

NEIGHBORHOOD PLAN COMMITTEE;

FIRST MEETING; 4/12/22

AGENDA

1. Introductions
2. Review of Choice Neighborhood Goals and Guidance
3. Review of Plan-Making Process
4. Review of Schedule
5. Roles and Responsibilities
6. Review of Working Group Input
7. Resident Needs Assessment Input
8. Discussing “the basics”
9. Home Ownership and Wealth Building
10. Discussion of Goals, Strategies and Projects
11. Relating Neighborhood Plan Projects to the Physical Plan



1. Introductions

Neighborhood Plan Committee Membership

Community Stakeholders

To Be Completed

Residents

To Be Completed



Camiros; Planning Coordinator

Bill James
Katie Reigstad

Lucas Metropolitan Housing

Kattie Bond





2. Review of HUD's Choice People Plan Goals & Guidance

The specific Neighborhood Plan objectives from the 2020 NOFA are:

Neighborhood: Create the conditions necessary for public and private reinvestment in distressed neighborhoods to offer the kinds of amenities and assets, including safety, good schools, and commercial activity, that are important to families' choices about their community.

- 1. Private and Public Investment in the Neighborhood.** The neighboring housing has a very low vacancy/abandonment rate, the housing inventory is of high quality, and the neighborhood is mixed income and maintains a mixture of incomes over time.
- 2. Amenities.** The distance traveled from the neighborhood to basic services is equal to or less than the distance traveled from the median neighborhood in the metropolitan area. Basic services include grocery stores, banks, health clinics and doctors' offices, dentist offices, and high-quality early learning programs and services.
- 3. Effective Public Schools:** Public schools in the target neighborhood are safe and welcoming places for children and their families. In addition, schools have test scores that are as good as or better than the state average or are implementing school reforms that raise student achievement over time and graduate students from high school prepared for college and a career. (This is being addressed in the People Plan)
- 4. Safety:** Residents are living in a safer environment as evidenced by the revitalized neighborhood having significantly lower crime rates than the neighborhood had prior to redevelopment and maintaining a lower crime rate over time.



3. Review of the Plan-Making Process

Phase 1: Review Goals, Strategies and Projects. In this phase, the Project Team, led by Camiros, will review existing material provided by the Working Groups and form consensus around the ***core ideas*** for organizing the “Neighborhood Plan.” The ***anticipated outcomes*** of these core ideas would also be discussed. The result of the meeting would be a consensus on the broad ideas upon which the Neighborhood Plan would be based with discussion of the finer grain strategies and projects.



3. Review of the Plan-Making Process

Phase 2: Draft Neighborhood Plan. The second phase would be the formulation and presentation of **draft proposals and recommendations**. These draft plans would represent about **50% development** of the proposals and recommendations. As **"in-progress" recommendations**, these proposals will still be in **a formative stage** where additional input and refinement can be offered. Discussion would be focused to fully develop these proposals and recommendations through **brain storming and consensus-building**. Proposals and recommendations should align with the overall direction of the Plans. Significant revision and refinement of draft proposals and recommendations should be expected.



3. Review of the Plan-Making Process

Phase 3: Final Neighborhood Plan. With the input gained from the Phase 2 meetings, and the advice and input of the Project Team, Camiros, will refine the draft proposals and recommendations into **a definitive action agenda**. These final proposals and recommendations will be presented to the People Plan Committees and discussed to **identify ideas for further refinement**. Given the significant level of refinement in the proposals and recommendations going from draft (50%) to final (90%), discussion should focus on refinement. *The actual preparation of the Plan document will take place after the third round of committee meetings. The Neighborhood Plan Committee will be asked to review the Draft Neighborhood Plan document to ensure it represents the direction of the Committee and Community.*



4. Review of Schedule

<i>Phase 1: Goals, Policies and Approaches;</i>	<i>April 11</i>
<i>Phase 2: Draft Plan proposals;</i>	<i>early May</i>
<i>Phase 3: Final Plan proposals;</i>	<i>early June</i>
<i>Steering Committee Review</i>	<i>mid June</i>
<i>Draft Transformation Plan</i>	<i>June 30</i>



5. Roles and Responsibilities

ORGANIZATION

***Camiros,
Project Coordinator;***

Project Team;

Working Groups;

Plan Committees;

Steering Committee;

ROLE/RESPONSIBILITIES

a) serve as technical resource; b) interpret local input; c) final responsibility for plan content; d) planning process facilitator; e) produce the Plan

