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Location

Lucas County encompasses 343.43 square miles at the western tip of Lake Erie in northwest Ohio, bordering the southern boundary of the State of Michigan. (Figure 1) It was named for Governor Robert Lucas, who declared war on Michigan over a boundary dispute in 1835. When Ohio was admitted to the Union, no reference was made to its northern boundary. Both Ohio and Michigan claimed this western corner of Lake Erie. In 1836, the so called "Toledo War" was settled by the U.S. Congress, giving the disputed area to the State of Ohio.

Interstate 80/90, US 20, and State Routes 2 and 64 cross the County east - west, and Interstate 75, US 23 and 24, and State Routes 51 and 295 run north - south. The Ottawa and Maumee Rivers flow through Lucas County. Toledo, the County seat, covers about 86 square miles of the County. The Port of Toledo provides access to both international and Great Lakes ports.

Lucas County's central location provides unparalleled access to major Midwest cities such as Chicago, Pittsburgh, Detroit, Cleveland, Cincinnati, Indianapolis, Columbus, St. Louis, Buffalo and Toronto. Over 93 million people live within a 500-mile radius of northwest Ohio, which comprises 38% of the US population and about 37% of US retail sales (Figure 2).

According to the Lucas County Auditor's Office, land use in Lucas County can be categorized as follows: Residential (72.8%), Commercial (22.1%), Industrial (3.95%), and Agricultural (1.2%).

Due to its location on the west side of Lake Erie, the region enjoys the temperate effects from the Lake, while being spared the lake-effect winter weather often associated with the Great Lakes region. On average, Toledo gets 37" of snow during the year, which results in minimal business interruptions.

Natural Environment

Lucas County is typically flat with poor natural drainage and heavy impermeable soils. Geological conditions, especially glacial activity, created extremely flat terrain over all of Lucas County and post-glacial streams have cut shallow valleys. The flat terrain created a swamp (the "Black Swamp") in much of Northwest Ohio before the land was drained artificially in the late 1800's, turning into excellent farm land.

Soil characteristics have a significant impact on development. Permeability, drainage, slope, soil bearing capacity, bedrock, water table, and other characteristics of soils can dictate the development of a particular area. Soil surveys describe important soil properties, such as flood hazard, natural drainage, depth to bedrock, depth to seasonal water table, permeability, shrinking and swelling potential, bearing capacity, and content of silt, sand and clay.

The soils of Lucas County are post-glacial in origin. Most of the bedrock in the area is at a depth of 20 to 160 feet, which is deep enough to not inhibit development. This bedrock is mainly limestone and dolomite. A layer of glacial till consisting of finely ground rock particles was deposited all over Lucas County on top of the original limestone surface. The till, which ranges in thickness from 50 to 125 feet depending upon the height of the underlying limestone bedrock, filled in the low areas and left a fairly level, undulating surface.

Floodplains, areas adjacent to rivers and streams subject to periodic or regular flooding, are delineated by the Federal Emergency Management Agency (FEMA). FEMA provides maps indicating the 100-year flood zone, an area in which there is a 1-in-100 chance that a flood will happen during any year. Flood insurance rates paid by property owners are based on risk levels determined by their location relative to a mapped 100-year floodplain boundary. Floodplains in Lucas County are indicated on Figure 3[1].

Wetlands, areas that are inundated or saturated by surface or ground water at a frequency and duration to support a prevalence of vegetation typically adapted to life in saturated soil conditions, are generally viewed as marginal areas with no value unless drained and filled. These perceptions have historically led to alteration, draining, and filling of many wetlands. Since first settlement, the State of Ohio has lost over 90% of its original wetlands. Significant amounts of wetland acreage has been lost or degraded in Northwest Ohio, including areas in and surrounding Lucas County, due to draining, dredging, filling, excavating, and other acts.

The Ohio Department of Natural Resources (ODNR) provides data on wetlands in its Ohio Wetlands Inventory (OWI), which is a map depicting the general locations and concentrations of wetlands based on analysis of satellite data and the existence of hydric soils. Unfortunately, the OWI data cannot be relied upon to indicate a precise inventory of individual wetlands on specific properties without field testing, and wetlands that are too small to be mapped may yet be present. However, it provides a general approximation of wetland locations and sizes. The wetlands map for Lucas County is included as Figure 4.

In accordance with existing laws, further analysis of the existing environmental conditions may be required prior to development in order to determine the delineation of such wetlands more precisely and to categorize them based on their degree of sensitivity. Unless protected, wetlands cannot continue to provide key environmental functions of flood control, erosion control, ground water recharge, water quality protection, and wildlife habitat. Numerous opportunities and options are available to communities who seek to preserve wetlands through mitigation of: fluctuations in storm water flow; urban pollutants; disposal of fill or dredged materials; and other impacts of land use change.

Land development activities can impact wetlands (including: residential, commercial, and industrial development; highway improvements; shoreline erosion control; etc.) and create the demand for wetland mitigation.

1 FEMA is currently in the process of updating the floodplain data for Lucas County, but will not be finished until at least 2007.

