District currently includes the parcels fronting Reading Road between Benson Street and Vine Street. Downtown Reading's primary intersection (in terms of both traffic volume and visibility) is located at Benson Street and Reading Road, which also serves as the eastern gateway entrance to the Reading Bridal District. This intersection is critical in alerting visitors they have arrived in the heart of Reading and its major tourist attraction; yet, a vehicle traveling through the Downtown Mixed-Use District at 25 miles per hour only experiences the heart of the City for a mere 20 seconds along this short, 740 lineal foot (0.14 mile) segment of Reading Road.

Consideration should be given to prolonging the downtown user's experience by extending the Mixed-Use District south to Voorhees Street and north to Halker Avenue as detailed on the next page.

In addition, currently non-conforming uses should be monitored by the City and discontinued if and when the properties become vacant for one year or more. The City, through the Reading Community Improvement Corporation (CIC), may want to consider landbanking these parcels to facilitate their redevelopment and the area's transition to more traditional downtown retail/office uses.

COMMUNITY SURVEY



What would you like to see enhanced in the business district in the vicinity of Reading Road and Benson Street?

**TOP 3 SURVEY DESIRES
IN DOWNTOWN:**

**COMMUNITY EVENTS
STREETSCAPING
TRAFFIC CALMING**

Zoning Recommendations

Possible Expansion of Downtown Mixed-Use District

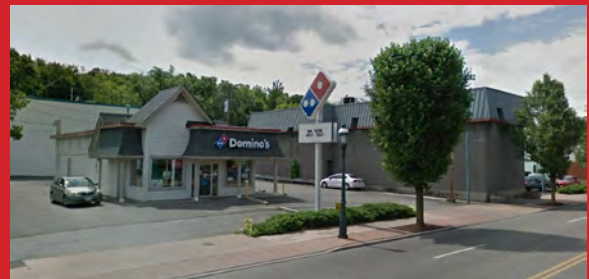
The Downtown Mixed-Use District has specific design guidelines that promote the preservation of historic buildings by encouraging zero lot lines, mixed-use development, and a walkable downtown. Due to the District's limited reach along Reading Road, (only from Benson Street to Vine Street as shown in yellow to the right), it is hard to define the downtown as a place. General Commercial Design Review Districts lie directly adjacent to the Downtown Mixed-Use District along Reading Road. The General Commercial District allows for building setbacks, parking lots at the street and drive-throughs as a permitted use. This allows for surface parking and fast food restaurants with drive-throughs.

To encourage additional mixed-use development along Reading Road, the City should consider expanding the limits of the Downtown Mixed-Use District both north and south of its current limits as shown in purple on the map to the right. This expansion would leverage additional, older, multi-story buildings along Reading Road (see picture below) and encourage denser development, limiting drive-throughs and parking lots at the street.



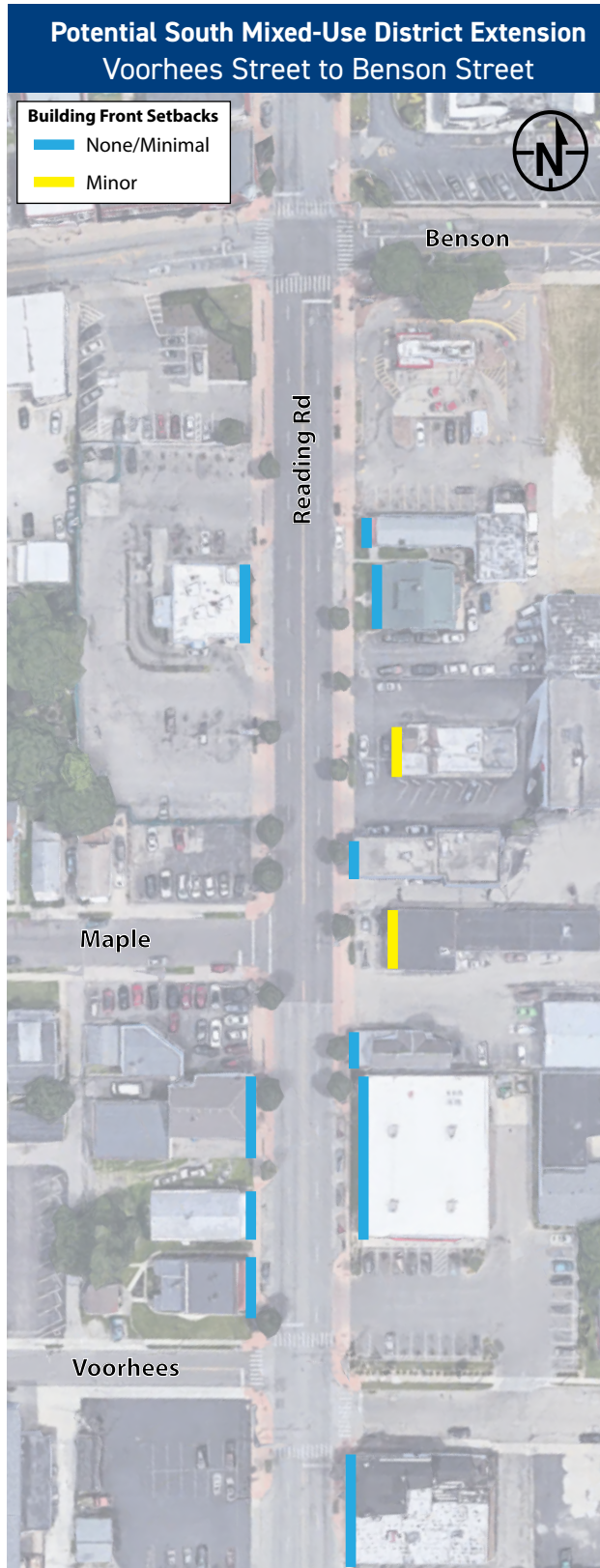
Reading Road Streetscape

The current streetscaping and lane configuration along Reading Road from Voorhees Street to Halker Avenue is a consistent four-lane section with stamped concrete walks, curb bump-outs, on street parking, trees, and decorative lighting. The streetscape already suggests this area is the Downtown which makes extending the Mixed-Use District even more logical.



Focus Area

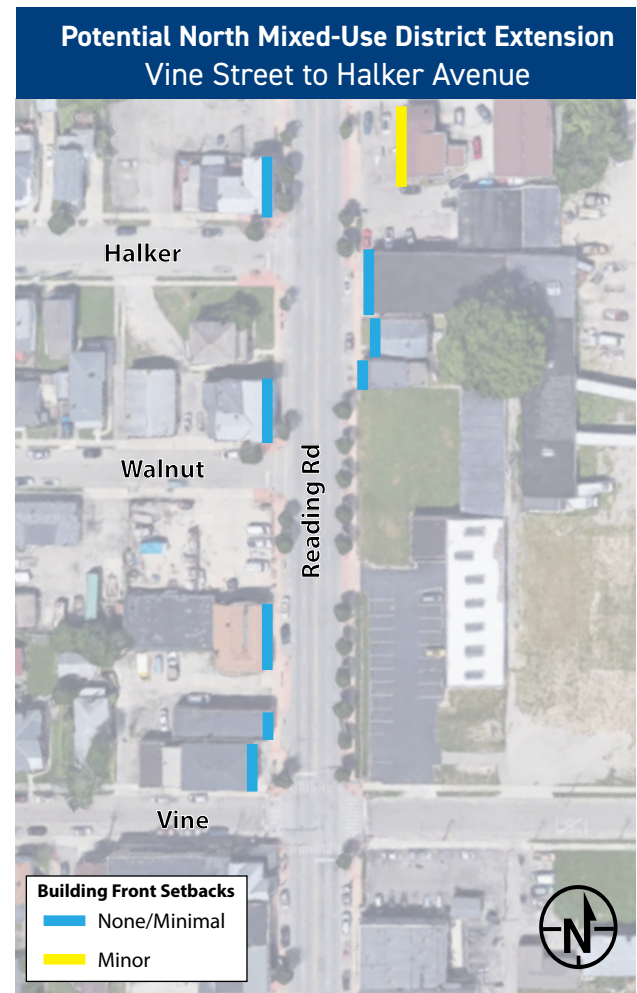
Downtown Mixed-Use District



Capitalizing on Existing Urban Form Mixed Use District Extension

An examination of the existing urban form along Reading Road north and south of the existing Downtown Mixed-Use District shows multiple buildings with zero/minimal setbacks fronting or nearly fronting the right-of-way.

Extending the Downtown Mixed-Use District as illustrated would allow the City to capitalize on what remains of the urban fabric, while also encouraging infill development in vacant/underutilized parcels and redundant surface parking.



Zoning Recommendations

Address Drive-Throughs in Downtown Mixed-Use District

The Mixed-Use District should embody a walkable, historic and dense downtown, creating a sense of place for all residents to enjoy. Unregulated drive-throughs, like the McDonald's within the District shown to the right, impair the urban fabric and visual sight lines of the downtown. That does not necessarily mean that drive-throughs need to be prohibited from the district, but it does mean at the very least careful consideration of the location and scale of drive-throughs is warranted. To help foster an enhanced sense of place in Downtown Reading one of the following should be considered:



1. Prohibit Drive-Throughs in Downtown Mixed-Use District

Due to the relatively small size of the Mixed-Use District along Reading Road, drive-throughs could be removed from the current zoning code as a conditional use. There are many other locations within Reading to allow for drive-throughs and removing drive-throughs within this district would help preserve the walkable character of the Mixed-Use District.

2. Regulate Drive-Through Location and Scale

If prohibiting drive-throughs within the district is not palatable, additional regulations should be considered. Drive-through ingress/egress should be limited to side streets and/or alleyways and prohibited along Reading Road. The City should limit the number of drive-through lanes to one per establishment and mandate that drive-throughs be screened from Reading Road either via landscaping or a decorative wall. Below is an example of successful drive-through regulation.



Success with Regulation - Lakewood, Ohio

The City of Lakewood, Ohio has had success in regulating drive-throughs as a conditional use along their main commercial corridors. As shown to the left, buildings are placed at the street with drive-throughs alongside or in most cases behind the building. Access is provided along side streets or alleys.



Zoning Recommendations

Limit Ingress/Egress on Reading Road/ Utilize Alleys

In an effort to create a more walkable downtown along Reading Road, consideration should be given to restricting drive access along Reading Road within the Mixed-Use District. Restricting access will improve the pedestrian experience by removing potential conflict points between vehicles and pedestrians and improve traffic flow through the district. Most businesses in the area have direct access to a side street or alleyway to direct vehicle ingress/egress. Restrictions to future drive access would allow for infill development along Reading Road to create a more continuous building facade along the roadway with storefronts and potential for outdoor seating/patio dining.



Case Studies within Reading

Picture 1 illustrates an existing driveway along Reading Road that encroaches on a crosswalk at the Pike Street intersection. Access to this property could easily be achieved by utilizing an existing alleyway behind the building similar to Picture 2. Utilizing alleyways for access would promote walkability and provide convenient access to businesses on Reading Road.

FOCUS AREA: HILL STREET PROPERTY

Highest & Best Use

Residential & Office/Commercial

It is recommended that a Planned Development District (PDD) Overlay be applied to the Hill Street Property that:

- Reserves some areas accessible/visible from freeway and adjacent to industrial and future tech/lab as office/commercial.
- Capitalizes on views and more challenging terrains/less accessible parts of the site to provide new single-family housing.

The schematic plan on the next page illustrates an example of a potential development concept.

