

2018 MASTER PLAN MISSION

Despite years of discouragement, Junction, one of Toledo's oldest neighborhoods, remains vibrant with optimism for the future.

Over the last decade, in large part due to efforts of the Junction Coalition, several thoughtful revitalization plans have been developed within the neighborhood.

This Master Plan builds on these existing plans to create a cohesive vision for the future of the Junction Neighborhood, especially for its current residents.

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WELCOME TOLEDO-LUCAS COUNTY

+ AN ABUNDANCE OF INDIVIDUALS WHO PARTICIPATED IN NEIGHBORHOOD ENGAGEMENT special thanks to

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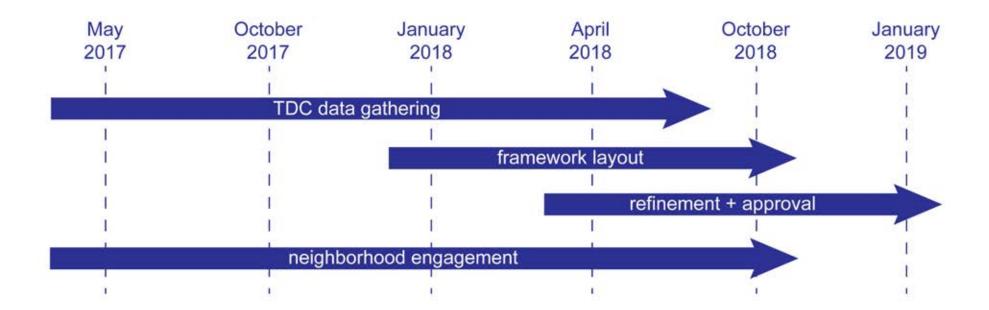
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PLANNING PROCESS TIMELINE

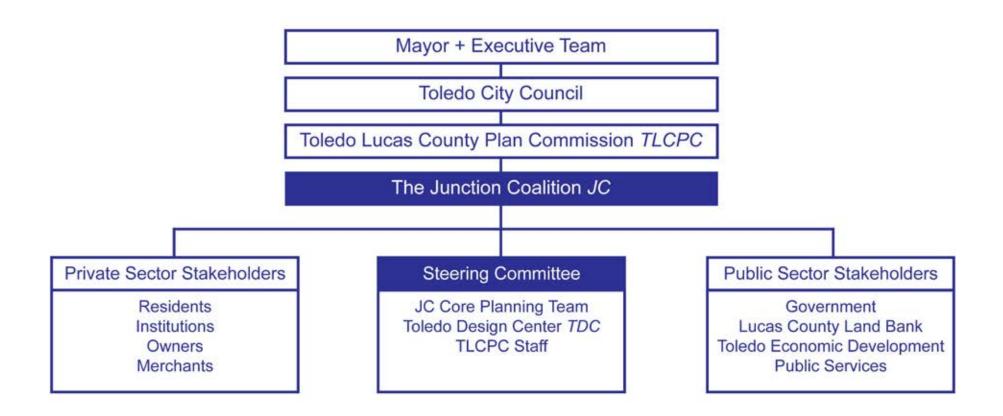
After approximately a year of pre-planning, the more intense Planning Process began in May of 2017 with Data Gathering, focusing on demographics and other statistical information of the neighborhood. These findings were important to assess the needs of the community and gear the plan to best make the neighborhood work for the existing population without resulting in gentrification.

The next step in the process was to explore the alternative possibilities and then refine the selected framework vision.

During the entire process stakeholders were not only kept in the loop of what was being considered, they were also encouraged to give input and critique the constantly evolving plan.

The inclusive Public Engagement Process included:

- Regular meetings with the Junction Coalition and Core Planning Team
- Several updated presentations to the neighborhood and community
- Four, all day on-site workshops
- Public Meeting October 1, 2018



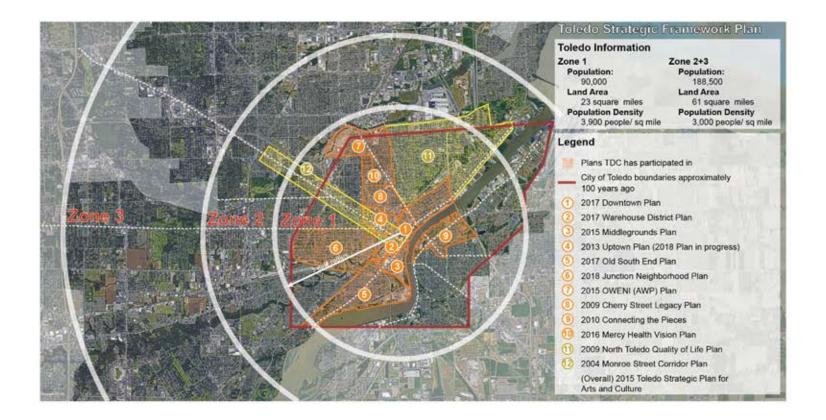
PLANNING TEAM STRUCTURE

The team structure for the Junction Master Plan was organized to accept a broad base of input from representatives of both the public and private sectors.

The Steering Committee, which included a Core Planning Team of members from the Junction Coalition met on a regular basis to review and interpret data gathering, explore options, and refine recommendations.

The Junction Coalition was constantly updated during the planning process, approved final recommendations, and ultimately will serve as the keepers of the plan.

An ultimate goal of the process was to have the Junction Neighborhood Master Plan approved by the Toledo Lucas County Plan Commission, City Council, and the Mayor's office.



TOLEDO DESIGN CENTER

MISSION. The Toledo Design Center advocates for excellence in design and planning. We initiate and support urban revitalization and sustainability.

Our work helps create a high quality of life through sustainable and beautiful neighborhoods and communities, guided by planned and sustainable growth.

BOARD + STAFF. The TDC is a division of the non-profit ConnecToledo formerly know as Downtown Toledo Development Corporation. The TDC is overseen by a board of volunteer professionals from the design community, including architects, landscape architects, and planners. These and other volunteer professionals, along with students and faculty from universities, work together on various projects to support the TDC mission.

EDUCATION + MENTORING. Helping to create the architects and planners of tomorrow is part of the TDC mission. Our co-ops and internships host students from universities, providing hands-on experience with real-life design projects. Our commitment to education encompasses partnerships with university architecture and planning programs, including Bowling Green State University and the University of Toledo. The TDC members coordinate community projects with university faculty, support studio design reviews, and sit on program advisory boards.

DESIGN REVIEWS. We assist in and critique public and private design and planning projects. Our studio is also available for presentations and charrettes.



THE JUNCTION COALITION

MISSION. The Junction Coalition provides a viable voice to our neighbors and cultivates healthy relationships throughout the community. The community seeks to promote healthy relationships with local service agencies, community partners and local, state, and federal government to build a better quality of life for community members and for business owners who benefit the Junction Community.

We have been spurred by various neighborhood and community needs, and have been working with city officials and government agencies since 2010 to combat the blight of vacant lots and abandoned houses in our neighborhood, the educational disparities inflicted on our children, and the communication gaps which exist among us.

FOUR PILLARS.

Economic Justice:

Community owned business + entrepreneurship

Environmental Justice:

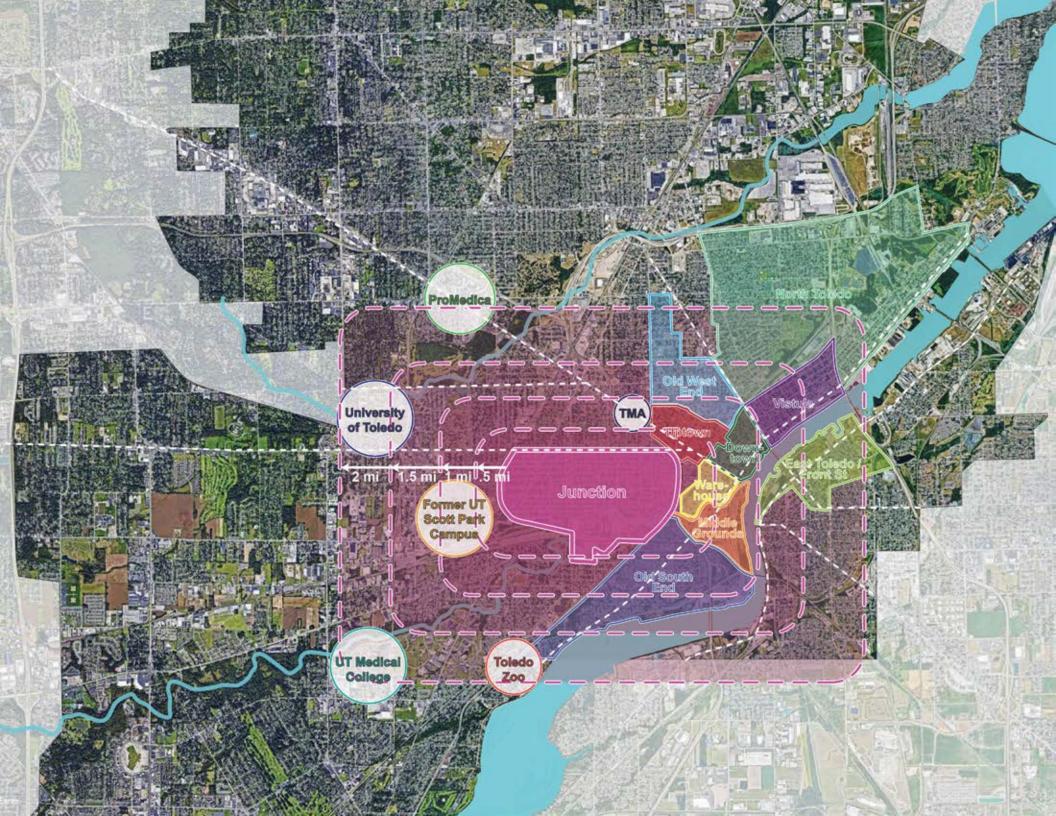
Maintenance and care for our property + re-purpose of vacant space

Social Justice:

Communication, resources, self efficacy & self-determination

Peace Education:

DO NO HARM, Cultural awareness & self care / partnership



JUNCTION BOUNDARIES

GRAPHIC TO LEFT. Junction sits centrally within the greater Toledo context. It has close proximity to the downtown Toledo area as well as numerous other downtown neighborhoods like UpTown, the Middlegrounds, and the Warehouse District. Junction really is within the central ring of the Toledo area along with the these other neighborhoods. Junction is therefore positioned to take advantage of a national trend of moving back into cities. Each of the purple rings surrounding the Junction Neighborhood on the graphic to the left represents a half mile distance outwards.

This graphic also depicts how close the Junction Neighborhood is to the Toledo region anchors like the Toledo Art Museum or the Toledo Zoo. Junction is also positioned extremely close to several job centers including ProMedica, University of Toledo, and U.T. Medical Center.

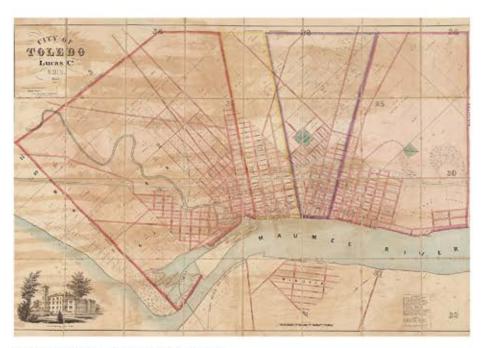
DORR ST. Dorr Street is the northern boundary for the Junction neighborhood. An exception for this northern boundary is the new Mott Branch Library and the existing Martin Luther King Academy, which is included within the Junction neighborhood boundary as per this planning document.

INTERSTATE - 75. I-75 forms the infrastructural eastern boundary for the Junction neighborhood. This highway cuts the neighborhood from the downtown core of Toledo. It is important to note, however, even though this highway divides the neighborhood from downtown the neighborhood still sits only a five minute drive to downtown.

ANTHONY WAYNE TRAIL + SWAN CREEK + RAILROAD. The southern boundary for the Junction neighborhood is made partially by the Anthony Wayne Trail, Swan Creek and the railroad. This becomes a very interesting border as it contains both natural and infrastructural divisions between the Junction neighborhood and the adjacent neighborhood to the south, which is the Old South End.

RAIL ROAD + INDUSTRY. The railroad boundary that forms the southern edge of the Junction neighborhood becomes the western boundary to the west, along with industrial sites such as Norfolk Southern. This boundary is also relevant in Junction's history through development and demographics.

JUNCTION HISTORY



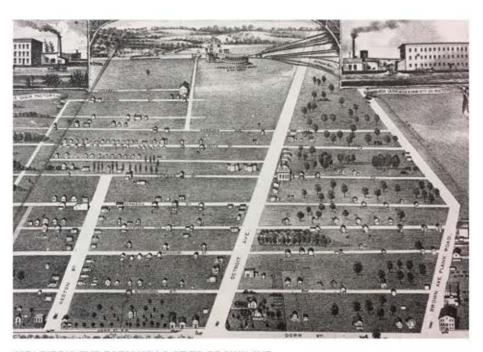
1852 CITY OF TOLEDO LUCAS CO. OHIO. SURVEYED AND PUBLISHED BY HENRY HART CIVIL ENGINEER & ARCHITECT.

The above map illustrates how the main downtown core and immediate surrounding neighborhoods developed along the Maumee River. The highlighted red area on the left shows that the east side of the current Junction Neighborhood was platted in 1852 along with the first "neighborhoods" of Toledo including Vistula, the Old South End and the Mendota neighborhoods. It also shows how the neighborhood really began as an extension of the downtown Toledo area.



1850s-1860s DORR ST. ADDITION TO TOLEDO, OHIO. PUBLISHED BY T.P. BROWN.

This aerial shows Dorr Street along the bottom of the page, looking south towards the Junction neighborhood. What is now Detroit Avenue cuts through the neighborhood. This view shows how the southern portion of Junction began to develop along where the railroad is located, with heavily forested areas that had not yet been developed close to Dorr Street along the northern border.



1871 BIRD'S EYE FORM HOAG ST TO BROWN AVE.

This aerial shows Dorr Street along the bottom of the page, looking south towards the Junction neighborhood. This shows how the western side of Junction began to be developed and platted in the very early stages.



1880 OVERALL MAP.

This map shows the whole neighborhood of junction with it's initial platting. It is important to note that in 1880 the current Junction neighborhood still remains as an extension of the downtown Toledo area. It is not until the 1970s when Interstate 75 is built that a physical divide cuts off the neighborhood from the downtown core.

GROWTH. The Junction neighborhood has a long, rich history closely tied to the early growth of Toledo. It is one of the city's first major expansions westward. Large areas of Toledo, including the Old West End, which was not platted until the 1880s and 1890s, would remain farms, forests, and oak openings region until the early 20th century.

Junction, along with Vistula, the Old South End, and Mendota, is one of the oldest neighborhoods within Toledo. This rich history was influenced by transportation, industry, and immigration patterns.

JUNCTION HISTORY

TRANSPORTATION + INDUSTRY. With knowledge that the city of Toledo was founded in 1833, Junction's roots began before 1840, when the first operating railroad, The Erie Kalamazoo Railroad, west of the Allegheny Mountains. The Railroad was built from the Maumee River Middlegrounds across the canals, which were constructed between 1825 and 1845, and through the fields and forests of present-day Junction in the general tract of today's Indiana and Avondale Avenues.



1910 AIRLINE JUNCTION. c. PULHUJ COLLECTION.

The above image shows the railroad line from Detroit to Toledo joined here at the airline. The airline makes up a part of the south border of the current Junction neighborhood. This rail provided numerous industrial opportunities for businesses that were able to take use of rail for transportation of goods and raw materials.

The current Junction neighborhood and the Warehouse District are closely aligned to the transportation history of Toledo. Most of the early streets that head due-west through Junction actually originated at Erie Street within the Warehouse District. By the 1850s most of the early east-west streets in Junction were platted as far west as today's City Park Avenue. Dorr Street was platted far west into the country to a major landowner named C M Dorr.²

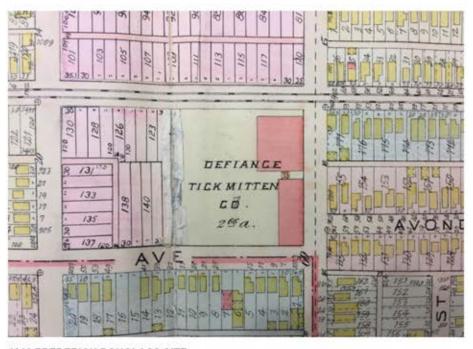
Railroads continued to be built westward over the next 40 years on the north and south side of Swan Creek at the southern edge of Junction providing area for large rail yards and opening up space for industry.

One of the major railroads built along the southern edge of Junction was the Chicago Airline which became a "junction" of the Chicago line and also opened up a connection to the Michigan Southern Railroad, to the west of the Junction neighborhood, and the Canada Southern / Michigan Central railroad, which ran straight north through Junction next to Hoag Street, providing a connection to Detroit. By 1900 Toledo was the third largest rail center in the United States.

Junction Avenue was initially platted crossing the Chicago Airline Junction rail yard from Swan Creek on the south end and eventually extended north to Dorr Street and Detroit Avenue. Junction Avenue was entirely platted by 1881. Today, the neighborhood takes its name from the Avenue and also because the neighborhood of Junction is a "junction" of the African American history and culture of Toledo.

Trollies, or streetcars, started running in Toledo and the Junction neighborhood by the 1890s. A 1911 Streetcar map shows that Junction was served from downtown Toledo by streetcars on Dorr Street, Indiana Avenue, Nebraska Avenue, Division Street and Hawley Street. The Dorr Street and Nebraska Avenue streetcars extended beyond the Michigan Southern Railroad. The Dorr Street line continued even further out into the country. The streetcar network facilitated the movement of Junction residents to industrial jobs that continued to develop within and beyond the neighborhood.

The last major transportation infrastructure project that affected Junction was the construction of I-75 through the city of Toledo in the early 1970s. I-75, immediately after it crosses the Maumee River, is elevated, casting shadows over the former canals and effectively severing the original lifeblood connection of Junction to the canal and Warehouse District. Only two of the original dozen streets remain as connections today.



1913 FREDERICK DOUGLASS SITE.

The above map shows that the current Frederick Douglass Center sits where the pink building that bears the label "Defiance Tick Mitten Co."

INDUSTRIAL BEGINNINGS AT THE FREDERICK DOUGLASS CENTER

SITE. All of the railroads created opportunities for small industrial businesses throughout Junction. The current location of the Frederick Douglass Community Association or the "Doug", was originally a medium sized factory making work mittens and other knitted work apparel. It employed workers of various skills throughout the Junction neighborhood. What today looks like a large open area around the "Doug" was actually a large building from Indiana to Avondale until the early 1970s. Longtime residents of Junction recall the old vacant and abandoned factory building when they were growing up.

The "Doug" was built in 1975. It sits on what was originally a large undeveloped parcel of land from Dorr Street down to Avondale and from Hawley over to Hoag Street. That large parcel was most likely a woods or Forest. It is very likely that Forest Avenue got its name from the connection to that woods. The history of that mitten factory shows that the owners developed a neighborhood park, called Goss Park around the factory. Goss Park is part of the historical stories of Junction. While Sterling Park is where the "big boys" played (the stars of the neighborhood) Goss Park was where the kids started. In 1892 Olympic Park was located at the northwest corner of Indiana Avenue and Hawley Street, an early venue for the Toledo MudHens. Olympic Park was about 15 years before Swayne Field was built at Monroe and Detroit, where the MudHens would play for almost 50 years.

IMMIGRATION. Early Irish immigrants, pre-potatoe famine, which came in the 1820s and 30s to dig canals remained in the Warehouse District, formerly known as the Canal District, gradually moving west as they followed the westward expansion of Junction.

African Americans began arriving in Toledo as early as 1847 on the Miami and Erie Canal from Cincinnati. The canal was a major route along the Underground Railroad, Ohio had the largest Underground Railroad network in the United States. By 1866 Warren AME church had established a worship gathering space at 17 N Erie Street in the Warehouse District. Other periods of the Great Migration would continue through the 1960s following the industrial growth of Toledo and the post Civil War Jim Crow era.

The Potato Famine in Ireland, starting in the late 1840s, brought large waves of new Irish immigrants into all of early Toledo neighborhoods including Junction. They settled in many parts of Toledo including the eastern section of Junction from Division Street to beyond City Park Avenue.

The last major migration into Junction were the Polish immigrants who started arriving in the 1870s. The neighborhood from west of Hawley to Junction and Detroit Avenues became known as Kuschwanz adding Polish street names when the old rail yard from Junction Avenue west and Nebraska Avenue south was decommissioned and developed for more housing during the late 1880s.

JUNCTION HISTORY



LEFT, EARLY PHOTO OF ST. ANTHONY'S CHURCH AND SCHOOL.

St. Anthony's church was built from 1891-1894 with the school built, shown on the right-hand side of the image, built in 1901. "A frame church was built the year after the church's founding in 1881 and the cornerstone for this brick structure was laid in 1891. The interior has fine stained-glass windows, ten majestic Corinthian columns, and it seated 1,600. At 265 feet it had Toledo's tallest spire... In 1925, while laying sewer lines, the walls cracked from foundation to the roof near the front facade causing the tower to lean 6 inches. In 193 the church had 4,000 members, and until the 1960s it was in an almost entirely Polish neighborhood. The adjacent school by Cleveland architect H.J. Harks is also noteworthy."

RIGHT, 2018 CURRENT-DAY ST. ANTHONY'S.

Even though the original school no longer exists, the church still stands intact today with some minimal structural repairs needed to keep it a sustained Toledo icon.

POLISH COMMUNITY + AN ARCHITECTURAL ICON. The largely Catholic growing Polish community grew enough that in 1894 a new sanctuary for St. Anthony's opened at the corner of Junction and Nebraska Avenues to replace the original wood framed church. It was constructed in masonry with the tallest church steeple in the city. The church still has the tallest church steeple in the city today and is a visible part of the skyline from all vantage points.

The church made recent Toledo news as the structure was abandoned by the catholic diocese with no intents to save the icon. It was through efforts made by the neighborhood of Junction, the Junction Coalition, LandBank, the City of Toledo, Preserve Toledo, the Toledo Design Center and several other organizations that pulled together efforts to save the church from the scheduled demolition. A committee has been recently been formed with all the above listed organizations including the Padua Center and other churches in the neighborhood to figure out a highest and best use for the church for future use. Whatever the committee ultimately decides, the redevelopment of the church should reflect a useful and beneficial outcome for the neighborhood of Junction. St. Anthony's has the potential to be a model for what happens to other abandoned churches within the greater Toledo area.

AN IMMIGRANT STORY. In 1848 German immigrant Peter Lenk came from Franconian, Germany, formerly Wurzberg, Bavaria, at the age of 18. In 1856 he built on of Toledo's first breweries in Junction along Swan Creek. at Division and Hamilton Streets. Peter Lenk also developed working class housing neighborhoods for immigrants coming from Germany during the German political and religious unrest. He developed and planned the layout of Junction as far west as Hawley Street. At that time he also platted some of the first north-south streets through Junction from the Swan Creek flood plain up to a natural "hill" or knoll in Junction.

Today's Nebraska Avenue was platted after 1852 but Peter Lenk built a street, Lenk Street, uphill from the Miami and Erie Canal, across Swan Creek, all the way to Dorr Street and developed one of Toledo's first parks. Today's Savage Park was originally envisioned as a weekend gathering spot for the working class neighborhood. City Park Avenue was called Lenk Street until the 1920s. The entire neighborhood up to Hawley Street was called Lenk's Hill until the 1950s. Legacy street names left from the development of Lenk's Hill include German names Humboldt, Bismarck, Miller, and Blucher, all mid-19th century famous and infamous people.



1865 MEISSNER HOUSE, 420 DIVISION ST AT TECUMSEH ST, 1865-1900.

"When this photo was taken the house was owned by George Meissner, a dealer in barley and brewers supplies and owner of Meissner's Beer Garden. This is the earliest known photo of Peter Lenk's Brewery, seen in the background, before it was taken over by the Heubner-Toledo Brewery...This house was most likely Peter Lenk's original home. Louis Weigand, a grocer, was the owner of the wagon on the left."

DORR STREET PRE URBAN RENEWAL. During the 1950s and 60s Dorr St, the northern Junction Neighborhood border was a thriving African American business district. The street still holds significant memory to much of the neighborhood residents.

The construction of Interstate 75 in the 1970s led to the Junction Neighborhood being disconnected from the downtown Toledo core business district. There was also decision to widen Dorr Street to allow for a faster access to the downtown area of not via the Interstate. This led to the once thriving businesses along Dorr Street to begin to decline. This was done by eliminating buildings and businesses which previously lined Dorr St. The once vital business corridor became what it is today: a large vehicular access street which contains heavy traffic discouraging pedestrian movement.



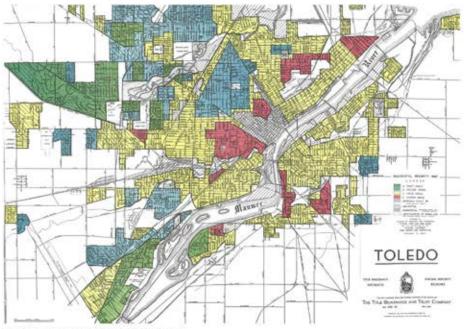
DORR STREET, 1960s.

This image depicts what Dorr Street once was. It shows how Dorr Street once allowed for street parking for the local businesses and a more walkable Dorr Street than exists today.

¹⁾ The CM property/ farm was located roughly from present day streets Hawley to Hoag and Dorr down to Nebraska. CM Dorr was also an early mayor of Toledo serving three terms in the 1850s and 1860s.

²⁾ An interesting anecdotal tale about the origin of the work "Kuschwantz". Indiana Avenue had a trolley line that extended from downtown at Eleventh Street to Brown Avenue (Brown Avenue parallels the Michigan and Southern Railroad). At the termination of Indiana Avenue at the railroad the trolley tracks circled around so the trolley could return towards downtown. The turnaround formed the shape of a cow's tale, or "kuschwantz" (Polish/ low German" word).

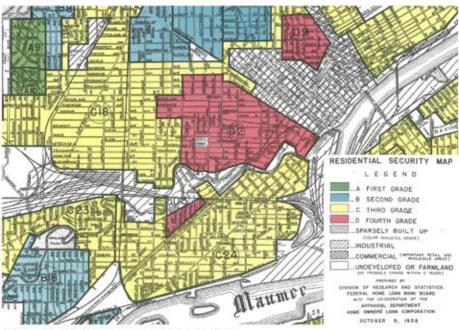
JUNCTION HISTORY



1938 RESIDENTIAL SECURITY MAP. THE TITLE GUARANTEE AND TRUST CO.

The above map illustrates what is known today as "redlining", which is apparent in Toledo as early as 1938. This map predicts areas of disinvestment that is still seen today. The different colors correlate to census tracts with labels "first-fourth" grades. The "fourth grade" zones line up with census tracts where concentrations of minorities live at this time within Toledo. These areas include the current neighborhoods of the east side of Junction, around Cherry St and current St. Vincent's Hospital, parts of North Toledo, as well as pieces of East Toledo.

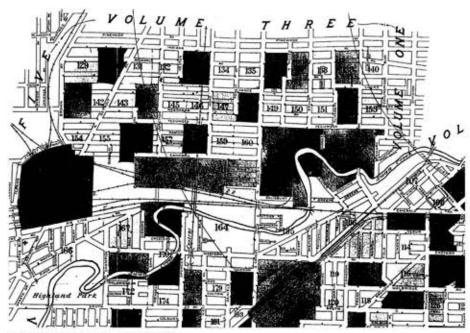
A BRIEF HISTORY OF REDLINING. During the 1960s the term "redlining" was coined by sociologist John McKnight to "describe the discriminatory practice of fencing off areas where banks would avoid investments based on community demographics." Even though segregation has been felt throughout the history of the United States, the specific practice of "redlining" began with the National Housing Act of 1934, which established the Federal Housing Administration FHA.



1938 RESIDENTIAL SECURITY MAP, ZOOM-IN. THE TITLE GUARANTEE AND TRUST CO.

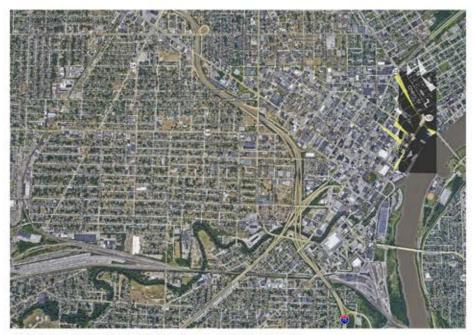
This zoom-in better depicts more specifically the Junction neighborhood with the corresponding census tracts labeled C18 and D2. At this time, in 1938, the C18 tract is where the Polish immigrants have settled within this neighborhood, with the D2 tract where mainly African Americans reside within the neighborhood. Both of these tracts, however, are depicted in the lowest gradings and accurately depict lack of investment in the future of the neighborhood.

The FHA produced appraisal manuals which "instructed banks to steer clear of 'inharmonious racial groups', and recommended that municipalities enact racially restrictive ordinances." "The implementation of this federal policy aggravated the decay of minority inner-city neighborhoods caused by the withholding of mortgage capital, and made it even more difficult for neighborhoods to attract and retain families able to purchase homes."



1945 SANBORN MAP, VOLUME 2. PUBLISHED BY THE SANBORN MAP COMPANY.

This map which was divided into volumes to divide the city of Toledo shows Junction before I-75 was completed. At this time the neighborhood was still connected to and still felt as an extension of the downtown core of Toledo.



2018 PRESENT DAY JUNCTION + SURROUNDING AREAS.

This map shows current day Junction and how it is bordered by I-75 to the east, which creates a boundary between Junction and the downtown, I-75, built in the late 1960s was a part of "urban revitalization" which was an effort to connect surrounding communities to the core of downtown. This effort created isolated neighborhoods, including Junction.

TAKING HISTORY FORWARD. Junction has remained a constant westward evolution of wealth and condition starting at the canals. Even today, one of the most stable residential areas is between Detroit Avenue and Brown Avenue. By 1872 the city limits of Toledo extended west of Detroit Avenue to the Michigan Central Railroad which headed to Detroit. The waves of immigration into Junction occurred in relative harmony and was a land of opportunity for all. Early industry was fueled by the railroads. The housing stock was built economically pragmatic and affordable. The transportation system increased mobility, supporting higher standards of living. These advantages the neighborhood provided ultimately fueled its decline.

Early migration out of Junction was fueled by opportunities to move on, not away. The age and conditions of the housing stock, the continual evolving changes in retail, and the gradual decline of industrial jobs have fueled the decline over the last 60 years. The population of Junction has declined from over 30,000 in the 1950s to less than 8,000 today, leaving a population that is over 85% African American. Despite this decline, everyone has positive memories of growing up in Junction. The future of Junction lies in its good bones and historical legacy. Any planning efforts should promote and support that history to attract the wider community back into the neighborhood.

PREVIOUS PLANNING DOCUMENTS

OVERVIEW OF PAST + EXISTING PLANS WITHIN JUNCTION

REALITY. Since 2015, more redevelopment money has been spent within the neighborhood of Junction than any other neighborhood within the city of Toledo. From costs of house demolitions, to sunken costs of "urban revitalization" in the forms of unconnected plans of community beautification, the amount of grant money being used within the neighborhood lies in stark contrast to the tangible products the neighborhood has actually experienced.

MOVING FORWARD. Knowledge of past plans will help to inform future decisions about redevelopment for the neighborhood, whether it pertains to residential or commercial markets or green infrastructure and programmed open space for the community. Although these past plans do exist, for decades there has never been a *comprehensive* plan for the entire neighborhood. This plan is therefore the first comprehensive plan for the Junction Neighborhood.

EXISTING PLANS.

01 Revitalization Plan: Junction Avenue Neighborhood Business District

> 1987 Toledo-Lucas County Plan Commissions Neighborhood Planning Program

02 Dorr Street Vision Plan

2009 The Collaborative Inc + Poggemeyer Design Group + Mannik and Smith Group

03 Market Analysis and Neighborhood Impact Study for Dorr Street & Smead Avenue Parcels

Sept 2015 The Community Land Use and Economics Group

04 Toledo Strategic Plan for Arts & Culture 2015 The Arts Commission

05 Junction Avenue Vision Plan

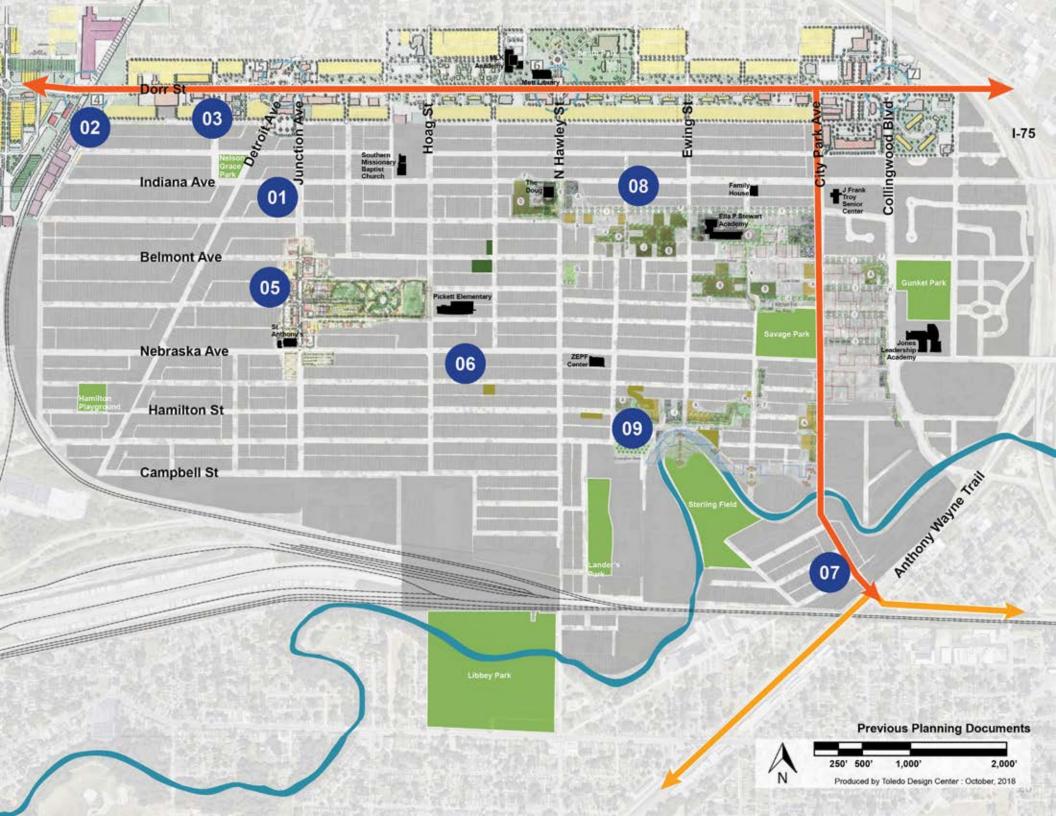
2015 Toledo Design Center

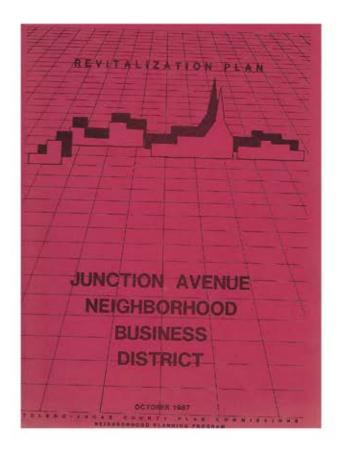
06 The Junction Neighborhood Greening Plan 2015 TMACOG

07 2015 Toledo Bike Plan 2016 City of Toledo

08 An Open Space Action Plan for the Junction Neighborhood in Toledo, Ohio 2016 Center for Community Progress

09 Toledo Waterways Initiative 2017 City of Toledo





01

REVITALIZATION PLAN JUNCTION AVENUE NEIGHBORHOOD BUSINESS DISTRICT

TOLEDO-LUCAS COUNTY PLAN COMMISSIONS Oct 1987

ABSTRACT. "This report presents a revitalization plan for the Junction Avenue Neighborhood Business District. It was developed through the realization that the district plays an important role in life of the community, but is suffering from deterioration and neglect. This plan addresses these and other recognized problems through a realistic appraisal of where the district stands as a business entity within the community and determination of what should be done to improve its present state."

GOALS.

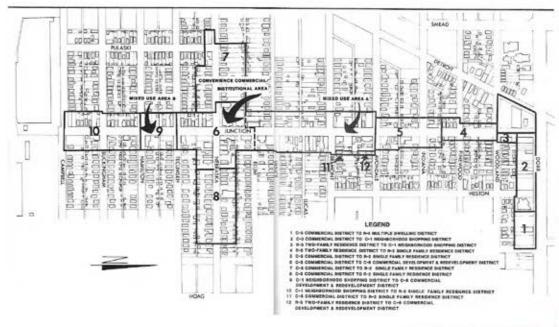
- "Promote the revitalization of the Junction Avenue Neighborhood Business District as both a convenience shopping area for neighborhood residents and as a religious/entertainment center for the larger community."
- "Gain the support and concern for the district from the abutting residential neighborhoods."

30 YEARS LATER TO PRESENT DAY. Even though this plan is 30 years old there is still great opportunity to build upon this Junction Avenue Plan which focused on re-zoning as a way to encourage development along Junction Avenue. Also there are more holes- vacant land- within the fabric of Junction Avenue as well as throughout the neighborhood which needs to be remedied in efforts with this plan.

