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**YieldingeXcellence**  
**ONYX**



## New Schools New Neighborhoods

**A neighborhood-based redevelopment plan for three target areas in central city**

**TOLEDO, OHIO**

# NSNN Credits

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The Lagrange neighborhood has an historically important commercial district.



Other cities can provide models for Toledo's neighborhood redevelopment strategies.



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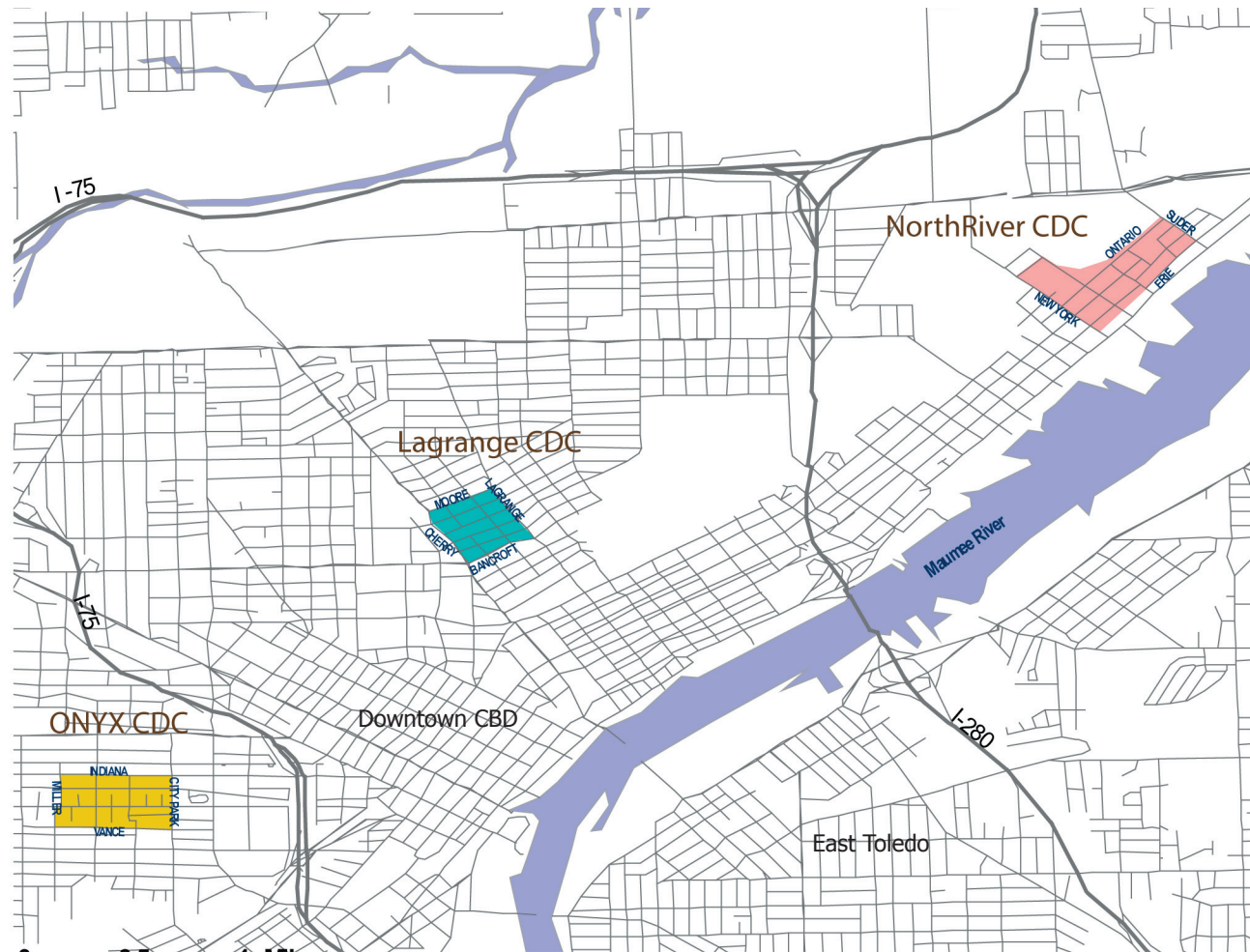


NorthRiver's successful Edison Place Homes project incorporates many good urban design elements.



Children at play in ONYX

## NSNN Round One Target Areas



## Introduction

In November of 2002, Toledo voters passed a 4.99-mill levy to fund the local share of the Toledo Public Schools comprehensive school building project, Building For Success. The total project cost, which includes contributions from the State of Ohio, will be approximately \$800 million. This project will result in the construction or rehabilitation of approximately 60 schools. As this project started to take shape, many people began to understand that Building For Success provided our community with a unique and unprecedented opportunity to use our investment in the public school system to leverage a broader investment in the surrounding neighborhoods. The New Schools New Neighborhoods Coalition (NSNN) was formed to respond to this opportunity.

The Building for Success program aims to spur large-scale transformative neighborhood revitalization efforts that produce concrete and measurable outcomes for schools and neighborhoods. The overall goal is to authentically and appreciably strengthen the fabric of community, improve the quality of life in the target neighborhood, improve student and school performance, and lead to a ripple effect in adjacent and nearby neighborhoods.

NSNN is a unique collaboration of diverse partners with a wide range of capacities and strengths that are rarely assembled to work together on such a project. NSNN coalition partners include: the Greater Toledo Regional Chamber of Commerce, SSOE, National City Bank, The City of Toledo, The Local Initiatives Support Corporation (LISC), local Community Development Corporations (CDCs),

The University of Toledo Urban Affairs Center, and many others.

## The NSNN Approach

Toledo continues to lose population and tax base. Poverty is concentrating in central city neighborhoods. Without strategic intervention, this pattern of decline will continue. While CDC efforts have resulted in some successes, none has transformed an entire neighborhood.

State and Federal resources for community development are declining, and for practical and political reasons, local resources, most notably CDBG funds, are spread thinly among many deserving neighborhoods. Unfortunately, this approach does not result in a critical mass of transformative investment.

Other cities, such as Richmond, VA, have tried a new approach. They target substantial public resources to a few neighborhoods until they achieve the critical mass needed to stimulate self-sustaining, private market investment that leads to a rippling effect into surrounding neighborhoods. Richmond has measured their outcomes—this strategy is working for them<sup>1</sup>.

The NSNN approach is similar to the aforementioned Richmond approach in that it is built around the idea that community revitalization efforts will be more successful if the efforts are focused on a limited number of neighborhoods that receive the necessary resources to “get the job done right.” NSNN efforts are focused on neighborhoods in which there is already a substantial public investment in a new school facility. As has



The existing Sherman Elementary has many notable architectural details.



The entrance to the new Sherman Elementary with the Boys' and Girls' Club on the right



happened in Richmond, the hope is that this will lead to increased private market activity that extends beyond the original investment area and into the adjacent neighborhoods.

This type of strategy requires a lot of hard work and a long-term commitment of resources necessary to achieve the overall goals. It also requires that CDCs focus their development efforts on these targeted projects and that they receive adequate operational support for their work. We have a choice: we can continue our current piece-by-piece approach to community development, or we can aim higher and try to transform whole neighborhoods by adopting this new approach. For the latter to be successful, the efforts must extend beyond rhetoric. It must extend beyond ambitious plans. It must be accompanied by an authentic and loudly articulated commitment to the project and to providing the resources necessary for its successful implementation.

As the NSNN Coalition attempted to secure commitments and raise resources to support its projects, it became increasingly obvious that the coalition needed an effective way of communicating the vision and the projected outcomes for each area: formal plans for each neighborhood would be necessary. Together, LISC and the University of Toledo Urban Affairs Center secured the resources needed to develop those plans.

### **Round I NSNN Project Planning**

#### **Purpose**

To use the opportunity of our community's investment in newly-constructed or remodeled school buildings to improve both the learning

and living environment in the neighborhoods surrounding the schools in ways that will help families thrive and children meet their academic, personal, and social potential—to help our children grow into adults who contribute to our community and to our world.

### **Round I Projects**

For its initial efforts, the NSNN Coalition selected three projects: the Stewart Academy Neighborhood Project, led by the Organized Neighbors Yielding eXcellence (ONYX) CDC; the Sherman Elementary Neighborhood Project, led by the Lagrange Development Corporation (LDC); and the Chase Elementary Neighborhood Project, led by the NorthRiver Development Corporation (NRDC).

The specific projects selected for Round I were chosen for the following reasons: 1) Aspects of the projects were already underway; 2) The CDCs overseeing the projects possessed demonstrated capacity to secure financing and successfully complete large-scale redevelopment efforts; and 3) There was high likelihood of success.

The Round I projects will hopefully produce relatively quick results and enable the NSNN Coalition to build on that initial success to attract new resources to undertake at least two more rounds of similar projects.

### **General Framework and Challenges**

Student mobility rates—defined as the number of students entering and exiting the school within a given school year—within low income neighborhoods is a serious problem that affects student success and school performance. While



The new Stewart Academy rising



Artist's rendering of the completed Ella P. Stewart Academy for Girls



not the sole causes, neighborhood blight and a shortage of decent affordable housing certainly contribute to this problem. Families move often in their search for safe, well-maintained, and affordable housing. The children in these families are particularly impacted as they move from one school to another, interrupting their learning and socialization processes.

In the three Round I NSNN Neighborhoods, the mobility rates for the elementary schools (Stewart Academy, Chase Elementary, and Sherman Elementary) is high<sup>2</sup> as compared to TPS elementary schools within higher income neighborhoods. While the overall average TPS mobility rate was 32% in 2001-2002, over the same period, the mobility rate in the three target schools ranged from 50% to over 70%.

High mobility rates have a direct correlation to student test scores and overall school performance. Not surprisingly, comprehensive test scores are considerably lower in the NSNN Round I neighborhoods than the citywide average of 55.95. Chase Elementary had a score of 34.5, Stewart Academy, 48.53, and Sherman Elementary scored 51.6. Contrast this with Harvard Elementary, TPS's highest-scoring school, with a score of 83.35 and a mobility rate of only 22.5%.

Poverty rates, as measured by students' eligibility for free or reduced-cost lunches, are also high in the target neighborhoods. In 2004-2005 62% of all TPS students were eligible while over 94% of the children in the Round I NSNN schools were eligible. Income as measured by census figures confirms this. Household income in the high-performing

Harvard Elementary census tract was \$49,250, with homeowner-occupied housing valued at \$100,400. By comparison the census tracts surrounding the Round I NSNN neighborhood schools have about one-third the housing value and about one-third the income, with the exception of the Sherman census tract in the Lagrange area, which has a slightly higher average income.

To address these problems and to give children, families, and whole communities an opportunity to fully reach their potential, CDC-led neighborhood revitalization strategies must be partnered with other school- and community-based service and enrichment programs. CDCs should focus on rebuilding and stabilizing the housing and other buildings in the neighborhoods surrounding the schools. In addition, while the CDCs themselves cannot take on all of the other social or educational challenges affecting the schools or residents, they can organize residents and stakeholders to advocate for and to help facilitate the development of the necessary neighborhood services and programs.