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Wetland mitigation can take place on site by preserving the sites natural features, or if such features cannot feasibly be preserved, an off-site wetland mitigation alternative may be purchased. On site mitigation can create or preserve wetland habitat to compensate for loss of wetlands, or wetland credits can be purchased from a wetland bank and the developer avoids having to create the compensatory wetlands on their own. By purchasing credit from a wetland bank, land developers can complete their projects, eliminate several years of permit review, and minimize project costs required to compensate for the loss of wetlands. Wetland banking facilitates the combining of regulatory concerns with private development objectives that will result in an increase of our nations wetland resources.

The Ohio Wetlands Foundation, a non-profit organization, created the Three Eagles Wetland Mitigation Bank in 1999 to serve the Toledo metropolitan area, including all of Sandusky, Ottawa, Wood and Lucas Counties as well as all of the Sandusky River USGS Hydrologic Unit. The site contains a total of 158 acres, which includes approximately 100 acres of restored wetlands habitat. Various habitats are provided, including: over 60 acres of riparian forest, 15 acres of native prairie grasses and over 60 acres of shallow and deep emergent marsh. The site is just over a mile south of Sandusky Bay and is frequented by Bald Eagles, a wide variety of migratory waterfowl and shore birds. Wetland mitigation credits are currently unavailable from the Three Eagles Wetland Mitigation Bank.

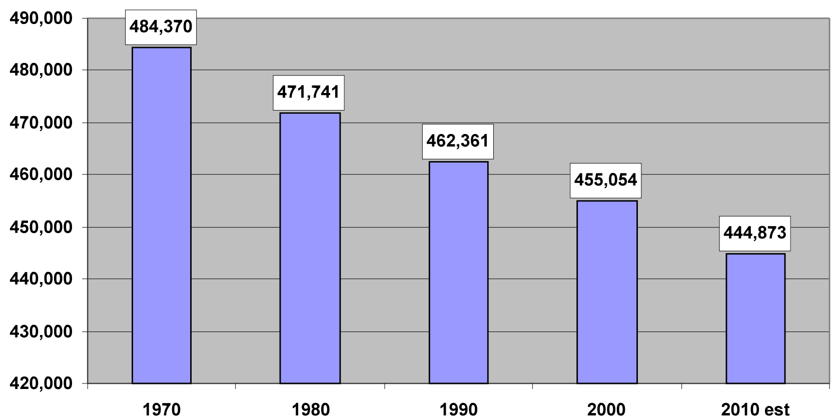
General Population Characteristics

With the increased mobility of today's environment, populations can change relatively quickly, placing tremendous pressure on local governments. Therefore, in order to understand the County's overall economic well-being, a thorough analysis of local population is required. The demographic data used in this analysis include population trends, race and ethnicity, median age, household size, migration patterns and projections, commute to work patterns and population projections.

Lucas County is within the Toledo Metropolitan Statistical Area (Toledo MSA), which is comprised of Lucas, Fulton, Wood and Ottawa Counties. Ottawa County was added to the Toledo MSA for the 2000 US Census. Thus, any statistics for the Toledo MSA prior to 2000 do not include Ottawa County.

According to the 2000 Census, the population of Lucas County was 455,054. Lucas County has been experiencing a declining population since the 1970 Census (See Graph 4). According to the Office of Strategic Research in the Ohio Department of Development, the projected population for Lucas County in 2010 is 444,873.

Graph 4 Population Analysis for Lucas County



Source: U.S. Census

Annual growth rates for the City of Toledo and Lucas County have been declining since 1970. The State of Ohio, in contrast, had constant increases in population since 1970. (See Table 1[2]).

Table 1	Population Trends					
	City of Toledo		Lucas County		State of Ohio	
Year	Population	Change	Population	Change	Population	Change
1970	383,818	-----	484,370	-----	10,625,017	-----
1980	354,635	-7.60%	471,741	-2.6%	10,797,630	1.62%
1990	332,943	-6.12%	462,361	-2.0%	10,847,115	0.46%
2000	313,619	-5.80%	455,054	-1.6%	11,353,140	4.67%
Source: U.S. Census						

The City of Toledo's and Lucas County's rates of population change indicate a trend opposite of the State of Ohio; both have been declining at a decreasing rate since 1970. The City of Toledo lost roughly 19,000 residents between 1990 and 2000, while the County as a whole lost only about 7,000 residents. This indicates that many of the residents leaving Toledo have moved to more suburban locales in Lucas County.

Lucas County's more rural jurisdictions outside the urban centers of the Cities of Toledo and Oregon have experienced a growth in population of 9.9% from 1990 to 2000. According to the 2000 Census, this area had a population of 122,080, compared to 111,084 in 1990. These statistics indicate that the County has and continues to face a migration of residents from its urban core to suburban and outlying rural areas.