City, LMH, Junction Coalition and Camiros staff; serve as technical working group

a) assess assets, opportunities, and issues within defined Topic Areas; b) provide "point of departure for Plan Committees

a) assess material from the Working Groups; b) reassess goals, policies and approaches to the Plan; c) provide input to Planning Coordinator; d) review/comment on draft/final Plan

a) serve as principal review body; b) monitor the CNI process and provide input to Project Team; c) provide review of People, People & People Plans; d) assist with Plan implementation

6. Review of Working Group Input



WORKING GROUP INPUT MOST RELEVANT TO THE NEIGHBORHOOD PLAN

TRANSPORTATION WORKING GROUP

(transportation affects neighborhood livability)

ECONOMIC DEVELOPMENT WORKING GROUP

(economic environment affects Neighborhood development)

PUBLIC SAFETY WORKING GROUP

(neighborhood safety affects neighborhood livability)

6. Review of Working Group Input



ECONOMIC DEVELOPMENT WORKING GROUP

Four Major Proposals:

- Junction Business Association
- Creation of a Junction "Future Fund"
- Food Entrepreneurship Incubator with Marketplace
- Ecommerce Center

Potential Additional Economic Development Tools:

- Brownfield Remediation & Building Demolition and Site Revitalization Programs
- Minority Business Direct Loan Program
- Community Reinvestment Act Funding/Incentives
- Tax Increment Financing
 - Works best in distressed areas with rising property values
 - Can provide development incentives
 - Provides funds for infrastructure improvements



7. Reviewing Input from the Resident Needs Assessment; Neighborhood Plan Input

- Most residents find the concept of mixed-income housing appealing.
- Many people without cars finding getting around town difficult.
- Many people are interested in enhanced bike/ped facilities.
- Junction's biggest asset is its location; centrally located & good access to the Interstate Highway system.
- The history and heritage of Junction is important to residents.
- Crime/public safety is a problem and people want to see improvement.
- People want more stores/shops in the Junction Neighborhood.



8. Discussing “the Basics”

- A. Why does HUD insist on mixed-income development and mixed-income communities?
- B. How would the Junction Neighborhood be different as a mixed-income community than it is today?
- C. What does a “neighborhood of choice” mean and why is it important?
- D. Why is attracting market-rate development important?
- E. If new single family homes were built on the vacant lots in the neighborhood, who would occupy those new homes?



9. Homeownership and Wealth

A relevant study was recently published by the National Association of Realtors

2022

Housing Wealth Gains for the
Rising Middle-Class Markets

National Association of REALTORS® Research Group

This topic appears to connect the interests of the People Plan Committee with those of the Housing Plan Committee. It also relates to the Neighborhood Plan Committee in terms of Economic Development.



10. Discussion of Goals, Strategies and Projects for the Neighborhood Plan

Goals: *The broadest expressions of aspirations for the Neighborhood and its People.*

Strategies: *Ways to achieve goals.*

Projects: *Specific initiatives that align with a strategy.*

10. Discussion of Goals, Strategies and Projects for the Neighborhood Plan



GOALS

- ***Foster new investment*** in the Junction Neighborhood in housing, businesses, public facilities and infrastructure.
- ***Create a Land Use Plan*** for the Junction Neighborhood that aligns with the vision.
- Plan for the ***addition of new amenities*** that will make the Junction Neighborhood a desirable 21st Century Urban Neighborhood.
- Make the Junction Neighborhood recognized as a ***safe neighborhood***.
- Provide ***transportation services*** and facilities commensurate with the vision of a 21st Century Urban Neighborhood.

10. Discussion of Goals, Strategies and Projects for the Neighborhood Plan



GOAL: Foster new investment in the Junction Neighborhood.

- a) Recognize that a coordinated, holistic approach is needed to foster broad-based reinvestment.
 - 1) Achieve alignment between the People, Neighborhood and Housing Plans of the CNI Transformation Plan.
 - 2) Achieve alignment between the CNI Transformation Plan and other relevant public policy documents.
 - 3) Formulate an improvement agenda that will induce existing residents to stay and new residents to move to Junction.

