

HOUSING PLAN COMMITTEE; FIRST MEETING; 4/11/22

AGENDA

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



1. Introductions

Housing Plan Committee Membership

Community Stakeholders

To Be Completed

Residents

To Be Completed



Camiros; Planning Coordinator

Bill James
Katie Reigstad

Lucas Metropolitan Housing

Kattie Bond





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

Housing Plan Goals

- Improve ***housing conditions and housing quality*** in the neighborhood as a whole.
- Create a neighborhood of ***mixed-income housing*** to decrease the concentration of poverty.
- ***Redevelop the target housing site*** as a mixed-income development.
- ***Promote sustainability in housing*** throughout the neighborhood.
- ***Rehabilitate the existing housing stock*** to the extent feasible.
- ***Promote homeownership.***

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



Housing Plan Objectives from NOFA

The specific housing objectives from the 2020 NOFA are:

- 1. Well-Managed and Financially Viable.** Developments that have budgeted appropriately for the rental income that can be generated from the project and meet or exceed industry standards for quality management and maintenance of the property.
- 2. Mixed-Income.** Housing affordable to families and individuals with a broad range of incomes including low-income, moderate-income, and market rate or unrestricted.
- 3. 3. Energy Efficient, Sustainable, Accessible, Healthy, and Free from Discrimination.** Housing that is well-designed, meets the requirements of accessible design and embraces concepts of visit-ability and universal design, has low per unit energy and water consumption and healthy indoor air quality, is built to be resistant to local disaster risk, has affordable broadband Internet access, and is free from discrimination.



3. Review of the Plan-Making Process

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



3. Review of the Plan-Making Process

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



3. Review of the Plan-Making Process

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



4. Review of Schedule

Phase 1: Goals, Policies and Approaches;

April 11

Phase 2: Draft Housing Plan proposals;

early May

Phase 3: Final People Plan proposals;

early June

Steering Committee Review

mid June

Draft Transformation Plan

June 30



5. Roles and Responsibilities

ORGANIZATION

***Camiros,
Project Coordinator;***

ROLE/RESPONSIBILITIES

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

Project Team;

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

Working Groups;

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

Plan Committees;

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

Steering Committee;

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

6. Review of Working Group Input



WORKING GROUP INPUT RELEVANT TO THE HOUSING PLAN

HOUSING WORKING GROUP

TRANSPORTATION WORKING GROUP

(transportation affects neighborhood livability)

ECONOMIC DEVELOPMENT WORKING GROUP

(economic environment affects housing development)

PUBLIC SAFETY WORKING GROUP

(neighborhood safety affects neighborhood livability)

7. Reviewing Input from the Working Groups

The core values of the CNI housing working group are:

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

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

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



7. Reviewing Input from the Needs Assessment and Replacement Housing Workshops

- Most residents are dissatisfied with their current housing.
- Most residents find the concept of mixed-income housing appealing.
- Most residents would prefer to live in mixed-income housing rather than housing with 100% public housing residents.
- While residents indicated support for a range of housing types, low-density housing types, such as single family, duplexes and townhouses, were the clear preference.
- More traditional architectural design was preferred over contemporary designs.
- Residents want their own space and a sense of individuality in the type of housing they live in.



8. Discussing “the Basics”

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



9. Homeownership and Wealth

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

2022

Housing Wealth Gains for the
Rising Middle-Class Markets

National Association of REALTORS® Research Group

This topic appears to connect the interests of the People Plan Committee with those of the Housing Plan Committee.

9. Homeownership and Wealth



Relevant findings from the study include:

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

9. Homeownership and Wealth

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



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

9. Homeownership and Wealth



Trends in Homeownership:

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

9. Homeownership and Wealth



Policies to Advance Equitable Homeownership

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

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

9. Homeownership and Wealth



Applicability to the Junction Choice Plan

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

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

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

Yes

No



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

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

Strategies: *Ways to achieve goals.*

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

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



Preliminary Goals for the Housing Plan

- Create housing for a ***range of household incomes*** to foster a mixed-income community.
- Build new housing that is ***state-of-the-art*** in terms of product.
- ***Build new housing on the many vacant lots*** in the neighborhood.
- ***Attract new residents*** to occupy the new housing to be built.
- Promote ***increased home ownership***.
- ***Preserve and upgrade*** the existing, older housing in the neighborhood.
- Find ways for ***existing residents to participate*** in the program of new housing in the neighborhood.
- ***Preserve housing affordability***.

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



GOAL: Create housing for a *range of household incomes:*

- a) LMHA to redevelop the McClinton Nunn site as mixed-income housing
 - 1) Include middle-income and market-rate housing

- b) Promote market-rate housing in the Junction Neighborhood
 - 1) Promote market-rate rental housing
 - 2) Promote market-rate ownership housing
 - 3) Achieve the necessary neighborhood transformation

- c) Provide financial incentives/subsidies for private-sector developers
 - 1) TIF incentives
 - 2) Low cost or free land
 - 3) Utilize NRSA District



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

GOAL: Build new housing that is distinctive and state-of-the-art in terms of product:

- a) Adopt state-of-the-art design standards;
- b) Encourage best practices building techniques;
- c) Cost effective sustainability standards;
- d) Promote adaptive reuse of vacant industrial buildings into distinctive residential lofts;
- e) Focus some new housing along the enhanced and activated Swann Creek;
- f) Others;



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

GOAL: Build new housing on the many vacant lots in the neighborhood.