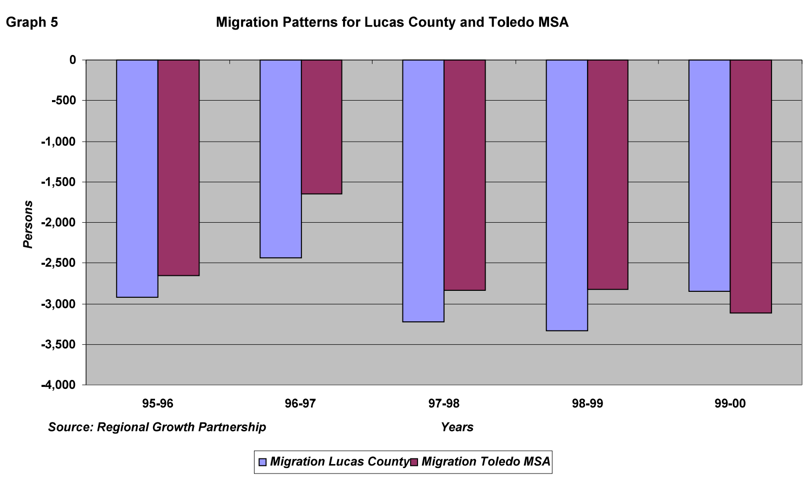
Most of the County's population decline has occurred within the City of Toledo, with the County's suburban and rural areas experiencing dramatic

2 Includes Ottawa County in addition to Lucas, Fulton and Wood.

increases: Sylvania Township grew 12.8%; Springfield Township 21.1%; the City of Sylvania increased by 7.9%; and Monclova Township by 48.9%. The Villages of Ottawa Hills and Waterville also experienced slight increases (6.9% and less than 1%, respectively). Only Washington Township and the City of Maumee decreased in population during the same period. Roughly 6.6 percent of the total population in 2000 (less Toledo and Oregon) was minority populations, an increase of 2.2 percent from 1990.

Migration Patterns

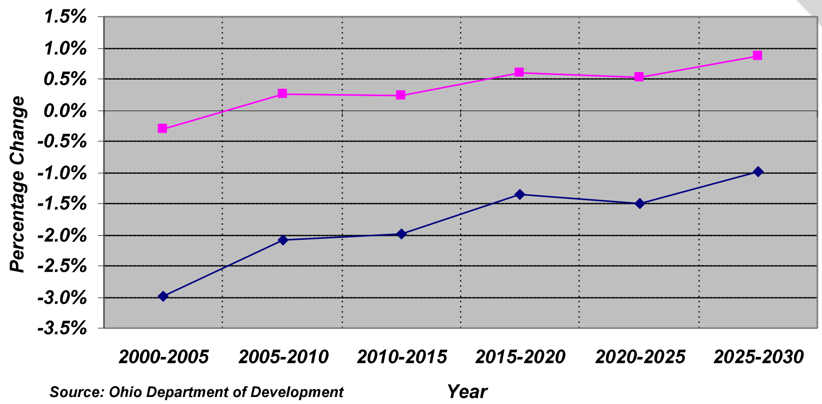
Lucas County and the Toledo MSA have been experiencing a net decrease in population due to out-migration during the last decade (see Graph 5), which has had a negative impact on Lucas County's tax base.



There are several factors accounting for such trends, including residential demand for more space (larger lots), better housing choices, better schools, lower taxes, "greenfield" development, newer infrastructure, better access to key transportation routes, and more job opportunities. The County anticipates that these trends will continue, however, the pace is anticipated to be significantly slower. As growth continues to occur in suburban and rural areas, the County has emphasized the preparation of plans for land use and development throughout Lucas County.

According to the Office of Strategic Research of the Ohio Department of Development, both Lucas County and the State of Ohio are projected to improve their trends regarding net migration over the next 25 years. Thus, the annual loss of population in Lucas County is projected to decrease from 3% to 1% by 2030. (See Graph 6.)

Graph 6 Migration Projections

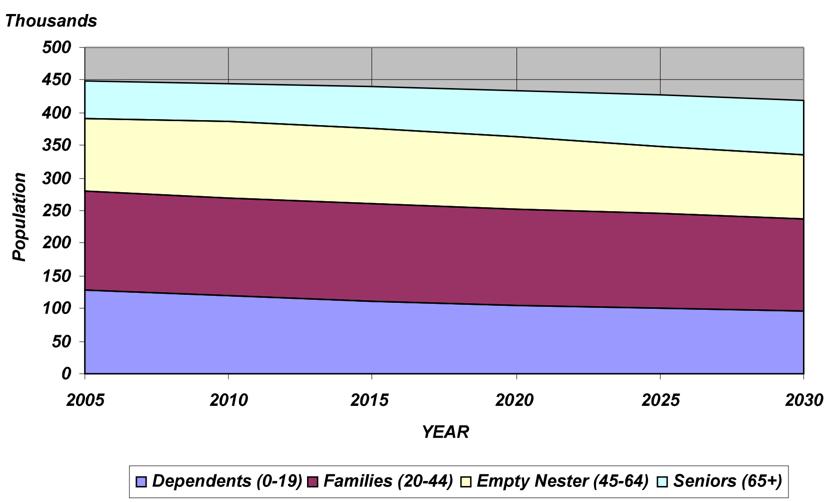


Source: Ohio Department of Development

Population Projections

Population projections help to illustrate the potential demand for goods and services in the future, as well as the potential labor force. The population projections for Lucas County from 2005 to 2030 show a gradual decrease in every age group except for senior citizens (See Graphs 7 and 8).