Fiscal Impacts

Market Considerations

- Office market generally slow in Southwest Ohio as rent rates have not risen since the 1990s
- Industrial requests by site selectors outnumber office requests by about 8 to 1
- Most site selectors seeking existing buildings rather than vacant land
- Hilltop vista views present residential benefits (8%+ increase in single family home value)
- Office / commercial / multifamily benefit from freeway visibility on SR 126

Comparison of Annual Municipal Taxes for Single-Family Households

Market Property Value	Annual City Property Tax	Annual Household Income*	Annual City Earnings** Tax	Total Annual City Tax
\$275,000	\$297	\$55,714	\$78	\$375
\$325,000	\$351	\$65,871	\$92	\$443
\$375,000	\$405	\$75,986	\$106	\$511

* assuming 28% of income spent on mortgage

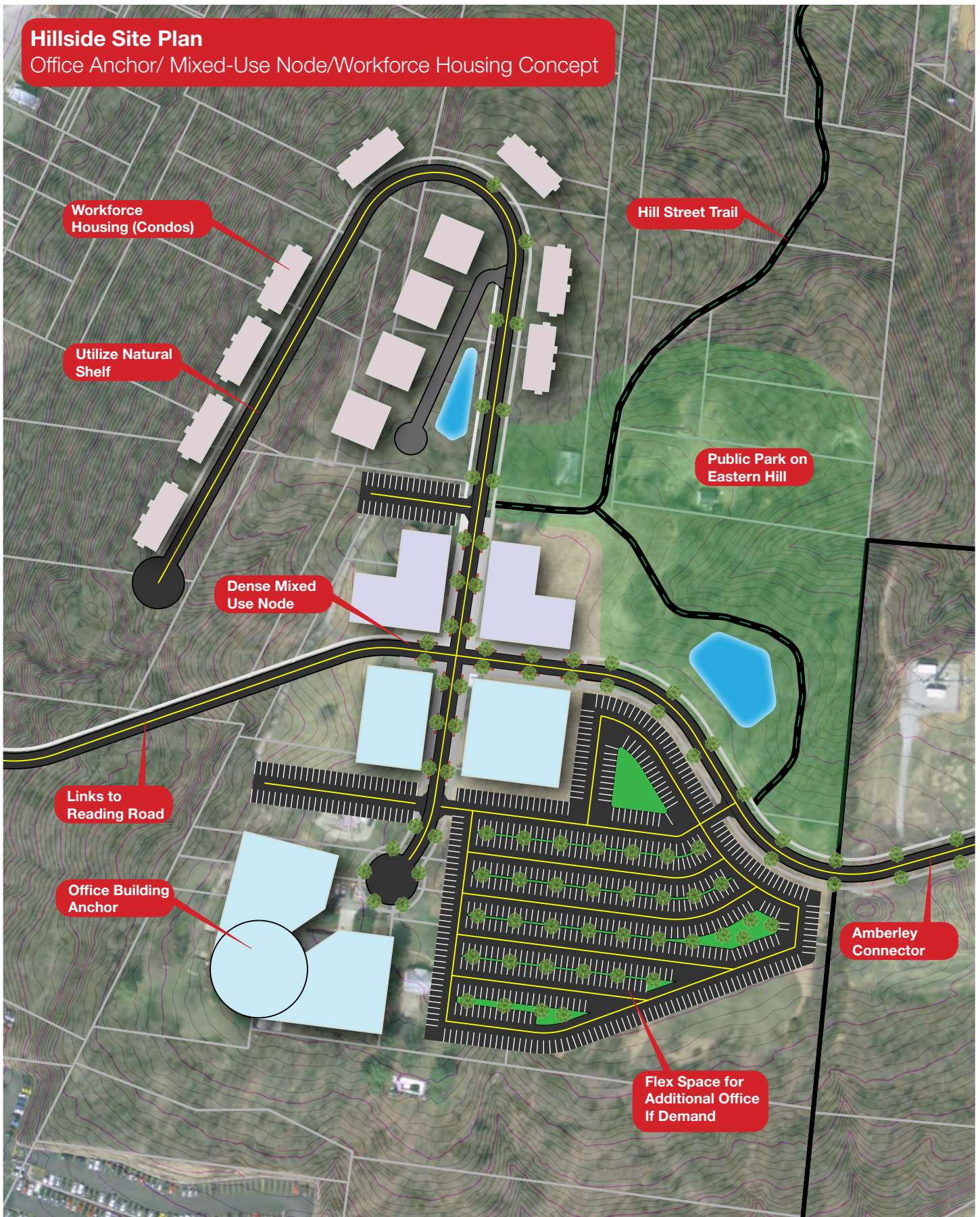
** assuming 93% of residents pay income tax to another municipality

Comparison of Annual Income Tax Paid to City of Reading

Job Type	Service Industry	Skilled Labor/Tech	Management/ Professional
Annual Earnings	\$30,000	\$50,000	\$100,000
works in Reading	\$600	\$1,000	\$2,000
lives in Reading**	\$42	\$70	\$140
works & lives in Reading	\$600	\$1,000	\$2,000

** assuming 93% of residents pay income tax to another municipality

Key Takeaway: A \$30,000 per year salary job located in Reading provides more tax revenue for the City than a new \$375,000 market value household! As such development of the Hill Street Property should include appropriately scaled office/commercial development supporting job creation in Reading.



Accessing the Hill Street Property

Conceptual Alternatives

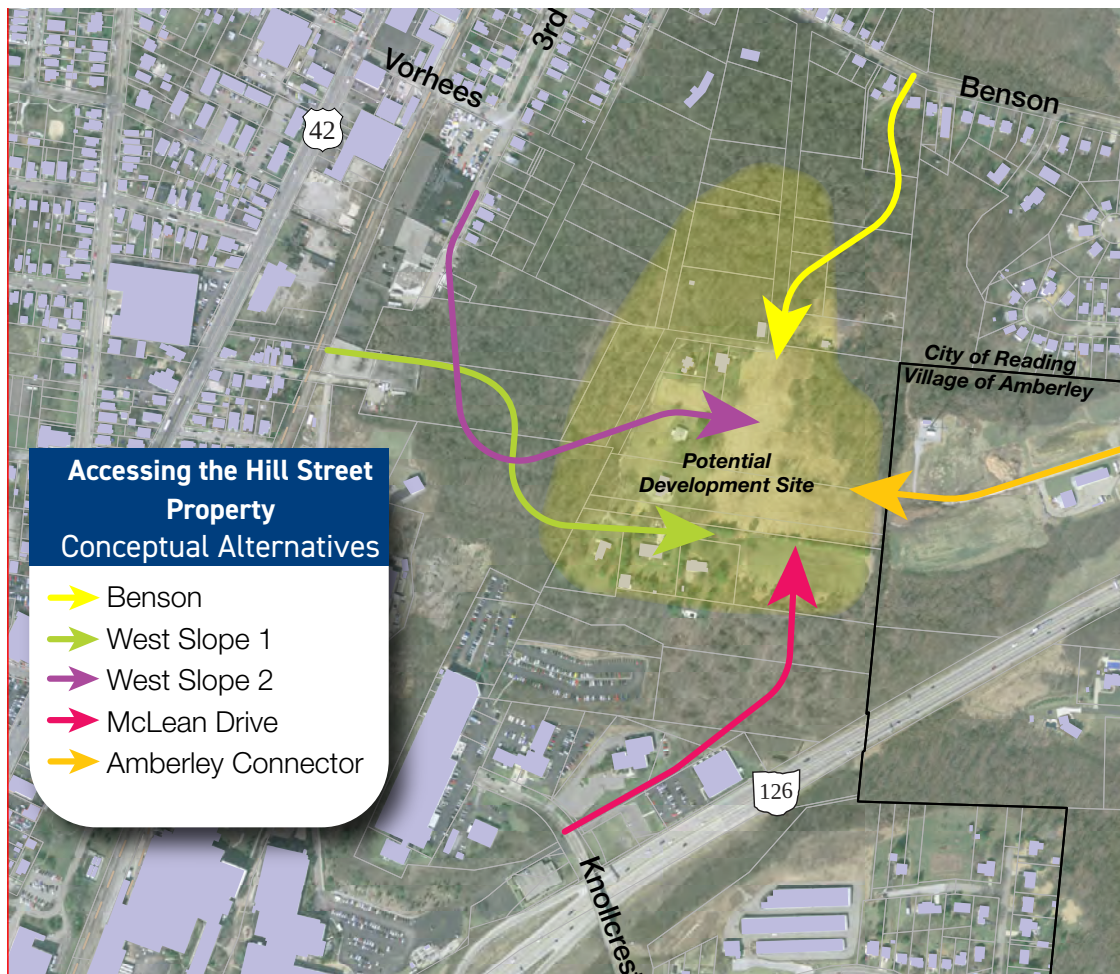
The matrix and map below summarize some high-level considerations for a potential new roadway to access the Hill Street Property. Ultimately the City will need to work with the eventual site developer and/or end user(s) to determine the most appropriate and feasible means of accessing the property. The pages that follow serve as a starting point to facilitate those discussions by illustrating some potential pros and cons for each conceptual alternative.

Hill Property Access Matrix						
Alternative	Highway Access	Downtown Access	Earthwork	Traffic Impacts	Coordination Required	Cost
Benson	-	+	-	-	o	HIGH
West Slope 1	-	+	---	o	+	VERY HIGH
West Slope 2	-	+	--	o	+	VERY HIGH
McClean	+	-	-	--	-	HIGH
Amberley Connector	+	--	+	---	---	MODERATE