- b) Create a positive branding campaign for the Junction Neighborhood.
 - 1) Branding and signage program
 - 2) Create a Junction Gateway Area at I-75
 - 3) Customize public facilities (bus shelters, etc.) to reinforce the Junction Brand

10. Discussion of Goals, Strategies and Projects for the Neighborhood Plan



GOAL: Foster new investment in the Junction Neighborhood; continued:

- c) Maximize use of public economic development tools and incentives.
 - 1) Perform a feasibility study on establishing a TIF District within the Junction Neighborhood.
 - 2) Look for ways to access relevant grant programs.
 - 3) Assess how the NRSA district can be used most effectively.

- d) Create an expectation of rising property values.
 - 1) Create an environment for positive price appreciation of residential property.
 - 2) Attract further high-quality public investments.
 - 3) Effectively mitigate potential neighborhood threats.



10. Discussion of Goals, Strategies and Projects for the Neighborhood Plan

GOAL: Create a Land Use Plan for the Junction Neighborhood that aligns with the vision.

- a) A welcoming, mixed-income community;
- b) A current urban neighborhood;
- c) Strong link to downtown Toledo;
- d) Provides a range of housing types but respects the neighborhoods heritage of single family homes;
- e) A neighborhood with a full complement of supportive services;
- f) Neighborhood stores, shops and services; and
- g) A culturally rich neighborhood.



10. Discussion of Goals, Strategies and Projects for the Neighborhood Plan

GOAL: Plan for the addition of new amenities .

- a) Make Swann Creek a major new amenity that connects to downtown Toledo.
- b) Upgrade major streets in the neighborhood.
- c) Add new open space in strategic locations and upgrade existing parks.
- d) Add state-of-the-art pedestrian and biking facilities.
- e) Partnership with the Toledo Museum of Art.
- f) Other amenities.



10. Discussion of Goals, Strategies and Projects for the Neighborhood Plan

***GOAL: Create a safe neighborhood:
(overlap with People Plan)***

- a) Reduce vacant lots and buildings that can attract criminal activity;
 - 1) Request that the Land Bank and/or City Building Dept. assess all vacant buildings to determine which should be demolished.
 - 2) Demolish dilapidated buildings.
 - 3) Create Neighborhood Blight Committee.
 - 4) Seek grant funding for demolition.
 - 5) Create media campaign/awareness program.
 - 6) Accelerate Housing Court action for demolition.

10. Discussion of Goals, Strategies and Projects for the Neighborhood Plan



GOAL: Create a safe neighborhood:

- b) Improve property maintenance to signal that residents care about the neighborhood and will not tolerate criminal activity;
 - 1) Seek grant funding for cleanup of neglected properties.
 - 2) Create media campaign around neglected properties.
- c) Involve the Toledo Fire Department and neighborhood fire station in community-oriented safety meetings/activities;
 - 1) Build a new fire station, which should include neighborhood safety functions.
- d) Improve lighting on neighborhood streets and alleys to help create a safe environment;
 - 1) Control overgrowth of trees/shrubs, which obscures lighting.
 - 2) Add LED lighting on high-traffic streets.
 - 3) Add decorative lighting on residential streets.

10. Discussion of Goals, Strategies and Projects for the Neighborhood Plan



GOAL: Create a safe neighborhood:

- e) Establish/elevate community policing programs;
 - 1) Establish a de-escalation program to reduce violence.
 - 2) Expand Police Athletic League (PAL) programming.
 - 3) Create mentoring program similar to PS419
- e) Increase police presence;
 - 1) Recruit neighborhood residents to become block watch leaders.
 - 2) Hire off-duty TPD officers to work in the neighborhood during evening/overnight hours.
 - 3) Hire more TPD officers to investigate violent crimes in the neighborhood specifically related to firearms.



10. Discussion of Goals, Strategies and Projects for the Neighborhood Plan

GOAL: Provide upgraded transportation services and facilities:

- 1) Provide pedestrian and bike facilities that make non-motorized transportation part of the Junction lifestyle.
- 2) Provide fast bus transportation to downtown Toledo and other major destinations.
- 3) Make bus stops/shelters an attractive element of the urban fabric.
- 4) Promote transit-friendly development practices to foster transit use.



10. Discussion of Goals, Strategies and Projects for the Neighborhood Plan

Are there other ideas for achieving the vision for the Neighborhood Plan?