Graph 7 Population Projections: 2005 to 2030

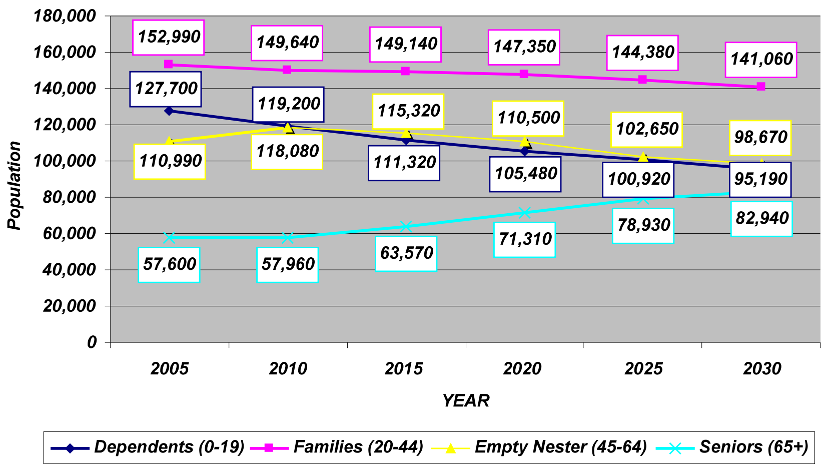


The dependent age group is projected to decrease by around 25%, while the family and the empty-nester age groups are projected to decrease by 7.8% and 3.1%, respectively. The population projections[3] for Lucas County mirror that of the State of Ohio in terms of a significant increase in the senior age

3 Population projections were developed using a demographic based cohort-component projection model. The basic logic of this model is that future population is a function of present population plus the three components of demographic change: births, deaths and migration.

group. The State of Ohio is projected to experience a 45.4% increase in its senior age group, while Lucas County is expected to experience a 39% increase. This increase in the senior age group is a national trend resulting from the aging of the baby boomer generation, and the fact that people are generally living longer.

Graph 8 *Population Projections: 2005 to 2030*



Race and Ethnicity

The County's population has grown more racially and ethnically diverse during the past decade. Whites still comprise the largest percentage of the County's population at 75.4 percent, while the largest minority group, African American, comprises 16.8 percent. All other minority groups comprise approximately 7.8 percent of the total County population. Although dispersed across the County, African Americans are concentrated in the City of Toledo, where they constitutes 23.5 percent of the population (73,700 people). The County's population is generally more racially and ethnically diverse than that of the State of Ohio. (See Table 2.)

Table 2

Race	Lucas County	Percent	State of Ohio	Percent
Total:	455,054	100.0	11,353,140	100
White	343,146	75.4	9,645,453	85.0
Black or African American	76,495	16.8	1,301,307	11.5
American Indian and Alaska Native	942	0.2	24,486	0.2
Asian	5,470	1.2	132,633	1.2
Native Hawaiian and Other Pacific Islander	76	0.0	2,749	0.0
Some other race	699	0.2	88,627	0.8
Two or more races	7,556	1.7	157,885	1.4
Hispanic or Latino (of any race)	20,670	4.5	217,123	1.9

Source: U.S. Census (2000)

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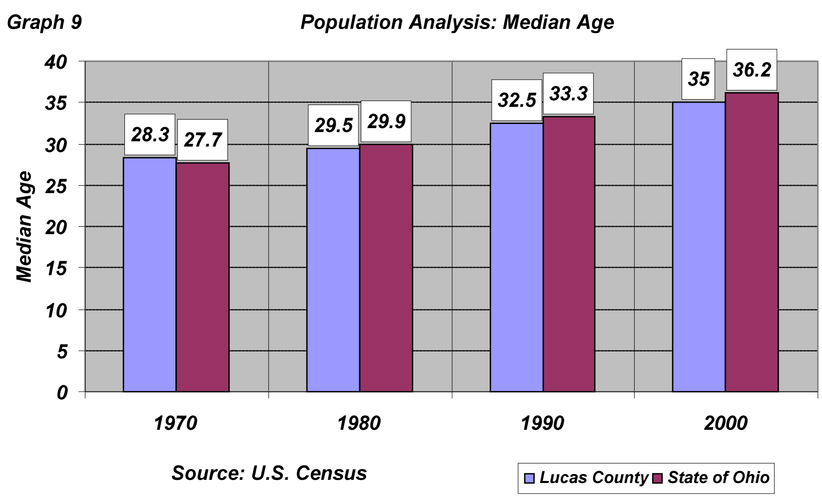
Median Age

The age of the population influences the demands for education, employment, housing and many other services. Median age provides a general sense of the County's age distribution and can help identify various economic factors such as labor supply and consumer demand.

Since the 1970 census, both the State of Ohio and Lucas County have experienced an increasing median age. (See Graph 9.) The national median age in 2000 was 35.3 years. Both Lucas County and the State of Ohio have a similar median age.