The immediate goal should be to stabilize the existing units (owner-occupied and rental) with the ultimate goal of attracting new, middle-income families to live in and invest in these neighborhoods. Put another way, while the CDCs have been serving people with an income up to 80% of the median family income, primarily through HUD funds (HOME and CDBG), we need strategies to attract those with incomes between 80 to 150% of area's median income. This would allow a family of four with an income ranging from \$40,000 to \$70,000 to afford a home purchase



The existing Chase Elementary provides an interesting opportunity for an adaptive re-use project.



Rendering of the entryway to the new Chase Elementary in NorthRiver

of \$150,000 to \$175,000. With a standard CRA property tax abatement, alongside other incentives, this would provide a middle-income family with a comfortable home. The neighborhood would then be able to compete with suburban neighborhoods, particularly from the perspective of debt services and property taxes.

These neighborhoods also need infrastructure improvements such as curbs, gutters, streets, sewer and water lines, and new neighborhood parks, and would benefit from themed amenities such as green buildings and unique programs linked to the mission and strengths of its specific institutional neighbors. This could include wellness or health related programs, arts programs, technology programs, mentorship programs, among many others.

<sup>1</sup> The Impacts of Targeted Public and nonprofit Investment on Neighborhood Development: Research based on Richmond, Virginia's Neighborhoods in Bloom Program; John Accordino, Virginia Commonwealth University; George Galster, Wayne State University; Perer Tatian, The Urban Institute. July 2005. Community Affairs Office of the Federal Reserve Bank of Richmond.

<sup>2</sup> Mobility rates by school is available on the TPS website.



Some abandoned properties can be renovated into good homes, such as this example in NorthRiver.



New alleys in the Heritage Village development are a model for future urban redevelopment in Central City Toledo.

# NSNN The Planning Process

## 1. Neighborhood Assessment

- Each property was evaluated and rated using the City of Toledo Department of Neighborhoods' rating scale and criteria.
- The City of Toledo's planimetric base maps, dating to the 1970s and which contain building outlines, were updated using aerial photos, Lucas County Auditor's Office data, and information collected through neighborhood windshield surveys.
- Information about neighborhood demographics, school performance, student test scores, poverty, home ownership, land use, zoning, etc... was collected and analyzed.

## 2. Community Input

- The NSNN planning process involved CDC staff & board leadership and included input from community members through a series of planning meetings
- A SWOT analysis was conducted with staff and community members invited by each CDC.
- CDC leaders and community members were asked to describe a vision for their neighborhood.

## 3. Plan Development

- The planning team developed concepts.
- The planning team met with CDC staff and key board leaders to get input.
- Plans were adjusted to reflect the input.



The LDC target area lies on the edge of the Cherry Street Corridor between the St. Vincent Mercy campus and downtown



1970s-style suburban housing exists in the NorthRiver target area.



**N o r t h R i v e r  
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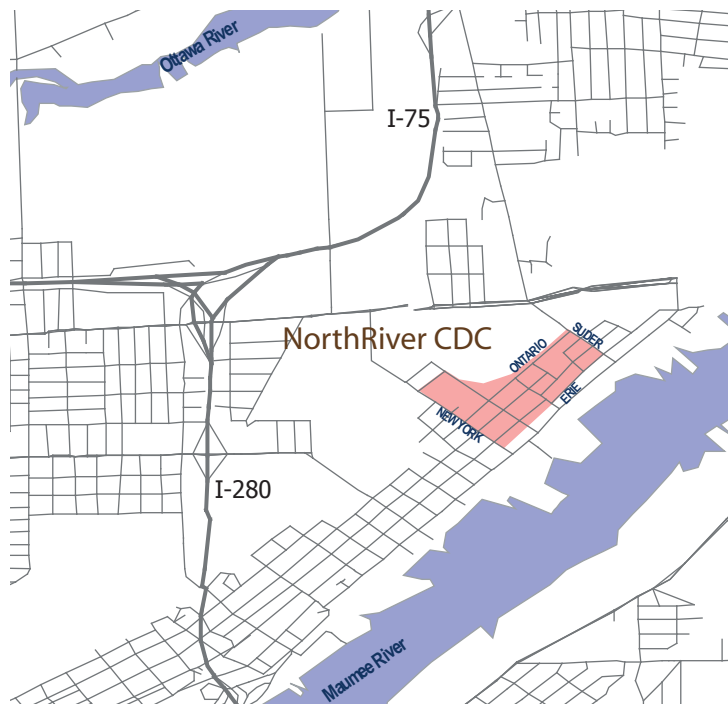
## New Schools New Neighborhoods

**A neighborhood-based redevelopment plan for three target areas in central city**

**TOLEDO, OHIO**



## Introduction **NRDC**



NorthRiver Development Corporation was founded in 1981 by a group of concerned neighborhood residents in partnership with the former Riverside Hospital. The organization was founded to address neighborhood concerns through housing, economic and community development initiatives. Since its inception the organization has made over 230 home loans, directly developed 315 units of housing and worked with dozens of businesses to expand and/or locate in the NorthRiver neighborhood. NorthRiver, through its housing and economic development efforts, has directly developed over \$20 million to date to revitalize Toledo's First Neighborhood.

NorthRiver has placed a priority on community capacity building to strengthen human capital by providing financial literacy and other educational opportunities to neighborhood residents and businesses. NorthRiver has established several programs to address beautification and community safety through our Weed and Seed Initiative, a federal program recognized through the Department of Justice. NorthRiver is also working in partnership with other neighborhood organizations to prevent duplication of services and share resources.

## Introduction and Background

The NSNN Chase Elementary Project, led by the NorthRiver Development Corporation (NRDC), has many unique natural assets and has the most land available for development among the Round I NSNN neighborhoods. This is a medium-density residential neighborhood surrounded on two sides by open space—the Manhattan Marsh and the Detwiler Park and Golf Course. The Maumee River is just blocks away across Summit Street.

The neighborhood is almost exclusively residential, with a few ageing commercial structures and some industrial land, including both vacant and in-use parcels. The housing types and housing development patterns include multifamily public housing, single story duplex ranch-style rentals, new market rate “suburban style” single family detached homes, and tax credit single-family detached homes built in a style that is somewhat sympathetic to the historic residential designs of the postwar neighborhood.

NorthRiver Development Corporation (NRDC) and the Lucas Metropolitan Housing Authority (LMHA) have been active developers in the neighborhood. NRDC has developed the single-family tax credit housing on Ontario and Pontiac Place Homes and is finalizing the Edison Place Development, which borders the new school site. LMHA has also developed Brennan Estates on N. Erie Street, which are more spacious, market-rate homes sited on larger lots.

The natural environment of the neighborhood has led the CDC and the NSNN planners to develop a plan around an environmental or “eco-village”

theme with an emphasis on an adaptive-reuse of the existing school, developing green buildings, and renovations that maximize energy efficiency, and incorporating other green building concepts, including the recycling of building materials.

## NRDC Neighborhood Assessment

The Chase target area has 260 lots of which 30% are vacant. About 34% are owner-occupied homes, slightly better than the 30% owner occupied homes for the census tract of which this area is a part. The Chase target area has the highest occurrence of transience. The majority of the housing stock is comprised of single-family homes, with a limited amount of public housing apartments. Ontario Place and Pontiac Place are tax credit, single-family home projects. There are also 32 new single-family homes proposed as part of the Edison Place Homes Project.

The Lucas Country Metropolitan Housing Authority has a significant presence here, owning 11% of the properties in the target area. There are also other institutions that own land within this target area, including the City of Toledo, and the Citizens for Buckeye Basin/Friends of Manhattan Marsh.

The Chase target area also has the weakest links to public transit and residents frequently have to travel as far as Point Place and the Manhattan Plaza to do their grocery shopping.

The census tract in which Chase lies has a population of 2,131, of which 49% are classified “white” and 51% “other-than-white.” There are 973 housing units, of which 16% are vacant. 30% are owner-occupied and 54% are occupied by



Housing typical of the NorthRiver target area



New housing reflects the existing architectural styles of the neighborhood.

renters. The median household income is \$17,926 and the median value of owner-occupied homes is \$37,700.

K-6 test scores have fluctuated, from 23.65 in 2002-03 to 38.5 in 2003-04 and 34.5 in 2004-05. The corresponding school ranking has fluctuated from 41st to 38th to 40th. Student transience has also fluctuated from 55% in 2000-01 to 72.5% in 2001-02 to 59% in 2002-03.



The existing Chase Elementary provides an interesting opportunity for an adaptive re-use project.



The demolition of dilapidated structures is an important step in the stabilization of the target areas.