JUNCTION AVENUE BUSINESS DISTRICT

TOLEDO - LUCAS COUNTY PLAN COMMISSIONS + MEIGHBORHOOD PLANNING PROCIEDA

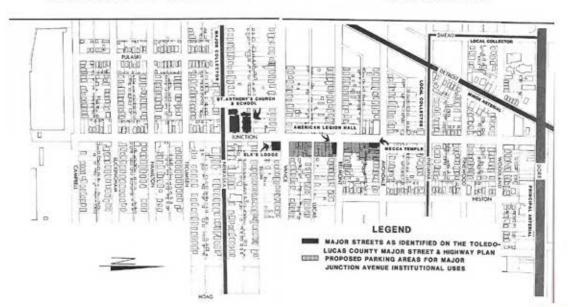
MAP 11: PROPOSED ZONE CHANGES



JUNCTION AVENUE BUSINESS DISTRICT

IDARDO - IUCAS COUNTY FLAN COMMISSIONS - NEIGHBORHOOD FLANNING PROGRAM

MAP 12: TRAFFIC CIRCULATION & PARKING PLAN

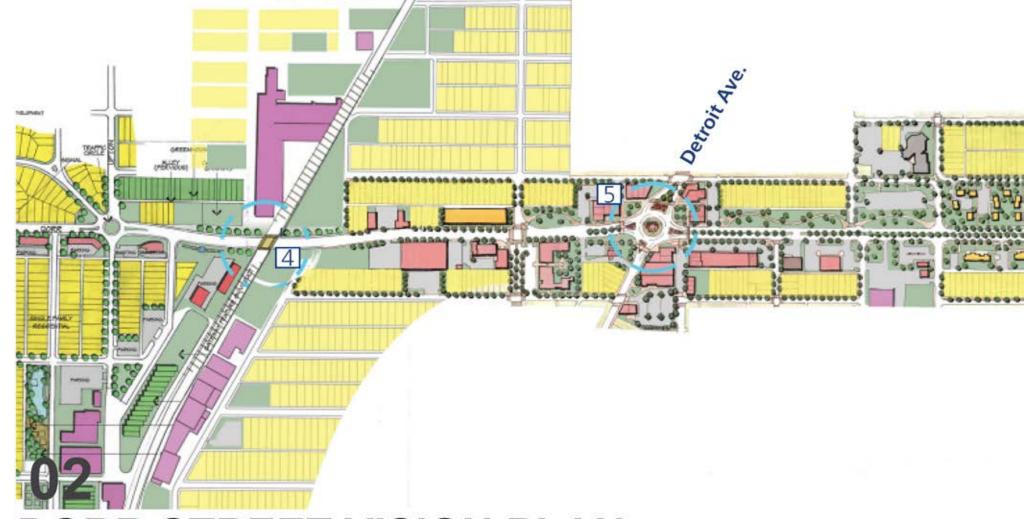


LEGEND

- 1 C-3 COMMERCIAL DISTRICT TO R-4 MULTIPLE DWELLING DISTRICT
- 2 C-3 COMMERCIAL DISTRICT TO C-1 NEIGHBORHOOD SHOPPING DISTRICT
- R-3 TWO-FAMILY RESIDENCE DISTRICT TO C-1 NEIGHBORHOOD SHOPPING DISTRICT
- 4 R-3 TWO-FAMILY RESIDENCE DISTRICT TO R-2 SINGLE FAMILY RESIDENCE DISTRICT
- 5 C-3 COMMERCIAL DISTRICT TO R-2 SINGLE FAMILY RESIDENCE DISTRICT
- 5 C-3 COMMERCIAL DISTRICT TO C-6 COMMERCIAL DEVELOPMENT & REDEVELOPMENT DISTRICT
- C-3 COMMERCIAL DISTRICT TO R-2 SINGLE FAMILY RESIDENCE DISTRICT
- 8 C-3 COMMERCIAL DISTRICT TO R-2 SINGLE FAMILY RESIDENCE DISTRICT
- 9 C-1 NEIGHBORHOOD SHOPPING DISTRICT TO C-6 COMMERCIAL DEVELOPMENT & REDEVELOPMENT DISTRICT
- 10 C-1 NEIGHBORHOOD SHOPPING DISTRICT TO R-2 SINGLE FAMILY RESIDENCE DISTRICT
- 11 C-3 COMMERCIAL DISTRICT TO R-2 SINGLE FAMILY RESIDENCE DISTRICT
- 12 R-3 TWO-FAMILY RESIDENCE DISTRICT TO C-6 COMMERCIAL DEVELOPMENT & REDEVELOPMENT DISTRICT

LEGEND

MAJOR STREETS AS IDENTIFIED ON THE TOLEDO-LUCAS COUNTY MAJOR STREET & HIGHWAY PLAN PROPOSED PARKING AREAS FOR MAJOR JUNCTION AVENUE INSTITUTIONAL USES



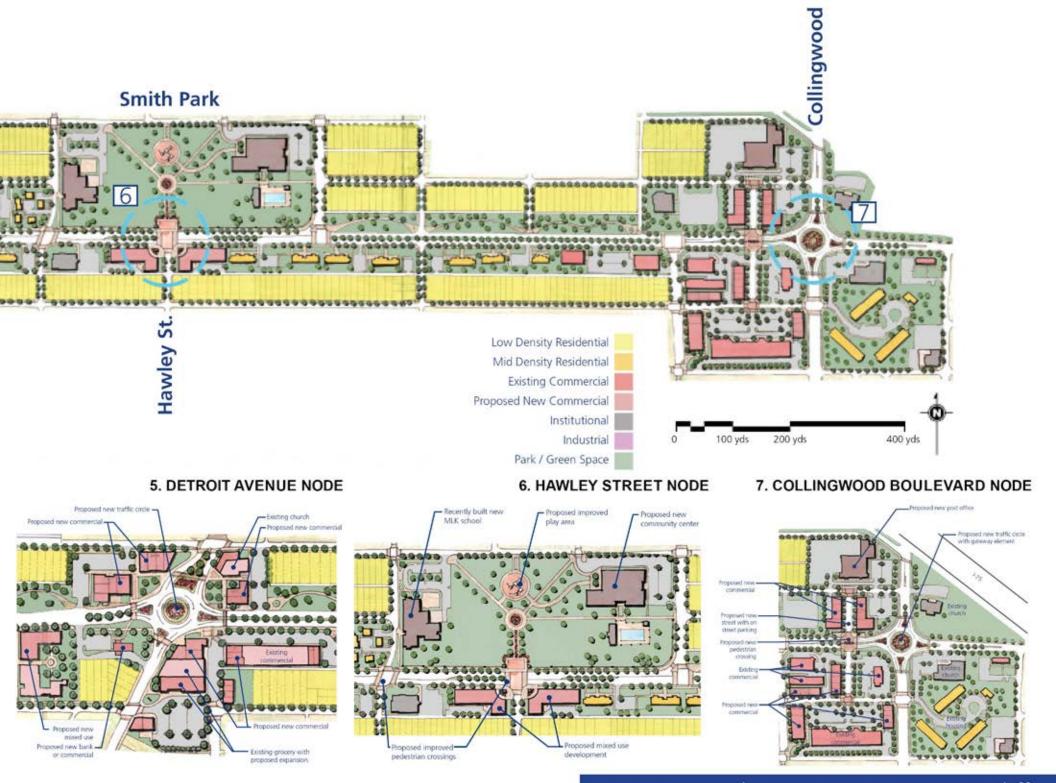
DORR STREET VISION PLAN

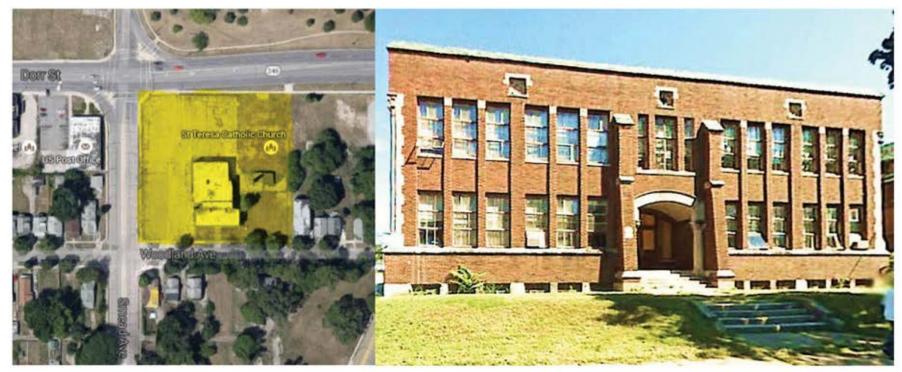
THE COLLABORATIVE + POGGEMEYER DESIGN GROUP + MANNIK AND SMITH GROUP 2009

OVERVIEW. The Dorr Street Corridor Redevelopment Coalition, the University of Toledo, and Toledo Local Initiatives Support Corporation *LISC* joined forces to address the gap that 70s planning has left within Toledo's fabric of Dorr Street. A 2008 market study found there was a need for over 150,000 square feet of retail in order to off-set leakage outside of the Junction neighborhood.

This plan located opportunity areas for this retail to be placed along Dorr Street. This vision recommended improved street conditions and conceptual layouts for future building opportunities at three primary nodes along Dorr Street. The plan extends from the University of Toledo to Interstate-75.

RELEVANCE TO 2018. Even though this plan is nearly 10 years old it still holds relevance today, as it identifies 3 main entrance nodes from Dorr Street into the Junction neighborhood. It does fail to point toward Junction Avenue as a node, however, which this plan includes as part of those three main nodes in correspondence with the 3 main north-south corridors.





03 MARKET ANALYSIS + NEIGHBORHOOD IMPACT STUDY FOR DORR ST + SMEAD AVE

COMMUNITY LAND USE + ECONOMICS GROUP Sept 2015

ASSESSMENT AND ANALYSIS. This report looked at different development ideas for the "St. Teresa School site". This came out of the community's push back for a Dollar General that wanted to develop on this major node in the Junction neighborhood of Dorr Street and Smead Avenue. This project was blocked by the city as the City Plan Commission declined a request to change the zoning of this site from CO Office Commercial to CN Neighborhood Commercial.

FINDINGS. "Within the Dorr/Detroit neighborhood, there appears to be enough uncaptured spending to support additional grocery sales. Total sales of \$5.1 million include the Family Food Center and convenience stores, but we believe this estimate of actual sales is high and that leakage is greater than the reported \$3.9 million." Most of this leakage is currently fulfilled by big box stores around Glendale Avenue. The Community Land Use + Economics *CLUE* Group recommended reusing the St. Teresa School building and adapting it to a new use, of which a charter school, makerspace, or senior residences were recommended for development use.

Consumer demand, retail sales, and sales gap or surplus for selected product categories and drive areas⁷

	1	3-minute drive area			12-minute drive area		
2015 Population 2015 Households		11,738 4,789		236,164 98,332			
							Industry Summary
Total Retail Trade and Food & Drink	44-45,722	63,300,000	26,926,000	-36,375,000	1,890,737,000	1,999,047,000	108,310,000
Total Retail Trade	44-45	57,130,000	23,052,000	-34,078,000	1,701,125,000	1,724,644,000	23,518,000
Total Food & Drink	722	6,171,000	3,874,000	-2,297,000	189,611,000	274,404,000	84,792,000
Industry group							
Motor Vehicle & Parts Dealers	441	11,591,000	2,282,000	-9,308,000	350,782,000	210,047,000	-140,736,000
Furniture & Home Furnishings Stores	442	1,100,000	0	1,100,000	33,036,000	46,060,000	13,024,000
Electronics & Appliance Stores	443	1,695,000	111,000	-1,584,000	51,490,000	57,790,000	6,300,000
Bldg Materials, Garden Equip. & Supply Stores	444	1,691,000	1,016,000	-675,000	55,265,000	42,079,000	-13,186,000
Food & Beverage Stores (Food at Home)	445	9,006,000	5,122,000	-3,884,000	264,013,000	303,354,000	39,340,000
Health & Personal Care Stores	446, 4461	5,288,000	5,204,000	-83,000	154,074,000	248,527,000	94,453,000
Gasoline Stations	447, 4471	6,355,000	N/A	N/A	182,023,000	252,197,000	70,174,000
Clothing & Clothing Accessories Stores	448	3,011,000	1,329,000	-1,682,000	90,027,000	105,677,000	15,650,000
Sporting Goods, Hobby, Book & Music Stores	451	1,306,000	0	-1,306,000	41,552,000	65,236,000	23,684,000
General Merchandise Stores	452	10,833,000	5,080,000	-5,753,000	320,380,000	347,596,000	27,216,000
Miscellaneous Store Retailers ⁹	453	1,506,000	372,000	-1,134,000	44,739,000	28,517,000	-16,222,000
Non-store Retailers ¹⁰	454	3,747,000	572,000	-3,175,000	113,742,000	17,564,000	-96,179,000
Food Services & Drinking Places (Restaurants)	722	6,171,000	3,874,000	-2,297,000	189,611,000	274,404,000	84,792,000



⁷ Source: ESRI and CLUE Group.

CONSUMER DEMAND. The above chart depicts a gap or market "leakage" for an immediate 3- minute driving radius, which defines most of the Junction neighborhood border, or the green border on the maps to the left. The highlighted pieces of the chart indicate where there is the highest gap for industries within the Junction neighborhood. These industries include:

- 1. "Motor Vehicles and Parts Dealers"
- 2. "Food and Beverages Stores (Food at Home)"
- "Non-Store Retailers"

What is also interesting about this finding that of these three industries with the highest gap, the motor vehicles, and non-store retailers also have the highest gap within a 12-minute radius which makes up the city of Toledo radius, or the blue border on the map to the left.

⁸ The North American Industry Classification System is the standard used by Federal statistical agencies in classifying business establishments.

^{9 &}quot;Miscellaneous store retailers" include florists, used merchandise stores, pet stores, office supply stores, gift and souvenir stores, art dealers, tobacco stores, and mobile home dealers.

^{10 &}quot;Non-store retailers" include businesses that sell products and services via venues other than traditional stores, such as by mail order, door-to-door sales, in-home demonstrations, or vending machines, or by making direct deliveries, as is the case with home-delivered newspapers or heating oil.



04 TOLEDO STRATEGIC PLAN FOR ARTS + CULTURE

THE ARTS COMMISSION 2015

VISION FOR TOLEDO. "In creative placemaking, partners from public, private, non-profit, and community sectors strategically shape the physical and social character of a neighborhood, town, city or region around arts and cultural activities. Creative placemaking animates public and private spaces, rejuvenates structures and streetscapes, improves local business viability and public safety, and brings diverse people together to celebrate, inspire and be inspired." The basis for this plan is outlined within the Arts Commission's definition of placemaking as arts and culture build community.

LONG TERM STRATEGIES. One of the outcomes based off long term strategies that will directly effect the Junction Neighborhood is the "Increased number of vacant commercial and residential property is renovated to accommodate live/work/sell space for artists." Since Junction has so much vacant land this strategy will definitely be felt the more this is done throughout the neighborhood. A part of the Arts Commission's placemaking strategy is to also build upon existing neighborhood assets as indicated on page 15.

TIMELINE

01/2014 - 07/2014

Monthly steering committee meetings to plan and review community input

08/2014 - 01/2015

Community feedback loop, report writing

COMMUNITY MEETINGS

11/12/13

East Toledo Community Meeting at Birmingham Library

11/19/13

Olde North End Community Meeting at Ohio Theater

11/20/13

Warehouse District Community Meeting at Sur St. Clair Gallery

11/26/13

UpTown Community Meeting at Mad Ave Collective

01/23/14

Old West End Community Meeting at Collingwood Arts Center

02/07/14

Old South End Community Meeting at Sofia Quintero Art & Cultural Center

02/20/14

Cherry Street Area Community Meeting at Jesup W. Scott High School

02/26/14

Dorr Street Area Community Meeting at Pickett Academy

7 FOCUS GROUP MEETINGS

12/19/13

The Arts Commission Staff Focus Group at The Arts Commission

01/10/14

Toledo Area Cultural Leaders Focus Group at Toledo Museum of Art

02/24/14

Artists/Advocates Focus Group at the Attic on Adams

03/05/14

Arts Support Focus Group at Seed Co-Working

03/07/14

Young Professionals Focus Group at The Arts Commission

03/10/14

Educators Focus Group at Art Supply Depo

03/11/14

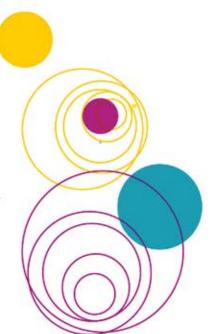
Diversity in the Arts Focus Group at Mad Ave Collective

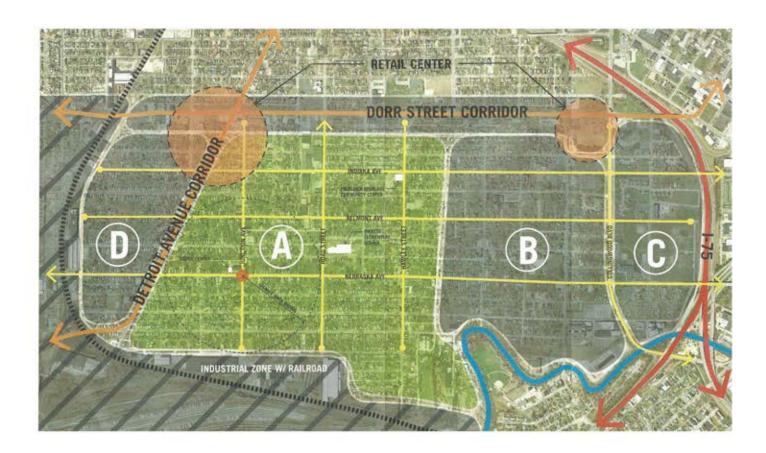
DORR STREET AREA ASSETS*

- 1 // African American Legacy Project
- 3 // Smith Park/ Roosevelt City Pool
- 4 // Mott Branch Library
- 5 // Douglass Community Garden
- 6 // Frederick Douglas Community Center
- 7 // Pickett Academy Hub School
- 9 // New Murals on Junction

^{*}identified by community meeting participants // 02/26/14







05

JUNCTION AVENUE VISION PLAN

TOLEDO DESIGN CENTER 2015

NEIGHBORHOOD VISION. The Junction Coalition had approached the Toledo Design Center with an idea of the start of a neighborhood plan for the Junction Neighborhood. After much thought into how to divide up the plan into more manageable sections, the Junction Avenue Vision Plan was put forth to explore a potential catalytic project to help trigger neighborhood revitalization. A key objective was to re-establish Junction Avenue as the historic center of black history, culture, and business.

JUNCTION AVENUE DESIGN. This vision includes a large parkland with an amphitheater and fields that connect Pickett Elementary with Junction Avenue. It also envisions programmed open space and infill businesses along the business corridor of Junction Avenue. There was also proposed streetscape improvements that would help to spur development. St. Anthony Church and the Padua Center were envisioned as the southern anchors of re-development.





06 JUNCTION NEIGHBORHOOD GREENING PLAN

TMACOG 2015

GREENING INITIATIVES. The Toledo Metropolitan Area Council of Governments *TMACOG* worked with the Junction community to develop a greening plan that would mitigate water runoff while providing additional green space within the Junction neighborhood.

BEGINNING TO FORM LONG TERM VISION. This plan, along with the Junction Avenue Vision plan was the community's start to push for a comprehensive plan for the whole neighborhood. Community feedback and input went a long way for shaping the concepts for this plan.





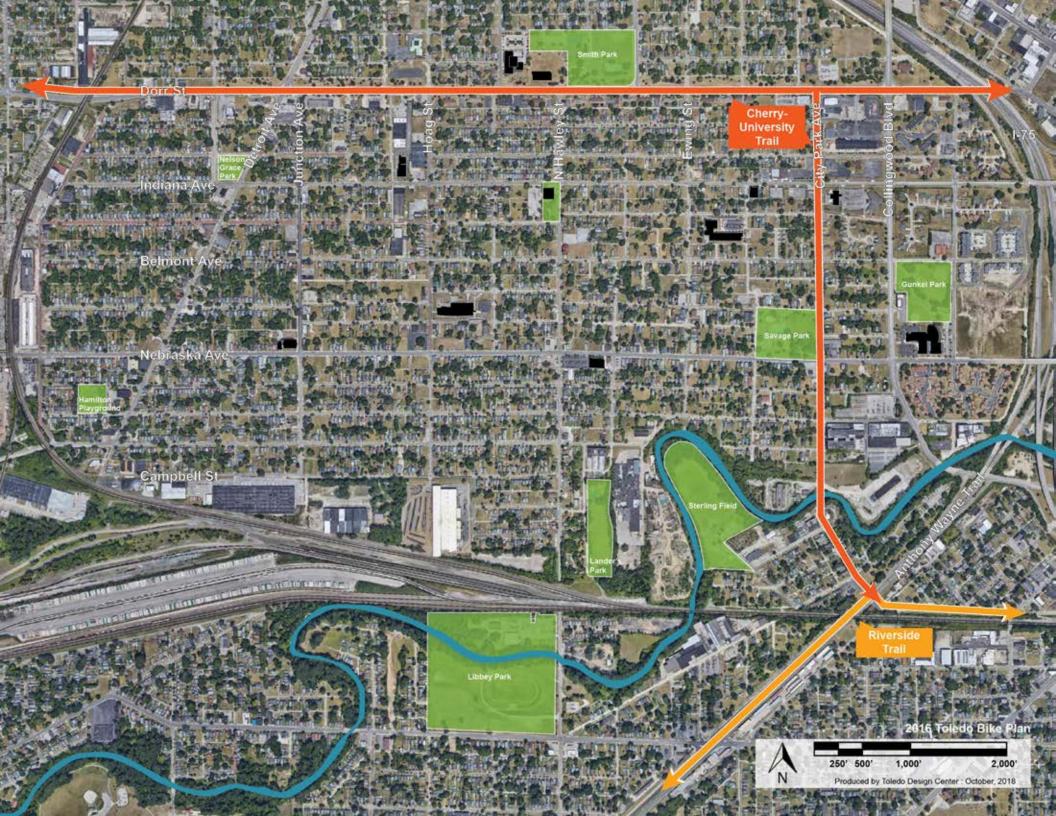
07 TOLEDO BIKE PLAN

CITY OF TOLEDO adopted 2016

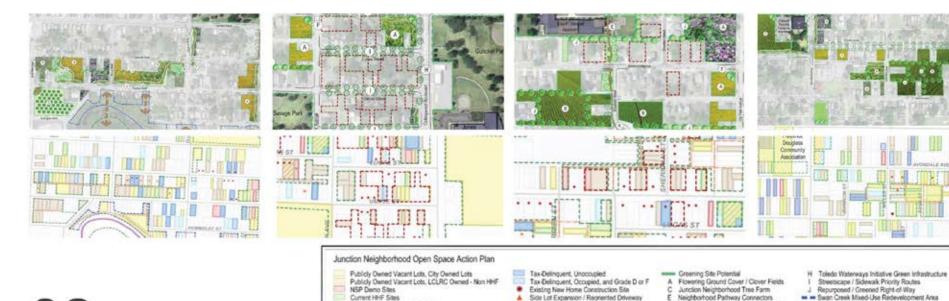
PLAN. The City of Toledo developed a bike plan of existing and proposed trails within the city of Toledo. The plan presented 13 total bike paths that would connect major landmarks or destinations within Toledo. Two of the paths outlined within this bike plan touch the Junction Neighborhood. These paths are really just major routes. Moving forward with this plan there can start to be more connections within the Junction neighborhood that play off of these major routes and encourage connectivity throughout the neighborhood.

CHERRY-UNIVERSITY TRAIL. This path connects the University of Toledo to downtown by means of Dorr Street. This path is proposed as a side path when it hits the Junction neighborhood, meaning the path is on a sidewalk along Dorr Street. Along City Park Avenue the path is a sharrow, or shared-lane with cars.

RIVERSIDE TRAIL. Along the Anthony Wayne Trial this path is existing. Along Emerald Avenue the path is a side path.



ACTION AREA 1: SAVAGE PARK SWAN CREEK CONNECTIONS ACTION AREA 2: SAVAGE PARK AND GUNCKEL PARK CONNECTIONS ACTION AREA 3: SAVAGE PARK AND ELLA P STEWART ACADEMY CONNECTIONS ACTION AREA 4: ELLA P STEWART ACADEMY AND THE DOUG CONNECTIONS

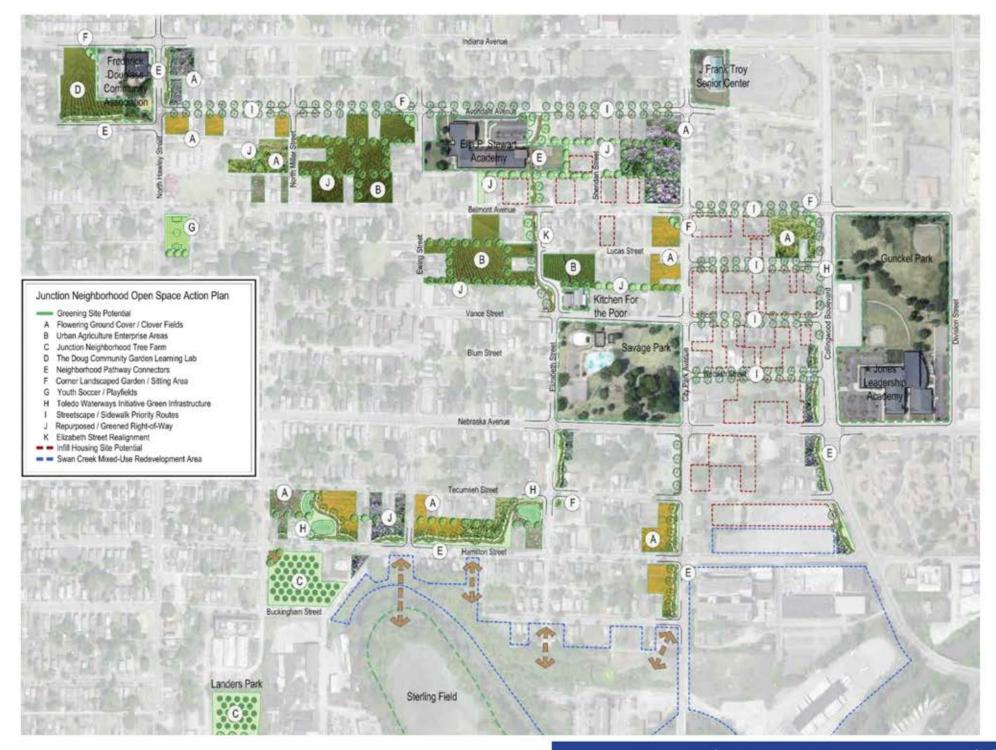


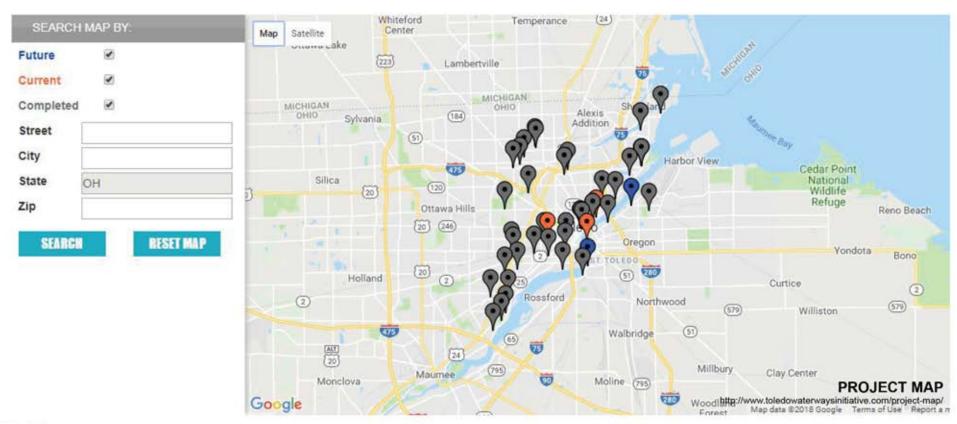
AN OPEN SPACE ACTION PLAN FOR THE JUNCTION NEIGHBORHOOD

CENTER FOR COMMUNITY PROGRESS 2016

BEGINNINGS. The Center for Community Progress, with insight from the Lucas County Land Bank, Toledo Design Center, and others started this plan based off some previous planning efforts toward "greening" Junction.

DATA DRIVEN PLANNING. This plan begins a more data driven conversation to the actual parcel grading within the neighborhood. This grading system was then put into multiple different options for open space programming within the neighborhood. This plan provides concrete examples of converting vacant land into community assets. It is consistent with the existing TMACOG Greening Plan and the TDC Junction Avenue Vision.



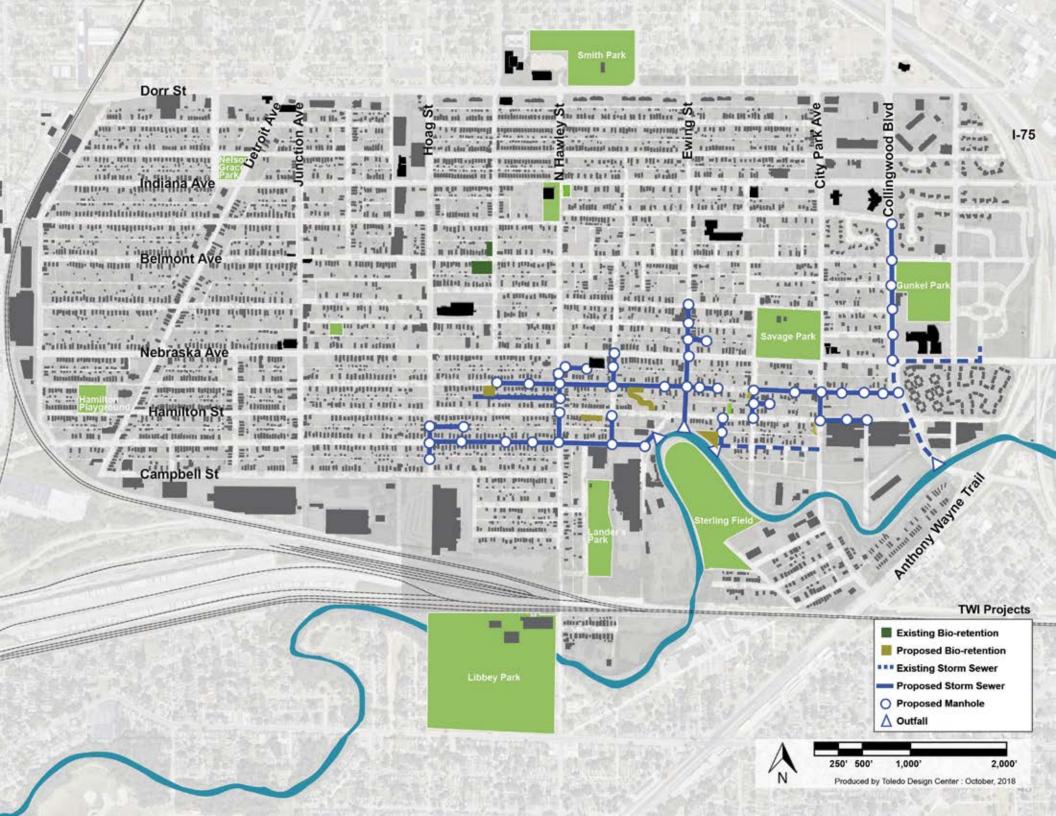


09 TOLEDO WATERWAYS INITIATIVE

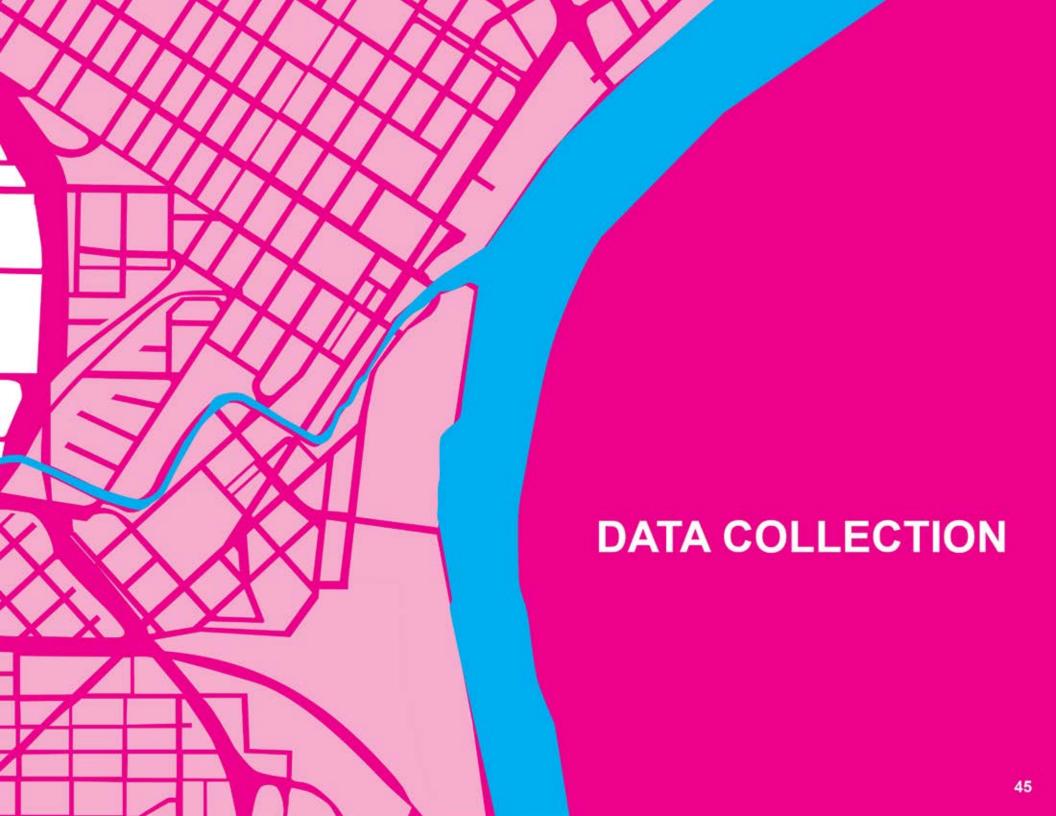
TWI 2017

THE PROJECT. The Toledo Waterways Initiatives TWI program includes over 45 separate projects throughout the city of Toledo. The goal of this program was to eliminate hundreds of millions of gallons of untreated water from Toledo waterways.

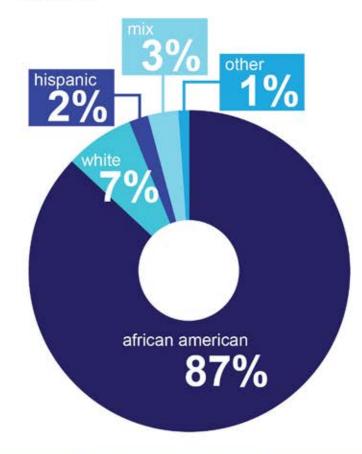
INTERFACE WITH JUNCTION NEIGHBORHOOD. Within Junction there are multiple projects the TWI covers. These are mainly stormwater bioswales and rain-gardens. These Junction specific projects occur mostly north of the Swan Creek / Sterling Field area and have the potential to encourage new development to this area of Junction, using the new street infrastructure as the base.







ETHNICITY.



TOTAL POPULATION.



POPULATION BY AGE.



POPULATION BY EDUCATION.

no diploma	high school diploma	GED	some college, no degree	assoc	B.A./ M/ B.S.PhD
25%	24%	8%	24%	8%	7%4

NEIGHBORHOOD REALITIES

OVERVIEW OF 2017 CENSUS ESTIMATE DATA

POPULATION SUMMARY.	3
2017.	7,721
Total Daytime Population.	6,698
Workers.	1,581
Residents.	5,117
2010.	10,673
2000.	12,168
2017 POPULATION BY SEX.	
Male.	3,365
Female.	3,796
2010 POPULATION BY SEX.	
Male.	3,713
Female.	4,152
2017 POPULATION BY AGE.	
0 - 18	18%
19 - 34	32%
35 - 50	17%
51 65	19%
65 +	13%
2010 POPULATION BY AGE.	
0 - 18	18%
19 - 34	34%
35 - 50	18%
51 - 65	18%
65 +	11%
2017 POPULATION BY MARITA	L STATUS.
Total.	5,493
Never Married.	56%
Married.	18%

6%

19%

Widowed.

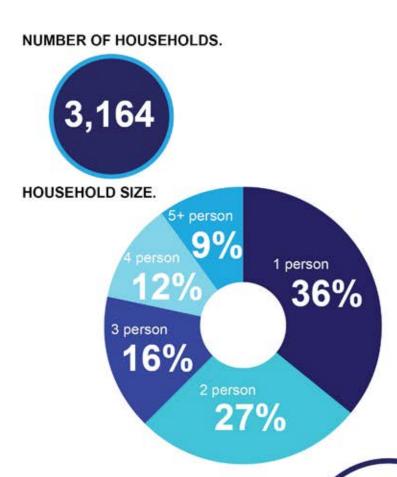
Divorced.

2017 POPULATION BY RAC	E / ETHNICITY
African American.	87%
White.	7%
2 or more Races.	3%
Hispanic.	2%
Other.	1%

2010 POPULATION BY RACE / ETHNICITY. African American. 88% White. 8% 2 or more Races. 2% Hispanic. 1% Other. 1%

POPULATION SUMMARY. As Toledo's total population has decreased, so has the Junction Neighborhoods. It is hard to exactly locate where people are moving to but from what neighbors have discussed it seems like people are moving either to the suburban areas or to other core city neighborhoods within Toledo.

Even though Junction does have a "aging population" the Census data also clearly indicates that most of Junction are single young people. Continued engagement and outreach to the 19-34 age group is therefore extremely important as they make up the largest age bracket. This age group is also at a "tipping point" where they may choose to stay in the neighborhood or leave. It is important to note that the while the 19-34 age group makes up the majority of the neighborhood it was often the most difficult to engage.



U.S.

rate

unemployment

VS.

per capita income:

\$13,088

2018 minimum wage in Ohio: \$8.15/hr

one person working for *minimum wage* 40 hours/week for 50 weeks out of the year will make \$16,300/year

median household income: \$20,335

average cost of home: \$42,278

of working age population in Junction are unemployed

44.4%

of all households within Junction are maintained by a single parent

NEIGHBORHOOD REALITIES

OVERVIEW OF 2017 CENSUS ESTIMATE DATA

2017 CIVILIAN POPULATION 16+	- IN
LABOR FORCE.	
Total.	5,493
Employed.	79%
Unemployed.	21%
2010 POPULATION BY RELATIONS HOUSEHOLD TYPE.	HIP +
Total	7,865
In family Households.	79%
Householder.	24%
Spouse.	6%
Child.	40%
Other Relative.	5%
Non Relative.	3%
In Non-family Households.	21%
HOUSEHOLD SUMMARY.	
2017.	3,164
2010.	4,118
2000.	4,333
HOUSEHOLD UNIT SUMMARY.	
2017.	4.234
Owner Occupied.	29%
Renter Occupied.	41%
Vacant Units.	30%
2010.	4,244
2000.	4,509
2010 HOUSEHOLDS BY TYPE.	
Total	3,219
Household with 1 Person	36.1%
Household with 2+ People	63.9%
Transcritting William E. L. cobio	-5.070

Family Households Husband-Wife Families

Male Householder Female Householder

with Related Children

Single Parent Household

59%

5.8% 44 4%

6.8%

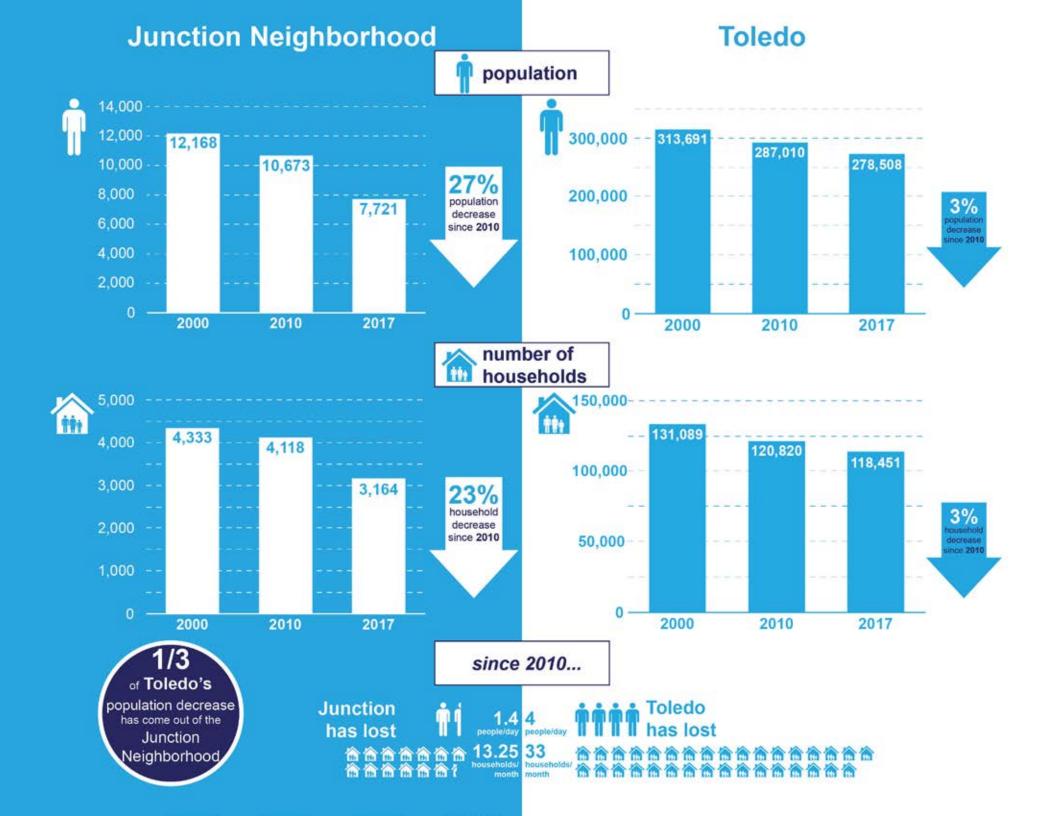
37.6%

14.6%

2017 HOUSEHOLDS BY INCOM	E.
Household Income Base	2,971
<\$15,000	36%
\$15,000 - \$24,999	21.6%
\$25,000 - \$34,999	12.8%
\$35,000 - \$49,999	10.3%
\$50,000 - \$74,999	11.4%
\$75,000 - \$99,999	4.9%
\$100,000+	3.3%
2017 OWNER OCCUPIED HOUS	ING
UNITS BY VALUE.	1.223
<\$50,000	59%
\$100,000 - \$149,999	24.5%
\$150,000 - \$149,999	4.7%
\$ 200,000 - \$ 249,999	3.5%
\$ 250,000+	8.3%
MEDIAN HOUSEHOLD INCOME	
2017.	\$20,335
2022.	\$20,976
MEDIAN HOME VALUE.	
2017.	\$42,278
2022.	\$43,009
PER CAPITA INCOME.	
2017.	\$13,088
2022.	\$14,612

HOUSEHOLD SUMMARY. Junction's total household has continued to decline as the population also decreases. Almost 80% of the total households within the neighborhood are family households. This makes sense as most of the neighbors we have engaged with seem to live with their family either by owning or renting or also acquiring their property through a family relative.

Another interesting fact from the census data we have collected is that the per capita income is very low especially when you take into account the minimum wage in Ohio. The per capita income within the neighborhood is actually less than someone making minimum wage for only 50 weeks out of the year. One thing that contributes to this low number is the large amount of unemployment within the neighborhood.