+ indicates positive

- indicates negative

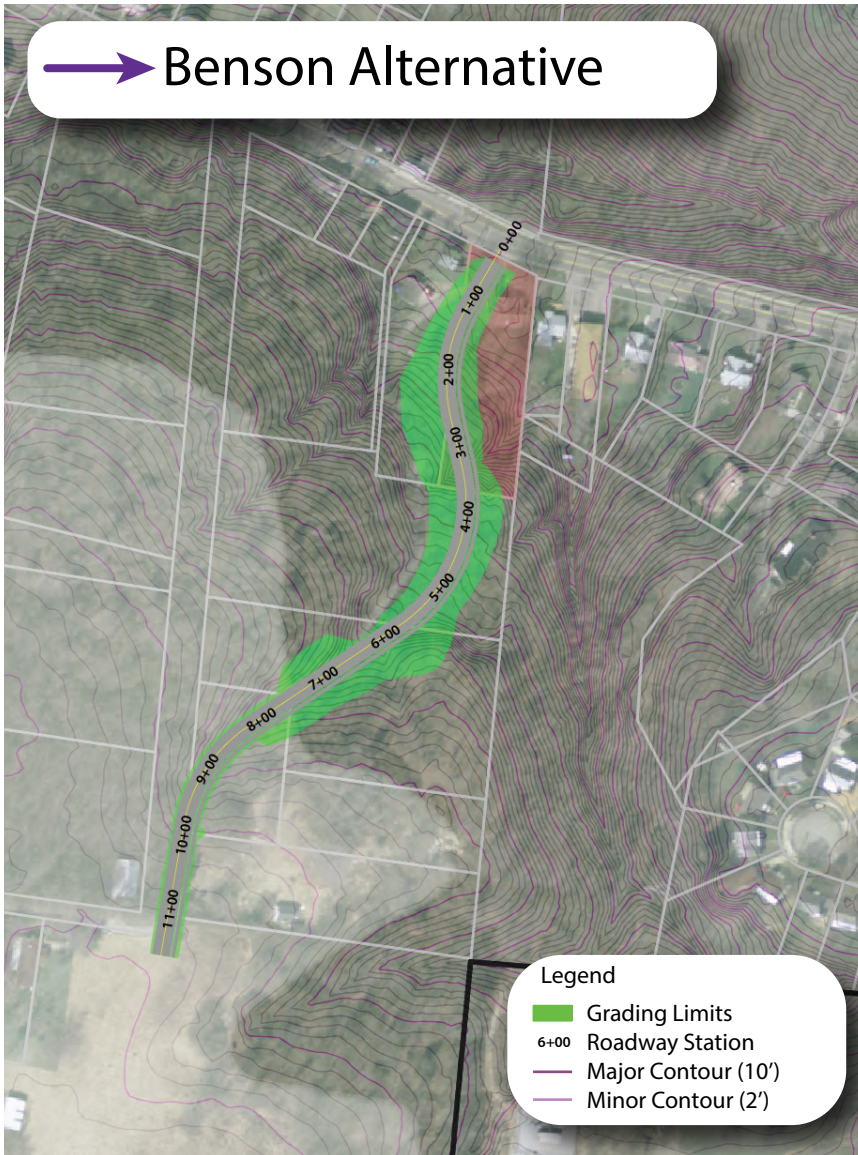
o indicates neutral



 Benson Alternative



➔ Benson Alternative

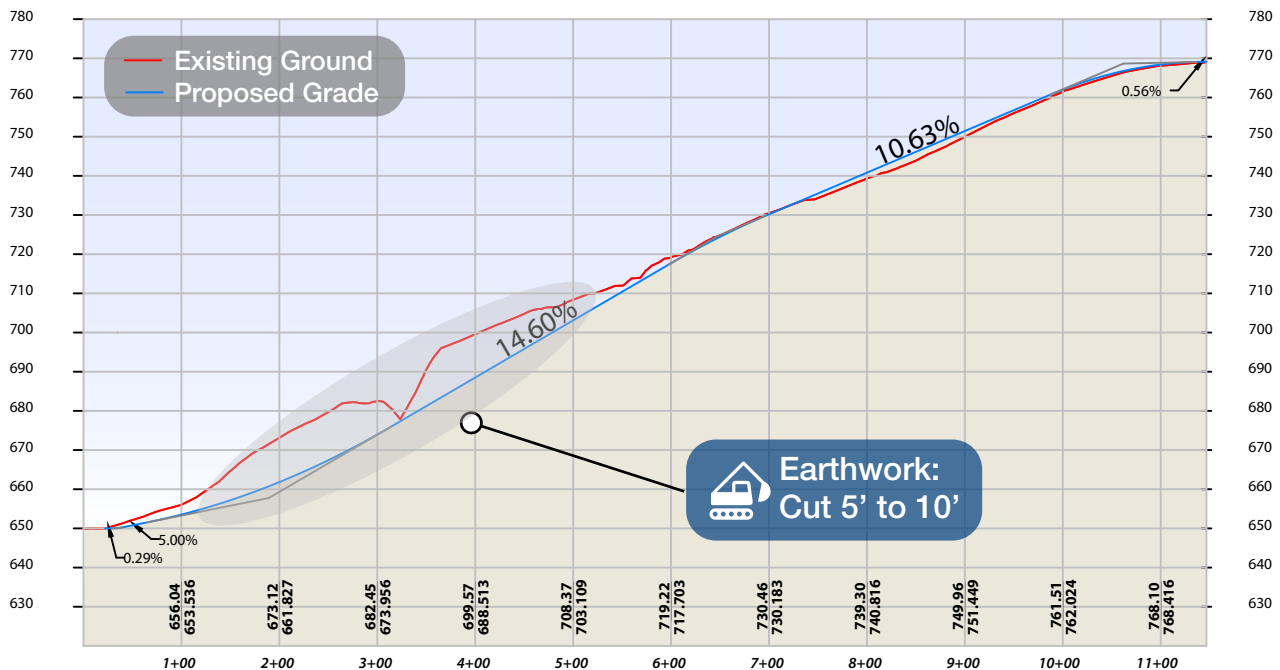


Advantages

- ➔ Direct Access to Downtown Reading
- ➔ Generally Mimics Existing Drive - Reduces Earthwork
- ➔ Convenient to SR 126
- ➔ Relatively Cost Effective Alternative

Challenges

- Property Acquisition Needed to Construct to Roadway Standards
- Addition of Left Turn Lane on Benson Likely



→ West Slope Alternative 1



→ West Slope Alternative 1

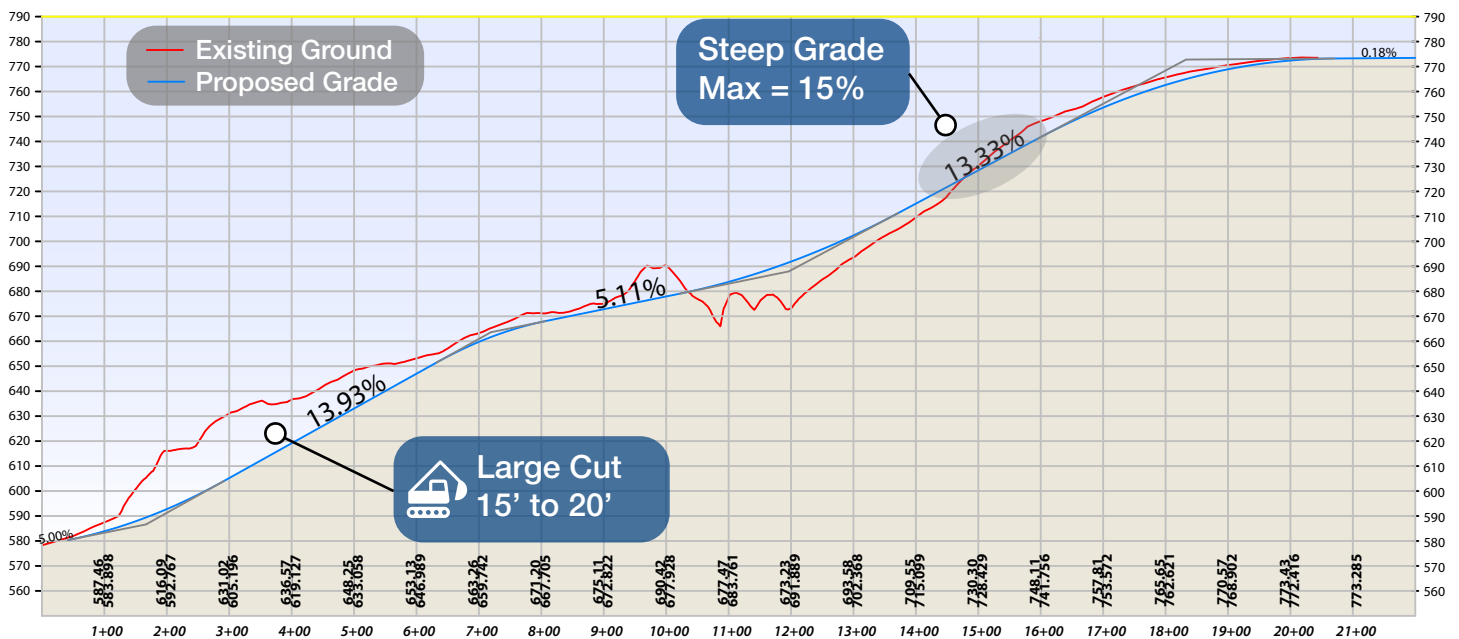


Advantages

- Provides Direct Access to Downtown Reading
- At-grade Railroad Crossing Already in Place
- No Existing Utility Impacts With Convenient Access for Utility Expansion

Challenges

- ← Large Earthwork Required With Cuts up to 20'. Retaining Walls Would Reduce Earthwork
- ← Impacts Life Sciences Expansion Site
- ← Relatively Expensive Alternative