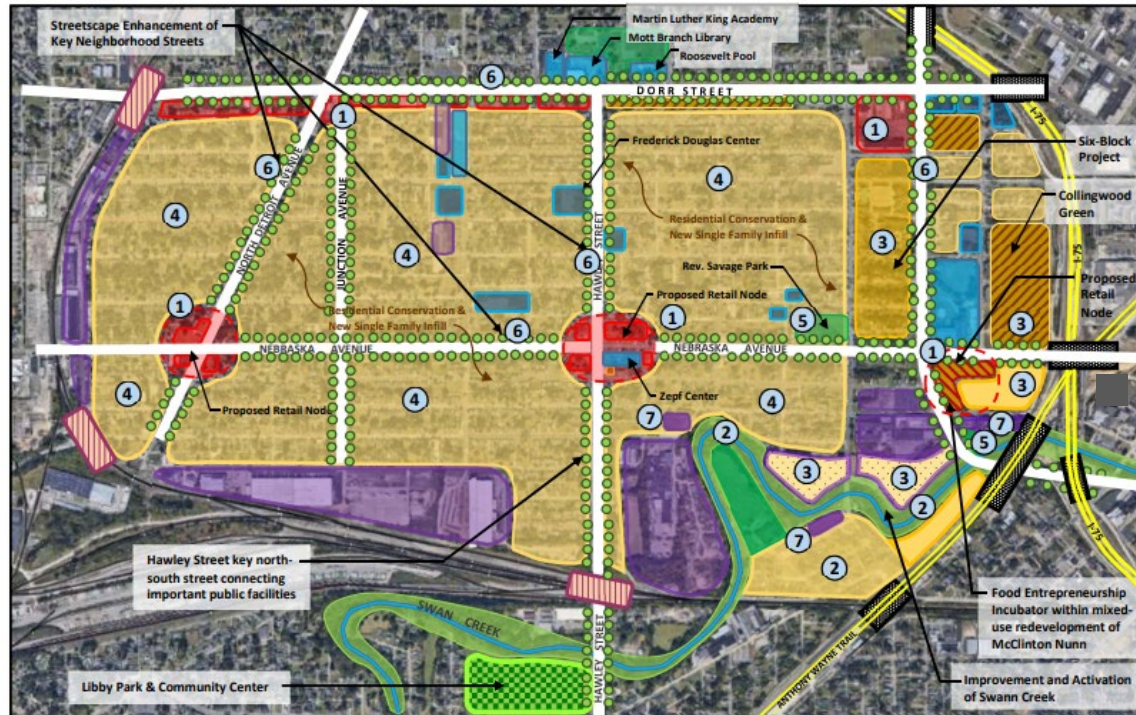
11. Relating Neighborhood Plan Projects to the Physical Plan

Where do the Neighborhood Plan Projects occur within the neighborhood?



NEIGHBORHOOD PLAN PROJECTS

1. Create Nodes of Retail
2. Make Swann Creek a Major Amenity
3. Attract New Residential Investment
4. Rehab Existing Housing & Infill Single Family
5. Upgrade Existing Parks & Add New Parks
6. Enhance Major Neighborhood Streets
7. Adaptive Reuse of Industrial Buildings for Residential Use



LAND USE LEGEND

SF Residential Conservation	Multi-Family Residential	Streetscape Enhancement
Neighborhood Commercial	Mixed-Use; Com/MF Res	Highway Overpass
Industrial	Industrial to Residential Redevelopment	Natural Open Space & Creek
Public	Residential Redevelopment	
Semi-Public/Institutional	Railroad Overpass	

