



Junction *McClinton Nunn*

Choice Neighborhoods Plan 2022 | Toledo, Ohio
Restoring Our Community Together



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ACKNOWLEDGMENTS

PROJECT TEAM

Kattie Bond
Joaquin Cintron Vega
Rosalyn Clemens
Charlie Hogan
Bill James
Tiffanie McNair
Kathleen Reigstad
Alicia Smith
Monica Smith
Matthew Sutter

STEERING COMMITTEE

Heather Baker
Jay Black
Shantae Brownlee
Malcolm Cunningham
Kim Cutcher
Elizabeth Ellis
Katina Gaston
Eunice Glover
44th District State of Ohio Representative,
Paula Hicks-Hudson
Mayor Wade Kapszukiewicz
Laura Koprowski
Doni Miller
Tracee Perryman
Alicia Smith
Robert Smith
Kate Sommerfeld
Pastor Calvin Sweeney
Veronica Wilkes

WORKING GROUPS

Economic

Doug Born
Cody Brown
Joe Cappel
Timothy Clark
Ocie Irons
Kameron Kyser
Carrie Morgan
Alexicia Sims
Sandy Spang, Chair
Fletcher Word

Housing

Heather Baker
Kenneth Boles
Shantae Brownlee
Kim Cutcher
Elizabeth Ellis
Roosevelt Gant
Eunice Glover
Julia Lee
Tiffanie McNair
Erin McPartland
Carrie Morgan
Virginia Rodgers
Matthew Sutter

Transportation

Marissa Bechstein
Sean Burnett
Sarra Burnham
Sherrie Hathway
Laura Koprowski

Vera Mendoza
Pastor Willie Perryman
Michael Szuberla
Veronica Wilkes

Human Development

Heather Baker
Hope Bland
Shari-Sha Crockett
Timothy Ryan Duckett
Lisa McDuffie
Sherri Munn
Dr. Tonia Pace
Kim Penn
Sonya Quinn

Workforce Development

Martice Bishop
Theodore Foreman
Marilyn Jacobs
Shaulonda Jones
Kim Penn
Tomeka Rushing
Whitnee Smith
Pastor Calvin Sweeney

Public Safety

Jojuan Armour
Amari Baker
James Below
Kenny Boles
Daniel Brown-Martinez
William Cashen
DeVonne Fagan
Jill Hoffman
Anita Madison

Donald Scott
Justin Siminiak
Lt. Richard Trevino

Health – Mental Health

Lenora Barry
Sandra Bowen
Virginia Bryson
Malaysia Caulton
Selena Coley
Juanita Greene
Marriah Kornowa
Doni Miller
Gloria Smith
Captain Sue Surgo
Antrone Williams
Deborah Williams

Early Action-Activity

Malcolm Cunningham
Eunice Glover
Brittany Jones
Kameron Kyser
Tiffanie McNair
David Ross
Alicia Smith
Sandy Spang
Councilwoman Tiffany Whitman
Councilwoman Vanice Williams

PLAN COMMITTEES

People Plan

Heather Baker
Jim Below
Martice Bishop
Jay Black
Sandra Bowen
Aaron C.
William Cashen
Malcolm Cunningham
Devonne Fagon
Rachel Gagnon
Eunice Glover
Juanita Greene
Enjoli Henry
Stacy Hoffman
Ocie Irons
Sarah Jenkins
Shoulonda Jones
David Junction
Kam Kyser
Donald Lynn
Thomas Mackin.
M. Lim Marilyn
Tiffani McNair
Carrie Morgan
Regina P. Mosley
Tonia R. Pace
Kim Pera
Romeka Rushing
Officer Donald Scott
Officer J. Siminime
Robert Smilt
Keith Smith
Monica Smith
Sandy Spang
Matt Suider
Susan Surgo
Gary Thomas
Jennifer Todd-Warfield
Lt. Rick Trevino
Tina Williame
Antone J. Williams

Housing Plan

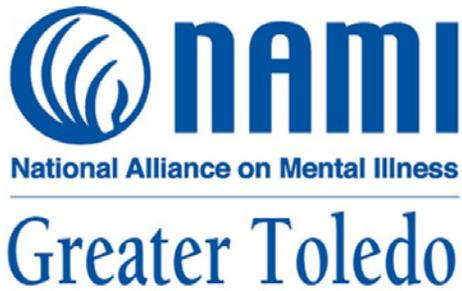
Tiesha Amison
Jay Black
Arianna Browden
Emily Buller
Aaron Christopherson
Rosalyn Clemens
Kim Cutcher
Raina Dawson
Mackenzie Eberhart
Elizabeth Ellis
Enjoli Henry
Rachel Gagnon
Roosevelt Gant
Eunice Glover
Donald Grant
Ron Grant
Shaulonda Jones
Kenny
Kam Kyser
Julia Lee
Donald Lynn
Jon Lynn
Ocie Irons
Carrie Morgan
Virginia Rodgers
David Ross
Libby Schoen
Keith Smith
Matthew Sutter
Tatiana White
Veronica Wilks
Stephenie Williams

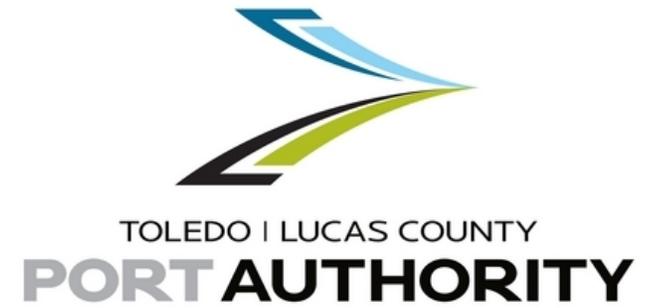
Neighborhood Plan

Marissa Bechstein
Jim Below
Shantae Browne
Malcolm Cunningham
Aaron Christopherson
Raina Dawson
DeVonne Fagan
Maria Felice
Rachel Gagnon
Allen Gallant
Eunice Glover
Sherrie Hathaway
Enjoli Henry
Ocie Irons
Laura Koprowski
Kam Kyser
Anita Madison
John McGuire
Carrie Morgan
Sandy S. Pang
Teresa Parker
Pastor Willie Perryman
Yvette Reyes
Virginia Rodgers
David Ross
Libby Schoen
Justin Siminiak
Donald Scott
Gina Shubeta
Alexa Sims
Alicia Smith
Keith Smith
Monica Smith
Pastor Calvin Sweeney
Michael Szuberla
Reginald Temple
Veronica Wilks

RESIDENT AMBASSADORS

Arianna Browden
Samantha Brown
Virginia Bryson
Ebony Colston
Rochella Fuller
Candis Mason
Virginia Rodgers
Veronica Wilks







EXECUTIVE SUMMARY

The Junction McClinton Nunn Choice Neighborhood Plan (the Plan) represents the collective vision of the community and a blueprint for action. It will be used as a marketing tool for communicating this vision and specific strategies to community members, potential funders, and other partners.

The Plan identifies key opportunities to transform the Junction Neighborhood into a neighborhood of choice. Transformation will be achieved through the combination of the redevelopment of McClinton Nunn Homes public housing, upgrading neighborhood facilities and services, and creating a mixed-income community.

The Plan goes beyond the physical environment and seeks to support residents of McClinton Nunn Homes and those of the larger Junction Neighborhood in achieving better life outcomes. To achieve this, the plan addresses the topics of employment, health, and education, in addition to housing, commercial development and infrastructure improvements.

The Plan has the support of over thirty-five highly committed and capable partners that are actively collaborating to support the ideas and recommendations from the residents to complete a plan for a comprehensive transformation of the Junction Neighborhood and the McClinton Nunn Homes public housing community.

The residents of the Junction Neighborhood and McClinton Nunn Homes are the most important partners. Residents were engaged in the process and provided the best insights into what proposals would be meaningful and beneficial for the neighborhood. Additionally, key partner the Junction Coalition has deep connections to the community and its residents and has used this relationship to infuse the planning process with meaningful resident participation.

A key component to transforming Junction

Neighborhood into a neighborhood of choice will be creating a mixed-income community. There is shared support for this among McClinton Nunn Homes residents, neighborhood residents, and stakeholders. Currently the neighborhood is predominantly low-income. There is widespread deterioration and disinvestment in the existing housing stock. Property values for existing homes are depressed, creating an impediment to both housing rehab and new home construction.

To achieve a mixed-income community new market-rate housing is needed. The Plan recognizes the challenge posed by attracting market-rate development and promotes market-rate housing as a key part of a mixed-income

housing development program by focusing on the near-downtown locations in Junction and along the improved Swan Creek, which should be attractive locations for market-rate renters and home buyers.

The Plan proposes to improve the neighborhood from the inside-out by helping residents achieve their life goals, and by reinvesting in neighborhood infrastructure, public facilities, and housing.

The Plan also proposes to improve the neighborhood from the outside-in by leveraging the major trend in urban reinvestment in the adjacent Downtown and Warehouse District to draw needed private-sector investment.



Figure 1. Attracting Investment Into Junction

CHALLENGES

The Junction Neighborhood will need to overcome many challenges that present barriers to transformation, including:

DISINVESTMENT

Years of disinvestment have led to deterioration in the housing stock and shrinking of the local business community. Property values are very low, making it impractical to spend the money to make needed repairs and upgrades to existing property. These conditions have led to long term vacancy and blight in the neighborhood.

POVERTY

The poverty rate in the Junction Neighborhood is 46%. Residents face barriers to upward economic mobility including limited access to services and limited options for transportation to jobs.

DETERIORATED INFRASTRUCTURE

Disinvestment in public infrastructure has accompanied the decline in property values. In many areas the condition of street paving is poor, street lighting is unsafe, alleys are unmaintained, and sidewalks are crumbling.

POOR IMAGE

The Junction Neighborhood has a poor image within Toledo. It is perceived as an unsafe neighborhood, and with good reason. In 2020, it had the highest number of homicides in Toledo with 9 shooting deaths.

LEARNING GAP

Academic proficiency is below citywide and statewide averages. A range of school options exist, including charter schools and magnet schools, yet the majority of students in neighborhood schools under-perform.

TRANSPORTATION

Many residents cite transportation as a problem. TARTA bus service is provided throughout the neighborhood but travel times to destinations can be long.

LACK OF STORES

Residents also indicated a lack of stores and shops in the neighborhood. Most of the retail uses in the Junction Neighborhood are located along Dorr Street, which is at the northern edge of the neighborhood and not within walking distance for most residents.



Images of Junction Streets

ASSETS

While challenges abound, the Junction Neighborhood has a series of assets it can build upon to drive transformation.

LOCATION

The Junction Neighborhood is located immediately west of Downtown Toledo and the Warehouse District. Both of these areas have experienced significant urban reinvestment. If the Junction Neighborhood can leverage its location, this will help attract new residents looking for easy access to downtown and its amenities.

STRONG LOCAL ECONOMY

After decades of decline and dislocation, the regional economy is growing. Job growth and increased prosperity are on the rise.

HERITAGE

The Junction Neighborhood possesses a heritage and authenticity that cannot be manufactured. These assets include original housing stock, impressive older industrial buildings, notable former residents, such as jazz great Art Tatum, and great institutions like the Frederick Douglass Center.



Collingwood Green

COLLINGWOOD GREEN

Lucas Metropolitan Housing's (LMH) new Collingwood Green Phase III housing development has brought attractive, high-quality housing to the Junction Neighborhood. Located immediately north of the McClinton Nunn target housing site, this recent investment helps to create positive momentum for additional investment.

STRONG STAKEHOLDERS

A core strength of the neighborhood is its churches and nonprofit organizations that work to improve the lives of residents. These include The Junction Coalition, the Tabernacle Church, and the City of Hope.

THE CITY AND LMH

The City and LMH are very capable and committed partners. Both are invested in the Junction Choice Neighborhoods Plan and will use their considerable resources to help transform the neighborhood.

NEIGHBORHOOD RESIDENTS

The residents of the neighborhood may be Junction's strongest asset. Residents remain deeply committed to the Junction Neighborhood and have been fully involved in the planning process throughout the two-year grant term. The resulting Plan is truly a reflection of the residents of McClinton Nunn and the neighborhood at large.

VISION

A community-based visioning process produced a strong consensus on a shared vision for the future, simply stated as:

A SUCCESSFUL 21ST CENTURY URBAN NEIGHBORHOOD

This shared vision is the result of years of planning efforts and engagement that have resulted in a deep shared community understanding of urban planning terminology. The vision is from residents and represents the desire for a thriving, just, and sustainable neighborhood. A successful 21st century urban neighborhood consists of the key qualities listed on the following pages.

This vision recognizes that the Junction Neighborhood needs to leverage its proximity to the Downtown and Warehouse District to enhance its lifestyle and appeal. By strengthening connections to the east, the assets of the Downtown and Warehouse District become part of the lifestyle of the Junction Neighborhood. The Junction Neighborhood can become a predominantly single-family urban neighborhood that is located within a short bike ride or a half hour walk to the most interesting attractions in the Toledo region.

Key themes consistent with this vision include:



Example of what the existing Swan Creek could be turned into an attraction supporting a range of activities within close proximity of the Downtown and Warehouse Districts.

DIVERSITY

Part of the appeal and interest of successful urban neighborhoods is the diversity of its residents. Interacting with different kinds of people is interesting to today's urban dwellers.

MIXED-INCOME

Related to diversity is being a mixed-income community. People of all incomes will live in the Junction Neighborhood due to its lifestyle, range of assets and housing options.

VISUAL QUALITY

The visual quality of the Junction Neighborhood will be high. This will include architecture, urban design, infrastructure and public facilities.

RANGE OF HOUSING

A successful neighborhood will have a range of housing types to appeal to a diverse set of residents. While predominantly single family, other housing types will be part of the mix including, mixed-use apartments, townhouses, and lofts in rehabbed industrial buildings.

MULTI-MODAL

Today's successful urban neighborhoods offer a choice of mobility. Travel by car is easy and convenient due to the neighborhood's proximity to the key destinations within the region. This proximity also lends itself to walking and biking. The streets of the neighborhood are designed to support pedestrians and bicyclists as much as motorists.

OPPORTUNITY

A successful neighborhood will have services and assets that help residents lead successful lives. Given its near-Downtown location, the Junction Neighborhood will be in close proximity to the best jobs and employment opportunities, the best health care facilities, the best libraries, as well as a range of options for quality education. Trusted community partners will help residents connect with the services they need to reach their life goals.



The nearby Maumee River riverfront improvement.



The new Mott Branch Library is an example of high-quality design.



A multi-modal transportation system will help make the Junction Neighborhood a 21st Century neighborhood.



The amenities of Downtown Toledo are located in close proximity to the Junction Neighborhood.

KEY INITIATIVES

The Plan's key initiatives align with the Vision and opportunities to chart a course for the transformation of the Junction Neighborhood. These include:

People Initiatives

- A. Establishment of a Financial Opportunity Center for McClinton Nunn residents;
- B. Recognizing the importance of housing wealth and promoting more homeownership;
- C. Bringing more educational resources to students who need them to close the "learning gap";
- D. Creating a dedicated Patient Navigator position to help McClinton Nunn residents reach their health goals.



OUTREACH AND COMMUNICATION IS CENTRAL TO PEOPLE PROPOSALS



PEOPLE PROPOSALS ARE SHAPED BY RESIDENT INPUT

Neighborhood Initiatives

- A. Strengthen the physical connections between the Junction Neighborhood and the Downtown and Warehouse District;
- B. Make Nebraska Avenue the “Main Street” of the neighborhood by developing three nodes of retail at Collingwood Blvd., Hawley Street and Detroit Avenue;
- C. Transform Nebraska Avenue into a multi-modal transportation facility to give people the choice of moving by car, bike, bus or walking;
- D. Make the neighborhood safe by effectively reducing gun violence through the Save Our Community program;
- E. Transform Swan Creek into a major asset offering a range of activities and attractions, including a quick multi-use trail to Downtown;
- F. Improve the appearance and function of key local streets; and
- G. Improve existing parks and create new parks along Swan Creek.



Figure 2. Swan Creek Multi-Use Trail Over Water Rendering



Figure 3. Swan Creek Activation Plan

Legend

200 ft

Housing Initiatives

- A.** Make all new housing development mixed-income developments.
- B.** Prevent displacement of low-to-moderate income residents by creating 825 units of income-restricted rental housing over time;
- C.** Help low-to-moderate income homeowners to stay in their homes by providing financial assistance for rehabbing their houses;
- D.** Transform the McClinton Nunn target housing site into an attractive mixed-income community offering a range of housing types;
- E.** Maintain the existing single family character of the community by rehabbing existing homes and infilling vacant lots with single-family homes;
- F.** Adaptively reuse vacant industrial buildings for multifamily residential, including new affordable housing;
- G.** Transform vacant industrial land along Swan Creek into a new single family “neighborhood-within-a-neighborhood”.



Proposed Adaptive Reuse Building



Small Houses Are Included



Swan Creek Village



Buckingham Street Adaptive Reuse



Mixed-Use Building



Infill Single-Family



PLANNING PROCESS

PROJECT TEAM

The Junction McClinton Nunn Choice Neighborhood Plan (the Plan) is the result of the collaborative effort from many partners. The core planning team included Lucas Metropolitan Housing (LMH) as the applicant and the City of Toledo (City) as the co-applicant, the Junction Coalition as planning partner and Camiros as planning coordinator. This core group, guided the process based on the advice of the residents throughout the Junction Neighborhood Resident Ambassadors from McClinton Nunn were hired to support community outreach and engagement throughout the planning process. The Junction Coalition is a vital partner in coordination with the McClinton Nunn Resident Ambassadors to facilitate and extend neighborhood outreach and engagement beyond McClinton Nunn.

The planning team worked collectively to adjust the planning process to respond to the limitations caused by COVID-19. The team utilized online meeting tools and took steps to ensure safety during in person meetings. Despite COVID-19, with high rates of response to surveys and high turnout to meetings, well over 500 points of contact were generated during the planning process.

LUCAS METROPOLITAN HOUSING

Lucas Metropolitan Housing's mission is to create and maintain sustainable, affordable housing opportunities, provide pathways to a better quality of life, and empower vibrant communities.

Working in collaboration with its partners, the Housing Authority is the main facilitator in the coordination of planning activities.

CITY OF TOLEDO

The City of Toledo is focused on service for our residents, progressive policies for our community, and economic development as a foundation for our great City.

Staff from many of the City's departments provided input and advice, while facilitating resources that are useful during the planning process.

JUNCTION COALITION (PLANNING PARTNER)

Junction Coalition's mission is providing a viable voice to our neighbors and cultivating healthy relationships to develop our community for a better quality of life.

As planning partner, the Junction Coalition exercised leadership throughout the community to generate engagement and excitement about the upcoming comprehensive transformation plan while achieving an excellent level of participation from residents all across the community.

CAMIROS (PLANNING COORDINATOR)

Camiros has managed the project as the Planning Coordinator leading the planning process for the Junction McClinton Nunn Choice Neighborhood Plan. Camiros is a nationally recognized planning firm that has served as the Planning Coordinator for more than 10 successful Choice Neighborhood Planning Processes around the country since 2011.

RESIDENT AMBASSADORS

Eight Residents Ambassadors were hired to support the outreach efforts and participate in the planning process. All eight of the residents live in McClinton Nunn Neighborhood. Amassadors were paid stipends for conducting resident-to-resident community outreach based on the number of engagement surveys they were able to generate.

PARTNERS

A group of dedicated partners collaborated with LMH and the City to develop the Plan. These partners participated in working groups, plan committees, and the steering committee to help create an inventive, implementable plan for the Junction Neighborhood and McClinton Nunn redevelopment.

Partners include but are not limited to:

- ProMedica
- Local Initiatives Support Corporation – Toledo Office
- African American Legacy Project
- Pathway
- Neighborhood Business Owners
- Toledo Area Regional Transit Authority
- Jerusalem Missionary Baptist Church
- Toledo Public Schools
- Center of Hope
- The Lucas County Land Bank
- Habitat for Humanity
- Board of Lucas County Commissioners
- Area Office on Aging
- Youth Advocate Program

- National Alliance on Mental Illness Toledo
- Hospital Council of Northwest Ohio
- Huntington Bank
- Fifth Third Bank
- Toledo Lucas County Port Authority
- Toledo Lucas County Public Library
- Toledo Museum of Art
- Arts Commission
- Local Church's and Holy Toledo
- Local Contractors

RESIDENTS

Residents of McClinton Nunn and the Junction Neighborhood were also valuable and active partners in developing this plan. Residents dedicated their time



Residential Ambassadors helped survey residents.



Many planning events were held on-site.



EXISTING CONDITIONS

and energy to provide the planning team with thoughtful feedback throughout the planning process.

To begin the planning process the Planning Team first had to develop a deep understanding of the neighborhood and McClinton Nunn. A variety of strategies were implemented including a community event, one-on-one interviews, and a needs assessment survey.

KICK-OFF

Before the project launched a competition was held with local students to design the logo for the project. The final logo is a combination of the three winning submissions. This activity helped infuse community into the planning process from the start. In March of 2021, a virtual kickoff event was held with HUD staff due to the pandemic. Multimedia presentations were made about the

neighborhood and planning process.

A kickoff event and target housing site resident focus groups were held at McClinton Nunn in April of 2021. This was residents' first opportunity to provide input on the state of the neighborhood and the potential for transformation.

KEY PERSON INTERVIEWS

In the early weeks and months of the planning process, the Planning Team met with local stakeholders virtually and in-person to gain an understanding of the state of the neighborhood in the eyes of local leaders.

NEEDS ASSESSMENT

To better understand the needs of residents,

separate needs assessment surveys were developed for residents of McClinton Nunn and residents of the Junction Neighborhood at large. With over 100 questions, the surveys provide deep insights into the lives of the residents of the target housing site and the broader neighborhood.

Needs Assessment surveys were collected over the Summer and Fall of 2021. Several "resident ambassadors" were selected by Lucas Metropolitan Housing to go door-to-door and help their neighbors complete the survey. This effort resulted in 108 McClinton Nunn residents - more than 70% of households - completing the survey.

The Junction Coalition worked tirelessly to achieve a strong response rate from the greater Junction community. One hundred and thirty Junction Neighborhood residents completed the survey - going above and beyond expectations. The Needs Assessment Survey was a major undertaking that has led to substantive input that will inform the Final Choice Neighborhoods Plan.

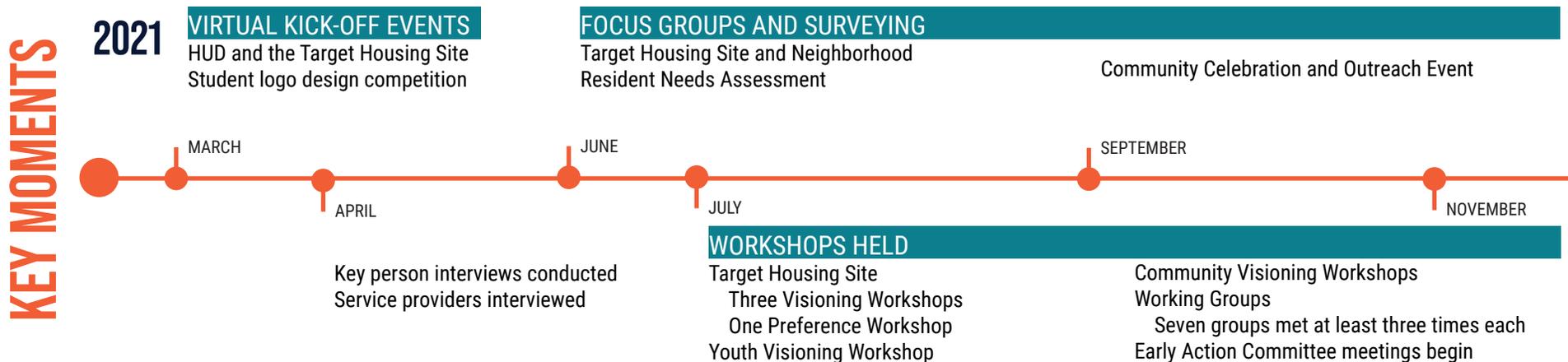


Figure 4. Planning Process Timeline

VISIONING

A series of visioning workshops were held in the neighborhood. Input from nearly 60 respondents, representing stakeholders, McClinton Nunn residents and Junction neighborhood residents, was gathered from July to August of 2021. Youth visioning sessions were held during that time as well.

Clear alignment of opinion emerged on the desired direction for transformation. This direction is expressed in the following strategies;

- A. The Junction Neighborhood should be a mixed-income community.
- B. A range of new housing should be built, but the housing program should respect the single-family heritage of the Junction Neighborhood.
- C. Forming a strong connection to the adjacent downtown area will be effective in drawing reinvestment to the neighborhood.
- D. New businesses should be brought in to serve residents and make the Junction Neighborhood more vital.
- E. Home ownership should be strengthened with programs to help current residents become homeowners.

- F. There should be improved support services to help all residents succeed.
- G. Junction becomes an attractive neighborhood with beautiful new homes and streets and an emphasis on property maintenance.
- H. Financial literacy, job training and improved education will result in upward economic mobility for existing residents.

REPLACEMENT HOUSING SITE VISIT AND WORKSHOPS

To better understand residents' preferences for housing, replacement housing workshops were held in which different types of housing were viewed and discussed and residents voiced their thoughts and preferences on each. A group of residents and stakeholders were taken to Columbus, Ohio to learn about the Columbus Metropolitan Housing Authority redevelopment of Poindexter Village. This provided important insight into the housing redevelopment process, and provided an important glimpse into the scope and benefits of public housing redevelopment. In addition to the site visit, replacement housing preference workshops were held with residents in September of 2021.

COMMUNITY CELEBRATION AND OUTREACH EVENT

Following the needs assessment and visioning work, a celebration and outreach event was held in the winter of 2021. At this event residents and partners were presented with an update on the planning process and were able to celebrate the hard work and effort that had gone into making the Plan up to that point.

The next stage of the process was designed to bring residents together to strategize on how to make their high-quality vision of the neighborhood a reality.

2022

PLAN COMMITTEE MEETINGS

All three Committees each meet three times

CELEBRATION AND EARLY ACTION PROJECT

Early Action Survey refines project proposals
Ongoing communication with surrounding neighborhood groups and organizations

SUMMER & FALL

MARCH

DECEMBER

Working Group Appreciation Dinner

JUNE

DRAFT PLAN SUBMITTED

Community Review

STRATEGY DEVELOPMENT

The process involved working groups and several months of People, Housing and Neighborhood Plan committee meetings that involved stakeholders and residents of both McClinton Nunn and the neighborhood.

The formulation of preliminary strategies was framed by the existing conditions analysis, visioning, resident and community engagement, assets and challenges assessment, and development trends analysis. Key strategies that emerged from the planning process include:

- A. Leverage Junction's strong central location by strengthening connections to downtown Toledo.
- B. Turn Swan Creek into a major asset by activating the waterfront and promoting pedestrian, boat and bike connections to downtown Toledo and the Maumee River.
- C. Enhance the attractiveness of the key streets throughout Junction to upgrade the image of the neighborhood.
- D. Strengthen property maintenance in Junction to reduce the appearance of blight and disinvestment.
- E. Work with existing service providers to connect Junction residents with programs in digital proficiency, financial literacy, job training and adult education to increase earnings and build wealth.
- F. Build upon the proposed 6-Block Initiative for fostering new ownership housing in the Junction Neighborhood and use it as a catalyst for broad-based home ownership.
- G. Expand LMH's non-profit development entity, Lucas Housing Services Corporation, to perform more housing rehabs in Junction and broaden

the income range of households served by this program.

- H. Promote market-rate housing as a key part of a mixed-income housing development program by focusing on the near-downtown locations in Junction and along the improved Swan Creek, which should be attractive locations for market-rate renters and home buyers.
- I. Work with Toledo Public Schools, charter schools and nonprofit organizations providing after-school and pre-school educational programs to establish a coordinated program to achieve high academic proficiency throughout Junction.
- J. Work with the Junction Coalition, Center of Hope, The Frederick Douglass Community Association, and other neighborhood organizations to connect residents to the elevated support services.
- K. Work with the City of Toledo, Lucas County, Local Initiatives Support Organization, the Lucas County Land Bank, Promedica, and area banks to structure a plan to finance improvements that will foster neighborhood transformation.

WORKING GROUPS

Seven Working Groups and an Early Action Committee were established to research the topic areas and develop recommendations for the Plan. Working groups members were residents of the neighborhood, McClinton-Nunn residents, and stakeholders.

The Working Groups provided input through a three-step process of: 1) frame assets and challenges; 2) identify issues to be addressed; and 3) recommend projects and/or programs to address these issues. The Working Groups were:

- A. Housing
- B. Transportation
- C. Education -Human Development
- D. Workforce Development
- E. Economic Development
- F. Public Safety
- G. Health and Mental Health

The recommendations of the working groups directly shaped the final recommendations of the People, Neighborhood, and Housing Plans.

EARLY ACTION COMMITTEE

The Early Action Committee was formed during the time to develop the Early Action proposal. The committee set key goals that the Early Action Project should achieve. Those goals are:

- A. Engage youth and achieve their buy-in
- B. Build capacity of residents
- C. Have benefits that extend beyond December 2022
- D. Build upon existing initiatives and potentially leverage new ones
- E. Build trust in community leaders and between residents

F. Incorporate data-driven and evidence-based components

A survey was conducted which garnered 199 responses from McClinton Nunn and Junction residents. This survey was used to refine the Early Action Project and insure alignment with community priorities.

PLAN COMMITTEES

Three plan committees were formed to take the working groups ideas and recommendations and develop the final proposals for the Neighborhood, People, and Housing Plans. These meetings were conducted from March to May of 2022.

There were three plan committees:

- A. Neighborhood**
- B. Housing**
- C. People**

The Plan committee participants included residents of McClinton Nunn and the neighborhood, service providers and stakeholders, local developers, and business owners.





EXISTING CONDITIONS

The Junction Choice Neighborhood Plan Area is bounded by Dorr Street to the north, rail to the west and south and I-75 and Anthony Wayne Trail to the east. These boundaries are largely consistent with the Junction Neighborhood.

The Junction neighborhood has a set of assets and challenges that can support or deter transformation.

ASSETS

The Junction Neighborhood has many strengths and assets that will support neighborhood transformation. Foremost are the dedicated residents who are invested in their community. These residents have invested their time and dollars in Junction and create a vibrant neighborhood culture. Junction also has a vibrant history as Toledo's Black Wall Street and home to world renowned musician Art Tatum. Junction's cultural strength will play an important role in the transformation of the neighborhood.

Swan Creek runs along the southeast side of the neighborhood. The creek connects directly to Maumee River and the riverwalk but is underutilized and has great unrealized potential as an open space and recreational amenity. Better utilization of Swan Creek will play an important role in changing the image of the neighborhood and improving connectivity from Junction to Downtown.

The Junction Neighborhood is conveniently located near Downtown Toledo, cultural assets including the Toledo Museum of Art, and the University of Toledo. Strengthening connections to these and other nearby neighborhoods will expand residents access to learning and job opportunities. Proximity to neighborhoods like the Warehouse District which is seeing high amounts of investment from the public, private, and nonprofit sectors will have positive spillover effects for Junction.

CHALLENGES

Though Junction has many assets that can be leveraged for transformation there are also a set of challenges that must be addressed. Historic harms from redlining and urban renewal have led to years of disinvestment, and loss of neighborhood businesses. Continued disinvestment in the neighborhood has led to high amounts of vacancy, sub-par infrastructure and park spaces, and a lower quality of service. High amounts of vacancy and the loss of jobs and businesses in the neighborhood contributes to the neighborhood having high amounts of poverty and high amounts of crime. A recent study completed in partnership with Promedica has shown that there is a correlation between vacancy and blight and gun violence experienced in a neighborhood.

These challenges must be addressed to achieve transformation and improve the quality of life for Junction residents.



Junction in relation to Downtown Toledo



McClinton Nunn



Mott Library

NEIGHBORHOOD HISTORY

The history of Junction has been provided by Andrew J Sager, Historical/Environmental Review Officer from the Toledo Department of Neighborhoods.

The Junction Neighborhood as we know it today is actually a collection of several different neighborhoods and plats that evolved over time, some of which can be traced back to the 1850s and continued to be developed to the 1910s and beyond. It is generally bounded by Dorr Street on the north, I-75 and Anthony Wayne Trail on the east, and the Norfolk & Southern Railway on the south and west.

The section east of City Park Avenue. was loosely known as "Pinewood" during the mid 20th Century and was home to a sizable African American community during that time. West of City Park Avenue, but east of Hawley Street, the neighborhood took on the name of Lenk's Hill (after German brewer Peter Lenk) and was a large German settlement that goes back to the late 1860s. Between Hawley Street and the Norfolk & Southern railroad tracks west of Brown Street, the area was home to many Polish residents beginning in the 1870s and would take on the name of Kuschwanz.

South of Swan Creek, the neighborhood is comprised of two plats, Hartford Addition (1893) and Sterling Place (1914). It is generally hemmed in by Swan Creek, Sterling Park, Anthony Wayne Trail, and the Norfolk & Southern Railroad.

As the City grew westward from the downtown area beginning in earnest after the 1860s, many residential plats were developed. South of Dorr Street, rapid growth took place all the way to Brown Street as early as 1875. By 1880, the ethnicity of the residents was primarily German and Irish, with a spattering of English, Polish, Swiss and Canadian. African Americans made up less

than 2% of the future Junction neighborhood at this time. About two dozen black families could be found scattered throughout the neighborhood with very small concentrations in the 300 and 500 blocks of Woodland and Pinewood. The total population of the Junction neighborhood was about 8200 at this time including 110 African Americans.¹

Along with residential development, early commercial development also began to take shape after 1875, with Dorr Street and Nebraska Avenue being the primary corridors by 1900. Corner stores could be found at many other intersections, as the population of the neighborhood grew steadily and had now reached almost 22,000. In most areas, residents did not have to walk more than a block to the nearest grocery or meat market. As the early 20th Century wore on, well defined commercial nodes were in place all along the east-west thoroughfares like Dorr Street, Nebraska and Indiana Avenues.

Though it would not be until World War I that significant black migration in today's Junction neighborhood would take place, continued black settlement would slowly increase in the era leading up to that time. By 1900, there were about 130 African-American families residing there, but they still only made up about 2% of the overall population. White population increased significantly as well, particularly in the upstart Kuschwanz section, where Polish immigrants were settling en-masse. However, definite more pronounced areas of black settlement



1930s view of early homes along Nebraska Avenue. These were among the most ubiquitous house types of the 1860s and 1870s. The home at the right had modest Greek Revival influence, namely in the corner entrance with pilasters and pedimented window hoods. The house on the left contains elements of the Folk Victorian style, namely the L-shaped porch with decorative columns and mouldings.

were starting to take shape by this time. Most could be found living east of Ewing Street and north of Vance Street but they never made up more than about 20% of the blocks they lived on during this era. Collectively, African-Americans made up about 5% of the Pinewood section in 1900.

Many African Americans originally came from other parts of Ohio and the Upper Midwest, but during the earliest days of the Great Migration (late 1910s) many blacks from the South began moving into the Junction neighborhood (and several other parts of Toledo). By 1920 significant settlement had taken place in the Pinewood District,

¹ 1880 Census Enumeration data, retrieved from Ancestry.com

RACE/ETHNICITY OF JUNCTION NEIGHBORHOOD, 1880 and 1900¹

	1880		1900
German	42.1%	German	34.2%
Irish	23.9%	Polish	16.8%
English	3.4%	Irish	10.1%
Swiss	3.4%	Canadian	3.2%
Polish	3.4%	English	3.0%
Canadian	2.6%	African-American	2.0%
African-American	1.6%	Swiss	1.7%
Overall Ethnic	83.5%	Overall Ethnic	71.9%

Figure 6. Junction Population 1880 and 1900

1. Section north of Swan Creek only. Figures based on number of households for 1880 and 1900. Ethnicity refers to being born abroad, or having at least one parent born abroad as defined by the U. S. Census.



The few remaining old wood-framed houses awaiting demolition for the Brand Whitlock Homes, late 1936

particularly east of Division Street. Black settlement also began to take place in previously all-white and predominantly German areas of Lenk's Hill.

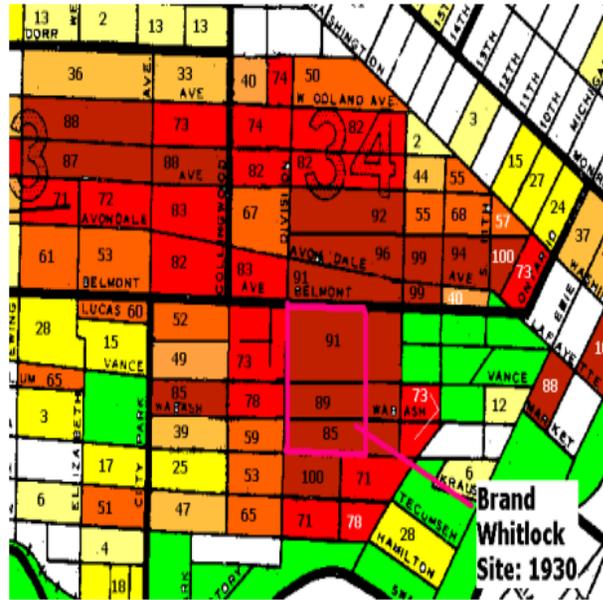
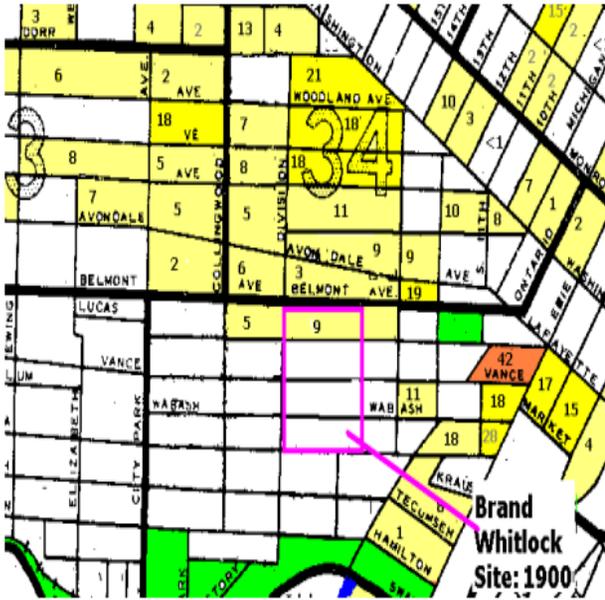
By 1930 Pinewood had become predominantly black and there were new black residents living throughout Lenk's Hill all the way to Hawley Street north of Belmont. Citywide, the black population grew from 1,877 to 13,260 between 1900 and 1930 and had composed just a little under 5% of Toledo's population by that year. Blacks comprised 44% of the heart of the Pinewood section by 1930, jumping to 87% of that area by 1934.²

Though many of these houses were quite large – having been previously owned by upper and middle class Germans-- many had been cut up into multi-unit flats by the 1910s and 1920s due to the acute housing shortage during and after World War I. Rates of home-ownership for blacks were low (as little as 10% in some areas) and often the tenants were paying high rates to rent houses in squalid condition. This would create ripe conditions for the proliferation of blocks of run down tenements that would set the stage for their removal and the construction of large, modern Works Progress Administration (WPA) built housing projects at the end of the 1930s.

