

Housing Working Group

The Choice Neighborhood housing working group has come together to build off existing neighborhood plans and initiatives that are underway and best-position the Choice Neighborhood Initiative (CNI) to prioritize housing strategies in the Junction neighborhood that value assets, acknowledge challenges, and maximize opportunities.

The core values of the CNI housing working group are:

- preventing displacement of long-term homeowners,
- accessing capital to drive neighborhood stability and amenities,
- connecting residents to services to ensure housing stability,
- expanding affordable housing opportunities, and
- creating linkages between the Junction neighborhood and the broader Toledo community.

The Junction neighborhood is a six-block area bordered by Nebraska Avenue to the south, Belmont Avenue to the north, City Park Avenue to the west, and Collingwood Boulevard to the east. The challenges the Junction neighborhood faces are similar to those of Toledo as a whole and other mid-size legacy communities: population loss, vacancy, and poverty. The Junction's assets include two significant parks—Savage and Gunckel—that provide recreational programming for youth, its rich history, with deep roots in the Black ownership, pride, and resilience that also characterizes today's residents and stakeholders, and The Junction Coalition, a coalition of resident leaders working together to surface community priorities, leverage public-private partnerships, and attract investment. Community development research in other legacy communities indicates that building from local assets such as these will help address the racial wealth, health, and opportunity gaps in the community and attract new residents.

To address market conditions within the neighborhood and leverage partners, resources, and opportunities, the CNI housing working group recommends focusing on the following objectives:

- creating healthy housing options and addressing existing conditions through home repair/renovation,
- increasing neighborhood density and access to affordable housing,
- enhancing green space development and recreational programming, and
- investing in entrepreneurship, small business, and commercial districts.

Bridging the physical and social connections to Downtown and the adjacent neighborhoods is important to the continued health and vibrancy of the Junction neighborhood. Public investments to achieve community safety, increase walkability, and enhance infrastructure both within the neighborhood and to Downtown will be key investments. The CNI Junction Initiative will foster partnerships with Metroparks, Toledo Museum of Art, and other community partners to increase program offerings for the community.

Land Bank's Junction Greening Action Plan

The Lucas County Land Reutilization Corporation (Land Bank) is currently piloting a program in the area of the Junction bounded by Collingwood, Nebraska, City Park, and Belmont, described as the "Collingwood / City Park Corridor". The goals of the program are to repurpose vacant lots and support reuse strategies pursuant to the Junction Master Plan.

The Land Bank is working with residents and neighborhood partners to repurpose and maintain vacant land in the Junction neighborhood consistent with the recommendations of the Junction Neighborhood Master Plan (the "Junction Plan"), informed by the Open Space Action Plan compiled and published by the Center of Community Progress in 2016.

Understanding that the community would only achieve their goals through facilitating local control of vacant land. The Land Bank has used its unique tools to map and acquire all the vacant and tax delinquent land in the project area. Bringing these vacant lots under local control and having the ability to dispose of the properties in a nimble and flexible way will allow them to be used by the community in the following ways:

1. *Getting lots into the community's hands.* After gaining ownership of available lots, the Land Bank will work to identify side lot purchasers for vacant land it acquires, with the goal of transferring or leasing vacant land to neighborhood residents, churches, and community stakeholders. Establishing community ownership or control is the highest and best use for most vacant lots.
2. *Greening, beautification, and maintenance.* The Land Bank and community will improve and maintain vacant lots through greening, beautification, and regular maintenance. Native plantings and traditional landscaping will improve the natural beauty of the land and surrounding area, lower maintenance costs, reduce storm water runoff into Lake Erie, and provide other benefits. Regular maintenance will cut down on nuisance conditions like tall grass, weeds and litter.
3. *Reestablishing a street tree canopy.* The City of Toledo will help to reestablish the street tree canopy that once existed in the neighborhood. Trees will reduce air pollution, provide shade, and help beautify the neighborhood.
4. *Future Housing Redevelopments -* Vacant land will be readily available for future housing to meet the needs of the Junction community.

Stra Code Enforcement

The known fact is, code enforcement policies and practices can or do inadvertently penalize and displace vulnerable populations, particularly low-income communities of color. Developing and implementing a code compliance strategy is key to Junction, improving the quality of life for its residents and improving the housing conditions and eliminating blight. The strategy should encourage code compliance **rather than** enforcement through increased investment, prevention through education, and meaningful civic engagement.

Maumee Valley Habitat for Humanity (MVHFH) currently has several programs that address some of the Neighborhood Challenges and Opportunities identified by the Housing Working Group:

- Roof Replacement: Replaces roofs for qualified homeowners at little or no cost to the homeowner.
- Owner-Occupied Rehab: Addresses code violations in owner-occupied homes including Lead Remediation. Homeowners are given a forgivable mortgage for the costs of the repairs.
- Home Ownership: Qualified Future Homeowners get the opportunity to purchase a market-rate, new or completely-renovated house from MVHFH with a 0% mortgage. While in the program, Future Homeowners receive training in home finances, small home repairs, etc. so they can be self-sufficient homeowners.
- MVHFH is adopting a neighborhood focus for all their programs. The entire Junction neighborhood, including the Junction East Side Housing Collaborative area, will be one neighborhood where we dedicate a significant amount of our resources. We also plan to strengthen our Community Outreach activities to promote our programs, answer questions, and to identify qualified homeowners.