## Current Zoning **NRDC**



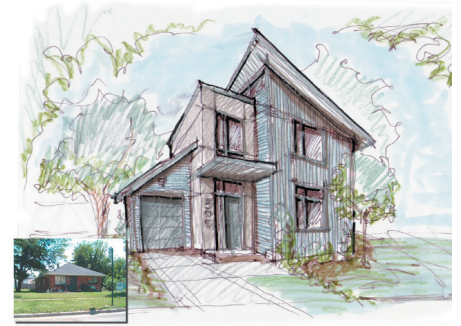


## Structure Condition Ratings NRDC

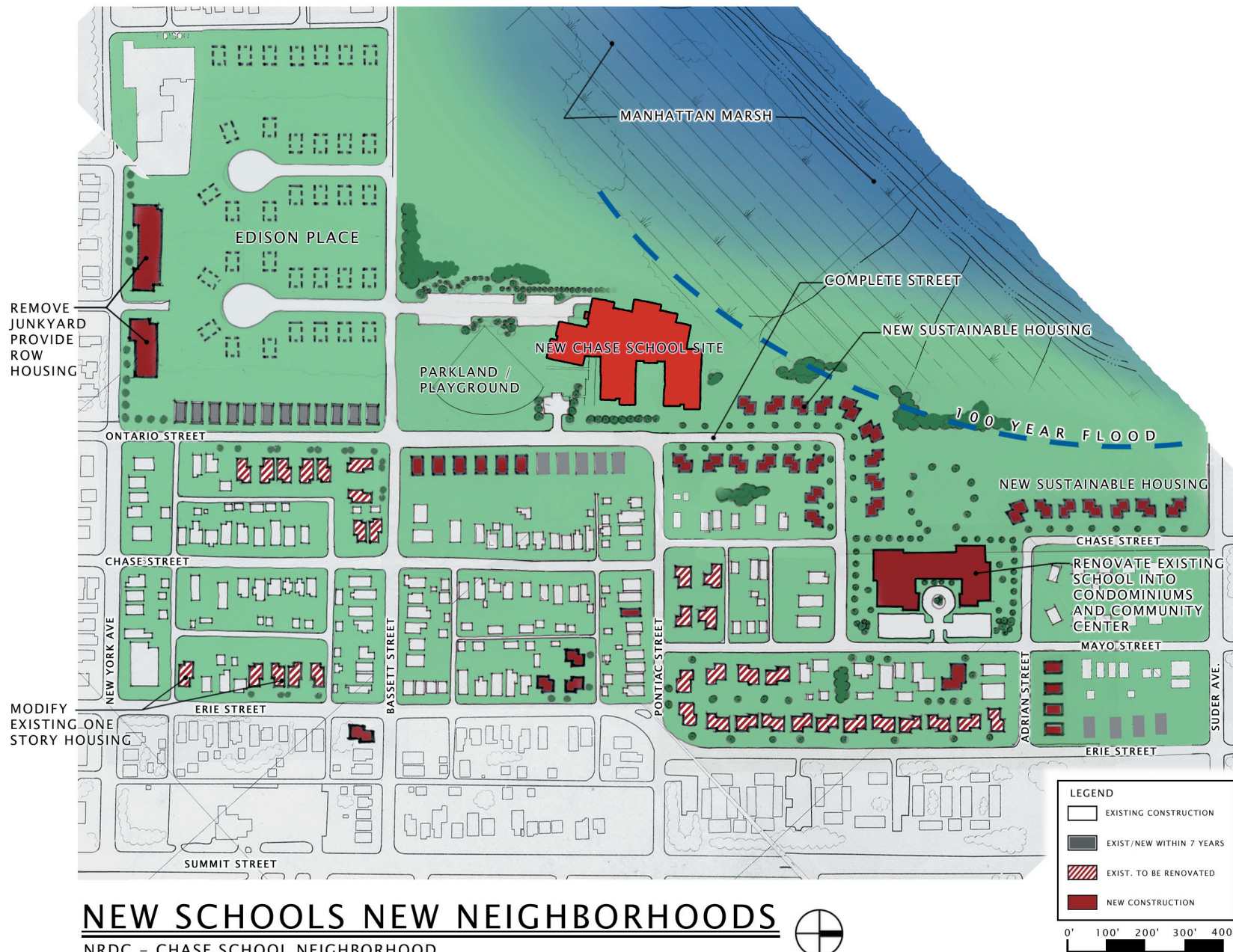


## Key Features of the Plan **NRDC**

- The name of the project should be EcoPoint North, which relates to its proximity to Point Place and the Manhattan Marsh eco-system.
- All development should be “green,” emphasizing energy efficiency and environmentalism.
- Initial efforts should focus on stabilization and elimination of blight and dilapidated structures.
- Acquire and renovate postwar twinplexes currently under the ownership of a single owner.
- Partners should include: Chrysler, the Lucas Metropolitan Housing Authority, TPS, Chase Elementary, The Metroparks, etc...
- The curriculum for Chase Elementary, adjacent to the Manhattan Marsh, should include programs focused on science, recreation, and environmental education.
- The Metroparks have agreed to develop the Manhattan Marsh as a Metropark—this commitment should be further developed and defined.
- The availability of large tracts of land adjacent to the marsh (new park) present unique opportunities to develop attractive, eco-oriented, market-rate housing in view of the marsh.
- Develop a Parental Involvement Group.
- There are opportunities for market-rate homeownership products for seniors, young professionals, and families alike. This includes redeveloping existing single-story two-unit structures into single-family homes, continued single-family infill development, and a market-rate EcoPoint North Development adjacent to the marsh.
- Existing blighted structures provide rehab opportunities and challenges.
- It may be desirable to work with community partners: TPS, The Boys and Girls Club, Downtown Rotary, Big Brothers and Big Sisters, The University of Toledo, Partners for Education and others, to develop a mentorship program for all Round I NSNN Neighborhoods.







## NEW SCHOOLS NEW NEIGHBORHOODS

NRDC - CHASE SCHOOL NEIGHBORHOOD



## The Plan

The ongoing task in the neighborhood surrounding Chase Elementary is to stabilize the housing stock, whether it is currently owner-occupied or a rental unit. The worst of the units should be demolished. It is recommended that of the 161 structures in the planning area, five structures or 3%, should be demolished through the City's demolition program in 2007. The remaining lots should be put into a land bank. NRDC should take possession of the properties, or depending on circumstances, lots could be split between adjacent property owners. At this time there are 24 vacant lots in the planning area, some of which are candidates for infill housing and others could be split between adjacent property owners.

Roughly 65% of the properties are rental and 35% are homeowner-occupied. Fully 111 structures, or 71%, have various structural and aesthetic problems that require repairs. Additionally, 33 structures, or 20%, (both owner-occupied and rental) are in need of serious rehabilitation. It should be noted that LMHA has a substantial number of well-maintained housing units in this neighborhood.

Approximately twenty percent of the housing units should be renovated each year from 2007-2011, with funding from federal, state, and city programs as well as from foundation and other private sources, including private developers.

*For suggested implementation phasing strategies and timelines, refer to page 21.*

## Recommendations

The target area surrounding Chase Elementary has a number of interesting possibilities for redevelopment due to the unique location of this neighborhood adjacent to the Manhattan Marsh. To date, the NorthRiver Development Corporation and its partners have completed many projects in the neighborhood, including the addition of nineteen new infill houses. These development recommendations capitalize and build on NRDC's past projects to provide some basic and some unique strategies for future growth and redevelopment.

### Rental Reconfiguration

There are a significant number of very small single-family houses that could be redesigned to capitalize on their potential. We recommend that these units be upgraded and renovated to include a second story or "half-story," as well as the addition of an attached garage. This will significantly enhance the neighborhood because of the unit's increased size and attractiveness as well as its improved architectural design.

### The Brownstones on New York

New York Avenue is a significant arterial; this plan proposes that two- to three-story row houses, or brownstones, be on the site of an existing junkyard. They would have approximately 10 units, and could be condos for homeowners or renters. This housing type affords an increased amount of flexibility in unit size and configuration, which could accommodate families, young couples, empty-nesters, and the elderly. Each unit would share two walls and a roof with its neighbor, but would have its own private access to New York



Proposed design for a rental rehab or a new eco-friendly house



Sketch of the proposed Brownstones on New York development



Avenue, as well as a rear-entry with attached garages fed from a new alley.

### **EcoPoint North Village**

Perhaps the most exciting new development in this neighborhood is the approximately 24 new, eco-houses proposed to be built in view of the Manhattan Marsh, a future Metroparks preserve. This development is aimed at attracting young couples, families, and anyone interested in ecological amenities, outdoor recreation, environmental protection, and conservation. We propose that they be constructed of local, sustainable materials. Additionally, they should be constructed to ensure high energy efficiency, ultimately resulting in low utility bills and a minimal negative impact on the environment.

The area between the existing Chase Elementary and the marsh should be developed as expanded dedicated greenspace for the entire neighborhood to enjoy. This would be in addition to the public playground and playing fields that are part of the new Chase Elementary Plan. Furthermore, the additional park space would serve as a neighborhood enhancement, raise property values, and potentially attract new market-rate residents, particularly in the new sustainable housing development.

There could be an important relationship formed between NRDC's EcoPoint North and the proposed Kijani Village in ONYX. This would further strengthen the viability of the projects and create additional momentum for environmentally-focused development in the Toledo metropolitan area.

### **Metroparks**

The Toledo Metroparks has agreed to assume control of the Manhattan Marsh as a new wildlife preserve. This will increase the citywide awareness of the neighborhood and incorporate environmental preservation as part of the redevelopment. Additionally, there is the potential to develop a wetland-focused element to the science curriculum at Chase Elementary that could benefit the entire Toledo Public School system.

### **Existing School Renovations**

Given the excellent condition and position of the existing Chase Elementary structure, we recommend that the building be preserved and adaptively re-used to better serve the community. Potential uses are, but not limited to, conversion to condominium units, a senior center, senior housing, a community center, or some combination thereof.

### **Envelope Program for Rental Properties**

With 65% of the properties being rental, an "envelope" program for landlords and renters, would benefit the overall community and especially adjacent homeowners. In the past, landlords have hesitated to participate in programs where a mortgage obligation is recorded as part of the transaction, they would be more likely to take advantage of grant money.

Additionally, we propose a match program for rental units with a maximum allowable limit. This would be similar to the City's Façade Improvement Program for businesses. In the past, home improvement programs have either targeted aesthetics or structural soundness. A match



Proposed design for a rental rehab or a new eco-friendly house



Located between the Maumee River and the Manhattan Marsh, there is ample opportunity for water-based development.

program combining these two would benefit the widest range and highest number of properties. This program designed specifically for landlords and promoted to strategically targeted properties would result in the largest impact and ripple effect for the neighborhood as well as help to protect the investment in other redevelopment activities.

### Homeowner Program

Since the area is populated with a low-income demographic, and residents have little disposable income, a match program for homeowner improvements may not be effectively utilized. These area homeowners would benefit from a targeted application of the EOPA/City Emergency Home Repair Program and EOPA's electrical, plumbing, and furnace repair programs. This would help low-income homeowners replace windows, doors, and roofs and allow for painting and other "spruce-up" repairs.

These two programs are geared towards very low-income households, seniors, and disabled homeowners. There is also a possibility of using NODA's program to benefit senior citizens, but it would be subject to different guidelines and restrictions.

### Single-Family Infill Housing Program

NorthRiver has recently partnered with the Lagrange Development Corporation in applying for a new tax credit project that will include the construction of a minimum of twelve new houses in each target area. Construction could begin in 2008 with an estimated completion in 2009.

NSNN Round I Project Capital Improvement Program Demolition Cost Estimate			
	Chase	Stewart	Sherman
# of Units	5	16	18
Total Cost (\$5000/unit)	\$25,000	\$80,000	\$90,000
<b>TOTAL</b>	<b>39 Units</b>	<b>\$195,000</b>	



A new infill house in the target area



The site of the future EcoPoint North

## Implementation Phasing **NRDC**

Refer to:	Projects	2007	2008	2009	2010	2011	Cost***	Partners/Investors
p. 20	Demolition*	5 units					\$25,000	City of Toledo
p. 19	Rehab/Envelope **	22 units	22 units	22 units	22 units	22 units	\$2.75 million	City of Toledo NODA LMHA NHS LMHA Private Lenders TLCHF EOPA East Toledo Family Center TMC
p. 18	Rental Reconfiguration	Acquisition & Design	Begin Reconfiguration 10 units	8 units	8 units	8 units	\$3.4 million	City of Toledo NODA Private Lenders LIHTC TLCHF
p. 19	EcoPoint North Sustainable Housing (Chase Street)	Market, Feasibility, Acquisition & Design	Construction 7 units on	Sell			\$1.225 million	City of Toledo Private Developers Private Lenders TLCHF NODA
p. 19	Ontario Extension (500 ft)		Design	Construction			\$225,000	City of Toledo
p. 19	New Sustainable Housing (Ontario Street)		Design	Begin Construction 6 units	6 units	5 units	\$2.975 million	City of Toledo Private Developer Private Lenders TLCHF NODA
p. 19	Existing School Reconfiguration and Greenspace		Market Study & Feasibility	Acquisition & Design	Construction	Available, TBD	\$8-10 million	TPS
p. 19	New MetroPark (Manhattan Marsh)	MetroParks Acquisition	Acquisition & Design	Open to Public	Continued Improvement	Continued Improvement	TBD	City of Toledo MetroParks
p. 18	Brownstones on New York			Market Study & Feasibility	Acquisition & Design	Construction Phase I 8 units	\$1 million (\$2 million total)	City of Toledo Private Developer Private Lender
pp. 18-20	Street Resurfacing \$375 per linear foot	200' of Ontario Street Addition	\$75,000					City of Toledo

### Notes:

\* D(-) and F ratings. Refer to Additional Resources for list by address.