During this era, there were very few blacks living in Kuschwantz, and it would not be until World War II, during the second wave of the Great Migration, that African Americans were finally able to settle in that section of Toledo. Beginning in the northeast, this steady migration would continue to take place over the next 25 years and beyond, buoyed considerably by Civil Rights legislation that opened up many areas of the city to black settlement that were previously unavailable due to real estate "steering", or simply white residents outright refusing to sell. Civil Rights laws also struck down many restrictive covenants written into actual deeds of many residential plats throughout the city that actually had language preventing blacks and other minorities from living or owning property there.

1. Compiled from Census Enumeration data, 1900 and 1930. Map drawn by Andrew J. Sager, City of Toledo, Department of Neighborhoods.

2. Toledo – Gateway to the Great Lakes by Morgan Barclay and Charles N Glaab, 1982, p. 80.



Black population of Pinewood Area, 1900 and 1930. Numbers indicate percentage black/"mulatto"(mixed) population. Though blacks had been living in the Collingwood/Dorr area since the 1870s, very few were living south of Belmont Street before 1900. By 1930, Pinewood had become predominantly black, especially east of Division Street, where some blocks were approaching 90-99% African-American. Pinewood was Toledo's largest black neighborhood by this point, with most of migration taking place between 1916 and 1930.¹

By 1970, only a small section south of Nebraska Avenue and west of Junction was predominantly Polish. And within 10 years, pretty much every block of Kushwartz was predominantly black, with many blocks approaching 100% and only a "remnant" population of Polish remaining after 1990. Collectively, Junction was now the largest black neighborhood in Toledo.

The Hartford/Sterling Place section was geographically isolated from the rest of Junction by Swan Creek and still largely white in 1950, experienced black settlement in earnest beginning later that decade. By 1970 it was overwhelmingly black and thus became indistinguishable from the much larger part of Junction north of the creek.

Meanwhile, urban renewal projects and I-75 Expressway construction would eradicate many parts of today's Junction neighborhood. The construction of Brand Whitlock homes from 1938-1940 resulted in the removal of several blocks of substandard housing. Directly north

of Brand Whitlock, another housing project, Alburtus Brown, was complete by 1941. As the century wore on, almost all of the old houses east of City Park Avenue were gone, replaced by newer housing, commercial development or not replaced at all. When I-75 was constructed in the early 1960s, it took out even more housing stock. In 1997, the last original house of the old Pinewood section – 817 Division Street – was demolished, bringing to an end any trace of over 130 years of settlement among the Germans and later African-Americans in that part of Toledo.

The Dorr Street Corridor – running from Division to N. Detroit - which had become the de facto "black downtown" by mid-century because of the large number of thriving black owned and operated businesses, was targeted for urban renewal in the late 1960s. Within the decade, 99% of it would be gone, replaced by housing apartments and the widening of

Dorr Street itself. Smaller commercial corridors of mostly black-owned businesses found along Nebraska and Indiana Avenues survived for a while longer, but many closed over the next four decades. Today, when one drives down Dorr Street amongst all the sterile looking housing, it's hard to imagine that a thriving community once existed there.

Though the Junction neighborhood remains predominantly black, its population has dropped dramatically over the past 40 years. Collectively, the six census tracts that cover most of the Junction Neighborhood have lost 42% of their population between 1980 and 2010 alone. Going back to 1940, the changes are even starker, with about a 70% drop in population over that 70-year span of time. No doubt, the legacy of the foreclosure crisis, which was only in its beginnings in 2010, will show even more stark population losses by 2020 as hundreds of homes in the Junction neighborhood have been torn down in the past 10 years, and hundreds more – many still occupied in 2010 – were abandoned by 2020.

The area west of Collingwood was hit hard when demolition activities began to be ramped up after 1995, never letting up and only getting worse as the foreclosure crisis took hold and the houses were demolished en-masse by the 2010s. Spot infill, mostly built during the 1995 to 2005 era did little to help stave off population loss, and in fact much of this new construction itself was largely abandoned and vandalized and some even burned down within just a few years of being built.

Newer projects such as Washington Heights – which has created many blocks of middle class housing - and brand new Collingwood Green have infused a much needed population boost to the eastern part of Junction. In the case of Collingwood Green, hundreds of new housing units have replaced the partly abandoned Brand Whitlock Homes and more phases are planned, but this spike pales in comparison to the huge population losses occurring elsewhere in the neighborhood.

Today, the Junction Neighborhood is but a shadow of its former self, with continued hemorrhaging of population, and relentless proliferation of vacant and abandoned dwellings.

Many blocks in the newer parts of the neighborhood, 100% intact as late as the 1990s, are suffering from up to 30-50% loss in housing stock with new abandonment seemingly occurring almost weekly. The commercial component has suffered even greater loss, with perhaps a 90% or more drop in the number of businesses over the past 70 years. A few small “ma & pa” type businesses, namely along Nebraska Avenue, have tried to hang on, but they suffer from loss of patronage as much of their customer base has died or moved away.

The loss of the Dorr Street Corridor – and attending loss of dozens of black owned businesses – was perhaps the greatest death blow the neighborhood and the stinging legacy of “urban removal” can still be felt among the dwindling number of long time and former residents that are old enough to remember it. As those glory days of the middle 20th Century become ever more distant, it surely must resonate with them on how much it once thrived with all those great goods and services that it provided, and they were welcome with open arms by friends and neighbors, when they were likely restricted from going elsewhere.

Indeed, the unrelenting demolition that has destroyed the collective memories of tens of thousands of families over the years has left deep scars not only in Junction but the Toledo as a whole as entire blocks have been wiped off the map. The city has lost much of the physical evidence of its deeply- rooted ethnic heritage among the many different nationalities, but most significantly among the African-American community who have called this area home for over 120 years.

JUNCTION NEIGHBORHOOD AREA: POPULATION CHANGES, 1940-2010¹

Census Tract	1940	1950	1960	1970	1980	1990	2000	2010	Change 1940-2010	Change 1980-2010
32	5193	4546	3715	3639	3036	2383	1934	1412	-72.8%	-33.2%
33	6521	6962	6279	4590	3420	2587	2243	1701	-73.9%	-50.9%
34*	6557	7367	5797	2802	1379	1152	738	775	-88.2%	-81.3%
35	4902	4308	3273	3174	2785	2273	2014	1529	-68.8%	-35.4%
36	6124	5877	5905	5016	3854	2918	2156	1666	-72.8%	-34.4%
37*	3957	4649	3672	1596	1703	795	1588	1409	-64.4%	-63.4%
Total	35194	31247	30601	22787	18157	14098	12673	10502	-70.2%	-41.9%

Figure 7. Junction Population 1940-2010

1. Census Block data, 1940-2010.



1000 Block of Indiana. Built in the mid 1920s, these houses are a part of a three-block plat extending to Dorr Street which was one of the last significant development of single family homes until the urban renewal era of the 1960s.

JUNCTION TODAY

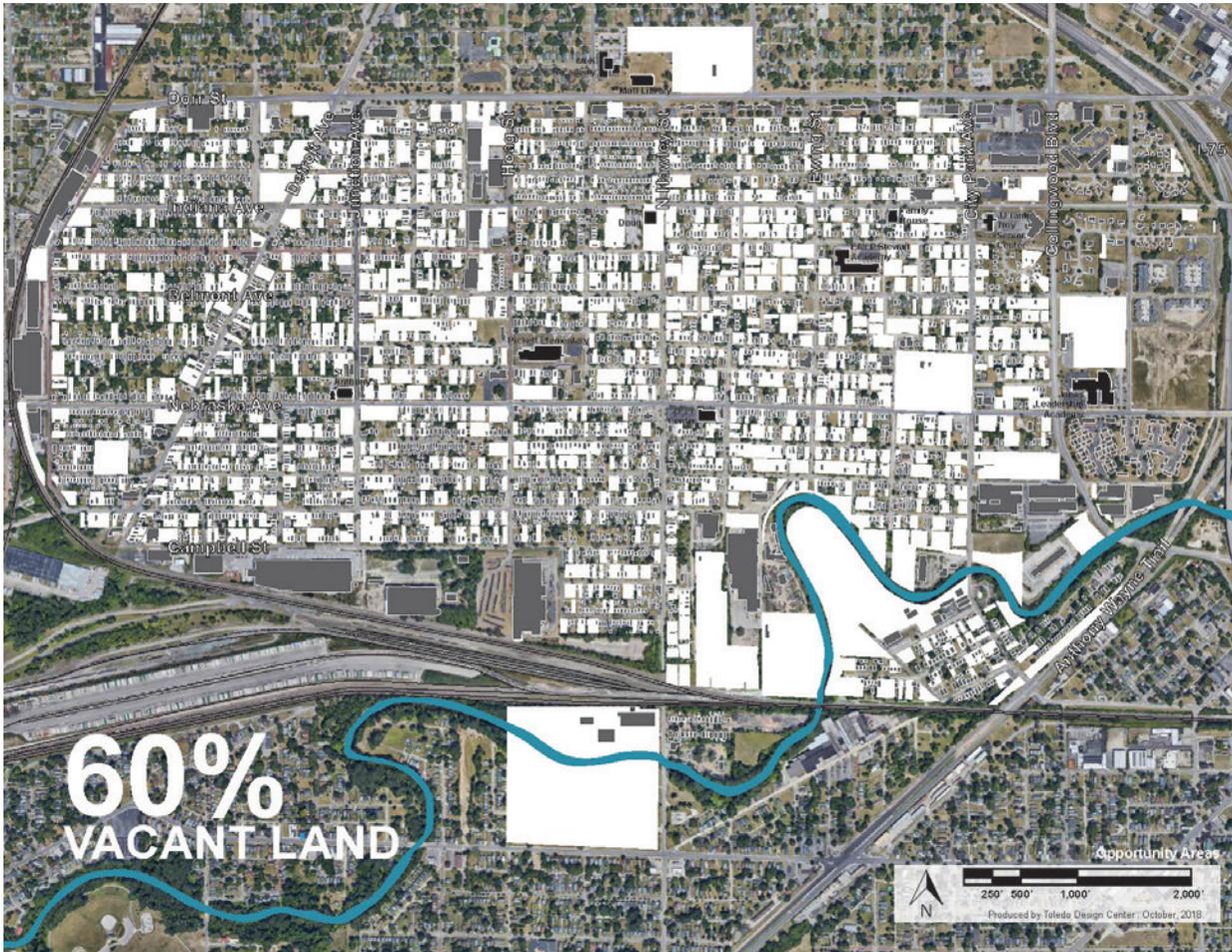


Figure 8. Map from the 2018 Junction Master Plan based on 2018 Lucas County Land Bank survey of property.

VACANCY

Today the Junction Neighborhood is facing the consequences of previous government policy and disinvestment. Approximately 60% of land in the Junction Choice Neighborhood is vacant. This does not include the abundance of vacant buildings throughout the neighborhood.

In 2018 the Lucas County Land Bank conducted a structure survey to determine the status of residential property in Toledo. This shows areas of strength in the neighborhood where there are intact blocks of “very good/A” and “good/B” graded structures. There is also ample opportunity for rehabilitation of residential property represented by properties graded “fair/C”. Properties graded “deteriorated/D” and “hazardous/F” have structural or other issues that make it most feasible to demolish the structure. Some Junction residents have taken advantage of vacant property adjacent to their homes by side lotting those parcels to increase the size of their yard. Other uses that have emerged are community developed park spaces and gardens including the Prayer Park and Garden established by People’s Missionary Baptist Church, What Blooms on Blum Garden, and Kwanzaa Park which has

recently received investment to become Junction Park.

TRANSPORTATION

The Junction Neighborhood is well positioned with proximity to Downtown Toledo, the Warehouse District which has seen recent investment from the private and non-profit sectors, the Toledo Museum of Art to the north, and the University of Toledo to the west. Though these attractions are located near the neighborhood, the transportation system is not designed to support resident access.

When looking at the transit system it is apparent that though there are three bus routes that traverse the neighborhood the lack of amenities at these stops makes the system difficult to use. A majority of bus stops in Junction lack shelter, seating, and cement pads. In addition, the current signage for bus stops is small and lacks information about the route needed to effectively use the bus system. Access to the bus system is also limited by the walkability of the neighborhood. The high amounts of vacancy, blight, and sidewalks in poor conditions make getting to the bus uncomfortable and difficult.

The City of Toledo has recently made investments in street repairs and traffic calming, adding speed bumps on secondary streets that help slow traffic. This improves the safety of people using the right-of-way including drivers, pedestrians, and cyclists. Major improvements to Dorr Street are being pursued including a multi-use path, pedestrian improvements to the bridge over I-75, and transit improvements.

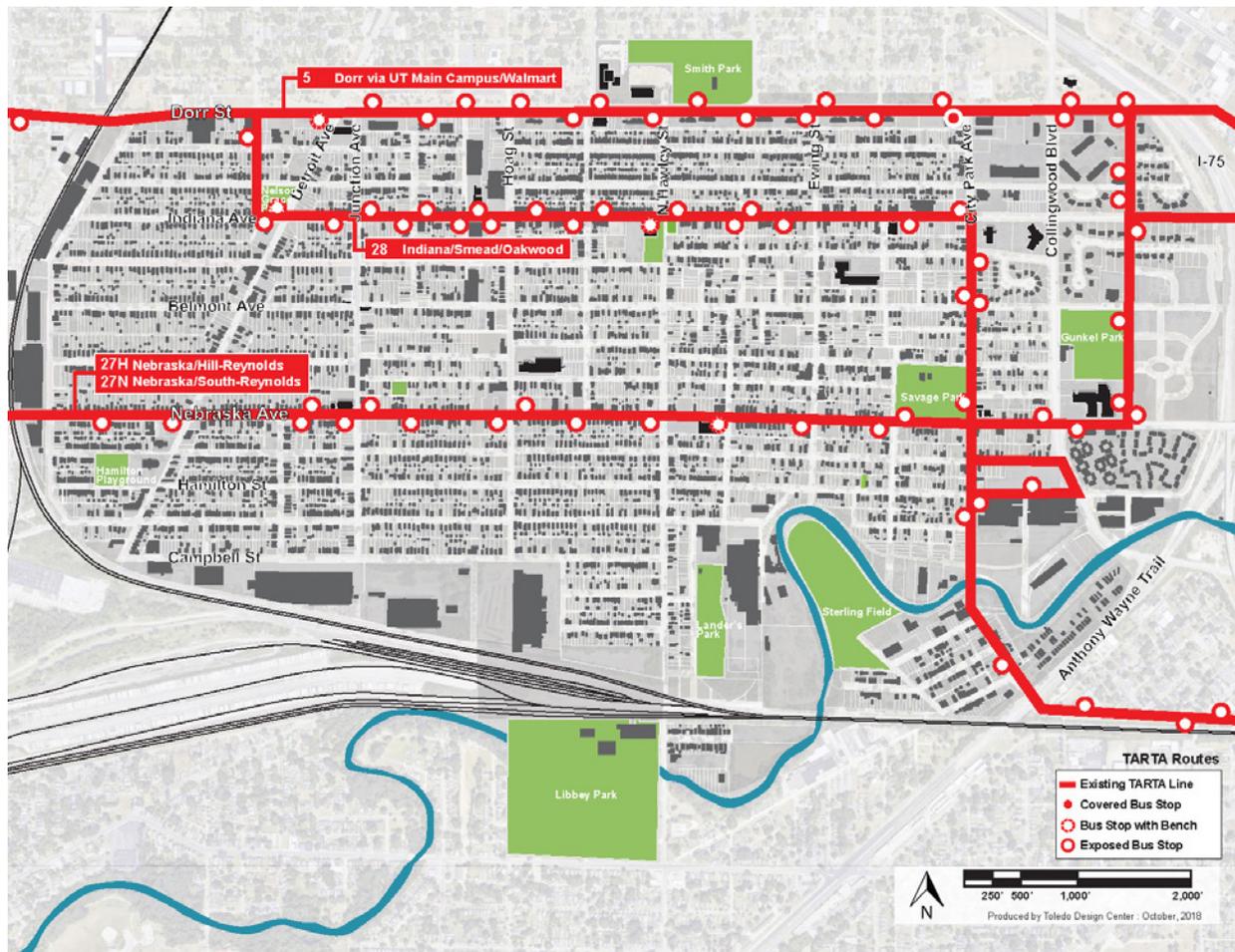


Figure 9. Map from the 2018 Junction Master Plan. Residents reported that the one bus shelter shown in this map was removed after cases of vandalism.

Food Access

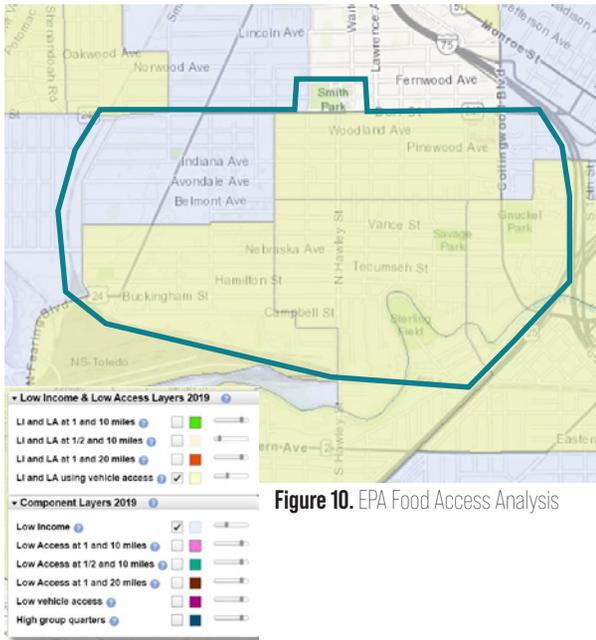


Figure 10. EPA Food Access Analysis

Particulate Matter

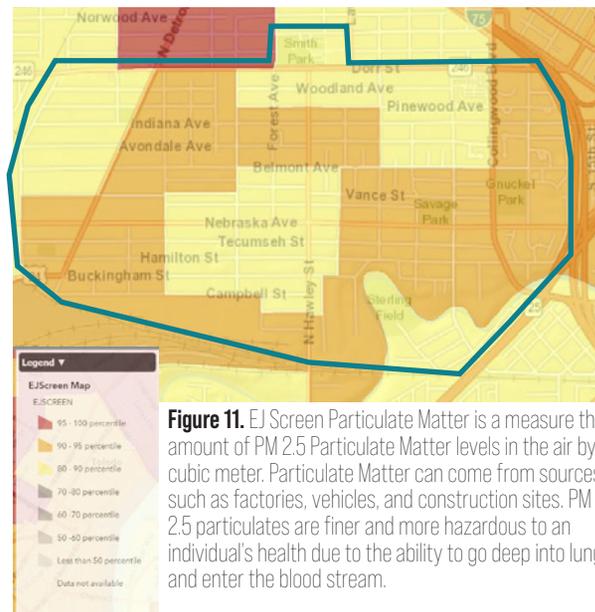


Figure 11. EJ Screen Particulate Matter is a measure the amount of PM 2.5 Particulate Matter levels in the air by cubic meter. Particulate Matter can come from sources such as factories, vehicles, and construction sites. PM 2.5 particulates are finer and more hazardous to an individual's health due to the ability to go deep into lungs and enter the blood stream.

HEALTH AND ENVIRONMENT

Junction residents are in a food desert. As shown in the Food Access Atlas Map, almost the entire neighborhood is classified as Low Income and Low Access when looking at vehicle access. This means that a significant number of residents are without a car and are more than half of a mile away from the nearest supermarket. There is a small grocery in the neighborhood, but residents and planning partners have reported that there are frequent issues with the store. Community gardens have been started in Junction and the gardens provide some residents with fresh foods, but more resources are needed to meet neighborhood needs. Increasing access to fresh, affordable, healthy foods is an important aspect of improving residents' quality of life and supporting healthy lifestyles.

According to the EPA Environmental Justice Screening Tool the Junction Choice Neighborhood should be a focus area for investment to address environmental disparities as shown in the demographic index map. By looking at various environmental indexes available through the screening tool it can be determined that the Junction Neighborhood has high levels of exposure to environmental hazards including lead paint, underground storage tanks, and fine particulate matter.

Initiatives such as tree planting and expanding the tree canopy, green stormwater infrastructure, and home rehabilitation can start to address some of the environmental issues faced by Junction residents. In 2017, a series of rain gardens and bioswales were installed in Junction through funding by the Great Lakes Restoration Initiative. The project is meant to capture and absorb rainwater in the target area. However, since installation the bioswales have not been well maintained and are in need of long-term stewardship and landscaping.

Environmental Justice Index

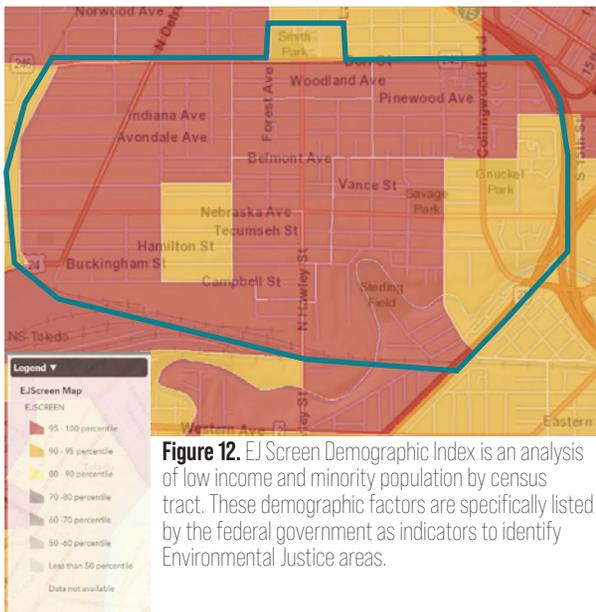


Figure 12. EJ Screen Demographic Index is an analysis of low income and minority population by census tract. These demographic factors are specifically listed by the federal government as indicators to identify Environmental Justice areas.

Lead Paint Exposure Risk

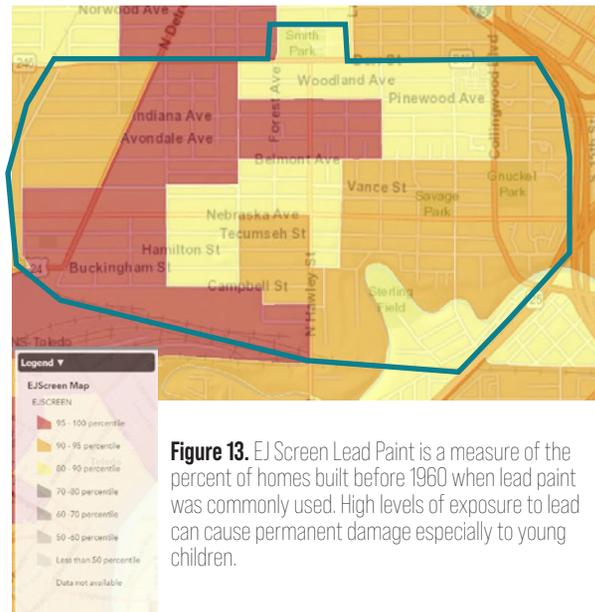


Figure 13. EJ Screen Lead Paint is a measure of the percent of homes built before 1960 when lead paint was commonly used. High levels of exposure to lead can cause permanent damage especially to young children.

Asthma

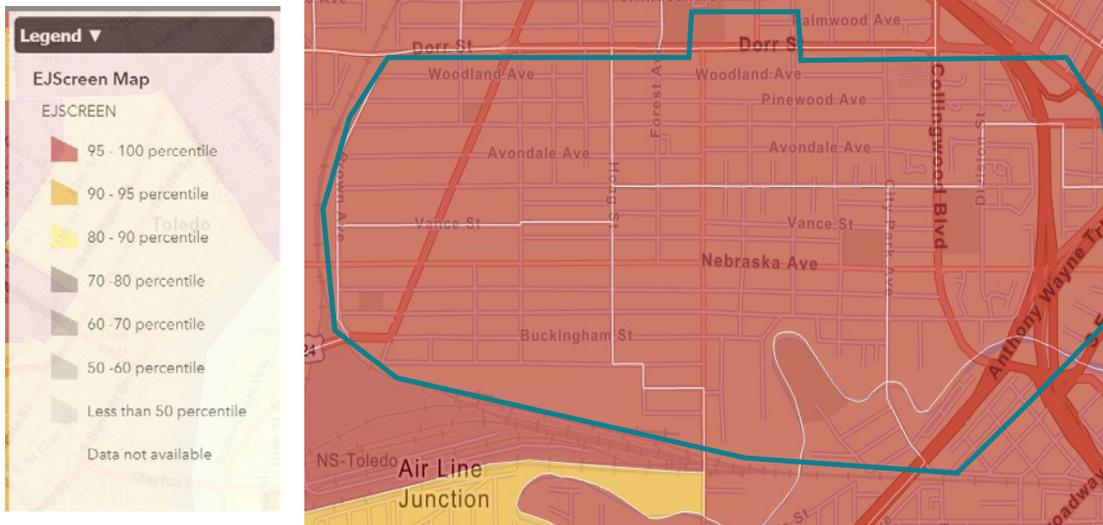


Figure 14. EJ Screen Cases of Asthma Compared to the State of Ohio

Junction residents are medically under-served when compared to the State of Ohio. As measured by the EPA Screening Tool and US Health Resources & Services Administration, the Junction Neighborhood has too few primary care providers. This is coupled with a high infant mortality, high poverty and/or a high elderly population. Similarly, Junction residents experience high prevalence of Asthma in adults 18 or older, high prevalence of heart disease in adults, and low life expectancy. Discussions at the Working Groups and Plan Committee meetings revealed mistrust when seeking care due to past experiences of mistreatment, further hindering resident’s access to healthcare.

Heart Disease

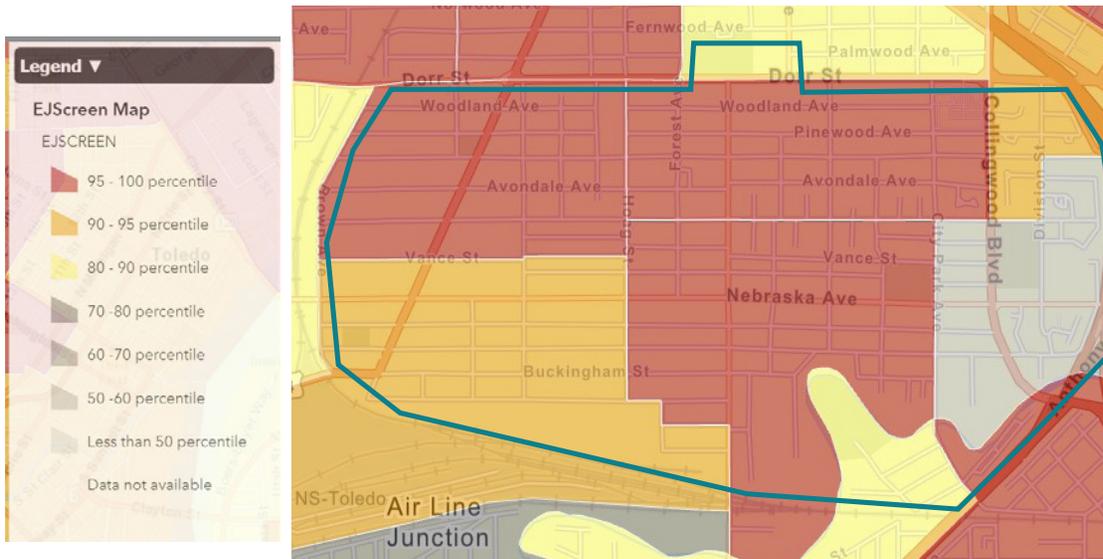


Figure 15. EJ Screen Cases of Heart Disease Compared to the State of Ohio



The neighborhood needs a local pharmacy

INVESTMENT

Various community investment tools are currently being utilized to support development projects in the Junction Neighborhood. These tools include Opportunity Zones, a Neighborhood Revitalization Strategy Area designation, and American Rescue Plan funds.

Two of the Census Tracts in Junction are Opportunity Zones. Opportunity Zones attract investors by providing tax deferrals on capital gains. These Opportunity Zones have supported projects that included Low Income Housing Tax Credits, New Market Tax Credits and state and federal investments. There is also a collaborative effort of private, public, and nonprofit partners utilizing the Opportunity Zone to support investments in the Warehouse District to bring new commercial and residential space. The Warehouse District is adjacent to the Junction Neighborhood.

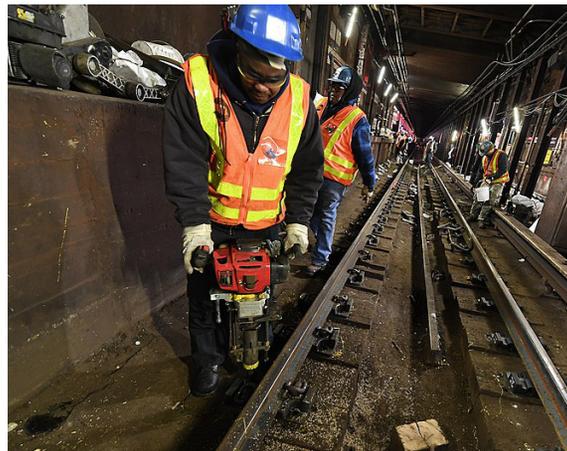
The City of Toledo has designated the Junction Neighborhood and two adjacent neighborhoods (Englewood and Old Historic South End) as Neighborhood Revitalization Strategy Areas (NRSAs). This allows a community to benefit from a comprehensive place-based approach by using CDBG dollars to leverage additional funding for the neighborhood. A NRSA designation encourages and requires extensive community consultation and participation in revitalization efforts, which aligns with Choice Neighborhood requirements. Grantees also receive enhanced flexibility when undertaking economic development, housing and public service activities when using their CDBG funds. Regulatory relief and greater flexibility include:

- A. A decrease in the Aggregation of Housing Units being low and moderate income from 100% to 51%;
- B. The elimination of the need for businesses to track personal income and maintain records for jobs held by or made available to persons residing in the NRSA;
- C. An exemption from the aggregate public benefit standards and Public Service activities are not capped at 15% in NRSA's

Finally, the City of Toledo has issued a conditional commitment to provide ARPA funds to Collingwood Green Phase IV and V in the amount of \$4.8 Million Dollars that will provide 120 new apartments and Townhomes for seniors and families. LMH will receive \$5.7 million in HUD 202 funding to support senior housing. Though all of these tools and resources have been utilized in the neighborhood, the Plan will explore ways to further take advantage of and maximize the investment power of these funding opportunities to support neighborhood transformation.



Savage Park Splash Pad



Upgrading basic infrastructure is needed



St. Anthony's Church



Recent investment in affordable housing



Community Garden

PLANNING EFFORTS ALIGNMENT

JUNCTION NEIGHBORHOOD MASTER PLAN

Completed in 2018, the Junction Neighborhood Master Plan was a community led planning process led by the Junction Coalition. This plan identifies a series of strategies to improve the Junction neighborhood. This plan is a key reference for the Junction Choice Planning process.

REHABBED HOME SALES

LMH's nonprofit affiliate, Lucas Housing Services Corporation (LHSC), renovates up to 25 homes per year for sale to individuals with low-to-moderate income. This year is it expected that up to eight homes will be sold to homeowners with low-to-moderate income in the neighborhood. This program includes homeowners receiving a soft second mortgage which provides them "instant equity".

6-BLOCK INITIATIVE

The 6-Block Initiative was first identified in the Junction Master Plan. It is bounded by City Park Avenue, Indiana Avenue, Collingwood Boulevard, and Nebraska Avenue. Since then, the Habitat for Humanity has committed to constructing 15 new affordable homes within the 6-Block area.

THE HOME RESCUE PROGRAM

This is a multi-year partnership between Maumee Valley Habitat for Humanity, City of Toledo, Junction Coalition, and other partners to address the need for home repairs in the City. The new program will utilize \$1.5 million in HUD HOME funds from the City of Toledo's Housing and Community Development Department. Additional funding has been made available specifically for the Junction Neighborhood by ProMedica Foundation and the Owens Corning Foundation. Each rehabilitation project is expected to cost an average of \$50,000. The funding is available to address code violations and lead remediation. It is anticipated that 40 houses will be fixed over the next 18 months.

ROOF REPLACEMENT PROGRAM

The City of Toledo is funding a roof replacement program for low-to-moderate income homeowners. The program will set aside approximately \$3.5 million for 500 homes to be serviced. The City has a preliminary goal to target 100 homes in Junction Neighborhood for this program.

CONNECTING TOLEDO NEIGHBORHOODS TO OPPORTUNITY

The City of Toledo is pursuing a RAISE grant. If this grant is awarded the project will seek to make safer connections between the Junction and Uptown Neighborhoods to employment, recreational, and educational opportunities. Project elements that particularly impact the Junction neighborhood are improvements to the I-75 overpass to increase pedestrian safety, a multi-use path along the Northside of Dorr Street and elevated bus stops that will prepare the Dorr Street corridor for future Rapid Transit investment from TARTA.

DEMOGRAPHICS

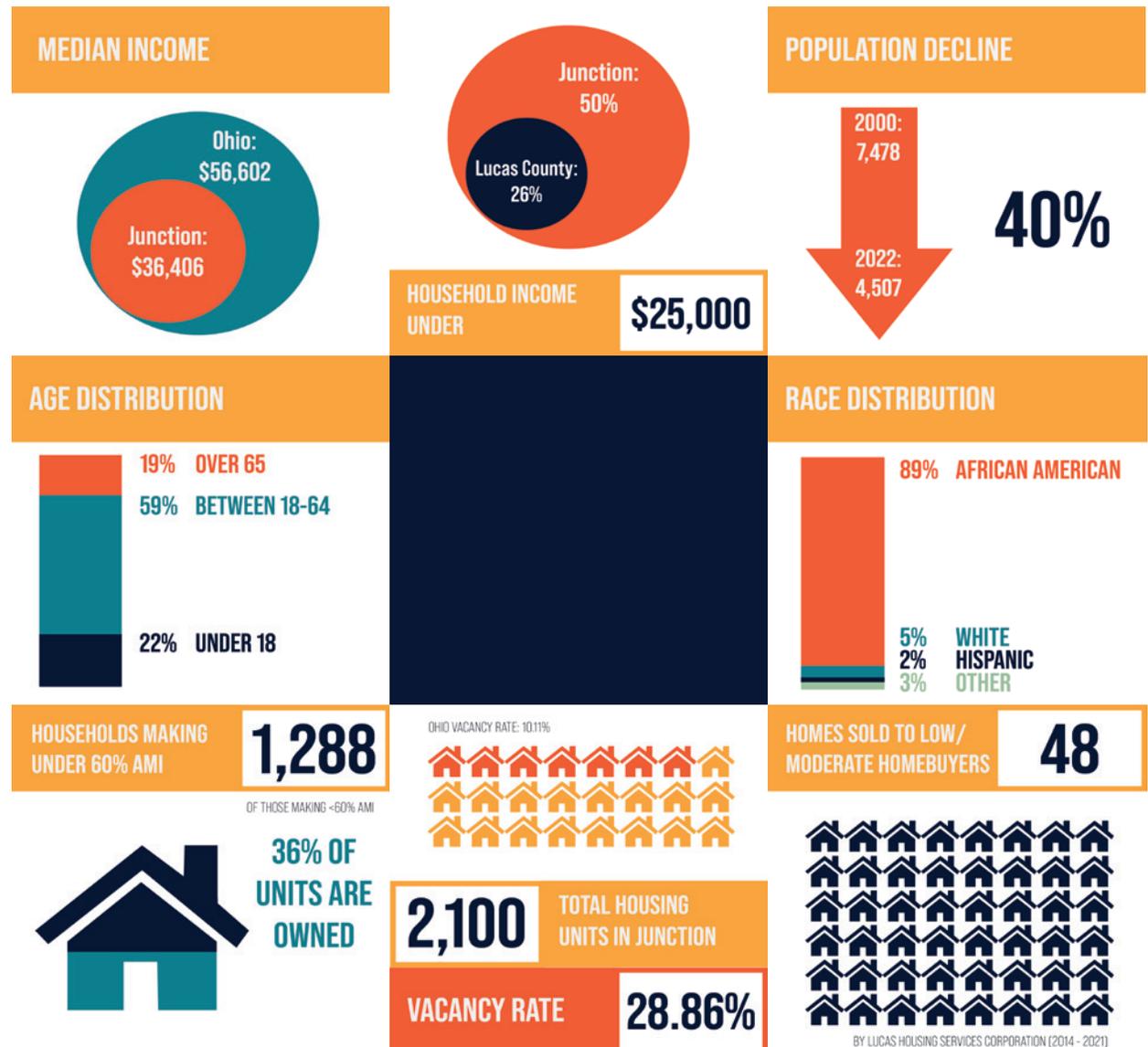
The Junction Neighborhood has a population of approximately 4,507. This is a 40% decrease from 2000 when the population was 7,478. The majority of the Junction Neighborhood is African American and low income. 19% of the Junction Neighborhood population is over 65 and 22% is under the age of 18.

Approximately 50% of neighborhood household area making less than \$25,000 per year and the median income is over \$20,000 less than median income of the State of Ohio.

There are approximately 2,100 housing units in the Junction Neighborhood. Approximately 60% of those households are making 60% Area Median Income or less. Roughly 29% of housing units in the Junction Neighborhood are vacant. From 2014 to 2021 the Lucas Housing Services Corporation has sold 48 homes to low-or moderate-income home-buyers.

A robust survey effort of McClinton Nunn and Junction Neighborhood residents provided a glimpse into what everyday life in Junction is like and residents thoughts on what could improve it. Some of the key findings of the surveys are presented here and throughout the Plan.

Figure 16. Junction Demographic Data

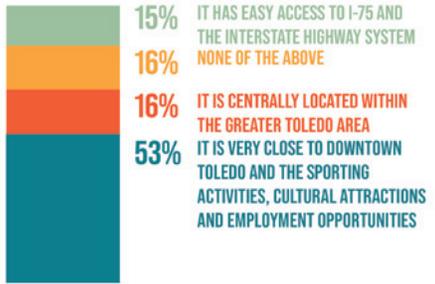


NEEDS ASSESSMENT

Key findings from the Needs Assessment Survey include:

- A.** Junction and McClinton Nunn residents are highly connected. This will not come as a surprise to most residents, but there is a high-quality social network in the neighborhood that facilitates friendship and resource sharing between residents. 50% of McClinton Nunn residents and 78% of Junction neighborhood residents state that their key method of getting information is through their friends and neighbors.
- B.** There is a lack of access to technology among some residents. 45% of residents do not know how to use a computer or only have basic skills; 60% do not have a computer at home; and 38% of people with computers do not have internet access.
- C.** Many residents feel unsafe in the neighborhood. 38% of residents “rarely” or “sometimes” feel safe in the neighborhood. This number increases to 55% at night. 58% of people have witnessed drugs being sold in the neighborhood. Importantly, 20% and 22% of residents feel violent crime and property crime are the most concerning issues in the neighborhood.
- D.** The Junction Neighborhood’s biggest asset is its convenient location near Downtown Toledo and the Interstate 71. Given a variety of considerations, 45% of residents stated that the biggest strength of the neighborhood is the convenient location. Other popular answers included transportation access/ the highway (28%), people who live there (25%), and proximity to family/friends (20%).
- E.** Most residents are willing to move during McClinton Nunn redevelopment. 55% of residents do not have a problem with moving to accommodate for redevelopment of the target housing site. Important considerations identified by residents include:
 - I.* 36% of residents were interested in staying in Junction during transformation, while 33% are unsure.
 - II.* Even though most residents do not have school-aged children, keeping children in their current school was still the #1 most important consideration in relocation reported by residents.
 - III.* Access to transportation is the #2 most important consideration.
 - IV.* Access to jobs is the #3 most important consideration.
- F.** The concept of mixed-income housing is appealing to residents. 88% of respondents found the idea of a “mixed-income” neighborhood appealing. Buy-in to this concept from residents is critical to the Choice Neighborhoods Initiative. Further, 56% of neighborhood respondents thought transforming McClinton Nunn into a mixed-income development would make the neighborhood more desirable for other housing and commercial development.
- G.** Residents support rehabilitation of the current housing stock rather than replacement, where possible. 60% of Junction respondents felt that modernization and widespread rehabbing was necessary and good for the neighborhood.
- H.** Most residents think single-family homes are most appropriate in Junction, but there is interest in higher density development. 33% of residents thought that single-family homes were the most appropriate housing type in Junction – matching the historically most prominent housing type in Junction. However, 41% of respondents also liked the idea of mixed-use buildings and 38% liked the idea of townhomes.

