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## Chapter 8

# **Asset & Economy Building**

The neighborhood has better job access, increased wealth, and celebrated amenities.

The economic success of Greater Miami Chapel and its residents was a common theme heard during the extensive community engagement process. Personal wealth building, job training and access, and enhanced retail amenities are among the three most commonly expressed priorities. To that end, the GMC Partners have identified three overarching goals designed to address the priorities over the life of the plan implementation.

Goal 1: Develop a thriving business district along the Germantown Corridor with services and retail that meet community needs.

Germantown St. is the most highly traveled route through the GMC neighborhoods and the primary connection to and from downtown Dayton. It is also home to a small retail business district that residents would like to see strengthened and expanded and is the location of robust community assets, including the Dayton Boys and Girls Club. Wogaman Middle School, and the Madden Hills Library. The Germantown corridor is highly accessible by public transit and offers the best combination of available land and existing buildings, making it an ideal location for the development of new amenities in Greater Miami Chapel.



Objective 1: Transform Germantown St. into a vibrant corridor.

Germantown St. currently serves as a major spine in West Dayton and runs through the heart of Greater Miami Chapel. The future of this corridor is critical to the success of all five neighborhoods surrounding it and sets the stage for drivers entering West Dayton. Discussions with residents regarding negative perceptions about their community reaffirmed the importance of the Germantown corridor.



#### **Activities**

- 1. Evaluate feasibility of reconfiguring the Germantown corridor as more narrow and pedestrian friendly.
- 2. Evaluate the current zoning along the corridor to ensure its appropriateness for future development.
- 3. Develop the Germantown and Broadway intersection as a key neighborhood entry point and placemaking opportunity.

**Objective 2:** Create an attractive business district that offers diverse amenities and retail opportunities.

Neighborhood residents expressed a desire for a robust retail and service amenities district along Germantown St. within easy access to the adjacent neighborhoods. According to the household survey: 69% of residents would like to see a grocery store; 56% of residents want a laundromat; and 51% of residents are interested in seeing new restaurants added nearby. The existing business district has a number of long-term businesses, but vacancies are on the rise, and an increasing number of buildings are in disrepair. The business district can be strengthened to provide the needed amenities through thoughtful intervention and investment by the Renew Miami Chapel partners.

#### **Activities**

- Evaluate buildings along the Germantown corridor and develop targeted strategies for improvement including demolition and/or façade improvement programs. The first step is to assess the existing conditions of the buildings within the business district to determine which can be rehabilitated or improved and which are obsolete and must be demolished.
- 2. Evaluate the need for land assembly for new construction or to landbank for future opportunities.
- 3. Expand the small business façade program begun with Action Funding to other businesses along Germantown St..
- 4. Create development plans for a new Community Kitchen that addresses "food desert" issues important to residents. This activity is detailed in Chapter 7.

**Goal 2:** Maximize the potential of Jobs Plus to create a sustainable community asset that provides support to residents in obtaining and maintaining employment.

The Jobs Plus program is an employment services program for residents of DeSoto Bass and Hilltop that focuses on employment opportunites, education and training, and overcoming barriers to employment. The program also provides participants with earned income disregard, a benefit that disregards resident's earned income as part of their rent calculation. The benefit "freezes" the tenant's rent at their baseline before any new employment obtained during Jobs Plus participation. The tenant's rent does not increase due to earned income, for up to four years (other sources of income could affect rent).

Jobs Plus opened its doors to DeSoto Bass and Hilltop residents in April 2017. To date, approximately 115 residents have officially opted in as members and are utilizing the work readiness, jobs placement, educational advancement, financial literacy, and other services to increase self-sufficiency. Currently, 59 of those residents are employed (41 are full-time and 18 are part-time workers) and nine have received promotions while participating in the Jobs Plus program.

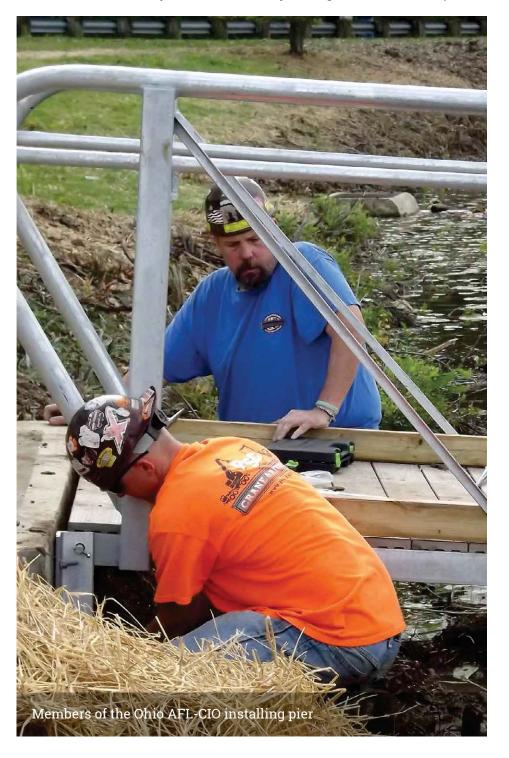
GDPM selected CareSource, the largest non-profit insurance provider in Ohio, to provide case management services, and partner with GDPM's department of Community Initiatives. CareSoure's Life Services Division is designed to create a "wrap around" approach to wellness. This unique partnership and case management approach is realizing successful outcomes for GDPM families.