→ West Slope Alternative 2

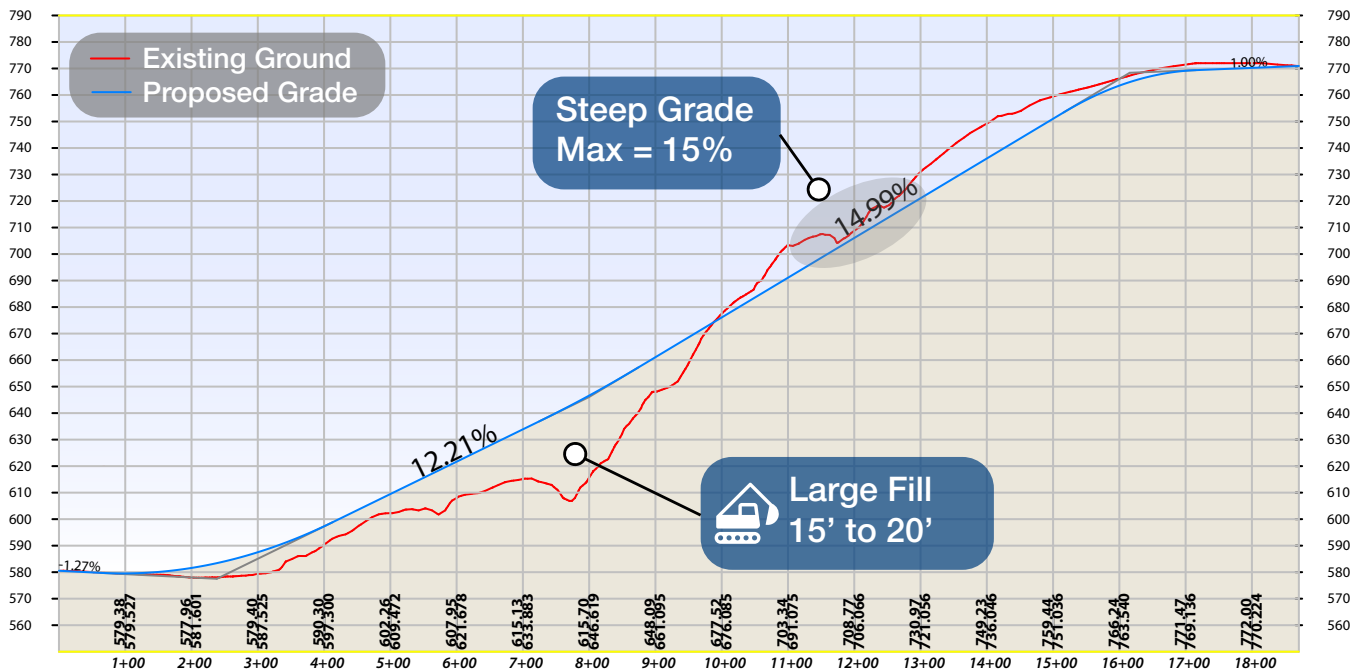


Advantages

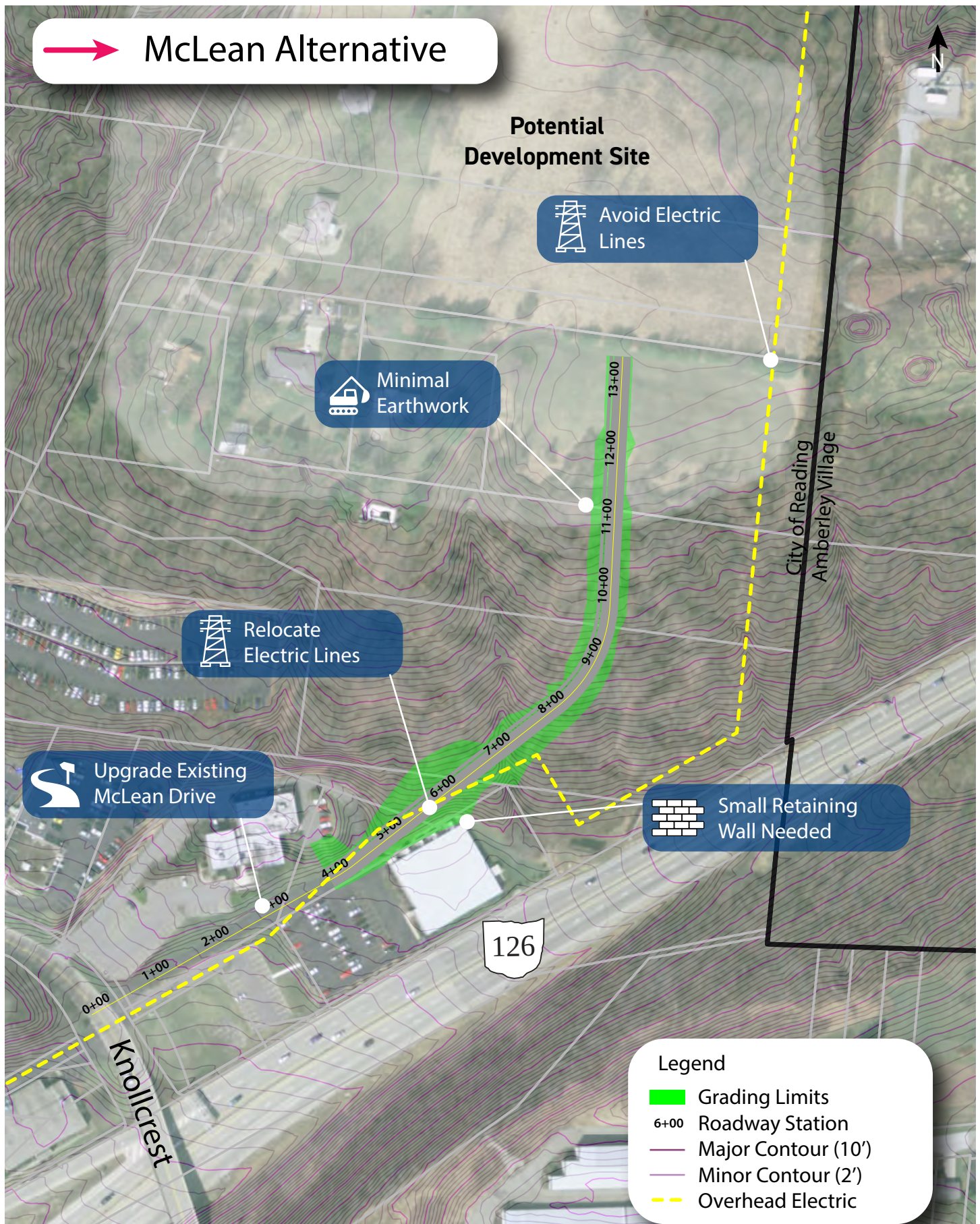
- Provides Direct Access to Downtown Reading
- No Existing Utility Impacts With Convenient Access for Utility Expansion
- Less Earthwork Impacts Than West Slope Alternative 1

Challenges

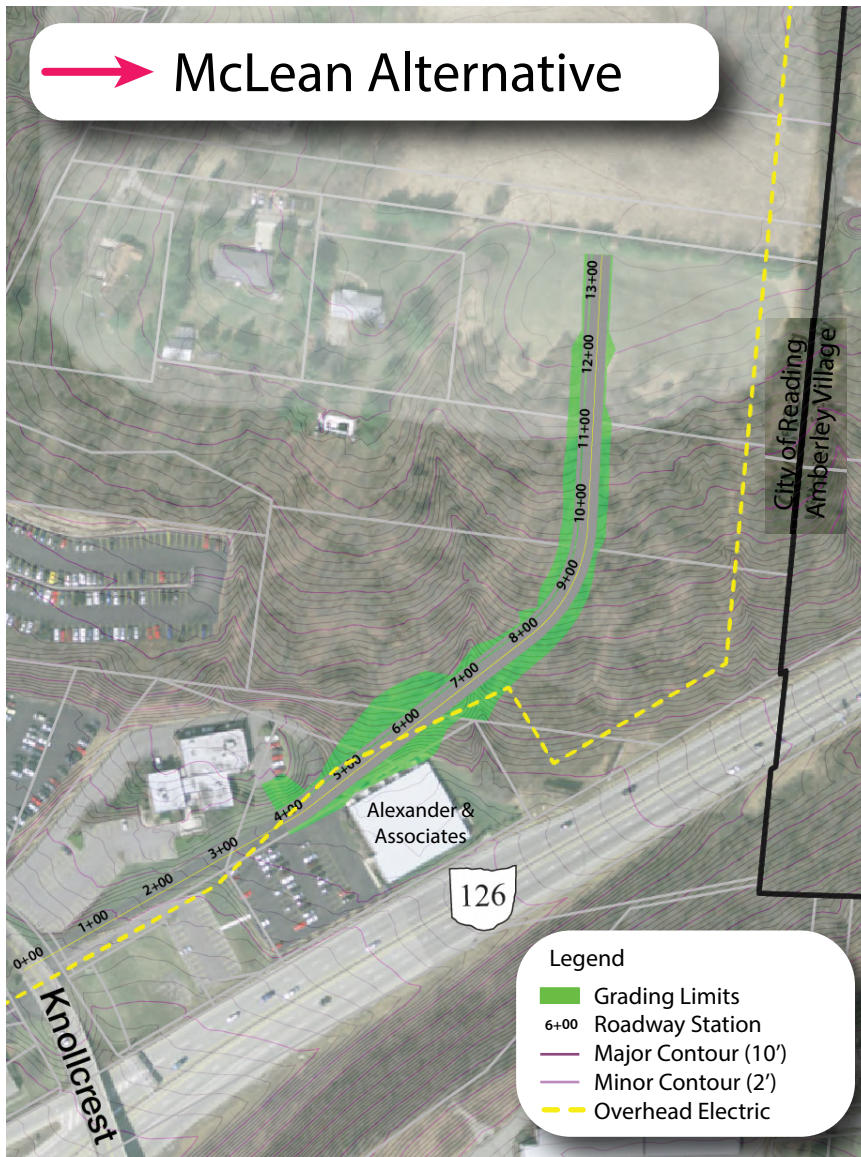
- Large Earthwork Required With Fills up to 20'. Retaining Walls Would Reduce Earthwork
- Impacts Life Sciences Expansion Site



→ McLean Alternative



→ McLean Alternative

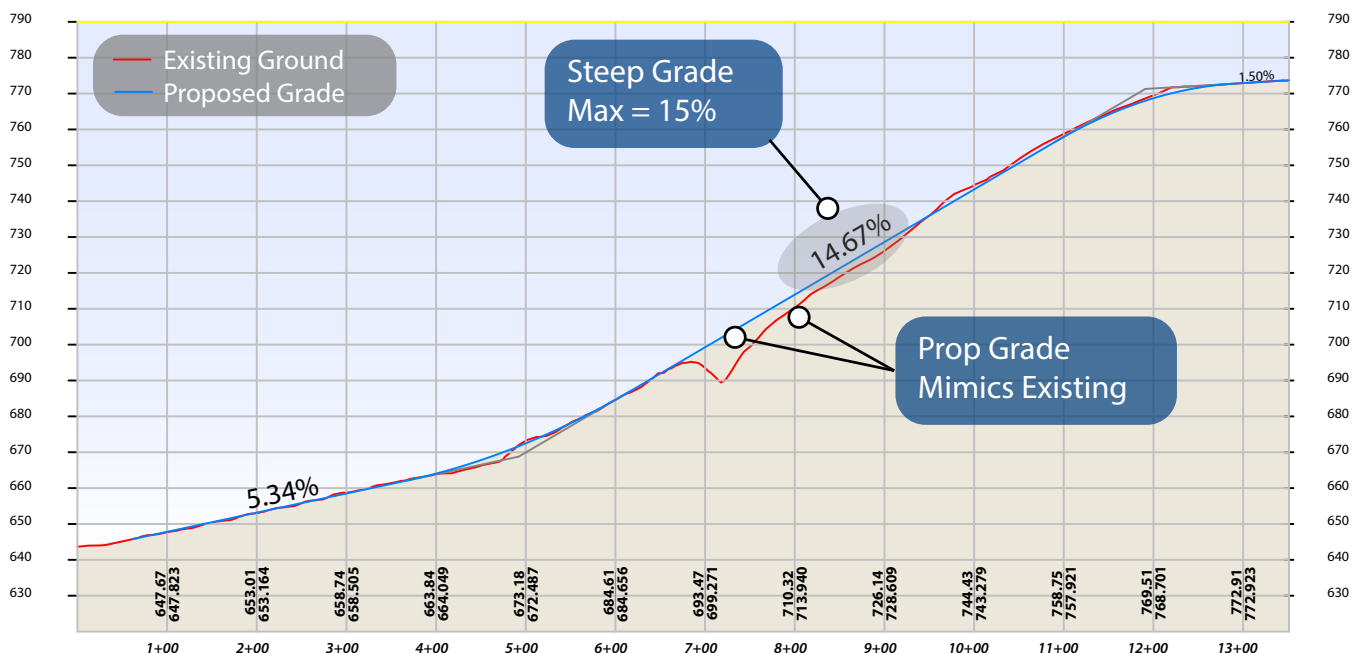


Advantages

- Generally Mimics Existing Grade - Reduces Earthwork
- Provides Site Visibility from SR 126
- Convenient to SR 126
- Relatively Cost Effective Alternative

Challenges

- Small Retaining Wall Needed to Protect Alexander & Associates Building
- Traffic Signal at Knollcrest & Galbrath Likely
- Upgrade Existing McLean from Driveway to Roadway
- Utility Relocation Needed



→ Amberley Connector



Amberley Village Service Garage is located at the end of Fuhrman Road. An agreement with the Village would be needed for access.



Fuhrman Road is only 20' wide and operates as a driveway. A widening would be needed to accommodate additional traffic.



SR 126/Fuhrman Road and Maple Intersections are very close. Additional traffic on Fuhrman Road would stress intersections.