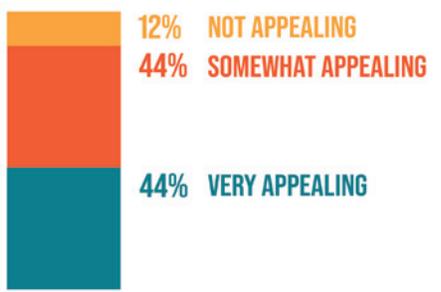
WHAT DO YOU LIKE MOST ABOUT THE LOCATION OF THE JUNCTION NEIGHBORHOOD?



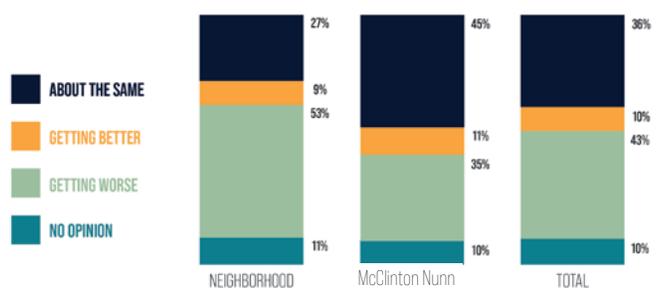
WHICH HOUSING TYPES ARE MOST APPROPRIATE FOR JUNCTION?



PLEASE RATE HOW APPEALING THE CONCEPT OF "MIXED-INCOME HOUSING" IS TO YOU.



HOW HAS THE NEIGHBORHOOD CHANGED IN THE TIME YOU HAVE LIVED HERE?



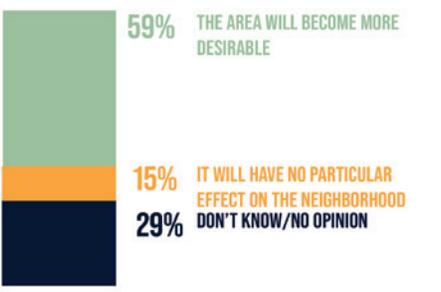
WHAT ARE THE JUNCTION NEIGHBORHOODS BIGGEST STRENGTHS?

% OF RESPONDENTS THAT SELECTED:

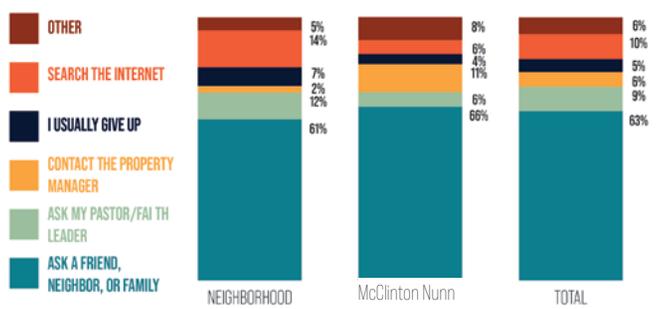
	NEIGHBORHOOD	THS	TOTAL
CONVENIENT LOCATION	40%	45%	42%
PEOPLE WHO LIVE HERE	43%	25%	34%
CLOSE TO FAMILY AND FRIENDS	40%	21%	30%
PLACES OF WORSHIP	30%	18%	24%
TRANSPORTATION ACCESS	15%	28%	21%
PARKS AND RECREATION FACILITIES	23%	15%	19%
NEIGHBORHOOD HERITAGE	35%	N/A	17%
AVAILABILITY OF SOCIAL SERVICES	7%	21%	14%
YOUTH PROGRAMS	17%	10%	13%
SAFETY	11%	15%	13%
ACCESS TO EMPLOYMENT OPPORTUNITIES	14%	11%	12%

■ TOP THREE CHOICES

WHAT EFFECT DO YOU THINK TRANSFORMING MCCLINTON NUNN TO A "MIXED-INCOME DEVELOPMENT" WILL HAVE ON THE NEIGHBORHOOD?



WHEN YOU HAVE A PERSONAL OR FAMILY PROBLEM THAT YOU DON'T KNOW HOW TO SOLVE, WHERE DO YOU GO FOR HELP?



HOW SATISFIED ARE YOU WITH YOUR CURRENT HOME?

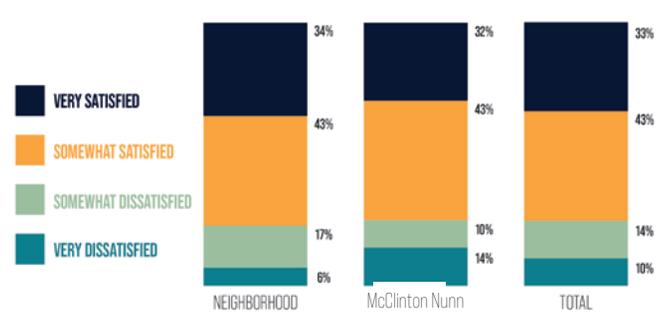


Figure 17. Target Housing Site and Neighborhood Needs Assessment Results

MARKET ANALYSIS

A market analysis was conducted to determine the potential for commercial, industrial, office and residential development. The following information summarizes the findings of these reports.

HOUSING POTENTIAL

Over the last 30 years the Toledo Metropolitan Area has experienced declines in its population and economic conditions. This decline has been particularly focused in Central Toledo and the Junction neighborhood. In fact, the Junction neighborhood lost one-third of its population over the last 20 years creating a vacancy rate of approximately 30%. These trends are slowing with the City attracting new manufacturing and distribution businesses and experiencing a decreased amount of rental vacancies over the past three years. Due to the neighborhood's proximity to downtown and the interstate, the housing market in Junction is well poised to benefit from the anticipated job growth in central Toledo and along I-75.

Junction has the potential to support the development of up to 386 rental units. Up to 243 of those units could be market rate and 113 units could be targeted for workforce housing which is 60 to 80% of Area Median Income.

In addition to the factors that are positively impacting the market for rental units in Junction, the increased demand for for-sale housing units and the limited supply of units available benefits the potential for for-sale unit demand in the neighborhood as well. Junction has the potential to support up to 200 for-sale housing units. Up to 75 of those units could be market rate.

OFFICE POTENTIAL

Currently, about 90% of the 235,600 square feet of office space is a non-profit use with 210,000 square feet used by Pathway, Inc. In addition to social services other common office uses in the neighborhood are oriented toward those living in poverty including cash loans and credit, and cash for plasma businesses. The market study found that Junction neighborhood has the potential for up to 23,700 square feet of office space.

INDUSTRIAL POTENTIAL

The Junction neighborhood has historically been a hub for industrial use with convenient access to the interstate and rail lines. Within the region there is 7.8 million square feet of industrial use in the downtown area with only 1.3% vacancy. The study area currently has 1.17 million square feet of industrial building space. A majority of this space is used for warehousing and distribution and 20% is manufacturing. The market study has determined there is potential for up to 65,000 square feet of industrial uses in the neighborhood. This demand can be met through renovation of existing vacant industrial buildings.

RETAIL POTENTIAL

There is approximately 140,000 square feet of commercial space in the Junction neighborhood. About 8% of the active commercial space is vacant not including spaces that were once commercial but are no longer marketed as such and commercial uses that are temporarily closed likely due to the COVID-19 pandemic. The Junction neighborhood has the potential for up to 105,000 square feet of retail space within the next 5 years. There is very little existing vacant retail space so reuse and mixed-use development will all be key components of meeting the demand.



PEOPLE PLAN

PEOPLE PLAN VISION

The People Plan is central to Junction's transformation concept of transforming from the inside-out and the outside-in. The Junction Transformation Plan is based on transforming both the place and the lives of existing residents, both McClinton Nunn residents and residents of the broader neighborhood. The People Plan is designed to empower residents to take an active role in transforming their neighborhood. For example, a central tenant of the Junction Vision is to deconcentrate poverty by creating a mix-income community. This will be brought about by helping existing residents increase their earnings and household wealth, not merely by attracting new mixed-income households to the neighborhood. This is transforming from the inside-out, starting with the existing people and assets of the neighborhood.

The vision also includes building housing back on the many vacant lots in the neighborhood and increasing homeownership, and existing residents will occupy much of the new housing and many will become homeowners. The long-term disinvestment in the Junction Neighborhood caused widespread housing deterioration and demolition, resulting in the creation of many vacant lots. Because there are simply not enough existing residents to occupy all the vacancies, it is necessary to attract new residents from outside of the neighborhood to drive transformation from the outside-in. However, the process must start with supporting existing residents to build their capacity so that they can participate in this transformation process. This People Plan describes a holistic program of services to support existing residents achieve their goals, and in doing so, they will help transform the neighborhood. The People Plan focuses on services and actions to support McClinton Nunn residents first and foremost, but most of the programs/services will also be available to residents of the Junction Neighborhood in general.

The Junction Neighborhood supports the growth and personal development of residents. It is a neighborhood of opportunity with the social, educational, entrepreneurial, and workforce development resources for all residents to succeed in reaching their goals. Residents are empowered to participate in and leverage the transformation of the neighborhood to build household wealth.



GOALS, OUTCOMES, AND METRICS

Progress towards transformation must be clearly articulated through goals, outcomes, and metrics. Goals are statements of consensus aspirations. Outcomes are the positive changes being sought to carry out the vision. Metrics are measurements of the current state and the targeted improved state in relation to the Outcomes.

GOALS

The goals of the Junction Choice People Plan are:

- 1. Increase Upward Economic Mobility**
- 2. Improve Academic Proficiency & Participation in Post-Secondary Programs**
- 3. Promote Health and Well-being**

OUTCOMES

The implementation of the People Plan is expected to lead to significantly improved life outcomes for residents. Outcomes from implementation of recommended strategies are discussed for each.

METRICS

Metrics are indicators to track the process toward achieving the desired outcomes. The metrics described on the following pages will help track progress of the People Plan initiatives.

CASE MANAGEMENT. The programs and services described in the People Plan will be administered and monitored using customized case management systems. Each program will have its own case management system. For example, Neighborhood Health Services uses customized a case management system for its Patient Navigator program. Similarly, The Tabernacle and Center of Hope will use their own case management systems to track the academic proficiency of school students in their after-school and summer school programs. However, LMH will operate a “master case management system” to coordinate all of these individual systems and track residents’ participation in all services. The “master case management system” will integrate data from each service provider’s database and function as the “quarterback” for an integrated program of holistic services.

EXISTING PROGRAMS

This People Plan builds upon the strong efforts of local partners who have established successful programs to address the supportive service needs of the Junction Neighborhood. The matrix below summarizes these existing programs.

PROGRAM NAME	DESCRIPTION	PROGRAM LEAD	LOCATION	GOAL ALIGNMENT	METRICS (IF AVAILABLE)
Jones Academy Bloomberg Lab	Jones Academy High School has a Bloomberg lab where students are given real money to learn to invest and manage a portfolio.	Toledo Public Schools	Jones Academy Students	Imrpve Academic Proficiency & Participation in Post-Secondary Programs	
Esusu App	Credit and Savings building app for low to moderate income families to build their savings and credit as individuals or in a group. LMH has a program in place with Esusu to use tenants one time rent payments to improve their credit.	Esusu LMH	LMH Sites	Increase Upward Economic Mobility	
Bank On Toledo	Provides a low or no fee bank account and required training on how to manage a bank account, budgeting, and obtaining and utilizing credit.	Toledo Urban Federal Credit Union	Junction Neighborhood	Increase Upward Economic Mobility	
ELEVATE	A comprehensive after school program for K-6th graders to improve their academic performance while providing arts, recreation, social and emotional development, and health services.	Center of Hope	Old West End Academy, Martin Luther King School for Boys, and Robinson Elementary School	Imrpve Academic Proficiency & Participation in Post-Secondary Programs	Increased reading performance; Increased math performance; Increased attendance rate
Financial Opportunity Centers (3)	The financial opportunity centers offer programs and assistance including but not limited to; financial coaching, credit counseling, re-entry coaching, and home buyer counseling.	NeighborWorks Toledo Pathway Promedica LISC (Funder)	Region Wide	Increase Upward Economic Mobility	

EXISTING PROGRAMS

PROGRAM NAME	DESCRIPTION	PROGRAM LEAD	LOCATION	GOAL ALIGNMENT	METRICS (IF AVAILABLE)
LHSC Rehab Program	LHSC rehabs homes in Junction to sell to families with low income.	LHSC	Junction Neighborhood	Increase Upward Economic Mobility	25 Homes per year are rehabbed.
Six-Block Initiative	The Six-Block Initiative is a project that stems from the Junction Neighborhood Plan. It is a targeted investment in housing rehab and new construction for affordable home ownership.	Junction Coalition Habitat for Humanity	Target area: Indiana Avenue, Collingwood Boulevard, Nebraska Avenue, and City Park Avenue	Increase Upward Economic Mobility	Habitat for Humanity will construct 15 new homes in the target area over the next three years.
Tabernacle Housing Rehab and Repair	The Tabernacle has developed a program in skilled trades. Through this program they will rehab and repair homes throughout Junction.	The Tabernacle	Junction Neighborhood	Increase Upward Economic Mobility	The program is starting with three rehabs with plans to scale in the coming year.
NeighborWorks Online Homebuyer Education	Online resources for home-buying and pre-purchase education.	NeighborWorks Toledo Region	Region Wide	Increase Upward Economic Mobility	
McClinton Nunn After-School Education Program Pilot	After-school educational programming for McClinton Nunn residents hosted on site.	The Tabernacle	McClinton Nunn	Imrpve Academic Proficiency & Participation in Post-Secondary Programs	

GOAL INCREASE UPWARD ECONOMIC MOBILITY

INCREASING UPWARD ECONOMIC MOBILITY among target housing residents and disadvantaged residents of the neighborhood as a whole is a very important goal of the Choice Neighborhoods Program and for this Junction McClinton Nunn Choice Neighborhoods Program. The concept of “upward economic mobility” is very broad and encompasses several strategies and methods to achieve the goal of improving financial well-being. This section of the People Plan will describe the various ways in which the target population can improve their financial well-being. Improved financial well-being leads to a better quality of life and better life outcomes, yet residents must choose the path that leads to better life outcomes. This section of the Plan will describe the programs that will assist residents in this process. The Strategies of this People Plan to achieve upward economic mobility are summarized below and discussed in detail within this section.

Strategies to Achieve Upward Economic Mobility

- Strategy #1: Provide Vocational Training That Leads to Paying Jobs
- Strategy #2: Provide Career Coaching
- Strategy #3: Provide Financial Coaching
- Strategy #4: Promote Home Ownership to Build Wealth
- Strategy #5: Support Entrepreneurship

STRATEGY#1

Provide Vocational Training That Leads to Good Jobs

Career coaching should be the first step in increasing the earnings of McClinton Nunn residents (MNR). Mentoring and coaching helps residents decide which careers to pursue and will be done before starting job training. Career coaching involves counseling residents on how to best achieve their career goals. Many residents do not know how to leverage their skills and aptitudes to maximize earnings. The “career coach” will assess the residents’ job skills and advise them on additional training and education needed. Advice on the careers that best align with each resident’s aptitude will also be provided, in addition to coaching on how to write a resume and interview for jobs. Many residents do not take advantage of services available to advance their careers. Career coaching will involve an intensive case management system in which personalized career counseling services will be customized for each resident and is sustained until the resident completes training and is employed within their career field of choice.

METRICS

Baseline Metrics:

- a. 47% of MNR indicate they are not interested in job training
- b. 57% of MNR do not think good career training services available to them
- c. 38% of MNR are of working-age

Target Metrics:

- a. 75% of working-age MNR will be participating in career coaching.
- b. 90% of participants will complete their career training courses
- c. 80% of participants will earn a certificate or credential
- d. 60% of participants will find a new job and advance their careers.
- e. 25% of MNR who have low-level job training will increase their job training in advanced manufacturing by 100%

Note: Metrics b), c) and d) are demonstrated results from the BCO program

PARTNERS

- LISC
- LMH

Description of Partner Program:

LISC; Bridges to Career Opportunities(BCO)

LISC Toledo has partnered with LMH to administer the “Bridges to Career Opportunities” program as part of the new Financial Opportunity Center (FOC) to be established at the future community center, built as part of Phase 1 of the redevelopment program. This is an effective program and has a proven track record of success in helping economically disadvantaged persons identify the career that is right for them, acquire the training needed for a job in that career, and get a job in that career. LMH will align its Section 3 program with the BCO program. A key method for increasing participation by MNR will be the LMH master case management system, which is described in the final section of this People Plan.

Cost/Funding: LISC FOCs are funded through a variety of corporate/foundation sources and provide services to participants at no cost.

Eligibility: Participants must meet low/mod income requirements, which all MNR meet.

STRATEGY#2

Provide Career Coaching

Vocational training/job training/adult education is needed for McClinton Nunn residents (MNR). Residents that are of working-age will be offered the opportunity to participate in training that will lead them to employment. The clear path toward higher income is earning more money through employment, whether it be self-employment or working at a job. Both self-employment and working at a job require marketable skills. The higher the level of skills one possesses the higher one's earning potential. The vast majority of working-age residents have not acquired the job skills to earn a wage that produces economic mobility, defined as: people's ability to improve their economic status over the course of their lifetimes. This strategy is generally not directed to the senior residents and McClinton Nunn

METRICS

Baseline Metrics:

- a. 32% of MNR have a high school diploma or GED certificate
- b. 10% of MNR indicate they have strong computer skills
- c. 52% of MNR indicate they have a low-level of job training
- d. Average annual income of MN households is \$12,074, excluding those who cannot work due to age or disability.

Target Metrics:

- a. 75% of MNR will have a high school diploma or GED certificate in 5 years.
- b. Within 5 years 25% of existing working-age MNR will have incomes of 80-100% AMI or greater.

PARTNERS

- PATHWAYS
- Ohio Means Jobs- Lucas County
- Owens Community College
- Northwest State Community College

Description of Partner Program:

PATHWAYS is a nonprofit organization providing comprehensive social services and located on Hamilton Street directly across from the McClinton Nunn site. The program to provide training that leads to good jobs is GED Classes, which is one of six programs it offers in Employment and Career Services. Pathways partners with Owens Community College, located in downtown Toledo, to provide the GED classes. This service offers these features:

- Flexible Classes
- Free Tutoring
- Career and Life Skills Education
- Self-Paced Learning

Cost/Funding: The GED Classes are offered at no cost to participants.

Eligibility: Participants must meet low/mod income limits to receive no cost services

Ohio Means Jobs Lucas County (OMJLC) is a state-funded organization located in Toledo at 3737 W. Sylvania Ave., about 5 miles from the Junction Neighborhood. Some programs/services are provided at partner facilities, as described below. OMJLC has five programs oriented toward job training/adult education:

RESIDENTS SAID:

- While 82% of Junction Neighborhood residents report having a checking account, only 46% of McClinton Nunn residents have one.
- Of those without a bank account 15% would be interested in opening one.
- The biggest barrier to saving money reported by residents is not making enough money, this is followed by not having a job and having to pay off debts.
- Based on needs assessment responses approximately 61% of residents do not work for pay. 10% work less than 20 hours. 15% work between 20-35 hours. 11% work more than 35 hours.
- The Average annual income of McClinton Nunn households is \$12,074 (excluding those households who cannot work due to being elderly or disabled).

1. **WIOA:** Short term training for success in “in demand” professions. This training is available to active OMJ-Lucas County members and Work-Ready certified job seekers. Approved training will lead to an industry-accepted credential and training-related employment.

2. **SUMU:** Skill Up to Move Up (SUMU) is a collaborative project between various community partners providing support and skill-building activities to the whole family with the goal to help improve job skills and improve wage growth. SUMU provides funding for training, success coaching and more services.

3. **TUMU:** Train Up To Move Up (TUMU) is a joint project between Zepf Center and Owens Community College focused on empowering individuals to obtain education, training, and community-based experiential learning to enter and/or advance in the behavioral healthcare field.

4. **LSSNO:** Lutheran Social Services of Northwestern Ohio (LSSNO) offers the BCO program to become a Certified Production Technician. This eight week course offers numerous credentials along the way and the opportunity to team up with a coach to promote career advancement.

5. **YES:** The Youth Enhancement Services (YES) program provides educational and employment opportunities and support for individuals under the age

of 24 who are looking for assistance -employment and training.

6. **Pathstone:** Pathstone offers opportunities for those 55+ to find meaningful employment. This program offers individualized employment plans, training, and supportive services.

Cost/Funding: *WIOA is a program in which the employer enters into an agreement with Ohio Means Jobs to hire, train and retain the individual upon successful completion of the training program. The other programs are provided at no cost to participants who meet low/mod income limits.*

Eligibility: *Participants must meet low/mod income limits to receive free services.*

Owens Community College opened the Dana Center for Advanced Manufacturing in October of 2021. Today, the college offers 70 degree programs and certificates, with nearly 23 of those being connected to the advanced manufacturing industry. The Dana Center features courses, degrees and certificates in Applied Engineering, Building Maintenance, CAD Technology, Electrical, HVAC, Machining, Mechanical,

Mechatronics (Controls, Engineering, or Maintenance), Plumbing/Pipefitting, Robotics/Programmable Logic Control (PLC) and Tool and Die.

Northwest State Community College developed an initiative Custom Training Solutions (CTS). CTS features training in advanced manufacturing, computer applications and programming, safety and leadership, industrial automation and maintenance. Training delivery options are available on site, online are at the school. LISC and LMH will partner to bring training options on site at MN in areas in demand and popular with the MNR.

The Toledo/Northwest Ohio region has been at the heart of industrial activity since its founding, and now through innovation, determination and a commitment to excel, it has taken its place at the forefront of advanced technologies. Toledo was named the #2 Manufacturing Region in the U.S. by

Business Facilities magazine. LMH partners with two major players who train residents in advanced manufacturing Owens Community College and Northwest State Community College.

Cost/Funding: The programs are funding by State funding and private donations and tuitions. MNR will receive access to funding through LMH’s Section 3 Funding, FSS – Escrow And other funding available to participants of Advanced Manufacturing Courses.

Eligibility: *MNR who are at are below 50% of AMI*



STRATEGY#3

Provide Financial Coaching

Financial stability is a significant concern to many residents of McClinton Nunn. Providing residents with financial coaching can be a powerful tool for promoting long-term economic success. Through this program, partners will work closely with residents to develop personalized financial plans, identify opportunities to increase income and savings, and navigate financial obstacles with confidence. This strategy will help provide residents with the skills and resources necessary to achieve financial empowerment.

METRICS

Baseline Metrics:

- a. 46% of MNR have a bank account.
- b. 57% of MNR are interested in taking financial literacy classes.

Target Metrics:

- a. 90% of MNR will have a checking and savings account in 5 years.
- b. 25% of MNR will increase their credit score by 60 points within 5 years.

PARTNERS

- LISC
- LMH
- Toledo Federal Credit Union
- ABLE

Description of Partner Program:

LISC- Financial Opportunity Centers (FOCs) financial coaching services to help low-to-moderate income people build smart money habits. FOCs provide one-on-one financial coaching/education, typically monthly over 6

to 24 months. FOCs also provide low-cost financial products and connect clients with income supports such as food stamps, utilities assistance and affordable health insurance. LISC will partner with LMH to perform outreach to MNR to achieve a high level of participation in the financial coaching program. LISC will also partner with **Toledo Urban Federal Credit Union** to help MNR open a low or no fee bank account and provide training on how to manage a bank account, budgeting, and obtaining and utilizing credit. LISC will also partner with **ABLE** to educate MNR on how to avoid predatory lending practices.

Cost/Funding: LISC FOCs are funded through a variety of corporate/foundation sources and provide services to participants at no cost.

Eligibility: Participants must meet low/mod income requirements, which all MNR meet.

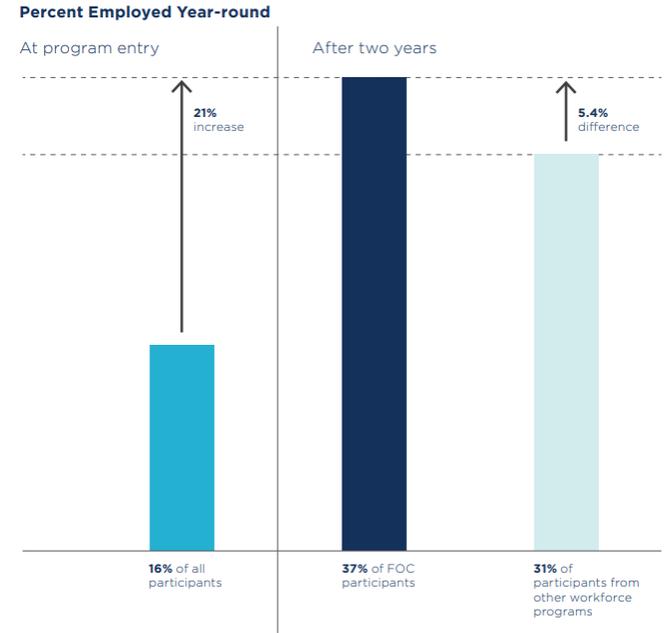


Figure 18. Percent of FOC participants who were employed year round. Source: LISC Mapping a Road to Financial Wellbeing Report

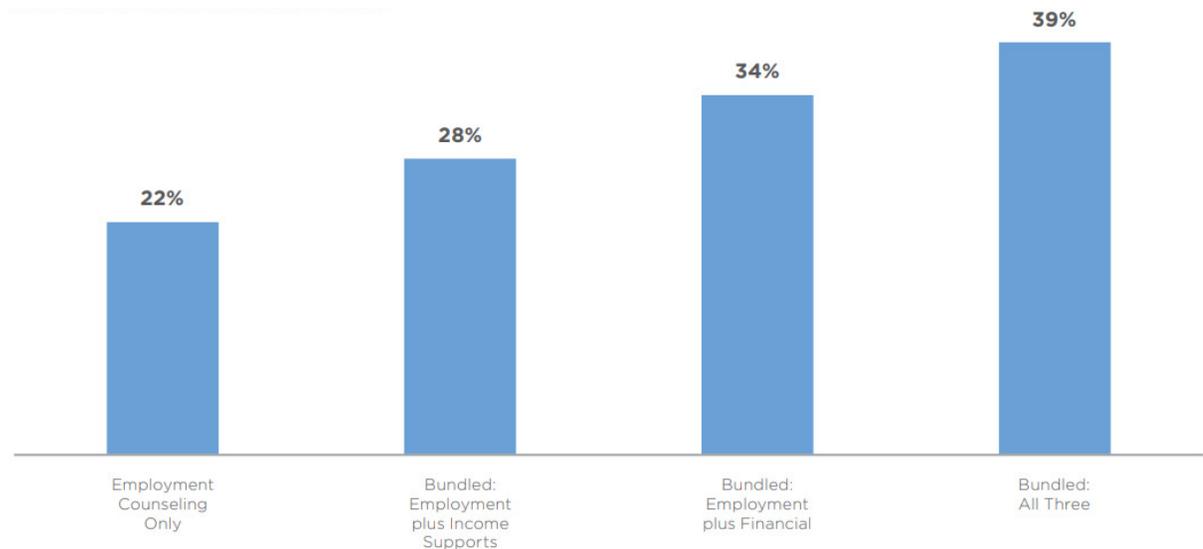


Figure 19. Placement Rate, non-subsidized jobs. Source: LISC Building Sustainable Communities Report

STRATEGY#4

Promote Homeownership to Build Housing Wealth

Homeownership is central to wealth building. In its 2020 Survey of Consumer Finances, the U.S. Federal Reserve found that homeowner households had a median net worth of \$255,000 while renter households had a median net worth of \$6,300. To promote upward economic mobility among low and middle-income residents of Junction, this strategy aims to create two programs to support homeownership. Junction has historically been a single-family neighborhood comprised of owner-occupied dwellings, and the Plan seeks to reinforce this by encouraging homeownership broadly, but proposes to target MNR in particular. MNR are currently all renters and will need special assistance to transition to homeownership. The current income levels of MNR are very low and increasing earnings will be needed for most to become homeowners. The clear path to homeownership for MNR is expected to be an incentive to participate in job training/educational programs that will lead to increased earnings.

METRICS

Baseline Metrics:

- 52% of Junction residents are homeowners
- 12 MNR participate in LMH Family Self-Sufficiency program
- Average annual income of MN HH is \$12,047, excluding those who cannot work due to age or disability

Target Metrics:

- Transition 10% of MN HH (15) to homeownership within 5 Years

PARTNERS

- LISC
- Lucas Housing Services
- Huntington Bank
- LMH

Description of Partner Program:

The two programs proposed to promote homeownership among MNR are: 1) MNR participation in the Lucas Housing Services program Rehab to Affordable Homeownership; and 2) LMH's McClinton Nunn Redevelopment Program. Huntington Bank has offered special financing terms to low/mod residents of the Junction Neighborhood, including MNR, which would apply to both programs.

Lucas Housing Services/Huntington Bank; Rehab to Affordable Homeownership, is a current program that rehabs distressed single-family homes and sells these homes at prices affordable to low/mod households. The typical sales price for these homes is \$60,000 to \$70,000. The homes are acquired for little or no cost from the Lucas County Land Bank. The cost of rehab averages \$90,000 to \$100,000. The funding stream for

the program allows the homes to be sold at below rehab cost. This program operates city-wide, and rehabs on average 25 homes per year. Lucas Housing Services and LMH will target MNR for participation in this program. MNR who participate in the Family Self-Sufficiency Program are particularly suitable participants for this program.

Cost/Funding: Lucas Housing Services has diverse sources of funding for this program including ProMedica, Huntington Bank, other local banks, and the City of Toledo. The funding stream is viable for the foreseeable future.

Eligibility: Participant eligibility requires incomes no more than 80% of AMI and residence within the City of Toledo. LMH will seek to transition 10 McClinton Nunn households into homeownership through this program over the next 10 years.

LMH/Huntington Bank McClinton Nunn Redevelopment Program is the proposed replacement housing program described in the Housing Plan. It will contain a total of 420 dwelling units, 63 of which will be owner-occupied. The primary means of creating homeownership opportunities for MNR will be underwriting the purchase price of the homes to a level affordable to households earning 60% AMI. This will be accomplished through a new and innovative method of affordable housing development known as Community-Based Affordable Housing.

Toledo, Ohio										
Unit Type	Unit Size	Unit Constr. Cost Per SqFt	Cost	Monthly Mortgage; 30 Yr Fixed @6.75%	PBV Rent	Tax Rate	Annual Property Taxes; Abated through CRA	Value of LIHTC; Computed Monthly	\$20,000/Unit Home Funds as Monthly Subsidy	Combined Unit Subsidies
Owners Unit	2000	200	\$400,000	\$1,946		NA	\$0		\$133	\$133
Apt. 1; 1-BR	650	175	\$113,750	\$568	\$658	NA	\$0	\$398	\$133	\$1,189
Apt. 2; 2-BR	900	175	\$157,500	\$788	\$684	NA	\$0	\$542	\$133	\$1,369
Sale Price			\$671,250					Total Monthly Subsidy		\$2,690
Total Monthly Mortgage				\$3,302	Total AMI \$41,641					
Effective Monthly Mortgage				\$612	60% AMI= \$25,002= \$2,083/month; 30% housing allocation					\$625

Figure. 20 Effective Monthly Cost of Community-based Affordable Housing with LIHTC, CRA and Home Funds

The core principal is to allow the affordable housings subsidies of governmental programs to flow to homeowners, who will own 2 affordable accessory dwellings together with their home/principal dwelling. LMH would bear responsibility for compliance and would manage the affordable unit rentals through a set of restrictive covenants. This concept, and the two phases of replacement housing program that will utilize Community-Based Affordable Housing are discussed in the Housing Plan. The financial structure that will allow 60% AMI household to become homeowners is shown above (Fig. 20).

Cost/Funding: *The funding for the MNR homeownership under the Community-Based Affordable Housing program are the existing governmental programs used to fund conventional affordable housing. Access to these sources is not guaranteed but represents a logical assumption. Other sources of financing not shown are also possible. "CRA" stands for "Community Reinvestment Area", which is a state/local program that abates property taxes for new investment within CRA districts, such as the Junction Neighborhood.*

Eligibility: *Incomes of 60% AMI or below. LMH will seek to transition 5 MN HH into homeownership through this program over the next 10 years.*

STRATEGY#3

Support Entrepreneurship

While increasing earnings through employment is the best approach for most residents, for some residents, self-employment and starting a business is the best path to upward economic mobility. This strategy will define the metrics, partners and programs to support and promote entrepreneurship among MNR.

METRICS

Baseline Metrics:

- a. 0% of MNR residents are business owners.
- b. Average annual income of MN households is

\$12,074, excluding those who cannot work due to age or disability.

Target Metrics:

- a. Support 10 MNR become viable business owners.

PARTNERS

- LISC/LMH
- The Junction Coalition
- PATHWAY

Description of Partner Program:

LISC/LMH; Small Business Services Program will be operated out of the new FCO at the proposed Community Center. The Small Business Services Program is a standard program within LISC's FOCs. LMH will conduct targeted outreach to identify MNR who are interested in entrepreneurship training. Some MNR will be identified through LMH's Section 3 training program, which includes entrepreneur support. Also, LMH will open a commercial kitchen within the first phase of McClinton Nunn redevelopment that will be available for use by local food entrepreneurs, including MNR.

Cost/Funding: *LISC FOCs are funded through a variety of corporate/foundation sources and provide services to participants at no cost. LMH brings additional funding through its Section 3 training program.*

Eligibility: *Participants must meet low/mod income requirements, which all MNR meet*

The Junction Coalition Entrepreneur Program is a proposed program of the Junction Coalition to both support existing businesses and new business startups. The Junction Coalition has strong connections to neighborhood residents, many of whom have small businesses that are operated in outside of regular employment. This program will create a network of local small businesses who can support and advise one another on how to be successful in the Toledo market. This approach may be preferred by some MNR.

Cost/Funding: Since this program is not yet operational, sources of funding have not been identified.

Eligibility: *Specific eligibility requirements have not been set, but it is expected that services will be free to low/mod participants.*

Pathway Entrepreneurial and Business Development Program is an existing citywide program that assists aspiring entrepreneurs get the training they need to launch their own businesses. This service consists of a 13-week entrepreneurial training program that is offered three times a year; January, May and September. Specific courses include:

- Business Planning
- Credit Counseling
- Mentoring
- Technical Assistance post-graduation
- Assistance with setting up a business
- Loan Assistance

Cost/Funding: Multiple sources of foundational and governmental funding, including State of Ohio.

Eligibility: *Services are free to low/mod participants.*

GOAL IMPROVE ACADEMIC PROFICIENCY & PARTICIPATION IN POST-SECONDARY EDUCATION PROGRAMS

IMPROVING ACADEMIC PROFICIENCY AND POST-SECONDARY EDUCATION involvement of McClinton Nunn residents is, and has been, a priority for the LMH. Studies have shown there is a clear relationship between family-income and students' educational performance. In addition to the educational challenges typically experienced by students from low-to-moderate income households, students are also dealing with the impacts of COVID-19. The pandemic has had a particularly negative impact on low-income students who are more likely to not have Internet access or a computer at home. This can be seen in students' performance when comparing pre-Pandemic to post-Pandemic proficiency. District wide, Toledo saw a nearly 21% decrease in third grade reading proficiency from 2018/19 school year to 2020/21 school year. While McClinton Nunn students are the primary focus of these proposals, it is anticipated that they will have a positive impact on students' educational attainment from the broader neighborhood, as well.

Strategies to Achieve Improved Academic Proficiency & Participation in Post-Secondary Ed Programs

- Strategy #1: Create High Quality After School and Summer Educational Programs
- Strategy #2: Support High School Student in Pursuing Post-Secondary Education
- Strategy#3: Increase Availability of High-Quality Early Childcare

STRATEGY#1

Create High-Quality After-School and Summer Educational Programs

To ensure that students have the necessary skills and knowledge to succeed in their future endeavors, it is crucial to provide them with high-quality educational programs both during and after the school year. These programs not only offer opportunities for academic growth, but also provide safe and supportive environments for youth to develop social skills and explore new interests. McClinton Nunn families and children need programs that are affordable, nearby, and interesting.

While McClinton Nunn students are the primary focus of these proposals it is anticipated that they will have a positive impact on students' educational attainment from the broader neighborhood as well.

METRICS

Baseline Metrics:

- 64% of MNR do not think there are adequate after-school programs.
- 34% of MNR indicate their children to not regularly participate in after-school programs.
- 20% of MNR cited cost as a barrier to participation in programs
- 14% of MNR indicated they were unaware of programs offered

Target Metrics:

- Within 1 year increase outreach to MNR students for supplemental education to 100%
- Increase academic proficiency of MN students to meet or exceed district wide average of Toledo Public Schools:
 - Increase aggregate 3rd grade English proficiency of Junction schools from 15.2% to 30%
 - Increase aggregate 5th grade English proficiency of Junction schools from 30.5% to 64.8%
 - Increase aggregate 3rd grade Math proficiency of Junction schools from 9.3% to 35%
 - Increase aggregate 6th grade Math proficiency of Junction schools from 13% to 25%

PARTNERS

- The Tabernacle
- Center of Hope

By partnering with the Tabernacle, LMH is introducing three new programs with targeted outreach to McClinton Nunn residents addressing key barriers including Cost, Awareness, and Transportation.

Description of Partner Program:

The Tabernacle is a community church with a strong program of community service including wealth building, education, and workforce initiatives. Each of the Tabernacle's programs are centered on four key components:

1. *Academic Assistance*- Utilizing evidenced-based software students' academic performance is evaluated at the beginning of the program to understand their individual's needs. Instruction is tailored to students needs resulting in measurable increases in academic performance over the course of the program.
2. *Social Emotional Learning*- Utilizing evidence-based curriculum students are guided through learning sessions that help them build the tools to navigate emotions and interactions with others better.
3. *Enrichment*- Tabernacle partners with the Toledo Museum of Art, Junior Achievement, and Children's Theater Workshop to provide creative learning opportunities.
4. *College and Career Preparation*- A mentor program connects students with professionals to guide them through college and career exploration.