\*\* C and D ratings. Owner occupied and rental

\*\*\* Land acquisition not included in cost estimates.



**Organized Neighbors  
Yielding Excellence**  
**ONYX**



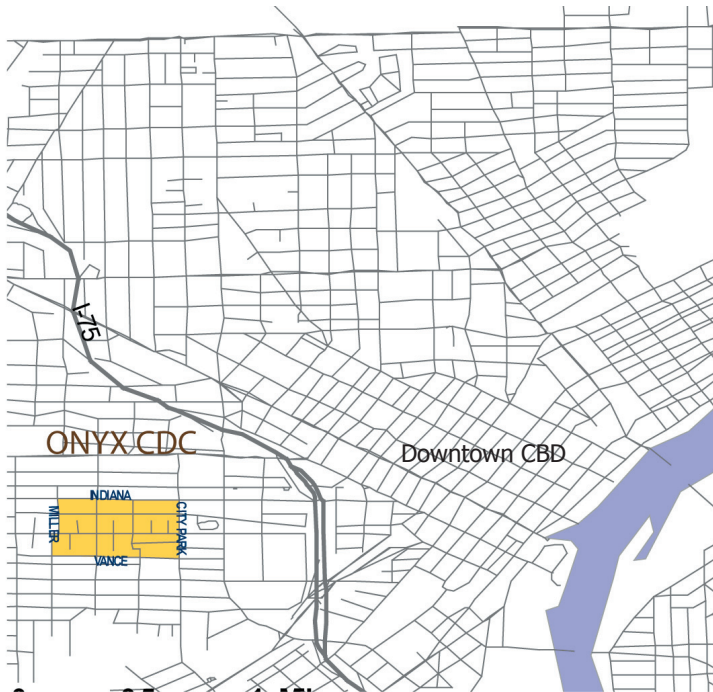
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**TOLEDO, OHIO**



# Introduction ONYX



Organized Neighbors Yielding eXcellence, Inc is a private, non-profit community development corporation serving a low-income, African American neighborhood in central city Toledo. ONYX was organized and incorporated in 1989 by community residents in response to critical community concerns. ONYX is the only African American operated and controlled CDC in the city of Toledo.

ONYX's vision is to improve the quality of life in our community through the process of neighborhood-based change. Specifically, we aim to accomplish this through the education of community residents in the importance of taking unified action around common issues concerning the neighborhood; the creation of affordable housing opportunities; the preservation and the rehabilitation of homes for existing and new residents; and efforts to rebuild and stabilize the economic base of the neighborhood.

Programs include: housing development, economic development, community organizing, Weed & Seed Initiative, One Block At a Time (OBAT), Washington Village Estates, and Toledo Homes I & II projects.

## Introduction and Background

The NSNN Stewart Academy for Girls Project, led by Organized Neighbors Yielding eXcellence (ONYX), is a medium-density urban neighborhood located in close proximity to Downtown Toledo and a high concentration of high-density LMHA properties. The neighborhood is almost exclusively residential with a few old commercial structures and churches.

The ONYX target area, centered on Stewart Academy, has opportunities for multiple units of contiguous housing surrounding the new school as well as on the periphery on Nebraska and City Park. The housing types includes early 20th Century gable-frame construction, both one- and two-story. ONYX has been an active developer in the immediate target area as well as in adjacent neighborhoods. There is also some newer infill subsidized housing that has been successfully developed by ONYX. There are, however, still many new development and infill opportunities which could be expanded with improved accessibility achieved by completing and reinforcing the street grid. A sustainable or green building theme with an emphasis on energy efficiency would be desirable for this neighborhood. ONYX projects a need for ranch or one-story housing for retirees as well as housing for young professionals.

The Stewart Academy for Girls is one of the higher performing schools in the central city and shows continuous improvement. Because of the nature of the school, it is not strictly a neighborhood school, the NSNN approach has to differ slightly. Toledo Public Schools estimates that 60% of the girls who attend Stewart Academy live in the neighborhood.

# NSNN

## ONYX Neighborhood Assessment

The Stewart Academy target area has 414 lots in all, of which 46% are vacant. Of the 225 structures in the area, 36% are owner occupied homes, while the remaining 64% are rental, commercial or vacant structures. As a point of comparison, 44% of the homes in the census tract are owner-occupied according to the 2000 Census.

The target area around Stewart Academy has the highest percentage of vacant lots of the three target areas. Currently ONYX and the City of Toledo own the majority of the vacant lots. Unlike the other sites, there are multiple buildings on single lots.

There are some building improvements in progress: eleven lots on which there is new housing, five lots where owners are undertaking improvements and seven lots with rental units undergoing rehabilitation. Most foreclosures are property tax foreclosures. About 22%, or 92 properties, are tax delinquent to the tune of \$300 or more and are in foreclosure.

The census tract in which Stewart Academy is located has a population that is overwhelmingly "non-white," with almost 98% of the population classified as "other than white," and consequently, under 2% classified as "white." The population of this census tract is 2,235. It has 975 housing units of which 15% are vacant, 44% are owner-occupied and 41% occupied by renters. The median value of an owner-occupied home is \$32,700 and median household income is \$15,236.

The percentage of students eligible for free or reduced-cost lunch at Stewart Academy jumped



ONYX has excellent examples of traditional urban housing, particularly along City Park Avenue.



Community gardens are and will continue to be a central part of the neighborhood

dramatically between 2001-02, when the figure was 51%, and following year, 2002-03, when the figure was 96%. The following year, 2003-04, the figure remained high, at 95%.

Academically, Stewart Academy, has made progress, with K-6 test scores rising from 31.15 in 2002-03, to 44.48 in 2003-04 to 48.53 in 2004-05. The corresponding rankings rose from 44th to 43rd to 34th. Student transience has been fluctuating but has remained high, ranging from 49% in 2000-01 to 59% in 2001-2 to 53% in 2002-03.



The neighborhood still retains much of its unique urban character.



To date, ONYX has completed 25 new infill houses in the target area.



## Current Zoning **ONLYX**



## Structure Condition Ratings **ONLYX**



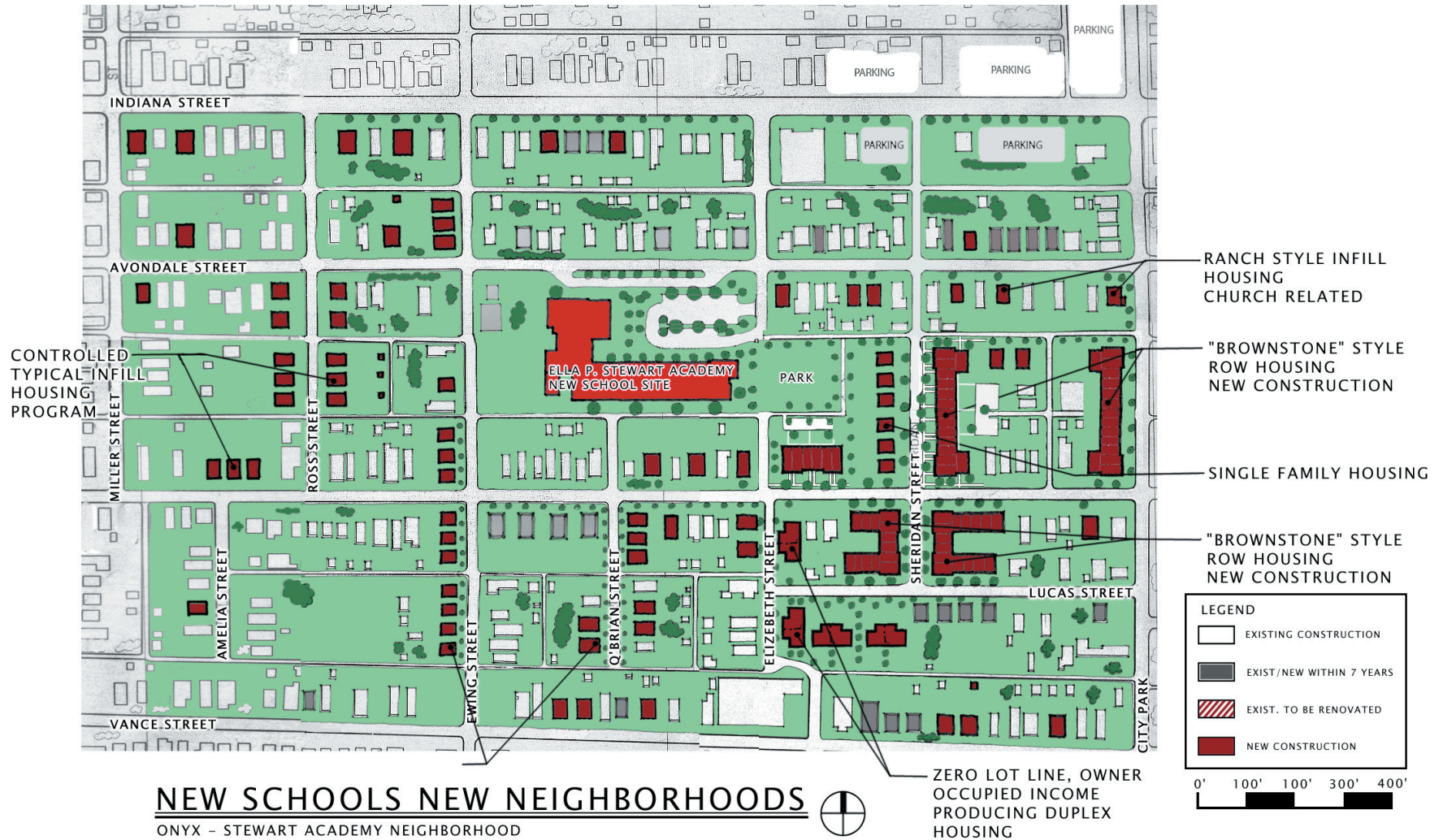
## Key Features of the Plan **ONYX**

- Using the name for “green” in Swahili, ONYX should develop The Kijani Village, focused on emphasizing energy efficiency and sustainability in all future development.
- Initial efforts should focus on stabilization, elimination of blight, and reinforcing the street grid.
- Partners should include: LMHA, TPS, Stewart Academy, The Toledo Museum of Art, EOPA, The University of Toledo Capacity Building Program, Owens Corning, The Frederick Douglas Community Center, Toledo Grows and others with an interest or stake in the neighborhood. Since the new school is an academy for girls, this may include developing programs focused on empowering and supporting girls, women, and multi-generational families.
- Work with The Toledo Museum of Art and others to develop “Community Arts” programs.
- Continue to develop community gardens with partners ranging from Toledo Grows, The Toledo Botanical Gardens, Maumee Valley Growers, etc...
- Continue to promote and develop the Parental Involvement Group.
- Develop home ownership products for seniors and young professionals. This would include one-story bungalows and townhouses.
- Redevelop existing blighted structures.
- Develop infill housing throughout neighborhood on vacant lots: both existing lots and those resulting from proposed demolition.
- It may be desirable to work with community partners (TPS, The Boys and Girls Club, Downtown Rotary, Big Brothers and Big Sisters, The University of Toledo, Partners for Education and others) to develop a mentorship program for all Round I NSNN Neighborhoods.