Advantages

- Access to Development Site Already Established
- Minimal Earthwork Needed
- Cost Effective Alternative
- Convenient Access to SR 126

Challenges

Need Access Agreement With Amberley Village

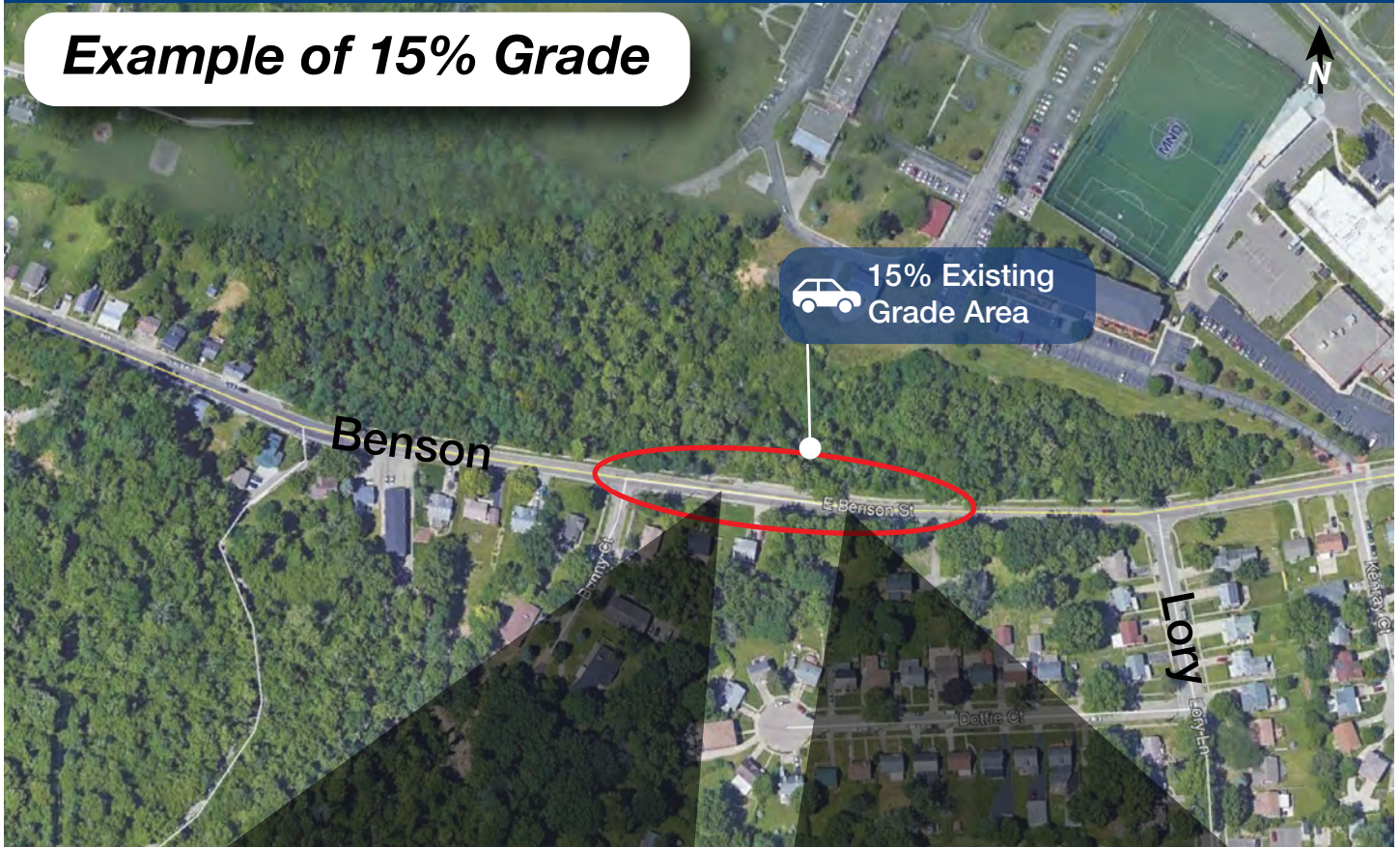
Roadway Would Need to be Widened to Handle Additional Traffic

Fuhrman Road and SR 126 Intersection Would Need Signal Upgrades/Safety Study



Site Grading Frame of Reference: A 15% along Benson Street is shown below as a point of comparison to proposed grades for the Conceptual Alternatives alignment profiles which have a maximum of 15%.

Example of 15% Grade



FOCUS AREA: LIFE SCIENCES CAMPUS EXPANSION

Research & Development

Reserving Space for High-End Jobs

The 14-acre Reading Life Sciences Expansion Site has been certified by the Ohio Department of Development as a "Jobs Ready" site. Redevelopment of the property will fill a gap in Ohio's life science offerings and enhance southwest Ohio's already strong presence in the pharmaceutical biotechnology field.

Given this site's location adjacent to the existing Life Sciences Campus industry agglomeration, it is recommended that the current zoning classification of Research & Development be maintained to reserve a dedicated space in the City for higher payer jobs.



Key Selling Points

- 14 shovel ready acres
- Single owner-City of Reading (flexibility in negotiating land price)
- Zoned Research and Development (allows related manufacturing)
- Up to 200,000 SF of R&D space available
- All new infrastructure recently installed (electric, water, sewer, gas and fiber)
- Flat to gently rolling terrain
- One mile from I-75/Ronald Reagan Cross County Highway with easy connection to I-71 (3 miles away)
- Easy access on U.S. 42 Reading Road with secondary access off Third Street
- Adjacent to rail line
- Green site – No Further Action Letter secured from EPA
- Certified by the State of Ohio as a "Job Ready" Site for Life Sciences Companies
- Adjacent to the existing 50 acre Reading Life Sciences Campus is one of the largest biotechnology centers in the Midwest employing 1,000 research and support jobs
- Reading Life Sciences Campus tenants include the University of Cincinnati Reading Campus, Thermo Fisher Scientific, and Nitto Denko Avecia Inc.

Research & Development

Reserving Space for High-End Jobs

Redevelopment of the Reading Life Sciences Expansion site could easily:

- Accommodate a \$50 Million building with 150,000 square feet of new laboratory and office space
- Generate 300-400 new research and support jobs
- Resulting in an annual new payroll of \$15-\$20 Million.

The City should maintain the current "Research & Development" zoning classification in the area to reserve space contiguous to the Life Sciences Campus for the future provision of high-paying biotech sector employment.



READING LIFE SCIENCES CAMPUS

BASE SITE

SCALE: 1\"/>

FOCUS AREA: BROWNFIELD REVITALIZATION

Industrial Development

Leveraging Private and City-owned Property

The City of Reading is currently partnering with federal, state, and regional agencies to remediate and redevelop the former 33-acre Dow chemical plant in the northwest section of the City. When the previous 2008 Master Plan was developed, the Dow site was an active tax-generating business. In 2014 the facility closed resulting in the loss of a \$4 Million annual payroll. The City is working with U.S. EPA and Ohio EPA to conduct environmental studies that will lead to the redevelopment of the site. Hamilton County Community Development Division and Metropolitan Sewer District also partnered with the City to improve access into the site through a reconstruction of Riesenbergs Lane. The City should continue these efforts to prepare the site and market it for industrial development.



Momentum Underway

The City has successfully leveraged partnerships with regional stakeholders to improve access (see above) and begin site remediation (see below) at the former Dow Chemical site.

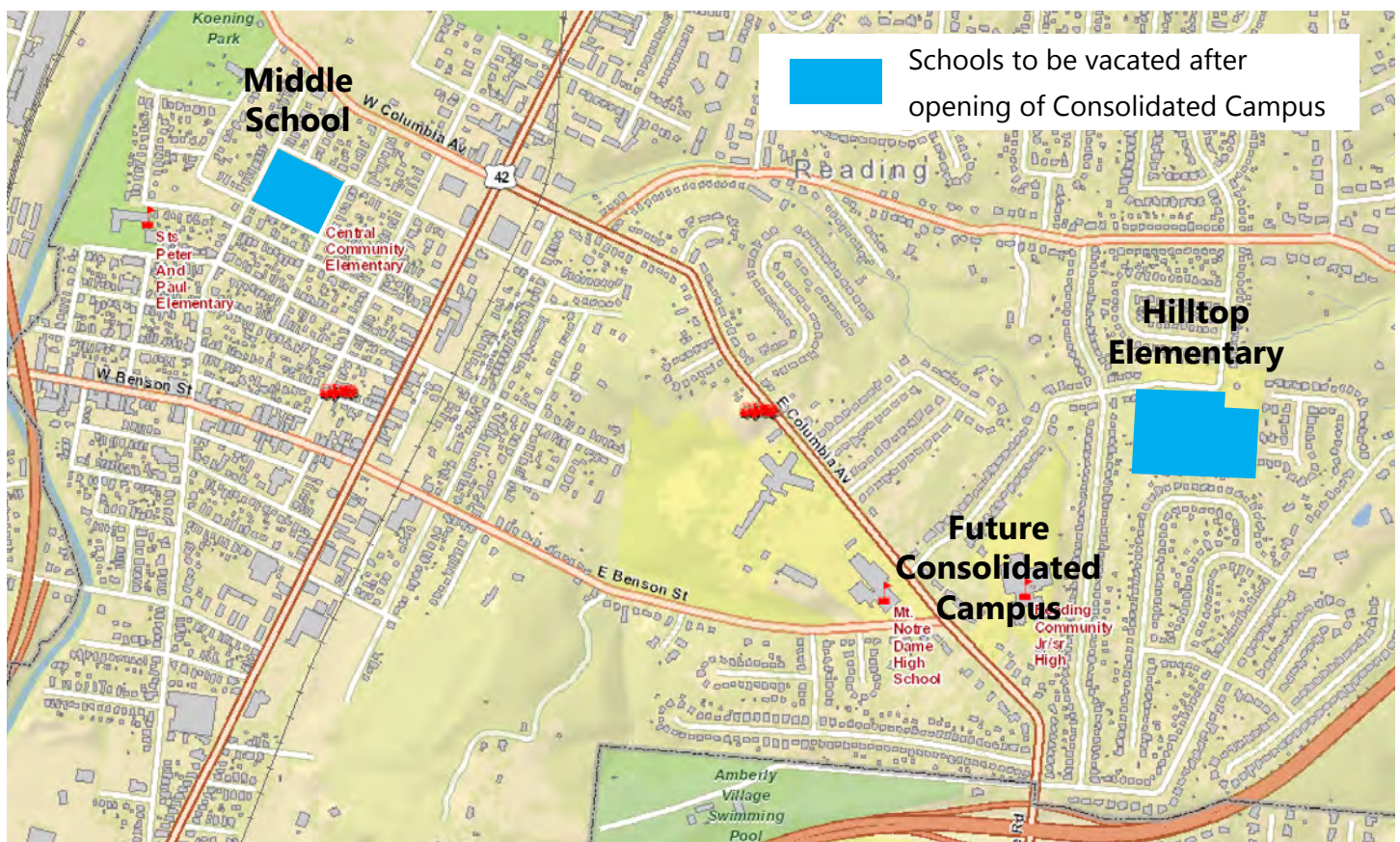


FOCUS AREA: POTENTIAL SCHOOL ADAPTIVE REUSE

Neighborhood Anchor Development Opportunity

In 2015, the Reading Community School District passed a bond issue to build a new PK-12 school in Reading at the site of the current high school. The project is scheduled for completion in the summer of 2019. A design and planning team composed of district administrators, teachers, staff, parents, community members, along with the construction team and architects, visited other area PK-12 schools and worked collaboratively for months on the design of Reading's school. The school is 215,000 square feet divided into distinct elementary, middle school and high school wings with three separate entrances, and will have capacity for 1,750 students. The new campus is situated on 14 acres at the former site of Reading High School.

After opening of the consolidated campus at the new PK-12 school, two vacated school properties (see below) provide potential redevelopment opportunities should the School District wish to dispose of the land. Each of the schools that will be vacated are currently zoned as "Public and Institutional." If the School District does not retain ownership of schools it is recommended these properties be either used as park/civic space or redeveloped as single-family residential consistent with the zoning classifications of adjacent neighborhoods as detailed on the next page.



Collaboration with Schools

Complementary Land Uses

The two school sites to be vacated are:

- The 11-acre **Hilltop Elementary School** site along Bolser Drive is adjacent to residential subdivisions currently zoned as "Residential - A."
- The 3.4-acre **Reading Middle School** site along Bonnell Street on the urban block also bounded by Jefferson Avenue, Halker Avenue, and Mechanic Street is adjacent to a residential urban street grid currently zoned as "Residential - C."

If the School District disposes of either of these properties it is recommended that existing zoning remain in place or the property be rezoned consistent with their respective adjacent residential classification.