The Tabernacle and LMH have partnered to offer free summer education on-site, serving students of all grade levels. Summer 2021 was the first year the program was held, and it was well received. Unfortunately, due to limited space at McClinton Nunn, not all students could be served. LMH will soon remodel it's now vacant administrative offices on-site to offer supplemental educational services to all McClinton Nunn students. Given the recent start of the program, metrics on improved academic proficiency are not available but results comparable to those of the Center of Hope (discussed below) are expected. To further advance the success of this partnership, LMH will be introducing a target outreach plan to MNR to engage families and make sure they are aware of the following programs:

1. **Tatum's Town Kids**- After school program for

students K-6th offered from October-April. This program runs from 3-6pm and is based out of four community sites including McClinton Nunn

2. **Young Scholars**- After school programs for students grades 7th-12th. The program is held Monday-Friday from October to April.

3. **ATZ Summer Learning Experience**- Offered to all students offered from June to August.

Cost/Funding: *Free to participants through funding from the City of Toledo, Ohio Dept. of Education.*

Eligibility: *Eligible to all school-aged McClinton Nunn Residents.*

Center of Hope is an evidence based and culturally responsive programs and services for youth and adults, with programs built to address education, criminal justice, and income gap. The organization focuses on developing programs with a measurable impact and real-world results. While LMH will partner with The Tabernacle to provide on-site supplemental education, LMH will also allow McClinton Nunn students and families to choose the Center of Hope.

Elevate is after-school programming intended to deliver engagement in education and enrichment activities, improve literacy and math performance, and build confidence and leadership skills. This comprehensive program is aimed at improving academic performance while providing arts, recreation, social and emotional development, and health services. The Center of Hope has achieved impressive results through the Elevate program, as presented below.

Elevate is a comprehensive after-school programming for MLK School for Boys, Old West End Academy, and Robinson Elementary with the MLK School for Boys located in the Junction Neighborhood.

Cost/Funding: *There is a cost to the Elevate program, but the Center of Hope receives grant funds from the Ohio Dept. of Education through the 21st Century Community Learning Center program to provide no-cost service to low/mod households.*

CENTER OF HOPE PERFORMANCE METRICS

INCREASED READING PERFORMANCE

- **ELEVATE students: 50%**
- **Statewide average: 30%**

INCREASED MATH PERFORMANCE :

- **ELEVATE students: 56%**
- **Statewide average: 31%**

ATTENDANCE RATE:

- **ELEVATE students: 74%**
- **Statewide average: 20%**

2015 PROGRAM RESULTS:

- **Student attendance rate was 74%**
- **50% of students increased their reading test scores, compared to the state average of 30% for 21st Century Community Learning Centers**
- **56% of students increased their math test scores, compared to the state average of 31% for 21st Century Community Learning Centers**
- **53% of students scored at or above acceptable performance in reading**
- **98% of students scored at or above acceptable performance in math**

STRATEGY#2

Support High School Student in Pursuing Post-Secondary Education

McClinton Nunn students need intervention and support to increase the number pursuing post-secondary education. The rate of Toledo Public Schools students pursuing post-secondary education as a whole is low. This is a barrier to future economic stability and self-determination, with at least two-thirds of the good jobs of today and tomorrow requiring post-secondary job skill credentials or a two or four-year college degree. The Toledo job-readiness gap is part of the broader Ohio picture, where (according to the Lumia Foundation) only 40% of Ohioans have the skills or credentials to fill future jobs. Part of the problem is that many residents cannot afford post-secondary education or do not know how to access funding for post-secondary education. Making matters worse, the pandemic has postponed, interrupted, or even canceled the post-secondary educational plans of many high school students. To address this need LMH will increase access to post-secondary education among McClinton Nunn students graduating high school through a partnership with Hope Toledo, and LMH resident services staff will perform outreach to McClinton Nunn high schools' students to connect them with the HOPE Toledo Promise program.

METRICS

Baseline Metrics:

- a. 32% of MN students are interested in post-secondary education or job training.
- b. Approx. 50% of Toledo Public Schools students enroll in a college or university- the national average is 62%.

Target Metrics:

- a. Within 2 years MN students interested in post-secondary education or job training will increase by 20%

PARTNERS

- HOPE Toledo
- LMH

Description of Partner Program:

Hope Toledo is a non-profit organization established to work with the Toledo community to support and ensure high-quality educational experiences for youth, from preschool to post-secondary and trade school, with the goal of creating generational economic change. To assist in achieving this goal, Hope Toledo offers the following program:

PROMISE is a cradle to career program aimed at coaching and counseling high school students on how to prepare for adult life, including post-secondary education where appropriate. This program will help to address generational poverty and strengthen families through the following way:

- The program will assist students who want to attend college to apply for Free Application for Federal Student Aid (FAFSA) which provides broad access to financial aid for students interested in attending college.
- Provide supportive services to students and parents once admitted to college.
- Allows participants to access post-secondary programs at publicly funded and fully accredited Ohio two- and four-year colleges and post-secondary career technical training institutes or trade schools by assisting in funding tuition, fees, books, room and board.
- Works collaboratively with post-secondary institutions to ensure that the appropriate wraparound services are provided to each scholar.

Cost/Funding: No cost for Hope Toledo services.

Eligibility: Students must be enrollment in the Toledo Public School district and at Scott High School for at least one-year, complete requirements for graduation, receive admittance and enroll in a qualifying postsecondary institution/program.

32% of McClinton Nunn high school students reported being interested in attending college or a post-secondary job training program.

STRATEGY#3

Increase Availability of High-Quality Early Childcare

Early childcare is a critical period in a child's development, and the quality of care they receive during this time can have a significant impact on their future success. Toledo contains enough licensed center and family home childcare slot (8400) to serve all 3 and 4 year olds in the City. However, most of these slots are not high-quality, which is defined as 3, 4, or 5 star ratings in Ohio Step Up to Quality (SUTQ) System. Within the Junction Neighborhood there are enough early childcare slots to support all residents. Currently, there are only four 5 star rated childcare providers in the 43607 zip code. LMH is committed to closing this gap and working with McClinton Nunn families to support their children's education needs and goals.

METRICS

Baseline Metrics:

- a. 32% of parents at MN report children participating in early learning setting or programs.
- b. 25% of parents at MN reported not reading to their children
- c. 18% of children in Toledo entered kindergarten "ready to learn"

Target Metrics:

- a. Within 2 years 50% of parents at MN have children participating in high-quality early childhood programs.
- b. Within 1 year 60% of MN parents will regularly read to their children
- c. Within 5 years 35% of Toledo children entering kindergarten will be "ready to learn".

PARTNERS

- HOPE Toledo
- LMH

Description of Partner Program:

HOPE Toledo Pre-K- Provides funding to participating childcare centers to support high-quality Pre-K education with aims to create a network of preschool facilities that meet a set operating standard. These include, but are not limited to:

1. Public school, head start, and community-based educators with 3, 4, and 5 star ratings in Ohio's scale. Hope Toledo will assist all participating providers to add quality, 5-star ratings, and achieve sustainable funding.
2. Pre-K educators will offer comprehensive, full-day programs, meet professional standards, receive ongoing professional development, employ best practices, and be regularly evaluated.
3. Pre-K educators will earn competitive compensation so we can attract and retain well-qualified teachers.

4. Workable child-teacher ratios (1:10) are required to ensure the attention every child need.
5. Health and human services agency participation will be created to assess and meet physical and mental health, nutrition, and behavioral and social services.
6. Recognizing the role of the family, HOPE Toledo Pre-K providers will be required to engage parents and other family members to support attendance, educational roles for parents, access to technology as needed.
7. To ensure accountability, HOPE Toledo Pre-K providers will get annual evaluations, operational assessments, program reviews, and financial audits. HOPE Pre-K will also offer support for maximizing enrollment, sustaining financial viability, collecting tuition and reimbursements.

HOPE Toledo has a proven record of being able to enroll, track, and support attendance in its programs, as shown by its 2021-2022 school year demonstration project. This pilot engaged ten partner childcare providers to serve 225 children, primarily 4-year-olds. Over \$885,000 in total funding was given to these providers in the form of tuition assistance for families. They are currently conducting a second demonstration project with a goal to serve 300 children and provide a projected funding of over \$1.75 million in tuition scholarships for families.

This partnership between HOPE Toledo and LMH will ensure that the metric for children receiving early childhood education will be met. LMH's resident services staff will connect McClinton Nunn kids to the preschool program at the new center. Until the community center is built, LMH will renovate space in its recently vacated space at the 435 Nebraska Avenue administrative office to allow this program to begin.

Cost/Funding: Free to MNR participants through State of Ohio funding + LMH supplemental funds.

Eligibility: This targeted outreach will be eligible for McClinton Nunn Residents only.

RESIDENTS SAID:

- School-aged McClinton Nunn residents are most likely to not participate in after school activities (34%). 29% report participating in activities at Metroparks (29%)
- McClinton Nunn parents most commonly report reading to their kids either three or more times a week (38%) or not at all (25%).
- The biggest barriers to McClinton Nunn residents enrolling their children in preschool programs are: 1) there are not slots available for their children, 2) they do not know about the programs available, or 3) they have another adult available to watch them during the day.
- 32% of McClinton Nunn respondents reported that their children, from birth to kindergarten entry, participate in center-based or formal home-based early learning settings or programs.
- 18% of children across the city entered kindergarten "ready to learn" based on district Kindergarten readiness assessments. Source: City of Toledo Pre-K and School Readiness Planning Project Phase 1 & 2 Final Report – Executive Summary

GOAL PROMOTE HEALTH AND WELL-BEING

PROMOTING THE HEALTH AND WELL-BEING of McClinton Nunn residents is a vital element of improving residents' overall quality of life. Based on the Needs assessment, resident's concerns about health span several topics. Numerous factors related to the condition of the Junction Neighborhood itself affects residents' health, which are addressed in the Neighborhood plan. Additionally, African Americans have historically been grossly mistreated by the medical profession. A poorer quality of care has continued to be the common experience of residents. We heard from one African American resident that while in staying the hospital her calls for assistance were ignored to the point that a fellow white patient had to call the nurses in for her to get the assistance she needed. These types of experiences are unacceptable and the medical providers that serve Junction need to take steps to address biased behaviors and start to build a relationship and trust with Junction residents.

Strategies to Promote Health and Well-Being

- Strategy #1: Develop a Customized Patient Navigator Program
- Strategy #2: Build Exercise Facilities Within the Collingwood Green Community Center

STRATEGY#1

Develop a Customized Patient Navigator Program

To address the health and well-being of McClinton Nunn residents, a customized patient navigator program will be developed. These programs can have a significant impact on the quality healthcare and individual receives. These navigators work closely with patients to help them navigate the complex healthcare system, provide support and guidance, and advocate for their needs such as, Improved access to care, better coordination of care, increased health literacy, and enhanced patient engagement. Overall, customized patient navigators can play a crucial role in improving healthcare outcomes and quality of life for McClinton Nunn residents facing unique health challenges.

METRICS

Baseline Metrics:

- a. 25 % of MNR rate their health as fair.
- b. 35% of MNR report their health prevents them from working or participating in education or job training.

Target Metrics:

- a. Within 2 years, enroll at least 90% of MNR in case management healthcare systems administered by Neighborhood Health Services.

PARTNERS

- Neighborhood Health Association
- LMH



Image of NHA's Cordelia Martin Health Center located in the Junction Neighborhood.

Description of Partner Program:

Neighborhood Health Association is a Healthcare provider with culturally sensitive, client-focused services designed to offer a full array of treatment alternatives that are responsive to the needs of the community. NHA programs integrates a broad range of non-clinical services into its primary care services to help patients access health care and related services and improve their health outcomes. These enabling services include case management/care coordination, eligibility assistance, health education, outreach services, transportation, and translation and interpretation. Additional services utilized to meet the needs of the service area include: behavioral health/substance abuse, specialty services for podiatry, cardiology, and oncology, and vision. NHA currently operates thirteen community-based service delivery locations and two administrative sites, with a location in the Junction Neighborhood.

To further increase access to care for pediatrics/adolescents, NHA has recently received a HRSA Service Expansion for School-Based Services Sites grant to open two new school-based service sites in NHA's service area. One of these will be located at Jones Leadership Academy, located within the Junction Neighborhood. NHA also works to ensure that patients are educated about insurance and coverage options that are available to them. They have staff members who are certified application counselors and assist patients with enrollment into coverage through Medicaid or the health insurance exchange. The existing NHA Patient Navigator program is the program intended to improve health outcomes for MNR.

NHA Patient Navigator program provides personalized healthcare services for patients using a case management system. Every patient is assigned to a Patient Navigator (primary care team) who is responsible for monitoring the health of the patient. Patients have regularly scheduled checkups based on their health condition and needs, as opposed to seeing a doctor only when sick. Consistent with patient-centered medical home concepts

and follow-up care occurs with the same a Patient Navigator. The NHA program includes mental health, substance abuse, and counseling services in addition to physical health services. Services provided include general primary medical care (adults and pediatrics/adolescents), diagnostic laboratory/radiology services, preventative health screenings, coverage for emergencies during and after hours, women's health, prenatal/perinatal/GYN, dental, and pharmaceutical services.

Neighborhood Health Association will hire a Patient Navigator dedicated to serving McClinton Nunn residents. The Patient Navigator will be responsible for coordination of direct and indirect patient care for McClinton Nunn residents. The Patient Navigator will use the Electronic Health Record (EHR) system to track patient progress and needs, record encounters with patients, and track navigation services.

The Patient Navigator will conduct outreach at McClinton Nunn to help connect residents to the program. In addition to developing a comprehensive and collaborative Cares Plan based on a provider's treatment plan, the Patient Navigator will help patients establish SMART goals, provide patient and family education and self-management support based on language, literacy level, cultural norms, and patient preference. Aside from individual care plans the Patient Navigator will also develop care initiatives to assess and coordinate population specific needs for McClinton Nunn residents throughout the healthcare system.

Cost/Funding: *MNR services will be provided at no cost. LMH will provide partial funding for the Patient Navigator dedicated to MNR.*

Eligibility: *Costs are covered by most insurance plans, including Medicaid and Medicare.*

RESIDENTS SAID:

- When surveyed McClinton Nunn residents indicated the following were the top barriers to receiving healthcare 1) Transportation 2) Difficulty getting appointments 3) Office hours and 4) lack of health insurance coverage.
- 45% of McClinton Nunn residents experienced a physical health problem that kept them from working.
- The top three health issues experienced by McClinton Nunn residents are 1) Asthma 2) Anxiety or Stress, and 3) High Blood Pressure. This is the same for Junction residents whom also reported high amounts of individuals with Depression.
- 65% of McClinton Nunn survey respondents have a place of healthcare where they regularly go, other than an emergency room, when they are sick or need advice about their health.
- 88% of McClinton Nunn survey respondents have health insurance.

STRATEGY#2

Build Exercise Facilities in the Collingwood Green Community Center/Collingwood Green Phase V Multifamily Housing Development

Maintaining good physical health is a crucial component of overall wellness. 52% of McClinton Nunn residents indicated that a gym in the neighborhood would help them exercise more. Because many McClinton Nunn residents may not have the resources to join a gym or travel outside the neighborhood to a fitness center, this lack of easy access to exercise facilities may be a barrier to maintaining health and fitness. The construction of exercise facilities within the proposed community center will provide easy access to these much-needed resources, and having a dedicated space for exercise and fitness activities will encourage residents to adopt healthy habits and incorporate physical activity into their daily routine.

METRICS

Baseline Metrics:

- a. 36% of MNR said they do not get any exercise

Target Metrics:

- a. By the end of the first year of operation, the exercise facility will have at least a 50% utilization rate among MNR.

PARTNERS

- Mercy Health Partners
- LMH



Description of Partner Program:

Mercy Health Partners is one of Ohio's primary healthcare organization committed to improving the overall health and well-being of the communities they serve. They offer a wide range of community health and wellness programs designed to promote a healthy lifestyle, prevent diseases, and support individuals in managing chronic conditions. These programs cater to diverse age groups, needs, and interests, ensuring that all community members have access to resources that empower them to live healthier lives.

As a major partner and implementer of health programs, LMH will collaborate with Mercy Health to introduce a range of health and wellness programs at the community center. These programs should be developed according to the fitness needs and preferences of McClinton Nunn residents and incorporate various activities that are both beneficial and appealing to a diverse range of age groups. Fitness classes such as Yoga, Pilates, aerobics, and dance could be integrated into the programming to cater to the community's interests and help promote a healthy and active lifestyle.

Cost/Funding: The cost of building the community center will be funded as part of the Collingwood Phase IV and V development, which includes many sources including LIHTC, HOME and other sources.

Eligibility: Use of the fitness center will be limited to McClinton Nunn Residents, and Mercy Health will offer health and wellness programming free to MNR.



NEIGHBORHOOD PLAN

NEIGHBORHOOD PLAN VISION

The vision for the Neighborhood Plan is an outgrowth of the vision for the Junction Neighborhood as a whole, which is presented in Chapter I, Executive Summary. Proposals for the Neighborhood Plan were formulated based on the following vision statement:



The Junction Neighborhood is a successful 21st Century urban neighborhood that offers the lifestyle choices people want in urban living today. The Junction Neighborhood is the near-downtown neighborhood that has the closest and strongest connections to downtown Toledo and the Warehouse District. These strong connections make the regional assets located in the downtown and Warehouse District accessible to residents of the Junction Neighborhood, which is a key element of the neighborhood's lifestyle. The accessibility of these cultural, economic and recreational assets allows Junction Residents to walk or ride a bike to attractions such as the Maumee Riverfront, downtown stores and restaurants, Imagination Station, Mud Hens Stadium, the Toledo Farmer's Market and many other attractions. This unique lifestyle combines history and heritage with the modern features of urban living such as a wide range of housing types, multi-modal transportation, educational options, and cultural activities.

GOALS, OUTCOMES, AND METRICS

Progress towards transformation must be clearly articulated through goals, outcomes, and metrics. Goals are statements of consensus aspirations. Outcomes are the positive changes being sought to carry out the vision. Metrics are measurements of the current state and the target improved state in relation to the Outcomes.

GOALS

The goals of the Junction Choice Neighborhood Plan are:

- A. Create a mixed-income community where people of all incomes blend together seamlessly.
- B. Enhance the economic wellbeing of existing Junction residents.
- C. Strengthen the connections to the Downtown and Warehouse District to make their assets part of the neighborhood's lifestyle.
- D. Achieve a high level of connectivity to make neighborhood assets more accessible and promote a more self-sufficient lifestyle where residents do not need to leave the neighborhood to fulfill their daily needs.
- E. Improve neighborhood amenities including parks, streets, lighting, and services.
- F. Make the Junction Neighborhood a safe place.
- G. Attract new commercial uses, particularly a grocery store and pharmacy.
- H. Maintain the history and heritage of the Junction Neighborhood.
- I. Promote cultural richness that celebrates the neighborhood and residents.

- J. Maintain housing affordability to ensure that no residents are displaced.
- K. Maintain the single-family character of the neighborhood while still welcoming new types of housing.

OUTCOMES

The implementation of the Plan is expected to lead to significantly improved life outcomes for residents.

- A. Improved Amenities.** Improved neighborhood amenities are needed to make Junction a neighborhood of choice. Proposals include:
 - I. Quality Schools
 - II. Quality housing, including new housing
 - III. Attractive streets with good pavement, lighting, sidewalks, and street trees
 - IV. A multi-modal transportation system
 - V. New stores, shops and services
 - VI. Create a distinctive "brand" for Junction through attractive urban design, lifestyle, and new/rehabbed buildings
- B. Mixed-Income Community.** A core goal to the Plan is to create a mixed-income community. Currently, Junction has a concentration of poverty, which negatively affects multiple quality of life indicators. Thus, in order to create a mixed-income community, it is essential to make the neighborhood attractive enough to support market-rate housing. It is important that this investment happen without displacement of low-to-moderate

income households. The achievement of a mixed-income community is to be achieved through:

- I. Upward economic mobility of existing residents
- II. Rehabbing existing housing stock for affordable and market-rate rental and ownership units
- III. Building new housing on vacant lots and land, which will be predominantly market-rate, but will include an affordable component.

C. Upward Economic Mobility. Increasing wealth and income of existing residents is a key desired outcome of the Plan. Increasing upward economic mobility for McClinton Nunn residents was a focus of the People Plan. Increasing upward economic mobility for neighborhood residents will be addressed in the Neighborhood Plan. This will be achieved through a holistic program of:

- I. Improved education for children
- II. Adult education
- III. Entrepreneurship training
- IV. Support for existing businesses and new business start-ups
- V. Support homeownership to create housing wealth
- VI. Advance the development of food based businesses by building a commercial kitchen in LMH's Collingwood IV development and make it available to neighborhood-based food businesses on a rotating basis."
- VII. Provide financial literacy training and help resident manage their money

D. Preserving Affordability. The Junction Neighborhood is predominantly low-to-moderate income with 61% of households earning less than 60% of area median income. This translates into 1,288 housing units. Given the high level of deterioration in the existing housing stock and the large number of vacant lots, market-rate reinvestment is needed. This will result in increased property values and rents. Income restricted housing is needed to preserve affordability.

E. A Safe Neighborhood. Residents from McClinton Nunn and the neighborhood in general suffer from high crime. Direct impacts include being victims of crime and living in fear of crime while indirect impacts include the stigmatization of neighborhood and the residents who live there due to the reputation the neighborhood has for high crime. The neighborhood's reputation for having high crime is based on fact. The Toledo Police Department documented elevated rates of violent crime for Choice Planning Grant application, and this was confirmed by new data compiled for the recent Choice Implementation Grant application, which showed that violent crime as 2.5 to 3 times higher in the neighborhood than the City as a whole over the years 2019, 2020 and 2021. Desired outcomes for increasing neighborhood safety include the following:

- I. Reducing homicides is the most important outcome since this is the most serious of the violent crimes and is central to giving the neighborhood a bad reputation.
- II. Reduce violent crime in general throughout the neighborhood. Crime is an area-wide problem. While there are crime "hot spots", these tend to shift over time. Based on the Resident Needs Assessment, 57% of residents said they felt safe out of their homes at night "rarely or sometimes", versus 43% who said they felt safe "always or usually". This frames the perception of safety in the neighborhood. While safety at McClinton Nunn is important, it does little good to achieve safety at the housing site while safety in the surrounding neighborhood is a problem.
- III. Increase the perception of safety at McClinton

Nunn. Most of the residents of McClinton Nunn (65%) said that crime is not a problem at the housing site. With 35% of residents indicating that crime at McClinton Nunn is better than the neighborhood as a whole, but the perception of safety still needs to be improved.

- IV. Promote increased interaction between the Toledo Police Department and neighborhood residents in administering the Crime Prevention Through Environmental Design (CPTED). The distressed condition of the neighborhood provides an environment conducive to crime. Many think the neighborhood attracts crime due to its condition. Eliminating the conditions that attract crime will be effective in both reducing crime and reducing the perception of crime/unsafe conditions. Coordination on the CPTED is occurring, but needs to be elevated.

METRICS

Measurable metrics for the Outcomes listed above are provided below.

A. Improved Amenities. The metrics for improving metrics in the Junction Neighborhood are:

- I. Quality Schools; Achieve the improvements in academic proficiency in Junction schools described in the People Plan.
- II. Quality Housing; Achieve the housing investments described in the metrics for B. Mixed-Income Community
- III. Attractive Streets; Achieve comprehensive improvement of the key streets in the neighborhood in the next 5 years: Nebraska Avenue, Dorr Street, Indiana Street, Collingwood Street, City Park Avenue, Junction Street, and Detroit Avenue.
- IV. Overhead Utilities; Begin the process of

relocating overhead utilities to the improved public alleys. Complete 20 blocks of relocated overhead utilities and alley improvement in the next 5 years.

- V. A Multi-Modal Transportation System; Improvements to be completed within the next 5 years include: a) building five miles of bike trails; b) building 10 miles of new sidewalks; c) starting construction of the Swan Creek Activation project; d) construct new "smart" bus shelters along Nebraska Avenue; and e) complete Phase 1 of the Nebraska Avenue multi-modal project.
- VI. Attract New Stores; a) Attract a 25,000 SF urban grocery store; b) attract a full-service pharmacy/drug store; c) attract 5 new restaurants; and d) rehab 20,000 SF of existing commercial space.
- VII. Gateways; Construct 5 new gateway entry features to promote the new Junction brand.

B. Mixed Income Community. Creating a mixed-income community requires achieving upward economic mobility among existing residents and attracting market-rate housing. The former is addressed below. The target metrics for creating a mixed-income community include achieve the following within 5 years:

- I. Rehab 200 existing homes;
- II. Build 500 new homes over the next 5 years, with at least 30% of all homes being market-rate dwellings.
- III. Transition at least 50 existing low/mod households to homeownership.
- IV. Build or preserve at least 500 units of income-restricted housing units.

C. Upward Economic Mobility. Household income is just one measure of upward economic mobility, but an important one. According to American Community Survey data, the area median income is \$53,536. Roughly 50% of households earn \$25,000 or less. An additional 26% of households earn between \$25,000 and \$50,000. The target metric for increased income is to reduce the percent of households with an annual income less than \$25,000 to 25% over the next 10 years.

D. Preserving Affordability. The Plan outlines a program to preserve affordability. The target metric is to achieve income-restricted housing equal to the number of low-to-moderate income households (60% AMI) identified on the 2020 U.S. Census, which is 1,288 households/units.

E. A Safe Neighborhood. Based on the target outcomes for neighborhood safety, discussed above, the metrics for improvement within 5 years are:

- I. Reduce homicides by 75% through the Save Our Communities program that the Toledo Police Department has started in the Junction Neighborhood.
- II. Improve the perception of safety in the neighborhood through CPTED and neighborhood reinvestment such that 80% of neighborhood and McClinton Nunn residents consider the neighborhood to be safe at night.
- III. Improve the perception of safety at McClinton Nunn such that 90% of residents consider crime is not a problem at the housing site.
- IV. Increased interaction between the Toledo Police Department and neighborhood residents so that a five-year plan for CPTED actions/improvements is developed through collaboration between residents and the TPD, to be updated every other year, and that the degree of implementation of the Plan is high.

A number of stakeholders will help lead neighborhood transformation, including:



NEIGHBORHOOD PARTNERS

CITY OF TOLEDO

The City of Toledo will be leading infrastructure improvements and supporting key projects including the transformation of Nebraska Avenue and the development of the Swan Creek Trail.

The City will utilize various funding mechanisms to support the transformation of the Junction Neighborhood, including Community Development Block Grant/NRSA funds, American Rescue Plan Act, and local and regional grant opportunities.

LUCAS METROPOLITAN HOUSING

LMH will have a lead role in transforming the area surrounding the McClinton Nunn target housing site through investments in housing and commercial spaces. LMH's plans for Phase V of the Collingwood Green housing development includes a commercial kitchen and restaurant space along Nebraska Avenue, symbolizing the start of attracting new retail to Nebraska Avenue. Plans for the redevelopment of the McClinton Nunn housing site includes a mixed-use building along Nebraska Avenue with 20,000 square feet of retail space. LMH will also undertake adaptive reuse of vacant industrial space, starting with a building immediately south of the McClinton Nunn site along Swan Creek. LMH will be a key partner in creating a mixed-income community through the redevelopment of existing properties. LMH will support a wide range of neighborhood improvement initiatives such as the Swan Creek Activation, improvement of existing parks, creating attractive gateways, and upgrading key streets.

PARKS AND RECREATION DEPARTMENT

Upgrading existing amenities is a key strategy to making the Junction Neighborhood a neighborhood of choice. The Parks and Recreation Department will have a leading role in transforming existing parks into high-quality recreational assets.

TOLEDO AREA TRANSIT AUTHORITY (TARTA)

TARTA has been a committed partner in the planning process from the start. TARTA supports the transportation initiatives of the Plan and will take a lead role in implementing the proposed transit improvements.

METROPARKS TOLEDO

Metroparks Toledo is a unit of Lucas County and is the regional parks service provider. Metro Parks has invested heavily in new parks along the Maumee River in downtown Toledo, such as Middlegrounds Park. Metroparks Toledo conceptually endorses the Swan Creek Activation initiative and is prepared to move it forward if there is strong community support.

THE JUNCTION COALITION

The Junction Coalition will play a lead role in a number of Neighborhood Plan initiatives, including: a) interim use of vacant lots; b) blight remediation; c) improving community-owned open spaces; d) implementing Early Action Projects; e) supporting existing and new businesses; and f) improving the Junction Avenue Heritage District.

NEIGHBORHOOD CHURCHES

Neighborhood churches have been strong partners in the planning process and will be partners in implementing the plan. One example is the Tabernacle Church's initiative to establish the Art Tatum Zone, a cultural district celebrating the life and contributions of jazz great Art Tatum.

Building a plan for long-term neighborhood success requires a solid foundation of economic, educational, and environmental sustainability. To create long-term viability, Junction needs to become a place where people want to live, work, and play. Strategies to accomplish this are discussed below.

ECONOMIC, EDUCATIONAL, & ENVIRONMENTAL SUSTAINABILITY

CREATING A MIXED-INCOME COMMUNITY

Establishing a mixed-income community is key to economic viability by creating a culture of success that will connect all residents with the abundant employment and entrepreneurial opportunities in the resurgent Toledo metro area.

RETAIL DEVELOPMENT

Today's successful neighborhoods offer amenities and experiences that complement home life. Having quality stores, shops, restaurants and services within the neighborhood is an element that will add interest to the Junction lifestyle, as well as convenience. A core strategy of the Neighborhood Plan is to make Nebraska Avenue the "Main Street" of the neighborhood. Three nodes of retail are proposed along Nebraska Avenue, which will complement the existing retail businesses along Dorr Street and Junction Street. A grocery store and pharmacy were cited by residents as priority retail targets..

NEIGHBORHOOD CONNECTIVITY

To function as a 21st Century urban neighborhood, the Junction Neighborhood needs greater connectivity and transportation options. The strategy to achieve this is to: a) make Nebraska Avenue a multi-modal corridor; b) create a non-motorized connection to downtown via Swan Creek, c) establish a system of bike and pedestrian trails; and d) make existing key streets more supportive of bike and pedestrian transportation.

STRENGTHEN EDUCATION

While education is a focus of the People Plan, strong schools and education is a core part of every neighborhood of choice. The primary strategy to close the learning gap will be to increase educational resources to those students who need it, thereby elevating academic achievement and strengthening local schools.

IMPROVING HEALTH AND WELLNESS

Just as there is a learning gap among low-to-moderate income households, there is also a health gap. Part of this gap is the result of inadequate access healthy food and medical services. The neighborhood environment is also a contributing factor and not supportive of healthy lifestyles. The Junction Transformation Plan will help bridge the health gap by:

- A. Bringing healthy food to the neighborhood by attracting a food store.
- B. Improving cultural sensitivity among health service providers to better relate to the needs of Junction residents.
- C. Promoting healthier lifestyles by creating attractive parks as well as including walking and biking trails.

SUSTAINABLE NEIGHBORHOOD

Junction will become much more sustainable, which will add to attractive lifestyle. The neighborhood will be much less dependent on cars as the sole means of transportation, providing people with transportation options. The new homes and other buildings will be energy efficient to reduce operating costs and provide a higher level of comfort. A LEED ND evaluation was completed to assess the overall sustainability of the proposed improvements in the Plan.

EARLY ACTION

The Junction Neighborhood Early Action Program was formulated entirely through public engagement. An Early Action Committee was formed and worked hard to create a consensus program of projects that are meaningful to residents and will help start the transformation process. The Early Action Program consists of two projects:

Project 1:

Hawley Corridor/Underpass Beautification.

Description: The beautification/landscaping of the Hawley Street right-of-way approaching the railroad underpass and painting a mural on the walls of the underpass by a local artist. The Junction Coalition will organize local youth to remove brush and debris and plant native vegetation along Hawley Street.

Partners: LMH (coordination); Junction Coalition (landscaping & beautification); Local Artist Yusuf Lateef (underpass mural); Good Sense Media and NewD Media LLC (lighting).

Project 2:

Gunckel Park Improvements.

Description: The enhancing the park and strengthening residents' connection between to the park through new LED lighting and the painting of two neighborhood-inspired murals by a local artist.

Partners: LMH (project coordination); Junction Coalition (community engagement); and Good Sense Media and NewD Media LLC (lighting).



Underpass Mural; Example



Existing Hawley Underpass



Existing Hawley Street



Gunckel Park



Mural in Park; Example

SWAN CREEK ACTIVATION

Transforming Swan Creek into a major asset is a key strategy of the Plan, as it reinforces multiple components of the Vision, including:

- A. Strengthening the connection between the Junction Neighborhood and Downtown Toledo;
- B. Creating attractive recreational and open space assets;
- C. Enhancing the aesthetics of the neighborhood;
- D. Promoting healthy lifestyles; and
- E. Promoting non-motorized transportation.

Particularly important to the Swan Creek initiative is the type of connection it can create to Downtown and its specific location. Swan Creek terminates at the Maumee Riverfront, where the Owens Corning headquarters is located along with Boeschstein Park, a river walk park improvement. Swan Creek passes by the Toledo Farmer's Market, numerous restaurants and attractions of the Warehouse District, and is a stone's throw away from Fifth Third Field (minor league baseball stadium) and Metropark Toledo's new Middlegrounds Park, a major riverfront park.

North of Swan Creek's confluence with the Maumee River, existing riverfront trails provide connections to Promenade Park, ProMedica's headquarters, Imagination Station, and downtown hotels.

The Swan Creek Activation would bring many of Toledo's major assets within a short walk or bike ride from the eastern boundary of the neighborhood. It would also facilitate a lifestyle in which employees at major corporations could ride a bike to work along a beautiful riverfront park from their homes in the Junction Neighborhood.

The value of Swan Creek's connection to Downtown Toledo is shown on the following page. Images of what the Swan Creek Activation could become are shown at right.



Figure 21. Short-Term Swan Creek Improvements is shown on the following page and illustrates the scope of the proposed improvements

Another aspect of the Swan Creek Activation is its proximity to the McClinton Nunn target housing site. Short-term improvement of Swan Creek near the McClinton Nunn property could be instrumental in attracting market-rate renters to the redeveloped housing site. Currently, little or no market-rate rental housing exists in the Junction Neighborhood. LMH's new well-designed Collingwood Green housing development has been unable to attract market-rate renters. Improving Swan Creek near the McClinton Nunn property could provide the kind of transformational change needed to attract the market-rate renters essential for a mixed-income community. Illustrations of the type of improvements that would make Swan Creek an attraction and neighborhood amenity at this location are shown at right.



Tennis increases longevity more than other recreational activity. Installing grass tennis courts would bring tennis players from far and wide to the Junction Neighborhood.

Figure 21. Short Term Swan Creek Improvement: Illustrates the arrangement of these amenities on the north side of Swan Creek at Collingwood Blvd.



Bringing kayak rental to Swan Creek would provide an activity many people would enjoy.



Figure 22. Short Term Improvement: Swan Creek Activation shows a hedge maze in place of the vacant industrial building at the corner of Collingwood Blvd. and Harrison Street. A hedge maze is a unique landscape feature that could host a range of fun activities, particularly around holidays like Halloween, Easter and Christmas.



A hedge maze is very aesthetically pleasing and can take a range of forms including curvilinear and geometric. This feature can involve local horticultural and garden groups in its installation and maintenance.

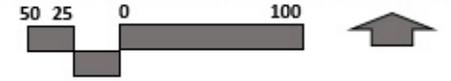


Figure 21. Short-term Swan Creek Improvements

The Swan Creek Activation initiative would be an area-wide improvement that would connect the Maumee Riverfront to the Junction Neighborhood and extend southward into the Old South End Neighborhood. The intent of the initiative is to add a wide range of activities into the expanded open space and improved natural resource. There would be many things to do and see. Figure 22, Swan Creek Activation, is a conceptual diagram showing some of the activities proposed:

- A. A continuous multi-use trail over water and on land in various places;
- B. Boating, including kayak rental and boat launches for boat owners;
- C. Fitness stations along the trail providing a complete workout;
- D. Habitat enhancement to increase the range of species along the creek;
- E. Enhancing fishing, both in terms of places to fish and number and species of fish in the water; and
- F. Interpretive programming to help people understand and enjoy the creek corridor.



Figure 22. Swan Creek Activation Plan



Example of interpretive programming.

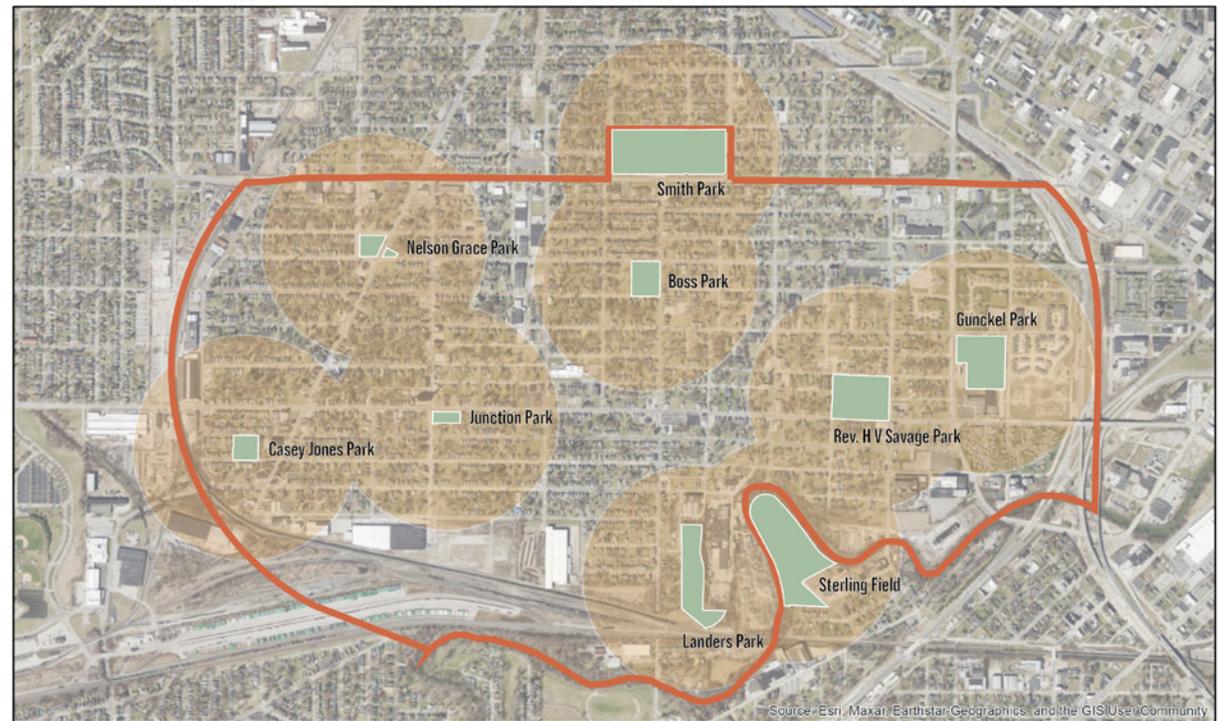


View of ped trail over water.

PARKS AND OPEN SPACE

A range of high-quality amenities is needed to support a rich lifestyle for local residents and to create a neighborhood of choice.

High-quality parks and open space are an essential element of this program of amenities. The neighborhood has several neighborhood parks, range of high-quality amenities is needed to support a rich lifestyle for local residents and to create a neighborhood of choice. High-quality parks and open space are an essential element of this program of amenities. The neighborhood has several neighborhood parks, providing walkable access recreational space for most of the neighborhood. A majority of the parks in Junction are in need of investment with many projects planned over the next few years.