# The Plan ONYX



## The Plan

The ongoing task in the neighborhood Stewart Academy is to stabilize the housing stock, both owner-occupied and rental units. The worst of the units should be demolished. It is recommended that, of the 177 structures in the target area, sixteen, or 8%, are candidates for demolition in 2007, as part of the city's demolition program. The resulting lots should be put in a land bank. The CDC could take possession of the properties, or, depending on circumstances, lots could be split between adjacent property owners. There are currently already 180 vacant lots in the neighborhood.

Property ownership is roughly 53% rental and 37% home ownership. 109 structures, or 65%, have various structural and aesthetic problems that require repair. In addition, 36 structures, or 18%, are in need of serious rehabilitation. Both owner-occupied and rental properties fall into this category.

Approximately twenty percent of the housing units should be renovated each year from 2007-2011, with funding from federal, state, and city programs as well as from foundation and other private sources, including private developers.

*For suggested implementation phasing strategies and timelines, refer to page 33.*

## Recommendations

The planning area surrounding the Ella P. Stewart Academy for Girls has a lot of potential for new investment due to the large amount of vacant land. To date, ONYX has been quite successful in

building new homes with a total of 25 in the target area alone. The objective of this redevelopment plan is to capitalize on this momentum by continuing to add new units through existing housing programs and by proposing several new types of development models.

## The Kijani Village

"Kijani," the Swahili word for "green," has begun to be associated with sustainable development practices. Redevelopment in this target area should be focused on developing The Kijani Village which, like NorthRiver's Ecopoint North, would raise awareness and interest in sustainable housing and eco-friendly development.

## Single-Family Infill Housing Program

Up to 60 new infill houses could be built within the planning area on existing vacant lots. These new houses could be designed as either traditional two-story or one-story, ranch-style housing with an emphasis on "green" and sustainable building materials and systems. Ranch-style homes would be single story for maximum accessibility, but could include a second "half story" that might serve as a children's play area or guest bedroom. Additionally, the "half-story" would give the houses height that is in keeping with the architectural design of the neighborhood. Ranch-style homes should be designed to fit in with the existing architecture of the neighborhood.

## Sheridan and Ross Street Extensions

The plan also proposes to extend Sheridan Street up to Avondale and down to Lucas to provide better circulation through and access to the neighborhood with the closure of Elizabeth Street.



A key part of the redevelopment plan is to continue to add new infill houses throughout the target area.



Brownstones could be developed along City Park Avenue



In addition, Ross Street should be extended up to Avondale. Both should be widened and repaved to accommodate the new level of traffic and new housing units that will be built along them.

### **The Brownstones on City Park Avenue**

Along City Park Avenue, which is an arterial street, this plan proposes a new, multi-family housing type. These brownstones, or row houses, would be two to three stories high. They would contain eighteen to twenty condos for homeowners or renters. This housing type affords an increased amount of flexibility in unit size and configuration, which could accommodate families, young couples, empty-nesters, and the elderly. Each unit would share two walls and a roof with its neighbor, but would have its own private access to City Park Avenue and a rear-entry with attached garages fed from the alley.

### **Duplex Housing**

The final proposed housing type is the zero lot line, owner-occupied, income-producing duplex. Under the current proposal, these four structures of two units each would be located around the Lucas Street and Elizabeth Street intersection. An advantage of this housing type is that it provides additional rental units to the neighborhood while reducing the likelihood of deteriorated conditions normally associated with an absentee landlord. The owner/landlord would live in half (one unit) of the structure and rent the other, producing an income that could help support the owner and subsidize maintenance and upkeep on the entire property.

### **Envelope Program**

With 53% of the properties being rental, an “envelope” program for landlords and renters, would benefit the overall community and especially adjacent homeowners. In the past, landlords have hesitated to participate in programs where a mortgage obligation is recorded as part of the transaction, they would more likely to take advantage of grant money.

Additionally, we propose a match program for rental units with a maximum allowable limit. This would be similar to the City’s Façade Improvement Program for businesses. In the past, home improvement programs have either targeted aesthetics or structural soundness. A match program combining these two would benefit the widest range and highest number of properties. This program designed specifically for landlords and promoted to strategically targeted properties would result in the largest impact and ripple effect for the neighborhood as well as help to protect the investment in other redevelopment activities.

### **Homeowner Program**

Since the area is low-income, a match program for homeowner properties would not be beneficial. Of benefit, however, would be a program designed to promote continued improvement to the area by including windows, doors, roof, and paint from EOPA/City Emergency Home Repair Program or EOPA’s program through the City for electrical, plumbing and furnace repairs. These two programs are targeted to very low-income households and for seniors or disabled homeowners. There is also a possibility of NODA’s program benefiting senior citizens, but with different guidelines and limits.



New ranch and one-story houses should be built within the target area.



An envelope program would help stabilize the neighborhood and encourage new investment.



Approximately twenty percent of the housing units should be renovated each year from 2007-2011, with funding from federal, state, and city programs and foundation grants.

### Weed and Seed/Community Policing

The ONYX area has strong citizen participation in support of its programs. These include: Weed and Seed, Block Watch, and Community-Based Policing located within the target area. Increasing the local force of patrolmen would help alleviate citizens' concern about the safety of the neighborhood.

### One Block at a Time

ONYX's successful One Block at a Time program, using primarily HOME and CDBG funds, is building and selling five rehabilitated houses and eleven newly-constructed houses around Stewart Academy. These houses are currently under construction or have been recently completed.

This is precisely how the revitalization of this area should continue: by concentrating resources in a small area over a relatively short period of time, in this case three to five years. Infrastructure upgrades need to be made to complement the improvements to housing, and should focus on alley upgrades as well as street resurfacing.

In addition to the construction of new homes, ONYX should launch an aggressive marketing campaign to encourage existing homeowners and investors to take advantage of loans, grants, free paint, and other services to improve their houses. ONYX should work closely with Neighborhood Housing Services, the Toledo Urban Credit Union, and NODA to offer further assistance to these

families. ONYX should also begin an initiative to upgrade other neighborhood amenities such as street lighting, landscaping, and sidewalks so that each block benefits from a comprehensive makeover.

NSNN Round I Project Capital Improvement Program Demolition Cost Estimate			
	Chase	Stewart	Sherman
# of Units	5	16	18
Total Cost (\$5000/unit)	\$25,000	\$80,000	\$90,000
<b>TOTAL</b>	<b>39 Units</b>	<b>\$195,000</b>	



ONYX's One Block at a Time program is helping revitalize the neighborhood.



The new Stewart Academy will benefit families in the neighborhood as well as the city at large.

## Implementation Phasing **ONYX**

Refer to:	Projects	2007	2008	2009	2010	2011	Cost***	Partners
p. 32	Demolition*	16 units					\$80,000	City of Toledo
p. 31	Rehab/Envelope**	29 units	29 units	29 units	29 units	29 units	\$3.625 million	City of Toledo NODA NHS LMHA Private Lenders TLCHF East Toledo Family Center TMC EOPA
p. 30	Infill Housing***	6 units	6 units	6 units	6 units	6 units	\$4.5 million	City of Toledo NODA LIHTC Private Lenders Private Developers TLCHF
p. 30	Street Extension 400' on Sheridan Street	Design	Complete				\$180,000	City of Toledo
p. 30	Street Extension 100' on Ross Street	Design	Complete				\$45,000	City of Toledo
p. 30-31	Brownstones I. City Park Avenue II. Sheridan Street	Market & Feasibility Study	Property Acquisition	Construct 16 units	Sell/Lease Construct 16 units	Sell/Lease Construct 16 units	\$6.3 million	City of Toledo Private Developer Private Lender NODA TLCHF
p. 31	Duplex Housing***	2-duplexes	2-duplexes	2-duplexes	2-duplexes	2-duplexes	\$2.5 million	City of Toledo LMHA NODA Privagte Lender Private Developer TLCHF

### Notes:

\* D(-) and F ratings. Refer to Additional Resources for list by address.

\*\* C and D ratings. Owner occupied and rental

\*\*\* Land acquisition not included in cost estimates.



L a g r a n g e  
DevelopmentCorporation  
LDC



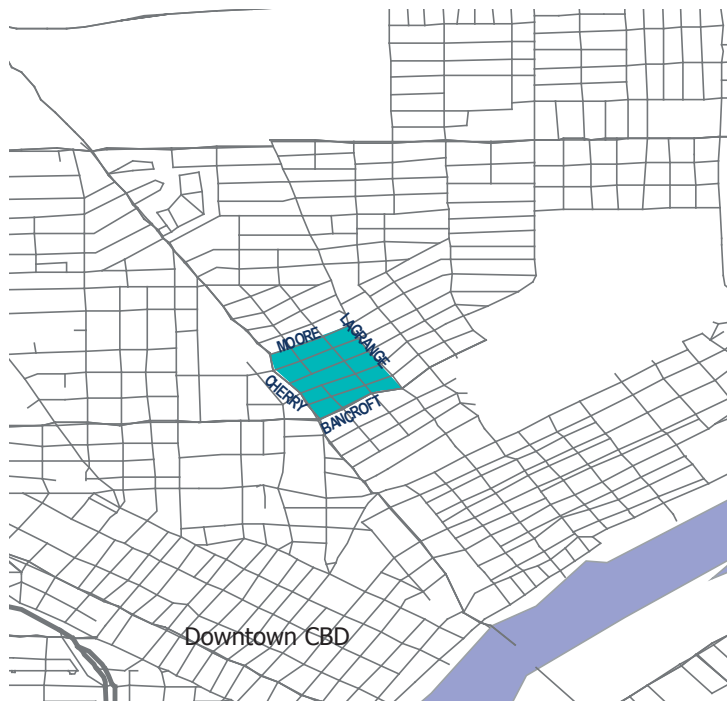
## New Schools New Neighborhoods

A neighborhood-based redevelopment plan for three target areas in central city

TOLEDO, OHIO



## Introduction LDC



Shortly after World War II, many of the inhabitants in the 43608 zip code area in North Toledo began to move elsewhere to residences that were larger and more accommodating. Because the homes in the area were less costly, they tended to attract blue color workers and low-income households. As the years passed, the properties became even older and the neighborhood saw a great decline.

The Lagrange Development Corporation (LDC) was founded in 1981 by the Lagrange Business District Association specifically to improve the business district in the Historic Polish International Village. In 1989, the board expanded their mission to include housing and the Lagrange Village Council was formed to address quality of life issues through community organizing. The current mission of LDC is:

**To be the collective force in enhancing the lives of all residents  
and creating a thriving environment for businesses in the  
Lagrange—Stickney Community**

In further profiling “Who We Are and What We Do”, the LDC Board of Trustees is an eighteen member board, the majority of whom live in the neighborhood. Board members approve all policies and procedures for the organization and provide overall governance of activities.