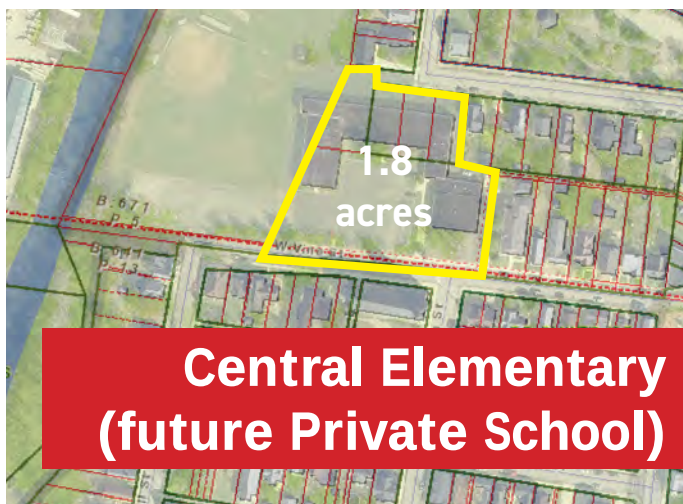
The Reading Community School District vacated the **Central Elementary School** site on Vine Street in preparation for the opening of the consolidated school campus (see below). The property is owned by the Archdiocese of Cincinnati and will ultimately be repurposed for a future institutional use.



Potential for Adaptive Reuse



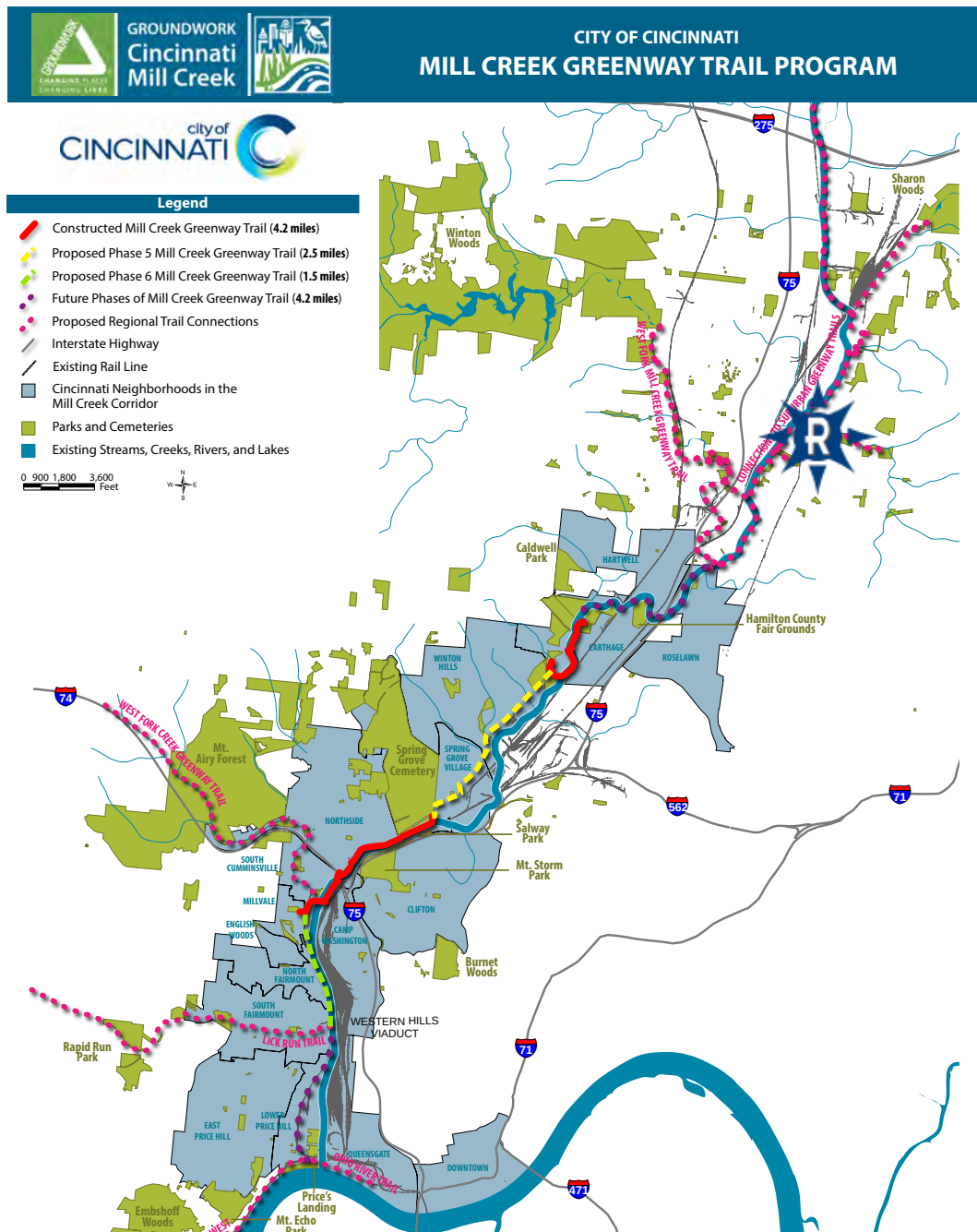
Schools to be vacated after opening of PK-12 school consolidated campus



FOCUS AREA: MILL CREEK GREENWAY

Creating a Regional Greenway Connecting the Pieces

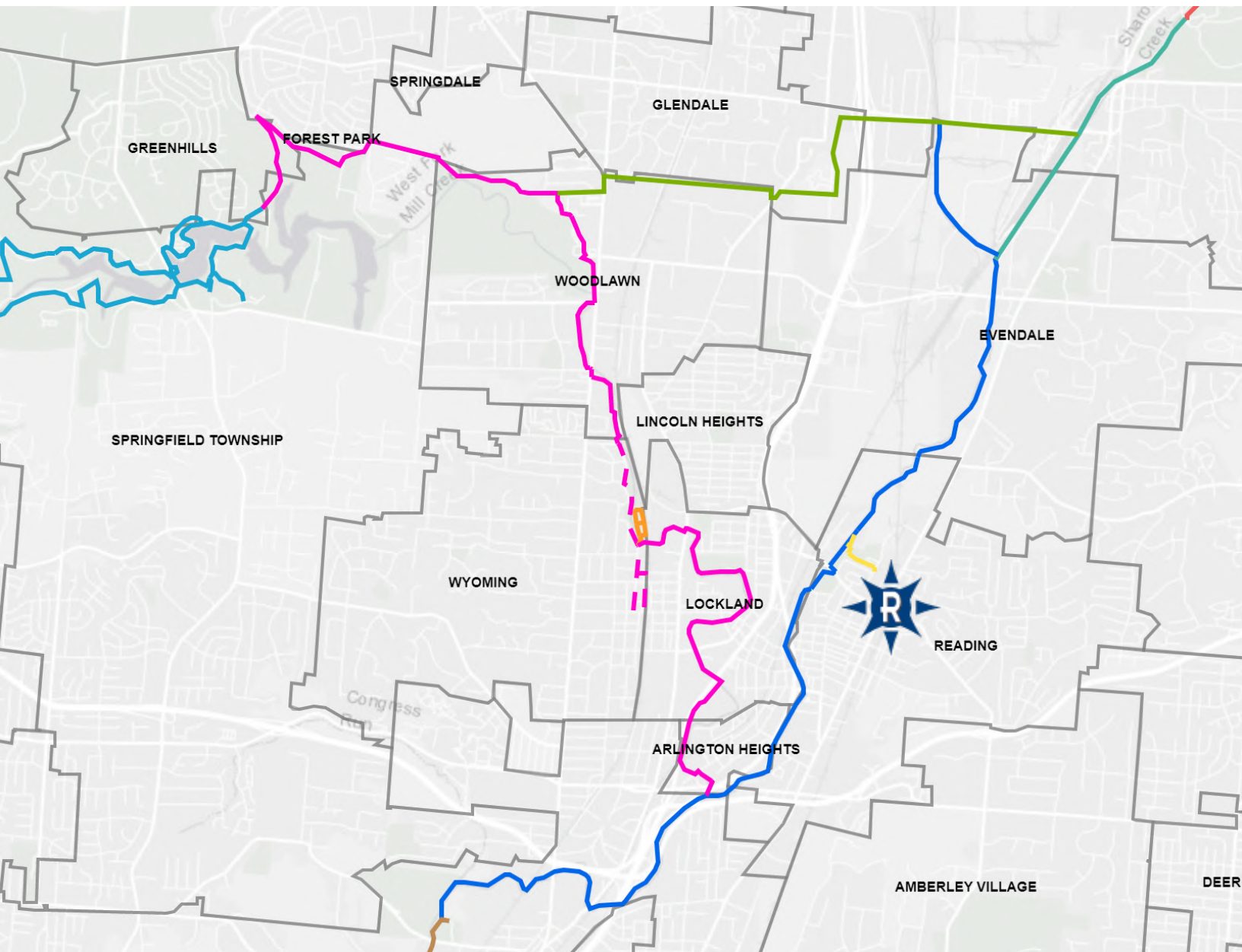
The City should partner with regional partners (e.g. OKI Regional Council of Governments) and state agencies (e.g. Ohio Department of Natural Resources) to connect to the emerging Mill Creek Greenway Trail shown below.



The Mill Creek Triangle Trail

Working with Neighboring Communities

The City should continue to explore opportunities to partner with neighboring communities and regional agencies to connect to the emerging Mill Creek Triangle Trail concept (shown below) as funding and property becomes available.



Building the Business Case for Parks and Trails

Enhanced Property Values and Increased Tax Revenue

While the City of Reading has always prudently prioritized community needs (e.g. essential services) over wants (e.g. community enhancements), the provision of recreational amenities does yield tangible economic benefits to residents and taxpayers. Study after study has shown that parks and trails have a positive impact on nearby residential property values. All things being equal, most people are willing to pay more for a home close to a nice park or trail. The property value added by park and trail areas is separate from the direct use value gained by accessing the recreational amenity as property values increase even if the resident never visits the park or trail.

Property value is affected primarily by two factors: the distance from, and the quality of, the park or trail. While proximate value can be measured up to 2,000 feet from a park or trail, most of the value is within the first 500 feet.

In addition to increasing property values, the provision of trail networks and park areas attract visitors both locally and regionally bringing outside dollars into the Reading economy as many recreational users will inevitably support local businesses during their trips. Imagining the future Mill Creek Greenway as a spine that eventually connects to the larger Miami Valley Region's 340 mile network of paved trails poses substantial economic benefits to the community.



Economic Impact of Recreation: Case Study

According to a 2015 report by the National Recreation and Park Association entitled "The Economic Impact of Local Parks" the Great Parks of Hamilton County recreational facilities are a major driver for economic activity. Key findings from assessment of the nearby Winton Woods parks included:

- Operations spending by the park agency generated Economic Activity of \$20,129,632, Labor Income of \$7,045,012, and employment of 191.
- Capital spending by the park agency generated Economic Activity of \$1,710,652, Labor Income of \$575,384, and employment of 11.
- Total economic impact of the park generated Economic Activity \$21,840,284, Labor Income of \$7,620,396, and employment of 202.