JUNCTION NEIGHBORHOOD PARKS



Figure 23. Existing Junction Neighborhood Parks

SMITH PARK

Smith Park, shown at right, is the newest and finest park in the neighborhood. It is the only portion of the neighborhood located north of Dorr Street. The CN boundaries were set specifically to include Smith Park. Smith Park is a school-park campus that includes the Martin Luther King, Jr. Academy, the Mott Branch Library and Roosevelt Pool. Dorr Street has a wide landscaped parkway on either side with a curvilinear sidewalk, providing good pedestrian and bike access to Smith Park.

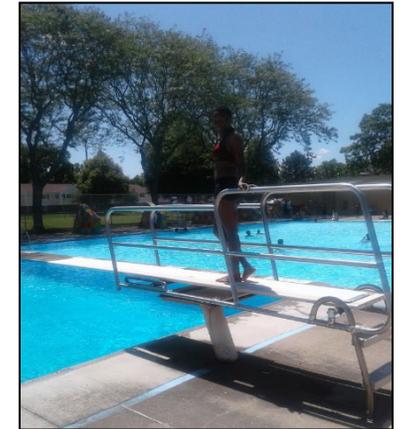
Toledo Parks and Recreation is currently developing plans to invest about \$1.5 million into Roosevelt Pool. In addition to the pool, there are plans to renovate the large open field into a fenced football/soccer field, which is projected to cost approximately \$400,000, as well as replace the inoperable public restroom facility, which is estimated to cost about \$300,000. In total Parks would be investing about \$2.5 million at Smith Park.



Smith Park



Mott Library



Roosevelt Pool

GUNCKEL PARK

Gunckel Park is a newer park that also serves as a school-park campus. Jones Leadership Academy and Calvary Baptist Church are co-located with the park. Gunckel Park is well located to serve LMH residents at both the new Collingwood Green development and at McClinton Nunn, the target housing site. Gunckel Park serves the needs of the school children at Jones Leadership Academy fairly well, but does not have the facilities to serve the needs of the broader neighborhood. Areas in need of improvement include the ball field, playground, and interior and exterior sidewalks to make the park more inviting for the community.



Gunckel Park

JUNCTION PARK

Junction Park is a small community-owned park developed by The Junction Coalition. Junction Park is located in the heart of the neighborhood at Nebraska Avenue and Junction Avenue.

The Junction Coalition and the Parks and Recreation Department have been improving the park as funds become available. In 2022 Junction Coalition received a grant of \$180,000 to construct an amphitheater, install a shade sail seating area, and make other improvements. and other improvements. The loop trail was top-dressed with new stone, and additional plantings are scheduled to be implemented in 2023. When complete, Junction Park will become an important gather place for the neighborhood as well as a cultural asset.



Junction Park



Planned Amphitheater for Junction Park

SAVAGE PARK

Savage Park is the oldest park in the neighborhood and also has the widest range of recreational activities. This small park offers something for just about everyone. The key problem with Savage Park is its age and the quality of facilities. All of the facilities are old and many need replacement. The pool, for example, is not structurally sound and is not suitable for use. The age of the facilities requires increased maintenance, which when not performed, creates the perception of neglect.

Savage Park is well located to serve the needs of the neighborhood and is only one block from the target housing site. Plans for improvements include demolishing the pool structure and possibly the enclosed shelter that could be replaced with a large open-air shelter capable of serving as a hub for the community. When replaced, improvements would also be made to the splash pad that is nearing replacement age, as well as the ball field which is in need of new fencing and other minor upgrades to be brought up to standard. It is estimated that these developments would cost \$2 million.



Savage Park

DUHART PARK

Duhart Park is located at the Frederick Douglass Center on the corner of Avondale Avenue and North Hawley Street. In 2023 the playground and sidewalks surrounding the park will be replaced. The parking lot for the community center was replaced in 2022, and numerous improvements were made to the community center building.



Duhart Park

STERLING FIELD

Sterling Field is a large, open field park located on the south side of Swan Creek, making it largely inaccessible to residents of the Junction Neighborhood. Sterling Field contains one large baseball field plus a large open grassy area. It is surrounded on three sides by Swan Creek, providing ample opportunity for recreational enhancement.

Parks and Recreation is currently developing a lease agreement for Sterling Field with the Toledo Celtic Rugby Club. In support of this agreement improvements might be made to the parking area, the baseball diamond may be shrunk or eliminated, and assistance could be given for the development of two rugby pitches.

The Plan recommends that Sterling Field be considered as a land resource for the Swan Creek Activation initiative. This site could support many activities that would help Swan Creek become a major asset to the neighborhood. Improve access, including a pedestrian bridge across Swan Creek, are recommended.

Figure 24. Parks and Open Space Plan, illustrates the major recommendations for creating high-quality parks and open space assets in the Junction Neighborhood. Open space acquisition and development along Swan Creek is a key element. Improving existing parks is equally important.



Sterling Field

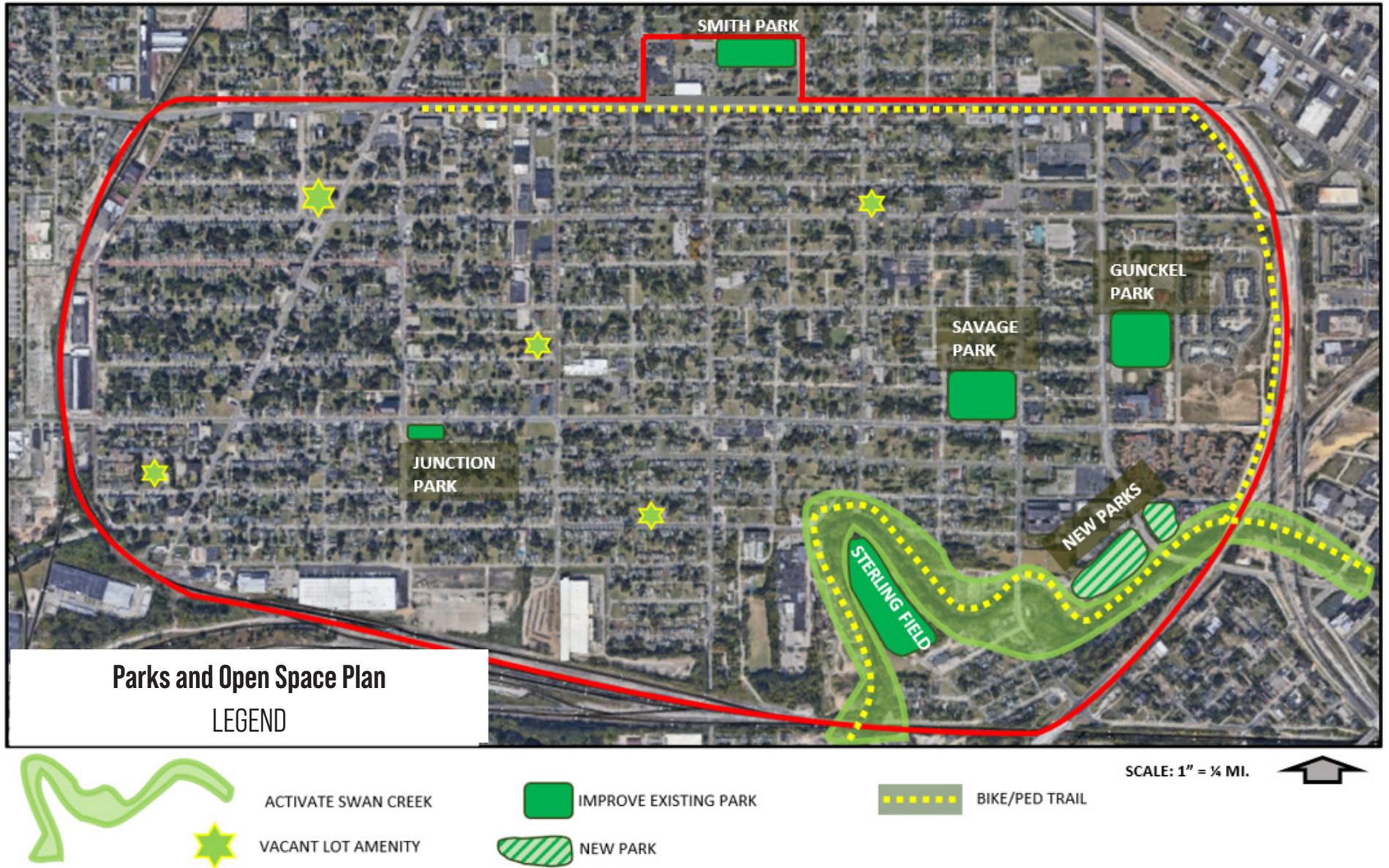


Figure 24. Parks and Open Space Plan

Increase Tree Canopy

Along streets in Junction trees should be planted to increase shade, improve walkability, and improve air quality. This will have a positive impact on residents' quality of life, the value of property in the neighborhood, and overall perception of the neighborhood. Over the next 5 years the tree canopy should increase by 30%.

Outdoor Gym Equipment

The top thing that residents identified would help them exercise was if there were a gym in the neighborhood. As part of the Early Action Project installing an Outdoor Gym in Gunckel Park is anticipated. Gunckel Park is located adjacent to McClinton Nunn. An outdoor gym will create free access to this amenity and help residents get more regular exercise. The project also includes the installation of a walking path, which was one of residents' top choices for increasing the amount of exercise they get.

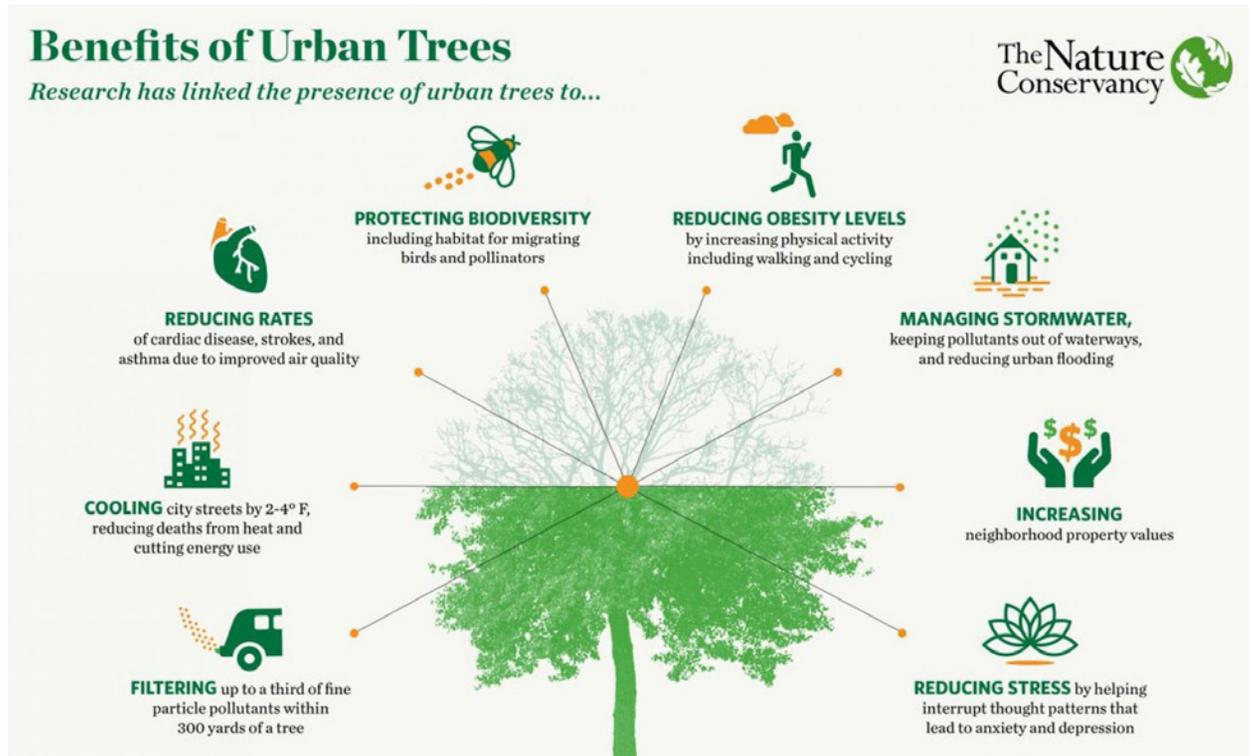


Figure 25. Benefits of Urban Trees. Source: The Nature Conservancy



Figure 26. Benefits of Outdoor Fitness Parks. Source: Discount Playground Supply

TRANSPORTATION SYSTEM ENHANCEMENTS

Streets are public spaces that should serve a function beyond getting vehicles from point A to point B. Junction needs streets that serve all users including transit, pedestrians, and cyclists, of all abilities. Improvements to the streets in the neighborhood will have a significant impact on residents' access to open space and services and opportunities that are otherwise out of reach. Well designed, walkable streets are an important element in making Junction a neighborhood of choice.

Key streets that are proposed for transformation are Nebraska Avenue, the proposed new commercial corridor of Junction, Collingwood Boulevard, a street that separates the target housing site from the rest of the neighborhood, and Dorr Street, a key connection to downtown and highly used bus route. These roadways are in need of large-scale investment to better serve Junction residents.

Secondary or neighborhood streets need less investment but should be resurfaced with sidewalk repaired and new street trees planted.

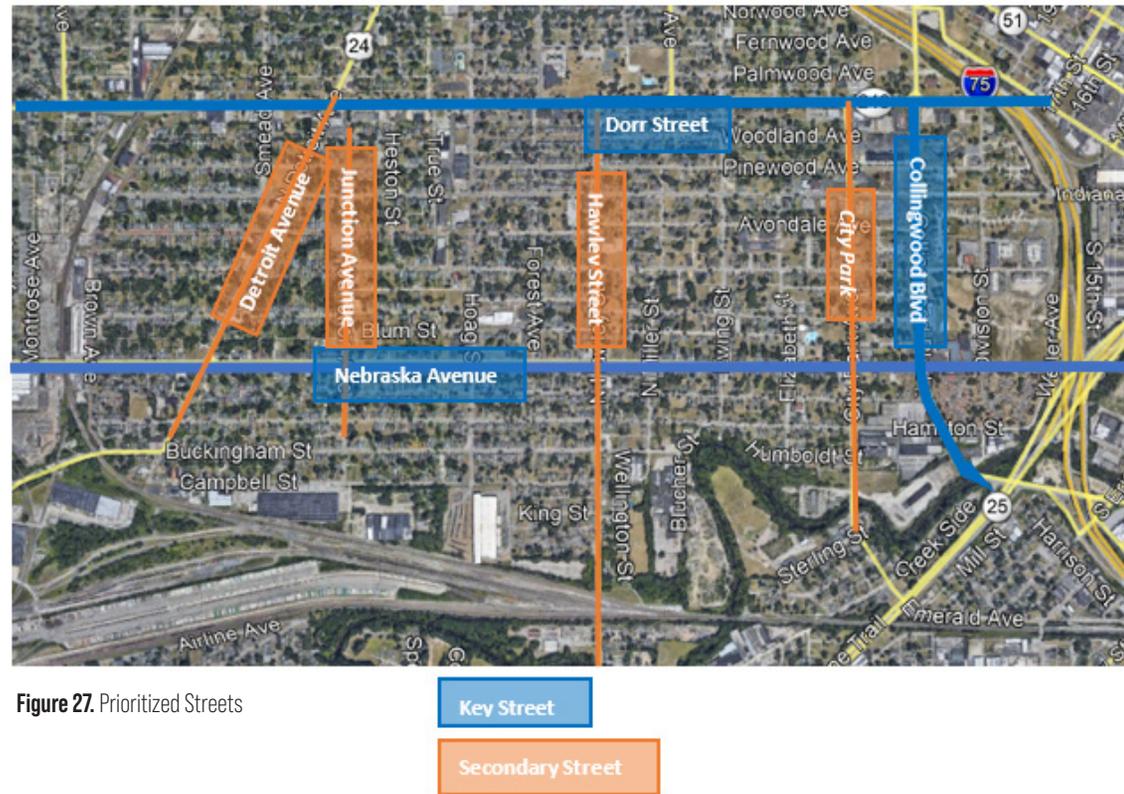


Figure 27. Prioritized Streets

Nebraska Avenue

Nebraska Avenue is an east-west street connecting Junction, McClinton Nunn, and the Warehouse District. Nebraska Avenue is also a truck route and sees larger truck traffic stemming from the industrial users located to the south. The street has a low amount of daily traffic, making transformation into a multi-modal, walkable environment easier.

The following improvements are proposed for Nebraska Avenue:

- A. Buffered Bike Lanes that offer an extra sense of security for cyclists as large truck traffic drives by.
- B. Smaller Travel Lanes will help to slow traffic while still facilitating truck traffic.
- C. Sidewalk and Marked Pedestrian Crossings will make walking along the corridor more comfortable.
- D. Pedestrian Scale Lighting will help increase the sense of safety and support placemaking and branding of the corridor.
- E. Enhanced Bus Stops offer clear signage, seating, and ADA pads for transit users improving their experience.
- F. Tree Plantings offer shade and enhance walkability of the corridor.
- G. Public Art and Benches further support placemaking and corridor branding.

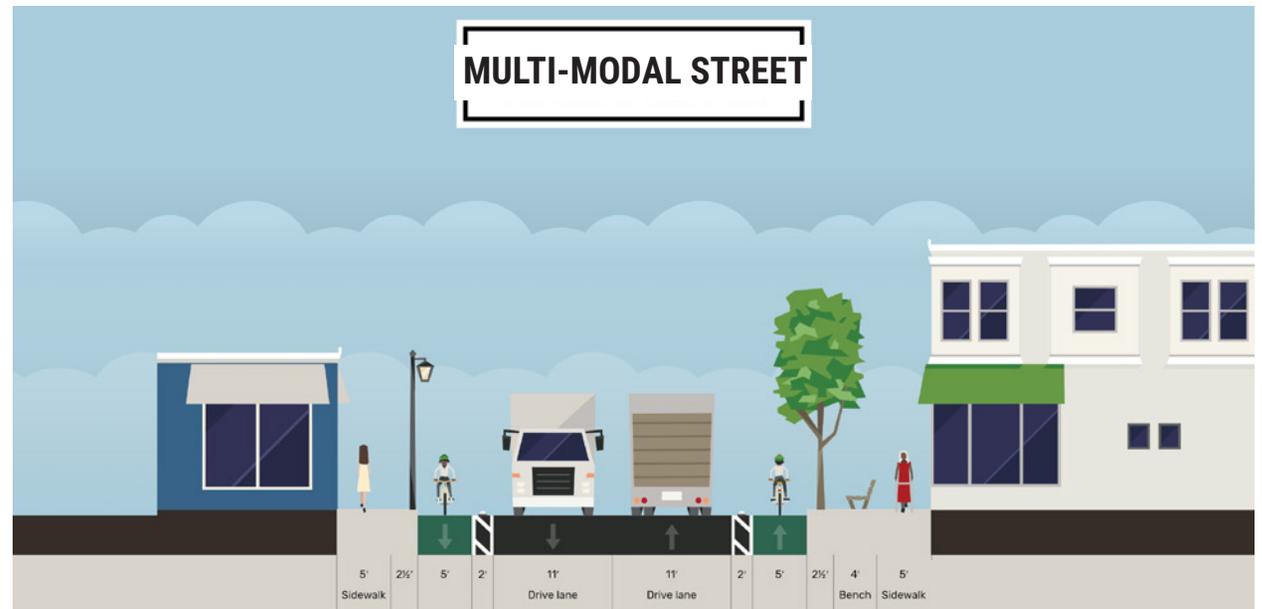


Figure 28. Multi-Modal Street Design

Collingwood Boulevard

Collingwood Boulevard is a north-south street that connects the eastern part of the neighborhood to the Warehouse District and Downtown. The roadway is very wide with low average daily traffic of around 8,000 vehicles. These factors likely contribute to the speeding that residents have reported is a safety concern.

Many amenities and key locations are located along Collingwood Boulevard including McClinton Nunn and Collingwood Green housing developments, Pathway Inc, Jones Leadership Academy, and Gunckel Park. The street also provides a direct connection to the proposed Swan Creek Trail and Dorr Street multi-use path.

The following improvements should be explored for Collingwood Boulevard:

- A. Road Diet that takes the street down to two travel lanes and a turning lane. This combined with narrower lane widths will help slow traffic along the corridor.
- B. Cycle Track with a buffer creates a safe north south connection for cyclist between Nebraska and Dorr Street. The cycle track feeds directly into the proposed Swan Creek trail.
- C. Sidewalk along both sides of the street until Swan Creek creates safe pedestrian access along the entire corridor.
- D. Intersection Safety Improvements such as curb bump outs or pedestrian islands will help create safe places for pedestrians to cross at Nebrask Avenue, Gunckel Park, and Dorr Street.
- E. Tree Plantings offer shade and enhance walkability of the corridor.

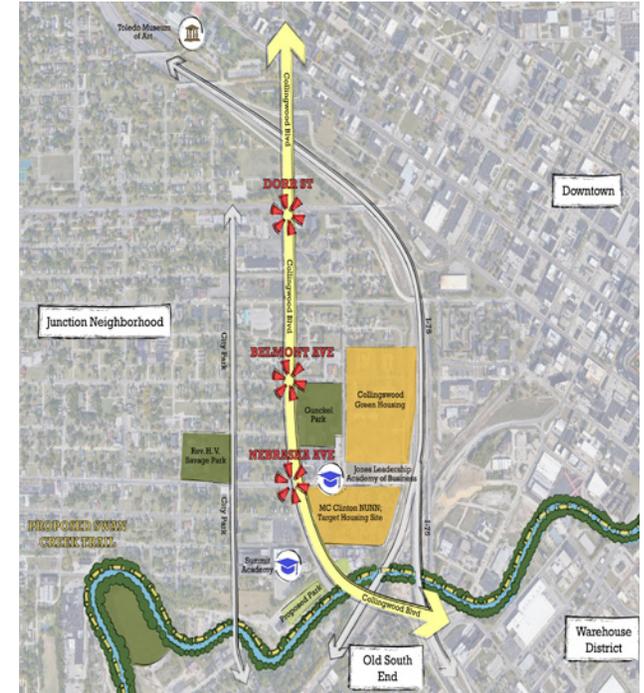


Figure 31. Collingwood Blvd. Connections

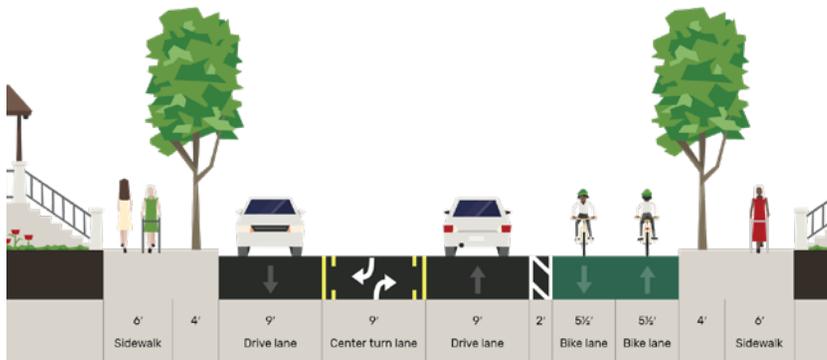


Figure 29. Collingwood Blvd Street Design Option. Made with Streetmix.

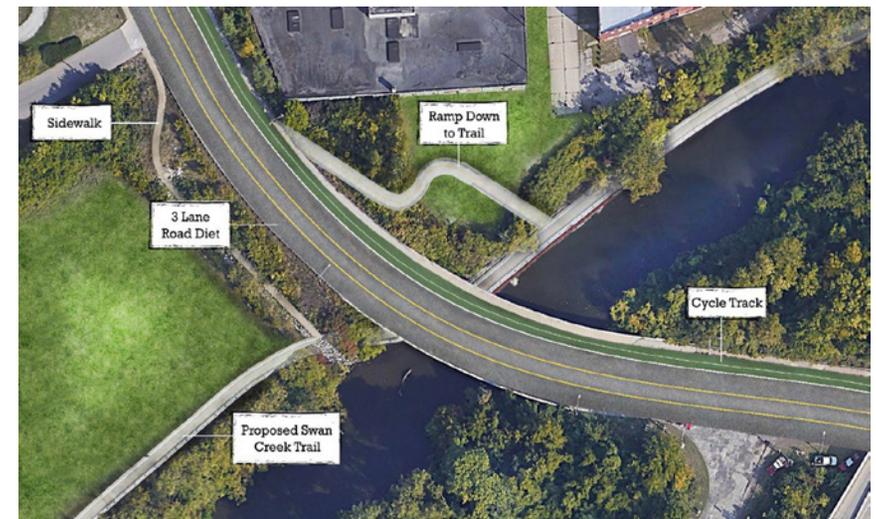


Figure 30. Potential Collingwood Blvd. Cycle Track Connection to Swan Creek Trail

Dorr Street

Dorr Street is an east-west street that connects Junction to Downtown Toledo and the University of Toledo Campus. The roadway is wide from a 1960's urban renewal project that demolished the main African-American business district in Toledo for street widening and improvement, which is still a source of resentment in the community. Currently Dorr Street has some newer businesses that serve the Junction community, a spacious green strip and curved sidewalk along the street, and more frequent transit service than elsewhere in the neighborhood. Improvements to Dorr Street will help connect Junction residents to job and educational opportunities located outside of the neighborhood.

Dorr Street is part of a RAISE Grant proposal the City of Toledo will prepare. The proposal includes:

- A.** 10 foot Multi-use Path along Dorr Street that will create safe non-motorized access along the roadway and connect into the larger Toledo bike system. This connection is further improved by enhancements being made to the Interstate 75 bridge.
- B.** Elevated Bus Stops that will prepare the corridor for proposed Bus Rapid Transit style service enhancements from TARTA.

Along with these elements the RAISE proposal and this plan emphasize the inclusion of public art into the infrastructure improvements to support identity building and placemaking. Bus stops present an opportunity to infuse public art and express neighborhood culture. This type of investment can also help deter vandalism by showing community investment into the infrastructure.

TRANSIT ENHANCEMENTS

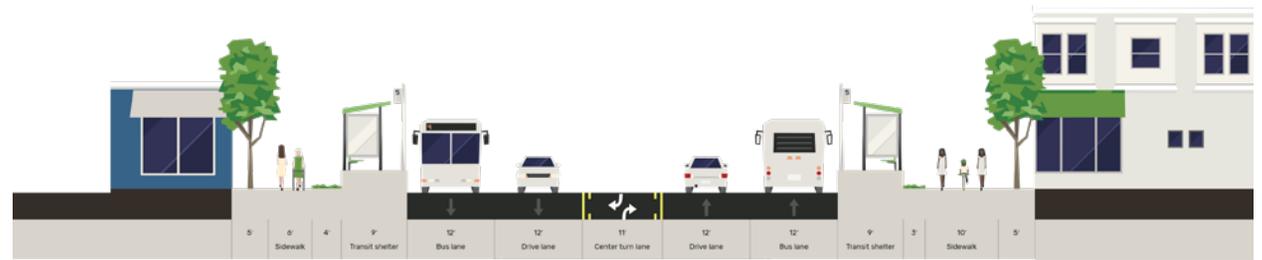


Figure 32. Enhanced Transit Corridor. Made with Streetmix.

Bus Stop Improvements

The current neighborhood transit system lacks high quality infrastructure. Bus Stop signs are small with no information on routes. There are no shelters, residents noted there was once a bus shelter in the neighborhood but it was removed following vandalism. A lack of lighting, seating, and trash cans also deters from the transit users experience. Improvements to bus stops throughout the neighborhood is needed to better connect residents to opportunities and resources outside of the neighborhood.

The high amounts of vacancy and blight in the neighborhood paired with poor sidewalk conditions creates an environment of low walkability. Addressing vacancy and improving the overall condition of sidewalks will have a substantial impact on the sense of safety transit users experience in the neighborhood.



In Portland, ME the Creative Shelters program was started to engage local artists in designing public art installations for bus shelters. Pictured is a shelter designed by Ghanaian artist Ebenezer Akakpo which incorporates his native Ghana Adinkra symbols.

The following improvements are proposed for bus stops in Junction:

- A.** Install bus shelters on Dorr Street and Nebraska Avenue. Particularly on Dorr Street where TARTA has proposed future bus rapid transit style service improvements, shelters should incorporate real time bus information.
- B.** Incorporate public art into shelter design to promote community pride and ownership of the shelters. Signals of community investment in the infrastructure can help deter vandalism while public art can help placemaking and neighborhood branding.
- C.** Install larger, more informative bus stop signs and ADA bus pads throughout the neighborhood.
- D.** Install seating, lighting, and trash cans at various stops in the neighborhood, especially on key streets.



Solar Powered, Push Button Activated Bus Stop Lighting can improve the transit riders experience and support green community neighborhood initiatives. This is because this improvement enhances the transit riders experience while also utilizing an alternative energy to power the light.

ENTREPRENEURSHIP & BUSINESS DEVELOPMENT

The Junction neighborhood was the home of Toledo's black wall street, with a wide range of African American owned businesses thriving and serving the community. The outfall from urban renewal programs led to a steep decline in the number of businesses in the Junction Neighborhood. 88% of residents surveyed think that having high-quality shopping in walking distance of their home is important. Meanwhile 30% of residents surveyed felt that shopping in Junction is poor quality. Additionally, 81% of residents reported that if there were quality stores in Junction, they would shop at them.

Today there are many residents in Junction who are part of the informal economy, working out of their homes without a formal business plan or bank account. 29% of McClinton Nunn and 35% of Junction residents reported they frequently earn money through sources outside of a formal job.

The Neighborhood Plan explores strategies for how to create a commercial corridor in Junction. An important element of bringing commercial uses back to Junction is supporting neighborhood entrepreneurs develop their business ideas and scale to a brick-and-mortar shop. This will help create a unique shopping experience to Junction and start to reestablish the hub of black business and entrepreneurship activity lost to urban renewal.

Entrepreneur Incubator

Planning partners have determined that there are approximately 90 small businesses in Junction that operate out of homes. These businesses could have an impactful role in transforming Junction, bringing the proposed commercial corridor to life, and increasing the amount of quality shopping available to Junction and McClinton residents within walking distance of their homes. Supporting resident-owned business is an important step in strengthening Junction's economy.

To help neighborhood entrepreneurs move from the informal economy to the formal economy the City of Toledo, the Junction Coalition, and LHSC will collaborate to create an incubator that will serve Junction and McClinton Nunn entrepreneurs. The incubator will provide training to help businesses craft business plans, establish business accounts, and other important elements of moving a business from informal to formal. For those who are working to establish a contracting or landscaping business the incubator will help fund certification processes.

This program also has focused elements of blight elimination. Specifically, two Construction or Renovation start-ups will be established with the focus on supporting blight busting activities such as residential rehab in the neighborhood. One landscaping business will be started and operated by residents with an initial focused service area of the Junction neighborhood.

The incubator will establish three full time positions and aim to hire from a pool of trained residents. Existing business owners in Junction will also be able to access supportive services and trainings, such as to the City's façade improvement grant program.

A grant from the Ohio CDC Association's Main Street Job Recovery Program is being pursued to help fund the incubator.

Commercial Kitchen

Food entrepreneurship has expanded during the COVID emergency. Many of these new businesses are informal, meaning they are without proper certifications, training, or a licensed commercial kitchen in which to prepare their product. Additionally, the Ohio Restaurant Association reported that in 2019, 51% of dollars spent on food in Ohio were expended on prepared foods at restaurants. The economic development working group, which consisted of service providers and residents, determined that 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. Furthermore, the economic development working group determined that there were over 50 existing home-based business in the neighborhood focused on catering and food preparation. The commercial kitchen initiative can help these businesses expand, with some opening restaurants in the neighborhood.

The redevelopment of LMH housing sites in Junction creates the opportunity to bring affordable commercial spaces to the neighborhood. Collingwood Green Phase 5 will include a mixed-use element, which is slated to become a restaurant business. Working in partnership with the future tenant LMH has developed an initiative that will see the space also be used as a food-business incubator. Food-entrepreneurs from Junction and McClinton Nunn will be able to access the space at set times to pop-up and test their business ideas. This will help the entrepreneurs learn about navigating a commercial kitchen, give an opportunity to refine their business idea, and set them up to open their space in Junction.



Commercial Kitchen

Junction Business Association

While Junction has seen the loss of many businesses over the years, there is still a set of dedicated business owners who have stuck it out and continue to serve the neighborhood. These business owners need various forms of support that are different from the support a new entrepreneur needs.

To support existing owners, the Junction Coalition will establish a business association. Through the business association, business owners, with the support of Junction Coalition staff, would be able to identify shared needs including trainings, services, and

funding, and then work together to bring those resources to the neighborhood. The association would also empower Junction business owners to have a shared voice to help advocate and elevate challenges to business development and growth in Junction.

NEIGHBORHOOD HOUSING PROGRAM

To create a neighborhood of choice, quality housing must be provided throughout the neighborhood, not just at the redeveloped target housing site. This Plan provides strategy and action plan to achieve this goal. Given the high levels of distress in the neighborhood, achieving high-quality housing throughout the entire neighborhood will take time. The Plan envisions that housing investment in the Junction Neighborhood will be on a self-sustaining path in twenty years that will eventually reach this goal. The components of that strategy are described in this section.

Swan Creek Residential Development

A key strategy to making the Junction Neighborhood attractive to new residents is to add amenities that will support a satisfying lifestyle. The proximity and ease of access to Downtown Toledo and the Warehouse District is one of the factors that will make the Junction Neighborhood attractive to residents of choice. The improvement of the Swan Creek corridor would provide a very attractive amenity for the neighborhood, particularly those residents who live close to Swan Creek. The Swan Creek Activation initiative, specifically the grade separated bike/ped trail, would also strengthen the connection between the neighborhood and the Downtown/Warehouse



Figure 33. Swan Creek Residential Development

District, bringing all the amenities in those areas within easy access to those who live near the creek. For this reason, initial market-rate ownership housing is proposed along Swan Creek. Figure 33, Swan Creek Residential Development.

To create a neighborhood of choice, quality housing must be provided throughout the neighborhood, not just at the redeveloped target housing site. This Plan provides a strategy and action plan to achieve this goal. Given the high levels of distress in the neighborhood, achieving high-quality housing throughout the entire neighborhood will take time. The Plan envisions that housing investment in the Junction Neighborhood will be on a self-sustaining path in twenty years that will eventually reach this goal. The components of that strategy are described in this section.

A key strategy to making the Junction Neighborhood attractive to new residents is to add amenities that will support a satisfying lifestyle. The proximity and ease of access to Downtown Toledo and the Warehouse District is one of the factors that will make the Junction Neighborhood attractive to residents of choice. The improvement of the Swan Creek corridor would provide a very attractive amenity for the neighborhood, particularly those residents who live close to Swan Creek. The Swan Creek Activation initiative, specifically the grade separated bike/ped trail, would also strengthen the connection between the neighborhood and the Downtown/Warehouse District, bringing all the amenities in those areas within easy access to those who live near the creek. For this reason, initial market-rate ownership housing is proposed along Swan Creek. Figure 34, Swan Creek Village, illustrates the various market-rate housing developments proposed for the corridor.

The sequencing of the four new development projects will depend on market conditions and developer interest. All proposed market-rate development in this area is viewed to be viable only after comprehensive improvement of the Swan Creek Corridor is achieved.

NEW SINGLE FAMILY

The “new single family” area shown on Figure 33 represents targeted redevelopment of deteriorated existing housing and infill development on vacant lots. The area along City Park Avenue between Swan Creek and Anthony Wayne Trail (Highway 25) is a key gateway into the neighborhood and needs to be improved to attract market-rate housing. As shown in the photo below, the area is highly distressed and the market value of the remaining houses is low. This area should be the target of comprehensive redevelopment for new single-family housing.

ADAPTIVE REUSE BUILDING

Renovating existing industrial buildings for adaptive reuse for housing will be one of the defining characteristics of the Junction Neighborhood. Many of the existing industrial buildings are vacant and have architectural value. The industrial building at the northwest corner of City Park Avenue and Sterling Street is one such building. The adaptive reuse of this building for residential use will add to the character of the area and reinforce the positive “Junction” brand.



City Park Gateway



Industrial Adaptive Reuse



Figure 34. Swan Creek Village

SWAN CREEK VILLAGE

The largest proposed new development project within the Plan is Swan Creek Village. It is a proposed new single family “neighborhood within a neighborhood”. It is located both east and west of City Park Avenue along Swan Creek on vacant land formerly used for industrial uses. Illustrative plans for this new development are shown on the following pages.

Figure 33, Swan Creek Village, depicts the entire proposed

development. The development program consists of:

- A. 80 new homes within the new development area;
- B. 11 new homes on infill lots within the existing neighborhood; and
- C. 18 rehabs of homes within the existing neighborhood.

The intent of the Swan Creek Village proposal is to

attract market-rate homeowners. Creating a “neighborhood within a neighborhood” is viewed as the most viable strategy for attracting market-rate homeowners, at least until substantial transformation has taken place within the broader neighborhood.



It must be stressed, however, that the investment in new homes within Swan Creek Village is intended and expected to foster investment in rehabs of existing homes and the construction of new homes within the adjacent existing neighborhood. This is shown on Figure 35, Swan Creek Village, Western Area.

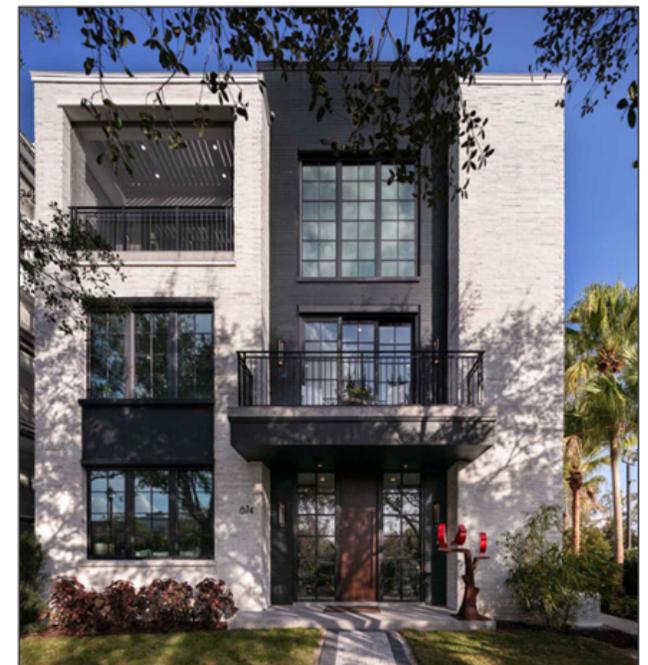


Figure 35. Swan Creek, Western Area

It is also important to emphasize that the new homes in Swan Creek Village will contain a range of sizes, orientations, and styles to appeal to a broad cross-section of home buyers. Figure 36, Swan Creek Village; Eastern Area illustrates this. While most homes will be urban single family style homes, some will be larger lots with individual driveways served only by the street in front. The mix of different housing types will depend on the market's response to this new development. The style of houses can vary from more traditional new urbanist style to more contemporary, as shown in the examples



Figure 36. Swan Creek, Eastern Area

HOUSING REHAB AND INFILL HOUSING

The rehabilitation of existing homes and the construction of new homes on vacant lots is as important as new development. There are approximately 2,000 existing single-family homes in the neighborhood, the vast majority of which are deteriorated and need rehabbing. There are also approximately 1,600 vacant residential lots in the neighborhood that need new homes built on them. Thus, the scale of housing rehab and infill home construction is much larger than the new development program. However, the new development program will help create a viable market proposition for rehabs and infill housing.