- a) Create an environment supportive of market-rate investment.
- b) Formulate a viable plan for geographic sequencing of new home building.
- c) Others



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

GOAL: Attract new residents to occupy the new housing to be built.

- 1) Explore a homeowner equity assurance program.
- 2) Create a neighborhood that will draw market-rate investment to stimulate home price appreciation.
- 3) Support the Six-Block Initiative.



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

GOAL: Promote increased home ownership:

- 1) Increasing accessibility to capital for low and middle income households; CRA funds; LISC
- 2) Building new housing that is affordable to low and middle income ownership households;
- 3) Accessing federal/state/local funds for low-mod home ownership;
- 4) Training low-mod households to become successful home owners.



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

GOAL: Preserve and upgrade the existing, older housing in the neighborhood.

- 1) Lucas Housing Services should expand its rehab program to allow sales of homes to a wider range of incomes.
- 2) Lucas Housing Services should start a rental rehab program.
- 3) Market-rate rehab for homeownership activity should be promoted among private-sector builders/developers.
- 4) A program should be started to connect existing homeowners with available sources of funding for energy efficiency and renovation.



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

GOAL: Find ways for *existing residents to participate in the program of new housing in the neighborhood.*

- 1) Existing residents to get preference for new affordable housing.
- 2) Perform outreach to promote homeownership among existing residents.
- 3) Perform outreach to assist existing homeowners to make repairs and upgrades to their homes.



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

GOAL: Preserve housing affordability.

- 1) Housing affordability is a public-sector responsibility, not a responsibility of the market.
- 2) Adopt a policy of creating a number of income restricted housing units equal to the number of low-mod household shown in the 2020 Census.
- 3) Develop a program of affordable housing development to reach the affordability standard, above.

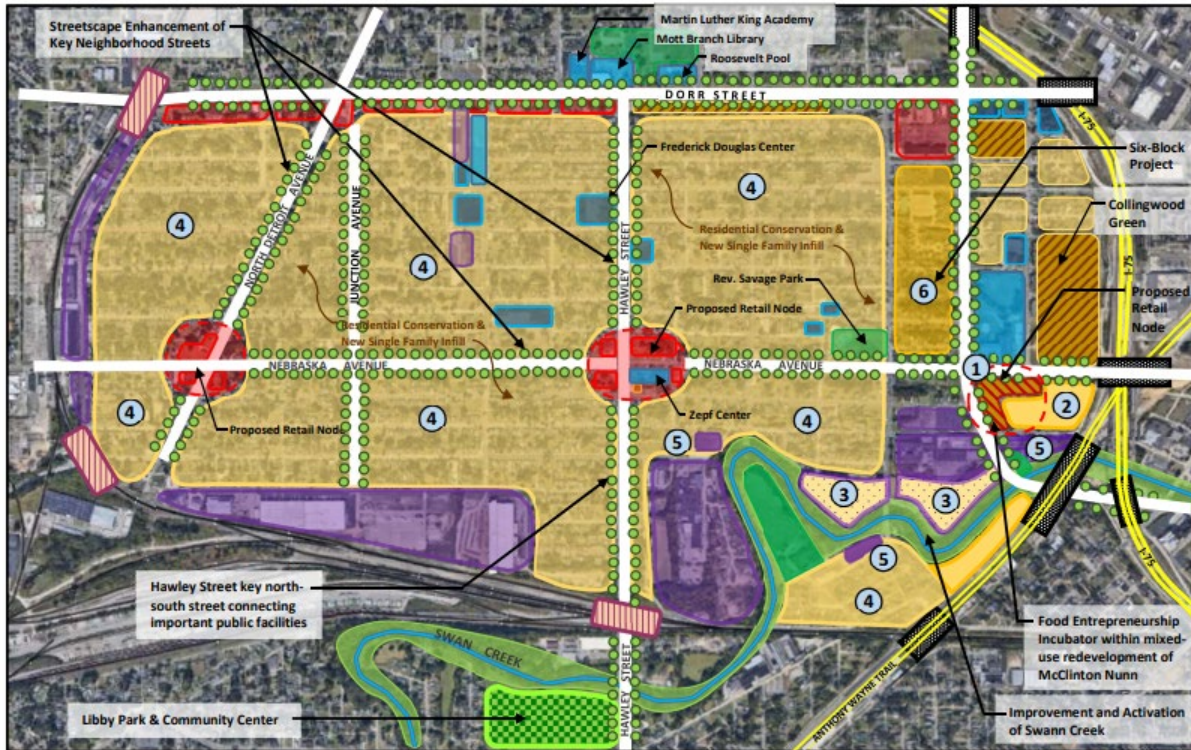


10. Discussion of Goals, Strategies and Projects for the Housing Plan

Are there other ideas for achieving goals of the Housing Plan?