There is a five member staff who develop, implement and monitor all programs and services. The specific programs inherent to the organization are: **HOUSING** — provides homeownership opportunities to all families. Millions of dollars have been expended on low-interest down payment loans, renovating or constructing new homes, providing loans for exterior repair, a free exterior paint program and emergency home repair grants to very low-income households. **ECONOMIC DEVELOPMENT**— strives to revitalize the business district. Jobs are created and retail services provided through development and management of commercial buildings, small business loans, assisting in the facilitation of façade improvement grants and marketing. Each year, tens of thousands of people are attracted to the neighborhood at the Lagrange Street Polish Festival, sponsored by LDC. **COMMUNITY ORGANIZING** — within LDC is the Lagrange Village Council and they strive to strengthen the Lagrange neighborhood socially, economically and politically. The membership serves as a power base of residents who are willing to come together to implement change for the good of the entire neighborhood addressing social justice and quality of life issues such as blight, crime, absentee landlords and education.

## Introduction and Background

The NSNN Sherman Elementary Project, led by the Lagrange Development Corporation (LDC), is at the heart of a medium-density urban neighborhood located in close proximity to Downtown Toledo and the expanding St. Vincent's Mercy Medical Center campus. The interior of the neighborhood is exclusively residential but the edges of the neighborhood contain commercial properties in addition to a few multifamily structures.

The housing type is predominantly turn-of-the-century one- and two-story brick and wood-frame housing typical of small urban lots. There are limited opportunities for large-scale development within the interior of the neighborhood with the exception of infill on existing and future vacant lots as a result of demolitions.

The close proximity to St. Vincent's, which is an active and engaged partner in the surrounding neighborhoods, provides opportunities for additional partnerships and support with the hospital. In addition, this neighborhood is adjacent to the Lagrange Business District which includes ample retail outlets and important services that serve the larger neighborhood.

The plan for the current Sherman Elementary is that it will be demolished and replaced with a new city park, adding much-needed greenspace to the neighborhood. The new Sherman Elementary, which will share facilities with the Boys and Girls Club, will be relocated just to the east of its current location.

## LDC Neighborhood Assessment

The target area around Sherman Elementary has 296 lots, 33% of which are vacant. 41% of the homes are owner-occupied, almost identical to the owner-occupation rate for the census tract of which this area is a part. Compared to the other two target areas, this site has narrow lots, and consequently, houses are closer together.

There has been some recent building activity in the target area: ten market-rate single-family units, three single-family rental units, and twelve renovations. Looking at the census tract of which this area is a part, the population is about 2,400, of which 46% are classified as "white" and 54% as being "other than white." The median household income is \$20,873, and the median value of owner-occupied homes is \$30,100. There are 1,029 housing units in all, of which 16% are vacant, 41% are owner-occupied, and 43% are occupied by renters.

Fully 94% of the children attending Sherman Elementary in 2004-05 were eligible for free or reduced-cost school lunches, a number that has been consistently on the rise: 79% in 2002-03 and 93% in 2003-04.

K-6 test scores have been increasing from 31.15 in 2003-4 to 44.48 the following year and 51.6 in 2004-05. The corresponding ranking rose from 33rd to 32nd to 29th. Transience of the student population is very high, fluctuating slightly from 44% in 2000-01, to 41.5% in 2001-02, to 40% in 2002-03, the last year for which figures are available.



The Heritage Village development has led the way for urban redevelopment in the target area and the city at large.



A recently completed renovation

The Boys and Girls Club will be built as part of Sherman Elementary. These programs will serve the children in the community with tutorial, recreational, arts and crafts, and education and career development programs. The Club will operate beyond the schoolday and into the afternoons and weekends.

A Parents Education Committee (PEC), sponsored by the Lagrange CDC, has been meeting to assist with the development of an annual school improvement plan for Sherman Elementary. These meetings with teachers, the principal, and parents are focused on assuring that the children receive a quality education and support system, both in the school and at home.



The LDC target area is part of a densely populated, urban neighborhood.



New alleys in the Heritage Village development serve as a model for future urban redevelopment.



## Current Zoning LDC



## Structure Condition Ratings LDC



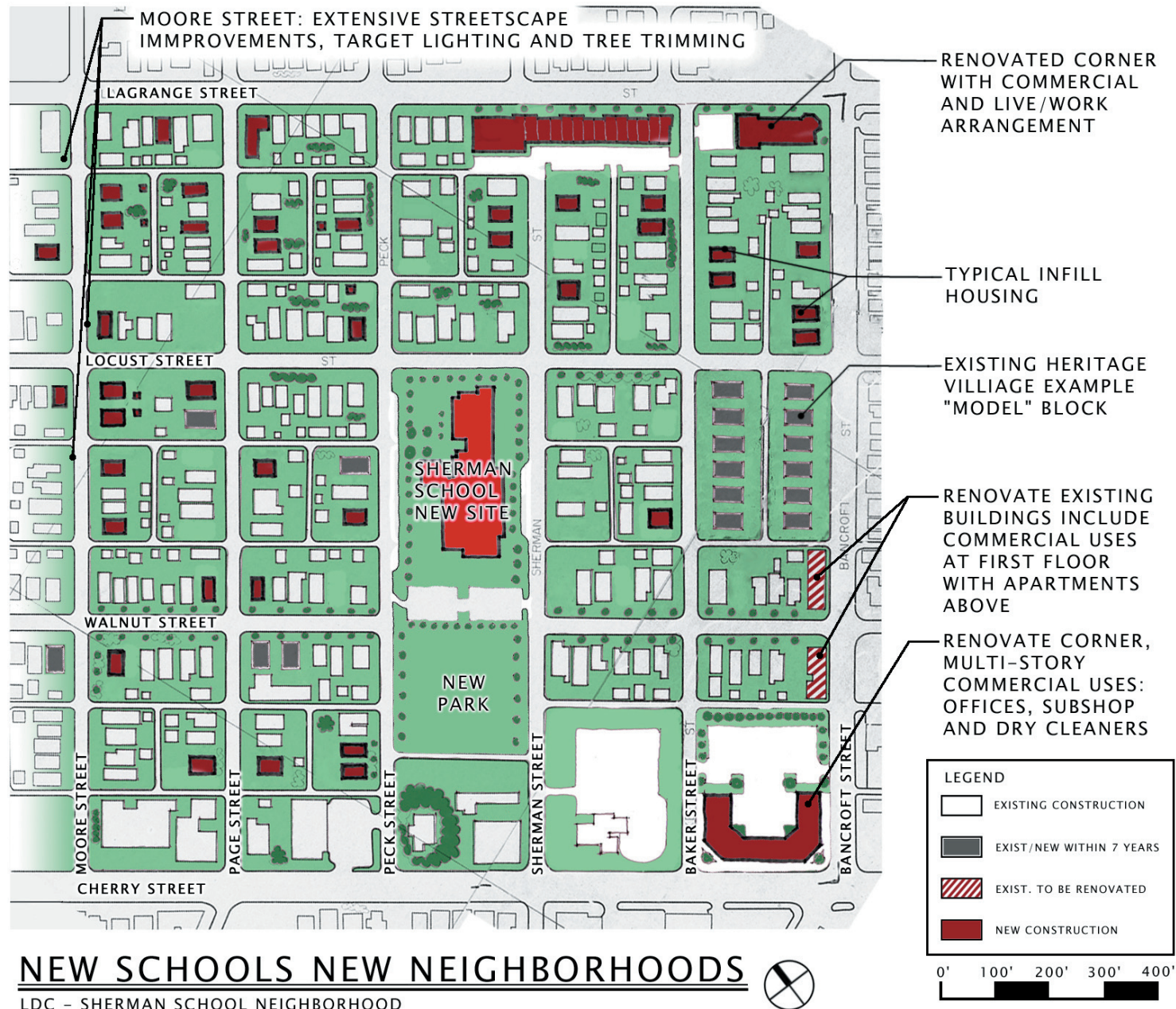


## Key Features of the Plan **LDC**

- The Lagrange target area, centered on Sherman Elementary, is the densest neighborhood where the approach is focused on rehab and new infill housing. Mixed-use development is possible on the periphery, particularly on the arterials of Cherry, Bancroft, and Lagrange.
- Work with TPS to get Sherman School designated as an academy, possibly a medically-focused academy with St. Vincent's Hospital as a partner.
- The St. Vincent Mercy Medical Center and Mercy Health System has demonstrated a strong commitment to the adjacent community. This relationship should be further developed to promote healthy living through a "Healthy Community" neighborhood theme.
- Initial development efforts should focus on the stabilization and elimination of blighted and dilapidated structures.
- The Parental Involvement Group should be further developed and promoted.
- Work with Boys and Girls Club to develop programs and activities to meet the needs of the neighborhood. The Boys and Girls Club will be co-locating in the new school building.
- Develop commercial mixed-use projects on the Lagrange and Cherry Street sides of the neighborhood.
- Redevelop existing blighted, multi-family structures.
- Develop infill housing throughout neighborhood on vacant lots: both existing and those resulting from stabilization demolition.
- It may be desirable to work with community partners (TPS, The Boys and Girls Club, Downtown Rotary, Big Brothers and Big Sisters, The University of Toledo, Partners for Education and others) to develop a mentorship program for all Round I NSNN Neighborhoods.







## NEW SCHOOLS NEW NEIGHBORHOODS

LDC - SHERMAN SCHOOL NEIGHBORHOOD



## The Plan

The main and critical task in the planning area surrounding the Sherman Elementary is to stabilize the home owner-occupied and rental housing stock within the area. The worst of the units should be demolished. It is recommended that of the 181 structures in the target area, eighteen, or 10%, are candidates for demolition in 2007, as part of the city's demolition program. The resulting lots should be put in the land bank. The CDC could take possession of the properties, or, depending on circumstances, lots could be split between adjacent property owners. There are currently 81 vacant lots in the neighborhood.

Property ownership is roughly 60% rental and 40% home ownership. Eighty-nine structures, or 49%, are in need of various improvements with various structural and aesthetic problems. Fifty-six structures, 31%, are in need of serious rehab, whether owner-occupied or rental.

Approximately twenty percent of the housing units should be rehabilitated in each year from 2007-2011, with funding from federal, state, and city programs as well as foundation grants. As the existing housing is improved it should be possible to develop new infill housing. This could include some stand-alone market rate, single family housing (LMHA) and scattered-site subsidized housing (Low Income Housing Tax Credit Program).

*For suggested implementation phasing strategies and timelines, refer to page 45.*

## Recommendations

The planning area surrounding Sherman Elementary

is a densely-populated, older urban neighborhood with a decent existing stock of mostly single family houses. The LDC built new houses, demolished dilapidated structures, and worked to improve the safety and livability of the neighborhood. There are sixteen new houses in the target area, including the successful market-rate Heritage Village development. These ten houses, located between Bancroft Street and Baker Street, serve as a model for future redevelopment in the neighborhood and the city at large. The redevelopment plan focuses on the continued construction of new single family houses and suggests some additional new types of development.