Potential Trail Funding Sources			
Program	Funding Agency	Eligible Projects	Minimum Local Match
Transportation Alternatives Program	OKI	Bicycle & Pedestrian	20%
Safe Routes to Schools	ODOT	Infrastructure within 2-miles of schools	0%
Recreational Trails Program	ODNR	Trails (generally local trails)	20%
Clean Ohio Trails	ODNR	Trails (emphasis on regional connections)	25%

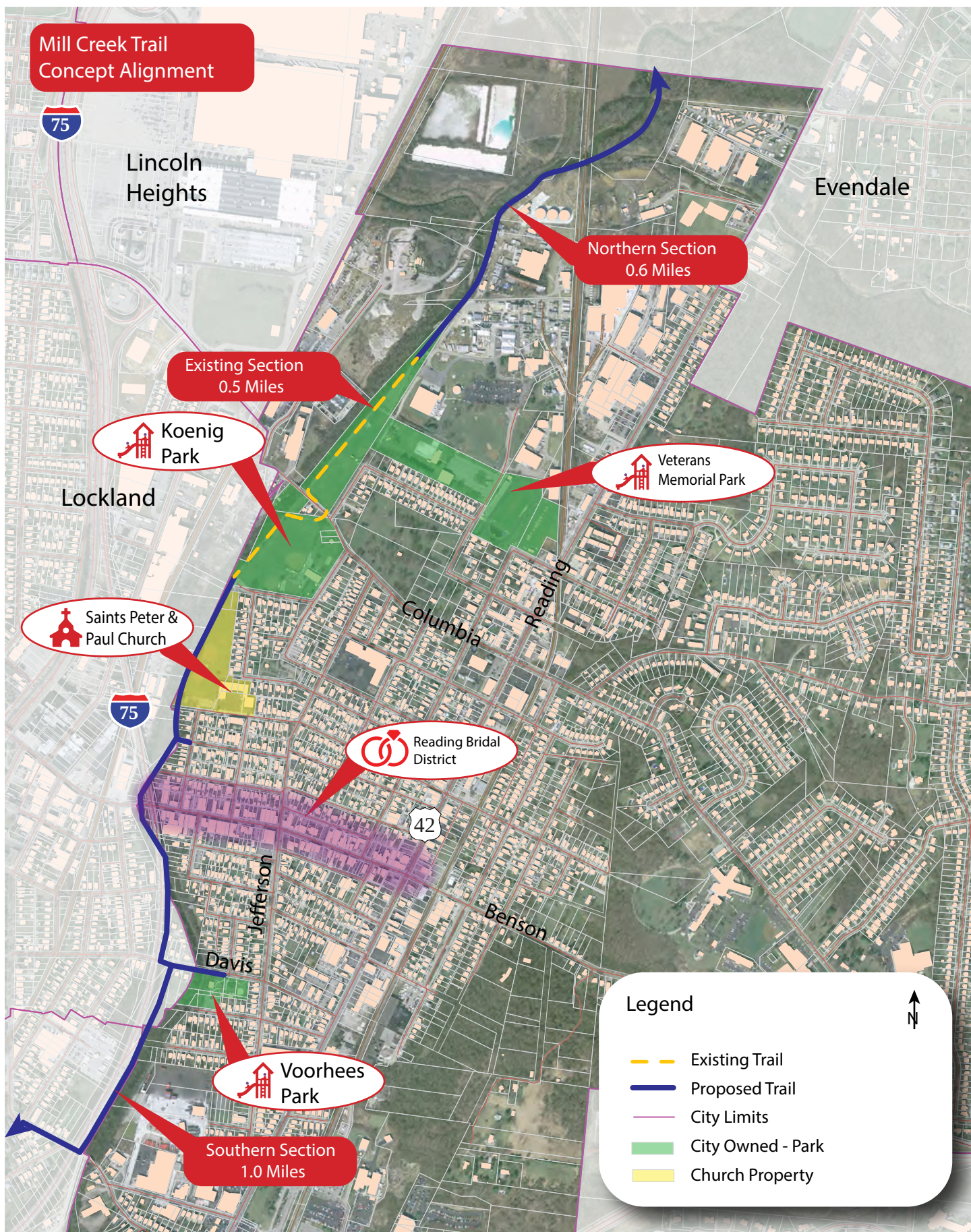
Local Connections

Connecting the Pieces

The City should continue to install trail segments along Mill Creek as it has done successfully in recent years and seek to pair recreational improvements with planned flood mitigation projects identified in the 2017 Flood Control Plan.

The next four pages illustrate a conceptual alignment for the a potential greenway through the City limits. This concept is intended to be a starting point for future planning with property owners, stakeholders and potential project partners. A more detailed plan would need to be developed and refined in future preliminary engineering and design efforts.





Northern Section - 0.6 Miles

This section links the Village of Evendale to existing multi-use trails within Veterans Memorial Park and Koenig Park. Though a short section of trail, this section could be expensive as this alignment will require a bridge to cross both the Mill Creek and the existing railroad tracks. Easements along private industrial property will be required as well as impacts to the Mill Creek's Floodplain.

Evendale

Private Easements Needed

Assess Impacts to Flood Plain

Run Trail Along Edge of Property

Alt. Trail Alignment to Reading Road

City-Owned Property

Private Easements Needed



Need to Cross Active Railroad



Link to Recently Extended Multi-Use Trail

Koenig Park

Reading

Southern Section - 1.0 Miles

This section would link Veterans Memorial Park and Koenig Park to The West Fork Mill Creek Greenway in Arlington Heights. The trail in this section meanders through the City of Reading, Lockland and Arlington Heights so coordination between each entity will be critical to moving this section forward. This section takes advantage of public land, right-of-ways and institutional land to establish an alignment, lessening the need for easements.



Connect
to Existing
Trail



Private
Easements
Needed

Lockland

Koenig
Park

Mill Creek

Saints
Peter &
Paul
Church

Jefferson

Pearl

Mill

Pike

Reading Bridal
District

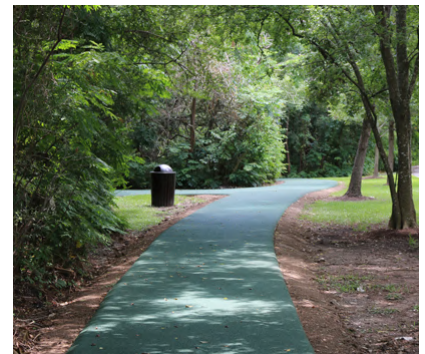
Benson



Use Existing Roadway Right of Way at
Pearl/Mill Intersection to connect
neighborhood residents to trail

Pervious Trail Pavements Mitigating Stormwater Impacts

There are many pervious pavement options to minimize stormwater runoff along the Mill Creek Greenway. One such option is rubber trails (pictured right) which are easy to install and replicate asphalt, designed to offer recreational users a low-impact, good traction, firm but resilient surface. A single layer system made from 100% post-consumer recycled rubber from tires in a large crumb format creates a very porous surface allowing for rapid rainwater dispersion and quick drying. By allowing rainwater to penetrate through the surface, the run-off is greatly reduced and the water is allowed to disperse throughout the subsoil and provide needed sustenance for trees and shrubs.



Example of a pervious
rubber trail surface



FOCUS AREA: NORTH READING ROAD

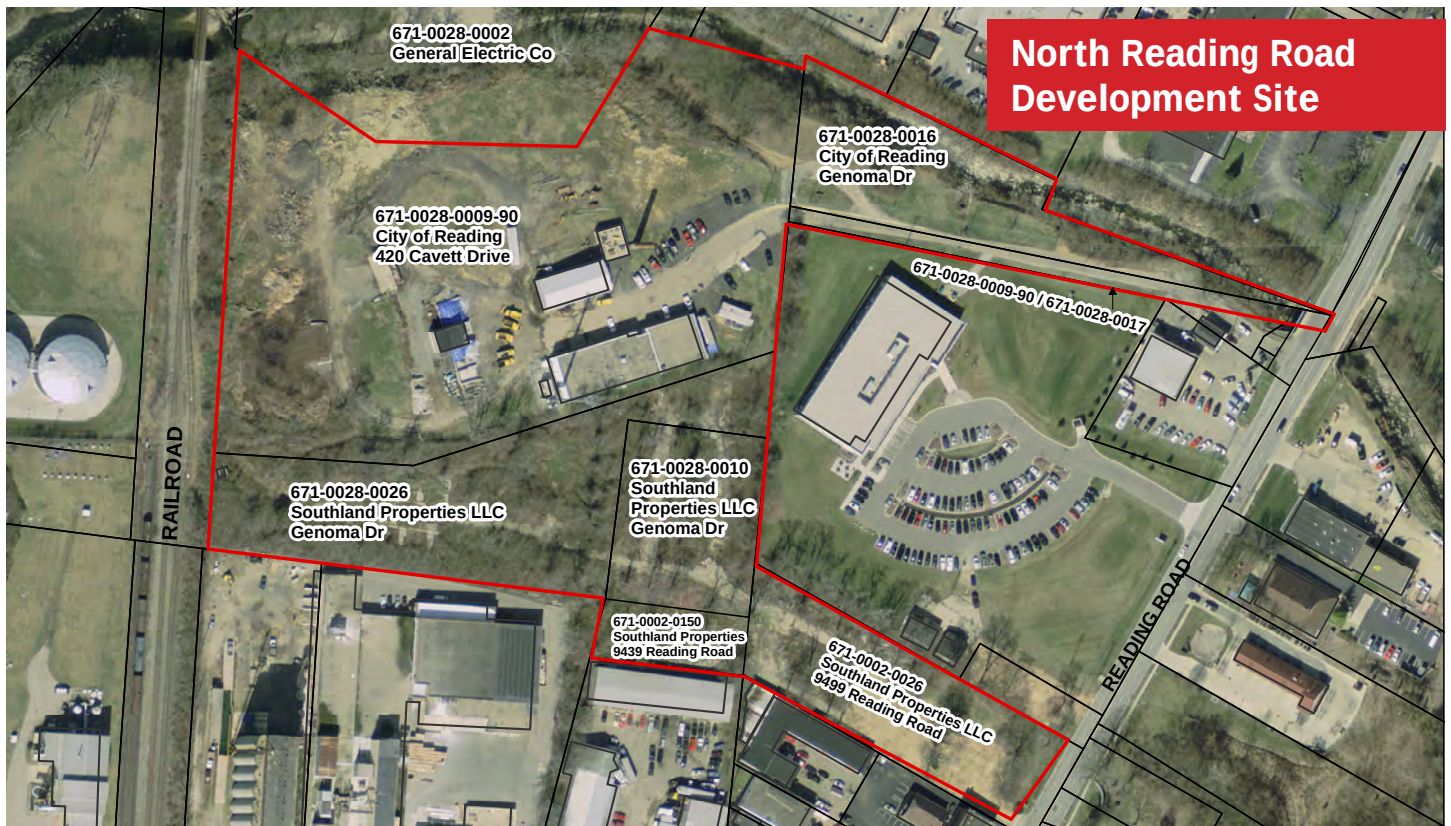
Industrial Development

Leveraging Private and City-owned Property

As a First Suburbs community, Reading has little vacant land available for development. Therefore, the City has developed strategies to redevelop underutilized properties. One such opportunity for redevelopment is an approximate 11.4-acre assemblage of land located on the west side of Reading Road (U.S. 42) at the city's northern boundary, just south of the Village of Evendale. The site includes a 6.38-acre City-owned property and a 5-acre General Tool Company property.

The 6.38-acre City-owned property is zoned "Public and Institutional" but is recommended to be rezoned "Light Industrial." The 5-acre General Tool property is currently zoned "Business B" along Reading Road. The back portion is zoned "Light Industrial."

The City of Reading and the General Tool Company should continue exploring opportunities to engage public and private partners in the redevelopment of the site to expand the City's municipal tax base by facilitating the retention and expansion of an existing company and the potential attraction of new businesses.