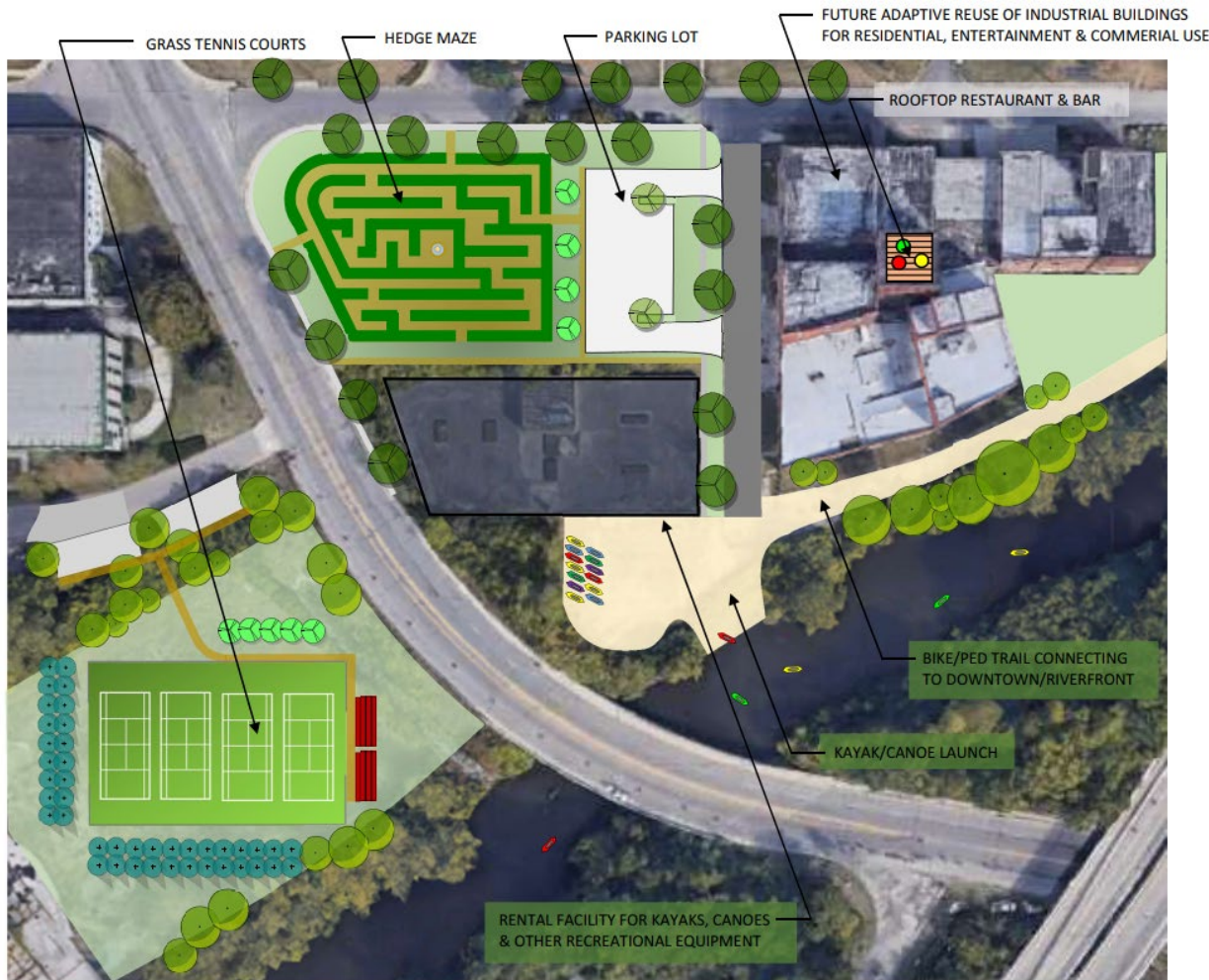
NEIGHBORHOOD TRANSFORMATION CONCEPT

- Neighborhood Plan Initiatives**
- See Plan for Locations
- 1 Create Nodes of Retail;
 - 2 Make Swann Creek a Major Amenity;
 - 3 Attract new Residential Investment;
 - 4 Rehab Existing Housing + Infill Single Family;
 - 5 Upgrade Existing Parks & Add New Parks;
 - 6 Enhance Major Neighborhood Streets;
 - 7 Adaptive Reuse of Industrial Buildings for Residential Use

camiros
APRIL 2022

Junction Neighborhood Choice Neighborhoods Plan, Toledo, Ohio

11. Relating Neighborhood Plan Projects to the Physical Plan



**Swann Creek
Activation Concept**

EARLY ACTION PROJECTS: SWAN CREEK ACTIVATION

1" = 100'

JUNCTION NEIGHBORHOOD CHOICE TRANSFORMATION PLAN



THANK YOU!

7. Reviewing Input from the Working Groups



ECONOMIC DEVELOPMENT WORKING GROUP

JUNCTION BUSINESS ASSOCIATION

Framing the issue:

Currently, the net worth of an African American Family is one-tenth of that of a white family. Historical data show that no progress has been made in closing the wealth gap in 70 years, according to Economists Moritz Schularick and Ulrike I. Steins. It is our plan to create a Business Association / Wealth Hub designed to close this gap. The Junction Hub will serve as a model for the type of sustainable transformation that needs to take place in African American Communities.