**Objective 1:** Continue to expand the Jobs Plus network of strategic employment partnerships.

In order to be successful, it is crucial that the Jobs Plus program continue to expand partnerships with other service providers and employment training programs. This will create a diverse range of employment and education options for residents who choose to participate.

For example, Jobs Plus has developed a productive relationship with the Ohio AFL-CIO and the Dayton Regional Labor Council, both of whom were crucial to the restoration of Lakeside Lake, a Choice early action project. The Dayton Regional Labor Council has a strong union apprenticeship program that provides a pathway to meaningful employment. A working committee was formed with Renew Miami Chapel Partners involved with employment and training programs and representatives of local building trades, as well as the Director of the Ohio AFL-CIO program.

Another strong relationship is with the Miami Valley Urban League, which provides employment programming focused on overcoming barriers to employment. One such program is Solid Opportunities for Advancement and Opportunities (S.O.A.R.), which is an important part of the Jobs Plus strategy. Established in 1998, S.O.A.R. is the Urban League's flagship workforce development program and has a history of securing employment for the unemployed and underemployed. S.O.A.R.'s founding principles address headon the adverse factors that impact the chronically under-served and unemployed. The S.O.A.R. program is designed to identify and address the barriers common to ex-offenders and other chronically unemployed people. In its inaugural class, 100% of the ten participants successfully completed the program.



### **Activities**

- 1. Continue to educate residents on the value of the Jobs Plus program and prepare them for transitions that may occur through redevelopment
- 2. Establish an Individual Development Account (IDA) in collaboration with the Jobs Plus Earned Income Disregard benefit to increase participant's ability to save and increase wealth (see Goal 3 for more detail).
- 3. Improve Service Coordination. Work with partners focused on "people services" to ensure that program information is adequately communicated. Identify gaps in the service delivery network and build new partnerships to address them.
- 4. Continue to develop partnerships with agencies committed to workforce development and training, including the Dayton Regional Labor Council and Miami Valley Urban League.
- 5. Develop a pilot project through Jobs Plus and the Dayton Regional Labor Council to create a pipeline for available union employment.
- 6. Organize an experiential trades fair in the Spring of 2019 to highlight building trades and the jobs available. GDPM's Department of Community Initiatives and Jobs Plus team will play a lead role in implementing this project.
- 7. Identify resources to include a permanent onsite workforce development center within the proposed town center or mixed use buildings of the redevelopment plan.
- 8. Work with CareSource and GDPM to permanently locate staff to run a workforce development center modeled after Jobs Plus.

**Goal 3:** Create opportunities for residents to grow personal assets and strengthen the community economic base.

Many residents in the neighborhood are living paycheck to pay check, and approximately 20% of household survey respondents indicated they had neither a savings or checking account. These factors limit residents' abilities to save for emergencies or unexpected expenses. The following objectives are designed to grow the economic base of the community and support the growth of residents' personal wealth.

**Objective 1:** Create effective wealth-building strategies for neighborhood residents and use all available tools to ensure success.

In addition to the education and employment opportunities provided by the Jobs Plus program, residents are interested in financial tools that can help them grow their personal assets and develop stronger financial habits.

One such tool is the Individual Development Account (IDA), which is a special savings account that matches the deposits of low- and moderate-income savers. For every dollar saved in an IDA, savers receive an additional dollar. Typically, IDA savings and match may be used for postsecondary education or job training, homeownership, or to start a small business. In addition to earning match dollars, participants learn about budgeting, saving and receive additional training before purchasing an asset.

### **Activities**

- 1. Educate the broader community on the IDA program.
- 2. Reduce the number of "unbanked" families by providing opportunities for residents to open a checking or savings account. Establishing these accounts are the first steps towards wealth building for individuals.
- 3. Partner with local financial institutions to develop personal savings plans. The Renew Miami Chapel financial partners offer individual wealth building counseling services to residents in the neighborhoods to help them develop personal savings plans.
- 4. Work with Partners to develop financial literacy workshops.
- 5. Identify a financial institution partner to sponsor the IDA program and provide seed money for the fund.