## Single-Family Infill Housing Program

We recommend that approximately 29 new infill houses be built on existing vacant lots. In addition, there are eighteen houses that have been rated D-/F that should be demolished, and in their place new houses should be built at either a one-for-one or two-for-three ratio, based on the space limitations of each site.

LDC has recently partnered with the NorthRiver Development Corporation in applying for a new tax credit project that will include the construction of a minimum of twelve new houses in each target area. Construction could begin in 2008 with an estimated completion in 2009.

## Corner of Bancroft and Lagrange Streets

This highly-visible corner should be redeveloped into a dense, multi-story mixed-use development with opportunities for live/work units. Ground floor retail or commercial with upper floor residential is ideal.



The Corner of Bancroft and Lagrange could support a multi-level, mixed-use development.



Brownstones could be developed along the arterials, particularly Lagrange Street, strengthening the urban fabric.



### **Lagrange Brownstones**

Along the arterial, Lagrange Street, an entirely new, multi-family housing type is being proposed. These brownstones, or row houses, would be two to three stories high, contain twelve to fourteen units, and could be configured as for-sale condos or rental units. This housing type affords an increased amount of flexibility in unit size and configuration, which could accommodate families, young couples, empty-nesters, and the elderly. Each unit would share two walls and a roof with its neighbor, but would have its own private access to Lagrange Street and a rear-entry with attached garages fed from the alley.

### **Bancroft Building Renovations**

Two beautiful, historic buildings located along Bancroft Street on either side of Walnut Street should be renovated and redeveloped into loft-style apartments. Their proximity to Bancroft and Cherry Streets with easy access to Downtown Toledo is attractive and these could potentially serve medical professionals and residents working at the St. Vincent Mercy Medical Center. The issue of securing the property may be problematic. If secured, possible funding sources could be historic tax credits combined with LIHTC tax credits. At the least, a facade grant should be given to preserve the exterior of the building.

### **Corner of Cherry and Bancroft Streets**

This extremely visible corner should be redeveloped into a multistory mixed-use neighborhood retail center with uses such as a sub shop or dry cleaners. This could be an ideal location for the CDC offices. This recommendation is also part of the Cherry Street Corridor plan of 2006.

The chance for these larger projects and higher densities occurs on the arterials: Cherry, Bancroft, and Lagrange. Gaining control of the target block, however, could be challenging. If this could be accomplished through private purchases at a reasonable cost, it is possible a private developer could complete this project. More likely, public intervention will be required, with the city's participation, perhaps condemning the property under slum and blight designation with the Lagrange CDC being the sponsoring agent with assistance from the Port Authority Community Economic Development Initiative program, CDBG, and technical assistance from Toledo LISC. St. Vincent Mercy Medical Center is a possible additional participant in this process.

Market studies will have to be prepared for these proposed projects to determine the demand for the services and housing, and also, whether it is feasible to finance and pay for the operations and debt service over time.

### **Envelope Program**

With 60% of the units as rental properties, an "envelope" program would benefit both landlords and tenants alike. Landlords would be more receptive to grant money. In the past they have hesitated to participate in any program where a mortgage obligation is recorded as part of the transaction.

Additionally, a match program is proposed for rental units, similar to the façade improvement program for businesses, with a maximum allowable limit. In the past, home improvement programs have either targeted aesthetics or structural soundness.



Current underutilized land on Bancroft and Cherry could be redeveloped to provide the area with additional shops and services.



Heritage Square already includes a new Rite Aid, a Seaway Foods, and a White Castle, among other national chains.



A match program combining these two would benefit the widest range of properties. A program designed specifically for absentee landlords and promoted to those targeted properties would result in the largest impact.

### Homeowner Program

Since the area is low-income, a match program for homeowner properties would not be beneficial. Of benefit, however, would be a program designed to promote continued improvement to the area by including windows, doors, and roofs, from LDC's Emergency Home Repair Program or EOPA's program through the City for electrical, plumbing and furnace repairs. These two programs are for very low-income households, or in the EOPA/City's program, seniors or disabled homeowners. The EOPA/City emergency home repair program has a few more guidelines. There is also a possibility of NODA's program to benefit seniors but again they have guidelines and restrictions. In addition, LDC manages a paint program funded with proceeds from the Polish Festival.

Infrastructure improvements (City CIP) will need to accompany these developments on streets and alleys with new housing.

### Weed and Seed/Community Policing

LDC has a strong Community-Based Policing program located at the Cherry Area Police Station. Although the citizens' commitment is strong, Lagrange residents feel that police presence is insufficient. Doubling the local force from two to four patrolmen would help alleviate citizens' concern about the safety of the neighborhood.

NSNN Round I Project Capital Improvement Program Demolition Cost Estimate			
	Chase	Stewart	Sherman
# of Units	5	16	18
Total Cost (\$5000/unit)	\$25,000	\$80,000	\$90,000
<b>TOTAL</b>	<b>39 Units</b>	<b>\$195,000</b>	



The LDC target area is a densely populated, older urban neighborhood that will benefit greatly from the infill-housing program.



The new Sherman Elementary is already well underway.

## Implementation Phasing LDC

Refer to:	Projects	2007	2008	2009	2010	2011	Cost***	Partners
p. 44	Demolition*	18 units					\$90,000	City of Toledo
p. 43	Rehab/Envelope**	29 units	29 units	29 units	29 units	29 units	\$3.625 million	City of Toledo NODA NHS LMHA Private Lenders TLCHF East Toledo Family Center TMC EOPA
p. 42	Infill Housing			*10 units	*10 units	*9 units	\$4.35 million	City of Toledo NODA LIHTC Private Lenders Private Developers TLCHF
p. 43	Mixed-Use (Cherry/Bancroft)		Market & Feasibility Study	Property Acquisition	Construction	Lease	\$2.5 million	SVMMC Port Authority City of Toledo Private Dev elopers Private Lenders
p. 43	Apartment Renovations (Bancroft/Walnut)			Market & Feasibility Study	Property Acquisition	Construction & Lease	\$2.2 million	Historic Tax Credits City of Toledo Private lenders Private Dev elopers LMHA
p. 42	Mixed-Use (Bancroft/Lagrange)				Market & Feasibility Study	Property Acquisition	TBD	Port Authority City of Toledo Private Lenders Private Developers
p. 42	Brownstones on Lagrange					Market & Feasibility Study	TBD	Port Authority City of Toledo Private Lenders Private Developers TLCHF

### Notes:

\* D(-) and F ratings. Refer to Additional Resources for list by address.

\*\* C and D ratings. Owner occupied and rental

\*\*\* Land acquisition not included in cost estimates.



## General Recommendations Implementation Strategies **NSNN**



## New Schools New Neighborhoods

**A neighborhood-based redevelopment plan for three target areas in central city**

# TOLEDO, OHIO



## OVERALL IMPLEMENTATION RECOMMENDATIONS

In order for these plans to be successfully implemented with results that transform the neighborhoods and the lives of residents, especially the children, CDC-led neighborhood revitalization strategies must be partnered with other school and community based service and enrichment programs. CDCs should focus first on rebuilding and stabilizing the housing and other buildings in the neighborhoods surrounding the schools and then on new development opportunities. While the CDC cannot take on the other social or educational challenges affecting the schools or residents, they can organize residents and stakeholders and advocate for and help facilitate the development of the necessary services and programs for their neighborhoods.

For the CDCs the immediate goal must be to stabilize existing units (owner-occupied and rental) with the ultimate goal to attract new, middle-income families to live in and invest in these neighborhoods. Put another way, while the CDCs, primarily through HUD funds – HOME and CDBG – have been serving people with an income up to 80% of the median family income, they need strategies to attract those with incomes between 80 to 150% of area median income. This would allow a family of four with an income ranging from \$40,000 to \$70,000 to afford a home purchase of \$150,000 to \$175,000. With a standard CRA property tax abatement, and other incentives, this would provide for a comfortable home to middle income class family. The neighborhood could be competitive with suburban neighborhoods, particularly from the perspective of debt services and property taxes.

These neighborhoods also need infrastructure improvements such as curbs, streets, sewer and waterlines, neighborhood parks, and would benefit from themed amenities, such as green buildings, and unique programs linked to the mission and strengths of specific institutional neighbors. These could include wellness or health-related programs, arts programs, technology programs, mentorship programs, and others.

What follows are recommendations for the application and development of current and existing tools and programs that will be necessary to implement the plans. While the specific neighborhood plans represent the challenges to the CDCs and their development partners, this section of the report presents the challenge to their community partners and other stakeholders, including the NSNN Coalition. The neighborhood plans described in this document have little hope of realization without a commitment to develop programs and resources necessary to address broader neighborhood issues.

### Existing Programs and Commitments

A number of important initiatives supporting the NSNN ideas are already underway these programs and projects must receive continued support and in some cases may require additional resources to ensure success. Existing programs include:

- A prototype of concentrated effort is the Model Block Program, a mayoral effort in the Lagrange and Onyx neighborhoods, which concentrates on painting, fix-up, clean-up, and police sweeps.
- All three targeted neighborhoods have Weed and Seed programs which work with the communities to reduce crime.



Beacon Place, a Zaremba Homes project near downtown Cleveland, exemplifies good urban design.

NSNN Round I Project Capital Improvement Program Demolition Cost Estimate			
	Chase	Stewart	Sherman
# of Units	5	16	18
Total Cost (\$5000/unit)	\$25,000	\$80,000	\$90,000
<b>TOTAL</b>	<b>39 Units</b>	<b>\$195,000</b>	

Each neighborhood has new construction projects:

- ONYX CDC's "One Block at a Time" housing program signed an agreement for \$758,000 in HOME funds that will create eleven new homes and fund five renovations. They also partnered with TPS to provide more play space and eliminate dangerous traffic near the elementary school. In the summer of 2005, the City repaved Belmont Avenue between City Park Avenue and Ewing Street.

- NorthRiver CDC, in collaboration with LMHA and Stanbery Homes, has received funds for infrastructure and \$674,000 in HOME funds to build, in a first phase, 15 of 32 affordable and market rate homes in the Edison Place subdivision.

- Lagrange CDC will have a Boys and Girls Club attached to the new Sherman School, which will provide enhanced services and after-school programs.

### Newly-Created NSNN Initiated Programs *Bank and LISC Loan Pool*

Five banks have collectively agreed to provide Five Million Dollars (\$5,000,000) of loan funding for the new HOME Program. Each Bank has agreed to be responsible for twenty percent (20%) of the aggregate financing with a maximum exposure of One Million Dollars (\$1,000,000) on the part of each bank. Each bank will fund loans on a rotating basis and will only provide funding at the time of closing for each construction loan. The buyer must be pre-approved before construction. (See appendix for memo of understanding.)

The Toledo office of Local Initiatives Support Corporation (LISC) has agreed to provide up to One Million Dollars (\$1,000,000 each project) in construction loans per project as needed subject to

LISC underwriting guidelines. LISC will loan at least twenty percent (20%) of the loan to value of each unit's pre-sold value. LISC is willing to consider an amount greater than \$1,000,000 per project should there be need, and should it fit within the LISC criteria.