7. Reviewing Input from the Working Groups



ECONOMIC DEVELOPMENT WORKING GROUP

Junction Business Association, continuation

Desired outcomes/ improvements:

Creation of an in-let for founding of small businesses and pursuit of home ownership within the target area. Provide resources for businesses so that they are scalable within five years and bankable within seven to ten years. Offer full-scale financial education focused on entrepreneurship and home ownership. Provide support for business structuring, marketing and accessing capital.

Potential partners:

10 largest Corporations in the Toledo Region
Toledo African American Chamber of Commerce
Port Authority
Venture Capitalists
Toledo Urban Federal Credit Union
Huntington Bank
Small Business Development Center
City of Toledo

7. Reviewing Input from the Working Groups



ECONOMIC DEVELOPMENT WORKING GROUP

Junction Future Fund

Framing the issue:

There is a need to identify resources for a “future fund” to attract, retain and expand businesses in The Junction Neighborhood for generations to come.

Desired outcomes/ improvements:

Create a mechanism for affordable financing for businesses that may not qualify for traditional lending programs

Provide financial education and literacy programs specific to entrepreneurship.

Create Individual Development Accounts to incentivize personal development and business creation.

Potential partners:

Toledo-Lucas County Port Authority

Huntington Bank

City of Toledo

LISC (or other CDFIs)

Toledo Business Growth Collaborative/JumpStart

7. Reviewing Input from the Working Groups



ECONOMIC DEVELOPMENT WORKING GROUP

Junction Future Fund

Action steps for the proposal:

- Develop presentations and materials to describe existing programs
- Identify any gaps between existing programs and neighborhood need
- Find trustworthy champions who have successfully utilized the programs to can help promote the programs in the community
- Identify lending institutions/community partners with an ability to leverage various financing programs and options outside of the scope of traditional bank financing

Potential funding sources:

Toledo-Lucas County Port Authority:

- Pace Energy Program
- Micro Lending Program
- Revolving Loan Program
- Diversified Contractor Accelerator Program (DCAP)
- Community Economic Initiative

City of Toledo

Lucas County

Huntington Bank: Access to Capital/Lift Local Business Program

7. Reviewing Input from the Working Groups



ECONOMIC DEVELOPMENT WORKING GROUP

FOOD ENTREPRENEURSHIP INCUBATOR

Framing the issue:

Food entrepreneurship has expanded during the Covid emergency, with much of it being informal, without proper certifications, training or a licensed commercial kitchen in which to prepare product. The Junction Neighborhood is considered a food desert, with low availability of healthy food options. Additionally, the Ohio Restaurant Association reported that in 2019, 51% of dollars spent on food in Ohio were expended on prepared foods at restaurants. A facility where food entrepreneurs can prepare food in a licensed commercial kitchen and then sell products in a marketplace setting would meet multiple needs: job creation, wealth building, and access to healthy foods.

7. Reviewing Input from the Working Groups



ECONOMIC DEVELOPMENT WORKING GROUP

FOOD ENTREPRENEURSHIP INCUBATOR

Desired outcomes/ improvements:

Food entrepreneurship can be a path to economic self-sufficiency and wealth building. A measurable outcome will be the number of successful businesses created.

A food incubator will improve the quality of life in the Junction Neighborhood by providing access to healthy food and a place to gather around a shared table. By providing an opportunity to purchase quality food within the neighborhood, dollars spent will remain within the Junction Neighborhood.

Potential partners:

Center for Innovative Food Technology
Junction Economic Transformation Center
Junction Coalition
Toledo Urban Credit Federal
Toledo Lucas County Public Library
Jones Leadership Academy

7. Reviewing Input from the Working Groups



ECONOMIC DEVELOPMENT WORKING GROUP

FOOD ENTREPRENEURSHIP INCUBATOR

Action steps for the proposal:

Entrepreneurs:

Open Forum to inform the entrepreneur

Workshop sessions to educate the entrepreneurs about food service and business practices

Establish mentorships with local food producers

Finance the food entrepreneurs for product and personal equipment

Physical Facility:

Individual Bays for food production and supply storage, dry, refrigerated and freezer

Shared large equipment items such as hood and fryer, and dish wash area

Market area with refrigerated merchandisers and warmers.

Coffeehouse area

Point of sale equipment

Restrooms for both vendors and the public.