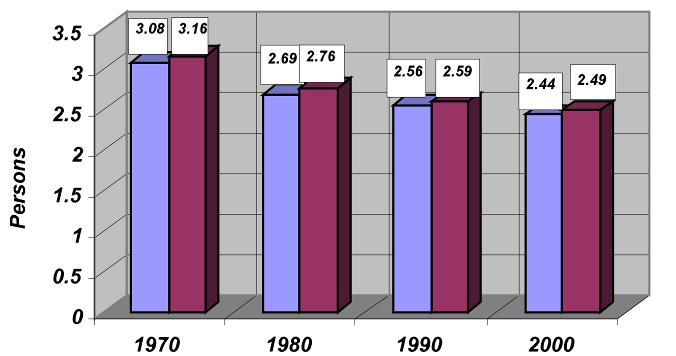


Household Size

Another notable demographic factor is the change in the size of households. This measure is important since each household requires a dwelling unit, and in most cases the size of the household will determine specific housing components such as number of rooms and square footage. Therefore, as households change in size or character, their requirements also change.

Since 1970, both the State of Ohio and Lucas County have experienced a steady decrease in persons per household from slightly over 3 persons to approximately 2.4 persons per household. (See Graph 10.) As the characteristics of households change, new residency patterns are established. From a public policy perspective, it is important to balance the available housing supply with the demand; otherwise gaps develop whereby certain housing types may remain vacant, while other household needs may go unmet. An in-depth analysis of the local housing stock will be discussed in the *Housing Stock and Market Analysis* narrative.

Graph 10 Persons Per Household

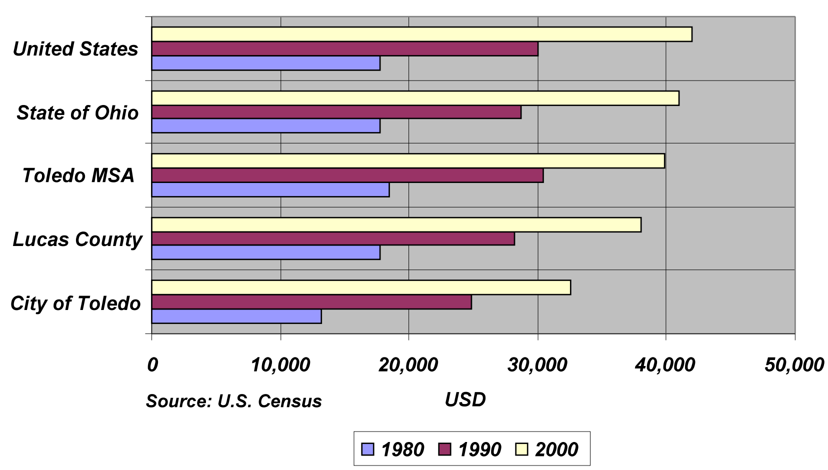


Source: U.S. Census

Median Household Income

The Census indicates that the median household income for Lucas County has grown at a rate similar to that of the State of Ohio and the nation (See Graph 11).

Graph 11 Median Household Income



Source: U.S. Census

However, Lucas County's median household income was slightly below that of the State and the nation in 2000, as was the rate of growth between 1990 to 2000 (Table 3). The median household income for the Toledo MSA was also lower than that of both the State and the nation, after being higher in 1980 and 1990. It is difficult to determine if this is due to the inclusion of Ottawa County in the Toledo MSA in 2000, or if other factors were the cause.

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Table 3	Growth from 1990-2000
Lucas County	34.6%
State of Ohio	42.7%
United States	39.7%

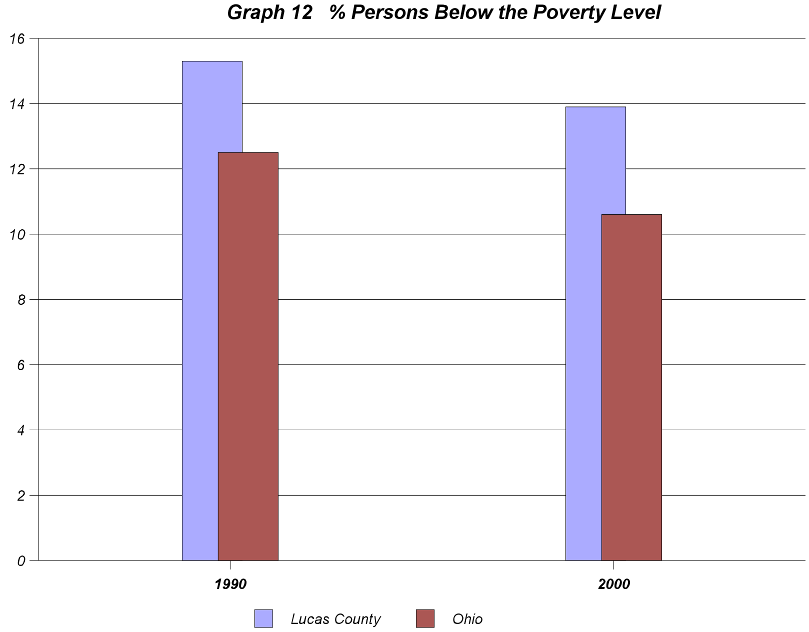
Change in Household Income								
	Toledo				Lucas County (excluding			
	Households		Change		Households		Change	
Income Category	198	199	#	%	19	199	#	%
Less that	28,9	18,1	-10,7	-37.2	3,7	2,54	-1,2	-32.4
$10,000 to	12,5	11,1	-1,36	-10.9	2,9	2,26	-72	-24.3
$15,000 to	24,2	20,1	-4,13	-17.1	6,6	5,55	-1,0	-16.4
$25,000 to	20,8	18,8	-1,95	-9.4%	6,3	6,06	-25	-4.0%
$35,000 to $49,999	22,4 19	20,9 42	-1,47 7	-6.6%	9,7 92	8,23 9	-1,5 53	-15.9 %
$50,000 to	15,9	23,2	7,23	45.4	9,5	11,5	1,9	20.0
$75,000 to	3,71	9,79	6,08	163.	3,6	7,38	3,7	103.
$100,000 to	1,46	5,03	3,57	244.	2,0	6,13	4,0	196.
$150,000 or	634	1,60	968	152.	1,7	4,24	2,5	146.
Source: 1990 Census and 2000 Census								