COMPARATIVE CENSUS DATA

JUNCTION NEIGHBORHOOD COMPARED TO TOLEDO

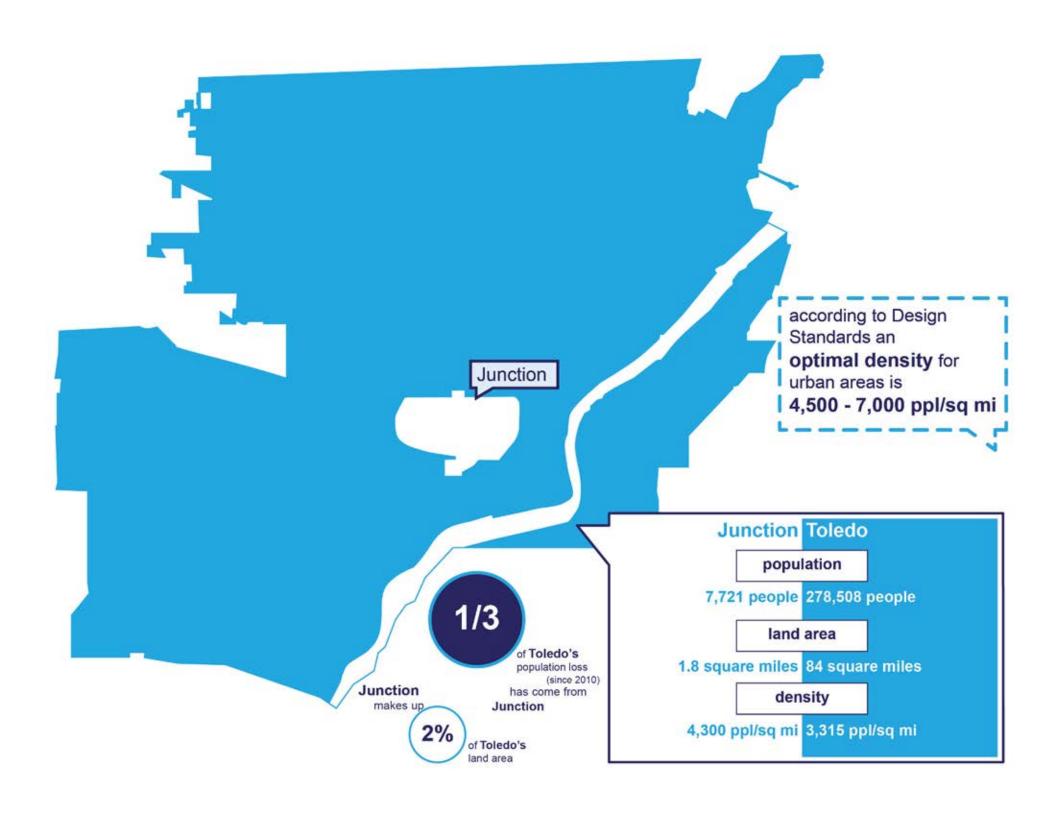
POPULATION DECREASE. Population decrease is not a new subject within rustbelt cities like Detroit, Cleveland, and Buffalo. Even though Toledo is smaller, it still follows similar trends to those larger cities. So population decrease within Toledo is not surprising.

Toledo had it's peak population of 385,000 people in 1970. Today in 2018 Toledo has a population of 278,000 people. That works out to a decrease of 27% of the Toledo population over the last 48 years. This loss established, it is important to note that the city is starting to see a stabilization of population as there is a movement towards the downtown and warehouse districts starting to become more energized.

When looking at just the percentage of population decrease the city of Toledo has experienced a decrease of 3% since 2010. This does not seem like a staggering number, however when you break that down into people per day, that is 4 people per day that have left the city from 2010 to 2017. To compare the population decrease in Toledo to other cities, both Cleveland and Detroit have lost 3 people per day since 2010. This is less of a population decrease since 2010 than Toledo has experienced.

HOUSEHOLD DECREASE. A household is used to describe a house and its occupants all referred to as one "unit" of a household. This language is used by the U.S. Census Bureau.

As the population decreases there is often a direct correlation to the household decrease within the neighborhood as well. This is true within both the city of Toledo as well as the Junction neighborhood as the percentage of population decrease and household number decrease is nearly identical. As one and two person households make up the majority of the Junction neighborhood combined it is an interesting note that since the household percentage is less than the population decrease percentage we may be able to conclude that households with larger occupants have decreased. This may mean that larger families that can afford to do so have moved out of the Junction neighborhood to the suburbs surrounding the Toledo Metro area.



COMPARATIVE CENSUS DATA JUNCTION NEIGHBORHOOD COMPARED TO TOLEDO

POPULATION DENSITY. Even though Junction has been steadily declining in population as a whole it still retains a higher density than the rest of the Toledo area. This is not necessarily a great measure as there is still a bulk of the Toledo city limits that contain undeveloped open land.

Still when you compare Junction's people per square mile density of 4,300 to the Design Standard of 4,500 - 7,000 people per square mile of "optimal" density, Junction is not far off. The issue is that Junction still has approximately 40% purely vacant land and growing which ultimately does not help for walkability standards. This is because when neighborhood anchors are so distant there is less incentive or desire to walk.

MOVING FORWARD. Even though all of the Census information seems debilitating when looking at it in summation, it actually provides invaluable information of how to move forward. The Junction Neighborhood needs to actively engage the younger generation so they find a place to live in the neighborhood or just stay within. The large unemployment rate that Junction has may be in part due to the low number of neighborhood jobs actually within the neighborhood and how people are living. By supplying many educational and vocational training not only within the neighborhood but also nearby the neighborhood can continue to support their own population. The density is close to a design standard, however, building on where there are already neighborhood anchors and building walkability around those centers will help create deliberate density and not just very separated and unplanned density.

NEIGHBORHOOD STREETS

HIERARCHY OF STREETS

The streets within the Junction neighborhood create the urban fabric that dictate where and how the neighborhood is layed out. For the purpose of understanding how Junction operates, it becomes crucial that the master plan describe and analyze the main arteries of the neighborhood and how both vehicular and pedestrian traffic moves through and into the neighborhood.

PRIMARY STREETS. It is important to note that the streets that run east-west tend to bring traffic through and out of the neighborhood. These streets include: Dorr Street, Indiana Avenue, and Nebraska Avenue. Other streets that are main vehicular thoroughfares include Collingwood Boulevard and Detroit Avenue, these run north-south and are really a means to pass through to another destination rather than interact with the neighborhood. Both Hawley Street and Junction Avenue provide connection within the neighborhood while also becoming a destination street for the neighborhood. Below are the primary streets listed alphabetically with further description:

CITY PARK AVENUE. This street contains a proposed bike path. As this street runs parallel to Collingwood at only a block away, pedestrian traffic can be relocated here as there is not as high vehicular traffic present.

COLLINGWOOD BOULEVARD. High vehicular thoroughfare. Tends not to be pedestrian friendly as cars move very quickly on this street.

DETROIT AVENUE. Indicated as and should remain a major truck route that connects to I-75.

DORR STREET. Creates the northern Junction neighborhood border. This is a main vehicular street and provides connection from the University of Toledo to downtown Toledo. While there is some pedestrian activity, this is primarily created because of the bus route along Dorr.

HAWLEY STREET. True neighborhood street which accommodates both vehicular and pedestrian traffic. Hawley sits in the center of the neighborhood

with two regional drawing anchors on either end; the new Mott Library to the north and Libbey Field to the south. The Frederick Douglass Community Center also sits along Hawley which is both a regional and neighborhood draw as it supplies great resources for community members.

INDIANA AVENUE. This street continues east to downtown Toledo. Within the neighborhood it is both vehicular and pedestrian friendly.

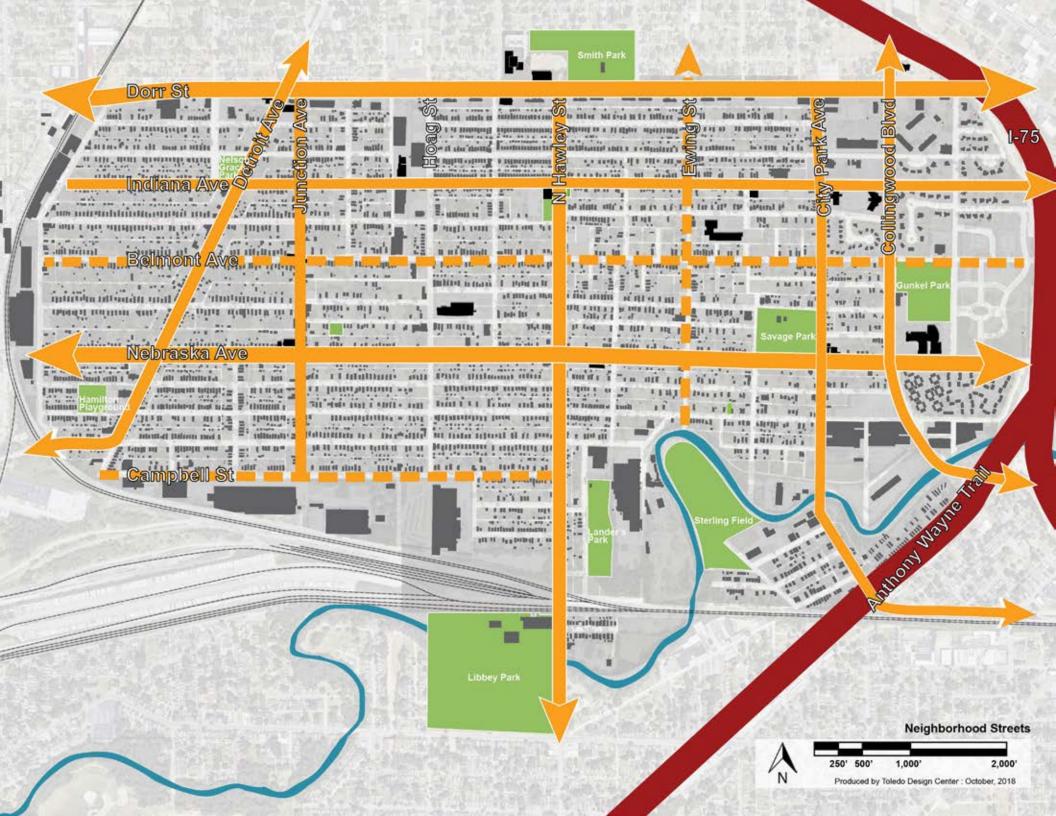
JUNCTION AVENUE. This street holds much of the neighborhoods businesses and rich cultural history and is both pedestrian and vehicular friendly. In the future this street has the potential to be more pedestrian oriented with new infill and street trees.

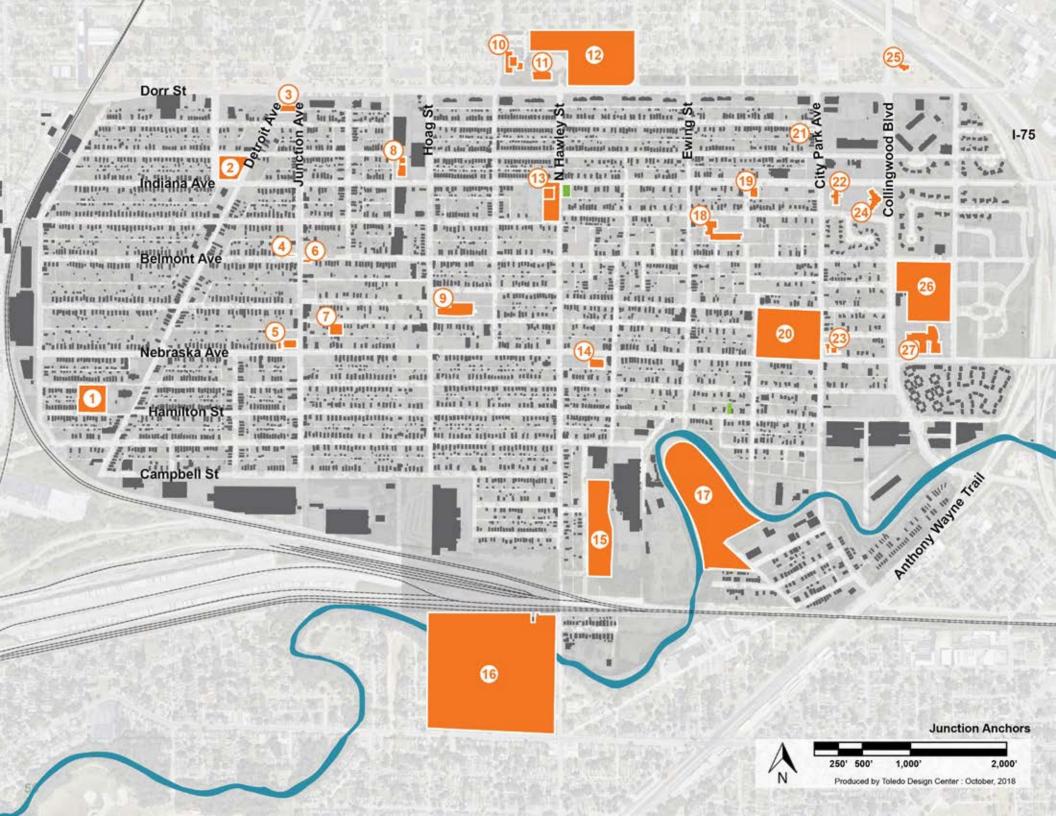
NEBRASKA AVENUE. This street currently holds a lot of truck traffic. It is a highly traveled vehicular street as it connects through on both the western and eastern border of the neighborhood. In the future there should be efforts to have truck traffic funneled onto Detroit Avenue, the designated truck route, instead of on Nebraska Avenue. This would help to encourage more pedestrian activity along Nebraska Avenue.

SECONDARY STREETS. These streets tend to be more neighborhood oriented streets in that they allow traffic within and link neighborhood businesses and anchors. They also allow for both pedestrian and vehicular traffic. These streets have a rich history within the neighborhood as these can typically found in old Sanborn maps of the city. The secondary streets are listed below alphabetically with a brief description:

BELMONT AVENUE. This east- west street is a original street of Junction. **CAMPBELL STREET.** This street is highly used for the industry that runs along the south side of the street. Truck traffic from this street should be directed onto Detroit Ave.

EWING STREET. This street dead- ends to Swan Creek to the south. There is a potential to create a linkage to Swan Creek and Sterling Field.



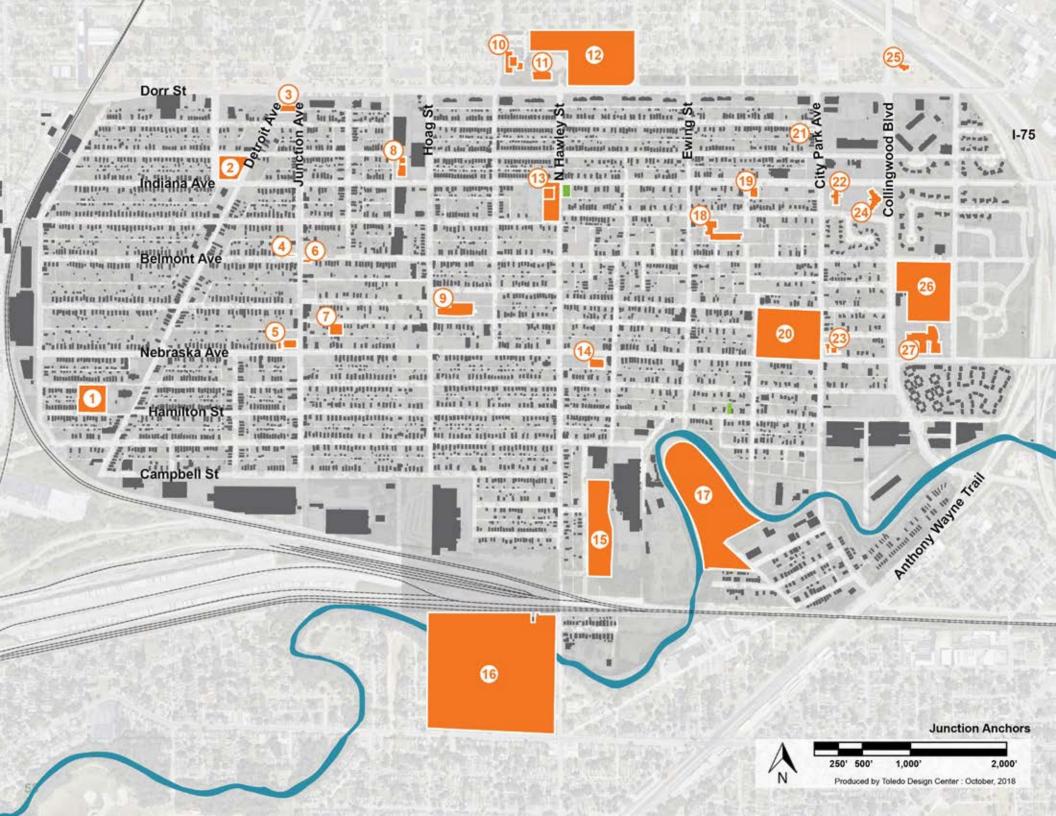


JUNCTION ANCHORS

ANCHOR DEFINITION. "Anchors" within the neighborhood are places identified by the community as main hubs for activity where people gather for various events and extended time frames.

- Hamilton Playground. Situated next to the Deliverance House of God, this playground has open green space, and a basketball court.
- Nelson Grace Park. This small parkland includes non-programmed open space and a basketball court.
- Family Food Center. This newly renovated (2018) grocery store is the only fully functioning food store within Junction.
- Soul City Boxing. This African American self-started business plays a key role in Junction's business corridor. Here members of the neighborhood train all ages, specifically Junction's youth in boxing.
- St. Anthony's + Padua Center. Both of these structures are historical landmarks. St. Anthony's will remain an anchor for Junction. Adaptive re-use for the existing building has exciting potential use for the whole neighborhood.
- The Underground: Jazz Club. This African American owned Jazz Club brings night-life functions to the Junction Corridor.
- What Blooms on Blum. This community garden was centered around bringing a green productive space along Blum St to begin to connect Pickett Elementary to the Junction Avenue business corridor. See implementation for more information
- Southern Missionary Baptist Church. This congregation holds a large stake within the community and becomes a "magnet" church.

- Pickett Elementary. This elementary school is the only neighborhood school, in that its students live within the Junction Neighborhood.
- Martin Luther King Academy. This all boys elementary school is a magnet school apart of TPS.
- Mott Branch Library. This new building is a valuable educational asset for the entire Junction neighborhood and surroundings.
- Smith Park. This park contains basketball courts, a tennis court, a swimming pool, and open fields.
- Frederick Douglass Community Center. This building hosts neighborhood events and functions, as well as becoming a "magnet" for people outside of the community.
- ZEPF Center. Mental health clinic providing community with vital services.
- Lander's Park. This park is situated almost hidden from the community, however, it contains open fields, a basketball court, and a shelter.
- Libbey Park former Libbey high school. This open space is used by the neighborhood for various functions. It is not well connected to the neighborhood as it currently sits, but has potential to become connected.
- Sterling Field. This open space is south of Swan Creek and currently does not have a lot of direct connection to the neighborhood. It contains a softball field and open space.



JUNCTION ANCHORS

ANCHOR DEFINITION. "Anchors" within the neighborhood are places identified by the community as main hubs for activity where people gather for various events and extended time frames.

- Ella P. Stewart Academy. This all girls elementary school is a magnet school apart of TPS.
- Family House. Provides homeless families with comprehensive housing and social services.
- Savage Park. This city park includes a "splash pad", basketball courts, a playground, and open fields.
- Art Tatum House. This is an important historical marker for the neighborhood, as it is was the home to Toledo native Jazz legend Art Tatum.
- J. Frank Troy Senior Center. Hub for older community members.
- Dale Riggs Funeral Home. This funeral home services both the Junction neighborhood as well as surrounding communities.
- Warren AME. This church has one of the largest congregations within the neighborhood and draws from outside of Junction.
- African American Legacy Project. This is home to Toledo African American History collections.
- Gunckel Park. Park containing a baseball field, and open space.
- Jones Leadership Academy. This is a very popular co-ed TPS "magnet" school for grades 7-12.

These 27 neighborhood identified anchors serve as great assets for Junction. The knowledge that there are so many anchors scattered throughout the neighborhood provides a great resource for where the framework may be outlined in the plan. Being able to build off of these anchors in order to have synergy around these locations will be necessary for building this plan forward.

BUS ROUTES

ROUTING WITHIN THE NEIGHBORHOOD

Existing TARTA routes currently exist throughout the neighborhood. The routes tend to follow the hierarchy of the streets existing within the neighborhood moving east-west. These streets include Door Street, Indiana Avenue and Nebraska Avenue. Parts of these routes do take north-south streets including Division Street, City Park Avenue, and Smead Avenue.

5] DORR VIA UT MAIN CAMPUS / WALMART ROUTE. This route mainly is used by people who are going from downtown Toledo or other places along the route all the way over to Holland-Sylvania Avenue and Central Avenue where there is a Walmart store. This route also passes the University of Toledo Main Campus via U.T. Transit Center at Towerview Boulevard and Dorr Street, so it connects college students to downtown or to the Kroger or Walmart stores.

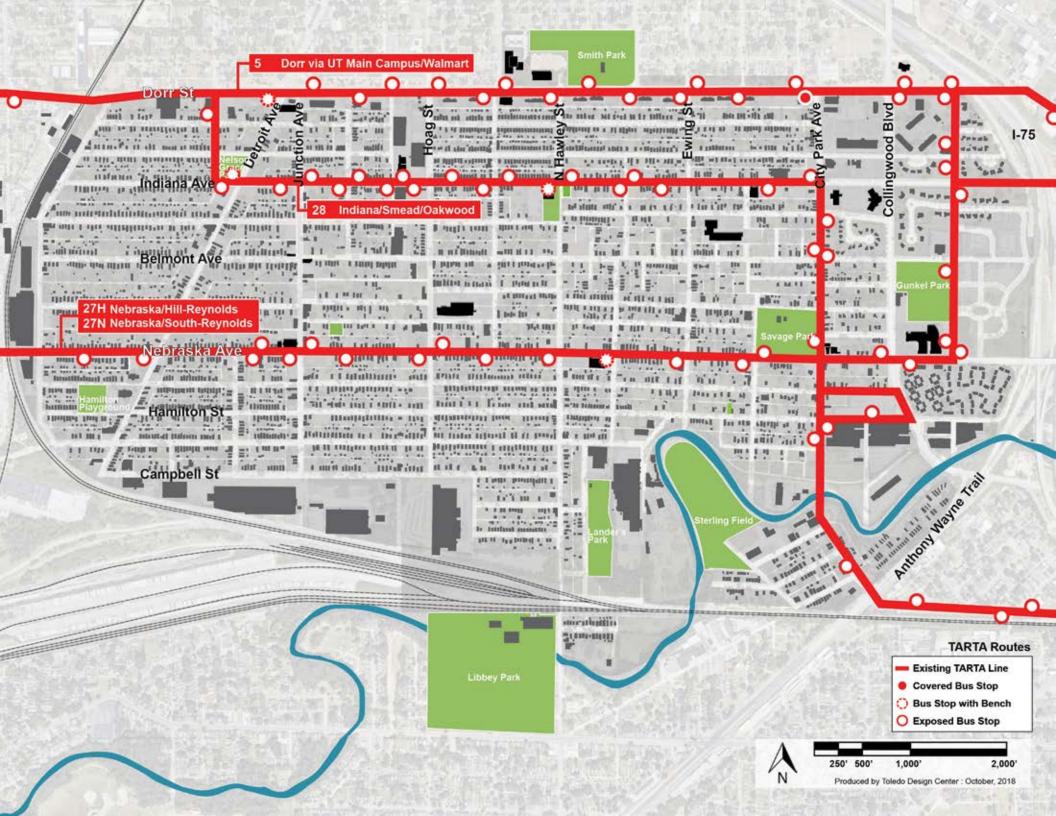
27H] NEBRASKA / HILL-REYNOLDS ROUTE +
27N] NEBRASKA / SOUTH-REYNOLDS. Both of these routes run
down Nebraska Ave as it tracks through the Junction neighborhood. The 27H
Route runs down to Rogers High School on Hill Avenue to Holland-Sylvania
Avenue and will make to a loop up to Walmart on Central Avenue then
loops to Reynolds Road to the ProMedica Wildwood Orthopedic and Spine
Hospital. The 27N loops off of Hill Avenue to Winterfield Venture Academy
and then loops back to the routes. Both of these routes also connect to the
downtown area.

28] INDIANA / SMEAD / OAKWOOD. This route travels through the downtown area, the Warehouse District, Junction and Uptown neighborhoods. It runs past the Warehouse District before heading north on City Park Avenue through Junction, to west on Indiana Avenue to Smead Avenue at the USPS Office. Then it heads west on Dorr Street towards the U.T. Transit Center.

The 28 also provides access to the Toledo Museum of Art on certain runs. It should be noted that the 28 Route is a revision of the former 28/30 bus which served Indiana Avenue, Oakwood Avenue, and Lincoln Avenue with no service to the train station.

BUS STOP CONCLUSIONS. When analyzing the bus stops within this neighborhood it was clear that even though there a lot of stops within the neighborhood there are not "amenities" included with those stops. These "amenities" not typically included within the Junction neighborhood are a TARTA covered bus stop that would protect a user from rain, snow, wind, and direct sun while waiting for the bus, or even benches which are not prominent within this neighborhood. That is not to say that these "amenities" exist throughout Toledo, but it is rather an analysis of the conditions within the Junction neighborhood. These "amenities" are for user comfort and give the riders another incentive to ride the bus.

Another thing to note about the bus stops is that while there are routes within the neighborhood, there may need to be more, or a specific inner-city Toledo bus route connecting the adjacent neighborhoods, because of the aging population Junction has. There should also be emphasis on connections of the neighborhood to Toledo Job Centers.



WALKABILITY

"Walkability" indicates how and where it is comfortable to walk within an area or zone. The typical comfort level is a 1/4 mile radius which is approximately a 10 - 15 minute walk. This is a set Planning Standard based off numerous user surveys and data for walking patterns within North America.



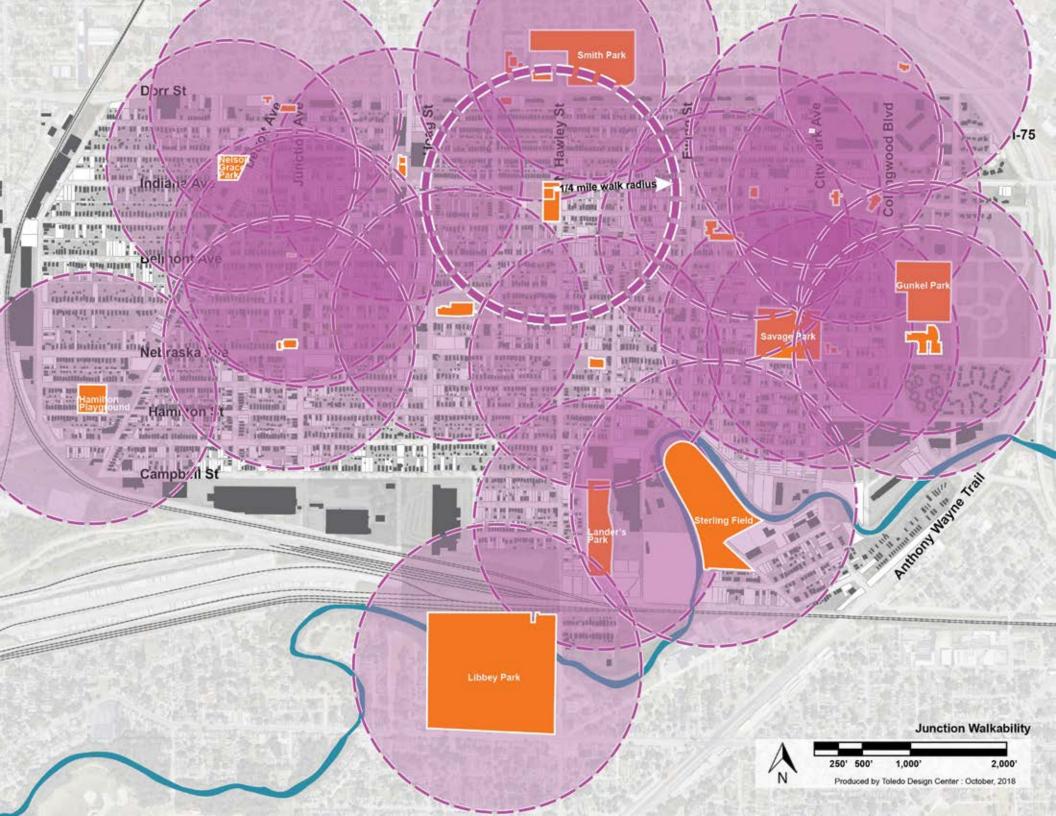
PICKETT ACADEMY WALKING AND BICYCLING ROUTES. This routing system was made by TPS which explains safe routes for children who either bike or walk to elementary school. These routes were made intentionally to not follow a similar path to vehicular routes. Even though this area is a good start, the Pickett area boundary should really include all of the Junction neighborhood since it is a neighborhood TPS school. The importance of Hawley as a major corridor as pointed out in the "Neighborhood Streets" section also indicates that the safe route should really be along Hawley St instead of a less walkable Forrest Ave.



WALK SCORE. Walk Score is a third party site that provides a score on a scale of 1, being the least walkable, to 100, being the most walkable for different cities and neighborhoods that illustrates the walkability of that neighborhood. Their mission is to promote walkable neighborhoods. Walkable neighborhoods are one of the simplest and best solutions for the environment, our health, and our economy. The approximate walk score for Junction is 37. This low score illustrates that there are few or deteriorated sidewalks with little tree coverage.

TO THE RIGHT. This walkability map highlights all 27 neighborhood identified anchors in orange with a purple 1/4 mile radius walking distance surrounding it. This map illustrates that the neighborhood has a real potential to become more walkable, it just needs the proper street trees/ lighting in between these anchors in order to improve the above walk score.

^{1,2)} Safe Routes to School, Pickett Academy. https://www.tps.org/images/ PickettAcademyWalkBikeMaps.pdf 3,4) https://www.walkscore.com/about.shtml



TREE CANOPY

TREE COVERAGE WITHIN NEIGHBORHOOD

Tree coverage, or canopy, provides health and social benefits to neighborhoods. The adjacent map illustrates where there are trees within the neighborhood. The "canopy" of the trees is just an indication of where there are trees and where they shade the ground below.

LACK OF TREE CANOPY. It is evident from this mapping that the majority of the trees happen within the blocks of the neighborhood behind residential or commercial buildings instead of in front of them along the streetscape. This means that there is virtually no real tree canopy that provides significant benefits to the neighborhood and the community that inhabits it. **Benefits of a healthy tree canopy** are listed below:

ENVIRONMENTAL BENEFITS. "Trees sequester carbon [CO2], reducing the overall concentration of greenhouse gases in the atmosphere. Urban forests promote beneficial water quality and reduce storm water management costs."

- + Trees are natural air conditioners. Neighborhoods with tree canopies are at least 6-8 degrees cooler than neighborhoods without. This cuts down on residential air conditioning usage.
- + Trees can intercept 135 million gallons of rainwater and stormwater which can reduce pollutants into natural resources.

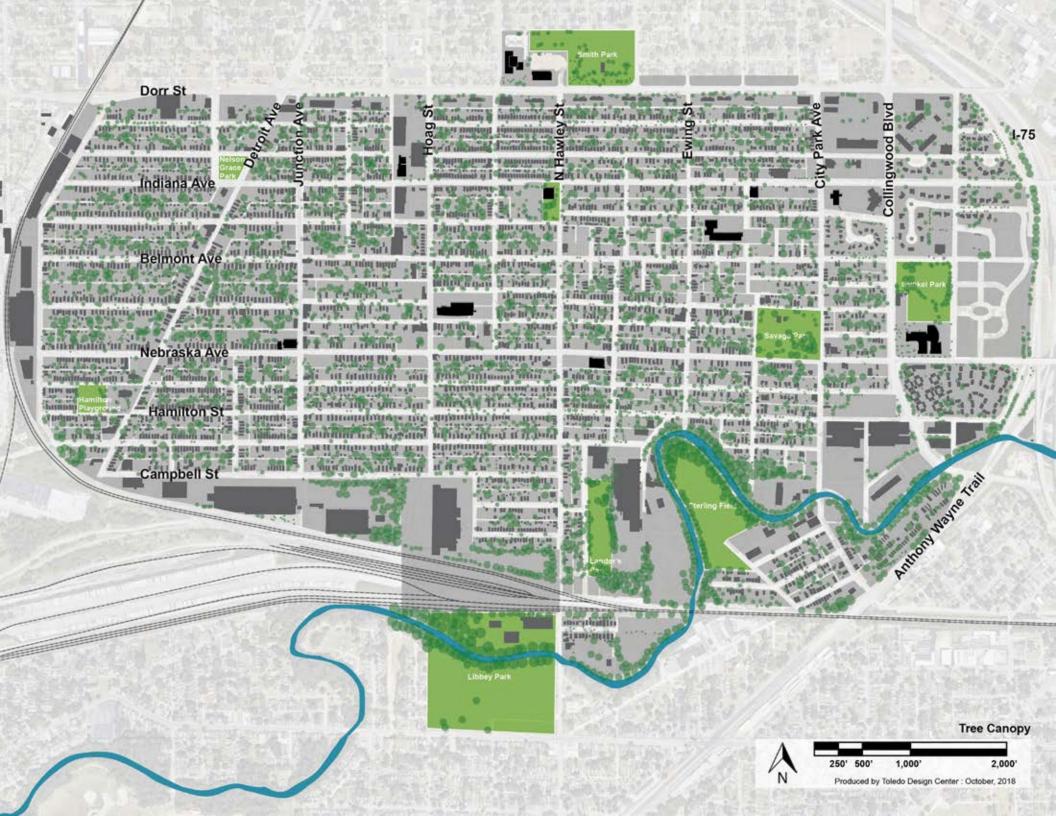
ECONOMIC BENEFITS. "Communities and business districts with healthy tree-cover attract new residents, industry, and commercial activity."

- + Homes landscaped with trees sell quicker than homes without
- + Homes with trees are worth 5%-15% more than homes without
- + Where the entire street is lines with trees homes may be worth up to 25% more
- Every 1 tree in front of a business adds \$7000 of attracted revenue for that business
- Where canopy trees are present, apartments and offices rent quicker and have a higher occupancy rate
- + Shoppers are proven to shop longer where street trees exist

PUBLIC HEALTH AND SOCIAL BENEFITS. "Trees produce oxygen, intercept airborne particulates, and reduce smog, enhancing a community's respiratory health. The urban canopy directly contributes to meeting a city's regulatory clean air requirements."

- + Urban landscaping, including trees, helps to lower crime rates
- + Studies have shown that vegetation lowers blood pressures and relaxes brain wave patterns

SOLUTION: INCREASE CANOPY. Once people realize the benefit of trees and the neighborhood wants to see more trees within the city's tree lawn [the space between the sidewalk and the curb], it starts to encourage city and county officials to advocate for and begin planting trees in specific locations. See implementation for specific locations for tree planting.



BROWNFIELDS

LIKELY BROWNFIELDS WITHIN THE NEIGHBORHOOD

"Brownfields are real property – the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant." –U.S. Environmental Protection Agency

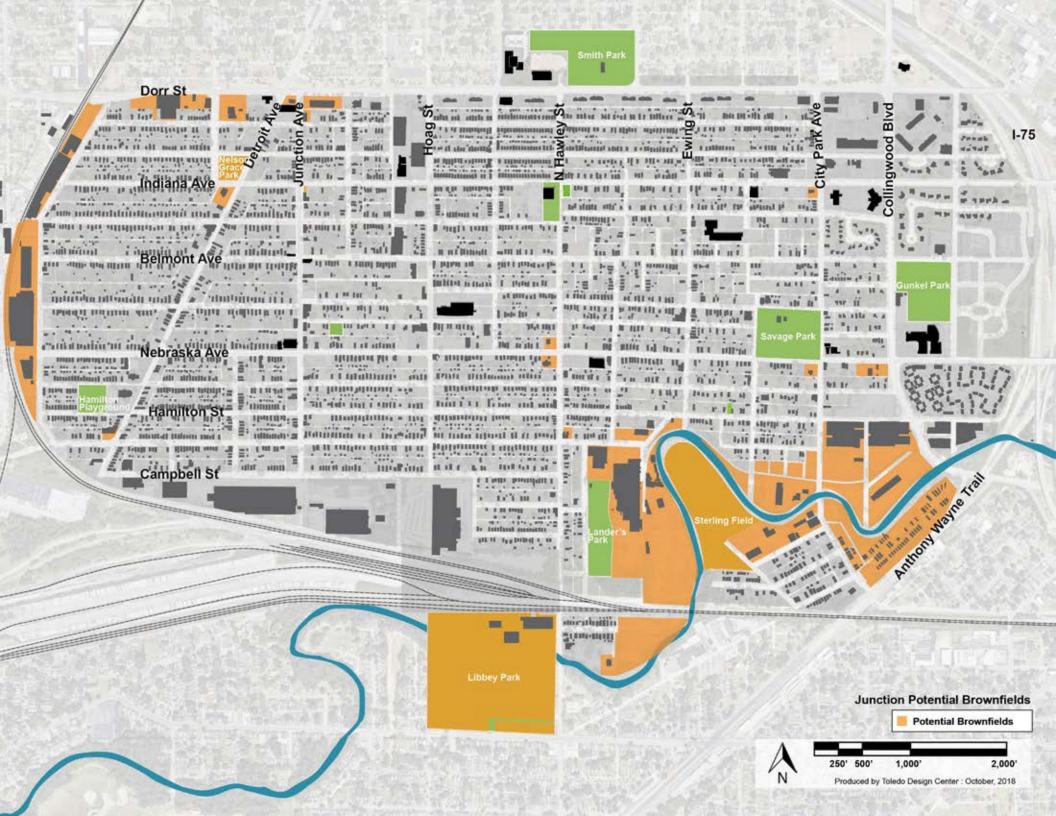
The graphic on the adjacent page shows where there are likely brownfields within the Junction Neighborhood. This information was provided by the City of Toledo's Brownfield Remediation Department. Most of the brownfields occur on current used or vacant industrial land.

One thing to note about this brownfield map is that there are current open green spaces depicted as brownfields. These green spaces include Sterling Field, as well as Libbey Park. These are likely brownfields as they are within a 100 year flood plane for the Toledo area.

BROWNFIELD REMEDIATION.

"Brownfield remediation, then, is the removal or sealing off of that contaminant so that a site may be used again without health concerns. There are hundreds of thousands of brownfields in the United States, including many prime downtown and waterfront properties. Greenfields, on the other hand, are undeveloped parcels of land, while the term "greyfield" is sometimes used to refer to dilapidated or abandoned properties that are not contaminated." -Green Building Alliance

"The process for remediation depends largely on the zoning and intended use of the property. A parking lot, for instance, will require a different level of cleanup than a lot being converted to a community garden. Future residential sites have higher standards than commercial sites and thus will likely take longer and be more expensive to treat." -Green Building Alliance



ZONING

EXISTING ZONING

Toledo Lucas County Plan Commission establishes zoning districts and standards, which are outlined below. There are four types of base zoning districts: Residential, Commercial, Industrial, and Special Purpose districts, all of which can be found within the Junction Neighborhood. The majority of the language from this section is taken directly from the Toledo Zoning Code.

The existing zoning for the neighborhood still has value, however it is important to note Junction and the City of Toledo's Zoning Code has not had overarching changes since 2004. It is interesting to see, however, the similarities the 2004 zoning map has to the current state of the neighborhoods. This may be in part due to the population decrease in Toledo, especially within Junction, causing very little new development to take place within Toledo let alone a denser residential area.

RESIDENTIAL [R] ZONING DISTRICTS.

[RS6] SINGLE-DWELLING RESIDENTIAL. The RS, Single-Dwelling districts are primarily intended to accommodate the development of single dwelling units on individual lots. The districts are intended to create, maintain and promote housing opportunities for individual households, although they do permit nonresidential uses that are typically compatible with residential neighborhoods.

The RS6 district sets 6,000 SQ FT as a minimum lot area requirement per unit. This accommodates the smaller lots within the Junction Neighborhood, and actually promotes a dense residential fabric, within those smaller lots. The parcels within this zone are visibly more stable than other residential zones in Junction.

[RD6] DUPLEX RESIDENTIAL. The RD, Duplex district is primarily intended to accommodate the development of single dwelling units and duplexes on individual lots. The district is intended to create, maintain and promote a variety of housing opportunities for individual households. This is the most prominent zone within Junction. These zoned areas contain a lot of vacant land scattered throughout.