### **Non-Profit Resource Pool**

This pool will provide funding for a variety of services ranging from weatherization, counseling, and home-loan mortgages for NSNN projects. FHC, NHS, and NODA have collectively agreed to provide pooled services and resources for the Program. Each organization agrees to allocate a portion of their services and resources to current and potential residents in the NSNN neighborhoods. NHS has informally committed to providing weatherization services for up to a total of 75 homes in the three NSNN areas. Other services and resources being discussed for pooling are:



New homes should be built according to strict design standards to ensure quality control in the neighborhoods.

Services to Prepare for Successful Homeownership	Resources for Existing Homeowners	Financial Resources
NHS, NODA-Credit counseling & budgeting	NHS-Weatherization	NODA -Matched savings program
NHS, NODA-Housing counseling	NHS, NODA-Emergency home repairs	NHS, NODA -Down payment assistance
NHS, NODA -Money management education	FHC, NODA -Financing for victims of predatory lending	NHS, NODA -Closing cost assistance
NHS, NODA -Financial goal setting instruction	NHS, NODA -Credit, Loan, and Housing counseling	NHS, NODA -Home purchase loan
NHS-Home maintenance classes	NHS, NODA -Home repair loan	

## RECOMMENDATIONS FOR NEW PROGRAMS AND INITIATIVES

### 1. Develop Round I Steering Committee

The NSNN Executive Committee or a sub-committee of that group must be tasked with the following duties:

- Assist and advocate for plans
- Monitor implementation
- Provide troubleshooting as necessary
- Act as intermediary and liaison between partners, the government, and others.

This committee must be staffed and have the necessary budget and resources to be effective. The committee must include representation from: The City of Toledo's Mayor's Housing Task Force, Department of Neighborhoods, Department of Engineering Services, and Plan Commissions: The University of Toledo Urban Affairs Center; the CDC Alliance; The Chamber of Commerce; LISC; Bank(s); Funding Community (United Way, foundations, etc.); TPS, and LMHA.

### 2. Commit City of Toledo CIP Resources

Current CIP Requests

Originating Department: Toledo Lucas County Plan Commission

*2007-2011 capital projects related to NSNN*

- Small Infrastructure program - \$100,000 per year for small projects: sidewalks, curbs, curb ramps, etc...
- Stewart School Infrastructure - \$275,000 for street improvements and sidewalks in 2007

- Sherman School Infrastructure - \$50,000 for needed infrastructure work in 2007
- \$86,410 2007 for City Planner assigned to School Building Project.

Originating Department: City of Toledo Department of Neighborhoods

*2007-2011 capital requests related to NSNN*

- \$100,000 be allocated each year from 2007 to 2011 for NSNN Projects.
- \$150,000 for the 2007 CIP budget for the Developer Incentive Pool
- \$50,000 a year increases for each year hereafter through 2011.

### 3. Employer-Assisted Housing Program

One of the main ingredients NSNN neighborhoods need is more qualified buyers who are willing to invest in them. The adjacent employers can encourage their employees to live in surrounding neighborhoods by providing them with incentives.

An example is a program which has been implemented by St. Vincent Hospital to provide \$5,000 of down payment or repair assistance to surrounding CDCs which include the Lagrange Development Corporation. The advantages include a reduction of time and cost for commuting to work, making possible home ownership to more people, and improving the environs surrounding the hospital.

There could be a similar benefit for Chrysler Plant employees in the NorthRiver CDC target area surrounding the Chase School, or for Toledo Museum of Art employees in the Onyx CDC target



The CDCs in Toledo have already been successful in attracting new homeowners to their neighborhoods.



Belmont Dairy, a neighborhood grocery and loft project, is a successful CDC-led endeavour in Portland, Oregon.



area surrounding Stewart Academy. Employers throughout the city could adopt this program. Funds could be targeted by areas with higher incentives or better terms for concentrated areas of redevelopment, such as the NSNN neighborhoods.

A proposal is under discussion by The Toledo Housing Task Force that would provide incentives to employees by providing a match from the City of \$1 for each \$1 of an employer's fund, with a maximum of \$5,000. In addition, the incentives could include forgivable loans or principal/interest reductions. Additional incentives could be available for locating in distressed or targeted neighborhoods, such as NSNN-designated neighborhoods.

This program could apply the purchase of housing or for owner-occupied rehab. Other variations and combinations are proposed.

To make the scope of the proposed program reach a larger audience, the city could also match the previously mentioned employer contributions.

*Refer to Additional Resources: Toledo Housing Task Force Report*

#### **4. Expanded Linked Deposit Program to Support Market Rate Development**

Develop an aggressive linked deposit strategy where local institutions and government units make deposits to fund incentives to retain and attract middle-income and professional households, empty nesters, young professionals, and urban pioneers.

In addition, these programs should secure technical assistance from Ohio Community Development Finance Fund.

*Refer Additional Resources: Toledo Housing Task Force Report*

#### **5. Fully Support Lucas County Housing Fund and Target Programs to NSNN**

This existing housing fund has a policy that establishes two priorities for the use of its funds:

- To facilitate middle income household purchases in CDC areas, primarily low and moderate income neighborhoods
- To facilitate low and moderate income housing in higher income neighborhoods.

Down payment assistance grants could be an eligible use of the funds. While the Housing Fund currently has only minimal funds, a campaign is underway for an increase of a \$1 of the conveyance fee charged on each \$1000 of real estate transactions in Lucas County. The NSNN program should be given a high priority for this funding to demonstrate how revitalization can occur when resources are concentrated around a new school environment.

#### **6. Landlord-Assisted Envelope Program**

Safe and sanitary rental units are needed for people whose income or credit rating or other circumstances do not allow them to purchase property even with all of the home ownership programs currently available.

Landlords also may have limited means to improve



The new housing should also reflect the historic character of the neighborhood.



Neighborhoods should capitalize on their unique qualities and their residents' entrepreneurial endeavours.

their properties. To assist in these circumstances, it is proposed that a program the city has previously operated be reconstituted. Eligible improvements would include roofs, doors, windows, paint, porches, and steps.

With this program up to \$10,000 of city CDBG funding could be matched by the landlord on a one-to-one basis for internal and external improvements. This could be forgiven over a ten-year period, 10% per year or at an accelerated rate over fewer years. As these improvements could cause rents to rise, the impact could be mitigated or capped by combining the program with a rental voucher program operated by LMHA. This would require the eligible applicants to pay up to 30% of their income with the balance paid with a federal subsidy. Income verification would be required on an annual basis to remain qualified for the program.

## **7. Effectively Commit and Utilize HUD HOME Funds Committed**

- \$758,000 for ONYX (One Block at a Time) for new construction and rehab: owner and rental
- \$674,000 for NRDC—Edison Place Phase 1

Recommendation for Future Commitment of HOME Funds

- HOME Development Pool for large-scale new or existing units: rental or owner-occupied
- CHDO Grant for up to \$50,000 per unit owner occupied

## **8. Develop and Implement Pilot NSNN Rental Rehab Program**

- 1:1 City match up to \$12,000/unit
- Source HOME funds
- LISC and/or others could supply match
- Five year rent and tenant restrictions (for 1/2 of units others could be market rate)
- Potential link to project based Section 8 to negotiate a project-based program with LMHA
- Forgivable after five years; must abide by tenant and rent restrictions
- Property management and tenant eligibility determinations could be contracted to LMHA, CDCs, or other experienced companies and agencies

## **9. Develop Pilot Envelope Program**

- For exterior Improvements: roofs, gutters, siding, landscaping, porches, steps, windows, foundations, etc...
- Up to \$5,000, with no match, and an additional \$2,500 with a 1:1 match
- Forgivable after five years
- To improve visual impact of neighborhood to attract market-rate homeowners and tenants
- Source: CDBG Funds, TLCHF, other non-federal City funds, and/or LISC

## **10. Develop Pilot Mentorship, Internship, Scholarship Program for Each Round I Neighborhood**

A number of mentorship and internship programs are already offered in the community, notably the "Partners in Education" program. CDCs should work with this program, as well as others,



Before rehab begins...



...and the finished product.

with an emphasis on partnering with local businesses, religious institutions, and non-profit organizations.

With respect to tuition scholarships, a model worth investigating is the the "Kalamazoo Promise." The basis of this program is "To provide each Kalamazoo Public School graduate with the opportunity to attend post-secondary education with up to a 100% tuition scholarship."

It is recommended to develop a similar program for each of the three grade schools in the Round I target areas.

These programs would need to be monitored and evaluated to measure their effectiveness in reducing student transience and improving student performance.

*For further information, refer to the program's website: [www.thekalamazoopromise.com](http://www.thekalamazoopromise.com)*



Community partners are an important part of the redevelopment process.



The concentration of new homes along a single street can have a substantial visible impact on the neighborhood.





## C o n c l u s i o n NSNN



# New Schools New Neighborhoods

**A neighborhood-based redevelopment plan for three target areas in central city**

## TOLEDO, OHIO

## Conclusion

Time and again it has been shown that when a child's environment is improved, his or her academic performance and social skills improve. Furthermore, a healthy neighborhood is one in which the family unit is economically stable; lives in safe, sound, and well-maintained housing with proper nutrition and guidance; and has access to essential services and schooling.

It is the premise of this report that the single most effective way to begin the rebirth of a community is by concentrating resources in neighborhoods of need. This will create a substantial ripple effect throughout the surrounding neighborhoods and eventually, the entire community. One of the most important indices of this success is not only the rehabilitation of the physical environment, but also the social fabric of the neighborhood itself. A major indicator of this success will be in the academic performance of the children living in this neighborhood.

This report, along with the accompanying plans, images, and appendices, is meant to guide the CDCs, the New Schools New Neighborhoods coalition, and the other partners, as they work toward transforming these neighborhoods.



A healthy neighborhood needs clean, safe, and well-maintained housing.



Neighborhood stabilization through rehabilitation is a key first step.

## **NSNN**References and Additional Resources

For additional information, resources, and references, please refer to the following sources:

### **NorthRiver Development Corporation**

725 Lagrange St.  
Toledo, OH 43604  
419.243.3204 (p)  
419.243.7918 (f)

### **ONYX Development Corporation**

525 Hamilton St. Suite 302B  
Toledo, OH 43602  
419.244.8666 (p)  
419.244.3955 (f)

### **Lagrange Development Corporation**

3106 Lagrange St.  
Toledo, OH 43608  
419.255.8406 (p)  
419.255.7042 (f)  
<http://www.lagrange-development.org>

### **The University of Toledo Urban Affairs Center (UAC)**

Mail Stop 404  
2801 W. Bancroft St.  
Toledo, OH 43606-3390  
419.530.3591 (p)  
419.530.3548 (f)  
<http://uac.utoledo.edu>

The following reports are available on the UAC website:

- Toledo Housing Task Force Report
- The EcoPoint North Sustainable Housing Model
- The NSNN Benchmarking Projects Report