Poverty Level

The set minimum amount of income that a family needs for food, clothing, transportation, shelter and other necessities is generally referred to as the Federal Poverty Level. In the US, this level is determined by the Department of Health and Human Services (HHS). The Federal Poverty Level varies according to family size, and the number is adjusted for inflation and is reported annually in the form of poverty guidelines.

The number of people living below the poverty level in Lucas County decreased from 69,374 to 62,026 (7,348 people or10.6%) since 1990. The percentage of people in Lucas County living below the poverty level has also decreased since 1990. (Graph 12).

Graph 12 % Persons Below the Poverty Level



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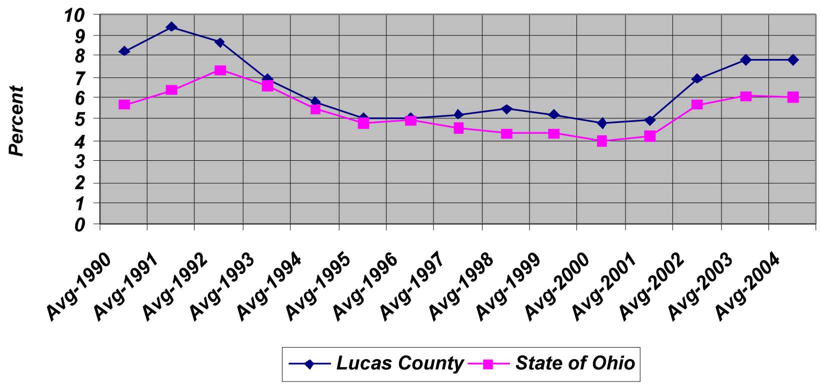
Unemployment Rate

According to the Ohio Office of Workforce Development, Lucas County and the State of Ohio have been experiencing the same general trends in unemployment since 1990. Lucas County's unemployment rate declined at a faster rate from 1991 to 1993 than the State of Ohio, and began to increase along with the State again in 2001, but at faster pace than the State after 2002. However, Lucas County's unemployment rate has always been higher than that of the State during this period, with the exception of 1995 and 1996 when they were relatively equal. Graph 13 demonstrates the trends in the average unemployment rates for Lucas County and the State of Ohio since 1990.

Graph 13 Average Unemployment Rates for Civilian Labor Force



It may be interesting to note that according to the Ohio Department of Job and Family Services' Civilian Labor Force Estimates from August of 2005, Lucas County's unemployment rate was 6.5% down from 7.0% in August of 2004. However, Lucas County excluding the City of Toledo had an unemployment rate of just 5.4% for the same month of 2005, while the City of Toledo alone had a rate of 7.1% for the same period. This indicates a higher rate of unemployment in the urban center of the County.

According to Economy.com[4], overall employment growth in the Toledo MSA was essentially flat during the first quarter of 2005. The employment levels for the Toledo MSA[5] have been following seasonal trends since 2003 (see Graph 14).

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4 Economy.com, Inc. is a leading independent provider of economic, financial, and industry research designed to meet the diverse planning and information needs of businesses, governments, and professional investors. Economy.com's information and services are used in strategic planning; product and sales forecasting; risk and sensitivity management; and as investment research. Economy.com was founded in 1990. We are an employee-owned corporation, headquartered in West Chester, Pennsylvania, a suburb of Philadelphia.

Senior staff (senior economists and service directors) include M.A. and Ph.D. economists. Approximately 40% of the research staff holds a Ph.D. as their highest degree; another 10% holds an M.A. degree and the remainder have B.A. degrees. Economy.com service directors (senior staff members who are responsible for various product lines) have an average tenure of six years and are highly experienced in economic consulting and forecasting. The Chief Economist and CEO each have over fifteen years' experience in economic consulting. For further information, please go to: http://www.economy.com/.