[RM36] MULTI DWELLING RESIDENTIAL. The RM, Multi-Dwelling districts are primarily intended to accommodate the development of multi-dwelling housing. The districts are intended to create, maintain and promote higher density housing opportunities in areas with good transportation access. The regulations are intended to create desirable residential areas by promoting aesthetically pleasing

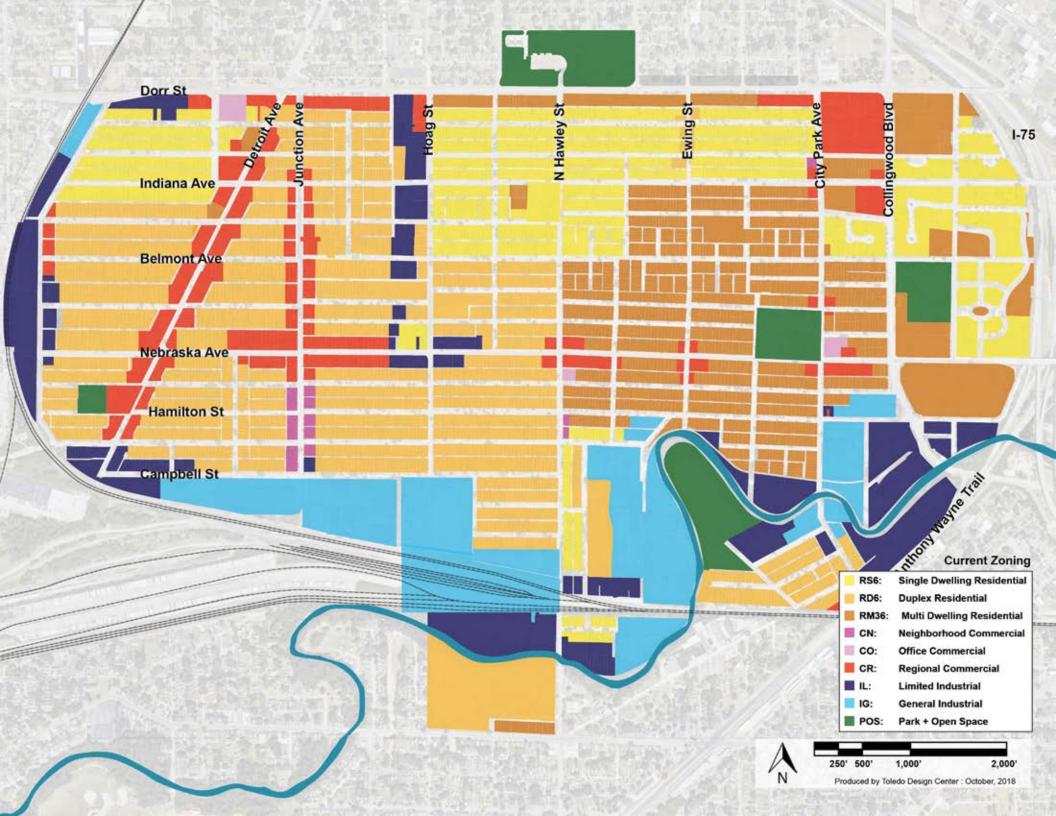
environments, safety, privacy, and recreational opportunities. The development standards are intended to ensure that new development will be compatible with the City's character and to provide certainty to property owners, developers, and neighbors about the limits of what is allowed.

The RM36 zone allows more than one principal building shall be allowed on a lot when all of the buildings are intended to be operated as a single enterprise and the lot and all portions of it are owned, leased, or under option by a single entity. A range of districts is established in order to reflect the diversity of the City's residential neighborhoods. The RM6 zone, similar to the RD6 zone, also contains much of the vacant land within Junction

The Residential [R] Districts make up the majority of the Junction Neighborhood. This is not suprising as it does contain a dense population. Within these Residential [R] Districts the RS6 zoned areas are the most restrictive, the RD6 allows for more flexibility for development, while the RM36 zone allows for the most flexibility in the Junction Neighborhood. See charts below for which residential development is more accommodating of others versus restrictive of others:

RS6 RD6		D6	RM36		
Accommodates	More Restrictive / Longer Process	Accommodates	More Restrictive/ Longer Process	Accommodates	More Restrictive / Longer Process
Single Family Development	Duplex Development	Single Family Development	Multi-Family Development	Single Family Development	
	Multi-Family Development	Duplex Development		Duplex Development	
				Multi-Family Development	

While flexibility may sound better within Junction it may have contributed to the growing vacant land as there are less restrictions. Through a visual observation of the neighborhood as well as locating vacant land through Lucas County Land Bank data there is actually more stable housing within the RS6 zoned areas, as opposed to the RD6 or RM36 zoned areas which have the most amount of vacant land and a less stable housing stock.



ZONING

EXISTING ZONING

COMMERCIAL [C] ZONING DISTRICTS.

[CN] NEIGHBORHOOD COMMERCIAL. The CN, Neighborhood Commercial zoning district is intended to accommodate pedestrian oriented small-scale retail and service businesses that serve nearby residential areas.

Within Junction the primary area that has this zoning designation are parcels south of Tecumseh Street along Junction Avenue. While this zoning designation should be along Junction Avenue, it should really carry all the way up along the street to Dorr Street, where there is currently CR, Regional Commercial Zoning. The bulk of the current businesses that already line Junction Avenue are found from Nebraska Avenue on the south, through Dorr Street to the north, and are primarily neighborhood oriented businesses. By zoning Junction Avenue CN, there is potential to increase a more stable and dense neighborhood oriented business district.

[CO] OFFICE COMMERCIAL. The CO, Office Commercial zoning district is generally intended to function as a low to medium intensity office zoning district that is generally intended for application along arterial streets. The district is intended to provide an alternative zoning classifications for streets and roads where there is a desire to prevent strip commercial development. The district is also intended to serve as a land use buffer between major streets and residential neighborhoods and between higher intensity commercial areas and residential neighborhoods. Within Junction there are really only three areas that have this zoning designation, as it is not a prominent use within the mostly residential area.

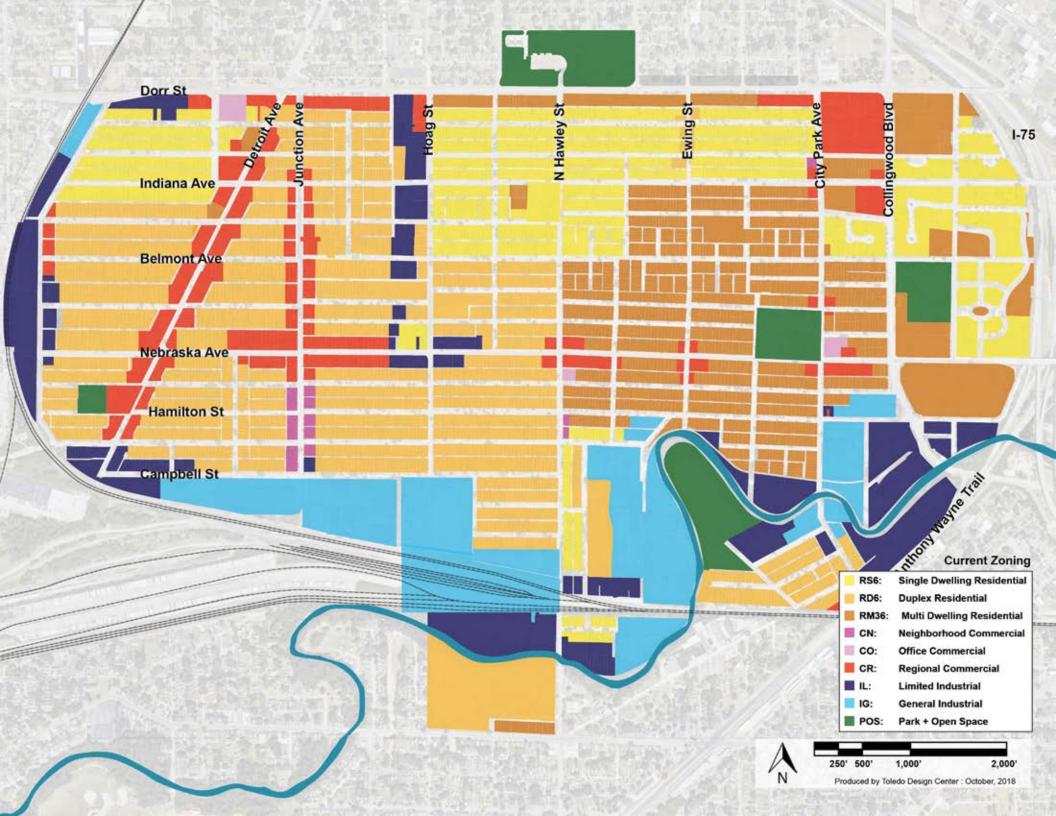
[CR] REGIONAL COMMERCIAL. The CR, Regional Commercial zoning district is intended to accommodate auto-oriented commercial development in areas already built in this manner and to accommodate community and regional-oriented commercial uses.

Within Junction the primary places containing this zoning are along Detroit Avenue, Junction Avenue, Nebraska Avenue. Portions of Brown Avenue, Dorr Street, and Collingwood Boulevard also contain this zoning designation. This plan recommends as previously stated that CR zoning would be eliminated along Junction Avenue to preserve the neighborhood oriented street. This plan also recommends that the CR designation should be eliminated along Detroit Avenue, with the exceptions of the intersections of Detroit Avenue and Dorr Street and Detroit Avenue and Nebraska Avenue as these are the only spots where there are actually businesses along Detroit Avenue.

Within the Commercial [C] zoned districts, specifically within the proposed CN zone lining Junction Avenue there is potential to include a Pedestrian-Oriented [-PO] Overlay District. The -PO, Pedestrian-Oriented Overlay District is intended to:

- Protect, maintain and re-establish the physical character of older commercial corridors that are characterized by pedestrian-oriented development patterns;
- Implement appropriate building and parking setbacks that accommodate redevelopment that is compatible with historical building patterns; and
- C. Promote development that features retail display windows, rear parking lots, and other pedestrian-oriented site design features.

Since currently along Junction Avenue there is not a dense Business Corridor, but rather the great opportunity for one, there may be an opportunity to cater a -PO designation specifically for the street. There is a chance to add not only street, or store front requirements but also urban design standards and incentives for future developments like plaza or parklette standards specific to a certain percentage of building area on the lot. There also may be an opportunity to not just have parking behind building frontages but alternative parking ideas. One alternative parking may be to have consolidated parking that could be shared for multiple businesses that would promote walkability along Junction Avenue.



ZONING

EXISTING ZONING

INDUSTRIAL [I] ZONING DISTRICTS.

[IL] LIMITED INDUSTRIAL. The IL, Limited Industrial district is intended to accommodate uses such as wholesale activities, warehouses and industrial/manufacturing operations that are not employment-intensive and are compatible with commercial and residential land uses. Within Junction this zoning is primarily located along the southern and western boundaries of the neighborhood, along with along Hoag Street, where remnants of the historical industry remains

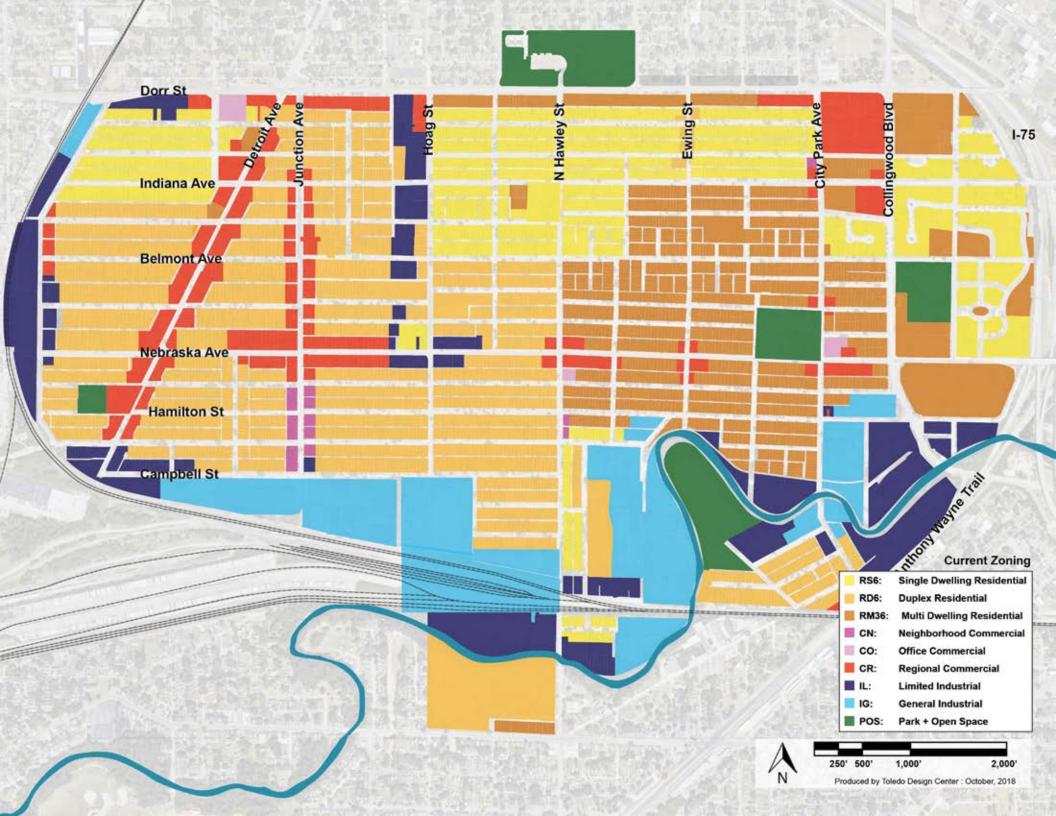
[IG] GENERAL INDUSTRIAL. The IG, General Industrial district is intended to permit moderate and high-impact industrial uses, including large scale or specialized industrial operations requiring good transportation access and public facilities and services.

Within Junction this zoning designation is primarily around the southern boundary of the neighborhood which has access to rail. East of Hawley Street there may be an opportunity to eliminate and or change some of this zoning along Swan Creek. This could change to a Residential zoning designation. While the current IG Zoning does not prohibit these types of developments it does encourage further environmental damages near a natural reservoir that filters into the Maumee River and subsequently Lake Erie. This zoning change may promote more walkable areas around the currently non accessible Creek, and a healthier community with an additional vital natural anchor.

SPECIAL PURPOSE ZONING DISTRICTS.

[POS] PARKS AND OPEN SPACE DISTRICT. The POS, Parks and Open Space district is a Special Purpose zoning district intended to preserve and enhance major open space and recreational areas by protecting the natural amenities they possess and by accommodating development that is compatible with those natural amenities. The POS district may also be applied to privately-owned open space areas within residential developments.

Within Junction the current POS designation is aligned with current Parks within the neighborhood. The only possible opportunities to add to the POS designation would be the current Lander's Park parcel and the vacant Libbey Site. These are both currently RD6 which currently does not limit the land to be used as open space, but changing the designation to POS may enhance current and future recreational activities.



LAND USE

CURRENT LAND USE WITHIN THE NEIGHBORHOOD

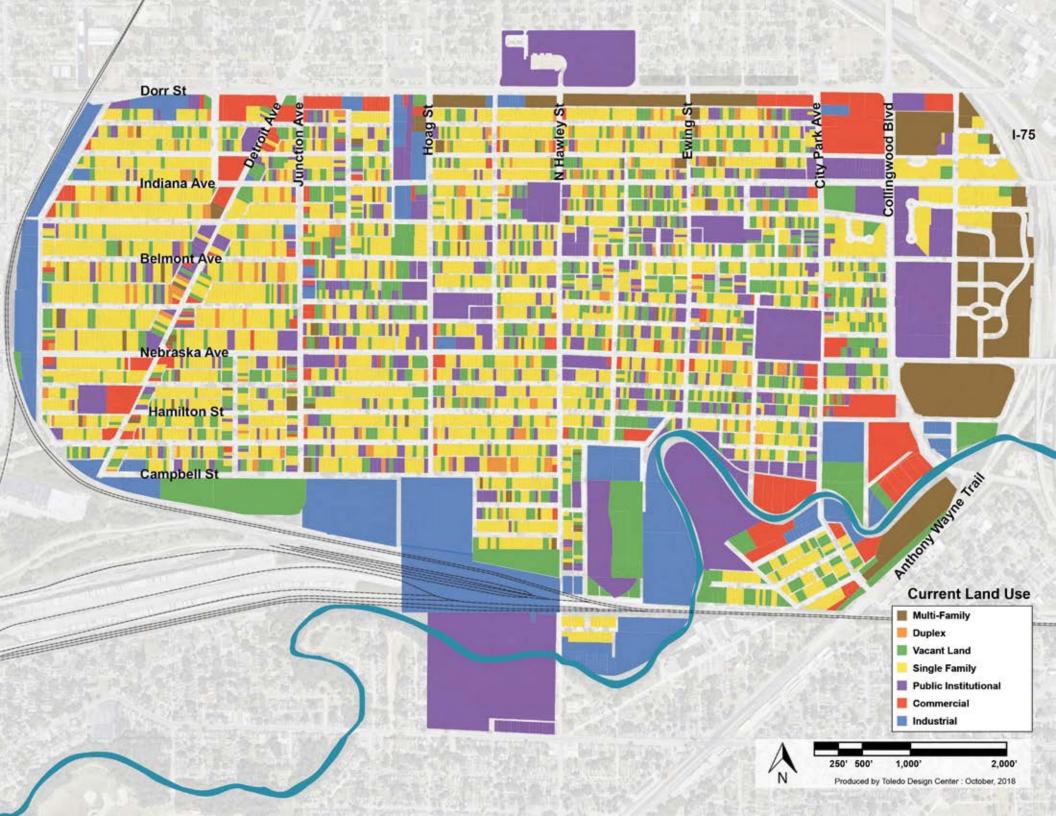
The current land use attempts to document current land use based upon field survey of actual existing conditions within the Junction neighborhood. The land use documentation creates a pixelated map of multiple uses within the neighborhood. While multiple uses spread throughout the entire neighborhood is in theory very good for the neighborhood because it allows for flexibility for any new development, it also shows the large amount of vacant land that exists throughout. This plan recommends there should be more corridors with concentrated land uses lining the corridors that speak to a specific use such as neighborhood or regional commercial.

SINGLE FAMILY RESIDENTIAL. Within Junction, this designation is the most prominent throughout. Within the previous "Existing Zoning" pages we outlined how there needs to be more RS6 Zoning designated parcels within the neighborhood, this current Land Use Map to the right illustrates in support of that recommendation.

MULTI FAMILY RESIDENTIAL. As it currently exists this land use is mainly present along the outskirts of the north and eastern boundaries of the neighborhood. As the neighborhood potentially grows in the future it may be valuable to have multi family residential areas at specific nodes to encourage this type of development around spaces with high activity. This would be a long range goal as much of the current RD6 and RM36 zoning designations should be changed to RS6, Single Family Residential to promote primary growth.

COMMERCIAL. While this is mainly along Junction Avenue and Detroit Avenue these commercial land uses are very few compared to what the actual size of the neighborhood. Also according to previous studies there is a major need for additional grocery stores that offer fresh food within this neighborhood.

PUBLIC INSTITUTIONAL. The public institutional qualification applies to parks, community centers, libraries, and other city funded institutions in which the owner does not pay taxes as they are for public uses. Most of these neighborhood anchors are currently parks which also exist as vacant land.



FUTURE LAND USE 2020

FROM TOLEDO 2020 COMPREHENSIVE PLAN

SINGLE FAMILY RESIDENTIAL DISTRICT. According to the 2020 Future Land Use Report, the majority of the neighborhood will fall under the use of "single family" residential. This is in alignment with the previous recommendations under "Existing Zoning". This District in intended to accomodate the development of single family dwelling units on individual lots. May Also include libraries, schools, churches, and community centers. The district is intended to create, maintain, and promote housing opportunities for individual households, although it may include nonresidential uses, duplexes, and planned unit developments that are typically compatible with residential neighborhoods.

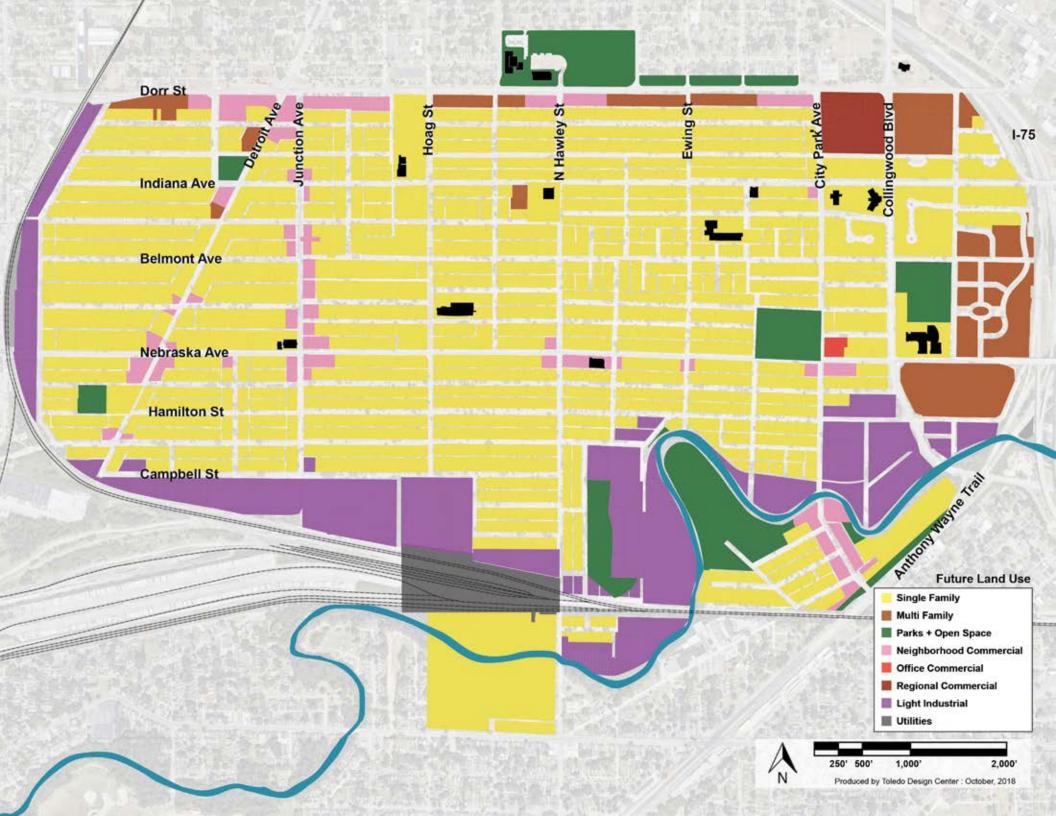
MULTIPLE FAMILY RESIDENTIAL DISTRICT. Large multiple family residential development or a large area of contiguous small to medium scale multiple family development. This district is intended to create, maintain, and promote higher density housing opportunities in area with goo transportation access. Within Junction these areas are primarily indicated along Dorr Street and on the west side of Interstate-75, both of which multi-family dwellings currently exist.

LIGHT INDUSTRIAL. Intended to accommodate uses such as research, wholesale activities, warehouses, and industrial/manufacturing operations that are not employment-intensive and are compatible with commercial and residential land uses.

The light industrial land use within the neighborhood has historic roots that are still relative today. It outlines the southern and western perimeter of the neighborhood.

PARKS + OPEN SPACE. Intended to preserve and enhance major open space and recreational areas. This District may also be applied to privately-owned open space areas within residential developments. Includes parks, golf courses, racetracks, marinas, and other areas containing recreational open space and facilities.

One parcel that may benefit by being changed to Parks and Open Space would be the former Libbey High School site. This would help preserve the southern boundary surrounding Swan Creek as a recreational space for future connections to occur. Ideally the Parks and Open Space designation would increase in the near future as land begins to stabilize. Even with the previous planning efforts for the neighborhood, most called for more of this land use. It may even be a short term solution or place holder for then future development to occur long term.



STRUCTURE GRADING

LAND BANK GRADING FOR JUNCTION NEIGHBORHOOD

OVERVIEW. The Lucas County LandBank has given a "grade" to all residential parcels within the city of Toledo. These "grades" are based on a visual assessment made of any structure on the parcel. There are five different gradings a parcel can receive, very good - hazardous described below:

GRADE A: VERY GOOD.



- no visible signs of deterioration
- well maintained and cared for
- new construction / renovation
- · historic detailing, unique

GRADE B: GOOD.



- needs basic improvements
- minor painting required
- removal of weeds
- cleaning necessarily

GRADE C: FAIR.



- some cracking if brick or wood
- · major painting required
- · deteriorates comice
- · crumbling concrete
- · cracked windows or stairs

GRADE D: DETERIORATED.

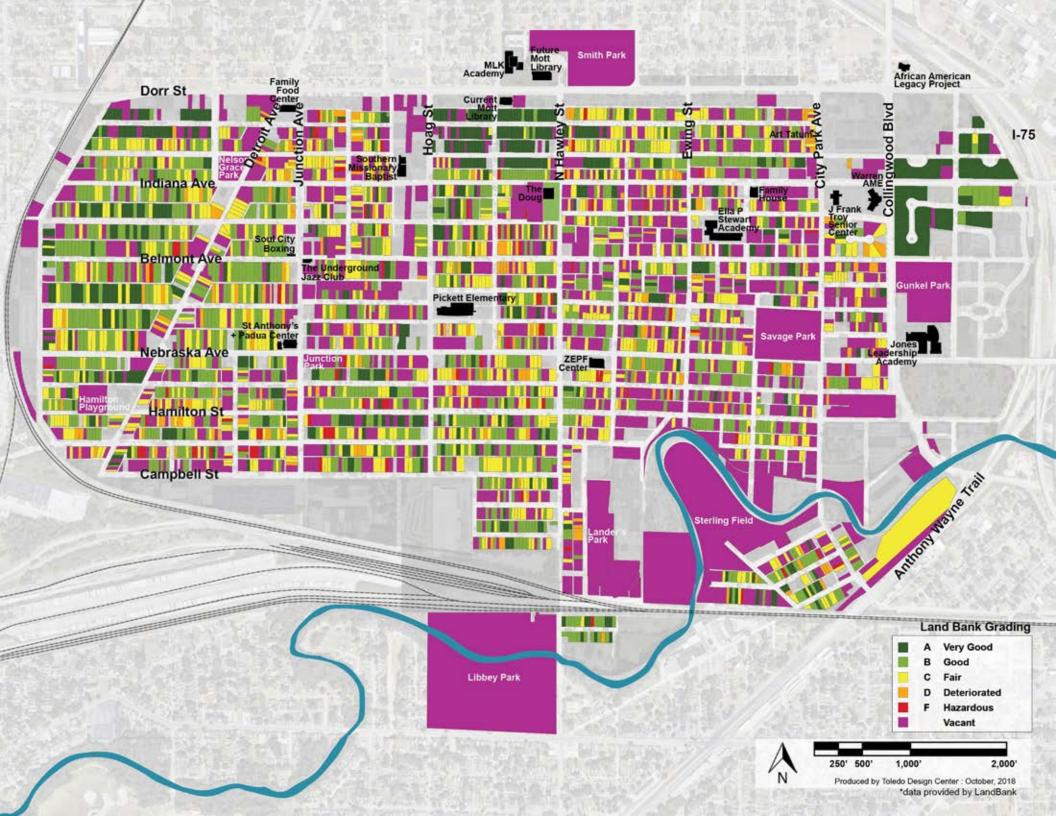


- · major cracking of brick, wood rotting
- · broken or missing windows
- · missing brick and siding
- · open holes

GRADE F: HAZARDOUS.

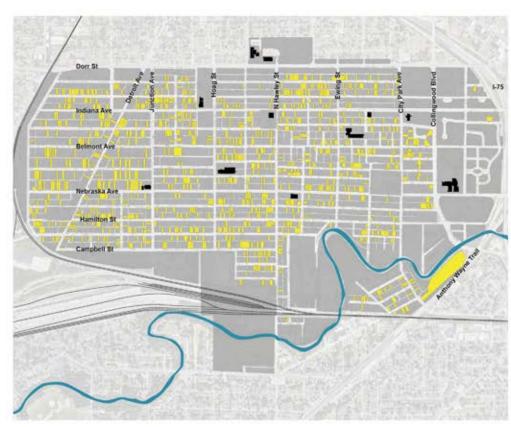


- house is open and a shell
- can see through completely
- · house ransacked / filled with trash
- immediate safety hazard

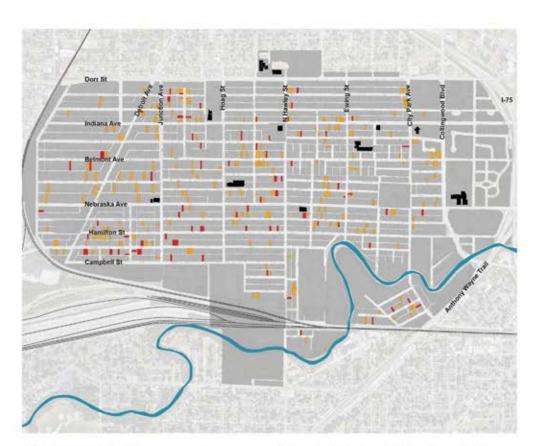




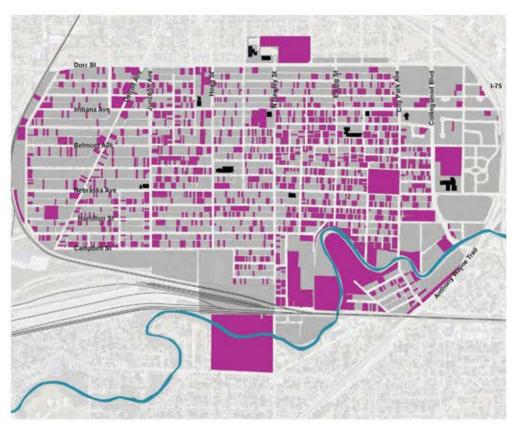
Grades A + B. These parcels have an existing building or structure located on them that are listed as "very good" + "good", respectively. These parcels become the backbone for the neighborhood as they are in good condition. It remains important that these continue to be good properties and not slip into a C grading or lower.



Grades C. These parcels have an existing building located on them that are listed as "fair". These parcels should be monitored, as they are in a possibility of changed to D or F status. These parcels have a great opportunity to be a renovated property as they are in between but still not in the worse shape possible.



Grades D + F. These parcels have an existing building located on them that are listed as "deteriorated" + "hazardous" respectively. These parcels will most likely be demolished within the next couple of years. Since these parcels will likely be vacant they have opportunity with a combination of the vacant land to become opportunity areas for the neighborhood to assemble and use for a something that would best serve the neighborhood.



Vacant. Vacant parcels are any parcel that has no existing structure on them. This also includes parks/ green open space. This still paints the neighborhood with a large amount of vacant land that can be assembled together for a better use than just vacant land with no purpose.

OPPORTUNITY AREA

OPPORTUNITIES FOR THE NEIGHBORHOOD FUTURE

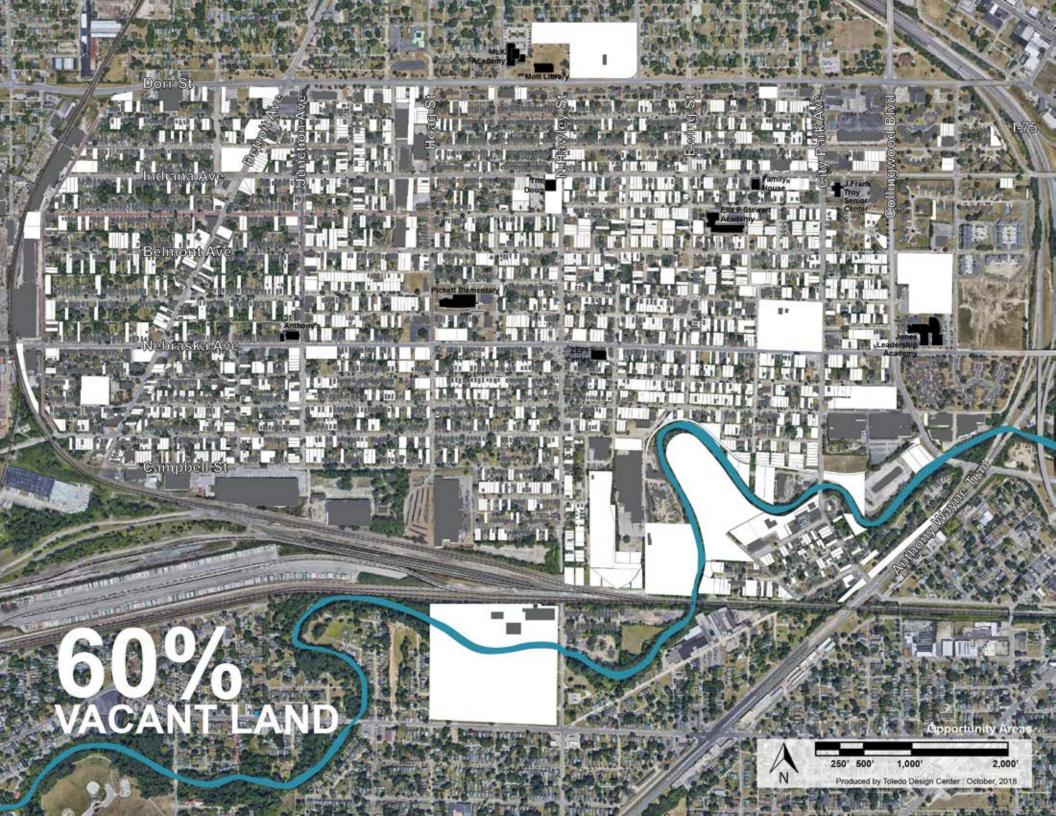
Vacancy is felt throughout the Junction Neighborhood. Within the neighborhood there is 60% vacant land. Even though this percentage also includes parkland/ open green space it paints a blighted picture of what the neighborhood is, while also showing the opportunity there is within the neighborhood.

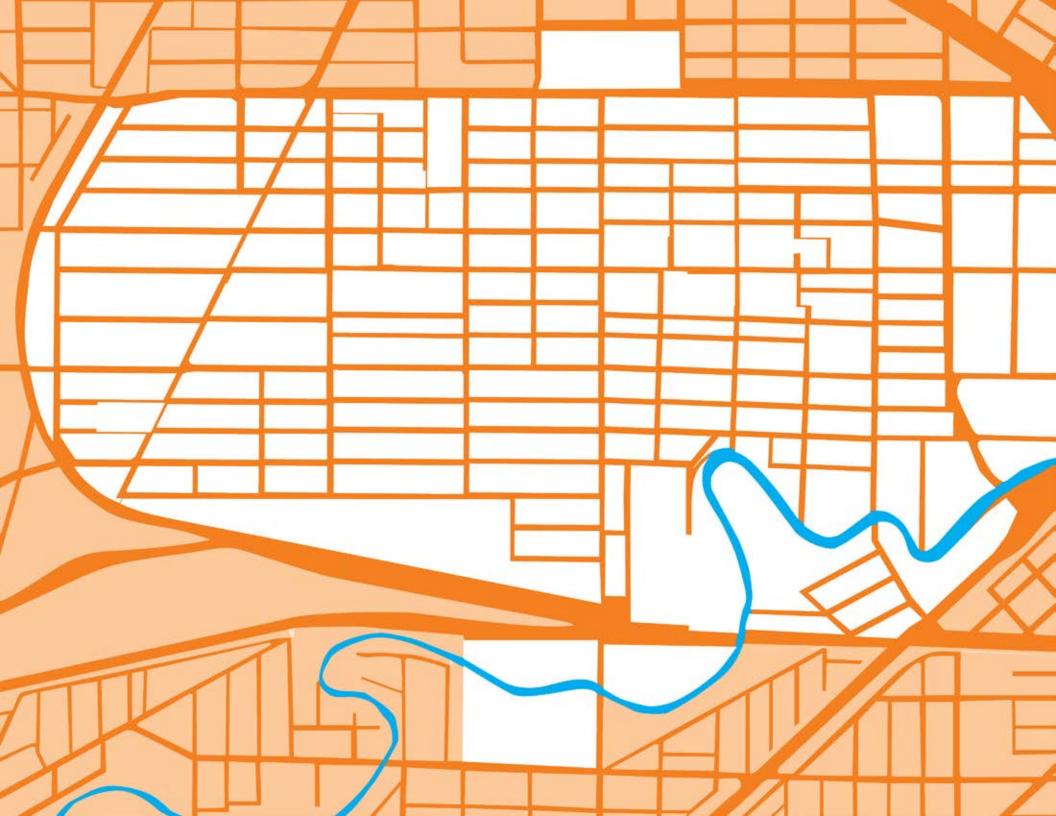
DEMOLITION STATUS. Within the "demolition status" parcel list from the Land Bank, there are 150 houses scheduled for demolition during 2018 alone. This in addition to the house demolitions the Land Bank has previously had done. Even though it may appear that the Land Bank is just demolishing the neighborhoods' rich history of housing, it is necessary in order to remediate the sites.

D AND F GRADE. The D and F rated parcels include housing that is beyond repair and possibly hazardous for any possible occupant. As the assessment comes from the photos of the houses these houses are to be assumed that there is no one living within the unit. Once the sites are clear the neighborhood can start to piece together this land and determine what may be the highest and best use for the land.

UNOCCUPIED. The unoccupied parcels have buildings located on the parcel itself, but that building is actually unoccupied according to the Lucas County Auditor.

VACANT. The vacant parcels are any parcel that does not have any existing building located on the parcel itself. This classification also includes green space/ open space, it does not just account for parcels which may have included a house or building that was demolished.











DESIGN FRAMEWORK

PLANNING EFFORTS [pre] WORKSHOPS

Before the first set of 2018 workshops the Toledo Design Center and the Junction Coalition tried to identify the main focuses of what the Junction Neighborhood Plan should incorporate. The intent going into these beginning workshops was to allow the whole neighborhood to be covered by the different concepts each of the bubbled area highlights.

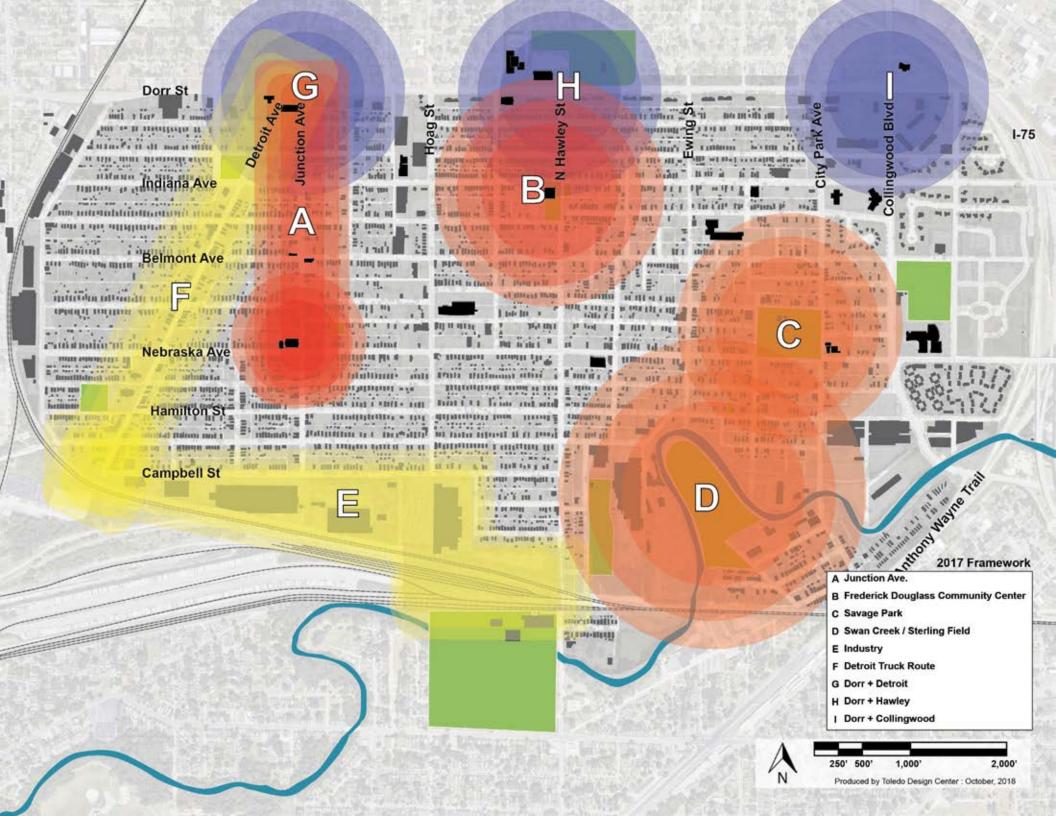
There was a goal for each of these 9 areas within the Junction Neighborhood to incorporate the four pillars of the Junction Coalition: Economic Justice, Environmental Justice, Social Justice, and Peace Education. The graph shown to the right illustrates two of the concepts and how the neighborhood began rating the different 9 areas of the most importance and how they relate to the Four Pillars of Justice. These two areas within Junction scored the highest on how the neighborhood ranked the Pillars of Justice along these areas, providing the Toledo Design Center initiative that these two areas deserve more attention as they both already have synergy around them but also have opportunity for more synergy to happen in the future.