Figure 37, Housing Condition and Vacant Lots, illustrates the relative condition of existing homes and the distribution of vacant lots. This assessment was done by the Lucas County Land Bank and was included in the Junction Neighborhood Master Plan (2017).

LHSC's rehabilitation for low-to-moderate income home ownership program is laying the groundwork for market-rate rehabs by rehabbing 25 homes a year and selling them to low-mod buyers (50% AMI). LHSC will attempt to expand the range of homebuyers eligible to buy these homes by exploring alternative funding options. Homebuyers in the 50% to 120% AMI range need such assistance and including them would increase the sale prices of these homes, which is needed to establish comparables for market-rate rehabs. Examples of a house rehabbed by LHSC is shown at right.

Some initial underwriting of existing home rehabs by market-rate investors may be necessary. A range of funding sources is possible including CDBG, tax-increment financing, Lucas County Land Bank, and private foundation funds. Market-rate housing rehab activity must be well

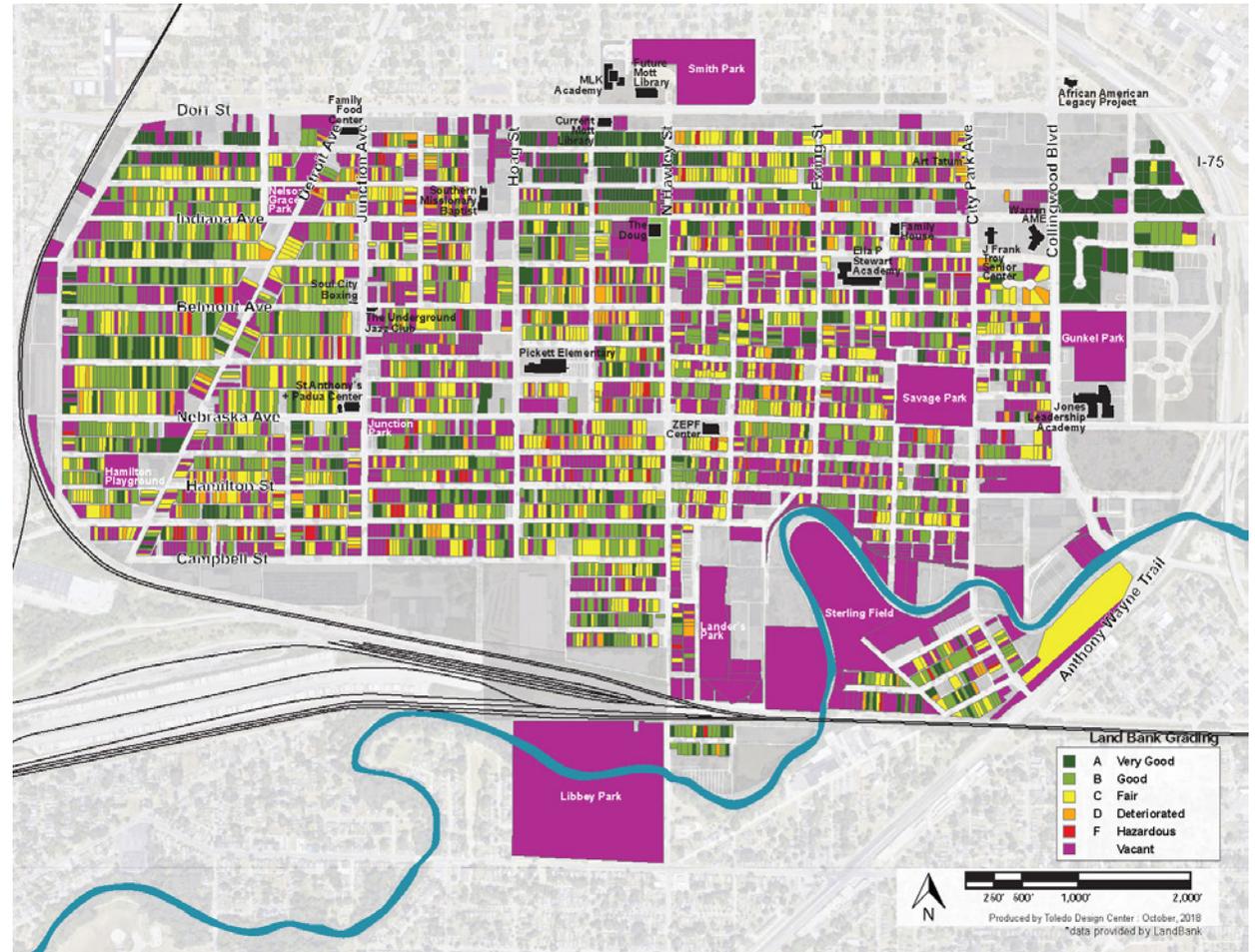


Figure 37. Housing Condition and Vacant Lots, Junction Neighborhood Master Plan

established before infill new construction activity can occur due to the higher costs of new construction. Robust market-rate activity in the rehabbing of existing homes and the construction of infill homes is needed to create quality housing throughout the neighborhood.



LHSC Rehabbed Housing

CULTURAL ASSETS

Included in the Vision for the Junction Neighborhood is the preservation and elevation of cultural and historic assets. Remembering and honoring those who came before, and memorializing the history of the neighborhood, is central to the strength and resiliency of the community. This Junction Choice Neighborhoods Plan recognizes the importance of heritage to the Junction Neighborhood and includes two initiatives that help fulfill this goal.

Art Tatum Zone

The Art Tatum Zone, which honors the legacy of Art Tatum, a great jazz musician and cultural icon from the Junction Neighborhood.

The proposal to honor Art Tatum is supported by several neighborhood stakeholders. Pastor Calvin Sweeney of the Tabernacle Church has submitted a proposal to for funding to implement the Art Tatum House Museum and Inspiration Complex, comprised of the following:

- A. Restoration of Art Tatum's House
- B. Preservation of historical artifacts including a Steinway piano purchased by Tatum;
- C. Performance Hall
- D. Recording Studios
- E. Smart Classrooms and Meeting Spaces
- F. Gallery Space
- G. Retail Shops - Restaurant/Jazz Club
- H. Community Space/Lounging Areas
- I. Office and Studio Space/Creative Business Incubator
- J. Outdoor Event Space



Above: Art Tatum's House Today
Below: Rendering of Art Tatum's as completed museum



The Junction Avenue Heritage District

Junction Avenue has played a very important role in the cultural life of the neighborhood. Junction Avenue has been the home for many of the neighborhood's African-American businesses and organizations. Like the neighborhood as a whole, Junction Avenue has suffered from disinvestment. The Heritage District has two purposes: 1) support existing and future businesses that want to locate here; and 2) preserve culturally important sites and improve the appearance of the area.

Recommendations include:

- A. Preserve St. Anthony's Church
- B. Add decorative street lighting
- C. Replace deteriorated curbs and sidewalks
- D. Rehabilitate historic buildings
- E. Create interpretive programming to impart the heritage of Junction Avenue to the community and visitors.
- F. Provide technical and financial support to businesses along Junction Avenue.

LEGEND OF SIGNIFICANT BUILDINGS/SITES

- 1. Liddell's Barber Shop
- 2. Soul City Gym
- 3. The Gudowski Building
- 4. Kingdom Life Christian Center
- 5. St. Anthony's Church
- 6. Ujima Garden
- 7. Junction Park
- 8. The Junction Coalition



Figure 38. Junction Ave. Culturally Significant Sites

NEIGHBORHOOD GROCERY/PHARMACY

The Junction Neighborhood is a food desert. This means that McClinton Nunn and Junction residents lack adequate access to a grocery store that provides fresh food. To address this, it is proposed that a grocery store be recruited to the neighborhood. LMH has agreed to incorporate a 25,000 SF retail space into the ground floor of the proposed new mixed-use building to be built along Nebraska Avenue. This space is large enough for an “urban format” grocery store, similar to a Trader Joe’s store. Several major food store chains will be introducing new smaller stores for urban locations. Promedica built such a store in a nearby neighborhood, shown at right. If a grocery store proves to be financially infeasible, attracting a full-service pharmacy is the second-most desired store.

The use of financial incentives will likely be needed to make the operation of the store financially feasible. Several sources of funds are available, including: a) tax abatement; b) below market lease rate from LMH; and c) State of Ohio economic programs. Outreach to potential retailers will be conducted by LMH’s commercial broker, which will frame the level of financial incentive needed.



Promedica’s Market on the Green grocery store, located in the Uptown neighborhood.

SAFE COMMUNITY

The Junction Neighborhood has a reputation of having a high rate of crime. Between 2017 -2019 the Toledo Police Department documented that the Junction Neighborhood had a violent crime rate 3.16 times higher than the citywide average. McClinton Nunn residents generally feel safe in the neighborhood during the day. However, the amount of people who feel safe decreases significantly at night with a 16% increase in residents reporting they rarely feel safe at night. Along with higher-than-average rates of crime, residents of McClinton Nunn and the Junction Neighborhood do not think that the police are quick to respond to neighborhood calls.

46% of McClinton Nunn and neighborhood residents indicated that gun violence is one of their top safety concerns. The incidence of gun violence country wide has increased since the COVID-19 pandemic. Studies have also found that there is a higher likelihood of gun violence in areas with high amounts of vacancy and blight. Junction has a high amount of vacancy and blight as a result of disinvestment and government policies of redlining and urban renewal. This was further exacerbated by the housing crash in 2008, which saw many people lose their homes.

The following public safety proposals can be broken into two categories, programmatic and physical improvements.

Programmatic Improvements

The top three strategies that McClinton Nunn and Junction residents think will improve public safety services are 1) work with youth 2) Increased police presence and 3) working with residents. Though residents indicated that increased police presence was a top choice for addressing safety, further discussions during the Plan committee revealed that it is not about more police bodies. What residents are looking for from Toledo Police is relationship building and working to create a comfortable relationship between officers and neighborhood residents.



Save Our Community Staff

SAVE OUR COMMUNITY INITIATIVE

Gun violence is the top safety concern of Junction neighborhood residents. Toledo, like other US cities, has experienced an increase in gun violence since the COVID-19 pandemic, with the highest amounts of gun violence occurring in minority and low-income neighborhoods like Junction. The City of Toledo is treating gun violence as a public health crisis to bring down the amount of violence and effect lasting change.

To treat gun violence like a health issue requires more than just increasing enforcement and the amount of police in a neighborhood. While enforcement is an element, environment, education, employment, and mental and physical health all have a role in addressing causes of gun violence. For example, a recent study of blight and gun violence found that high amounts of gun violence can be related to high amounts of blight. The City of Toledo has also expanded summer youth programming in an effort to curb violence in the city.

Save Our Community is a new program being designed with the help of Cure Violence. Cure Violence is a global organization that works to stop the spread of violence through various interventions such as a direct mentor relationship with youth, mental health services, and community trainings in mediation and violence prevention. Where Cure Violence programs have been implemented communities have seen up to a 30% decrease in shootings (Philadelphia study), 43% improvement in violence norms (Baltimore study), and

31% reduction in killings (Chicago study). The program for Toledo is still under development but to date the following elements have been implemented:

- A.** Three Violence Interrupters have been hired and assigned to the Junction Neighborhood by the Toledo Police Department. Violence Interrupters will work individually and as a team to prevent neighborhood shootings and killings through interaction and counselling with neighborhood youth. They provide conflict mediation services and serve as conduits to the program's Outreach Workers. Violence interrupters are individuals who have been "on the other side of the fence of violence" which allows them to create stronger relationships with youth and young adults because they have the shared experience.
- B.** One Outreach Specialist has been hired who will oversee the violence interrupters.
- C.** Staff will be based out of the Frederick Douglass Community Center, which is located in the Junction Neighborhood.
- D.** The program will focus on Junction and Englewood Neighborhoods.
- E.** Staff will work closely with residents to mediate conflicts and prevent retaliatory violence.

As the program develops and grows it is likely more services will be included. Wrap around services that help young people find things to do, connect to mental health resources, and enroll in job and education opportunities are often key elements to successful intervention programs.

Partners in executing this program are:

- City of Toledo
- Frederick Douglass Community Center
- Neighborhood Health Association

The program is being initially funded through \$2 million of American Rescue Plan Act and general fund dollars.

COMMUNITY ORIENTED INTERVENTIONS

Building better relationships between residents and police officers is a part of increasing the public safety of the neighborhood. Two key proposals have emerged that are focused on community oriented, relationship focused interventions.

Increase The Number Of Block-Watches

Block-watches are groups of residents who are vigilant about their part of the neighborhood. Currently, Junction has two block-watches which cover the same area. It is proposed that three new block-watches be created to cover the remaining sections of the neighborhood. Targeted outreach to residents who might be interested or are well connected is needed to start these groups. Once residents are identified Toledo Public Safety has resources available to support them in creating and running their block-watch.

Recently, LMH hired a resource officer to connect resident services and Toledo Police Department to improve relationships and collaboration. The LMH resource officer will be able to create block watch for McClinton Nunn by organizing regular community meetings with Toledo Police Department to engage McClinton Nunn residents, provide updates, and gather feedback on a regular basis. This will not only help create relationships among neighbors it will also help to start the process of building a relationship between Public Safety and the neighborhood.

National Night Out

Toledo Police Department will host an annual event in Junction that invites residents young and old out for food and fun. This event could be a National Night Out event or it could be a public safety block party. The final approach needs to be determined by partners.

This annual event will help to slowly start to establish a relationship between Public Safety officers, residents, and importantly neighborhood youth by creating an opportunity for interaction that is fun and positive.



Example of a National Night Out Event hosted in another community.

Physical Improvements

The typical residential block in the Junction Neighborhood contains either vacant land, blighted and deteriorated housing, or both. This contributes to a high amount of indefensible space in the neighborhood making it difficult to reduce crime. It is also detrimental to residents feeling safe moving around in their neighborhood.

The 2017 Junction Neighborhood Master Plan found that 60% of land in the Junction Neighborhood is vacant. This percentage includes park land, of which the Junction neighborhood has 9. This percentage does not include vacant structures which are numerous throughout the neighborhood. A policy map report utilizing 2020 postal data found that approximately 30% of residential addresses and 24% of business addresses experience at least short-term vacancy. This can be compared to Lucas County which had 7% of residential addresses and 21% of business addresses experiencing vacancy during the same period.

Promedica recently conducted a study of the Junction neighborhood looking at vacant and blighted land and gun violence. This study found that there is a positive correlation between the presence of vacancy and blight and the amount of gun violence the neighborhood experiences. By addressing vacant and blighted land in Junction the plan will simultaneously be taking action on reducing the amount of gun violence the neighborhood experiences.

Years of disinvestment and redlining have led to high amounts of vacancy, with many lots not maintained and overgrown, surrounded by blighted buildings, poor street lighting, and dilapidated infrastructure. This creates an environment that feels unsafe and invites dangerous behaviors. The following proposals are a series of physical improvements that will have a positive impact on public safety in Junction.



Existing Fire Station.

BUILD A NEW FIRE STATION

The current fire station that serves the Junction Neighborhood is outdated and Public Safety is planning on constructing a new one. This presents the opportunity to move the Fire Station into the Junction neighborhood and to design a building that serves the functional needs of a fire station while bringing new assets to the community.

The safety working group which consisted of public safety, residents, and partners, suggest the following be available through the new fire station:

- A. Host Block-watch meetings
- B. Host community events
- C. Include an electronic message board to provide community updates
- D. Include a playground and or sport area
- E. The new fire station will be built on land that is vacant or contains a deteriorated building to reduce blight.

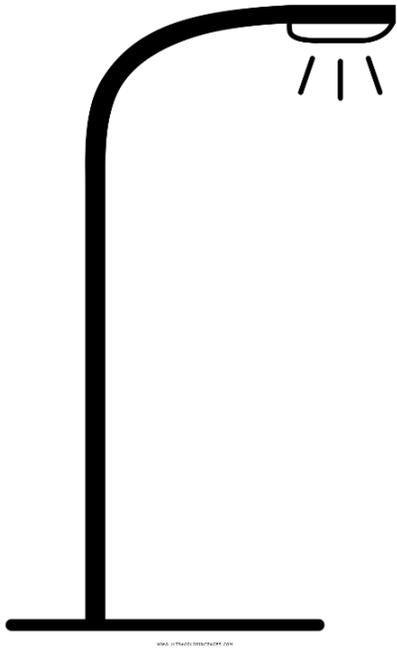
This proposal helps to increase public safety presence in the neighborhood while providing amenities that will support relationship building between public safety and residents. It is recommended that the fire station be in a central and highly visible location which will have a impact on the perception of safety, and signal public investment in the neighborhood.

CPTED

Crime Prevention Through Environmental Design is an approach to increasing public safety through consideration of the built environment, how it looks, how it feels, visibility, etc. There are multiple CPTED inspired interventions proposed for the Junction neighborhood. These proposals are meant to signal that people care about and watch the neighborhood helping to deter some crime.

LIGHTING

Improved street and park lighting is an environmental design intervention that will increase the safety and walkability of the Junction neighborhood.



NO PLY ZONE

Junction has many vacant and blighted buildings. For the majority of these buildings the answer has been to board them up with plywood which is affordable but synonymous with disinvestment.

A 'No-Ply' zone utilizes a polycarbonate material to board windows. The polycarbonate is clear and mimics the appearance of windows making it less obvious that a structure is abandoned. Though the polycarbonate material is more expensive than plywood, homes boarded this way will have a less negative impact on the appearance of the neighborhood and property values.

An alternative is to use the plywood windows as an opportunity for public art.



⊖ Plywood



⊕ Clear board

COMMUNITY INVOLVEMENT

A newer addition to CPTED design guidelines is to include community building opportunities in your strategies. To further support neighborhood safety through its appearance it is proposed that block cleaning events be organized to bring residents together to clean-up their street. After a clean-up event there should be a small gathering where residents can connect, relax, and eat.



VACANT LOTS

There are approximately 1,907 vacant parcels in Junction. This number excludes parcels that have been “side-lotted” by residents to add to the size of their yard. This high amount of vacancy has negative impacts on crime, health, and the values of surrounding property. Finding temporary and permanent uses for vacant lots that support neighborhood transformation is an important element of achieving the Plan vision.

The following proposals seek to serve community goals including enhancing and elevating community culture and history, addressing environmental justice and long-term sustainability of the neighborhood, and reducing the overall number of vacant lots in the neighborhood. Proposals include:

- A. Increasing Junction residents’ awareness of side-lotting opportunities.
- B. Transform vacant lots into community assets such as:
 - I. Public art
 - II. Natural spaces and habitat for pollinators and animals
 - III. Gardens both native plants and for food production
 - IV. Rain garden or other use that helps mitigate flooding and divert water from the sewer system.

Incorporating education elements that engage residents in the environmental or cultural aspects of the lot transformation will increase community engagement in the project. Whenever possible youth engagement in the development of the new lot design and stewardship of the space is encouraged. This will help youth build connection to their community.



Lots can be transformed to places of play.



Lots can be transformed to places of arts and culture.



Figure 39. Detroit Future City Field Guide to Working with Lots, Snowmelter Lot Design. The Detroit Future City Field Guide To Working With Lots provides residents with lot designs and guides to help them transform the vacant lots in their neighborhood and support environmental sustainability. Above is an example of one of these lot designs meant to help mitigate snow melt and resulting flooding.

LAND USE AND DEVELOPMENT

The proposed land use policy for the Junction Neighborhood is represented on Figure 40, Neighborhood Transformation Concept. This figure combines land use plan policy for the neighborhood with the key initiatives of the Neighborhood Plan.

The structure of the Neighborhood Plan Transformation Concept is based on the Junction Neighborhood Vision; a 21st Century urban neighborhood that honors its past and celebrates its future.

The Neighborhood Plan Transformation Concept's land use policy maintains the neighborhood's identity as a single-family neighborhood while adding key updates and improvements to provide the Junction Neighborhood with the type of lifestyle people now want in urban neighborhoods.

The land use component of Figure 40 emphasizes the following policies:

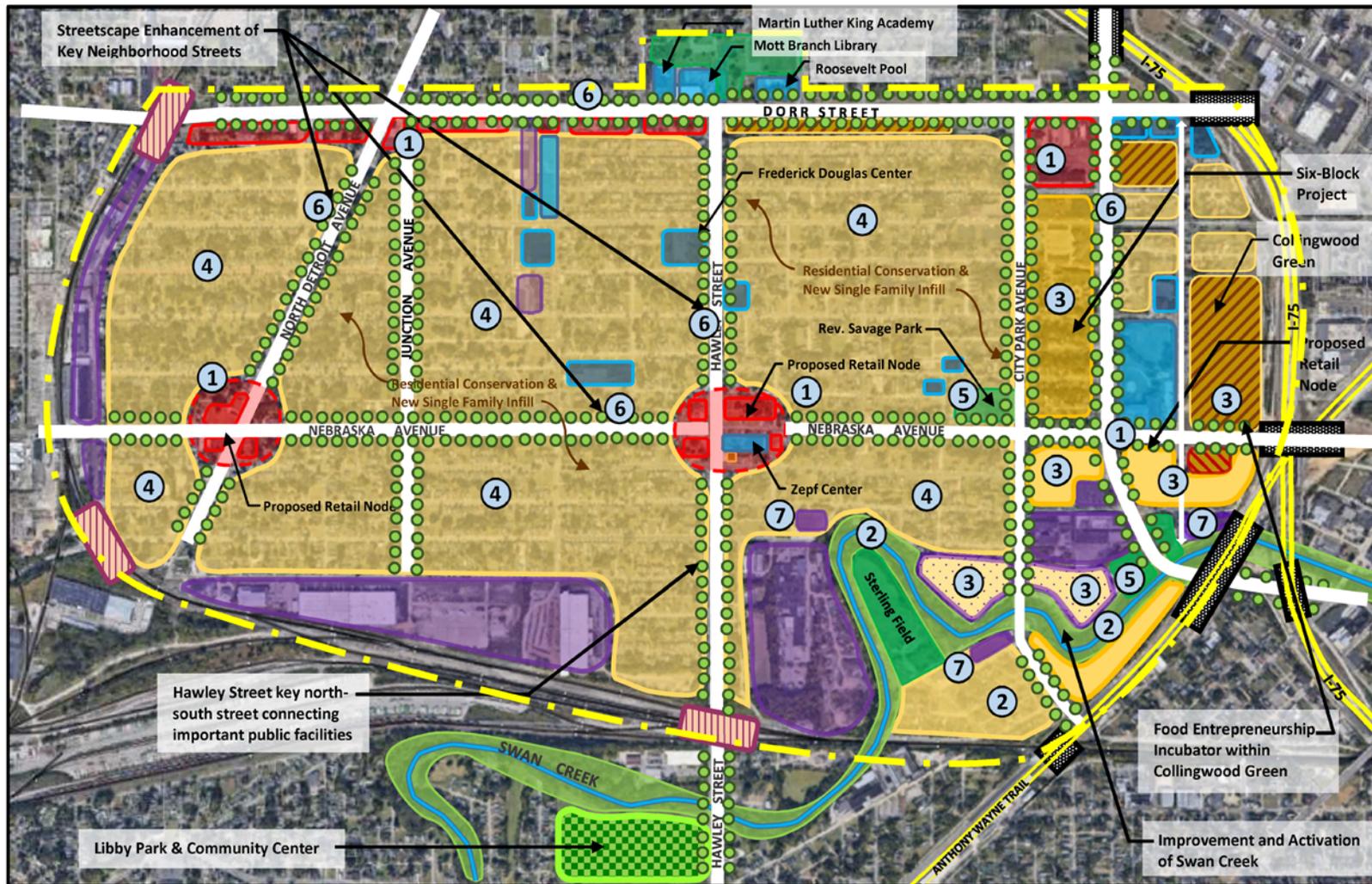
- A.** Single family residential remains the predominant residential use and the largest individual land use. This policy implies the conservation of existing homes wherever possible and the construction of new infill single family on existing vacant lots.
- B.** Residential redevelopment is proposed in strategic locations to bring new forms of housing to the neighborhood. This is focused along Swan Creek, where a major investment in recreation and cultural amenities could attract new market-rate housing. The McClinton Nunn target housing site is included in this land use category.
- C.** New commercial use is added to the middle of the neighborhood in the form of three retail nodes along Nebraska Avenue at Collingwood Boulevard, Hawley Street, and Detroit Avenue.

D. Industrial use remains a key part of the neighborhood. Toledo's resurgent economy may bring new industrial users to existing vacant industrial buildings.

While industrial use is valued, many of the vacant industrial buildings are obsolete for industrial uses and must be put to new uses. Adaptive reuse of older industrial buildings for multi-family residential is proposed. This aligns with a policy of the Housing Plan to increase affordable rental housing within existing industrial buildings to maintain the existing character of the neighborhood.

E. Public and semi-public uses reflect existing facilities that serve the community well, such that no additional uses are proposed.

F. The enhancement of park and open space uses is a major land use policy. Existing parks, such as Savage Park and Gunckel Park are to be improved. New park space is proposed along Swan Creek. The existing Junction Park will be improved, funded by a grant awarded through the efforts of the Junction Coalition. Lastly, vacant lots in selected areas will be turned into aesthetic/community assets.



LAND USE LEGEND

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

FIGURE 40
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

RESIDENTS' INVESTMENT IN TRANSFORMATION

With neighborhood transformation comes concerns about gentrification and making sure that investment that occurs benefits current residents. A tool that can be implemented to give residents the ability to directly invest in development projects happening in their neighborhood is a Neighborhood Real Estate Investment Trust (NREIT). In order to give residents the tools to maximize benefit community equity investment there is also a set of proposed training and education programs to financially empower residents and set them up for participating in an investment tool like an NREIT.

The level of interest in financial training varies between neighborhood residents and McClinton Nunn residents, with 86% of neighborhood residents indicating interest while only 38% of McClinton Nunn residents indicating interest. There could be several reasons for this, with lower incomes, rates of employment and savings among McClinton Nunn residents being potential factors. Since financial and investment training can contribute to upward economic mobility, courses in financial management and investment should be offered. The creation of the FOC at McClinton Nunn will help raise residents' income and savings, making the idea of investing more attractive.

The following initiatives aim to increase education around personal finance and give residents tools to build credit and wealth while participating in neighborhood transformation.

INCREASE ADULT PARTICIPATION IN EXISTING FINANCIAL TRAININGS

There are a variety of programs geared toward financial training and coaching for Junction families who are low-to-moderate income. The Financial Opportunity Center at Pathway or the future Financial Opportunity Center at McClinton Nunn Homes offers services including one-on-one financial coaching, financial education services, and credit building services. LMH is working with LISC to embed Financial Opportunity Center services into Resident Services operations.

Bank On Toledo programming is offered through the Toledo Urban Federal Credit Union. Programming includes a low or no fee bank account and required training on how to manage a bank account, budgeting, and obtaining and utilizing credit. Predatory lending was a top concern when discussing personal finance with the People Plan Committee. As such, financing courses like these should consider the addition of targeted education on how to avoid predatory lending and what to do if you are a victim of predatory lending

practices. ABLE is a partner that can provide residents with education and resources related to predatory lending.

To have adults enroll in these programs, service providers must first connect with them on a personal level to explain why banking and credit is important. The proposed program ambassador initiative could help with this by having individuals who were considered "unbankable" but completed the programs reaching out to adults who are low-income.

CREATE AN INVESTMENT CLUB(S)

Investment Clubs are groups of people who pool their funds to make investments. Members of an investment club monitor different investment opportunities and collectively decide whether to buy or sell. It is proposed to create an investment club for Junction residents through The Tabernacle. The investment club will provide training and guidance on how to establish accounts and invest overall. The investment club(s) could invest in the Neighborhood Real Estate Investment Trust, described on the following page.

PILOT A COMMUNITY EQUITY INVESTMENT PROGRAM

A key goal of this transformation plan is to make sure that residents of McClinton Nunn and the Junction Neighborhood as a whole are able to participate in and benefit from the results. An approach to supporting resident ownership of neighborhood transformation is to create a Community Equity Investment Program. Community Equity Investment Programs offer low-income residents the opportunity to purchase equity shares in a project and benefit financially from new development in their neighborhood.

This plan proposes that a Neighborhood Real Estate Investment Trust (NREIT) be created around a LIHTC mixed-income development in the Junction Neighborhood. The best option would likely be to target one of the proposed industrial re-use developments as an opportunity for residents to invest in a project with a high probability of success. In order for residents to buy into the NREIT they would be required to complete a series of financial training courses. Following completion of the trainings, residents will be able to purchase shares in the NREIT.

The structure of the NREIT should be determined through community and partner engagement and a feasibility study. Key elements that can be incorporated into a NREIT governance structure are:

- Geographic focus
- Financial eligibility with a focus on ensuring low-income individuals' ability to participate
- Ability to leave the NREIT
- Monthly payment options
- Voting versus nonvoting member status

Through a NREIT McClinton Nunn and Junction residents will be able to build their wealth while having an ownership stake in the redevelopment and transformation of the Junction Neighborhood.

Organization/ project	Location	Purchase price minimum	Exiting the investment	Ongoing buy-in options?	Geographic requirement for investors
Market Creek Plaza	San Diego	\$200	Undefined at outset, but in practice, exit has happened at any point an investor has requested it	No; onetime only	Designated zip codes
Nico	Los Angeles	\$100	Local investors may request exit after six months, subject to the redemption plan's terms	Yes	None
Northeast Investment Cooperative	Minneapolis	\$1,000	Investors may request to exit, and the board must grant approval	Yes	State of Minnesota
Community Investment Trust	Portland, Oregon	\$10 (monthly)	Anytime	Yes	Designated zip codes
Boston Ujima Project	Boston	\$50	Investors may request to exit, and the board must grant approval	Yes	City of Boston

Figure 41. Urban Institute, New Models for Community Shareholding



HOUSING PLAN

VISION FOR HOUSING

The vision for housing is very simple: a diverse neighborhood where people of all income levels blend seamlessly; a neighborhood with a place for everyone; and a neighborhood where no one is displaced. This vision is expressed as goals and include:

A MIXED-INCOME COMMUNITY

Achieving a mixed-income community could be the single-most important goal for this Plan. So many direct and indirect benefits derive from this goal, which is why it is one of the central tenets of the CN program. Fostering market-rate development is key to a mixed-income community. Achieving market-rate development will be done through a combination of leveraging market forces and City/LMH intervention on key development sites. It is recognized that the Toledo housing market is just beginning to grow after decades of decline. The Junction Neighborhood is one of the most distressed markets in the region. Market-rate development can, and will be, achieved over time through the investment strategy in this Housing Plan.

PRESERVE COMMUNITY CHARACTER

The Junction Neighborhood is a predominantly single family neighborhood, and residents want to keep it that way. Building a lot of new multi-story apartment buildings would change the existing character and stigmatize the neighborhood. Housing policies in the Plan will preserve the character and provide new rental housing.

REDEVELOPMENT WITHOUT DISPLACEMENT

The Junction Neighborhood's poverty rate at 46% (source: HUD mapping tool). The total number of households is 2,100, and the number of households at 60% AMI or less is 1,288. Of these, 463 are homeowners and 825 are renters. This Plan includes policies to create income-restricted rental units and support low-to-moderate income homeowners so that no displacement occurs.

PROMINENT TARGET HOUSING SITE

The redevelopment of the target housing site will be the single-most important housing project and will set the tone for transforming the neighborhood. The target housing site is relatively large, with approximately 15 acres of land area. It is also strategically located at the western end of the

Nebraska Avenue bridge linking downtown Toledo to the Junction Neighborhood. A high-quality redevelopment of this site will begin to change perceptions about the Junction Neighborhood. This redevelopment will be a highly visible demonstration of the vision for housing in Junction Neighborhood.

EXPAND THE TARGET HOUSING SITE

In formulating the redevelopment plan for the target housing site, it became apparent that the McClinton Nunn housing site should be expanded to include adjacent property. In guaranteeing the "right-to-return" and creating a mixed-income community, it is necessary to expand the site so that the number of units can be increased beyond the 151 public housing units. In addition, the input received from the replacement housing workshops indicated that residents do not want high-density housing, thus an increase in the land area is necessary.



Mixed-use Building



McClinton Nunn Family Housing

INCREASING HOUSING WEALTH

This Housing Plan recognizes that home ownership and home value appreciation are connected to the upward economic mobility of Junction residents. Fifty-two percent of the housing units in the neighborhood are owner-occupied. Home values in the Junction Neighborhood are severely distressed, to the detriment of home owners. The list price of homes currently for sale in the neighborhood range from \$7,500 to \$56,000. The depressed home values are the key reason for the widespread deterioration of the existing housing stock. Spending \$15,000 on a new roof does not make financial sense when the house is only worth \$25,000. Steps are being taken to address this situation, which is presented in the Plan.

MIXED-USE DEVELOPMENT

In crafting a vision for a holistic neighborhood, the attraction of new retail uses to the neighborhood has been a consistent message voiced by residents. Given the need for new housing, attracting new retail users through mixed-use development is a viable approach. Plans for the McClinton Nunn site includes a mixed-use building with 25,000 square feet of retail space.

MIXED OWNERSHIP AND RENTAL HOUSING

The vision for Junction Neighborhood recognizes that both ownership and rental housing are required for a sustainable neighborhood. Ownership housing will be prevalent throughout the bulk of the neighborhood in the form of existing and new/infill single family dwellings. The target housing site and LMH's new Collingwood Green developments will be rental housing. Many existing single family homes are rented, which should continue, albeit at a lower level.

A RANGE OF HOUSING TYPES

In any major housing redevelopment project it is important to provide a range of product to appeal to different buyers/renters who have different needs, preferences and incomes. In the Replacement Housing Workshops, conducted with existing residents of McClinton Nunn, one of the key findings was that there were preferences for a range of housing types. Most people preferred low density housing types, but a significant number preferred mixed-use buildings and multi-story buildings. Some people expressed a desire to obtain a Housing Choice Voucher to rent a single family house, whether within the neighborhood or elsewhere.

REHABILITATION OF EXISTING HOMES

The rehabilitation of existing homes is a vital and necessary part of neighborhood transformation. The predominant form of housing is single family and deterioration of the existing housing stock is widespread.

The poor condition of the existing houses shown in the example images is not uncommon. To attract market-rate housing investment, the rehab of existing housing stock is needed. Some, perhaps many, of the existing homes in the neighborhood are too deteriorated to rehabilitate and must be demolished. Policies to rehab for both ownership and rental are needed.

CREATE 21ST CENTURY HOUSING

While it is important to preserve the heritage of the neighborhood, it is also essential to provide the neighborhood with housing for a successful 21st Century urban neighborhood. Both rehabilitated houses and new construction housing need to be state-of-the-art in terms of Smart features, energy efficiency and interior and exterior design. New state-of-the-art houses can have traditional styling as shown in the example images.



Modern Farmhouse



Dilapidated Housing in Junction

OUTCOMES & METRICS

The outcomes and metrics for the Housing Plan goals described within the Vision, above, are addressed below.

A. A Mixed-Income Community. Outcomes; exerting direct influence over the income mix is possible only for property owned or controlled by the City, LMH and key partners. Current market conditions are very challenging. Near-term housing development will have a lower proportion of market-rate units than will long-term development.

Metrics; Near-term development will have 35% public housing units, 30% affordable units at 60% AMI, 15% workforce housing at 120% AMI, and 20% unrestricted market-rate units. Long-term development will have 20% public housing units, 20% affordable units at 60% AMI, 20% workforce housing at 120% AMI, and 40% unrestricted market-rate units.

B. Increasing Housing Wealth. Outcomes; The broad CN goal of fostering upward economic mobility must be addressed holistically in the People, Neighborhood and Housing Plans. In this Housing Plan, upward economic mobility will be advanced by increasing housing wealth, that is, the equity homeowners have in their homes. As a majority homeowner neighborhood, increasing housing wealth will lead directly to upward economic mobility

Metrics; The housing market in the Junction Neighborhood is severely depressed. Any increase in property values will benefit local homeowners. The near-term metric is to increase the average sales price of rehabbed existing homes to \$125,000 in five years. The long-term metric is to achieve full market-rate development in twenty years.

C. Redevelopment without Displacement.

Outcomes. Increasing housing values and rents needed to attract market-rate housing will occur incrementally. Rising home values and rents will, eventually, impact lower-income households, which is why securing the large number of income-restricted units is a key objective. Since values and rents will increase incrementally, securing the income-restricted housing needed to guarantee no displacement will also be achieved over time.

Metrics; 825 income restricted rental units and 463 affordable ownership units are needed to ensure no displacement. This will be achieved incrementally over a 20 year period.

D. Prominent Target Housing Site Redevelopment.

Outcomes; the target housing site redevelopment must be a “game-changer” in terms of its design and the program. It must set the context for the eastern part of Junction Neighborhood to be a 21st Century urban neighborhood that offers a vibrant, interesting lifestyle. The development, particularly that portion along Nebraska Avenue, needs to look urban, current and active. The portion of the expanded target housing site along Swan Creek, which includes the adaptive reuse of a vacant industrial building, must emulate the nearby Warehouse District.

Metrics; the best measure of the redevelopment of the target housing site changing local perceptions will be attracting 20% market-rate tenants to the redeveloped site.

E. Expand the Target Housing Site. Outcomes; the desired outcome is simply to acquire and assemble the private property needed to expand the target housing site. This would be done by LMH and its partners, the City and Lucas County Land Bank.

Metrics; the metric for achievement of this goal is simply to acquire/control all the additional land.

F. Preserve Community Character. Outcomes; the desired outcome is not simply to preserve existing housing, although that is part of the outcome. The broader outcome is to preserve the character of the Junction Neighborhood as an urban single-family community. This outcome does not preclude changes or enhancements needed to update the neighborhood to become a successful 21st Century Urban Neighborhood. Some mixed-use development is needed to provide a type of housing some people want and to help attract retail uses. Also, approximately 40% of the residential lots (680) are vacant and need infill housing, so a lot of new housing is anticipated.

Metrics; 70% of the housing in the Junction Neighborhood will be existing or new single family or the adaptive reuse of existing industrial buildings.

G. Mixed Ownership and Rental Housing. Outcomes; The Junction Neighborhood should be a neighborhood of both homeowners and renters. Currently, housing in the neighborhood is 52% owner occupied. The redevelopment of the existing target housing site will be completely rental housing, so achieving a balance of ownership versus rental housing will require a significant increase in home ownership in the remainder of the neighborhood.

Metrics; nationally, about 65% of all housing units are owner occupied. Junction Neighborhood is approximately 52% homeowners. Homeownership should increase to 55% in five years and 65% in twenty years.

H. A Range of Housing Types. Outcomes; the target housing site development program needs to provide for a range of housing types to appeal to the varied preferences of residents. This mix should include duplexes, townhomes, adaptive reuse apartments, and apartments in mixed-use buildings. Many residents will only be able to make informed choices on replacement housing after the units are built, so some flexibility in the program is desirable.

Metrics; the preferred mix of unit types in the redevelopment of the existing McClinton Nunn site is: a) 30% apartments in mixed-use buildings; b) 20% senior apartments; c) 10% medium density apartments; and d) 40% townhomes and duplexes..