Parking

Possible kitchen gardens

Potential funding sources:

City of Toledo ARPA Funds Healthy Food Initiative and Vibrancy Initiative

Local Initiatives Service Corporation Healthy Food Programs

USDA Programs

7. Reviewing Input from the Working Groups



ECONOMIC DEVELOPMENT WORKING GROUP

ECOMMERCE CENTER

Framing the issue:

Lucrative opportunities exist in the ecommerce sector, with a relatively low cost of entrance, however there is insufficient access to capital, knowledge, and support for ecommerce ventures. Barriers to entry include the costs associated with operating an ecommerce business from home, as well as a lack of access to capital, mentorship and technical assistance in creating a business plan as well as a plan for growth.

Desired outcomes/ improvements:

The Ecommerce Center will reduce the barriers to entry and reduce operating costs for online selling by providing a shared packing and shipping space, with materials available at reduced prices due to bulk buying. Equally valuable outcomes will be the opportunity for entrepreneurs to receive sector-specific technical assistance and experience a supportive business networking environment. Of value to the neighborhood will be the creation of a commercial operation located within the neighborhood that will be resident focused.

Potential partners:

Bitwise
Ivy League
Will Lucas and other local technology based business owners
University of Toledo
Assets Toledo
Chambers of Commerce
Junction Coalition/ Junction Economic Transformation Center

7. Reviewing Input from the Working Groups



ECONOMIC DEVELOPMENT WORKING GROUP

ECOMMERCE CENTER

Potential partners, continued

Lucas Metropolitan Housing
City of Toledo
Lucas County Land Bank
Ohio Worker Owner Network
Corporate Sponsors
Toledo Lucas County Library

Action steps for the proposal:

Draft detailed plan
Engage Partners
Select location
Purchase Equipment
Staff the Center

Potential funding sources:

City of Toledo (Vibrancy Initiative programs can support building renovations)
Lucas Metropolitan Housing
ProMedica and other corporate interests
Philanthropic Organizations

9. Homeownership and Wealth



Relevant findings from the study include:

- *Homeownership is the primary source of wealth creation among families and results in many economic and societal benefits.*
- *Housing wealth is mainly built by price appreciation gains.*
- *Over the past 30 years, single-family existing-home sales prices have increased at an annual pace of 4.3%.*
- *Home prices have accelerated at a faster annual pace of 8.3% over the past 10 years.*
- *As of 2021 Q4, at the national level, a homeowner who purchased a typical single-family existing-home 10 years ago at the median sales price of \$162,600 is likely to have accumulated \$229,400 in housing wealth, of which 86% came from price appreciation.*

9. Homeownership and Wealth

Housing wealth gains for high, middle and low-income households:



- *As home prices have become less affordable, the distribution of Neighborhood wealth has worsened in the past decade, with low- and middle-income households sharing less of the Neighborhood wealth pie.*
- *Of the \$8.2 trillion in housing wealth accumulated from 2010 through 2020, high-income homeowners accounted for \$5.8 trillion, or 71% of the wealth accumulation.*
- *Among middle-income homeowners, total housing wealth increased by \$2.1 trillion, or 26% of the housing wealth gains, with 980,000 additional middle-income homeowner households.*
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9. Homeownership and Wealth



Trends in Homeownership:

- *Since the Great Recession, the homeownership rate has declined across all income groups, with the largest decline in the middle-income homeownership rate, falling from 78.1% to 69.7%.*
- *Smaller rates of decline in homeownership rates were observed for low-income households, at two percentage points, and high-income households, at four percentage points.*

9. Homeownership and Wealth



Policies to Advance Equitable Homeownership

A more equitable distribution of housing wealth necessitates policies that will make housing more affordable for low- and middle-income households. These policies include:

- 1) Addressing the shortages in capital and lending for the development of affordable (ownership) housing;*
- 2) Incentivizing shifts in local zoning to increase quantity of developable residential space;*
- 3) Promoting the conversion of unutilized commercial space;*
- 4) Using federal resources to address rising construction costs and raw material and labor shortages.*



9. Homeownership and Wealth

Applicability to the Junction Choice Plan

If you want to promote wealth creation via home ownership in the Junction Choice Plan, applicable strategies include:

- 1) Increasing accessibility to capital for low and middle income households;*
- 2) Building new housing that is affordable to low and middle income ownership households;*
- 3) Accessing federal/state/local funds for low-mod home ownership;*
- 4) Creating a neighborhood that will draw market-rate investment to stimulate home price appreciation.*
- 5) Training low-mod households to become successful home owners.*

Are these strategies that you want to include in the Plan?