A: Junction Ave

2	Red	Blue	Yellow	Sum
Social Justice	10	• • • • ₄	- 1	63
Economic Justice	13	1	o	68
Peace Education	9	6	0	63
Environmental Justice	9	6	0	63

B: "The Doug"

Social Justice	12	1	0	63
Economic Justice	• • • •	6	4	37
Peace Education	•••••	••• 3	• 1	55
Environmental Justice	•	• • • • 7	4	30





Take part in one or more design workshops centered around a Comprehensive Master Plan for the Junction Neighborhood.

Each session will focus on, but will not be limited to, a different topic included within the plan. Community members and other Orginazations involved within Junction are encouraged to drop-in during "Stakeholder Engagement" time.

SCHEDULE

9am-4pm

STAKEHOLDER ENGAGEMENT

Open door workshop for community members to engage with planning team and organizations involved in Junction Neighborhood Master Plan 4pm-6pm

DESIGN CENTER TEAM

Meeting between Toledo Design Center Board to review findings from the day 6pm-7:30pm

CORE PLANNING TEAM EXIT MTG

Meeting between Toledo Design Center and Junction Coalition Board to discuss moving forward

[4 part]

DESIGN WORKSHOP

WHEN WHAT

WHERE

JANUARY 23

Open Space / Health + Wellness

Douglass Center [The Doug]

Frederick

FEBRUARY 13 Ho

Housing

1001 Indiana Ave Toledo, OH 43607

MARCH 13 Business / Churches

APRIL 10 Education





DESIGN WORKSHOPS

COMMUNITY + STAKEHOLDER ENGAGEMENT

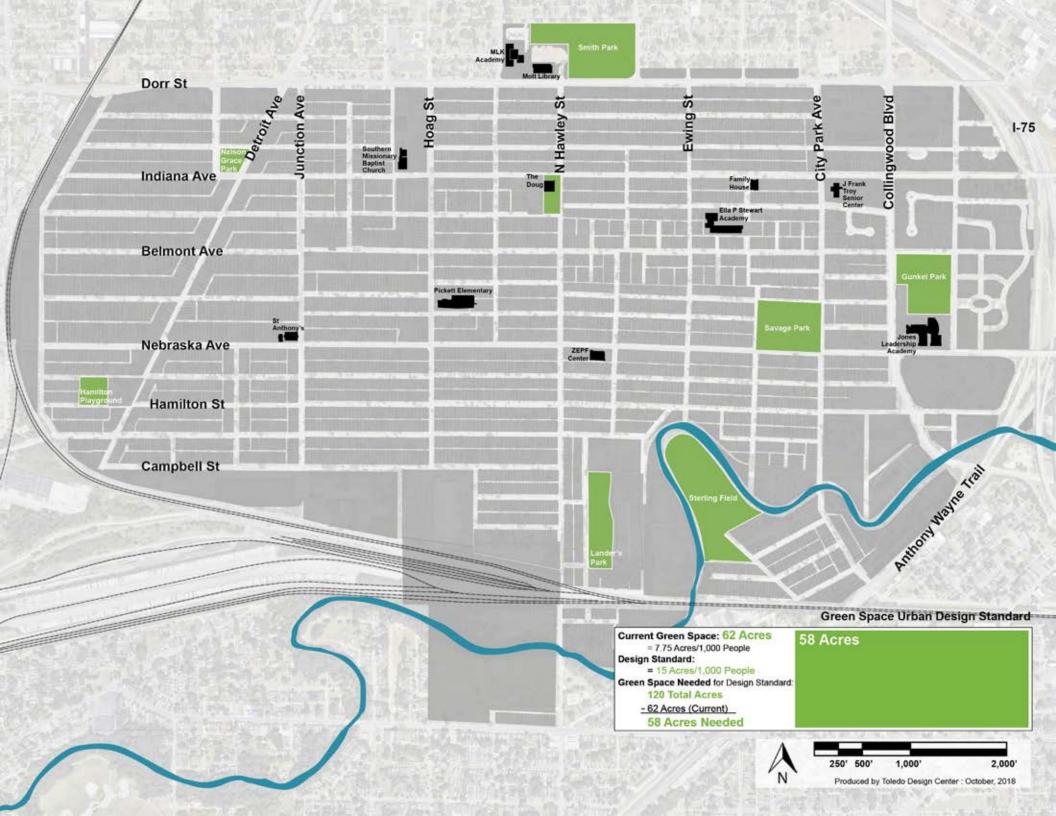
The TDC with major support from the Junction Coalition conducted 4 separate design workshops during the beginning of 2018 in order to collaborate with community members and other key stakeholders that included organizations that work within Toledo that valuable information regarding institutions that may be able to interface with the Junction neighborhood.

01 OPEN SPACE + HEALTH AND WELLNESS. The goal for this workshop was to establish where there is existing open space within the neighborhood and to determine where additional open space may be beneficial. There were also discussions on what that open space may include in terms of programed space.

02 HOUSING. The housing workshop was intended as an informational session discussing the typology of different housing models. The goal was to gauge what residents of the Junction neighborhood would like to see for the future of their neighborhood in terms of aesthetically what housing models could look like and programmaticaly how housing might be operate within the community.

03 BUSINESSES + CHURCHES. Before going into this workshop the TDC was aware that there are 60+ churches within the 1.8 square miles that is the Junction neighborhood. This along with businesses and industries that were once a large part of the neighborhood that are no longer as prominent make for an interesting topic to discuss. The goals for this workshop are to locate all of the 60+ churches in addition to the existing/current businesses within the neighborhood. There was also a major goal to establish how these businesses interface and interact with the community of Junction.

04 EDUCATION. The final workshop was aimed at education. This ending topic was a way to round out the exercises as education can really be applied to multiple of the previous workshops. Education will be a continuous process throughout the planning process and during the implementation of the plan. For purpose of the workshop, education was presented as what happens outside of the classroom. Posing questions of multiple forms of education through maker spaces and other current buzz words that speak to different forms of education that do not follow the atypical education within a classroom.



01 DESIGN WORKSHOP

GREEN SPACE + HEALTH AND WELLNESS

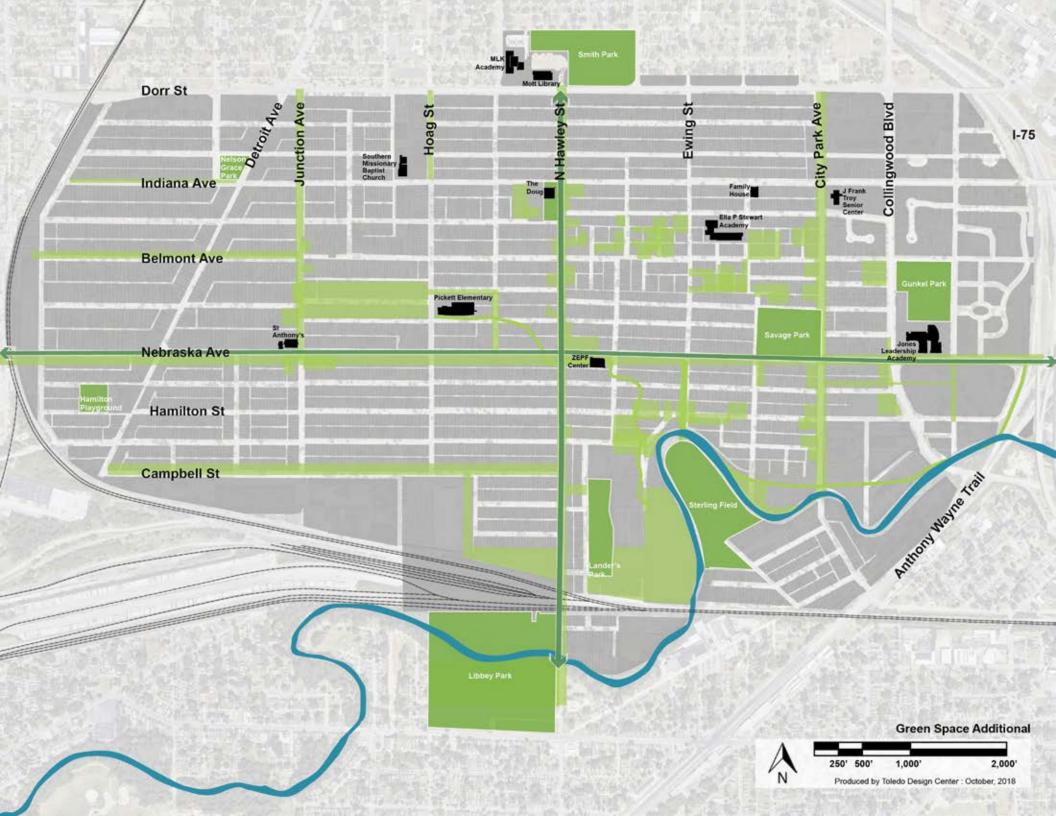
DESIGN STANDARD: 120 ACRES. The image to the left shows the green space existing within the neighborhood. Currently there are 48 Acres of green space within the Junction neighborhood. This makes up about 4% of the total land within the Junction neighborhood. According to the Downtown Masterplan there is a need / want for 20% open / green space within the Toledo downtown area. The TDC is instead using the residential urban design standard of 15 acres / 1,000 people which for the Junction neighborhood would be 120 Acres which would be 10% green / open space for the Junction neighborhood. The 2015 Downtown Toledo Masterplan suggested 20% overall green / open space for the urban core of downtown.

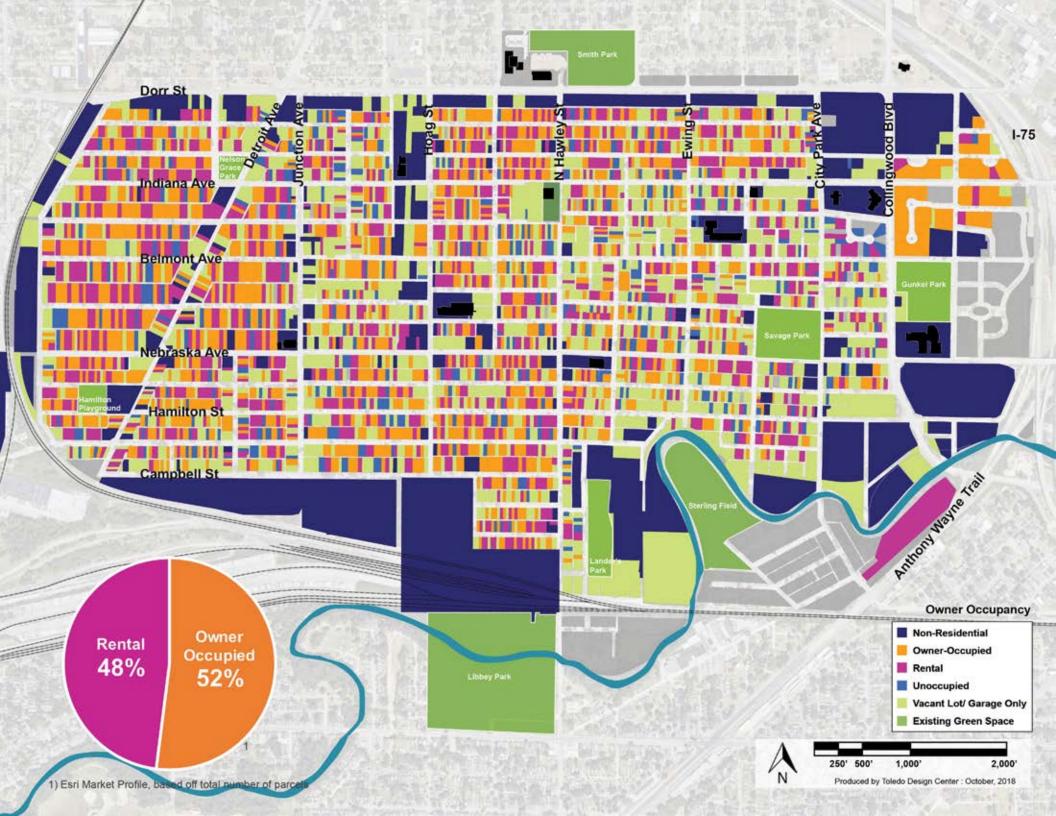
SUGGESTION OF THE TYPES OF GREEN SPACE. An interesting note from the workshop was the enthusiasm for the different types of green + open space and what could be included within them. A lot of the different ideas were formulated with ideas of reusable energy and passive design the community presented interest in. Some of the ideas included: recreational uses such as being able to fish in Swan Creek once again, rain gardens and bioswales that would require little to no maintenance, an addition of street trees that would provide shading and more walkable environments, hydroponic resources, wind and solar energy in various areas. These different types also tended to mesh well with previous plans for the neighborhood.

MOVING FORWARD. One interesting piece to note from this design workshop was that there was a question of why green space was being addressed when there seemed to be other problems that seemed more important to a lot of the community members. These more important issues included topics like increasing the amount of businesses and more stable housing within the neighborhood. It was important throughout the whole process during each of these workshops to explain the importance of all four of the main topics of the workshops and how they all play an important role for the stabilization and hopefully the future growth of the neighborhood.



INTERACTIVE GREEN CLAY STUDY. Within the workshop, the TDC encouraged those who came to take the opportunity to interact with the map shown on the previous page and add green clay where the community member believes there should be additional green space within Junction. The intended goal for this exercise was to get to the additional 58 acres required to meet the Design Standard of 15 acres/1,000 people. The image above shows the outcome of the design exercise at the workshop. One of the most important points to note is that because of the workshop, we have included the old Libbey High School site as a part of the Junction neighborhood and are now showing it as an open green space. To the right is the composite map of added green space for a clearer vision of what the clay showed us.





02 DESIGN WORKSHOP HOUSING

RENTER VS. OWNER OCCUPANCY. Within the Junction neighborhood the percentage of people who rent is 48% compared to 52% of people who own their home. This amount of home ownership is a great asset for the neighborhood as it implies buy-in and less transience. Moving forward, the Junction Neighborhood should try to promote more community ownership of property in the future.

OPPORTUNITY. While the amount of vacant land has increased this also creates opportunity for creating stable housing in the future. Once enough businesses and valuable assets within the neighborhood increase, the intent is for people to stay and encourage more renters to become home owners.

DIFFERENT TYPOLOGIES. Since there is not a huge diversity of housing typologies within the neighborhood for the purpose of the workshop the TDC presented multiple different housing types that may apply to the future development of the neighborhood. This diversity adds to the overall attractiveness of the neighborhood. The exercise also intended to provide multiple types of housing the neighborhood may not have been thought of before the workshop.

"typical"

closed/private



single family



- Most stereotypical home type within Junction neighborhood
- Typically front and/or back porch open semi-private space
- Typically facing a main street
- One of the most private dwellings with not a large public space for community interactions

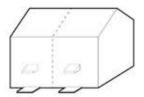
42% of people 0-18 preferred this type of house

22% of people 19-40 preferred this type of house

40% of people 41-60 preferred this type of house

31% of people 61+ preferred this type of house

[33%] of all responses



townhome / rowhouse



- Typically facing a main street
- Exterior can either be more traditional or modern depending on design choice
- Parking often in rear or on street
- More commutative set up with neighbors
- May have back patio area for public space

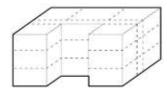
36% of people 0-18 preferred this type of house

28% of people 19-40 preferred this type of house

16% of people 41-60 preferred this type of house

17% of people 61+ preferred this type of house

[25%] of all responses



multi-family



- Tighter configuration of units to create a more dense community
- Buildings may be free-standing or have other buildings closely linked depending on how large the complex
- Exterior is typically more traditional
- Set up for multi-generational interactions
- May have an open space adjacent

of people 0-18 preferred this type of house

17% of people 19-40 preferred this type of house

12% of people 41-60 preferred this type of house

of people 61+ preferred this type of house

[9%] of all responses



open/public



live-work



- Typically smaller units that are often lofted to create more livable space
- These types of units are often in a multi-family complex but can also be founds in co-op living
- Units are often set up for people who work from home or for people who value time outside of the home
- Typically very open floor plan

of people 0-18 preferred this type of house

of people 19-40 preferred this type of house

16% of people 41-60 preferred this type of house

17% of people 61+ preferred this type of house

[18%] of all responses



co-operative / communal



- Co-op living includes private spaces like bedrooms and bathrooms with shared public spaces: kitchen/dining
- This type of housing has been used throughout European cities and is becoming popularized throughout the U.S.
- Living becomes more of a community oriented atmosphere
- Essentially users have all the comforts of having individual space with quick access to usable public space

of people 0-18 preferred this type of house

of people 19-40 preferred this type of house

6% of people 41-60 preferred this type of house

31% of people 61+ preferred this type of house

[13%] of all responses

user preference

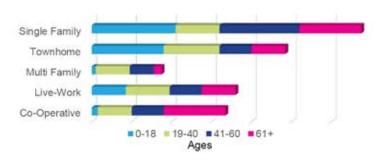
- ages 0 18
- ages 19 40
- ages 41 60
- ages 61+

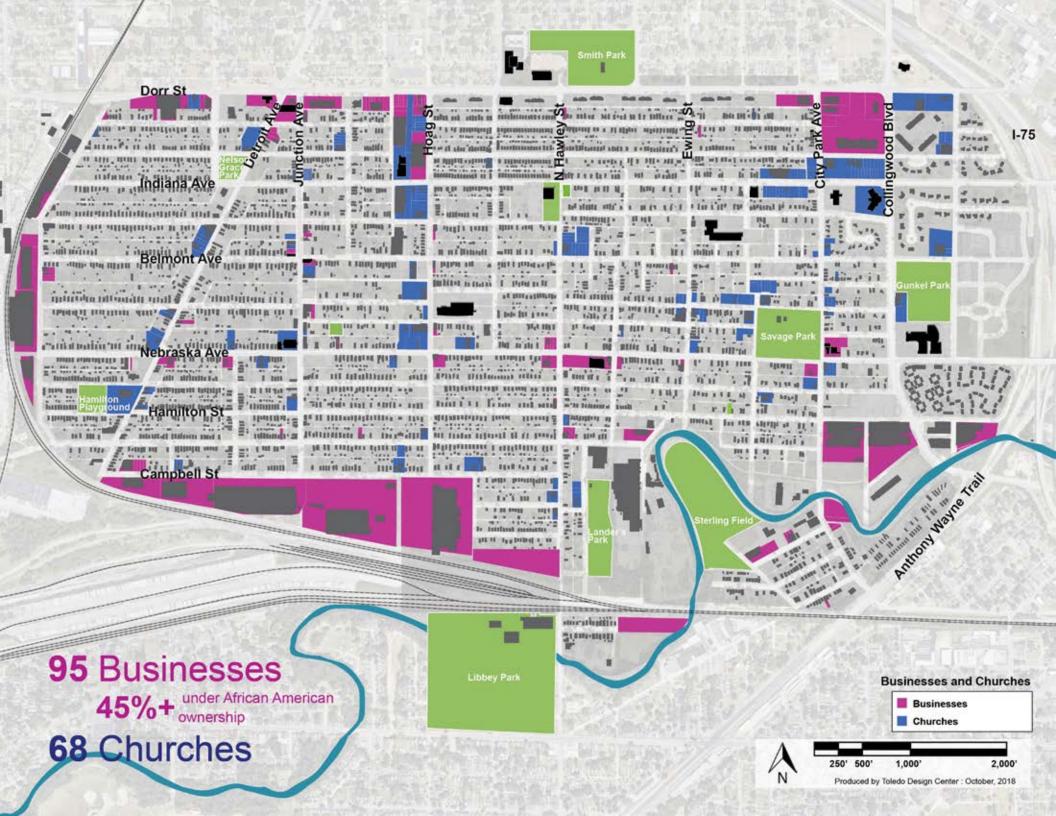
USER PREFERENCE. The overall feedback from this user preference was a positive one. With each person who placed a dot on the large interactive printoff, we explained what each housing typology was and what they may like within the neighborhood.

This was the start of the conversation to what kind of housing the neighborhood could think about for the future. It also took the more abstract or a-typical housing typologies and made them more tangible. Asking questions like-how close are you to your neighbors, and how close would you like to be if that proximity could have increased living benefits.

We made sure to divide the feedback groups up into age groups as well to see if there was any difference between what younger and older users may want in terms of housing.

OUTCOMES. Single family and Townhomes were the typology that had the most responses for what people want to see within the neighborhood.





03 DESIGN WORKSHOP

BUSINESSES + CHURCHES

BUSINESSES. There are currently approximately 95 businesses scattered throughout the neighborhood. A lot of these businesses include very small mom and pop shops that are run by community residents. Nearly half of all of these business within the Junction Neighborhood are under African American ownership.

CHURCHES. Within the neighborhood there are 68 churches. The parcels labeled as such in the adjacent map shows where there are churches on the parcel as well as parcels that are owned by churches within the neighborhood. Most of the churches within the neighborhood include parishioners from outside of the neighborhood.

OUTCOMES. While it became very important to map out where the businesses and churches exist within the neighborhood the real purpose of this workshop was to open a dialogue with the existing pastors and business owners for ownership and community buy-in. While we did speak to a pastor and business owner who shed much knowledge on where parishioners and consumers were coming from there still needs to be a continued and expanded conversation of neighborhood buy-in.

MOVING FORWARD. Continued dialogue and education of what current businesses need and want to see for the neighborhood needs to be an ongoing effort. With this dialogue we can encourage existing businesses to stay while also promoting future businesses to the neighborhood. The Junction neighborhood may consider forming a "merchants" or "business" association.

NEIGHBORHOOD CHURCHES

CURRENT CHURCH INFORMATION

- All Saints Episcopal Church 563 Pinewood Ave
- Ascension Lutheran Church
 1326 Collingwood Blvd
- 3 Beulah Baptist Church 720 Junction Ave
- 4 Calvary Baptist Church 702 Collingwood Blvd
- 5 Central Baptist Missionary Church 811 Junction Ave
- 6 Christian Temple Baptist Church 1213 Blum St 419.244.2966
- 7 Christ Congregational Baptist 1227 Nebraska Ave
- 8 Christian Love Ministry 1671 Woodland Ave
- 9 Church El-Bethel 1621 Dorr St
- 1504 Nebraska Ave
- Church of Christ Glass City 901 Hoag St
- Church of the Living God 945 Hamilton St

- Deliverance House of God
 401 Detroit Ave
- Faith Way Church of God-Christ
 1130 Nebraska Ave
- Family of Faith Church 646 City Park
- First Church of Deliverance 642 City Park
- 17 Freedoms Temple Baptist Church
 141 Wellington St
- (18) Galilee Missionary Baptist Church 1210 Vance St
- (19) Genesis Missionary Baptist Church 402 Detroit Ave
- Greater St Mary Baptist Church 416 Belmont Ave 419.244.2663
- Holy Life Church of God
- House-Prayer Holiness Church 1439 Nebraska Ave
- 23 Indiana Missionary Baptist Church 640 Indiana Ave

- 24 Inspirational Missionary Baptist 763 Vance St
- Jerusalem Baptist Church 439 Dorr St
- Johnson Stella 554 Lucas St
- King of Peace Apostolic Church 1234 Vance St
- (28) Kingdom Hall of Jehovah's Witnesses 1230 Campbell St
- Lighthouse Church Center of Hope 1235 Dorr St
- 30 Lo Salem Missionary Baptist 658 Vance St
- Mount Olive Church
 613 Detroit Ave
- Mt Moriah Missionary Baptist Church
 413 Junction Ave
- Mt Nebo Baptist Church 831 Detroit Ave
- Mt Siani Pentecostal Church 811 Detroit Ave
- Mt Zion Missionary Baptist Church 701 Vance St

- **New Beginning Community Church** 1215 Belmont Ave 419.255.2807
- **New Bethel Bountiful Blessings** Ministries 801 Vance St
- **New Hope Baptist Church** 653 Tecumseh St
- **New Jerusalem Christian Center** 1523 Belmont Ave
- New Jerusalem Christian Center Church of God in Christ 1504 Nebraska Ave
- Open Door Baptist Church 714 Vance St
- **Padua Center** 1416 Nebraska Ave
- **Paradise Missionary Baptist** 424 Detroit Ave
- Pentecostal Church of God 143 N Hawley St
- People's Missionary Baptist Church 1101 Heston St
- Philo Inc 1215 Indiana Ave
- Pinewood Tabernacle 531 Pinewood Ave
- **Power House Tabernacle** 1558 Campbell St
- **Price Clarence** 664 Woodland Ave

- Rose of Sharon Holy Church 645 Detroit Ave
- Solid Rock Assembly of God Church 814 Detroit Ave
- Solid Rock Church 1202 Vance St
- Solomon Temple Baptist Church 573 Nebraska Ave
- St Anthony 600 Junction Ave
- St John Church of God in Christ 402 Detroit Ave
- St Paul Church of God-Christ 832 Brown Ave 419.243.9733
- St Roberts Memorial Church 1001 King St
- St Stephens AME Church 812 City Park Ave
- St Martin Temple of Divine Science 402 Junction Ave
- **Tabernacle Missionary Baptist Church** 612 Ewing St
- Tabernacle of Faith 735 Detroit Ave
- Taylor H L 865 Bum St
- **Third Baptist Church** 402 Pinewood Ave
- Third Tabernacle Bethel 1110 Campbell St

- True Church of God Sanctified 1055 Vance St
- (66)**True Love Missionary Baptist** 1204 Buckingham St 419.244.9980
- Universal Holiness Church 1108 Indiana Ave
- Warren AME Church 915 Collingwood Blvd 419.243.2237

NEIGHBORHOOD BUSINESSES

CURRENT BUSINESS INFORMATION

** indicates African American ownership

- **Ann's Bar-B-Que 1008 N Hawley St 419.241.6812
- 2 AutoZone 1241 Dorr St 419243.5471
- 3 **Avon 1262 Buckingham St 800.367,2866
- 4 Basic Coatings LLC 1001 Brown Ave 419.241.2156
- 5 **Belmont Carryout 1159 Belmont Ave 419,255,8038
- 6 Betco Corporation 1001 Brown Ave 877,238,4653
- **Big C's Smoked Barbeque 1008 N Hawley St 567,694,8449
- 8 **Big Mama's Restaurant 1008 Nebraska Ave
- 9 Bill's City Auto Parts 106 City Park Ave 419.241.8902

- **Blue Gill Fishing Club 642 Detroit Ave 419.255.0546
- **Blum St Cafe 622 Hoag St 419.248.9972
- Brightside Academy 1218 City Park Ave 419.246.5286
- **C Cup Bakery 810 Nebraska Ave
- Cauffiel Machinery Corporation 1303 Campbell St 419.244.5597
- 15 Chemtrade 1661 Campbell St
- 16 China Star 527 Dorr St 419,246,0883
- CJ Chemical 719 Brown Ave
- (18) Clark Gas 1201 Dorr St 419.243.5471
- Cocoa's Barber and Beauty Salon 1206 N Hawley St 419.243.7301

- 20 Comboz 1339 Dorr St 419.725.9117
- Cordelia Martin Community Health Center 615 Division St 419,255,7883
- Coyne Textile Services
 1655 Dorr St
- Creative Logos By US 1159 Nebraska Ave 419.241.7677
- Crestline Paving and Excavating 1913 Nebraska Ave 419.536.8229
- **Dale-Riggs Funeral Home Inc. 572 Nebraska Ave 419.248.4254
- 26 **David's House 1716 Tecumseh St
- 27 Dollar Dollar Plus 1339 Dorr St 419.243.6267
- Dollar Fifty Plus 1312 Nebraska Ave 419.243.6728

- **Dollar General** 551 Dorr St 419.243.7775
- **Dollar Tree** 545 Dorr St 419.241.2188
- **Family Food Center** 1212 Detroit Ave 419.244.4614
- **Fisher Tire and Battery 1202 Junction Ave 419.255.5027
- **Foster Appliances 717 Detroit Ave
- **G M Food Mart** 526 Detroit Ave 419.241.3660
- **Genesis Beauty Salon 1209 Hoag St 419.241.4862
- Genoa, a Qui Healthcare Company 905 Nebraska Ave 567.694.8570
- **Golden Rule Lodge 129 636 Junction Ave 419.242.3081
- **Greenlight Pallet and Recycling LLC 837 Buckingham St 419.442.9624
- **Grenadier Club 1343 Avondale Ave 419.241.4116

- **Hamilton Building** 525 Hamilton St 419.242.7304
- Happy's Pizza 513 Dorr St 419.249.5555
- **High Level Fashion** 521 Dorr St
- **HK Toy House** 1122 Detroit Ave 567.318.5200
- **Hobbs Barber Shop 636 Detroit Ave 419.243.2195
- Hoffer Inc 359 Hamilton St #3 419.241.6001
- **Howard's Drive Thru 1001 Nebraska Ave 419.244.2000
- Jackson Hewitt Tax Service 1339 Dorr St 419.269.1040
- Jerry Car Care Woodland Ave 419.320.8928
- **Junction Health-Mart Pharmacy** 1339 Dorr St. Unit A 419.216.2910
- **J's Bike Repair 745 Woodland Ave 419.246.9755

- K & M Tire 1124 True St 800.686.1734
- Kausion Kitchen @ the Grenadier 1343 Avondale Ave 419.241.4116
- **Kitchen for the Poor 650 Vance St 419.241.2596
- Klosterman Bakery 660 Sterling St 419.242.3400
- Knight Riders 728 Brown Ave 419.243.0405
- Larry's One Stop Shop 634 Detroit Ave
- Lee's Beauty Supplies 523 Dorr St 419.255.6455
- LibertyTax Service 531 Dorr St 419.724.1040
- **Linques Neighborhood Center** 401 N Hawley St 419.244.3142
- (60)LMHA 435 Nebraska Ave 419.241.8871
- McDonald's 1225 Collingwood Blvd 419.255.9308

NEIGHBORHOOD BUSINESSES

CURRENT BUSINESS INFORMATION

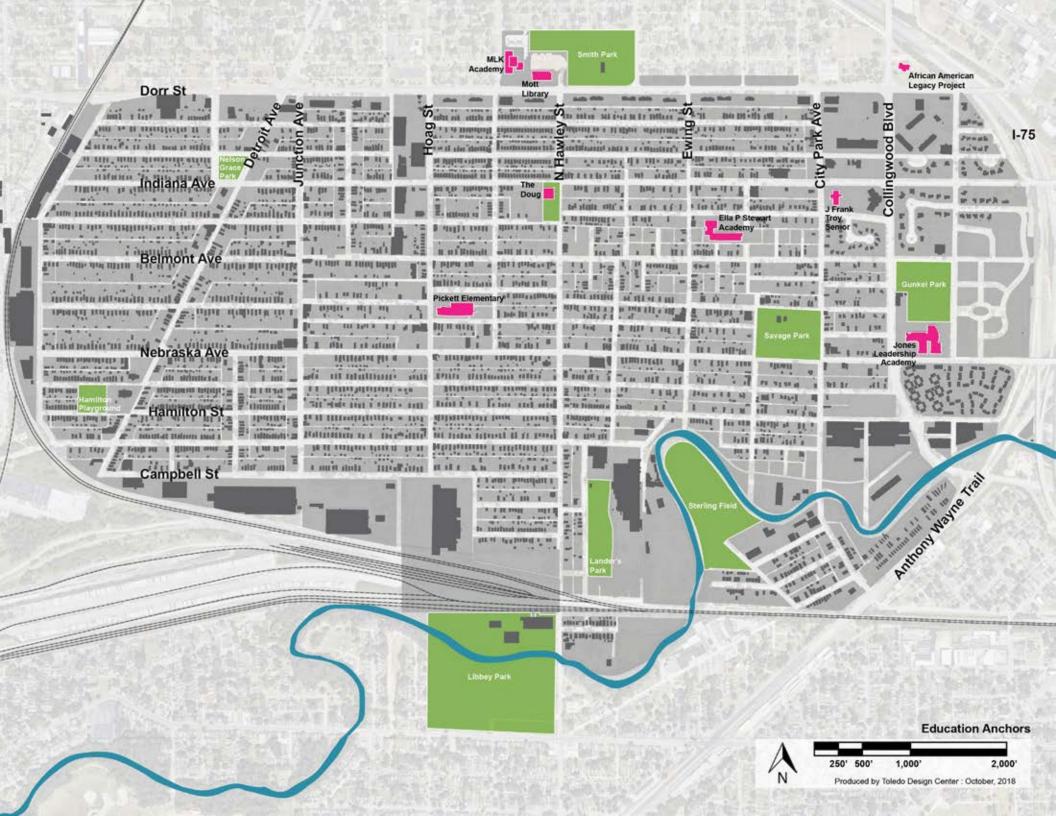
** indicates African American ownership

- Metro PCS Authorized Dealer 519 Dorr St 419.724.9049
- 63 Milt's Carry Out 962 Pinewood Ave 419,244,3145
- 64 Mirage 950 Buckingham St 419.259.4758
- 65 MoneyGram 526 Detroit Ave 419.241.3660
- **My Barber's Place 801 Nebraska Ave 419,255,9111
- **MzzMary's House LLC 811 Belmont Ave 419.242.8497
- 68 Nebraska Market** 601 Nebraska Ave 419.243.3221
- Morfolk Southern 1130 Hastings Ave 419.536.6409
- Ohio Pickling and Processing 1149 Campbell St 419.241.9601

- Pathway, Inc 505 Hamilton St 419.242.7304
- **Powell's Beauty & Barber Supplies 901 Nebraska Ave 419,243,7731
- 73 Product Forwarding Corporation 315 Bismark St 419.241.5215
- 74 Rainbow Shops 537 Dorr St 419.243.7327
- Ray's Wrecking Auto Truck 998 Whittier St 419.243,7327
- 76 RC Sales 1829 Door St 419.536.7368
- 77 Rent-A-Center 535 Dorr St 419.936.7171
- Righteous Cab Co 637 Curtis St
- 79 S T Jay's 1342 Nebraska Ave 419.242.7689

- **Soul City Boxing 801 Junction Ave 313,720,7800
- 81 Spartan Logistics 1802 Nebraska Ave
- 82 Talecris Plasma Resources 625 Dorr St 419.244.3910
- 83 Ted's Music Shack 1418 Buckingham St
- 84 The Spot Mart Inc 525 Dorr St 419.241.3844
- The Store 1201 Belmont Ave
- Toledo Saw and Knife Sharpening 632 Sterling St 419.241.8332
- **Toledo Urban Federal Credit Union 1441 Dorr St 419.255.8887
- 88 Total Approach 1690 Woodland Ave #102 419.385.7645
- TPS District Maintenance 130 S Hawley St

- **TPS Food Services** 1025 Hoag St 419.244.8893
- USPS 1609 Dorr St 800.275.8777
- Villa Shoes 539 Dorr St
- **Western Union** 601 Nebraska Ave 800.325.6000
- **Your Community Market 1501 Nebraska Ave 419.244.8422
- **Yummie's Two 801 Nebraska Ave 419.242.0393



04 DESIGN WORKSHOP **EDUCATION**

EXISTING EDUCATION. The goal for this workshop was not only to understand the current role education has within this neighborhood but also how to shape a neighborhood that is centered around continuous education. All of the educational centers within the neighborhood actually show up as anchors within the neighborhood which begins to speak to an institutional education that is felt but also speaks for the need for other atypical educational areas within the area.

TPS MAGNET SCHOOLS. The magnet schools draw students from all over the greater Toledo area. These schools include:

- + Jones Leadership Academy (7-12 grades, business)
- + Ella P/ Stewart Academy (elementary, all girls)
- + MLK Academy (elementary, all boys)

TPS NEIGHBORHOOD SCHOOL. This school within the neighborhood serves the Junction Neighborhood specifically. This school is:

+ Pickett Elementary

COMMUNITY CENTERS. Within the Junction neighborhood there are multiple anchors that are community oriented education and continued education. These anchors include:

- + Mott Branch Library
- + Fredrick Douglass Community Center
- + J Frank Troy Senior Center
- + African American Legacy Project

education

"the act or process of imparting or acquiring particular knowledge or skills, as for a profession."

"a place in which people with shared interests, especially in computing or technology, can gather to work on projects while sharing ideas, equipment, and knowledge."

makerspace















































Public Workshop Philadelphia, PA

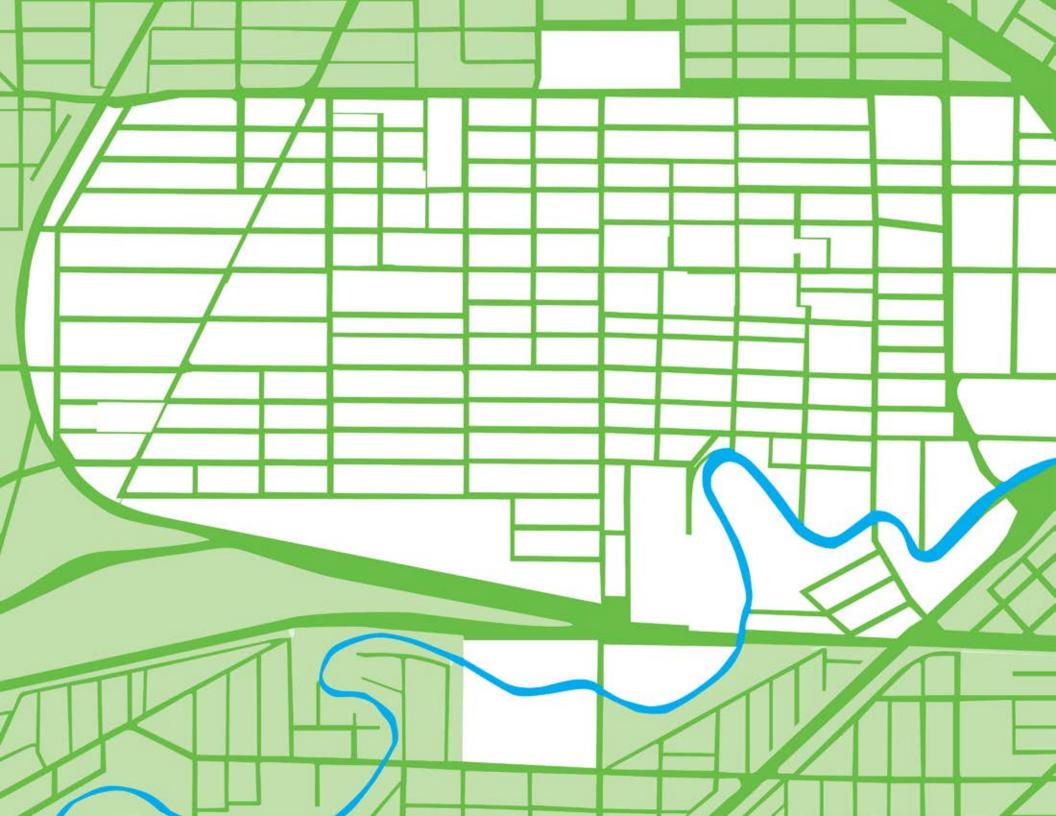
short term solutions can build up momentum for long term answers

what does education look like?

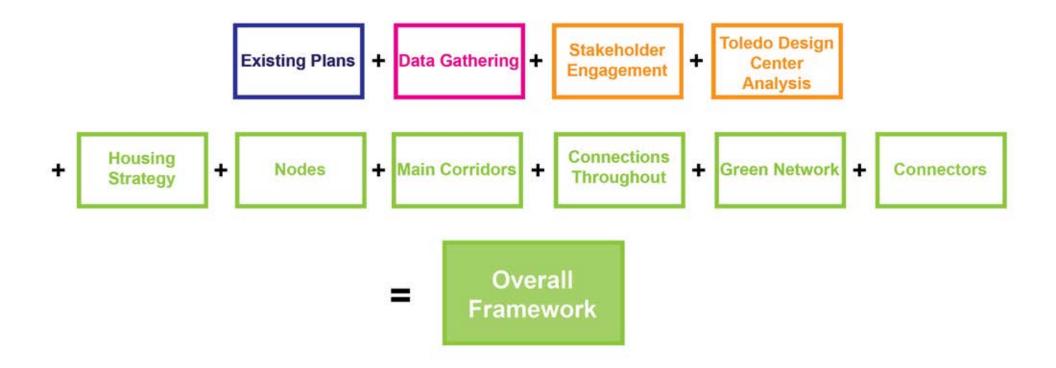
intersection of education and community engagement



PURPOSE. The surrounding images begin to talk to the type of grassroots education that has come out of community engagement. These maker spaces or continued educational planning efforts sprouted from the want and need for community members to express the spaces they wanted in their own community. The great thing that many of the efforts shown are the amount of youth engagement and how it ends up filtering into the older members of the community, but that it still activates everyone within the community.