I. Mixed-Use Development. Outcomes; Advancing mixed-use development has two purposes. First, it will provide a type of housing that some people in the housing preference workshops indicated was their #1 preference. Second, mixed-use development will be instrumental in attracting new retail uses because the residential component can provide for much of the needed equity.

Metrics; the market study indicated that the neighborhood had the capture potential for 94,400 square feet retail space over the next five years. Not all of this space would want to locate within mixed-use buildings. The target metric for mixed-use buildings would be to provide 200 residential units and 50,000 SF of retail space within the next five years.

J. Rehabilitation of Existing Homes. Outcomes; LMH has a very successful rehab to home ownership program in place through its nonprofit subsidiary LHSC. LHSC rehabs 25 homes per year in the Junction Neighborhood and sells them to low-to-moderate income buyers. Increasing this number would depend on outside funding

sources, which includes local corporations and banks. Rehab for rental is not a program LMH or the City is prepared to take on, although the private sector may perform this role once market conditions improve.

Metrics; Continue to rehab 25 homes per year for sale to buyers with low-to-moderate income.

K. Create 21st Century Housing. Outcomes; Much of the housing in the Junction Neighborhood is obsolete due to the lack of reinvestment and updating. This can be rectified through comprehensive rehabbing of existing homes and building state-of-the-art new homes.

Metrics; Redevelop the McClinton Nunn site as a state-of-the art housing development. Complete one adaptive reuse project of an existing industrial building to residential use within 5 years. Build at least 30 new single family homes within the expanded target housing site within 5 years. Complete at least 10 gut rehab projects of existing single family homes for market-rate ownership within 5 years

HOUSING PARTNERS

Housing partners to help in achieving the vision and outcomes include:

LUCAS METROPOLITAN HOUSING

LMH is a core partner, along with the City of Toledo, in redeveloping the target housing site. LMH is also involved in improving the condition and affordability of housing broadly throughout the neighborhood through rehabilitation of existing housing, promoting home ownership through its self-sufficiency program, and providing housing support services.

CITY OF TOLEDO

The City of Toledo is central to taking steps implementing the Housing Plan. The City will be taking the lead on making neighborhood improvements to induce new housing development. The City will also be helping to fund/underwrite workforce housing for households between 60% - 120% AMI. Furthermore, the City is central to the rezoning of property, infrastructure improvements, TIF financing, CDBG funding, and the use of HOME funds to advance the Housing Plan.

GORMAN AND COMPANY

Through an open procurement process LMH procured Gorman and Company as the housing developer for the target housing site. Gorman and Company is an experienced mixed-income and affordable housing developer with experience in Choice Plan implementation.



Aerial of the Target Housing Site

MIXED-INCOME HOUSING

Creating a mixed-income community in the Junction Neighborhood is central to the vision for transformation. Strategies to accomplish this will involve the entire neighborhood and initiatives in the People, Neighborhood Plans. The largest and most obvious challenge to building mixed-income housing is the distressed market in the Junction Neighborhood. Both for-sale and rental housing markets are distressed and are far below levels needed to support market-rate housing. Without market-rate housing, a true mixed-income community is not possible. The reason why market conditions are depressed is that the Junction Neighborhood is fraught with challenges. The quality of life in the neighborhood is not good. Comprehensive improvement of the neighborhood is needed to reach market-rate development. Two strategies will be employed to foster market-rate development.

BUILD OFF OF DOWNTOWN

Downtown Toledo, including the Warehouse District, is resurgent and has been the focus of a lot of market-rate development, including new housing. The Junction Neighborhood is directly adjacent to Downtown Toledo. There are opportunities to create strong connections to Downtown Toledo and the Warehouse District so that the eastern portion of the neighborhood is an extension of the Warehouse District. Initial projects could be positioned as Warehouse District development rather than Junction Neighborhood development out of necessity due to the challenging optics of the Junction Neighborhood. Once the Junction Neighborhood brand begins to improve, new development in the interior of the neighborhood would become viable.



Figure 42. Attracting Market-rate Investment to Junction

INSIDE-OUT NEIGHBORHOOD IMPROVEMENT

A transformation strategy based solely on pulling in market investment from outside of the neighborhood is neither viable nor fair to the residents of the neighborhood as a whole. Broad-based, incremental improvement of the neighborhood as a whole is needed in combination with pulling in investment from the Downtown/Warehouse District. This is being done and will be accelerated. For example, the LMH/LHSC rehab for low-to-moderate income ownership program has raised the sales prices/values of rehabbed homes from \$40,000 at the inception of the program to the current \$60,000. Continued elevation of home values can be expected as more “comparables”

are built and the neighborhood improves. People Plan initiatives to foster entrepreneurship and wealth building will also contribute to raising property values, which is needed to foster market-rate development. The strategy to reach market-rate development is addressed in detail in Implementation.

TARGET HOUSING SITE REDEVELOPMENT

The redevelopment of the McClinton Nunn Target housing site is the single-most important initiative of the Housing Plan as it will define the approach to creating housing for the Junction Neighborhood as a successful 21st Century urban neighborhood. The approach to target housing site redevelopment is based on community input received, and specifically on the input received from resident participants in the Housing Preference Workshops. The key findings resulting from those workshops are:

- A. There was strong preference for low-density housing types such as single family, duplex and townhomes;
- B. While low-density housing types were preferred, a significant portion (30%) of residents expressed a preference for units in mixed-income buildings, which for the most part, does not exist in Toledo; and
- C. Some residents expressed interest in units located in the adaptive reuse of older industrial buildings.

In addition to guidance received from residents, the approach to redevelopment is also informed by HUD/CN policies of: 1) guaranteeing the right of tenants to return; and 2) adding the housing units needed to create a mixed-income community. Accepting these policies and following resident preferences for predominantly low-density housing types necessitates increasing the land area of the target housing site.

The current McClinton Nunn property contains 151 units, comprised of one-story duplex units and two-story family duplexes. Given that the existing site is already low-density, and LMH wants the new housing units to be predominantly low-density, adding housing units to create a mixed-income community can only be done by increasing the land area.

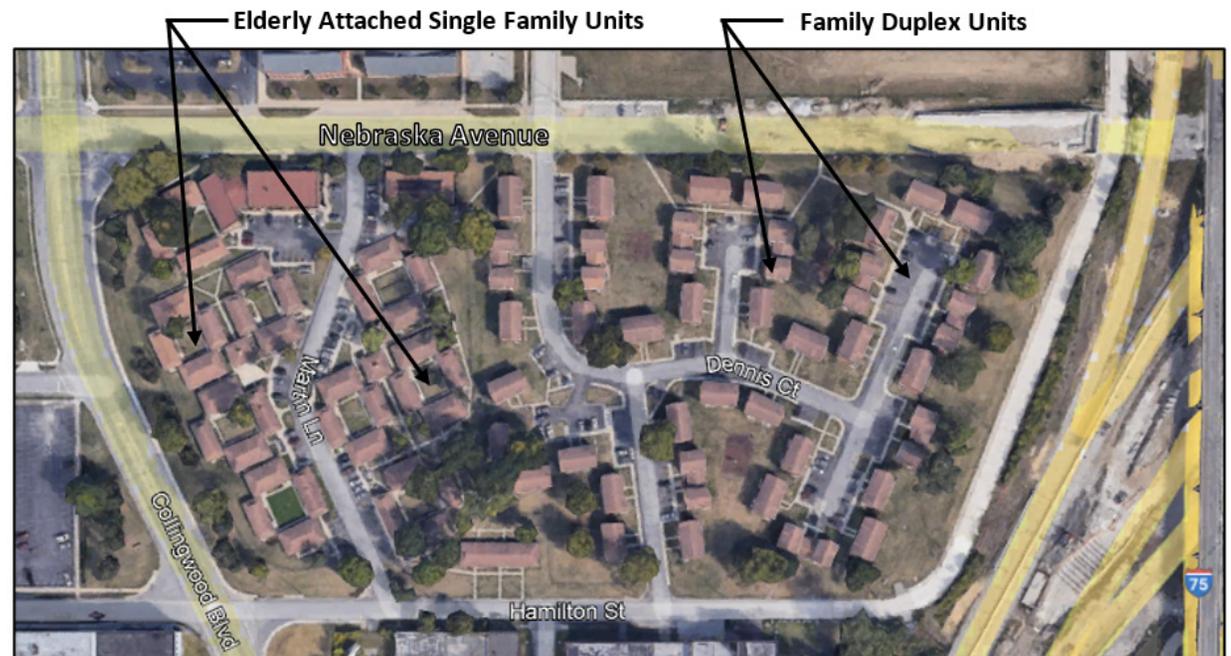


Figure 43. McClinton-Nunn Existing Site

Increasing the land area of the target housing site can be done relatively easily in this location. Many vacant residential lots exist in the surrounding area, most of which are owned or controlled by the Lucas County Land Bank. In addition, a vacant industrial building is located immediately south of the McClinton Nunn site on the south side of Hamilton Street and north of Swan Creek. Since residents expressed interest in adaptive reuse, and a key strategy of the Plan is to activate Swan Creek, the expanded target housing site will include this building.

Community Name	Population Designation	Address	Efficiency Units	One Bedroom Units	Two Bedroom Units	Three Bedroom Units	Four Bedroom Units	Five Bedroom Units	Total Units
McClinton Nunn Homes	Family and Senior	201 Belmont	36	34	3	40	20	18	151

Figure 44. Existing Bedroom Mix

EXPANDED TARGET HOUSING SITE

The expansion of the target housing site is driven by: a) providing residents with the types of housing they want and need; and b) increasing the number of housing units to create a mixed-income community. The Choice Neighborhoods Program has a standard for the maximum proportion of replacement public housing units in the redeveloped target housing site, which is 50%. Since 50% is considered the maximum, a lower proportion would do more to advance the objectives of the Choice Neighborhoods Program. If the proportion of replacement public housing units within the redeveloped target housing site were 40%, then the total number of units in the program would be 377 (151 / .40). If the proportion of replacement public housing units were 35%, then the total number of units would be 431. When seeking to attract market-rate/unrestricted housing occupants to a new housing development, a lower proportion of replacement public housing units is typically needed. Thus, to de-concentrate poverty, achieve a mix of incomes and attract market-rate households, a significant expansion of the target housing site land area and total number of units is needed.

The proposed target housing site redevelopment program “pushes the envelope” with respect to the local housing market and conventional approaches to affordable housing development to exceed all of the objectives of the Choice Neighborhoods Program. The land area of the target housing site is substantially expanded to accommodate the larger housing program and offer a wide range of housing types that will attract households of all income ranges and

provide housing that fulfills the vision of a successful 21st Century urban neighborhood. The program of housing is shown on Figure 45, Target Housing Site Program and Phasing Plan.

As shown in Figure 45, the expanded target housing site is comprised of the following six development areas:

A. The Northeast Corner of Nebraska Avenue and Division Street. This area represents the undeveloped land within the Collingwood Green housing site, developed by LMH and a private partner. This property is located across the street to the north of the existing McClinton Nunn housing site. Including it as part of the expanded target housing site allows for the easy and relatively painless relocation of some existing McClinton Nunn residents who want to remain in the neighborhood. This is 4.5 acres in size.

B. The Existing McClinton Nunn Site. All of the housing on the existing site is distressed and obsolete and should be demolished. The site is approximately 26 acres in size and could accommodate multiple forms of new housing.

C. The Hamilton Street Industrial Building. This property is located immediately south of the existing McClinton Nunn site and presents an opportunity for adaptive reuse to housing. Several older industrial buildings have been adaptively reused in the nearby Warehouse District for market-rate rental and ownership housing. This architecturally significant former brewery building would bring a form of housing that is successful within the local marketplace to the target housing site. This building also backs up to Swan Creek

and converting this building to residential use would align with a major strategy of the Neighborhood Plan, activating Swan Creek.

D. Existing Mobile Home Park. This property is located on the south side of Swan Creek and closest to the Warehouse District, where significant market-rate residential development has been occurring. This site has the greatest short-term potential for attracting market-rate residential into the neighborhood. While it is currently used as a mobile home park, a recent inspection of the site revealed that only 6 or 7 mobile homes occupy the site.

E. Western Portion of Tecumseh, City Park, Hamilton and Collingwood Block. One of the blocks immediately west of the existing McClinton Nunn site is largely vacant and presents a good opportunity to expand the target housing site. The eastern portion of the block is used for parking for the Hamilton Building, which is occupied by key people partner Pathways and other users. The western portion of the block has only two structures, neither of which appear to be occupied.

F. Nebraska, City Park, Tecumseh and Collingwood Block. The other block that adjoins the existing McClinton Nunn site to the west is the block to the north of area #5. This block is comprised of mostly vacant lots, but has nine existing houses, all of which are dilapidated. One older church also exists on the block but is vacant and no longer used for religious services.

Target Housing Site Redevelopment Program

The target housing site redevelopment program responds to the following goals:

- A. Respond to the needs of existing McClinton Nunn residents in terms of preferences for new housing and the size/number of bedrooms needed.
- B. Provide a range of new housing that provide existing residents with a choice of housing types.
- C. Provide new, modern housing that aligns with the neighborhood vision of a successful 21st Century urban neighborhood.
- D. Develop new housing that will be attractive to both homeowners and market-rate households.
- E. Provide 1 for 1 replacement of existing public housing units (151 units) assigned to the site through project-based vouchers (PBVs).
- F. De-concentrate poverty by creating a mixed-income community.

The housing development program proposed fulfills all of these goals. Key principles underlying the redevelopment program include:

- A new urban form, creating a neighborhood character consistent with the existing neighborhood but also consistent with a near-downtown location. The mixed-use building at the Nebraska Avenue Bridge should serve as a “gateway feature” that will help re-brand the neighborhood.
- A mix of housing types that offer a range of lifestyles to appeal to the diverse set of residents who will live there. This mix includes duplexes, townhomes, mixed-use apartments and adaptive reuse apartments and two-story lofts within an existing industrial building.



Figure 45. Target Housing Site Phasing and Programming Plan

- A mixed-use/retail component located at the western end of the new Nebraska Avenue Bridge connecting the Junction Neighborhood to Downtown Toledo. The plan calls for 20,000 SF of retail space this mixed-use building. The size and mix of retail uses within the mixed-use building will be shaped by market forces and could easily expand.
- A pedestrian-friendly layout and site design that promotes walking, biking and interaction among residents and visitors.
- Swan Creek forms the southern boundary of the expanded target housing site. Initial, short-term improvement/activation of the creek will be part of the target housing site redevelopment program.
- Honor the neighborhood's single family heritage by creating new housing that looks like single family housing and lives like single family housing.
- Incorporate ownership housing by creating attractive investment opportunities for prospective homeowners from the community.

Market forces are clearly a challenge to achieving the goals and objectives discussed above and necessitates innovative approaches to both affordable and market-rate housing development. Developing true market-rate rental and ownership housing in any portion of the Junction Neighborhood will be breaking new ground in the Toledo market. The close location of the target housing site in proximity to the downtown and Warehouse District, which has seen widespread market-rate rental and ownership housing development, is key.

It is possible that components of the housing program can be marketed as an extension of recent Warehouse District development. This is particularly true of the adaptive reuse of the existing industrial building at 359 Hamilton Street. The new housing product within this building will look just like recent market-rate adaptive reuse rentals in the Warehouse District, which are located less than a mile away (see image at right). This suggests that the redevelopment sites with the best opportunity to attract market-rate households are the mobile home park and the existing industrial building at 359 Hamilton Street.

Figure 46, Mixed-Income and Ownership Program, presents the different housing types proposed on the different site/properties that comprise the expanded target housing site.

The redevelopment plan for the target housing site calls for a range of housing types to offer

Phase	Description	30% AMI	60% AMI	80% AMI	120% AMI	Unrestricted/ Market Rate	Total Units	McClinton Nunn Residents	Homeowner Units
1	Senior Apartments	10	85	0	0	0	95	40	0
	Townhomes for Families	4	36	0	0	0	40	17	0
2	Ownership Single-family	0	0	0	0	21	21	0	21
	Affordable Accessory Units	3	0	39	0	0	42	16	0
3	Ownership Single-Family	0	0	0	0	18	18	0	18
	Affordable Accessory Units	5	0	31	0	0	36	12	0
	Garden Duplexes	3	0	9	0	10	22	8	22
4	Industrial Adaptive Reuse Apartments	5	0	50	10	15	60	10	0
5	Apartments in Mixed-use Bldg	6	0	54	0	12	64	25	0
	Garden Duplexes	3	4	15	0	4	26	10	0
6	Townhomes for Families	4	20	4	4	8	40	13	0
	TOTALS	43	145	202	14	88	464	151	61

Figure 46. Mixed-Income and Ownership Program

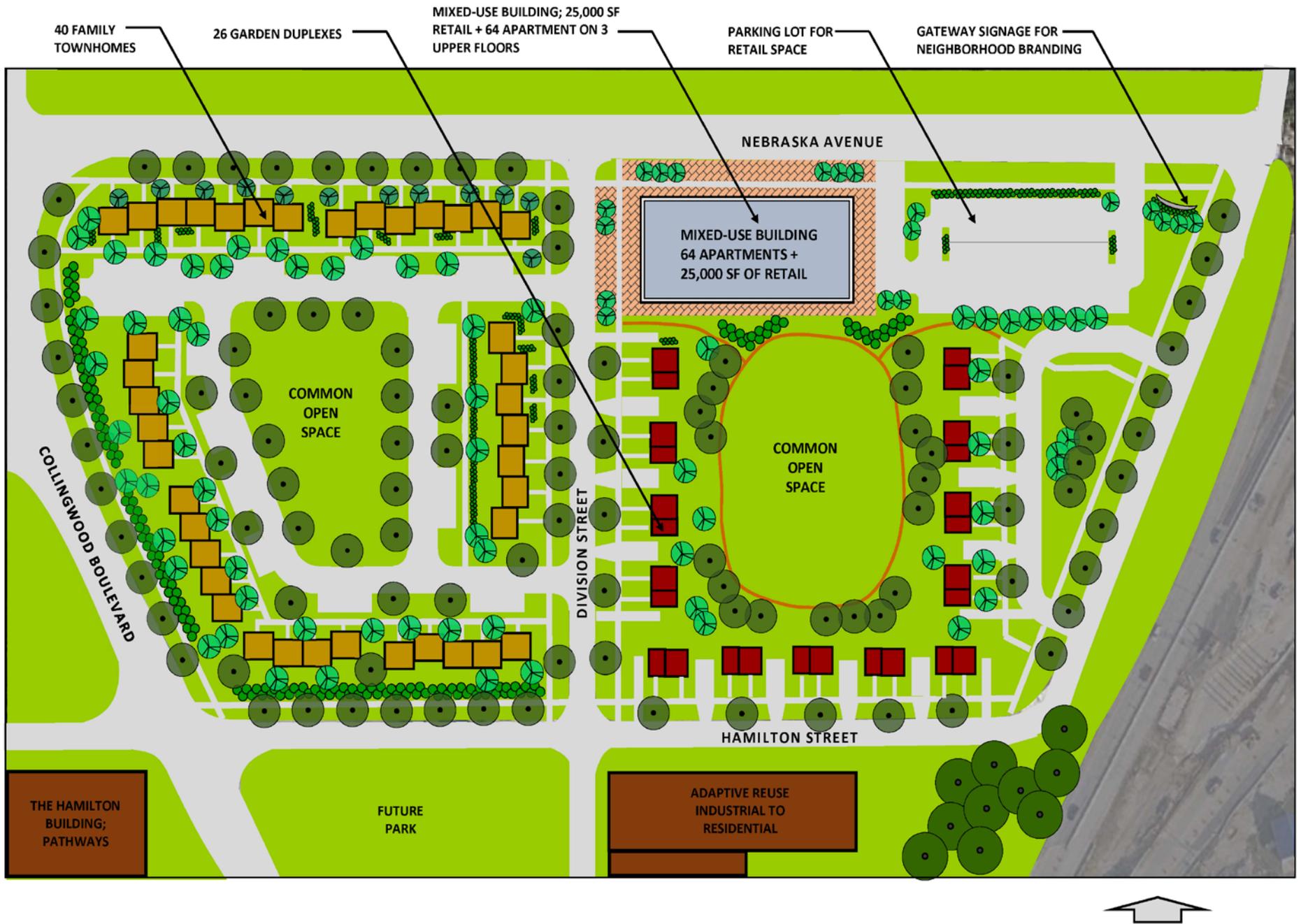


Figure 47. McClinton Nunn Site Plan

Range of Housing Types

choice for both existing public housing residents, new affordable residents, and new market-rate residents. The range of housing types proposed is discussed in the following section. The location of the various phases of development can be seen on Figure 45.

AFFORDABLE SENIOR BUILDING

The affordable senior building in Phase 1 will provide high-quality new apartments for senior McClinton Nunn residents who want to live in a multi-story building, which was approximately 30% of all participants in the Housing Preference Workshops. This building will have many amenities, include some first floor commercial space planned for a “community kitchen” and café, which will help promote the many food entrepreneurs within the neighborhood. Since LIHTC financing has already been secured, all households will be affordable at 60% AMI.

AFFORDABLE TOWNHOMES

The affordable townhomes in Phase 1 represent an extension of the recently built townhomes in the Collingwood Green development. These townhomes are designed to have separate facades and articulation of building mass to provide a sense of individuality for each household, as shown in the image at right. These townhomes have also received a commitment of LIHTC financing and will have 100% affordable tenants.

GARDEN DUPLEXES

Garden Duplexes are proposed in Phase 3 and Phase 5. Many of participants in the Housing Preference Workshops voiced a preference for low-density housing. Low-density housing types will be provided through the “garden duplex” and “townhouse” housing types. The garden duplexes offer a viable housing option for those who want single-story living in an attractive, landscaped setting. This housing

type will be particularly attractive to elderly residents who want single-story living but do not want to live in an elevator building. Occupancy in the Garden Duplexes will not be restricted to elderly residents, but the existing elderly residents at McClinton Nunn will have first choice for these units. A photograph of the exterior character of this type of housing is shown at right. The units will come in a range of sizes including studio, one-bedroom, two-bedroom, three-bedroom units, and four-bedroom units.

The Garden Duplexes are proposed for rental housing in Phase 4 and affordable ownership housing in Phase 2. The means of facilitating homeownership of these units will be to use affordable housing financial incentives as equity to underwrite the purchase price so affordable households can afford to purchase. A 1,200 SF unit would cost approximately \$240,000 to build (1,200 x \$200/SF). Underwriting half the cost would result in a purchase price of \$120,000, which would have a monthly mortgage payment of approximately \$808. A purchaser making \$29,000 per year, which qualifies as 60% AMI for a single-person household. A range of underwriting could be used to make these units affordable to households with a range of incomes.

ADAPTIVE REUSE APARTMENTS



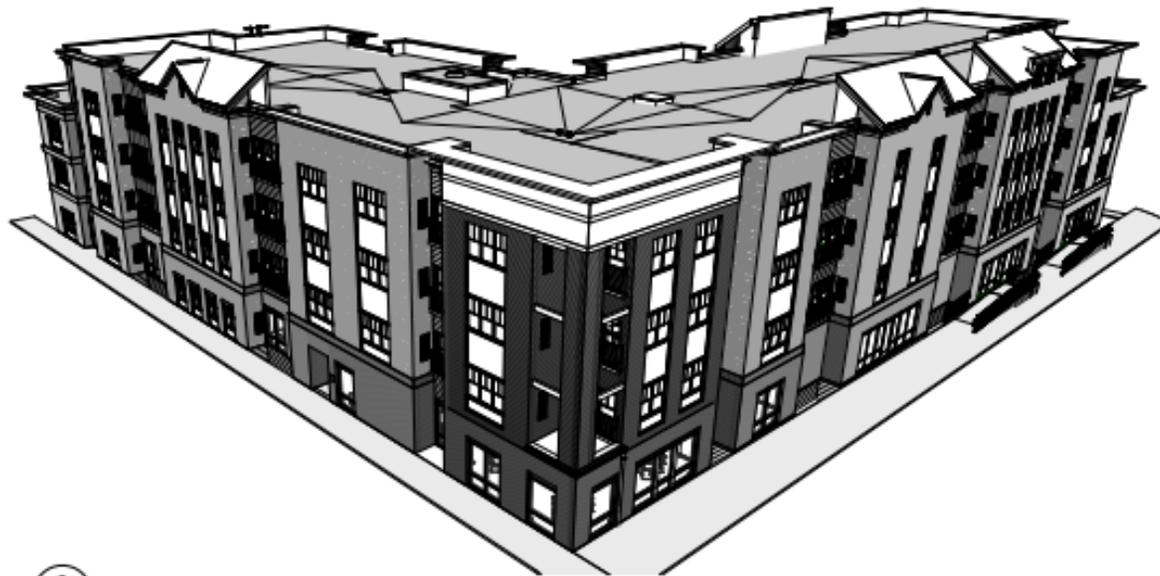
Garden Duplex Example

Another form of housing that received a high degree of preference in the Housing Preference Workshops was residential adaptive reuse in older industrial buildings. Adaptive reuse of industrial buildings has achieved success in the Warehouse District for market-rate development, but this form of housing is not currently present in the Junction Neighborhood. The proposed adaptive reuse of the existing building at 359 Hamilton Street (shown at right) is comprised of multiple architectural masses, which will lend itself to creating a variety of apartment layouts and orientations. The proposed housing will offer a range of apartment sizes and styles to appeal to a broad cross-section of residents. Conceptual design of these units is not possible until LMH has the building under contract and performed due diligence. A large component of market-rate rental is proposed for this development and appears feasible given the positive trend for similar development in the nearby Warehouse District. This project is planned as Phase 4 development.

OWNERSHIP SINGLE FAMILY WITH



Existing industrial building for adaptive reuse.



2
A.204

NORTHEAST AXONOMETRIC



1
A.204

SOUTHWEST AXONOMETRIC

Figure 48. Collingwood Phase IV Senior Building Axonometrics

ACCESSORY AFFORDABLE UNITS

This housing type represents a new approach to affordable housing development, which would be applied to Phase 2 and a portion of Phase 3. The core principle behind this approach is to allow homeowners to receive the financial incentives for affordable housing that would take the form of 2 accessory dwellings within or attached to the primary dwelling, which would be owner-occupied. This housing type is known as community-based affordable housing. The financial incentives could come from a range of sources including LIHTC, Home funds, CDGB, Choice Implementation, TIF or other federal, state and local incentive programs. This approach has been presented to staff members of the HUD Choice Neighborhoods Program and has received positive feedback. The essential elements of this approach are as follows:

- A. The affordable units will be owned by private individuals.
- B. The buildings will have the appearance of single-family dwellings.
- C. The dwellings will be comprised of an owner-occupied dwelling that is not income-restricted and two accessory dwellings located in the same building that are income-restricted affordable housing units.
- D. Applicable affordable housing finance incentives will be used to underwrite/subsidize the cost of the affordable units. No affordable housing finance funds will be used to pay any portion of the cost of the unrestricted owner-occupied unit.
- E. Binding restrictive covenants that run with the land will require that the affordable units be operated and maintained in a manner that fulfills all of the requirements of the affordable financing funds. LMH will have legal standing to enforce the covenants.
- F. The purchase contract will designate LMH as the exclusive rental agent to place income-qualified tenants in the affordable units, with some discretion provided to the homeowner in terms of tenant selection.
- G. LMH will assign project-based vouchers to the

affordable units.

- H. The homeowner will receive the rent from the affordable units based on fair market rent.
- I. Equity from the purchasers/homeowners will fund a portion of the construction of the affordable housing units and all of the cost of the non-income restricted owner-occupied dwelling.
- J. The covenants will require that residential mortgages be used to purchase the properties, which require owner-occupancy.

This approach would require no more public subsidy than conventional affordable rental housing, and potentially less. The 9% LIHTC program is designed to provide an equity subsidy of 70% of the cost of development, allowing rental projects to achieve positive cash flow with the tenants paying 30% of their income to the operator/manager. With this approach, the subsidy goes to the homeowner/purchaser and would serve as equity for the mortgage with the rent from the affordable units offsetting reducing the effective mortgage payments, making the purchase of the property more affordable. An example of how affordable financial incentives could work to make this form of housing attractive to homeowners within the community is shown on Figure 49, which is based on using Choice Implementation funds as the source for underwriting the affordable housing units. Another inducement for the purchase of this type of housing is the long-term financial performance, which is far superior to that of owning a conventional single family home.

There are a number of special documents needed to facilitate this form of mixed-income housing, all of which will be formulated in advance of applying for affordable financing funds. An example of the design of this type of housing is shown below. Since the Junction Neighborhood has historically been single family neighborhood, it makes sense to include mixed-income housing that is single family in character and aligns with the community's heritage. Figure 50 illustrates the proposed site plan for Phase

2 redevelopment, which is comprised of market-rate single family dwellings with two affordable accessory units.



Example of ownership housing type with affordable accessory units.

EFFECTIVE MONTHLY COST OF COMMUNITY-BASED AFFORDABLE HOUSING USING CHOICE IMPLEMENTATION FUNDS

Toledo, Ohio													
Unit Type	Unit Size Sq. Ft	Unit Cost Per Square Foot	Cost	Choice Grant Subsidy (75% of Cost)	Cost Balance	Monthly Mortgage; 30 Year Fixed @7.25% Including Taxes	PBV Rent	Assessed Value; 40% of market value	Tax Rate	Annual Property Taxes	TIF Incentive, Computed Monthly	Other Subsidies; Assumption	Combined Unit Subsidies
Owner's Unit	2000	200	\$400,000		\$400,000	\$3,215.67		\$160,000	\$0.0365	\$5,840	\$486.67		
Apt. #1: 1 BR	650	175	\$113,750	\$85,313	\$28,438	\$196.00	\$658	NA	NA	NA	NA	\$150	\$1,397
Apt. #2: 2 BR	900	175	\$157,500	\$118,125	\$39,375	\$272.00	\$864	NA	NA	NA	NA	\$200	\$1,872
Total Monthly Mortgage						\$3,684						Total Monthly Subsidy	\$3,269
Effective Monthly Mortgage						\$1,325	Monthly income of \$4,000 (\$48,000 annual) needed to qualify for a mortgage.						
Mortgage Conventional Single Family Home						\$3,216	Monthly Income of \$9,648 (\$115,776 annual) needed to qualify for a standard \$400,000 SF house.						

Figure 49. Financial Incentives



Figure 50. Site Plan for Ownership with Affordable Accessory Unit Site

APARTMENTS IN MIXED-USE BUILDINGS

This housing type comprises 64 units of the housing program and is planned as a component of Phase 5 development. This proportion of units is roughly in proportion to the preference shown the Housing Preference Workshops. Should demand for units in this building be greater, due to choices by existing residents or market-rate renters, the number of units could be expanded by adding another floor. The building is proposed to have three stories of apartments above ground floor retail space. The retail space could project in front of the residential component to increase its prominence. These apartments will have studio, one-bedroom, two-bedroom, and three-bedroom units. The exterior architecture should be striking to serve as a gateway feature for the eastern entrance into the neighborhood.

The mixed-use development will include a robust program of amenities, aside from the ground floor retail uses. These will support public housing residents. An LMH office for a resident service coordinator would be located in the building. In the Housing Preference Workshops, approximately 30% of respondents indicated a preference for living in a mixed-use building. Furthermore, in workshops for the Neighborhood Plan, many participants indicated that bringing a small grocery store or drug store



Mixed-Use Development Examples

to the neighborhood is a key element of improving the quality of life. The 25,000 floor plate would accommodate these uses and LMH has committed to reaching out to potential store operators to fulfill this objective.

FAMILY TOWNHOMES

The last component of housing development is proposed as family townhomes in Phase 6, which is the western portion of the existing McClinton Nunn property. The townhouse housing type offers the potential for a range of layouts and architectural styles within the program. Examples of townhome design that show the type of exterior appearance envisioned are shown at right. Architectural styles can, and should, vary to appeal to a broad cross-section of people, including more traditional and contemporary styles.

An important design consideration is building individuality into the units. Typically, public housing is defined by applying the same exterior designs to all units in the development. This leads to the perception of the development as a “project”, regardless of how attractive the design is. The design of townhomes in the redeveloped McClinton Nunn site will incorporate design variety to eliminate the “project” stigma and offer a sense of individual identity for residents.

Townhomes can accommodate a wide range of household sizes, and the townhomes in this program will be used to accommodate the largest families. The existing family units at McClinton Nunn include 40 three-bedroom units, 20 four-bedroom units and 18 five-bedroom units. The family townhomes will include a range of bedrooms to accommodate the family sizes of existing McClinton Nunn residents.



Townhome Examples

Replacement Bedroom Mix

Meeting the housing needs of existing McClinton Nunn residential is a key consideration of the Housing Plan. Ensuring that the size and number of bedrooms in the redevelopment program meets the needs of current residents is important, and has been incorporated into the housing program. Figure 51, Replacement Bedroom Mix, McClinton Nunn Target Housing Site Redevelopment, demonstrates that the needs of current residential will be accommodated in the new housing development.

Phase	Description	Total Units	McClinton Nunn Residents	Public Housing Replacement units					
				Efficiency Units	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
1	Senior Apartments	95	40	25	15				
	Family Townhomes	40	17				8	9	
2	Ownership Single Family	21	0						
	Affordable Accessory Units	42	12		6	3	3		
3	Ownership Single Family	18	0						
	Affordable Accessory Units	36	12		6		6		
	Garden Duplexes	22	5				5		
4	Industrial Adaptive Re Use Units	60	20				10	1	9
5	Apartments in Mixed-use Bldg.	64	22	11	5		6		
	Garden Duplexes	26	10		2		2	6	
6	Family Townhomes	40	13					4	9
	TOTALS	464	151	36	34	3	40	20	18

Figure 51. Replacement Bedroom Mix, McClinton Nunn Housing Site Redevelopment

Summary of Target Housing Site Redevelopment

The Target Housing Site Redevelopment Program described in this Housing Plan fulfills many goals. First, this program responds to the needs and preferences of McClinton Nunn residents as expressed in multiple forms of community engagement, including” a) Housing Preference Workshops; b) Housing Plan visioning sessions; and c) Housing Plan committee meetings. Clearly, the program of new housing presented in this Plan has target housing site residents excited and meets their needs.

Second, the Target Housing Site Redevelopment Program responds to the goals and objectives of the Choice Neighborhoods Program as reflected in both the Planning Grant NOFO and the Implementation Grant NOFO. The goals and objectives outlined in these documents that are fulfilled in this Plan include:

- **One-for-one replacement housing.** The program clearly demonstrates that all existing public housing units will be replaced on the expanded target housing site.
- **Mixed-Income Housing.** The program contains a full range of housing for households of different incomes. The affordable housing program includes units at the 30% AMI, 60% AMI, 80% AMI and 120% AMI income levels. Furthermore, the program includes 88 unrestricted housing units, representing 19% of the 464 total units.
- **Homeownership.** Promoting homeownership is a key goal of the Choice Neighborhoods Program. In the Target Housing Site Redevelopment Program, 61 units will be placed in homeownership, representing 13% of all housing units.

- **De-concentration of Poverty.** The de-concentration of poverty closely correlates with multiple positive life outcomes for low/mod households. This goal is fulfilled to a high level in this Target Housing Site Redevelopment Program. Only 40.5% of the total number of units will be occupied by households with incomes of 60% AMI or less. 46.5% of the units will be occupied by households within incomes of 80% to 120% of AMI, reflecting “workforce” households. The 19% unrestricted units represents a high level of market-rate households.

The third area of goal fulfillment related to what this neighborhood needs to become a neighborhood of choice. The Choice Neighborhoods Program recognizes that neighborhoods with a high degree of distress, like the Junction Neighborhood, have market challenges that must be addressed to fulfill program goals. This Target Housing Site Redevelopment Program addresses these challenges in a very effective manner to advance the local housing market to bring needed market-rate investment. Public funding, including Choice Neighborhoods funds, should serve as catalysts for local market-rate investment. The strategies of this Housing Plan are in alignment with those of the People Plan and Neighborhood Plan to form an effective action agenda for true neighborhood transformation.

Some initial underwriting of existing home rehabs by market-rate investors may be necessary. A range of funding sources is possible including CDBG, tax-increment financing, Lucas County Land Bank, and private foundation funds. Market-rate housing rehab activity must be well established before infill new construction activity can occur due to the higher costs of new construction. Robust market-rate activity in the rehabbing of existing homes and the construction of infill homes is needed to create quality housing throughout the neighborhood.

HOUSING PLAN POLICIES

MARKET ANALYSIS

The market analysis performed for this Plan indicates that there is significant near-term market demand for rental housing. The analysis, prepared by Randall Gross Development Economics, identifies near-term demand (next five years) for rental housing as 83 – 113 affordable units and 243 market-rate units, which excludes the replacement existing public housing at McClinton Nunn. The near-term demand should support the redevelopment of the target housing site, which will be the initial phase of housing development.

This Plan includes a series of broad, but very important housing policies to be observed throughout the course of neighborhood transformation, as the following describes.

ACCESSIBILITY/ANTI-DISCRIMINATION

The target housing site redevelopment will be guided by the following policies:

- A. Apartments for LMH residents and market-rate seniors will exceed accessibility requirements;
- B. Mixed-income standards will apply to all age groups and housing types; and
- C. Discrimination-free tenant policies will be enforced in terms of race, or income.

REPLACEMENT OF BEDROOMS

The Housing Plan program of development will provide ample housing of all sizes to replace the public housing units to be redeveloped. The total number of units in the redevelopment program for the McClinton Nunn site is 291, compared to 151 replacement public housing units needed. Each housing type in the program will provide units with a range of bedrooms, except that the senior housing units will have only studios and one-bedroom units.

ENERGY EFFICIENT, SUSTAINABLE AND HEALTHY

The strategy for sustainable living includes:

- A. Energy efficient design, which will include:
 - I. A mixed-use retail component that will reduce vehicle trips, encourage walking and biking, and make development more self-sufficient.
 - II. The target housing site will be served by bike/ped trails along Swan Creek and the broader neighborhood that connect a trail system extending throughout central Toledo, including downtown. This will promote a healthy lifestyle reducing dependency on automobile use and will be more energy efficient.
 - III. A new health clinic will be located within the new pedestrian shopping district, as discussed in the People Plan.

- B. Energy efficient building standards will be adopted and applied to the new building design and construction at the target housing site, with all new buildings meeting the LEED Silver standard. Performance-based methods, as opposed to prescriptive methods, allow developers multiple pathways to achieve the goals of the project rather than dictating specific material or building techniques. Additional requirements may be put in place for the reduction of ambient noise.

ARCHITECTURAL DESIGN

The strategy for the architectural design of new housing design will respond to characteristics of the neighborhood. The history/heritage of Junction Neighborhood is a core strength of the neighborhood and the design of new housing will connect with this heritage. This design heritage can be seen in existing buildings of a variety of industrial buildings, historic stores/shops, and residential buildings.

At the same time, it is important for transformed neighborhood to be viewed according to its vision: A Successful 21st Century Urban Neighborhood. This requires being current with today's architectural design. Thus, the target housing site will be designed with a more modern character, one that is still warm and inviting, while still relating to the neighborhood's existing character. The layout and siting of buildings will be street-oriented to create an urban environment, one that is pedestrian-friendly. The examples of building design presented in this Housing Plan provide direction for architectural design.