SUMMARY & NEXT STEPS

Summary Matrix: Citywide Issues

Citywide Issue	Goal	Strategy
Housing	Preserve quality of housing stock to ensure strong neighborhoods and a housing mix attractive to people of all ages.	Encourage homeownership through available local/regional partner programs. Increase residential code enforcement efforts. Expand housing options for senior living.
Walkability	Create an inviting pedestrian experience along the City's primary thoroughfares, especially Reading Road, in the vicinity of Downtown.	Pursue grant funding (e.g. OKI Transportation Alternatives Program) for eligible enhancements. Work with ODOT and Reading Community Schools to prepare a School Travel Plan after the opening of the new PK-12 school.
Greenspace	Expand natural areas and recreation opportunities across the City to enhance quality of life and increase surrounding property values.	Continue to enhance existing neighborhood parks as funds become available. Pair recreation improvements with ongoing regional greenway and flood control projects/initiatives.
Flooding	Reduce the risk of flooding within the base of the Mill Creek Valley.	Continue working with regional watershed partners to advance the Flood Control Plan. Engage a consultant to perform hydraulic modeling.
Healthy Living	Increase resident access to healthy foods locally.	Explore opportunities to leverage Healthy Food Financing Initiative (HFFI) funding assistance for the developer and/or operator of a grocery store.
Municipal Revenue	Maintain and expand the City's tax base to ensure the continued provision of quality services.	Continue to utilize CIC to take a proactive role in catalytic development projects. Continue to leverage incentive offerings (e.g. CRA, TIF, PACE, Enterprise Zone) to prospective developments that provide long-term increases to the local tax base. Continue working with regional/state partners to market available properties to site selectors.
I-75 Thru the Valley	Leverage operational enhancements to the Interstate Freeway System to provide enhanced access to the City.	Work with ODOT to identify opportunities to provide new wayfinding signage along the reconstructed I-75 and local street grid that directs motorists to destinations in Reading, particularly the Bridal District.
Duke Energy Pipeline	Stop construction of the proposed gas transmission pipeline through Reading, and if it is routed through the City, work to mitigate its impacts on the community.	Continue to oppose OPSB approval of the "Alternate Route" alignment through Reading. If the "Alternate Route" is approved by OPSB, work to mitigate its impacts by advocating that the pipeline be routed to minimize impacts to local residents and businesses.

Summary Matrix: Focus Areas

Focus Area	Goal	Strategy
South Reading Road Corridor	Eliminate blight and create a more cohesive land development pattern south of Galbraith Road.	Partner with neighboring jurisdictions to advance consistent light industrial zoning in accordance with Reading Road Corridor Plan and access funding for roadway and streetscape improvements.
Galbraith Gateway	Create a more welcoming gateway to the City from the freeway system.	Apply zoning overlay with consistent access management and streetscape design standards.
Reading Bridal District	Retain, expand, and attract businesses and enhance the streetscape and storefronts in North America's largest Bridal District.	Pursue funding for streetscape enhancements. Assist small and disadvantage businesses with startup capital and education/training. Consider creating a historic district and/or DRD to leverage funding assistance for storefront renovations, aesthetic enhancements, and marketing/promotion.
Downtown Mixed-Use District	Create a welcoming central business district and civic node in the heart of the Reading Road Corridor	Consider expanding District boundaries where buildings are already fronting Reading Road to create a larger, more cohesive district. Monitor vacant, nonconforming structures.
Hill Street Property	Capitalize on a unique greenfield opportunity to leverage a 38-acre undeveloped site overlooking Mill Creek Valley.	Apply a PUD Overlay to the site for a mix of residential and commercial/office uses. Work with future developer to leverage future increase in property tax values to fund infrastructure improvements.
Life Sciences Campus Expansion	Attract high-paying biotech industry sector employment to 14-acre Jobs Ready Site.	Continue marketing property to prospective site selectors. Maintain current Research & Development zoning classification.
Brownfield Revitalization	Remediate existing brownfield sites to return land to productive use free of environmental encumbrances.	Continue leveraging US EPA grant as part of ongoing cleanup efforts of contaminated sites citywide.
Potential School Adaptive Reuse	Coordinate with Reading Community Schools to determine highest and best use of schools to be vacated after new PK-12 school opens.	Maintain existing Public Use zoning or rezone school properties to be vacated to residential classification consistent with surrounding neighborhoods.
Mill Creek Greenway	Connect to emerging regional trail network along Mill Creek.	Partner with local, regional, and state partners to obtain funding for phased trail improvements.
North Reading Road Corridor	Repurpose vacant/underutilized land to expand local employment and tax base.	Partner with local property owners and CIC to explore private development interest in the site and public agency infrastructure assistance.

PRIORITIZE INVESTMENTS



Project Prioritization

Administration and City Council should meet after adoption of the Comprehensive Plan to prioritize near-term and longer-term projects based on current financial considerations, funding opportunities, market demand, and partner interest.

LEVERAGE OPPORTUNITIES



Implementing the Vision

Each month Planning Commission should have a recurring agenda item to discuss Comprehensive Plan Implementation and capitalize on the latest opportunities to advance strategic initiatives and leverage public-private investment.

INCENTIVIZE BUSINESS GROWTH



Financial Incentives for Business Growth

The City should take full advantage of the financial incentive tools at their disposal to encourage business growth within the community (see matrix on the pages that follow).

UPDATE DEVELOPMENT REGULATIONS



Zoning Code Update

A holistic review and rewrite (where applicable) of the City's Zoning Code is encouraged post-Plan adoption in order to establish the regulatory framework that ensures future development complies with the vision of the Comprehensive Plan. Interim amendments to the existing Zoning Code may be warranted in priority development areas.

MONITOR & RECALIBRATE



Monitoring Success

City Council should conduct quarterly reviews of progress made towards implementing the Plan. The following questions should frame this discussion:

- Did we achieve the goals we set out to?
- What went well and what were the challenges?
- What improvements should we make and how?

Based on the quarterly reviews, reprioritization of projects and adjustments to strategies may be necessary.

Summary Matrix: Financial Incentives

Program	Description
629 Roadwork Development Fund	Offers funds for public roadway improvements, including engineering and design costs, for projects primarily involving manufacturing, research and development, high technology, corporate headquarters, and distribution activity.
Community Improvement Corporation (CIC)	Utilize Reading CIC to take a proactive approach to site assembly for catalytic redevelopment by acquiring and land-banking strategic parcels.
Community Reinvestment Area (CRA)	Continue to provide property tax abatements on improved value of real property for designated residential, commercial and/or industrial projects through City's established Reading Road CRA.
Cooperative Economic Development Agreements (e.g. JEDD)	Explore opportunities for future Joint Economic Development Districts (JEDD) with unincorporated neighboring political jurisdictions (i.e. Sycamore Township).
Downtown Redevelopment District (DRD)	Leverage future increase in property tax values for state/nationally-listed historic buildings. The Ohio General Assembly recently enacted H.B. 233 which enables municipalities to create Downtown Redevelopment Districts (DRD). A DRD functions similar to a TIF Incentive District, but offers municipalities additional options in funding projects and programs with funds generated by the DRD.
Enterprise Zone	Work with HCDC to grant tax incentives to non-retail enterprises that agree to establish, expand, renovate, or occupy a facility within a county-designated enterprise zone and agree to retain or create employment at the project's location.
Foreign Trade Zone	Work with Greater Cincinnati FTZ No. 46 to help regional businesses compete in the global marketplace through the elimination, deferral or reduction of customs duties on imported and exported/re-exported merchandise.
Historic Tax Credits	Federal and state tax credits are available for the rehabilitation of state/nationally-listed historic buildings. A tax credit is a dollar-for-dollar reduction in the amount of taxes owed.
Industrial Development Bonds	The Port issues tax-exempt bonds to facilitate economic and industrial development. Bonds are used to provide money for the acquisition, construction, rehabilitation, and equipping of manufacturing and processing facilities for private companies.
Innovation Ohio Loan Fund	Provides loans for acquisition, construction and related capital costs of technology, facilities and equipment purchases.

Summary Matrix: Financial Incentives

Program	Description
Jobs Creation Tax Credit	Is a refundable tax credit for companies creating new jobs in Ohio. Must meet minimum investment, payroll and jobs thresholds to be eligible and final approval from the Ohio Tax Credit Authority is required.
JobsOhio Economic Development Grant	Promotes economic development, business expansion and job creation by providing funding for eligible projects in the State of Ohio.
JobsOhio Growth Fund Loan	Provides capital for expansion projects to companies that have limited access to capital and funding from conventional, private financing sources.
JobsOhio Research and Development Grant	Facilitates the creation of corporate research and development centers in Ohio to support the development and commercialization of emerging technologies and products.
JobsOhio Revitalization Program	Offers loans or grants to revitalize sites in preparation for end-users who will create jobs in the State of Ohio.
JobsOhio Workforce Grant	Promotes economic development, business expansion and job creation by providing funding to improve Ohio worker skills and abilities.
Municipal Income Tax Rebate	Provide an incentive, allowable under Ohio Revised Code 718.15, to new or existing businesses within city limits which are creating new, full-time jobs. Qualified companies may be eligible for a non-refundable income tax credit against their for-profit or individual income tax. The rate and term of the credit is negotiated by the city administration and ultimately approved by city council (or its designated municipal income tax credit advisory council) on an individual basis.
Ohio Enterprise Bond Fund	Provides revenue bond financing through an S&P-rated fund, whereby proceeds from bond sales are loaned to companies for fixed-rate, long-term capital asset financing.
Ohio Regional 166 Loan Program	The Ohio Regional "166" Loan Program assists growing businesses in acquiring machinery, equipment and real estate through a partnership between business owners, conventional bank financing and HCDC. The 166 Loan is an attractive, fixed-interest rate loan with a lower down payment. The Program offers up to a 15-year term for real estate and up to a 7-year term for machinery and equipment (unless appraised for a longer life). Monthly payments are lower, so businesses can keep their cash for working capital. There is no prepayment penalty.

Summary Matrix: Financial Incentives

Program	Description
PACE / Green Building	Property owners in Ohio who take advantage of PACE funding opportunities may use the proceeds for a wide variety of energy-related improvements. Bonds are repaid through an assessment on the owner's property taxes over a period of up to 30 years. A key benefit of PACE is that it enables local governments to issue bonds to fund improvements without requiring the borrower or the sponsoring local government to pledge its credit. This structure also allows for the repayment obligation to transfer automatically to the next property owner if the property is sold.
Research and Development Investment Loan Fund	Provides loan financing for projects primarily engaging in research and development activities.
Research and Development Investment Tax Credit	Provides a non-refundable tax credit for qualified research and development expenses.
Revolving Loan Fund (RLF)	Establish a RLF to achieve the expansion and diversification of the City's economic base and to create increased employment opportunities and provide gap financing, usually below market rates, where traditional lending is unavailable or not sufficient. As the loans are repaid, with interest, the RLF money becomes available to lend to the next business in need of financing.
SBA 504 Loan	The U.S. Small Business Administration (SBA) 504 loan program provides small and medium-size businesses with long-term, low, fixed-rate financing for owner-occupied commercial real estate and heavy machinery projects. The inspiration behind the SBA 504 loan is to promote business investment and job creation by providing access to low down payment financing, so that small businesses can preserve cash to operate their business.
SBA Intermediary Lending Program (SBA-ILP)	Entrepreneurs in Greater Cincinnati have a new opportunity to access much needed capital, despite a still struggling economy. HCDC is one of 37 lenders nationwide to be selected by the SBA to administer the second round of loans under a new pilot program designed to help small businesses start and expand. The SBA's Intermediary Lending Pilot Program (SBA-ILP) allows HCDC to make loans up to \$200,000 to small businesses that may not be able to obtain conventional financing.