5 The Toledo MSA does not include Ottawa County for data compiled by the Ohio Department of Job and Family Services.

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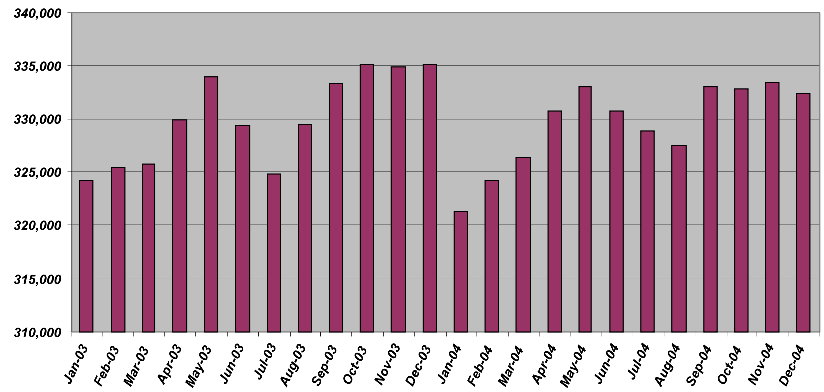
Graph 14 — Toledo MSA Employment Levels



Source: Ohio Department of Job and Family Services

Economic conditions in the Toledo MSA are improving, as they are in both the State and the nation, but the lingering effects of the 2001 recession are still being felt. The Toledo/ Lucas County area economy is projected to come out of this sluggish economy slower than other areas due to the high concentration of manufacturing employment.

Job losses in manufacturing continue even though the pace has slowed from the rapid decline at the height of the recession. The ongoing loss of high paying manufacturing jobs has taken a toll on household finances. Many households find it difficult to meet their obligations as suitable jobs are scarce. Unlike the national trend where filings for personal bankruptcy protection have peaked, filings in Toledo continue to rise. Unemployment in the Toledo MSA remains high and the housing market continues to lag the national market. Moreover, rising interest rates could cause more bankruptcies in the months ahead. Household bankruptcy filings are some 45% higher than the national average. Additionally, stressed household budgets are likely to depress consumer spending.

According to Economy.com, Lucas County's manufacturing industries have been plagued by high energy prices and rising interest rates, which have been stalling consumer demand for durable and investment goods alike. Overall demand is declining with the national business cycle, while the rising dollar has rendered exports from Toledo area manufacturers more expensive.

Industry and Labor Force Statistics

Projections were generated by the Ohio Department of Job and Family Services for the Toledo MSA (only Fulton, Lucas, and Wood Counties) workforce from 2000 to 2010, providing information on where future job growth is expected by industry and occupation. According to their projections, the Toledo MSA economy is projected to generate about 28,500 new jobs. The total number of jobs is anticipated to rise from 340,620 in 2000 to 369,100 by 2010.

Although almost all the major industries are projected to increase their number of jobs by 2010 (except for the mining and durable goods manufacturing industries), the service-producing industries are expected to generate virtually all of the job growth. The services sector, led by health and business services, will account for sixty percent of all job growth. Large numbers of new jobs are also projected in retail trade and local government (primarily in education). Only construction is expected to add a significant number of jobs in the goods-producing sector. It may also be interesting to note that the durable goods manufacturing sector is expected to decline by 7.1% in employment, losing a projected 3,070 jobs. (See Table 4.)

Table 4 Toledo MSA Industry Employment Projections

Industry Title	2000 Annual Employment	2010 Projected Employment	Change in Employment 2000-2010	Percent Change 2000-2010
Total Employment	340,620	369,100	28,480	8.4%
Goods Producing Industries	80,700	81,620	920	1.1%
Agriculture, Forestry and Fishing	4,720	5,090	370	7.8%
Mining	150	140	-10	-6.7%
Construction	16,250	19,670	3,420	21.0%
Manufacturing	59,580	56,720	-2,860	-4.8%
Durable Goods Manufacturing	43,060	39,990	-3,070	-7.1%
Nondurable Goods Manufacturing	16,520	16,730	210	1.3%
Service Producing Industries	241,830	268,920	27,090	11.2%
Transportation, Communications & Utilities	14,720	15,370	650	4.4%
Trade	79,860	86,340	6,480	8.1%
Wholesale Trade	16,750	16,810	60	0.4%
Retail Trade	63,110	69,530	6,420	10.2%
Finance, Insurance & Real Estate	11,270	11,450	180	1.6%
Services	94,860	111,800	16,940	17.9%
Government	41,120	43,960	2,840	6.9%

Source: Ohio Department of Job and Family Services (8/2003)

The table below lists the current leading employers in the Toledo/ Lucas County area. The top two largest employers in the region are in the health care industry: Promedica Health Systems and Mercy Health Partners. (See Table 5.)