FINDINGS FROM TECHNICAL STUDIES

Findings from the key technical studies align with the direction of the Housing Plan:

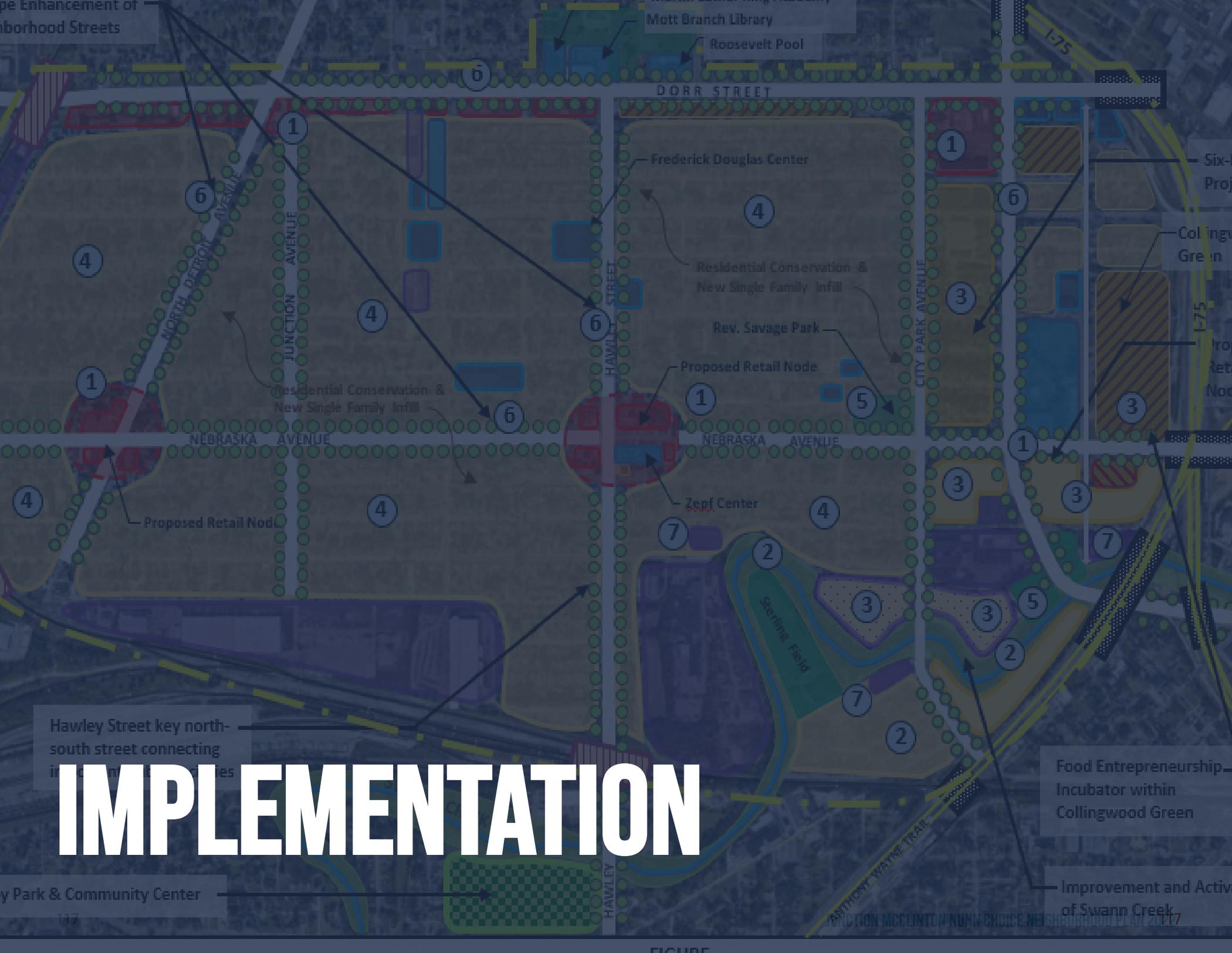
- A. Environmental.** Findings from the Phase I and Phase II environmental studies for the McClinton Nunn site have revealed that no remediation is needed.
- B. Historic Preservation.** Coordination with the Ohio SHPO on the McClinton Nunn target housing site resulted in an agreement to document the existing housing and to place a historical marker at the site.
- C. Market Analysis.** The findings from the residential market study indicated demand for up to 113 new affordable units and up to 243 market-rate units in the next five years.

This Housing Plan provides a comprehensive “roadmap” for creating quality housing throughout the neighborhood, which is an essential component of a neighborhood of choice. The Plan acknowledges the challenges that current market conditions present. In response, a viable strategy for attracting market-rate investment along with an achievable plan for upgrading deteriorated existing housing over time.

SUMMARY

This Housing Plan aligns with major strategies of the People Plan and the Neighborhood Plan to provide an integrated and holistic path for neighborhood transformation. This policy alignment includes:

- A.** Recognizing “housing wealth” as a core component of “upward economic mobility” for existing residents.
- B.** Closing the “learning gap” and strengthening educational resources as a prerequisite for attracting market-rate housing.
- C.** Recognizing that business incubation and entrepreneurship training will translate into new homebuyers for the neighborhood.
- D.** Building off of the Swan Creek Activation initiative as the basis for much of the anticipated new market-rate housing for the neighborhood.
- E.** Proposing major reinvestment in public infrastructure is a core necessity due to the age and obsolescence of the existing infrastructure.
- F.** Understanding that transformation must occur both from the “inside – out” as well as from the “outside – in”.



IMPLEMENTATION

Hawley Street key north-south street connecting in...

Food Entrepreneurship Incubator within Collingwood Green

Improvement and Activation of Swann Creek

City Park & Community Center

FIGURE

The Junction Neighborhood Transformation Plan provides the structure for implementing the shared vision for the Junction Neighborhood. This Plan demonstrates that transforming the Junction Neighborhood into a neighborhood of choice is achievable. Furthermore, transformation can and will happen if partners and residents stay committed to realizing the vision.

The Junction Neighborhood has experienced decades of disinvestment so transformation will require a great amount of reinvestment. The distress of the neighborhood has accumulated over time, and it will take time to reverse it.

The key to transformation is achieving a condition of self-sustaining market-rate investment. The financial resources needed to transform the Junction Neighborhood are too great to rely solely, or primarily, on public-sector funds. Public-sector funds should be used as initial catalytic investment to establish positive momentum that will induce private-sector investment. This is the approach the Plan takes toward implementation.

While this approach is fundamentally sound, the right conditions must be in place to make it work.

What makes transformation achievable here are the positive underlying economic and market dynamics in place along with the Plan's core strategies that capitalize on these dynamics. The positive underlying dynamics are:

- After decades of economic downturn, the Toledo region is growing once again and will gain jobs and prosperity.
- This shift in economics has occurred relatively recently and Toledo is just beginning to adjust to the type of urban living people want today.
- The Downtown and Warehouse District have been

the focus of renewed urban investment, both of which are located immediately east of the Junction Neighborhood.

- The Junction Neighborhood is well positioned to capture spillover investment from the Downtown and Warehouse district.
- Toledo lacks a true 21st Century urban neighborhood. Such neighborhoods are in high demand in other metropolitan areas. Junction could be that neighborhood for Toledo.
- The target housing site is located on the eastern edge of the neighborhood and is well positioned to draw investment from the Downtown and Warehouse District.

The core strategy to capitalize on the positive underlying dynamics is:

Transform from the inside-out as well as the outside-in.

This means that, while it is possible to capture spillover investment from the Downtown and Warehouse District, effective transformation also requires incremental improvement of the neighborhood as a whole. True transformation of People, Neighborhood and Housing requires a holistic approach. However, attracting market-rate investment requires leveraging market forces to best advantage. The implementation strategy for this Plan combines both approaches.

The implementation program described in this Chapter includes those actions and initiatives needed to induce initial private-sector investment and then realize a self-sustaining condition of continuing private-sector investment.

This program is organized into 1) neighborhood-wide initiatives to promote inside-out improvement, and 2) target housing site area initiatives to leverage spillover investment from the Downtown and Warehouse District.

All of the initiatives in the Implementation Program are proposed to be completed within ten years.



Basic improvements are needed on many streets to advance transformation such as curbs, gutters, street trees and street lights.



Alleys should be a part of a 21st Century urban neighborhood. Alleys eliminate the need for driveways on the street, making the streets more pedestrian-friendly. Alleys are where unsightly utility poles should be relocated to improve the appearance of housing and the neighborhood as a whole.

FUNDING SOURCES

The City, LMH, and Plan Partners have access to a range of funding sources. These sources of funding change over the course of time. Five years ago, ARPA funds did not exist. Now they are being used to fund many neighborhood improvement initiatives. Funding sources such as CDBG, HOME funds, Section 108 funds, and City General Fund dollars are all options for funding the initiatives in the Implementation Program.

The City of Toledo has a local funding source for road/right-of-way improvements known as “The ¼% Tax”. This is a tax passed by voter referendum that places a ¼% surcharge onto the city income tax to fund road improvements. This is a funding source that can be used to make improvements to streets in the Junction Neighborhood. Funds have been allocated to make street improvements on Hawley Street and Division Street in 2023 and 2024. However, the program will expire in 2025 unless voters act to extend it.

One local source of funding the City of Toledo is willing to consider is tax-increment financing (TIF). The Junction Neighborhood does not have a TIF district and TIF districts are not as widely used in Ohio as in other states due to an alternative incentive called Community Reinvestment Areas (CRA). CRAs provide tax abatement for improvements made to property. This removes the disincentive for making improvements to property, which is higher property taxes. CRAs and TIF districts are not compatible. One or other is used as an incentive for a given area.

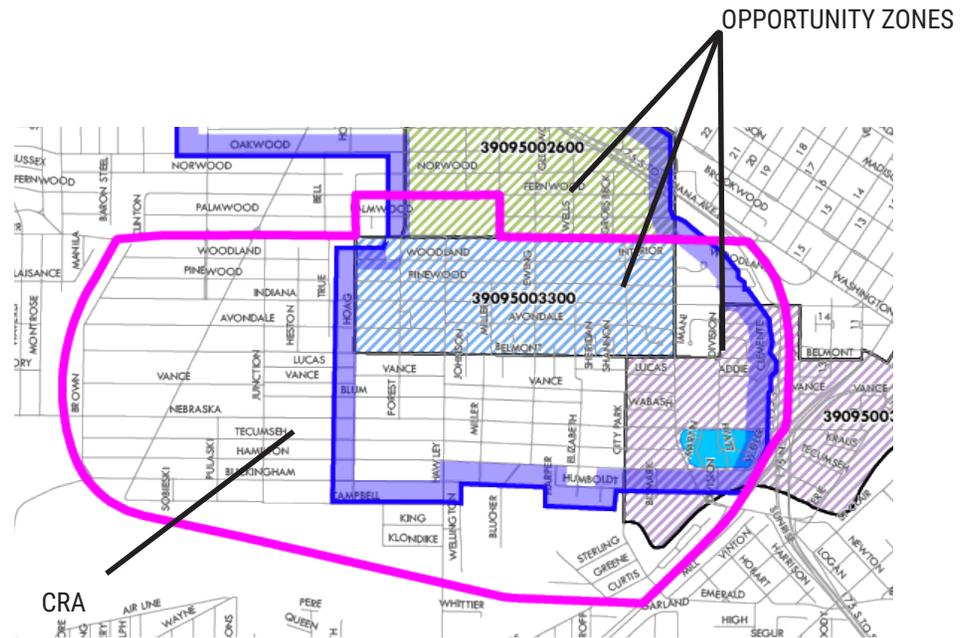


Figure 52. Junction Investment Tools

CRAs do not function like TIF districts. In a TIF district, area-wide incremental property tax revenue can be concentrated to provide underwriting for new development in market-challenged areas. This provides funding to make new, market-rate development possible.

In the many years that a CRA has been in place in the Junction Neighborhood, virtually no market-rate development has occurred. Establishing a TIF district could change that. While affordable housing creates little or no TIF increment, market-rate development does.

The program for target housing site redevelopment calls for 50 market-rate rental units out of 291 total units. If these market-rate units were 1,250 square feet in size and were assessed at a construction cost

rate of \$150/square foot, the annual incremental revenue generated at the current residential tax rate of \$.0745 would be approximately \$700,000 per year. Similarly, the 20,000 square feet of retail space proposed at the target housing site would generate an additional \$232,000 of annual incremental revenue. Given that attracting market-rate investment is a key goal of the Plan, and funding is needed to finance the neighborhood improvements required to improve the neighborhood to attract market-rate investment, establishing a TIF is proposed as a key source of future funding.

KEY INITIATIVES

The matrix below provides a comprehensive summary of the initiatives proposed and how they are to be implemented. Figure 53, which follows the matrix, provides a graphic depiction of these initiatives.

CATEGORY	PROJECT NAME	DESCRIPTION	IMPLEMENTORS	TIMELINE	PRIORITY/PHASING
Neighborhood/ People	Food Incubator	The creation of a space for food entrepreneurs to test their business ideas and learn operations of a brick-and-mortar space.	LMH	Short. the food incubator will be developed as part of Collingwood Phase V	High Priority. Developing neighborhood grown businesses that serve Junction is an important element of wealth building goals and neighborhood transformation.
Housing/People	Housing Rehab for Affordable Home Ownership	Rehabbing blighted/vacant housing in Junction for affordable homeownership opportunities.	LHSC and The Tabernacle have separate programs to rehab housing for home ownership.	Short. LHSC already has a program in operation that they will work to scale up. Tabernacle is developing their program to launch next year.	High Priority. Homeownership is an important aspect of wealth building proposals. The rehabilitation of existing housing is a cost-effective way to bring more housing opportunities to Junction.
People/ Neighborhood	New Business Development	Connecting Junction residents to existing business support services such as façade grants, business planning services, and other programs.	The City of Toledo will lead the effort and provide some of the programming. Junction Coalition, Pathway, Assets Toledo, EDCI will provide programming.	Short. Much of the programming is already in place it is a matter of coordinating outreach to residents and service providers.	High Priority. Developing neighborhood grown businesses that serve Junction is an important element of wealth building goals and neighborhood transformation.
Neighborhood	Nebraska Avenue Multi-Modal Corridor	Transforming Nebraska Avenue into a walkable, multi-modal corridor to become a “main street” in Junction.	The City of Toledo will lead the effort by initiating a study and design for the corridor. TARTA will support the effort through evaluating potential enhancements to bus service.	Medium. The corridor needs additional study and design work before the project can be implemented.	Medium Priority. The transformation of Nebraska Avenue is a key element of vision to provide more commercial spaces and make Junction attractive to new residents.

CATEGORY	PROJECT NAME	DESCRIPTION	IMPLEMENTORS	TIMELINE	PRIORITY/PHASING
Neighborhood	Key Street Enhancements	Improvements to neighborhood streets including sidewalk, repaving where needed, street tree planting, curb and gutter installation, and improved pedestrian crossings. Priority is given to the streets with the most traffic though ultimately all neighborhood streets need attention.	The City of Toledo is leading the effort to enhance street infrastructure. Additional support for street planting is provided by the Junction Coalition.	Ongoing. The City of Toledo has already begun repaving efforts in the Junction Neighborhood with additional road work identified in the Capital Improvement Plan. These project sometimes include sidewalk and crosswalk improvement though this has not been consistent.	High Priority. Quality and safe infrastructure is important to existing residents of the Junction Neighborhood as well as the backbone of creating a an attractive place to come for new residents and businesses.
Neighborhood	Nodes of Retail	Creating nodes of retail along Nebraska Avenue is a key element of the neighborhood vision. Three nodes are proposed at Nebraska Avenue intersections with Detroit Avenue, Hawley Avenue, and Collingwood Boulevard. Some nodes have existing buildings that could be rehabbed while other present the opportunity for new development and potential mixed-use affordable housing opportunities.	The City of Toledo will lead the infrastructure improvements and provide existing property owners opportunities for support to rehab their buildings. LMH has a lead role in the development of the Collingwood Blvd Node as part of Collingwood Green Phase V.	Long. Before the nodes, with the exception of Collingwood Blvd, can be realized the infrastructure and businesses to fill the space must be developed.	Low Priority. This goal is lower priority due to the need for other projects (Nebraska Avenue redesign, and neighborhood business development) to be completed or underway before this project can truly be successful and achieve neighborhood goals.
Neighborhood	Swan Creek Village	Swan Creek Village is a largely market-rate housing proposal that seeks to leverage the transformation of Swan Creek into a desirable amenity. The investment in Swan Creek will make the nearby area appealing for homeowners looking for a unique living experience with access to natural amenities.	Private Sector developers will lead this project, driven by market forces.	Long. This project relies on the completion of the Swan Creek Activation project before it can begin. Once that project is complete, development will likely take place over multiple phases.	Low Priority. This is a long-term project that leverages neighborhood transformation to bring market investment. It is the result of successful neighborhood transformation versus being an important element of achieving the desired transformation.

CATEGORY	PROJECT NAME	DESCRIPTION	IMPLEMENTORS	TIMELINE	PRIORITY/PHASING
Neighborhood	6-Block Initiative	The 6-Block Initiative originated in the Junction Neighborhood Plan. Through the 6-Block Initiative 15 new houses will be built for affordable ownership.	Maumee Valley Habitat for Humanity is leading the construction of the houses.	Short. It is anticipated that this initiative will be completed over the next three years.	High Priority. Homeownership is a key element to the wealth building initiative. Bringing new housing opportunities to Junction is also an important element of achieving the neighborhood vision.
Neighborhood	Junction Street Heritage District	Junction Street is an especially important historic and cultural asset. It provided a home to many local businesses and community uses, and the name of the neighborhood comes from this street. Enhancement of this street through building rehab, conversion to residential uses, streetscape improvements and interpretive programming to highlight the importance of this area will be pursued to elevate this resource in the neighborhood.	The City of Toledo and Junction Coalition will lead this project. The City of Toledo will oversee the built environment and offers resources that can support building improvements. Junction Coalition will oversee the development of programming and help connect business and property owners on the corridor to supportive services.	Medium. A design process is needed to create a streetscape improvement plan for the corridor. There will also need to be additional engagement and research needed to develop and establish the interpretive programming for the corridor.	Medium Priority. This project is important to the preservation of the Junction Neighborhood history and key cultural elements. It will help continue and enhance the sense of place the Junction Neighborhood has even as new residents and investment is brought to the neighborhood.
Neighborhood	Swan Creek Activation	Swan Creek is an under-utilized asset that presents great opportunity for the Junction Neighborhood. Transforming Swan Creek into a destination with amenities, good design, and a non-motorized connection between Junction and Downtown will make the area attractive to private investors and create a high-quality public resource for residents.	The City of Toledo will lead this project. Currently City staff are leading the charge in a grant application to help fund the planning and design process for a shared-use path along Swan Creek to connect to the Riverwalk.	Medium. Additional funding and design work is needed before the project can be realized.	High Priority. This project is a high priority. It has garnered excitement from residents and stakeholders alike and will have a direct impact on the ability to achieve market rate housing goals.

CATEGORY	PROJECT NAME	DESCRIPTION	IMPLEMENTORS	TIMELINE	PRIORITY/PHASING
Neighborhood	Gateway Improvements	Gateway treatments at key entry points into the Junction Neighborhood will help upgrade the image of the area. Entry points to Junction are generally defined by bridges and underpasses with highway, rail, and Swan Creek defining much of the neighborhood boundaries. Gateway improvement includes blight elimination, landscaping, signage. Attractive gateways may take the form of compatible new development or public art.	LMH is already working on gateways through improvements to the Hawley Street underpass as an Early Action Project.	Medium. For some gateway projects the timeline is short as they are focused on landscaping and public art. For more intense gateway projects, it will take time to get the proper permissions and, if new development is part of the project, to develop the site.	Low Priority. Improving the image and reflecting the culture and history of the neighborhood is important to residents.
Neighborhood	Art Tatum Zone	Art Tatum is famous Jazz Musician who lived and worked in the Junction Neighborhood. To honor Art Tatum's legacy partners will create the Art Tatum Zone. This will be a campus centered around the restoration of Art Tatum's home which will serve as a museum. The Art Tatum Zone will also include performance space, recording studios, classrooms, retail, community space, outdoor event space, and a creative business incubator with studio and office space.	The Tabernacle is spear heading this initiative. LHSC is supporting the renovation of houses around Art Tatum's home in support of the project.	Long. The creation of the Art Tatum Zone is a multi-phase project that will take time to fully implement.	Medium Priority. Like the Junction Heritage District, preservation of neighborhood history and culture is important to Junction residents. Additionally, this initiative supports neighborhood goals of bringing more businesses into Junction.

CATEGORY	PROJECT NAME	DESCRIPTION	IMPLEMENTORS	TIMELINE	PRIORITY/PHASING
Housing	Target Housing Site Implementation	The McClinton Nunn target housing site, and the surrounding area, is strategically important to neighborhood transformation. The redevelopment of McClinton-Nunn Homes will provide mixed-income housing in a variety of highly desirable housing types. The strategy for doing this will be via a sequence of private and public sector investments.	LMH is leading the redevelopment of the target housing site.	Long. The redevelopment of McClinton-Nunn will be a multi-phase, multi-year project.	High Priority. The redevelopment of McClinton-Nunn Homes is a high priority and key element of achieving a mixed income neighborhood.



Example of a gateway treatment.



Example of amplifying culture and place through public art.



Example of modern townhomes.

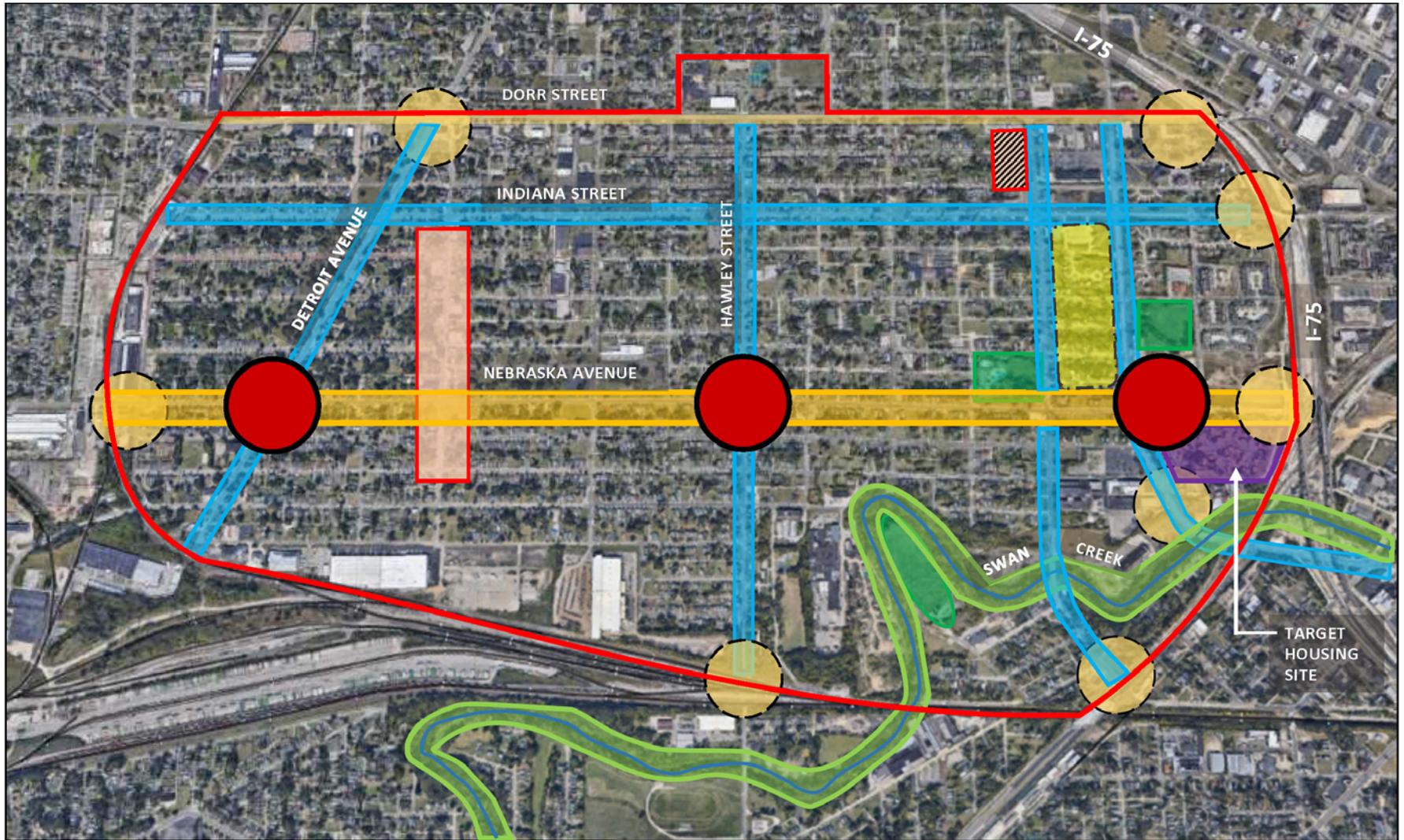
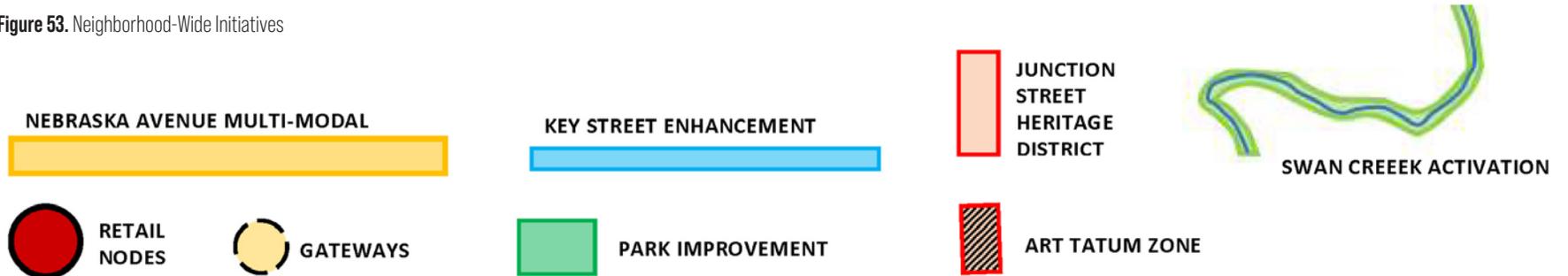


Figure 53. Neighborhood-Wide Initiatives



TARGET HOUSING SITE AREA IMPLEMENTATION

The McClinton Nunn target housing site, and the surrounding area, is strategically important to neighborhood transformation as a whole. This area forms the seam between the Junction Neighborhood, Downtown Toledo, and the Warehouse District. Redevelopment plans for this must be done in a manner that draws spillover market-rate investment from the Downtown and Warehouse District into the Junction Neighborhood. The strategy for doing this will be via a sequence of private and public-sector investments represented in Figure 54.

Figure 54 illustrates a coordinated set of initiatives designed to improve the eastern portion of the Junction Neighborhood in a way that forms a strong connection to the Downtown and Warehouse District. The intent is that edge between the neighborhood and the Downtown becomes a hinge connecting the two areas rather than

a barrier. People living in the eastern portion of the Junction Neighborhood should feel like the Downtown and Warehouse District is part of their “amenity package.” In this way, market-rate investment will be brought over to the Junction Neighborhood.

Ten initiatives are identified within the Greater Target Housing Site Implementation Initiatives program. Some of these initiatives overlap with the Neighborhood – Wide Initiatives since they are important to both the broader neighborhood and the greater target housing site. The ten initiatives are numbered on Figure 55 and are categorized in terms of short, medium and longer-term initiatives.

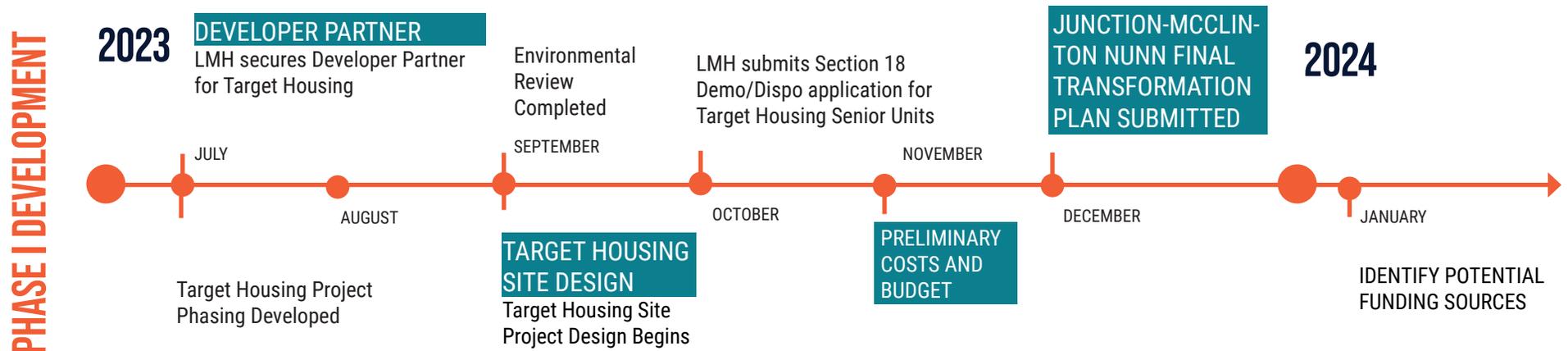


Figure 54. Target Housing Site Phase I Development, Preliminary Timeline

Figure 55, Sequencing of Target Housing Site Area Improvements, depicts both the housing redevelopment projects and the collateral public investments in infrastructure and public improvements proposed for the greater target housing site redevelopment area. Items 1 – 8 are initiatives to be done by public-sector stakeholders. Items 1 – 4 have funding lined up or have a clear path to needed funding. Some other items, such as #7 City Park Avenue Enhancement, will be achieved through Early Action Funds. Funding for Item #6, Swan Creek Activation, has been discussed and there exists a path for funding. Item #8, Nebraska Avenue Multi-Modal Improvement, could represent a funding challenge, which is why it has a longer lead time. Items #9 and #10 represent the first major private-sector investment programmed for the neighborhood. This new investment is not expected to occur until all of the public-sector improvements are substantially made. Implementing the Swan Creek Activation project is the single most important public improvement to inducing private-sector development.

This Chapter defines a viable path toward neighborhood transformation, one that is based on a logical sequence of initiatives. The core strategy relates to positive underlying dynamics within the Toledo metropolitan area. The vision of transforming the Junction Neighborhood into a successful 21st Century urban neighborhood is one that has played out in many other cities across the country.



Figure 55. Sequencing of Target Housing Site Area Improvements

PARTNER COOPERATION

It is important to note that key partners in the Junction Choice Neighborhood Plan are already in alignment on some of the major initiatives of the Plan. For example, the downtown nonprofit organization ConneCToledo is moving to advance the Swan Creek Activation initiative within the Downtown and Warehouse District. Metroparks has participated in Neighborhood Plan Committee meetings for the Junction Choice Neighborhoods Plan and has indicated interest in becoming the primary driver of the Swan Creek Activation initiative, provided there is sustained community interest. Since the Swan Creek Activation initiative is only beneficial if the improvement is continuous and connects

the Junction Neighborhood to the Downtown, this early alignment of interests is important.

Similarly, the City of Toledo is supportive of all aspects of the Plan, but recognizes that it has primary responsibility for infrastructure and transportation initiatives. The City has suggested forming a committee comprised of community stakeholders and senior City staff to formulate a five to ten-year capital improvement plan for the Junction Neighborhood. This would identify specific funding streams for specific

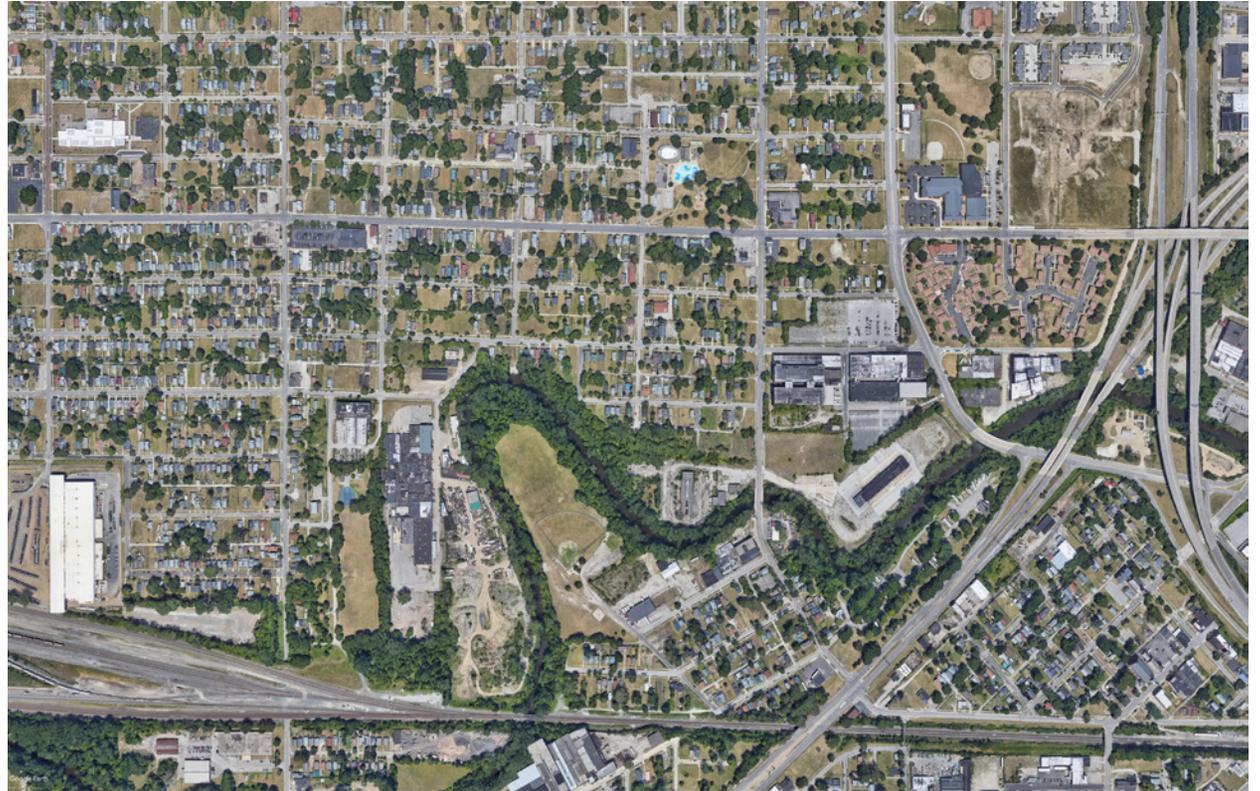
initiatives. Preliminary discussions with the City suggest that funding requests made 2 – 4 years out generally have a high probability of receiving State funding from O-DOT and other state agencies. Establishing a capital improvement plan for the Junction Neighborhood would formalize the commitment of the City and its funding capacity to make the public-sector investments needed to drive transformation.

IMPLEMENTATION SUMMARY

The Junction Neighborhood is well positioned to become the near-downtown neighborhood of choice for Toledo. The Implementation Program presented here will guide transformation so that it benefits existing residents while allowing new residents to become part of the Junction Community.

This Implementation Program proposes upfront public-sector investment to make the quality-of-life improvements that will induce market-rate investment over time. The goal is to create self-sustaining market-rate activity that will lead to the eventual rehabbing of all deteriorated housing and the building of new homes on all the vacant lots. This may take 20 -30 years, but once the neighborhood becomes viable for private investment, the process will be self-sustaining.

The Junction Choice Transformation Plan represents the collective vision of the community and a blueprint for action. It will be used as a marketing tool for communicating this vision and specific strategies to community members, potential funders, and other partners. While this occurs, partners and programs will be in place to ensure that the needs of existing residents are being met and that they participate in the fruits of successful neighborhood transformation.



APPENDIX

LIST OF FIGURES

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LEED ND CHECKLIST



LEED v4 for Neighborhood Development Plan Project Checklist

Project Name: Toledo McClinton Nunn Junction Choice Neighborhood Plan
Date: 1/30/2023

Yes	?	No			
19	7	2	Smart Location & Linkage		28
Y			Prereq	Smart Location	Required
Y			Prereq	Imperiled Species and Ecological Communities	Required
Y			Prereq	Wetland and Water Body Conservation	Required
Y			Prereq	Agricultural Land Conservation	Required
Y			Prereq	Floodplain Avoidance	Required
10			Credit	Preferred Locations	10
	2		Credit	Brownfield Remediation	2
2	3	2	Credit	Access to Quality Transit	7
1	1		Credit	Bicycle Facilities	2
3			Credit	Housing and Jobs Proximity	3
	1		Credit	Sleep Slope Protection	1
1			Credit	Site Design for Habitat or Wetland and Water Body Conservation	1
1			Credit	Restoration of Habitat or Wetlands and Water Bodies	1
1			Credit	Long-Term Conservation Management of Habitat or Wetlands and Water Bodies	1
28	6	7	Neighborhood Pattern & Design		41
Y			Prereq	Walkable Streets	Required
Y			Prereq	Compact Development	Required
Y			Prereq	Connected and Open Community	Required
6	2	1	Credit	Walkable Streets	9
4		2	Credit	Compact Development	6
2	1	1	Credit	Mixed-Use Neighborhoods	4
7			Credit	Housing Types and Affordability	7
	1		Credit	Reduced Parking Footprint	1
2			Credit	Connected and Open Community	2
	1		Credit	Transit Facilities	1
		2	Credit	Transportation Demand Management	2
1			Credit	Access to Civic & Public Space	1
1			Credit	Access to Recreation Facilities	1
1			Credit	Visitability and Universal Design	1
1		1	Credit	Community Outreach and Involvement	2
	1		Credit	Local Food Production	1
2			Credit	Tree-Lined and Shaded Streetscapes	2
1			Credit	Neighborhood Schools	1

Yes	?	No			
15	16	0	Green Infrastructure & Buildings		31
Y			Prereq	Certified Green Building	Required
Y			Prereq	Minimum Building Energy Performance	Required
Y			Prereq	Indoor Water Use Reduction	Required
Y			Prereq	Construction Activity Pollution Prevention	Required
5			Credit	Certified Green Buildings	5
	2		Credit	Optimize Building Energy Performance	2
1			Credit	Indoor Water Use Reduction	1
1	1		Credit	Outdoor Water Use Reduction	2
1			Credit	Building Reuse	1
2			Credit	Historic Resource Preservation and Adaptive Reuse	2
1			Credit	Minimized Site Disturbance	1
1	3		Credit	Rainwater Management	4
1			Credit	Heat Island Reduction	1
	1		Credit	Solar Orientation	1
	3		Credit	Renewable Energy Production	3
	2		Credit	District Heating and Cooling	2
1			Credit	Infrastructure Energy Efficiency	1
	2		Credit	Wastewater Management	2
	1		Credit	Recycled and Reused Infrastructure	1
	1		Credit	Solid Waste Management	1
1			Credit	Light Pollution Reduction	1
0	6	0	Innovation & Design Process		6
	5		Credit	Innovation	5
	1		Credit	LEED® Accredited Professional	1
4	0	0	Regional Priority Credits		4
1			Credit	Regional Priority Credit: Region Defined	1
1			Credit	Regional Priority Credit: Region Defined	1
1			Credit	Regional Priority Credit: Region Defined	1
1			Credit	Regional Priority Credit: Region Defined	1
66	35	9	PROJECT TOTALS (Certification estimates)		110

Certified: 40-49 points, Silver: 50-59 points, Gold: 60-79 points, Platinum: 80+ points