11. Relating Housing Plan Projects to the Physical Plan

Where do the Housing Plan Projects occur within the neighborhood?



HOUSING PLAN PROJECTS

1. Mixed-Use Retail at McClinton Nunn
2. McClinton Nunn Residential Redevelopment
3. New Housing Along Swann Creek
4. Rehab Existing Housing & Infill Single Family
5. Adaptive Reuse of Industrial Buildings for Housing
6. Support Six-Block Project

LAND USE LEGEND

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

NEIGHBORHOOD TRANSFORMATION CONCEPT

Housing Plan Initiatives

- See Plan for Locations
- ① Mixed-Use Retail at McClinton Nunn;
 - ② McClinton Nunn Residential Redevelopment;
 - ③ New Housing along Swann Creek;
 - ④ Rehab Existing Housing + Infill Single Family;
 - ⑤ Adaptive Reuse of Industrial Buildings for Housing;
 - ⑥ Support Six-Block Project

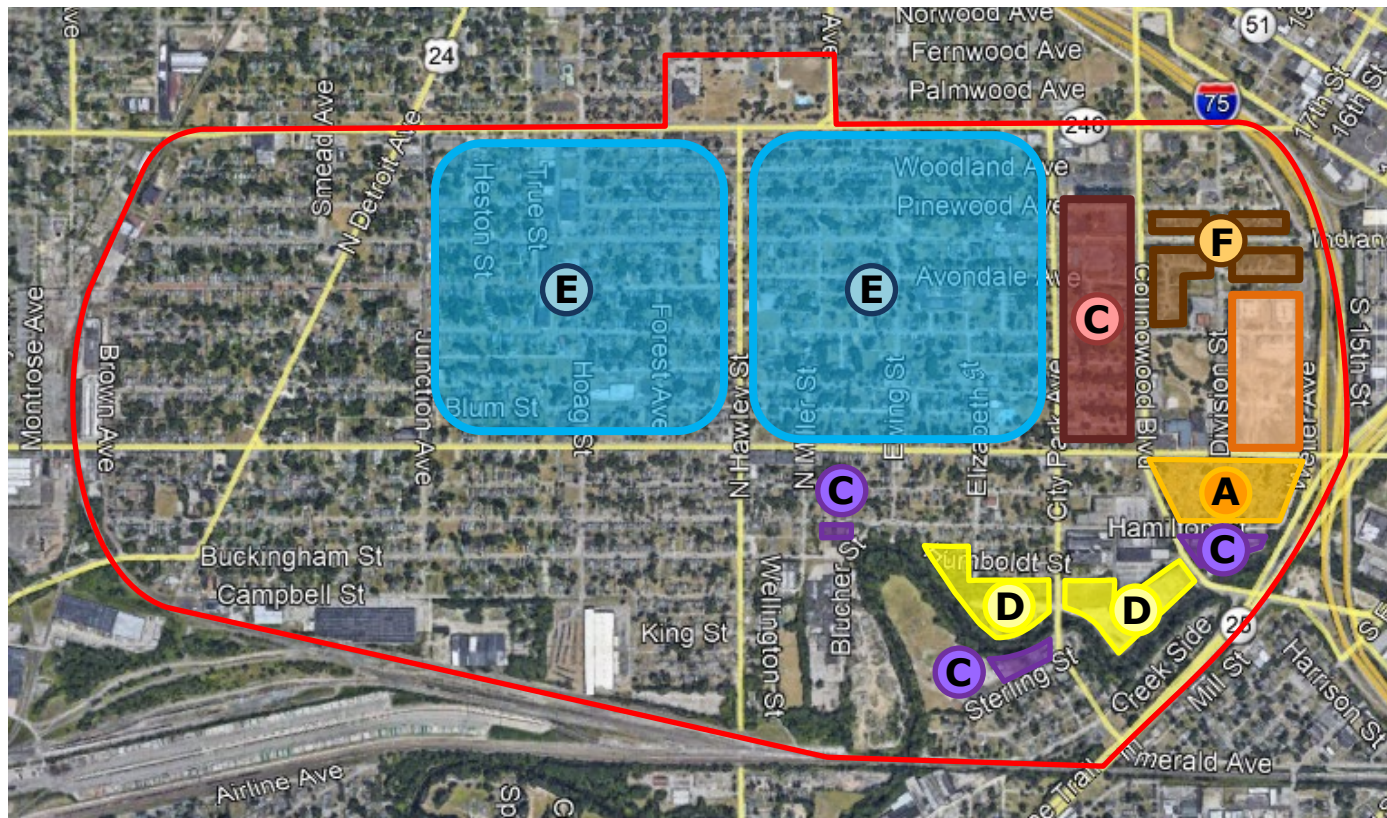
camiros
APRIL 2022

Junction Neighborhood Choice Neighborhoods Plan, Toledo, Ohio

11. Relating Housing Plan Projects to the Physical Plan



Where do the Housing Plan Projects occur within the neighborhood?



HOUSING PLAN PROJECTS

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



THANK YOU!