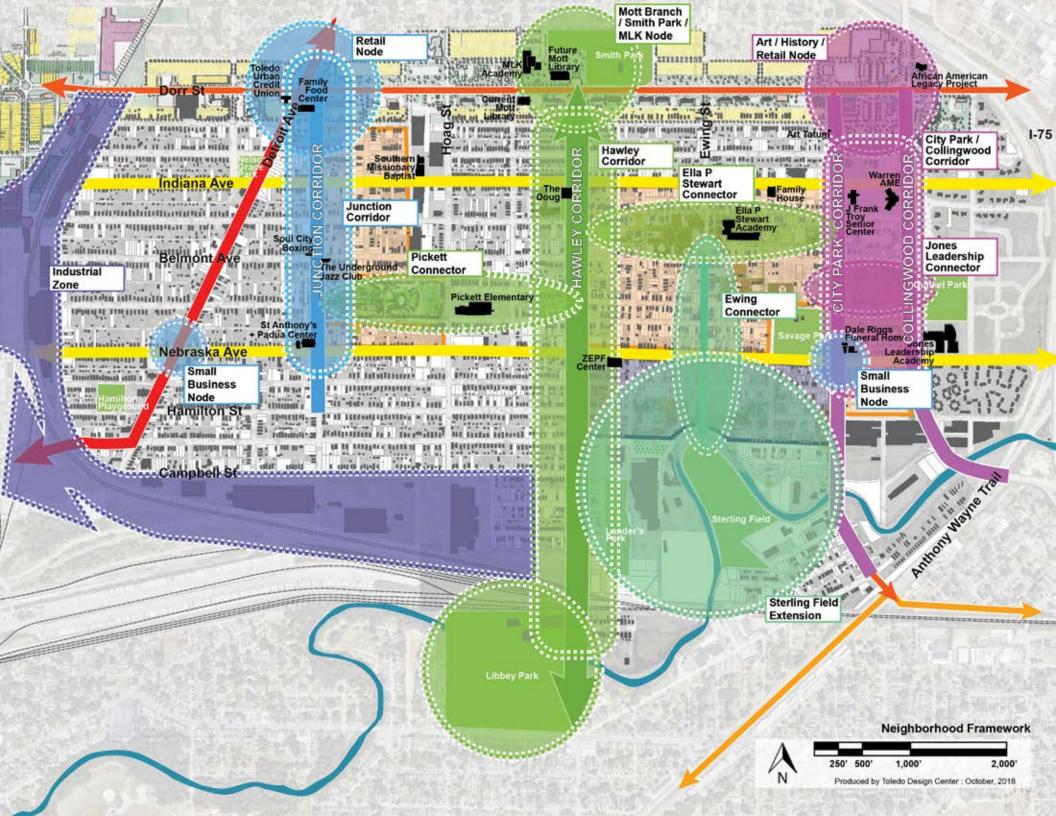


COMPLETE CONCEPTUAL STRATEGY

BRINGING ALL OF THE CONCEPTS TOGETHER. This composite map brings together all of the concepts and previous planning efforts highlighted in the previous pages. This composite shows that the majority of the neighborhood has been covered with new and old ideas alike for a more comprehensive master plan that will serve the Junction Neighborhood, while also building upon all of the Stakeholder Engagement and Data Gathering of existing conditions.

MOVING FORWARD. From this point moving forward there will be a continuous effort for community engagement and community buy-in as these conceptual ideas are developed into more manageable tasks and visions for the master plan.

It will be the continual task of the Junction Coalition with the assistance of the Toledo Design Center to ensure this plan is seen through as development opportunities present themselves within the neighborhood. In order to ensure the prosperity of this framework plan, embedded within this document are more specific visions for what each of the pieces of the plan may or can look like.



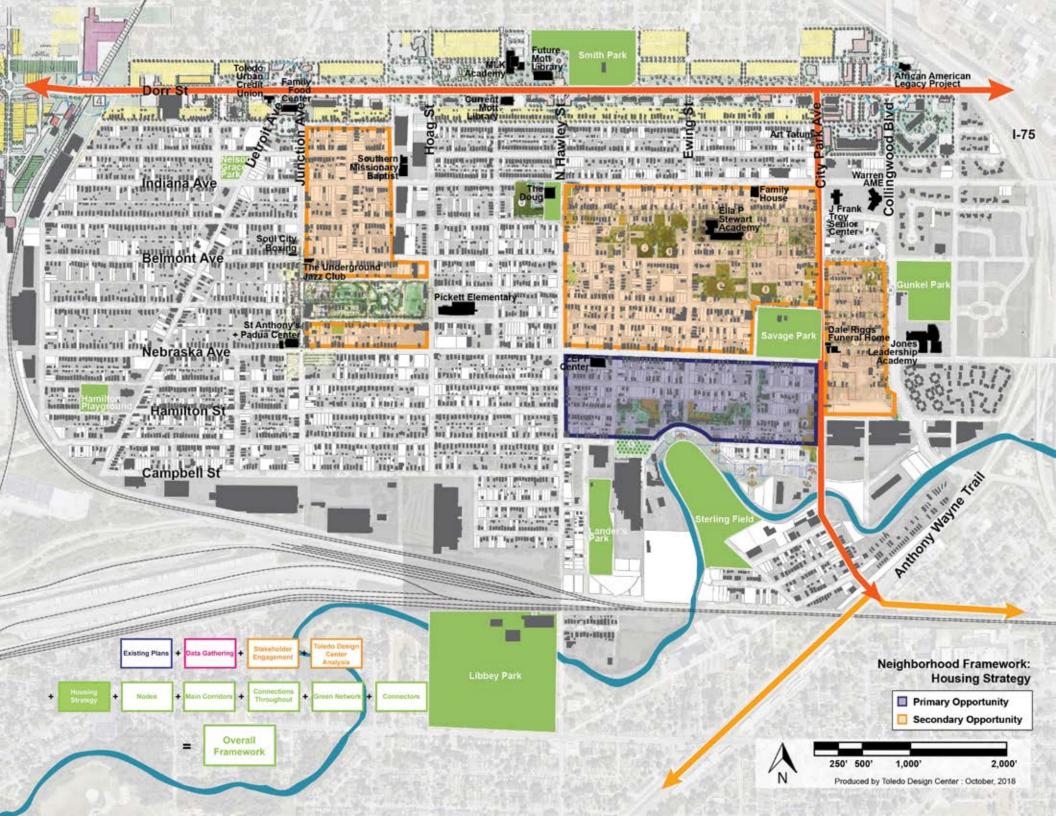
HOUSING STRATEGY

As a result of the Housing Workshop, it was discussed where some focus areas should be in terms of new housing ideas or development opportunities. These areas that are shaded in either blue or orange have a significant amount of vacant land and are less stable compared to other areas within the neighborhood and therefore have more flexibilities in terms of differing opportunities.

Even though the highlighted portions on the map illustrate primary opportunities for dealing large amounts of existing vacant land, there is still opportunity to address the other portions of the Neighborhood by focusing on the strong areas of little land vacancy. This can be done with more infill opportunities or providing lot split acquisitions between the "very good" or "good" housing stock and/or mergers of the lots in between the stable housing.

PRIMARY OPPORTUNITY. This area has been identified as a primary focus for new or alternative housing strategies. This area currently has TWI projects being completed so there will be newly paved roads making it easier to develop housing within the defined area. It also has a great potential being located adjacent to Swan Creek which will provide a great asset to the neighborhood once it becomes more accessible.

SECONDARY OPPORTUNITIES. These four additional areas were chosen as secondary since they contain significant vacant land and have multiple opportunities of testing grounds for different types of new development of either housing or open space. These areas also have outliers of previous planning efforts like the open space plan and the Junction Avenue vision plan rooted within them.



NEIGHBORHOOD CONCEPTS

NODES

RETAIL NODE. The Retail Node refers to a spot at the intersection of Dorr Street and Junction Avenue. This part of Junction serves as a potential entryway into Junction Avenue Business Corridor. This Retail Node contains the Federal Urban Credit Union and the Family Food Center. Both of these businesses serve both the Junction Neighborhood and the neighboring communities, but they primarily serve the Junction Neighborhood.

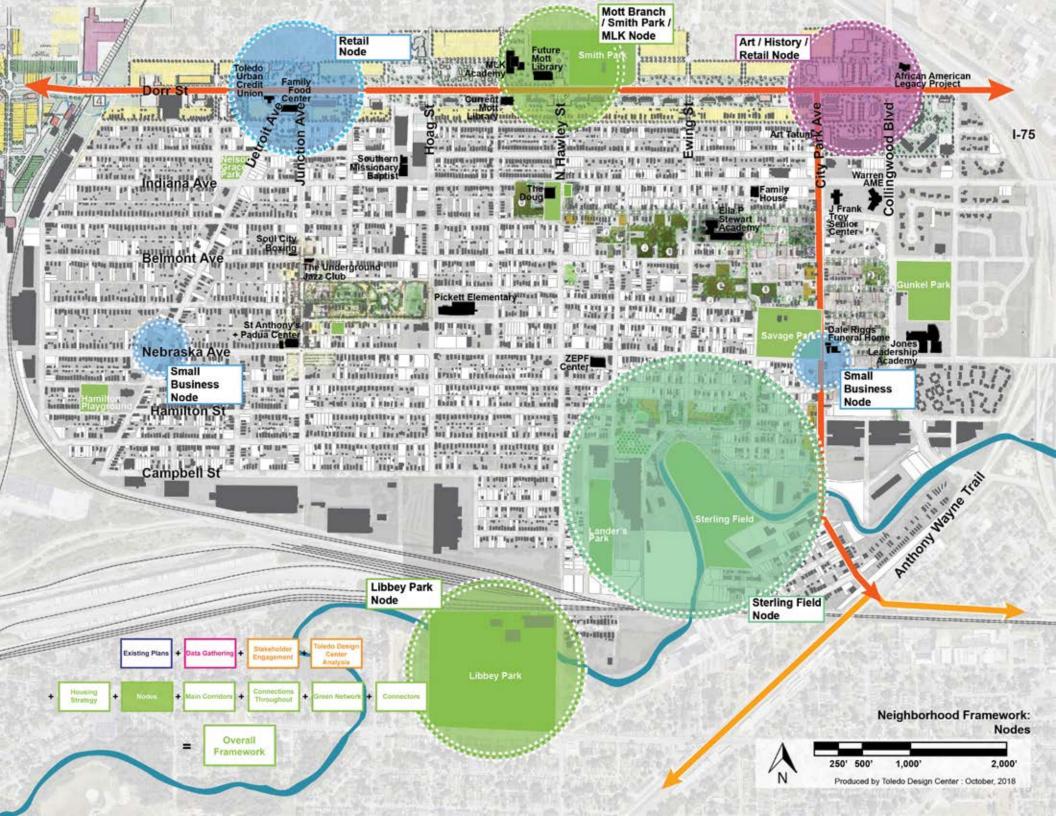
MOTT BRANCH / SMITH PARK / MLK NODE. This node connects and re-emphasizes this important stop along Dorr Street and Hawley Street. This Node also becomes the main entrance into the neighborhood along Hawley Corridor. There are major anchors within this node including the new Mott Branch Library, Smith Park, and Martin Luther King Academy.

ART / HISTORY / RETAIL NODE. This major node that contains both the intersections of Dorr Street and City Park Avenue as well as Dorr Street and Collingwood Boulevard serves as a major entry point into the neighborhood coming from downtown Toledo. It will bring together historically significant anchors like the Art Tatum House, the African American Legacy Project while also serving as a connection to the Toledo Art Museum along Collingwood Blvd. This node also holds a very prevalent shopping plaza that serves both the neighborhood and surrounding communities.

LIBBEY PARK NODE. This connection will emphasize and reinforce the former Libbey High School site as a part of the Junction neighborhood in the way of a programmed open space. It will also be important to address the underpass that is currently not walkably safe. This node also frames out the south end of the neighborhood along Hawley Street.

STERLING FIELD NODE. This will have the potential to increase the visibility of Sterling Field to the neighborhood. This sustainable/ recreational node also may bleed out into the neighborhood as this green connection is really focused around the Creek and the numerous connections the Creek provides. This node really serves as a potential extension of the under used open spaces of Sterling Field and Lander's Park and some industrial spaces that have not been extensively used within the neighborhood.

SMALL BUSINESS NODES [2]. These smaller nodes run along Nebraska Avenue and serve as neighborhood business nodes that primarily serve the Junction Neighborhood. The first node occurs at the intersection of Nebraska Avenue and Detroit Avenue while the second node occurs at the intersection of Nebraska Avenue and City Park Avenue.



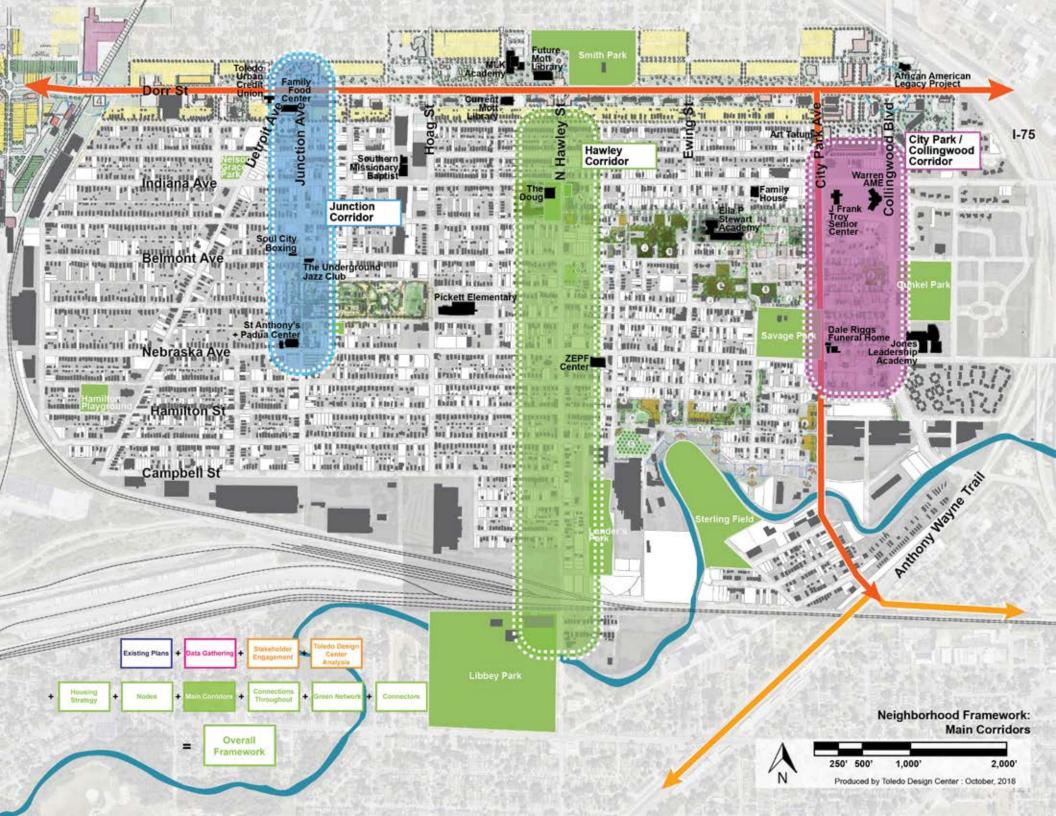
MAIN CORRIDORS

3 MAIN CORRIDORS. Within the Junction Framework there are three main north-south corridors that serve the neighborhood. Moving from west to east these corridors include: Junction Corridor, Hawley Corridor, and City Park / Collingwood Corridor. Each of these corridors are currently highly used connections within Junction and have the ability to be improved with both grassroots initiatives and city improvements. Each of these corridors will mainly serve the Junction neighborhood with some added regional draws that should benefit the community.

JUNCTION CORRIDOR. This north-south connector along Junction Avenue is identified as a business and cultural hub. This corridor has the potential to add to an already existing African American history and cultural fabric along Junction Avenue. This corridor also contains new possibilities for outdoor spaces, adding to the existing Junction Avenue Plan made in 2015. The key for this corridor is maintaining the existing businesses along it while building synergy around the key anchors along the corridor. Being strategic with infill of new businesses and usable open space will be crucial for building upon the success already occurring. This corridor will serve to have similar ties to the neighborhood as Dorr Street previously had before the completion of Interstate 75.

HAWLEY CORRIDOR. This identified main north-south connector along N Hawley Street becomes an almost obvious connection for the new Mott Library, just north of Dorr Street to the former Libbey High School, south of Swan Creek. This corridor runs centrally within the Junction neighborhood connecting existing public open spaces and other opportunity areas of vacant land along Hawley Street. The corridor thus acts a Health + Wellness Corridor within the neighborhood. As this corridor is so central to the Junction neighborhood it becomes a crucial piece that has an opportunity to connect to a Swan Creek Greening Network to the south running all the way up through the prominent Frederick Douglass Community Center to the new Mott Branch Library. So this corridor even though it will always maintain a neighborhood oriented Corridor, will likely have a regional draw as there can be recreational uses drawn along the corridor.

CITY PARK / COLLINGWOOD CORRIDOR. This north-south connection is positioned along City Park Avenue and contains key anchors along Collingwood Boulevard. This is positioned along a proposed bike lane within the neighborhood. This corridor contains the prominent Art Tatum House, the NAACP, Warren AME Church as well as other historical pieces. It also connects the neighborhood to the Toledo Art Museum along Collingwood Boulevard. This corridor also has the potential to be an additional entry point into the neighborhood with art and other monuments lining the corridor.



JUNCTION CORRIDOR

BUSINESS + CULTURAL CORE

JUNCTION CORRIDOR. This identified business + cultural corridor has several opportunities along it to expand its existing businesses and make a more walkable and complete street along Junction Avenue. Junction Avenue is historically full of culturally diverse buildings that can be traced throughout its existence. From St Anthony's which is an iconic monument not only for Junction but for Toledo as a whole, to Soul City Boxing and the Underground Jazz Club which both serve differing age groups of the neighborhood, this vital core has great potential to support more of these neighborhood businesses. This Main Corridor has been touched in several previous planning efforts including the 2015 Junction Avenue Plan which called for activating and consolidated vacant land between the one block radius surrounded by Lucas Street to the north, Hoag Street to the east, Blum Street to the south, and Junction Avenue to the west. This allows for Junction Avenue to the west and Pickett Elementary to the east to becomes more connected. This will remain a vital piece to the Junction Corridor, however, stretches along the whole Corridor will also need to make use for infill opportunities of key businesses and churches that line Junction Avenue diagrammed on the adjacent page.

ELEMENTS.

- + Increase Street Frontage with new Infill (education/training facility, business instruction, resource center, restaurant, day care, etc)
- + Restoration of Existing Street Fronts
- + Increase Number of Street Trees
- + Usable Public Open Space
- + Make more Walkable
 - (widening sidewalk, benches along, more art installations)
- + Re-surface Junction Ave



SOUL CITY BOXING.

Listed as a major anchor of the community, this is a recreational center that is utilized for all age brackets of the Junction Neighborhood as it trains the community on the sport and discipline of boxing.



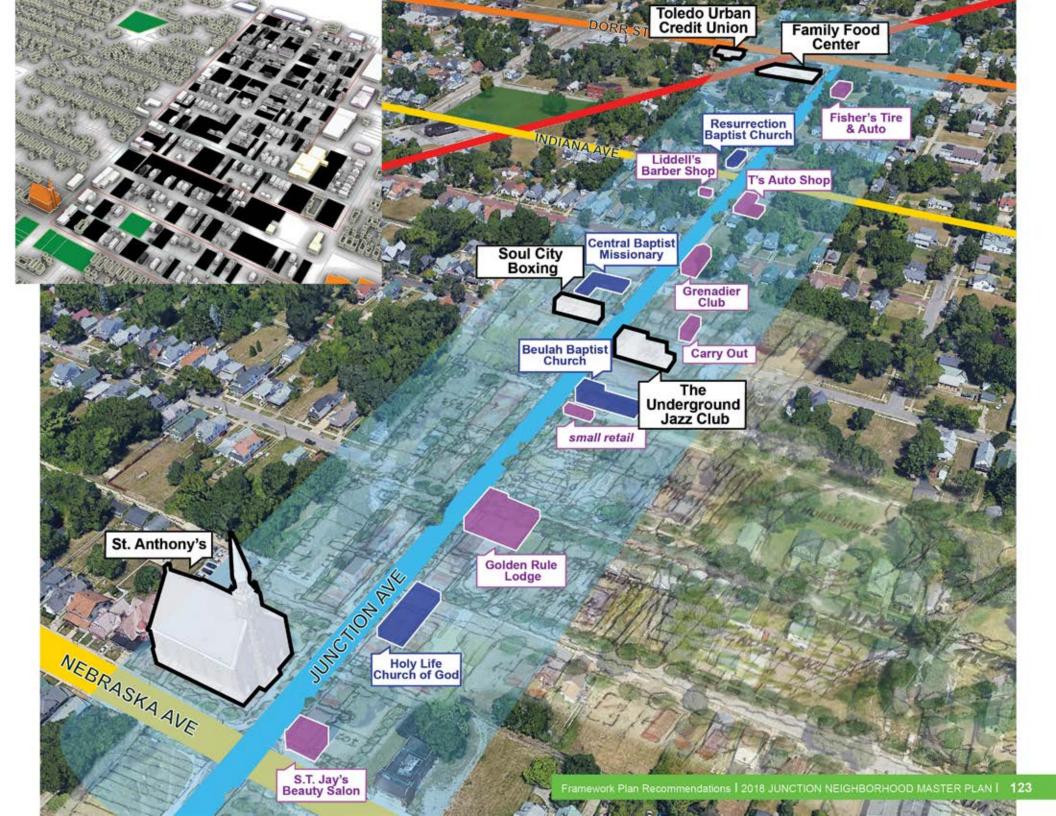
LIDELL'S BARBER SHOP.

Lidell's, has been a part of the Junction Neighborhood fabric for years and represents yet another African-American owned business with rich history.



THE UNDERGROUND.

This night-time jazz club is one Junction anchor that points to the musically rich history that is found within the Junction Neighborhood.



HAWLEY CORRIDOR

HEALTH + WELLNESS CORE

HAWLEY CORRIDOR. This centrally located Main Corridor within the Junction Neighborhood has the potential to serve as both a neighborhood and regional draw. It will connect to the Mott Branch / Smith Park / MLK Node at the intersection of Hawley Street and Dorr Street. This Corridor also extends out further within the adjacent blocks next to Hawley Street, which ensures more west-east connections to Hawley. As there are so many vacant parcels along this Corridor there is potential to green the street and allow for more pedestrian friendly activities. This Corridor should also contain a bus route along it as it provides more potential for mobility throughout the neighborhood than the typical east-west TARTA routes that already exist. The Hawley Corridor has two great anchors on either end of it, the new Mott Library and Smith Park to the north and Libbey Park on the South. Since Libbey Park embodies Swan Creek it has potential to draw regional connections as part of a Greening Network of connecting the existing parks along Swan Creek. One significant hurdle that may affect this connection to Swan Creek and Libbey Park is the railway underpass that as it currently sits is dark and has the perception of being unsafe for pedestrian passage.

ELEMENTS.

- + Resurface Hawley
- + Usable Public Open Space
- + Widen Sidewalks
- + Increase Tree Lawn
- + New Bike Path
- + Increase Number of Street Trees
- + Improve Lighting
- + Gateway at Dorr Street Entry to Hawley
- + New TARTA Route and additional bus stops
 - Exercise Equipment and benches in conjunction with bus stops



FREDERICK DOUGLASS COMMUNITY CENTER.

The "Doug" is a major anchor for the Junction Neighborhood but also within the larger context of the city of Toledo. It provides countless services like 24 hr day care, financial tools for anyone who walks through, and even GED courses. This is the most prominent anchor along the Main Corridor and continues to expand today.



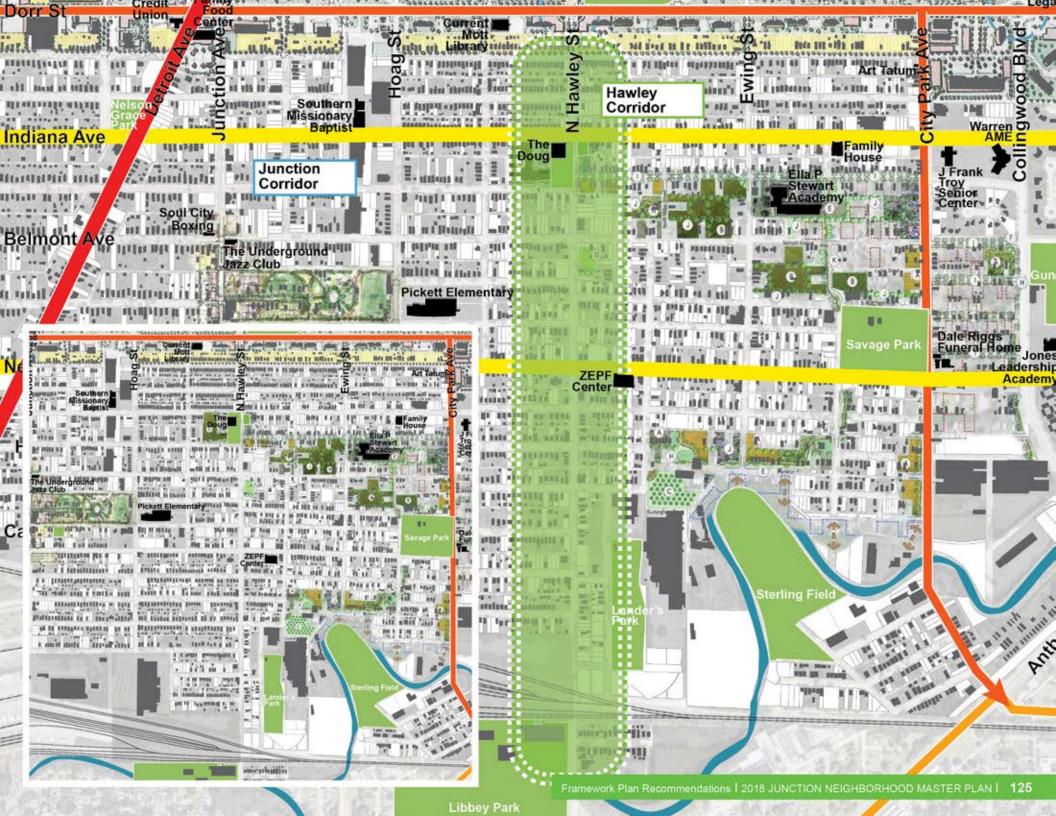
ZEPF CENTER ADMIN OFFICE.

This building's architecture has been recently re-vamped to match the original. The ZEPF Center provides behavioral health and vocational services to youth and adults with mental illness.



RAILWAY UNDERPASS.

This photo was taken early October 2018 and clearly depicts the neglect of Hawley Street. Even though the underpass does have new lighting there are still improvements that could be made like sidewalk and street repair It has the opportunity to become a great asset and entryway for the Junction Neighborhood coming from the south.



CITY PARK / COLLINGWOOD CORRIDOR

ART + HISTORY CORE

CITY PARK/ COLLINGWOOD CORRIDOR. This block-wide corridor highlights a main north-south artery along the western boundary of the neighborhood. There have been a lot of new housing developments to the west of this Main Corridor. Within the corridor are several anchors as well as the Community Progress Report for infill housing strategies and utilizing vacant land for green infrastructure and buffering along Collingwood Boulevard. As this Corridor contains Collingwood Boulevard it continues north to the Toledo Art Museum campus. There is a lot of existing history and arts that have been produced and the expansion of this Corridor will help it's history continue to develop for years to come.

ELEMENTS.

- + Bright Entry into Neighborhood
- + Increased Connectivity between Existing and Future Anchors along Corridor
- + Increased Street Trees
- + Increase Tree Lawn
- + Public Seating
- + Clear Distinction of Art / Monumental Journey of History
- + Increase Bike Lane along City Park Availability to Connect Across Neighborhood, not just along City Park



ART TATUM HOME.

This was the boyhood home to the famous American jazz pianist. It has a historic marker labeling it as well as painted panels covering the openings that were a part of the Arts Commission's place-making initiative. It is a signifier for the home, the Junction Neighborhood and the greater Toledo area.



AFRICAN AMERICAN LEGACY PROJECT.

This building holds a collection of African American history within the U.S. but also specifically within Toledo. The picture to the left is from the collection of what Dorr Street. used to look like before urban revitalization.



WARREN AME.

This prominent church within the Junction Neighborhood draws people from across the Toledo regional area for its services. It is the oldest African American church in the city as it originated in 1847.



CONNECTIONS THROUGHOUT

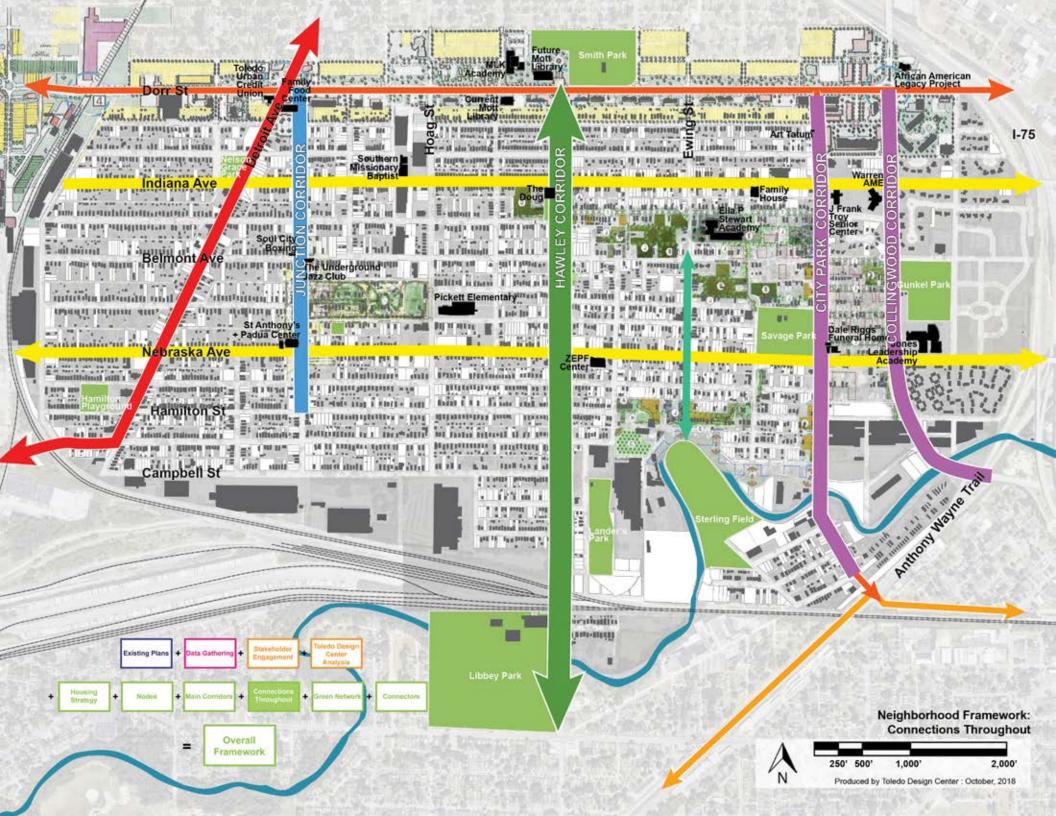
CONNECTIONS. Other main connections internally and externally are the dominant east-west connections that extend past the neighborhood, including Dorr Street, Indiana Avenue, and Nebraska Avenue. There are also identified smaller scale connections within the neighborhood including Ewing Street from Sterling Field to the south up to Nebraska Avenue to the north. The Ewing Street connection becomes important as a potentially easier neighborhood connection to Sterling Field.

DETROIT AVENUE. This street is already designated a state truck route that moves traffic onto the highway from existing industry on the south of the neighborhood and beyond. This Framework Plan recommends that Detroit Avenue remain a main truck route instead of utilizing the neighborhood streets like Nebraska as a thoroughfare for trucks. Except for the intersection at Nebraska and Detroit Avenue there is no real retail or neighborhood commercial along this street. North of Dorr Street and the Junction Neighborhood other neighborhoods have began to move residential and commercial away from Detroit Avenue and allow for the street to have a green buffer that deflects heavy truck light and sound away from the residential area.

DORR STREET. Dorr Street is a major vehicular traffic route connecting the University of Toledo main campus to the west all the way to downtown Toledo to the east. It is a four-lane street that has extremely high periods of fast-moving traffic throughout the day. As Dorr Street is the northern boundary for the Junction Neighborhood, it serves now more as a quick vehicular access for Toledo, and does not really serve as a neighborhood oriented street.

INDIANA AVENUE. This street connects the Junction Neighborhood to downtown to the east. It still remains neighborhood oriented as it has slower traffic than Dorr Street. The street has potential to be more walkable since there is good housing stock that lines Indiana Avenue east of Hawley Street. To the west of Hawley Street there is more vacant land and some key anchors like Family House that line Indiana Avenue. Paying attention to the intersections of where the Main Corridors of Junction, Hawley, and City Park / Collingwood, intersect Indiana Avenue will be important to creating synergy along this neighborhood connecting street.

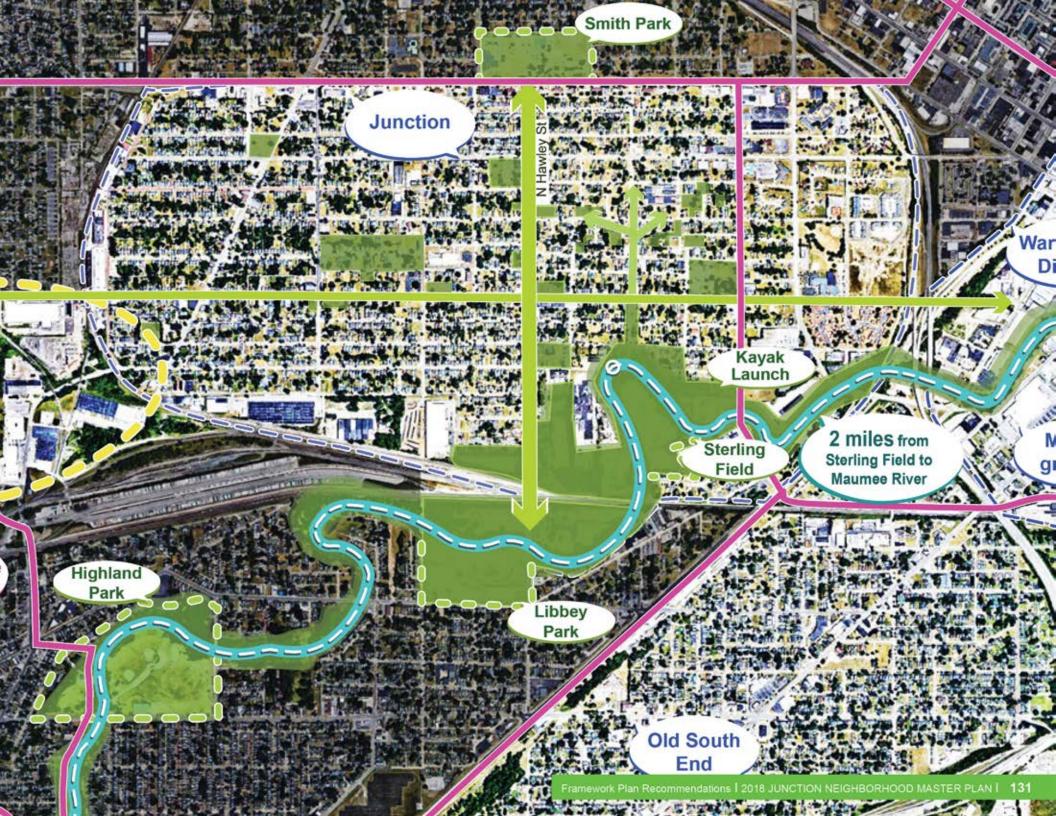
NEBRASKA AVENUE. This street also connects on both ends of the neighborhood to the surrounding areas but has much faster vehicular patterns than the neighborhood oriented streets like Indiana Avenue. It does have potential to serve the small retail nodes at the intersections of Nebraska and Detroit Avenue and Nebraska and City Park Avenue. At the intersections of the Main Corridors of Junction, Hawley, and City Park / Collingwood, it also has potential to build more synergy and more walkability. Other than those intersection possibilities Nebraska should remain a mainly vehicular based street, however there is potential to create a green buffer along Nebraska between those intersections to serve as a noise and light diffuser.

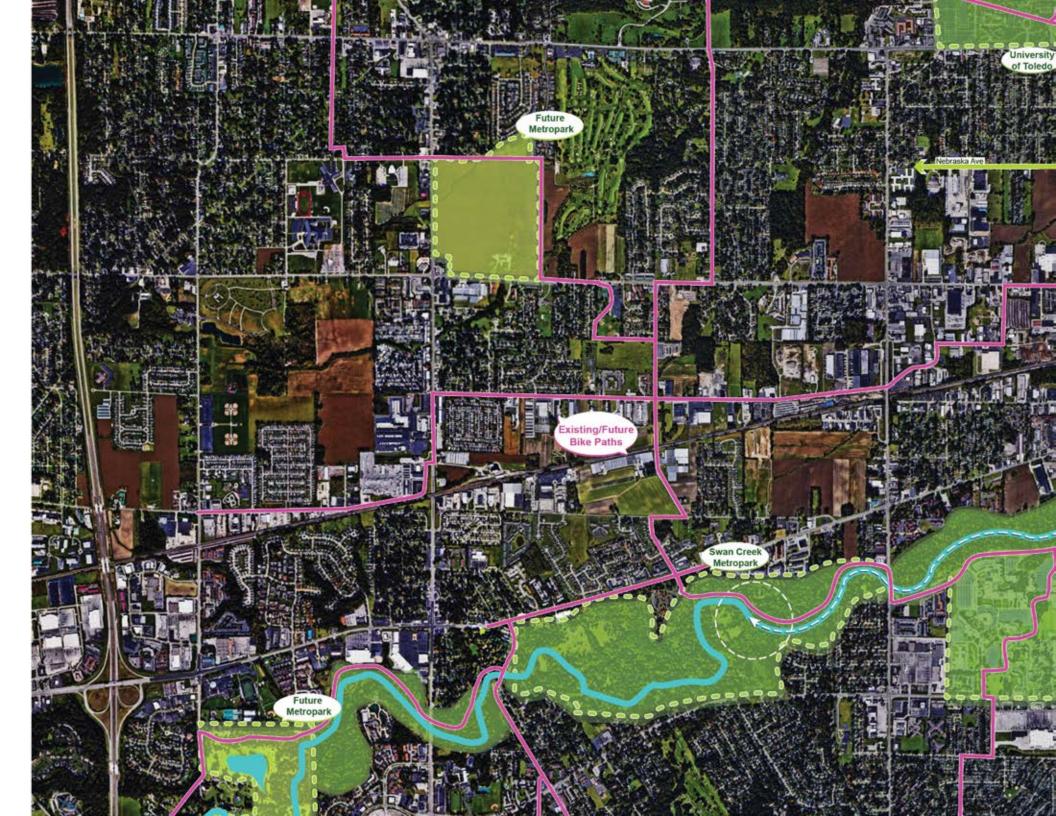


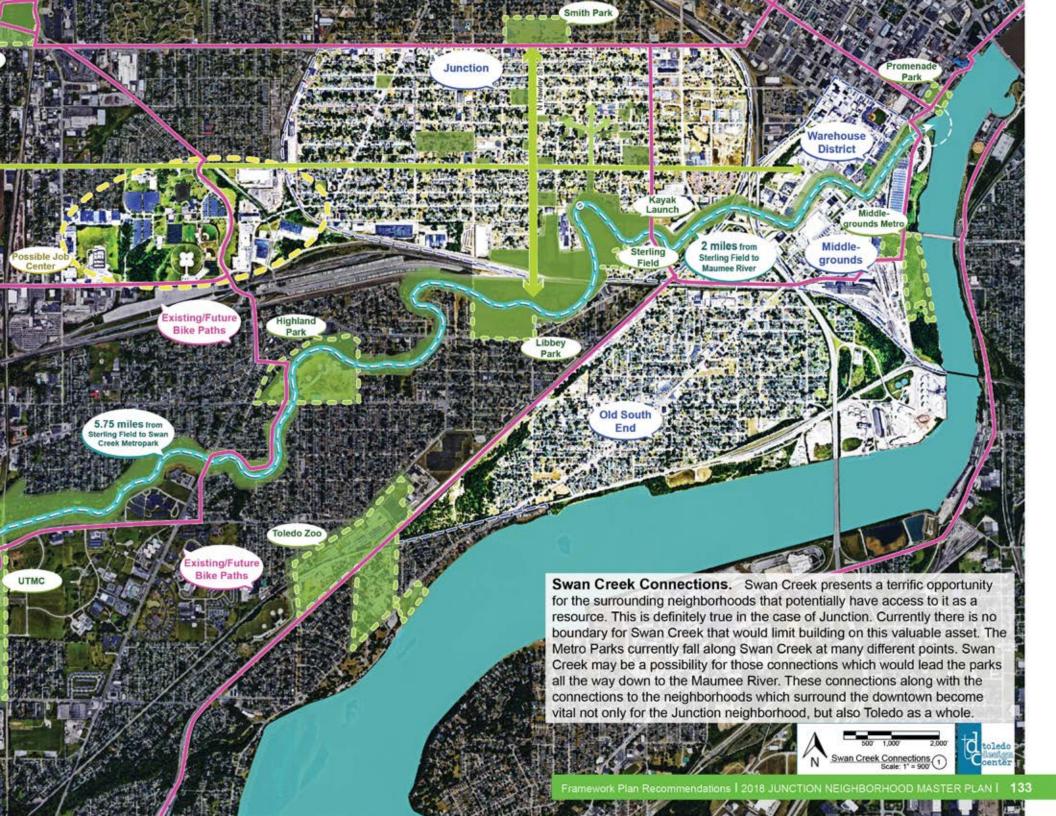
GREEN NETWORK

NEIGHBORHOOD GREEN CONNECTION. The Main Corridor, Hawley Corridor, will promote health and wellness within the neighborhood by being centrally located and allowing for programmed spaces along currently vacant land along Hawley. The south end of the Hawley Corridor currently has 3 underutilized open spaces: Sterling Field, Lander's Park, and Libbey Park that are disconnected from one another. By using Swan Creek as both a neighborhood and regional asset, this waterway along with improved green infrastructure connections can link the 3 large underutilized open spaces and begin to filter into the neighborhood utilizing the Hawley Corridor. This will not only provide access to a great asset in the neighborhood, but it will allow for knowledge that the asset is this close to the community, that currently it does not serve.