**Objective 2:** Work with existing businesses to strengthen and expand their presence in the neighborhoods.

There are an abundance of employers in the GMC area and adjacent neighborhoods, particularly to the east of DeSoto Bass. Many would like to expand their businesses but have encountered challenges with land assembly due to abandonment and ownership issues. As described earlier in the transformation plan, vacant and abandoned lots are available throughout the GMC area where employment clusters exist. Fortunately, the City and the Montgomery County Landbank have state-enabled tools that allow for easier assembly of vacant and abandoned property.

Another obstacle is the current land use and zoning codes. The land use in the GMC area and surrounding neighborhoods has evolved over many decades, and planning practices have improved. As a result, the current zoning map and land use controls may no longer be relevant. For example, there may be areas immediately adjacent to employment clusters that are zoned as residential, but in which no households remain. The current residential zoning could be an unnecessary barrier for business and economic expansion in the area. Reducing barriers to economic growth is a key strategy of the transformation plan.

## **Activities**

- 1. Work with partners to identify growing businesses and adjacent vacant and abandoned property that can be assembled for expansion and job creation purposes. Led by the City's Economic Development team.
- 2. Analyze the existing zoning adjacent to existing businesses and employment clusters to determine the continued relevance or need for zoning changes to enhance job expansion opportunities while protecting residents from incompatible land uses.
- 3. Build strategic relationships with thriving businesses in the Edgemont neighborhood to increase resident access to these iobs.

**Objective 3:** Continue brownfield and environmental remediation efforts to create clean, developable land for job creation and wealth building opportunities.

Dayton has a proud industrial heritage and much of the innovation in aerospace and manufacturing occurred in and around the GMC neighborhoods. As such, many of the neighborhoods suffer from environmental liabilities that resulted from the industrialization of West Dayton. The Renew Miami Chapel partners, including the City, Montgomery County Landbank, and certain private sector partners, will evaluate and prioritize those properties, focusing on best suited for remediation resulting in job creation and improvements to resident quality of life.

### **Activities**

- 1. Evaluate known and suspected brownfields to understand the extent of the possible contamination and develop an implementable remediation plan to bring the land into productive use.
- 2. Utilize the Montgomery County Landbank to acquire, remediate and hold the land for future redevelopment opportunities.

# Chapter 8

# **Asset & Economy Building**

The neighborhood has better job access, stable overall wealth and celebrated amenities.

Goal 1. Develop a thriving business district along the Germantown Corridor with
services and retail that meet community needs.

	Metrics	Lead Agency/Partners	Timeframe	Leverage Resources
<b>Objective 1.</b> Transform Germantown St. into a vibrant corridor.	Corridor redesign completed, and TA funding received	COD CityWide	ST on going	Transportation Alternatives Grant
	Phase 1 of gateway development completed.	COD CityWide	ST	Choice Action Funding COD Public Works
<b>Objective 2.</b> Create an attractive business district that offers diverse amenities and retail opportunities.	Building assessment completed	COD CityWide	ST	Choice Action Funding
	Land assessment completed	COD CityWide	ST	Choice Action Funding
	Development plans for Town Center include preschool incubator	Developer CityWide	МТ	New Market Tax Credits Conventional Debt PACE

# **Goal 2.** Maximize the potential of Jobs Plus to create a sustainable community asset that provides support to residents in obtaining and maintaining employment.

<b>Objective 1.</b> Continue to expand the Jobs Plus network of strategic employment partnerships.	Double current enrollment of 115 by end of 2019	GDPM CareSource CityWlde Organizers	ST	JobsPlus CityWide organizers
	25% of Jobs Plus members establish an IDA	GDPM CareSource	ST	Bank or Credit Union Partner Foundations
	Create apprenticeship pilot program by Spring of 2019	MVUL CareSource	MT	COD Dayton Regional Labor Council

	Metrics	Lead Agency/Partners	Timeframe	Leverage Resources			
<b>Goal 3.</b> Create opportunities for residents to grow personal assets and strengthen the community economic base.							
<b>Objective 1.</b> Create effective wealth building strategies for neighborhood residents and use all available tools to ensure success.	50% of mentoring cohort graduates have a checking and/or savings account when they graduate	GDPM	ST Ongoing	Bank or credit union partners			
<b>Objective 2.</b> Work with existing businesses to strengthen and expand their presence in the neighborhoods.	Germantown Business Association created	COD CityWide	ST Ongoing	COD Economic Development Plans			
<b>Objective 3.</b> Continue brownfield and environmental remediation efforts to create clean, developable land for job creation and wealth-building opportunities.	Property inventory and reuse plan completed	COD CityWide County Corp. MCLB	МТ	In-kind planning work by COD departments and Choice partners			