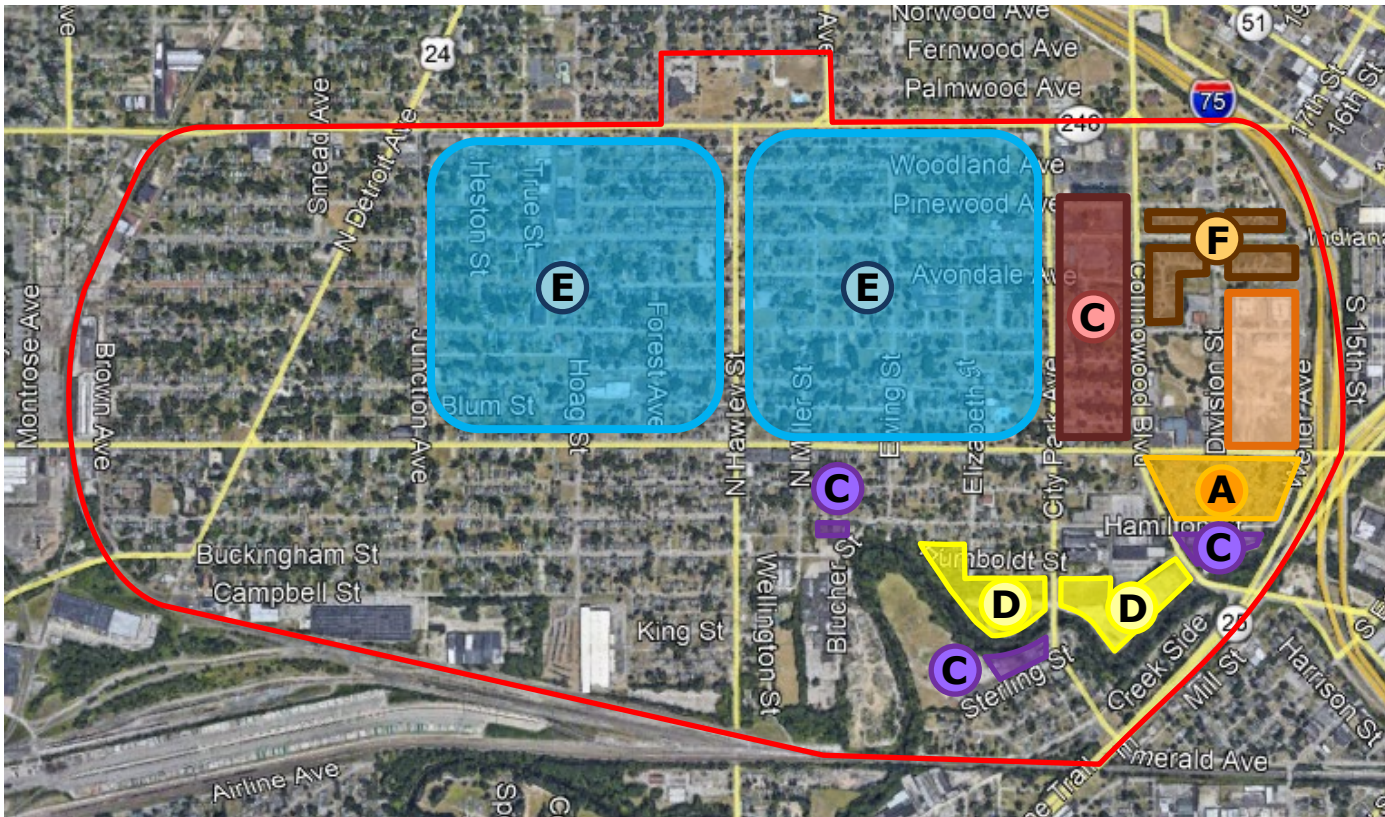
Yes

No

11. Relating Neighborhood Plan Projects to the Physical Plan



Where do the Neighborhood Plan Projects occur within the neighborhood?



Neighborhood PLAN PROJECTS

- A. McClinton Nunn Redevelopment
- B. Six-Block Project
- C. Adaptive Reuse of Industrial Buildings
- D. New Neighborhood along Swann Creek
- E. Neighborhood Rehabilitation Focus Area
- F. Scattered Site New Houses on Vacant Lots
- G. Collingwood Green
- H. Recent Single Family Infill