REGIONAL GREEN CONNECTION. The Hawley Corridor reaches from the neighborhood into Swan Creek which then becomes a regional draw. Swan Creek is already a known watershed that allows for recreation purposes such as kayaking and fishing. With greater appreciation for this Toledo asset, Swan Creek can offer large scale connections to core neighborhoods within Toledo to all of the Metro Parks that already line it all the way from the new Brookwood Area Metro Park on the west to the Middle Grounds park along the Maumee River to the east.







CONNECTORS

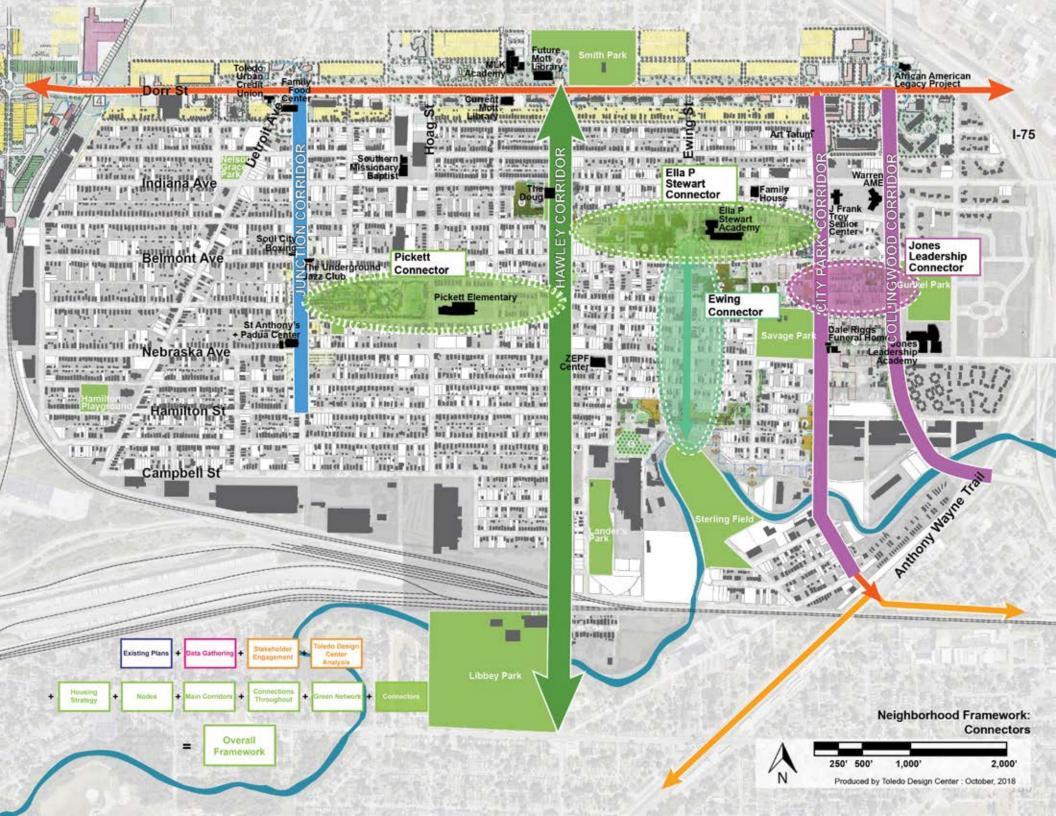
PURPOSE OF THE CONNECTORS. All of these connectors highlighted on the adjacent map are a vital piece of the Framework Plan as they stitch the larger pieces together. They mainly highlight likely routes from one walkable Main Corridor or Node to another. They typically follow a path via an anchor school within the neighborhood or a street that has potential to become more walkable given the right treatment and distinct vision.

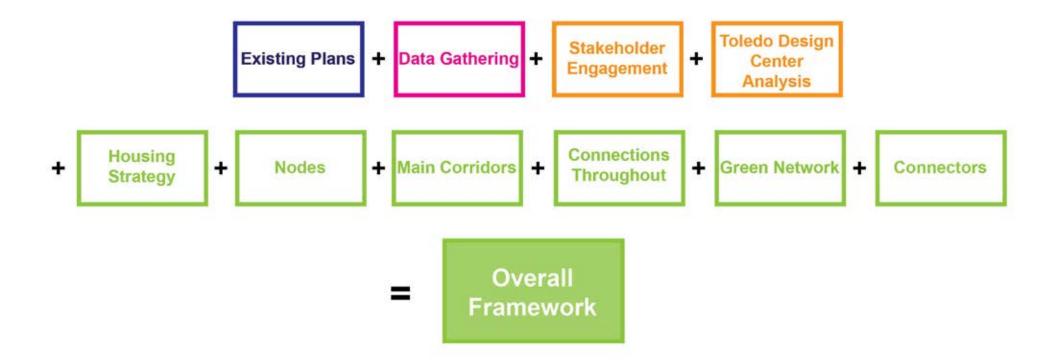
PICKETT CONNECTOR. This connecting piece joins the Hawley Corridor to the Junction Corridor. This piece will create a more walkable zone for not only the Pickett Academy students but the surrounding residents and community members surrounding the elementary school. This connector also utilizes the existing proposed 2015 Junction Avenue Plan which called for a large programmable open space using the large amount of vacant land to consolidate a space for the Junction Neighborhood to actually use within the heart of the neighborhood.

ELLA P. STEWART CONNECTOR. This connector joins the Hawley Corridor to the City Park / Collingwood Corridor along Avondale Ave. This piece has its origins in the Community Progress Report for an Open Space Plan, which researched different methods for the Junction Neighborhood to program vacant land for things like holding the land for future infill housing, or in the case of this connector using vacant land for production or green infrastructure. The connector will use Avondale as a walkable path from Ella P. Stewart Academy to the larger Main Corridors.

JONES LEADERSHIP CONNECTOR. This connector uses the more walkable path of Vance Street to connect Gunckel Park to the east to Smith Park to the west. The connector is within the City Park / Collingwood Corridor as it makes up a block wide Corridor. This section of the Framework Plan contains the Community Progress Report Open Space Plan which within this connector primarily holds vacant land future infill housing. As the Framework Plan calls for more walkable areas, the infill housing along Vance should be accommodating for street trees and a safe walk for the Jones Leadership Academy students to Savage Park, that does not require pedestrian access just along Nebraska Avenue.

EWING CONNECTOR. This piece within the Framework Plan utilizes a hardly used portion of Ewing Street south of Nebraska Avenue to reconnect the Junction neighborhood to Swan Creek and Sterling Field that has been so underutilized because of the lack of access and sight it has to the neighborhood. This connector does not just connect to Sterling Field to the south but all the way up to the Ella P Stewart Connector along Avondale Avenue as well. This provides more walkable paths connecting together and overlapping for the neighborhood to begin to be a more walkable neighborhood.





COMPLETE CONCEPTUAL STRATEGY

BRINGING ALL OF THE CONCEPTS TOGETHER. These pieces explained in detail in the previous pages make up the complete framework for the Master Plan. Taking all of these elements of the plan and then listing them out in order of importance or areas that become more manageable are important for the next section of the Plan: the "Action Plan".

OVERALL FRAMEWORK ELEMENTS.

Housing Strategy

- + Primary Opportunity Area
- + Secondary Opportunity Area
- + Taking the stable housing areas and creating plan for side lot acquisitions and mergers
- + Rehab Programs

Nodes

- + Retail Node
- + Mott Branch / Smith Park / MLK Node
- + Art / History / Retail Node

Main Corridors

- + Junction Corridor St Anthony's
- + Hawley Corridor
- + City Park / Collingwood Corridor

Connections Throughout

- + Detroit Avenue
- + Indiana Avenue
- + Detroit Avenue

Green Network

+ Connection from Hawley Street to Swan Creek and beyond

Connectors

- + Pickett Connector
- + Ella P. Stewart Connector
- + Jones Leadership Connector
- + Ewing Connector





ACTION PLAN

CONTENTS

To carry out the recommendations and concepts in the Junction Neighborhood Master Plan, a more specific Action Plan was prepared. These actions and strategies will help guide the Junction Coalition in implementing the Plan.

The Junction Coalition will continue to engage with neighborhood residents, nonprofits, faith based organizations, private developers, Toledo Design Center, City of Toledo, and other community stakeholders to achieve the goals and recommendations within this Plan. The Junction Coalition will work closely with all it partners to achieve long term benefits for the community.

ACTION GOALS

This Acton Plan addresses five strategic issues included in the Junction Neighborhood Master Plan as shown below:

- 1. ENHANCE THE ORGANIZATIONAL CAPACITY OF JUNCTION COALITION
- 2. EXPAND BUSINESS DEVELOPMENT AND EMPLOYMENT **OPPORTUNITIES**
- 3. RENOVATE EXISTING HOUSING AND DEVELOP NEW HOUSING
- 4. ENHANCE OPEN SPACE AND RECREATION
- 5. ENHANCE PUBLIC TRANSPORTATION THROUGHOUT NEIGHBORHOOD

1. OF JUNCTION COALITION

JUNCTION COALITION MISSION.

AGAINST ALL ODDS: Reinventing and Revitalizing our Community

The Junction Coalition is a consortium of neighbors and neighborhood groups focused on the revitalization and reanimation of an historic Toledo neighborhood of residential blocks centered on the Junction Avenue corridor as a business district and walkable neighborhood center.

We have been spurred by various neighborhood and community needs, and have been working with city officials and government agencies since 2010 to combat the blight of vacant lots and abandoned houses in our neighborhood, the educational disparities inflicted on our children, and the communication gaps which exist among us.

Aware of the dehumanizing aspects of systemic poverty, the Junction Coalition works for the Junction Community as a guiding force for systemic change. Building on the four pillars of social justice, economic justice, environmental justice, and peace education, we work for:

- planning, organizing, directing, and coordinating economic revitalization activities
- the development and redevelopment within and adjacent to the boundaries of the Junction Community
- improving the quality of life for all neighborhood and community stakeholders, especially low-income residents, and consisting of:
 - · commercial and business development,
 - nuisance abatement,
 - · improvement of housing conditions,
 - workforce development and youth programs,
 - providing community facilities and open space which models principles of green infrastructure.

One of the key partners of the Junction Coalition is Lucas County Land Bank which is currently engaged in vacant property demolition, vacant lot repurposing, and greening improvements through the Ohio Housing Finance Agency's Neighborhood Initiative Program NIP. We share the Land Bank's mission of improving the quality of our neighborhood, increasing land values, creating diverse housing opportunities, and teaching homeowners financial management skills. We have developed a block-by-block strategy with generous supporters to rehabilitate houses which will then be rented at low rates to families in need of homes.

Another document which informs our decisions and resulting work is The Junction Open Space Action Plan, created from community input by The Center for Community Progress. Building off recent efforts to engage residents about greening opportunities in the Junction, the goals of this action plan are to help prioritize and appropriately locate diverse reuse strategies for vacant land in the Junction and assist with securing funding for focused implementation efforts.

With the addition of this Junction Neighborhood Master Plan, facilitated by the Toledo Design Center, the Junction Coalition now has a Framework Plan in which to follow for organized actions and ability to present the plan to future funders who may look toward the neighborhood to partner with for the future vision. This comprehensive plan took into account all community feedback and concerns from the Junction Coalition.

STRATEGIC STEPS. Based on these three actionable plans described, and depending on availability of funds for project initiation, strategic steps are being taken in the following areas:

- 1. DEVELOPMENT OF AN OWNERSHIP AND MAINTENANCE PLAN. Reusing vacant lots for green infrastructure can provide water quality benefits, stabilize community decline by creating intentional spaces, and in some cases reduce the maintenance burden on local government, the Land Bank, and residents.
- 2. SMALL LOT GREENING AND MICRO STORM WATER MANAGEMENT FOR SMALL LOTS WITH A NEIGHBORING OCCUPIED BUILDING. Homeowners have several options including disconnection of downspouts and redirection to grassy areas, rain barrels, and rain gardens.
 - Because of our success with green water use education, we will approach the community about modifications needed to make gray water available as well; perhaps the training and equipment needed can be an entrepreneurial project for an enterprising group of our young people.
- 3. LARGER STORM WATER INFRASTRUCTURE INSTALLATIONS. Toledo Waterways Initiative will be finishing the project of separated the outdated combined sewer along the southern edge of the neighborhood. This includes bioretention areas, bioswales, permeable paving options, and other practices that utilize infiltration through engineered media and began at the east portion of the Junction Community early fall 2017.
- 4. FOCUS ON REBUILDING. The Junction neighborhood has many large contiguous swaths of vacant land that are currently underutilized. The Junction Community has identified "focusing on rebuilding" as the number one priority for vacant land re-use.

5. JUNCTION AVENUE

The historic heart of community activity, is considered to be at the center of any plans for redevelopment, greening, and overall neighborhood revitalization.

The Junction Coalition envisions a walkable and welcoming "Main Street" with local business and services that meet the needs of the community. Ample landscaped areas and seating, combined with distinctive public art offer opportunities for casual community interactions

- 6. HEALTHY LIVING. Junction residents have identified a need for recreational and educational spaces within the community that would promote leadership, healthy living, and civic engagement for the youth. A number of areas with contiguous vacant lots have been identified for park development with exercise equipment, sports fields, picnic areas, an outdoor amphitheater, among possible park amenities.
- 7. URBAN AGRICULTURE. Conversations with the Toledo Design Center identified a community orchard as a potential long term income generating use of vacant property in addition to community gardens and larger urban agriculture projects, with a space identified for a possible market.
- 8. SWAN CREEK CLEANUP. The Junction Neighborhood's southern boundary is defined by Swan Creek and over 90 acres of active and abandoned industrial land in need of cleanup and rehabilitation. Access to Swan Creek could provide both recreational and educational possibilities and joint projects with other neighborhoods that share Swan Creek's boundary. Given hard work and sufficient funding, the abandoned warehouse near the Creek is highly suitable for natural restoration, which could include a combination of floodplain restoration, reforestation, and native species plantings. The Junction Coalition views the area along Swan Creek as an opportunity for reconnecting the community and the greater Toledo Area with its waterways while also restoring a portion of Swan Creek's natural hydrology.
 - This project could involve students from our neighborhood schools, Martin Luther King Academy, Ella P. Steward Academy, and Pickett Academy, which provides both learning and service projects involving environmental components. Mentorship, in addition to sampling and monitoring projects, and protocol development can be provided by high school students from Jones Leadership Academy as well as our several local university Environmental Science students.
- ENVIRONMENTAL JUSTICE. This is always an issue in low income communities. Applied to water, this involves access to clean water and healthy watersheds for drinking, fishing, and cultural uses as a human right. "Water justice is the right of all people to collectively control local water sources and the watersheds that sustain them." (A Twenty-First Century U.S. Water Policy) The members of the Junction Coalition hope to provide leadership by example as well as by communication so that our community can flourish.

We will accomplish these goals against all odds—social, economic, and now political.

There has never been systematic institutional support for the resurgence of low-income, disinvested communities. The social engineering practice of limiting financial incentives for investing in urban core communities will be exacerbated by the current political climate of perceiving the proverbial "low-hanging fruit" as the most cost-effective way of balancing state and federal budgets. This is the latest permutation of "redlining," in housing and property ownership, provision of city services, employment, food and retail availability, among others.

The high-paying factory jobs that once supported a thriving Black community slowly disappeared as a result of automation and globalization—with no other employment possibilities available for families which could not afford to relocate. This along with the decision of Toledo Public Schools to discontinue a strong high school vocational program located just west of Toledo's downtown limited career and professional opportunities for our young people.

As demolition of run-down housing continues in our neighborhood with no strong plan to rebuild and refurbish available housing for our low-income families, our community experiences yet more "push out" with the disappearance of once adequate safety nets.

The availability of low-cost but increasingly prime real estate on the fringe of Toledo's downtown will soon catch the eye of developers whose investment in upscale housing and retail space will be rewarded ten-fold or more at the expense of our community. Research indicates that gentrification seldom if ever benefits the people it displaces.

With the disappearance of Black-owned insurance and investment companies, and the continuing reluctance of major banks and other financial institutions to invest in Black neighborhoods, Black homeowners and prospective homeowners are more likely to get sub-prime bank loans. Practices like these helped create the 2008 economic collapse which wiped out a disproportionate amount of Black homeowner equity. Today, for those left behind in impoverished communities like the Junction, the obstacles to advancement are more daunting today than they were a generation ago. Our community members continue to be plagued by the many issues arising from poverty and residential segregation.

2. EXPAND BUSINESS DEVELOPMENT AND EMPLOYMENT OPPORTUNITIES

FINANCIAL OPPORTUNITY CENTER. Financial Opportunity Centers *FOC*s are spaces that help with small business loans and financial development for employment or individual financial counseling.

FOCs are typically found in neighborhoods that have numerous economic and social inequities. The Junction Neighborhood currently does not have a FOC, however there are FOC counselors that have volunteered to go into the neighborhood. This Action Plan recommends that if there is not an actual FOC building or space within the Junction Neighborhood, there should at least be an official FOC counselor assigned to the Junction Neighborhood to promote economic activities. This counselor should be promoted to the neighborhood so that the Junction Neighborhood residents realize that there is access to this important asset. A long term vision should be to actually have a FOC within the Junction Neighborhood instead of just an counselor assigned to the neighborhood.

PARTNERS.

Some partners that may become crucial in promoting a FOC counselor for the Junction Neighborhood.

- LISC
- SCORE
- ASSETs Toledo
- Women's Entrepreneurial Network

JUNCTION CORRIDOR. As the Framework Plan called for Junction Corridor to be the Business and Cultural Core this should be the primary focus for new local businesses within the Junction Neighborhood. By promoting new businesses along this Main Corridor it will help create synergy with existing businesses and churches along Junction.

Any future business within the Junction Neighborhood should promote the neighborhood itself. There should be the promotion of minority driven companies, that are neighborhood formed. Based on community workshops, research, and input from the Junction Coalition there some business opportunities listed below:

BUSINESS ASSOCIATION.

There should be an association formed that would help promote new businesses but also protect existing businesses. A description of tasks that a Junction Neighborhood Business Association are listed below:

- Directory of Businesses (start of Directory listed on page 104)
- Advertising
- Festival Promotions
- · Grassroots organization promotions
- Spec buildings for reuse
- Promotion of businesses support

PARTNERSHIP

- Urban Credit Union
- Toledo Public Library

HOUSING REHABILITATION. As stated earlier in the plan, there should be a promotion of a housing rehab program to focus on the between stable housing stock within the neighborhood. This has the opportunity to not only stabilize existing structures, but also has mentorship and job creation opportunities for Junction. A description of tasks that a Junction Neighborhood Housing Rehab Program are listed below:

- Promotion of Neighborhood Developers
- Promotion of the Trades as lucrative job opportunities
- People within the Junction Neighborhood can hire specific neighbors: like an Angie's list job center
- Promotion of handymen
- Rehab not only houses but for specific businesses within Junction

PARTNERSHIP

- Habitat for Humanity
- Neighborhood Works

Allowing for mentorship and job training for this program may provide partners like:

- Toledo Public Schools
- PENTA County
- Trade Unions
- Apprentice programs

SITE MAINTENANCE. As there are numerous plans and opportunities for new open space and green infrastructure from many previous planning documents as well as this one, there is a large opportunity to provide job opportunities for the maintenance of new green development. A description of tasks that a Junction Neighborhood Site Maintenance Program are listed below:

- Grass Cutting
- Bioswale maintenance
- Beautification
- Passive and active area maintenance

MAINTENANCE OPPORTUNITIES FROM PREVIOUS PLAN.

This graph is from the Junction Neighborhood Greening Plan completed by TMACOG:

ned lots	Privately ov	Publicly owned lots		
r BMPs	Stormwate	Stormwater BMPs		
3 09	High	95%	379	High
882 979	Moderate	4%	14	Moderate
17 29	Marginal	1%	4	Marginal
6 19	Low	0%	0	Low
908 1009		100%	397	
eening	Side Lot gr		ening	Side Lot gre
4 09	High	31%	122	High
868 969	Moderate	67%	267	Moderate
33 49	Marginal	2%	8	Marginal
3 09	Low	0%	0	Low
908 1009		100%	397	
toration	Natural res		oration	Natural rest
0 09	High	3%	12	High
5 19	Moderate	41%	164	Moderate
264 299	Marginal	56%	221	Marginal
639 709	Low	0%	0	Low
908 1009		100%	397	
wetland	Constructed		wetland	Constructed
0 09	High	95%	377	High
871 969	Moderate	4%	17	Moderate
25 39	Marginal	1%	3	Marginal
12 19	Low	0%	0	Low
908 1009		100%	397	

TABLE 2 - SUITABILITY STATISTICS FOR EACH TYPE OF VACANT LOT GREENING OPPORTUNITY IN THE JUNCTION NEIGHBORHOOD.

PARTNERS. Some partners are listed below of possible institutions that may be able to help in initial stages of a site maintenance program. This program should promote long term maintenance programs however. Potential Partners include:

- Junction Coalition
- Toledo GROWs
- Toledo Lucas County Sustainability Commission
- Tree Toledo

FOOD PRODUCTION. As there is so much existing vacant land and growing there is opportunity to expand on a food production or flower production business. A description of tasks that a food production business are listed below:

- Hydroponic gardens
- Hoop house development, within permitted zoning regulations
- Flower production business that may operate year long

STRENGTHENING EXISTING PARTNERSHIPS. There is a great opportunity to continue and strengthen partnership between the Junction Coalition and the Urban Agriculture Alliance of Lucas County.

ST. ANTHONY. There is currently a Committee formed by the owners, the Lucas County Land Bank to establish how this historic landmark may be used for the future. What the church becomes should be a neighborhood consensus. It should remain a vital part of the Junction Corridor of Businesses and Cultural Core for the neighborhood. The reuse of the church needs to be able to establish revenue for the Junction Neighborhood for a continual neighborhood development.

PARTNERSHIP

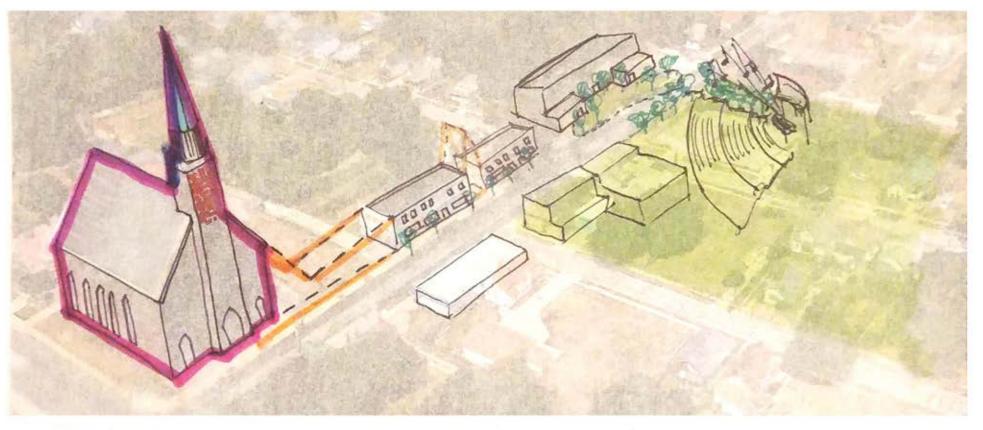
- Lucas County Land Bank
- Junction Coalition
- Padua Center
- Toledo Design Center
- Arts Commission
- Future Junction Business Association

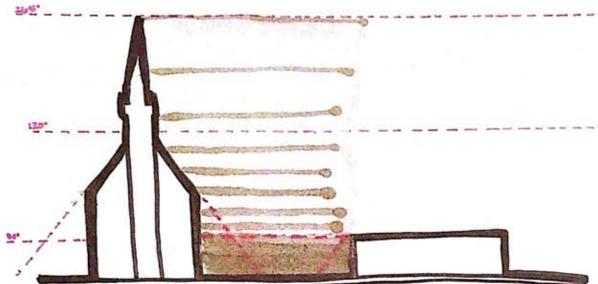




JUNCTION AND NEBRASKA FARMERS MARKET

The above images depict what a Farmer's Market for future food production and flower production may look like within the neighborhood.





ST ANTHONY. St. Anthony's represents a huge iconic monument for Junction, but programmaticaly does not represent the face of the current Business and Cultural Corridor. How does this icon transition itself to the future of the Junction Neighborhood and more specifically the Junction Corridor?

The space between: remnants of the icon may begin to appear along the Junction Corridor.

3. RENOVATE EXISTING HOUSING AND DEVELOP

ESTABLISH A BANK GRANT/LOAN POOL. Work with area lending institutions and Advocates for Basic Legal Equality to secure funds to create a flexible "loan pool" to address the lack of available private financing for households in the Junction community. The loan pool is to provide:

- 1. Home improvement loans and grants to homeowners
- Mortgages with flexible terms to home-buyers
- Financing for small-business rehabbers to acquire and renovate vacant properties
- Other identified housing needs of Junction residents.

Loan pools are most often funded by a consortium of banks that invest a share of money into the pool, thus limiting their individual risks. The pooled money can also be leveraged with funding from city and county governments, and from private investors and foundations.

A portion of the pool of funds should be in the form of grants that do not need to be repaid to address the housing needs of lower income households lacking the financial ability to support a loan repayment.

Select an organization to manage the program in cooperation with the Junction Coalition. The selected organization should demonstrate a strong track record for lending and successful outreach in lower income communities.

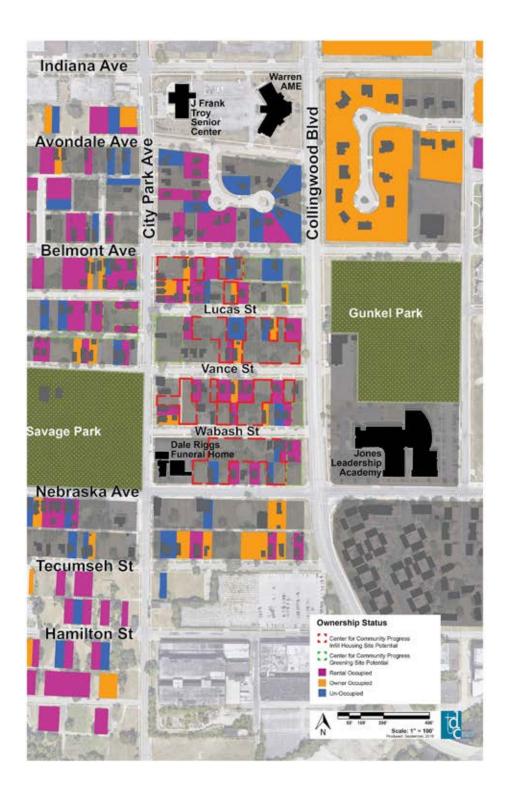
ENHANCE A FOUR BLOCK PRIORITY TARGET AREA. Target the four blocks bounded by Belmont Avenue on the north, Collingwood Boulevard on the east, Nebraska Avenue on the south and City Park Avenue on the west. This area has been the subject of several past analyses and

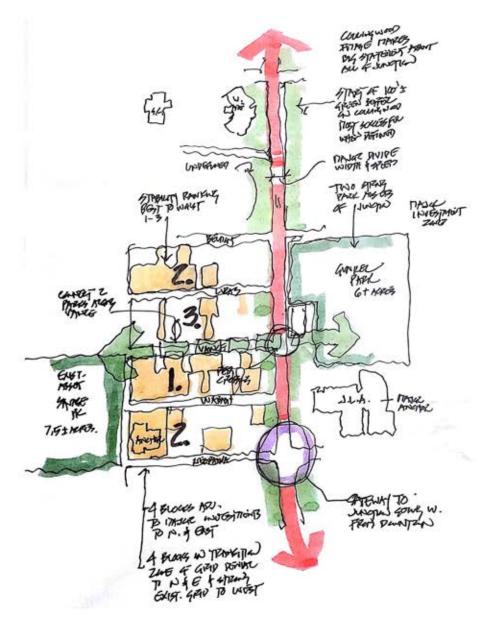
plans and is characterized by a mix of substandard housing, sound housing and numerous vacant lots between two anchors — Gunkel and Savage Parks. This area can be seen to the right,

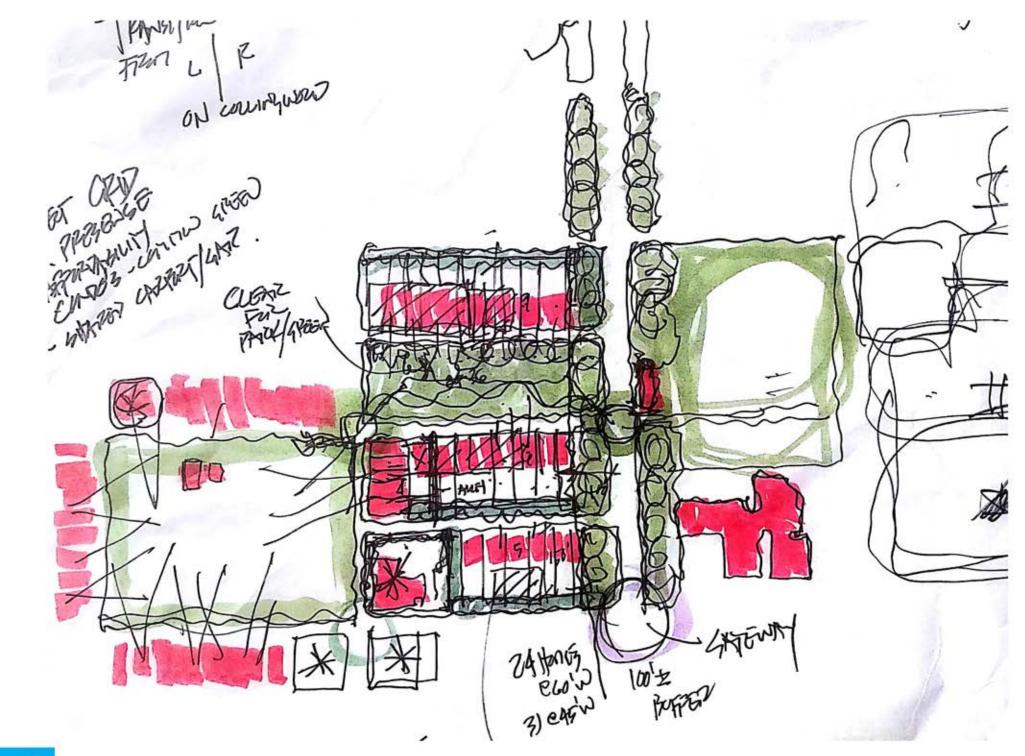
Junction Coalition to assemble and lead a development team that includes all partners to craft and carry out a strategy to:

- 1. Renovate and upgrade existing homes;
- Demolish abandoned homes that are not salvageable;
- Secure developers for constructing new single family homes and townhouses on vacant lots — both affordable and market rate
- Carryout landscaping recommendations and enhance Gunkel and Savage Parks.

All applicable community resources should be accessed to improve and redevelop this priority target area.







EXPAND AFFORDABLE HOUSING OPPORTUNITIES. Provide and facilitate the provision of affordable housing throughout the community — focused on the Primary and Secondary Opportunity Areas — including:

- Rehab of substandard homes and properties experiencing deferred maintenance
- 2. New scattered site single family & townhouse developments on vacant lots
- 3. Affordable senior housing to allow area seniors to age in place.

Craft partnerships with private housing developers to access City of Toledo HOME funds for new and renovated housing.

Identify an experienced housing developer to submit a Low Income Housing Tax Credit application to the Ohio Housing Finance Agency in partnership with the Junction Coalition — maximizing benefits to the Junction Coalition and community residents.

Assist property owners access City of Toledo housing resources including:

- Owner-Occupied Rehabilitation Program, offered to homeowners as a deferred loan, forgivable based on residency and ownership for 10 years after assistance.
- Rental Rehab program, which is offered to owners of 1-4 unit properties for bringing the unit up to code.

Engage community partners to establish a training program for Junction residents focused on housing rehabilitation skills.

NORTHWEST OHIO DEVELOPMENT AGENCY [NODA]. A potential partnership opportunity, NODA is a "community-based, private, non-profit organization that helps people become financially self-sufficient, and builds stable communities. NODA fulfills its mission by providing loans, investment capital, grants and supportive services in a holistic fashion to people and organizations within its targeted markets."

UTILIZE VACANT LOTS TO EXPAND NEIGHBORS' SIDE LOTS.

To address vacant lots that are too narrow to support infill housing, Junction Coalition is to work with the Lucas County Land Bank to identify and transfer selected properties to an adjoining neighbor. The Land Bank, that controls many vacant lots in the Junction neighborhood, has a Side Lot Program that can facilitate this transfer: "...homeowner who lives next to a vacant lot that shares a common boundary with your property, you may be eligible to purchase that lot for \$300 or less."

FACILITATE A FAITH-BASED COALITION TO ADDRESS HOUSING ISSUES. Engage technical assistance to facilitate and assist the approximately 60 faith-based institutions in the community create a Coalition to address housing issues.

Faith-based institutions are increasingly assisting homeowners / renters and redeveloping vacant or underutilized properties — to help bridge the affordable housing gap. The Coalition, with community support and technical assistance, should seek funding and engage in housing service delivery and development.

4. ENHANCE OPEN SPACE AND RECREATION

HAWLEY CORRIDOR. Hawley Corridor is one of three identified Main Corridors as part of the Framework Plan. This Corridor as the Health and Wellness Core of the Junction Neighborhood has the most potential for enhancing open space and recreational uses along it. It has two huge open space or educational anchors that book-end the Corridor. These anchors of the new Mott Branch Library, Smith Park, and Libbey Park offer both neighborhood and regional draw to Junction.

The land uses along Hawley include in no particular order, housing, vacant land, churches, community centers, and health centers. All of these existing land uses provide opportunity to expand upon the health and wellness aspect the Corridor will supply.

KEY ELEMENTS

In order to transform the Hawley Corridor into the Health and Wellness Core key elements will need to be added:

- Signage, wayfinding, entryway
- LED pedestrian oriented lighting
- Bus route
- Bike Lane
- Connecting library all the way to Libbey Park
- Pedestrian friendly environment: walkable
- Improve streets
- Tree canopy
- Attract new growth neighborhood and regionally
- Residential and open space/ green infrastructure
- Widen Sidewalks
- · Place trees within tree lawn

PARTNERSHIPS TO CARRY OUT CORRIDOR IMPROVEMENTS.

There are some key partners that serve to help the Junction Neighborhood this Hawley Corridor vision, these include:

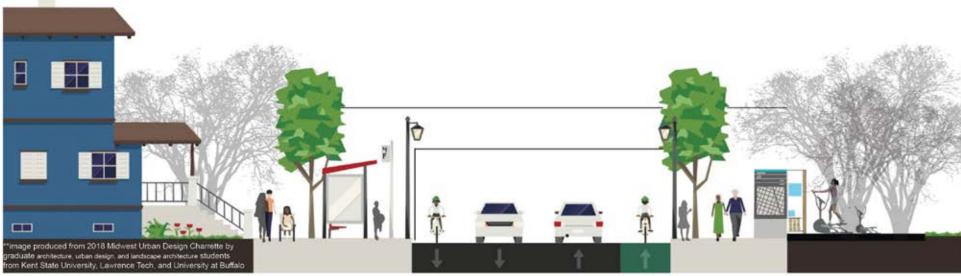
- The Frederick Douglass Community Center
- Junction Coalition
- City of Toledo
- Tree Toledo
- Toledo Edison
- Toledo GROWs

The above partnership list is abbreviated to accommodate the immediate list of key elements previously listed. This list may expand later on once synergy begins to occur along Hawley with more connections to the open space already existing.

CONNECTORS. It is also necessary that while the Hawley Corridor serves as a Main Corridor there are the other Connectors within the neighborhood that serve through walkable routes near Pickett Academy to the west of Hawley and Ella P. Stewart Academy to the east of Hawley. These connectors filter the Health and Wellness Core of Hawley Corridor to the rest of the neighborhood.





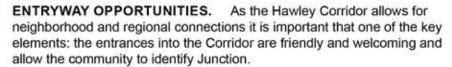


ADDING KEY ELEMENTS. The above sections of Hawley Corridor illustrate two different options of what could be provided along the Health and Wellness Core. These ideas include adding bike lanes, bus stops, exercise equipment, benches, street trees, and better lighting.











These entrances should contain a clear color scheme consistent with existing neighborhood projects. There is also an opportunity to make inexpensive street furniture that may be permanent installations later.

SWAN CREEK NETWORK. Swan Creek provides so many different opportunities for the Junction Neighborhood but also a regional connection for Toledo. This watershed has the potential to connect existing Metro Parks and other park lands that line it. As it runs to the Maumee River there is potential to connect the Creek to the proposed downtown Toledo Nautical Mile.

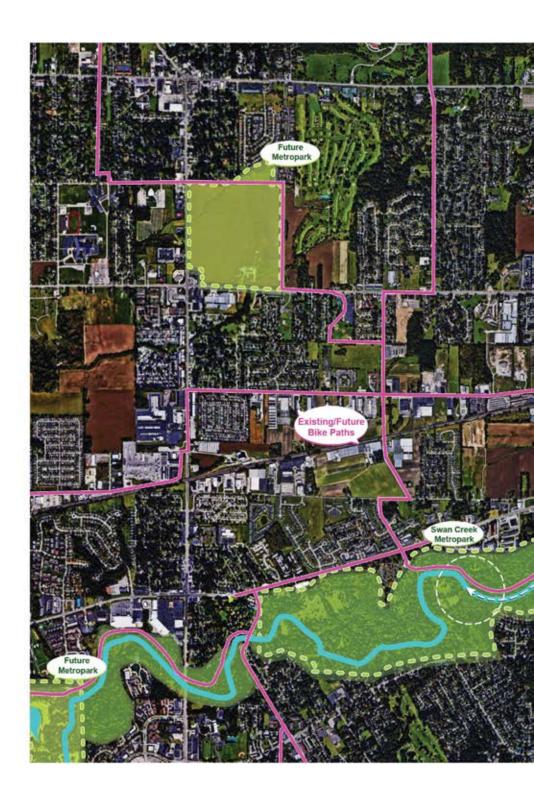
Not only does Swan Creek provide a Green Network for the Toledo region, but it also offers opportunity to connect and add synergy for existing open spaces along Swan Creek within the Junction Neighborhood. These currently underutilized open spaces include Sterling Field, Lander's Park, and Libbey Park. By connecting these open through the Swan Creek Network it carries these regional connections back through to the Junction Neighborhood.

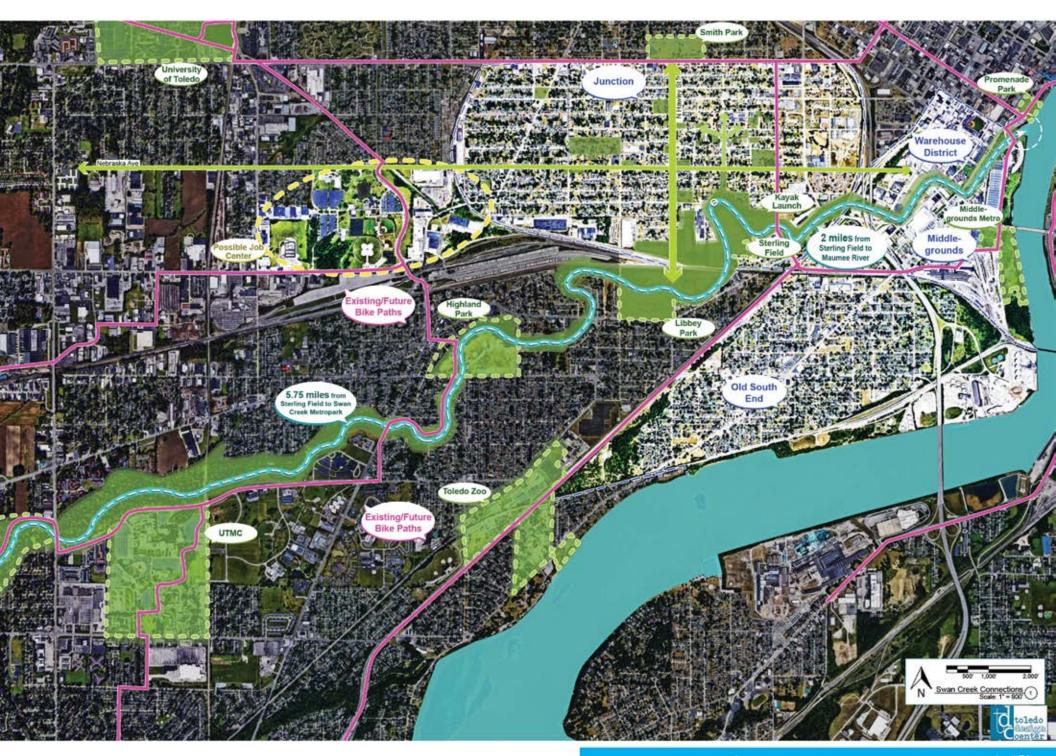
KEY ELEMENTS TO IMPROVE CONNECTIVITY THROUGHOUT TOLEDO. In order to transform the Swan Creek network key elements will need to be added:

- Recreational spaces:
 - kayaking
 - camping
 - fishing
 - picnicking
- Environmental Educational Facility
- Partner with the Metro Parks to develop Swan Creek as a connecting piece to the downtown Middle Grounds Metro Park

PARTNERSHIPS. Partners for the Swan Creek may include:

- · City of Toledo
- Toled Public Schools
- Toledo Metro Parks

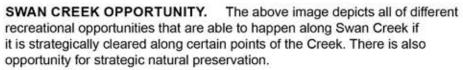












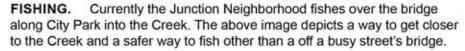


STERLING FIELD MARSH. As Sterling Field is currently within a 100 year Flood Plain the above image depicts the field strategically flooded to offer new opportunities for education along the Creek.











LIBBEY PARK. The above images show how the Libbey Park area can serve both the summer and winter activities for the Junction Neighborhood.

5. ENHANCE PUBLIC TRANSPORTATION THROUGHOUT NEIGHBORHOOD

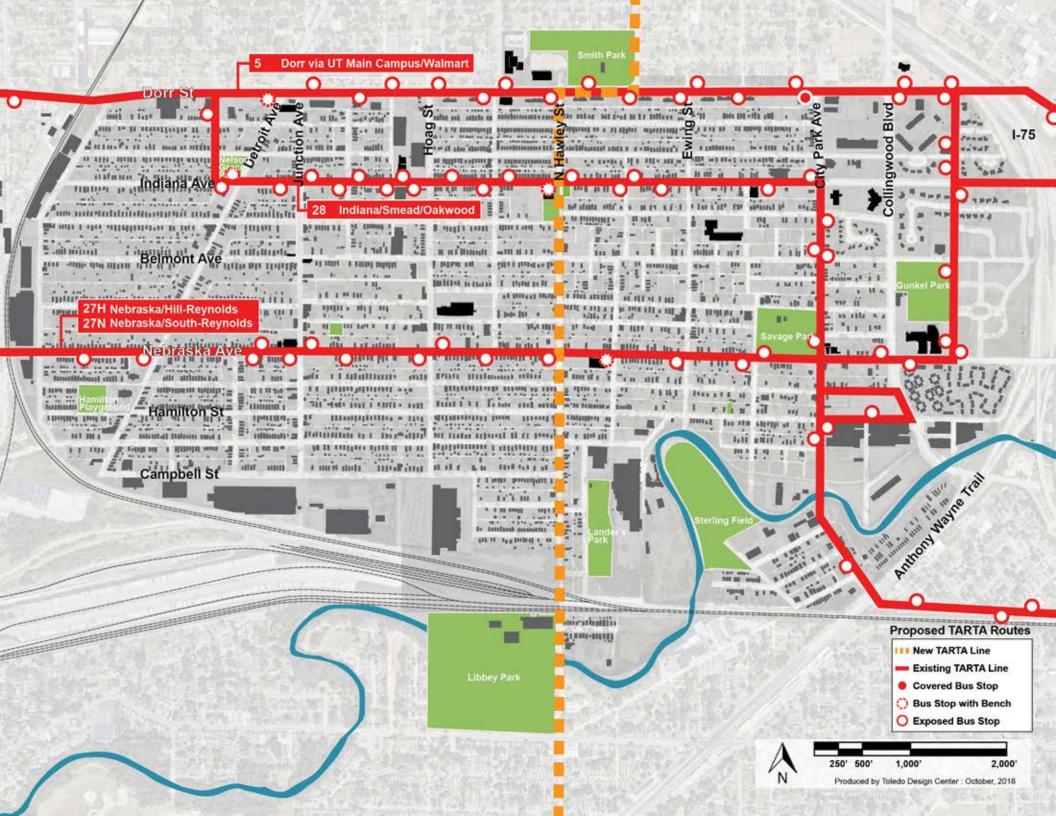
NEW NORTH-SOUTH BUS ON HAWLEY STREET. From South Avenue to Dorr Street / Lawrence Avenue, and up to Bancroft Street There is currently a Hawley Street bus 36 that runs to Bancroft Street during the school year as part of the TARTA transportation agreement with TPS. Evaluate the advantage of instituting a yearly bus connection on Hawley Street as part of the overall planning enhancements of Hawley Street in the master plan.

This major connection could provide better access to the neighborhood by expanding on the existing eat-west bus routes that already exist within the neighborhood and address the neighborhoods lack of mobility. With an aging population mobility becomes a huge function for the Junction Neighborhood. Establishing partners for a new north-south bus route for the Hawley Corridor is vital for seeing the route implemented:

 Expand on existing partnerships TPS has with TARTA to develop this north-south connector further **BUS SHELTERS AND BENCHES.** As stated earlier in this Plan, the Junction Neighborhood is currently underserved with the amount of shelters and benches they have at their disposal. This is not only within the Junction Neighborhood however. TARTA only provides Bus Shelters at frequently used bus stops. It is their practice to not provide bus benches. Bus benches are only provided by "for profit" advertising companies *ie*, *Affordable Bench* or by private businesses or by neighborhood organizations.

Just because TARTA does not practice suppling a large amount of these shelters does not mean that there should not be any throughout the neighborhood. In order to promote walkability and neighborhood connectivity the neighborhood may be able to supply at least benches along very prominent stops. These stops with benches or shelters should be supplied along the 3 Main Corridors of Junction, Hawley, and City Park / Collingwood described within the Framework Plan Section of this document.

 Partnership with the Arts Commission to provide benches as part of their Young Artists at Work program.



ACTION PLAN RESOURCES

The following section provides current information on local, state, and federal resources which support redevelopment.

LUCAS COUNTY LAND REVITALIZATION CORPORATION

(LAND BANK). The Land Bank is a community improvement agency with a proven toolkit to acquire tax delinquent vacant land and abandoned properties where the market has no solution. The primary goal is to stop the property from continuing to deplete the values of all the properties surrounding it through rehabilitation, new construction, or demolition.

By working with potential end-users, the object is to transfer the property and return it to long-term productive use. The Land Bank will collaborate with neighborhood partners to improve the quality of neighborhoods, increase land values, create diverse housing opportunities, and return properties to the tax rolls by promoting real estate redevelopment and blight elimination of vacant, abandoned, and underutilized properties through an open and equitable process.

With input from residents, neighborhood groups, community development corporations, institutional leaders, elected officials, and others, the Land Bank has established policies and procedures to govern their day-to-day operations.

ACQUISITION OF PROPERTIES

- The Land Bank may acquire property through:
- Expedited Tax Foreclosure of vacant or abandoned properties
- · The County Auditor's Forfeited Lands List
- Deed-in-Lieu of Foreclosure
- Donations by individuals or institutions

DISPOSITION OF PROPERTIES

- The Land Bank will transfer properties for productive use to end-users, including investors, CDCs, non-profit organizations, institutions, and others.
- All end-users will be required to undergo an underwriting process before any properties are transferred. Transfer forms are available on the Land Bank's website.
- End-users who have undergone the underwriting process once will be considered pre-qualified for future transfers, subject to some limitations.
- Development agreements and other transfer restrictions may be imposed on property transfers to achieve the Land Bank's policy mission.

CONSIDERATION

- All Land Bank properties will be transferred for the fair market value of the property, but not less than \$250.
- Consideration for the transfer may be cash, development restrictions, or other non-monetary considerations at the discretion of the Land Bank.

SIDE-LOT PROGRAM

- Individuals who live adjacent to vacant lots may request those lots under the Land Bank's side lot program.
- When otherwise qualified, an individual may receive a side-lot for \$100.

DEMOLITION & MAINTENANCE

- The Land Bank will contract with the City of Toledo and other private entities to demolish and/or maintain properties while the Land Bank seeks an ultimate end-user for the property.
- The Land Bank may partner with a qualified end-user to hold title to property for a set period of time and enter into agreements where the end-user maintains the property during that period of time.

TOLEDO LUCAS COUNTY / PORT AUTHORITY. The Toledo Lucas County Port Authority plays a strategic role when it comes to neighborhood development. From brown field redevelopment to innovative financing programs, the Port Authority focuses on growth and development opportunities.

The Port Authority has developed programs to implement energy efficiency building retrofits. Provides funding to implement the wide-scale use of energy efficiency and alternative energy practices and solutions in commercial, governmental, and industrial facilities within our community

The Toledo-Lucas County Port Authority continues to take action to strengthen the Northwest Ohio Bond Fund by identifying investment sources via public and private funds. The Port Authority is also exploring other investment offerings that will fill a need in the region, while providing a financial advantage to our diverse community.

ECONOMIC DEVELOPMENT PROGRAMS

The Port Authority's Economic and Community Development Institute ECDI grant and loan program is funded with proceeds from the property tax levy for the purpose of providing grants and loans to projects undertaken by eligible, neighborhood-based organizations. Grant or loan recipients must be 501(c)3 organizations in good standing and must demonstrate the capacity to manage funds and develop real estate. Applicants must demonstrate that they are a neighborhood-based, community development organization and must operate within Lucas County.

ECDI helps businesses start and expand by combining business training and technical assistance with necessary capital. The Institutes's Small Business Loan program provides loans up to \$350,000 to new and existing businesses that do not qualify for conventional bank loans.

The ECDI's Small Business Loans may be used for business expenses. including:

- Purchase of equipment, machinery, supplies, inventory
- Start-up operating expenses
- Working capital
- Other uses may be considered, but may be limited by program policies

Loans may not be used for real estate acquisition or construction.

ECDI administers loans from 18 different sources, each with particular objectives and eligibility criteria. The annual fixed rate is determined by the source of funds used to capitalize the loan, but ranges from 5.75% to 11.5%. Loan terms range from 6-60 months. In addition to traditional loan products, interest-free, fee-based loans are available for borrowers whose religious beliefs preclude them from paying interest. The Institute can provide services in English, Somali, Spanish, Amharic, Arabic, and Russian. Fees for training and loan origination apply. See Micro-loan Rates and Fees Disclosure statement.

ECDI TRAINING INSTITUTE

The ECDI Training Institute has extensive training and technical assistance available to help clients acquire the knowledge and tools you need to succeed. The ECDI provides general micro-enterprise development training courses, during which entrepreneurs are given the tools needed to start and successfully manage a business. In addition to general micro-enterprise development training, the ECDI offers financial literacy, and other generalized training geared towards specific industries such as food-based or home-based childcare businesses.

The Port Authority has developed a national reputation for innovative business financing, assisting more than 290 economic development projects representing a total investment of nearly \$1.1 billion while helping to create and retain more than 15,500 jobs.

Financing Options include:

- Brownfield Redevelopment Programs
- Fixed Interest Rate Revenue Bonds
- Off-Balance Sheet Transactions
- Infrastructure Financing
- Conduit Revenue Bonds
- Ohio 166 Regional Loan Program
- Small Business Administration 504 Loan Program

The Port Authority created the Brownfield Redevelopment Program in response to the growing number of polluted, former industrial sites throughout the region. The program focuses on obtaining federal and state grants for the clean-up and redevelopment of these properties and also coordinates the rehabilitation efforts once grants are awarded. In addition to the crucial work of brownfield redevelopment, this division also oversees the acquisition, sale, and lease of Port Authority property.

Fixed Interest Rate Revenue Bonds provide small and medium sized companies access to the national capital market as if they were BBB Investment Grade companies. It provides:

- Financing for projects from \$1 million to \$8 million
- Fixed interest rates for full term of the bonds
- Typically 90% financing and 10% equity
- Twenty-year financing for land and buildings
- Financing up to 10 years for equipment
- Tax exempt bonds for manufacturing, non-profit 501(c)3 and governmental operations
- Taxable bonds for all other projects

Infrastructure Financing helps developers, governmental entities, and other organizations finance public infrastructure such as streets, utilities, and public parking facilities. The Toledo-Lucas County Port Authority has provided over \$100 million in Tax Increment Financing (TIF) and special assessment-backed bonds in tax exempt, long-term, fixed-rate bond financing. Other benefits include:

- Possibility of 100% financing
- Lower cost of construction
- Fixed interest rate, tax exempt financing
- Terms of up to 32 years

Conduit Revenue Bond financing offers a company the option of variable interest rates. Depending upon the borrower, these bonds may be backed 100% by a Letter of Credit. The Toledo-Lucas County Port Authority acts as a "conduit" for the issuance of such bonds. Revenue Bond Territory is any county in the State of Ohio. The Ohio Department of Development Regional 166 Loan Program provides a low interest rate financing for fixed assets purchases such as land, building, and equipment for projects in Ohio. It offers:

- Loans of up to \$500,000, based on about \$50,000 for each job created or retained
- A term of five to 15 years
- Current fixed interest rate of 3%•Only a 10% equity injection into the project is required

Small Business Administration 504 Loan Program provides fixed asset funding to for-profit businesses with a net worth not exceeding \$15 million and net after-tax profit of not more than \$5 million. A typical transaction consists of 50% bank financing; 40% SBA; and 10% equity. The SBA takes a second collateral position. This program is available from the Toledo-Lucas County Port Authority throughout Ohio.

Benefits include:

- Maximum loan of \$5 million or up to \$5.5 million for manufacturers
- Terms of either 10 or 20 years
- Only a 10% equity injection into the project is required
- Long-term fixed interest rate

LOCAL INITIATIVES SUPPORT CORPORATION LISC. LISC brings financing and technical expertise to local residents who are transforming their neighborhoods into healthy communities.

LISC offers financial resources in four general areas:

- PLANNING. Either through in-house staff or third-party consultants. LISC will assist communities in planning their future. Feasibility grants are used to cover the expenses associated with testing whether the development of a particular project is feasible. This might include market studies, land-use plans, financial analyses, or other activities necessary to determine the viability of a proposed project. These grants are typically used for real estate projects, but can be used to test the feasibility of other community programs as well.
- 2. TRAINING. LISC/Toledo can provide training to community organizations on many topics, including: Community organizing, Board and staff development, fund-raising, administrative systems, including human resources, finance and management information, real estate development, property management, asset (portfolio) management, strategic planning, project and program development and comprehensive community building. In all of these, LISC/Toledo will underwrite the costs of on-site technical assistance.
- OPERATIONAL FUNDING. Depending on the availability of resources, LISC will provide "seed" and operating grants, as well as grants for specific program purposes. These include: Organizational Development Grants, to assist community organizations with improving their administrative structures, management and financial systems, and real estate development and management capabilities. Strategic Grants, to cover the costs associated with the creation of new programs that are particularly important to the organization's overall mission and the specific needs of community residents. Grants for selective comprehensive development programs are used to assist community-building efforts as public safety, job readiness training, health care and education.
- 4. PROJECT FINANCING. LISC is probably best known for financing real estate projects, including housing, community facilities, commercial (retail and office) and industrial development. We offer: Recoverable grants, used to cover specific pre-development costs associated with a real estate development project Pre-development loans, used for projects that are highly likely to proceed to construction. Construction financing, usually in tandem with a lead construction lender, such as a local bank. In these cases, LISC is willing to take a subordinate position on its collateral to a conventional lender and will share its position with other

non-profit or public lenders. Mini-perm loans, generally for commercial or industrial developments. These loans can have a maturity of seven years (depending on the 71 nature of the project) and may be either fully amortizing or have a longer amortization term with a "balloon" payment at the end. Collateral is of course required. Equity. LISC/Toledo provides equity for affordable "Low Income Housing Tax Credit" financial rental housing through its affiliate, the National Equity Fund NEF.

FINANCIAL OPPORTUNITY CENTERS FOC. Financial Opportunity Centers are career and financial coaching service centers that help low to moderate income people build smart money habits and focus on the financial bottom line. LISC has a network of more than 80 FOCs across the country, embedded in local community organizations that are trusted, known for their history of providing quality services, and convenient to where people live and seek out services.

FOCs provide employment and career counseling, one-on-one financial coaching and education and low-cost financial products that help build credit, savings and assets. They also connect clients with income supports such as food stamps, utilities assistance and affordable health insurance. The cornerstone of the FOC model is providing these services in an integrated way, rather than as stand-alone services, and with a long-term commitment to helping clients reach their goals.

They've learned that integrated or "bundled" services lead to concrete gains in net income and job retention. Research shows that FOC clients who take advantage of combined services are 50 percent more likely to land a well-paying job than people receiving employment services alone. And long-term job retention—holding a job for a year or more—almost doubles when financial coaching reinforces the work of employment counseling.

They offer:

- Grants that help community organizations establish, staff and run FOCs in neighborhoods that need them, covering everything from start-up to operating costs.
- Technical assistance and training to help FOC staff reach out to potential clients and offer effective coaching and job counseling.
- Data collection tools that help FOCs tailor support for individual clients and inform the work at large.
- Professional networking support in the form of national and regional meetings, collaborative groups and an online library of resources on FOCs and similar integrated service delivery models.

TOLEDO METROPOLITAN PARK DISTRICT. Metroparks Toledo is a system of parks and trails connecting people with nature in compelling and exciting ways. Wherever you are in Lucas County, you are just minutes away from a Metropark.

They are on the precipice of a new era in the rich history of the Metropark system, charting a course that ensures future generations will inherit healthy parks. The future is already taking shape.

In 2013 Metroparks launched a comprehensive master plan to establish a 20-year vision for the park system. The master plan enables Metroparks to do three things:

TODAY

First, we must protect the remarkable assets we already have, which in turn protects our water and air quality by using public funds to conserve, preserve and restore the areas that provide environmental and economic value for all of Northwest Ohio.

TOMORROW

Second, we must finish what we started. Soon, every Lucas County resident will be within five miles of a Metropark. This milestone is the result of new projects being completed and new corridors and greenways connecting the parks, making them more accessible than ever before.

THE FUTURE

Finally, we must plan for the future. How will Metroparks manage conservation? What will be the impact of public use on parks? How will we maintain and rehabilitate park facilities? And finally, will our role in environmental and healthy living expand? While Metroparks has great pride in its heritage, much of what you're seeing today is exemplary of a commitment to a sustainable future for our parks. A future where parks are connected to parks, and parks are connected to people.

OTHER TOLEDO BUSINESS RESOURCES

CITY OF TOLEDO HOME INVESTMENT PROGRAM. The City of Toledo may use federal HOME funds for a variety of housing activities according to local housing needs. Eligible uses of the funds include tenantbased assistance; housing rehabilitation; assistance to first time homebuyers; and new construction. Under certain circumstances, HOME funding may also be used for site acquisition, site improvements, demolition, transitional housing, relocation and other necessary and reasonable activities related to the development of non-luxury housing. All housing developed with HOME funds must serve low-and very-low income families. The City of Toledo sets aside 15 percent of their allocation for housing to be owned. developed, or sponsored by Community Housing Development Organizations (CHDO's).

ASSETS TOLEDO. Assets Toledo offers a Business Design and Management course for low-to-moderate income individuals who want to start their own business or improve an existing one. The 12 weeks long course offers practical, experience-based teaching along with practical help in developing business plans, assistance in securing loans, and volunteer mentors. Fees are based on income.

WOMEN'S ENTREPRENEURIAL NETWORK. Women's Entrepreneurial Network was established in 1993 to "encourage and support businesswomen and women-friendly businesses with successful entrepreneurial development". WEN puts on 4-part seminars covering business plans, marketing, financing and record-keeping. This seminar series is held six times per year. In addition to the seminar series, WEN sponsors numerous lunch time seminars and other business related events.

SCORE. SCORE "Counselors to America's Small Business" is a nonprofit association dedicated to entrepreneur education and the formation, growth and success of small business nationwide. SCORE is a resource partner with the U.S. Small Business Administration SBA. SCORE has 389 chapters in locations throughout the United States and its territories, with 10,500 volunteers nationwide. Local chapters provide free counseling and low-cost workshops in their communities. Both working and retired executives and business owners donate their time and expertise as business counselors.

SCORE was founded in 1964.

COMMUNITY DEVELOPMENT BLOCK GRANT. The City of Toledo is granted funds on a formula basis from the U.S. Department of Housing and Urban Development to carry out a wide range of community development and improved community public facilities and services. All CDBG activities must benefit low-and moderate-income individuals, aid in the prevention or elimination of slum and blight, or address other community development needs that present a serious and immediate threat to the health or welfare of the community. Some of the activities that can be carried out with CDBG funds include: acquisition of real property, rehabilitation of residential and non-residential properties; provision for public facilities and improvements, streets, and neighborhood centers; assistance to profit-motivated businesses to help with economic development activities; organizational support for nonprofit organizations, home-buyer assistance and emergency, health and transitional assistance.

LUCAS COUNTY LINKED DEPOSIT SMALL BUSINESS LOAN.

The Lucas County Office of Economic Development, and local lending institutions have teamed up to offer area businesses, builders and developers a program that offers the financial help necessary to grow their organizations. Participating financial institutions pre-approved applicants for a two - to four year economic development loan at a competitive rate of interest. If the project meets linked deposit criteria, the County Treasurer will purchase a certificate of deposit from the financial institution and accept a lower rate of return. The financial institution in return is required, by law, to reduce the interest rate by three (3%) percent. Thus, loans are linked between the County, the financial institution, and the participating business. In return for a slight loss of immediate investment dollars, the County is able to help provide quality jobs, which in turn will lead to an increased tax base in the long run. The Linked Deposit Program is not only helping area businesses and developers expand, but it is also helping to bring about future investments for our schools, Metro parks, libraries and other County programs that rely on tax dollars for survival.

STEP ONE TOWARD HISTORIC REGISTER DESIGNATION.

Toledo has also been designated as a Certified Local Government *CLG* community. The Certified Local Government program provides a mechanism to encourage and to expand local participation and cooperation in the identification, evaluation, and protection of cultural resources. The CLG program recognizes that local efforts need support, and that communities can benefit from working with state and federal partners who share the same goal. The program is a federal-state-local partnership that enables eligible communities to conduct a wide range of preservation activities in cooperation with the Ohio Historic Preservation Office and the U.S. Department of the Interior, including surveys of historic resources and nominating properties to the National Register of Historic Places.

Ten percent of the historic preservation funds that Ohio receives from the federal government each year is set aside for these grants; in a typical year about \$98,000 is available to Certified Local Governments in Ohio to identify their historic, architectural, and archaeological resources through surveys; nominate eligible properties and districts to the National Register of Historic Places; further community education on historic preservation; and preserve and rehabilitate historic properties.

The process for landmark designation outlined in the Toledo Municipal Code, Chapter 1111.1004 Historic Districts and Landmarks (Designation or Expansion) Report states the following:

The reports of the Plan Commission and City Historic District Commission, containing their written recommendations to the City Council, must include information about how the proposed historic district or landmark, or expansion, is of special historical and architectural significance. The reports must include the following:

- Whether the district or landmark proposed to be designated is listed on the National Register of Historic Places
- Whether the district or landmark proposed to be designated provides significant examples of architectural styles of the past
- A description of the district or landmark to serve as an informational resource. The description must include, but need not be limited to, the following:
 - Geographic description including location and its relationship to the entire City
 - Description of the general land uses
 - General description of the building conditions
 - · General description of the socio-economic characteristics
 - Description of existing developmental plans or programs within or including the historic district or land mark; and

 List of neighborhood organizations within or serving the historic district or landmark.

The Toledo City Historic Districts Commission is charged with and has the responsibility of being the historical conscience of the City and exists to help preserve and protect Toledo's historic resources. Toledo City Historic Districts Commission has the authority to oversee any exterior changes to the Historic District is designated as a local landmark.

THE HISTORIC PRESERVATION TAX CREDIT PIPELINE

INITIATIVE. The Historic Preservation Tax Credit Pipeline Initiative provides small grants and technical assistance in nominating buildings and districts to the National Register of Historic Places. It also creates a pipeline of properties that are eligible for redevelopment assistance through the Ohio Historic Preservation Tax Credit Program, as well as help communities and property owners advance redevelopment of underutilized historic buildings.

Eligible Applicant examples are: Property owners, local governments, civic organizations, and other related entities. There are four threshold criteria required of applicants to be eligible for evaluation:

- The applicant is the fee simple owner of the building described in the application.
- The building is listed on the National Register of Historic Places; is located in a registered historic district and is certified by Ohio's Preservation Officer as being of historic significance to the district/ or is listed as a historic landmark by a certified local government.
- The rehabilitation work as described in the application is consistent with the United States Secretary of the Interior's Standards for Rehabilitation.
- The issuance of an Ohio Historic Preservation Tax Credit is a major factor in the applicant's decision to rehabilitate the historic building or to increase the level of investment in the rehabilitation of the historic building.

There are four types of eligible funding through the OHPTC:

- Type A: Nomination for individual building \$4,000
- Type B: Nomination of a Historic District \$12,000
- Type C: Integrity Investigation of a Building \$12,000
- Type D: Multiple Property Planning \$8,000

OHIO HISTORIC TAX CREDITS. The Ohio Historic Preservation Tax Credit OHPTC program provides a tax credit for the rehabilitation expenses to owners of historically significant buildings. The tax credit subsidy is 25% of qualified rehabilitation expenditures QRE, not to exceed the QRE estimates in the application, with an application cap of \$5M. QRE are hard construction costs that meet the requirements of the US Secretary of Interior's standards for rehabilitation of Historic Properties. The tax credit can be applied to applicable dealer in tangible, corporate franchise or state income taxes. The OHPTC program legislation was amended as part of the \$1.57 billion Economic Stimulus Package under House Bill 554 and became effective on June 30, 2008. The credit award was changed to equal 25% of the owner's qualified rehabilitation expenditures QRE as estimated on the submitted tax credit application with a maximum cap of \$5 million dollars. The Urban Development Division has worked with our partner agencies the Ohio Historic Preservation Office OHPO and the Ohio Department of Taxation to implement the new legislation.

NATIONAL TRUST FOR HISTORIC PRESERVATION.

NATIONAL TRUST LOAN FUNDS

The National Trust Loan Fund consists of two preservation revolving funds: the Inner-City Ventures Fund ICVF and the National Preservation Loan Fund NPLF. The ICVF provides financial assistance to organizations that serve low and moderate income households or provide economic benefit in low and moderate income communities. The NPLF provides funding for a variety of preservation projects, such as establishing or expanding local and statewide preservation revolving funds, acquiring or rehabilitating historic buildings, sites, structures and districts, and preserving National Historic Landmarks.

National Trust Community Investment Corporation

National Trust Community Investment Corporation NTCIC, the National Trust's for-profit subsidiary, offers several vehicles for historic real estate equity investment.

THE NATIONAL TRUST COMMUNITY INVESTMENT FUNDS.

Since its inception in 2000, NTCIC has placed more than \$144 million in 33 properties ranging in total development cost from \$500,000 to \$105 million. NTCIC also pioneered the use of "twinned" Historic and New Market Tax Credits (NMTCs) in 2003, and was the first "Community Development Entity" (CDE) to sign a NMTC allocation agreement and the first to report a Qualified Equity Investment to the CDFI Fund of the US Treasury.

THE NATIONAL TRUST SMALL DEAL FUND. The National Trust Small Deal Fund SDF provides a unique service within the historic tax credit industry by investing in credit eligible projects that generate as little as \$200,000 in tax credit equity (equaling total development costs of approximately \$1.2 million). Projects of that size are typically overlooked by conventional tax credit investors despite the sheer number of them. In 2005. more than half of the 1,030 rehabilitations certified by the National Park Service earned less than \$500,000 in credits.

Investments in these smaller deals are often considered undesirable because their transaction costs are typically just as high as larger projects' yet the credit value is much lower, making the investment's cost-benefit ratio unattractive. The National Trust Small Deal Fund is structured to specifically address this issue. It uses standardized investment terms and documents. reduces its due diligence requirements, and keeps its closing costs very low. SDF uses a delayed equity pay-in model wherein the first major equity payment is deferred until the receipt of a cost certification and final (Part 3) project approval from the National Park Service.

DOWNTOWN REDEVELOPMENT DISTRICT DRD. Ohio's newly created Downtown Redevelopment District DRD Program also creates a new funding stream for the redevelopment of historic structures. Ohio's DRD program permits: the capture of future property taxes for the rehab of historic structures, funding of historic groups, public infrastructure and potentially for high-tech companies. While DRDs cannot be used for 100% residential projects, mixed use projects are permitted when an historic structure is being redeveloped. The Ohio General Assembly enacted an important change in the DRD law that now permits DRDs to be used where a Tax Increment Financing (TIF) district once existed. The original DRD law did not permit a DRD to operate where a TIF was or had been in the past. As many prime spots for historic structure redevelopment, like all of Downtown Columbus. are covered by a TIF district, this change in state law could be a major boom for transforming often vacant historic structures into urban housing.

Downtown housing initiatives have also been built on the backs of tax abatements that substantially subsidize the cost of buying or renting these units. However, many cities have or are considering ending their urban housing tax abatement program. The City of Cleveland's Residential Tax Abatement program provides the temporary elimination of 100% of the increase in real estate property tax for eligible projects but the program expires on June 4, 2017 and its renewal is an open question. Columbus has a similar program and both the City of Columbus and Franklin County have dueling studies going on to determine whether the residential tax abatements should continue. Columbus is following Cincinnati's lead as they completed a

study of their economic development incentive programs in June of 2016 with the use of incentives for housing as a critical piece.

State incentive programs are strong opportunities for developers of urban housing but the future of residential tax abatements are in jeopardy unless the case can be made for their role in continued market growth.

TAX INCREMENT FINANCING. Tax Increment Financing *TIF* can be a powerful tool in developing important infrastructure and long term redevelopment projects. The establishment of a TIF district would allow new tax increments to be used for infrastructure improvements throughout a TIF district. A TIF can allow new taxes generated by private development to be directed to towards and thus supporting the private investment infrastructure Implementation and other public improvements necessary to support the improvement of the District. Upon establishing a district, the net property tax assessment is frozen and becomes the base assessed value. As new development occurs, the total assessed value of the district increases and the taxes generated from that increased assessment over the base, the increment, are "captured." These funds are then directed back into the district, to support such public activities as:

- Property acquisition
- Demolition
- Relocation of businesses or residences
- Installation of utilities and other public infrastructure or streetscape improvements
- Construction of buildings for public use or purpose.

Typically, these activities are not funded directly using the annual increment, but through the issuance of tax exempt revenue bonds, with the TIF revenues used to provide debt service on those bonds. In this way, the local jurisdiction obtains a larger amount of money "upfront" using these funds for substantial improvements, and then pays for improvements over a 15 or 20 year period. If established in a timely fashion, a TIF district could capture new revenues generated by the private development projects already planned or underway. These catalyst projects, in turn, will attract additional private development, generating additional TIF revenues, and creating an on-going funding stream for redevelopment. While the use of a TIF does require that the local jurisdiction give up new taxes from development for a period of time (to retire debt), the jurisdictions gain improved properties and an expanded tax base over the long term, which arguably would not have occurred without public-sector investment and diversion of tax increment payments. In this way, the use of TIF represents a powerful funding strategy for long-term redevelopment and revitalization.

OHIO JOB CREATION TAX CREDIT. Ohio Job Creation Tax Credit administered by the Ohio Department of Development in conjunction with the Ohio Department of Taxation. The program provides a refundable tax credit against a company's corporate franchise or income tax based on the state income tax withheld from new, full-time employees. The Ohio Tax Credit Authority, a five-member independent board consisting of taxation and economic development professionals from throughout the state, is responsible for reviewing and approving applications for tax credit assistance and setting the benefit level. The Authority also has oversight responsibilities that include monitoring and reporting the progress of approved tax credit projects.

Minority Direct Loan administered by the Office of Minority Financial Incentives. Loans of between \$45,000 and \$450,000 may be used for part of the cost of acquisition, renovation or construction of depreciable fixed assets. The interest rate is 3% for the guaranteed portion of the loan.

Research and Development Tax Credit administered by the Ohio Department of Development Technological Innovation Division in conjunction with the Ohio Department of Taxation. Provides a nonrefundable tax credit against the corporate franchise tax and is designed to encourage Ohio's corporations to invest in increased research and development activities.

CLEAN OHIO FUND. The Clean Ohio Fund managed by Jobs Ohio, restores, protects, and connects Ohio's important natural and urban places by preserving green space and farmland, improving outdoor recreation, and by cleaning up brownfields to encourage redevelopment and vitalize communities. Originally approved by voters in 2000, the Clean Ohio Fund devoted \$400 million in its original four funding rounds to environmental conservation, preservation, and revitalization activities throughout the State of Ohio. These activities benefit a variety of Ohio constituents, from urban core communities to outlying farms.

The Clean Ohio Fund consists of four competitive statewide programs: the Clean Ohio Revitalization Fund, the Clean Ohio Agricultural Easement Purchase Program, the Clean Ohio Green Space Conservation Program, and the Clean Ohio Trails Fund.

The Clean Ohio Brownfield Revitalization Program, administered by the Ohio Department of Development's Urban Development Division and the Ohio Environmental Protection Agency, supports cleanup to encourage redevelopment activities at brownfield sites. The Clean Ohio Agricultural Easement Purchase Program, administered by the Ohio Department of

Agriculture's Office of Farmland Preservation, assists landowners and communities with the goal of preserving farmland.

The Clean Ohio Green Space Conservation Program, administered by the Ohio Public Works Commission, funds the preservation of open spaces. sensitive ecological areas, and stream corridors. The Clean Ohio Trails Fund, administered by the Ohio Department of Natural Resources, works to improve outdoor recreational opportunities for Ohioans by funding trails.

FEDERAL BROWNFIELD ECONOMIC DEVELOPMENT

INITIATIVE BEDI. The Brownfields Economic Development Initiative BEDI is a key competitive grant program that HUD administers to stimulate and promote economic and community development. BEDI is designed to assist cities with the redevelopment of abandoned, idled and underused industrial and commercial facilities where expansion and redevelopment is burdened by real or potential environmental contamination. BEDI grant funds are primarily targeted for use with a particular emphasis upon the redevelopment of brownfields sites in economic development projects and the increase of economic opportunities for low-and moderate-income persons as part of the creation or retention of businesses, jobs and increases in the local tax base. BEDI funds are used as the stimulus for local governments and private sector parties to commence redevelopment or continue phased redevelopment efforts on brownfields sites where either potential or actual environmental conditions are known and redevelopment plans exist. HUD emphasizes the use of BEDI and Section 108 Loan Guarantee funds to finance projects and activities that will provide near-term results and demonstrable economic benefits. HUD does not encourage applications whose scope is limited only to site acquisition and/or remediation (i.e., land banking), where there is no immediately planned redevelopment. BEDI funds are used to enhance the security or to improve the viability of a project financed with a new Section 108 guaranteed loan commitment.

The purpose of the BEDI program is to spur the return of brownfields to productive economic use through financial assistance to public entities in the redevelopment of brownfields, and enhance the security or improve the viability of a project financed with Section 108-guaranteed loan authority. Therefore BEDI grants must be used in conjunction with a new Section 108-guaranteed loan commitment. Section 108 is the loan guarantee provision of the Community Development Block Grant (CDBG) program. The BEDI funds minimize the potential loss of future CDBG allocations. Both Section 108 loan proceeds and BEDI grant funds are initially made available by HUD to public entities approved for assistance. Such public entities may re-loan the Section 108 loan proceeds and provide BEDI funds to a business or other entity to carry out an approved economic development project, or the public entity may carry out the eligible project itself. BEDI projects must increase economic opportunity for persons of low-and moderate income or

stimulate and retain businesses and jobs that lead to economic revitalization.

BEDI funds have been made available on a competitive basis. In FY 2006, instructions for submitting applications will be included in HUD's SuperNOFA, which is published in the Federal Register. There is a cap of \$1 million per BEDI award. Section 108 funds are available to eligible applicants throughout the year on a noncompetitive basis.

CDBG entitlement communities and non-entitlement communities are eligible to receive loan guarantees.* A request for a new Section 108 loan guarantee authority must accompany each BEDI application. BEDI and Section 108 funds must be used in conjunction with the same economic development project. Mortgage Insurance for Rental Housing for Urban Renewal and Concentrated Development

Areas: Section 220

Section 220 insures loans for multifamily housing projects in urban renewal areas, code enforcement areas, and other areas where local governments have undertaken designated revitalization activities.

Section 220 insures lenders against loss on mortgage defaults. Section 220 provides good quality rental housing in urban areas that have been targeted for overall revitalization. Section 220 insures mortgages on new or rehabilitated housing located in designated urban renewal areas, and in areas with concentrated programs of code enforcement, and neighborhood development.

FHA MORTGAGE INSURANCE FOR HUD-APPROVED

LENDERS. Eligible Activities: Insured mortgages may be used to finance construction or rehabilitation of detached, semi-detached, row, walk-up, or elevator type rental housing or to finance the purchase of properties which have been rehabilitated by a local public agency. Properties must consist of two or more units and must be located in an urban renewal area, in an urban development project, code enforcement program area, urban area receiving rehabilitation assistance as a result of natural disaster, or area where concentrated housing, physical development, or public service activities are being carried out in a coordinated manner. The program has statutory mortgage limits, which may vary according to the size of the unit, the type of structure, and the location of the project. There are also loan-to-replacement cost and debt service limitations. The maximum amount of the mortgage loan may not exceed 90 percent of the estimated replacement cost for new construction.

For substantial rehabilitation projects, the maximum mortgage amount is 90 percent of the estimated cost of repair and rehabilitation and the estimated

value of the property before the repair and rehabilitation project. The maximum mortgage term is 40 years, or not in excess of three-fourths of the remaining economic life of the project, whichever is less. Contractors for new construction or substantial rehabilitation projects must comply with prevailing wage standards under the Davis-Bacon Act.

Eligible mortgagors include private profit motivated entities, public bodies, and others who meet HUD requirements for mortgagors.

All families are eligible to occupy a dwelling in a structure where the mortgage is insured under the program, subject to normal tenant selection.

Section 220 is eligible for Multifamily Accelerated Processing MAP. For new construction and substantial rehabilitation loans, the sponsor works with the MAP-approved lender who submits required exhibits for the pre-application stage. HUD reviews the lender's exhibits and will either invite the lender to apply for a Firm Commitment for mortgage insurance, or decline to consider the application further. If HUD determines that the exhibits are acceptable, the lender then submits the Firm Commitment application, including a full underwriting package, to the local Multifamily Hub or Program Center for review. The application is reviewed to determine whether the proposed loan is an acceptable risk. Considerations include market need, zoning, architectural merits, capabilities of the borrower, availability of community resources, etc. If the project meets program requirements, the Multifamily Hub or Program Center issues a commitment to the lender for mortgage insurance.

Applications submitted by non-MAP lenders must be processed by HUD field office staff under Traditional Application Processing *TAP*. The sponsor has a pre-application conference with the local HUD Multifamily Hub or Program Center to determine preliminary feasibility of the project. The sponsor must then submit a site appraisal and market analysis application *SAMA*, for new construction projects, or feasibility application for substantial rehabilitation projects. Following HUD's issuance of a SAMA or feasibility letter, the sponsor submits a Firm Commitment application through a HUD-approved lender for processing. If the proposed project meets program requirements, the local Multifamily Hub or Program Center issues a commitment to the lender for mortgage insurance.