Table 5	Leading Employers		
Company	Location	Product/Service	Employed
ProMedica Health Systems	Toledo	Medical Facilities	10,739
Mercy Health Partners	Toledo	Hospitals	6,566
Toledo Public Schools	Toledo	Education	5,600
Daimler-Chrysler/Toledo Jeep Assembly	Toledo	Automotive Mfg.	5,583 (MSA)
Bowling Green State University	Wood Co.	Education	5,361
The University of Toledo	Toledo	Education	5,000
Lucas County	Toledo	Government	4,037
G.M. Corp./Powertrain Div.	Toledo	Automotive Mfg.	3,860
Kroger, Inc.	Toledo	Retail Grocery	3,721 (MSA)
HCR Manor Care (HQ)	Toledo	Health Care Services	3,412
Medical University of Ohio (MUO)	Toledo	Hospital	3,300
Sauder Woodworking	Fulton Co.	Cabinet Manufacturing	3,000
The City of Toledo	Toledo	Government	2,943
Andersons (HQ)	Maumee	Grain Storage/ Process/Retail	2,900
The State of Ohio	Toledo	Government	2,326 (MSA)
United Parcel Service (UPS)	Maumee	Mail Service	2,108
Meijers	Toledo	Retail Grocery	1,774
Owens Community College	Wood Co.	Education	1700
St. Luke's Hospital	Maumee	Hospital	1,600
Toledo Edison/ FirstEnergy Corp.	Toledo	Public Utility	1,600 (MSA)
Lott Industries	Toledo	Packaging Services	1,582
Wal-Mart Stores, Inc.	Toledo	Retail	1,432 (MSA)
U.S. Postal Service	Toledo	Postal/Government	1,406 (MSA)
Libbey, Inc. (HQ)	Toledo	Glass Mfg.	1,329
Bennett Enterprises	Toledo	Restaurants/Hotels	1,300
Dana Corporation (HQ)	Toledo	Automotive Supplier	1,225

Source: Toledo Chamber of Commerce, Regional Growth Partnership (2005)

Occupational Outlook[6]

The Ohio Department of Job and Family Services states that 1/4 of the 11,200 annual job openings in the Toledo MSA are expected to be generated by employment growth. (See Table 6.) The remaining 3/4 result from the need to replace existing workers who will leave the labor force, usually upon retirement.[7]

6 More information on Ohio's 2000-2010 projections is available through the industry and occupational reports of the Ohio Department of Job and Family Services (ODJFS) that are available through the Bureau of Labor Market Information's Internet site at http://lmi.state.oh.us/.

7 State and local area projections are partially dependent on the outlook for specific industries nationally. Because future trends are always subject to uncertainty, the job outlook will continue to shift.

Table 6	Toledo MSA Occupational Employment Projections by Major Occupational Group			
Occupational Group	2000 Annual Employment	2010 Projected Employment	Change in Employment 2000-2010	Percent Change 2000-2010
Total Employment	340,620	369,100	28,480	8.4%
Management, Business & Financial Occupations	28,050	30,280	2,230	8.0%
Professional & Related Occupations	58,030	67,320	9,290	16.0%
Service Occupations	62,330	70,780	8,450	13.6%
Sales & Related Occupations	34,160	36,470	2,310	6.8%
Office & Administrative Support Occupations	52,910	54,480	1,570	3.0%
Farming, Fishing, & Forestry Occupations	800	790	-10	-1.3%
Construction & Extraction Occupations	18,290	21,580	3,290	18.0%
Installation, Maintenance, & Repair Occupations	15,610	16,190	580	3.7%
Production Occupations	42,660	41,450	-1,210	-2.8%
Transportation & Material Moving Occupations	27,780	29,760	1,980	7.1%

Source: Ohio Department of Job and Family Services (8/2003)

Service and professional occupations are the two largest occupational categories. (See Table 6.) They are also the two occupational groups that are projected to add the most new jobs. Professional and related occupations are expected to grow by 9,290 jobs, while service occupations are expected to add 8,450 jobs over the 2000-2010 period. These two groups are on opposite ends of the educational attainment and earnings spectrum, but combined are expected to provide more than sixty percent of the total job growth.

Construction and extraction occupations are projected to grow at the fastest rate overall (18%), but because of the relatively low employment in this sector, will add only 3,290 new jobs. No other occupational group is expected to grow faster than the average.

Management, business and financial occupations; transportation and material moving occupations; and sales occupations are projected to grow, but at a rate slightly below the area average. Office and administrative support jobs are also projected to grow much slower than the average, most likely due to the continuing impact of office automation.

Production occupations are projected to decline, and installation, maintenance and repair occupations are projected to grow slower than average due to continuing advances in technology, changes in production methods, and an overall decline in manufacturing employment. Even declining occupations provide opportunities for employment, although job prospects are generally not as favorable as in growing occupations. There are also additional job openings, not estimated, resulting from turnover when an individual stays in the same occupation, but switches employers.

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Table 7 lists the 30 fastest growing occupations for the Toledo MSA[8], according to the Ohio Department of Job and Family Services. It may be interesting to note that the top six fastest growing occupations are highly technical in nature. Computer Software/ Applications Engineer is the fastest growing occupation in the area. Also in the top ten are a number of medical and social service occupations. The rest of the list is similar to the top occupations and is scattered with technology-oriented jobs, medical and veterinary positions, social service occupations, and professional situations. Additionally, there are also a few notable manufacturing positions, including Sheet Metal Workers, and Structural Iron and Steel Workers. Other occupations listed are in the construction trades, food service, landscaping, and health/ fitness industries.

Table 7 Toledo MSA Fastest Growing Occupations

Occupation Title	Employment Growth Rate 2000-2010	Annual Openings	Average Wage 2002
Computer Software Engineers, Applications	70.4%	21	$26.51[9]
Computer Support Specialist	67.1%	50	$18.20
Network Systems and Data Communications Analysts	66.7%	9	$23.48
Database Administrators	61.5%	26	$14.44
Network and Computer Systems Administrators	59.3%	38	$22.25
Computer Software Engineers, Systems Software	53.8%	8	$28.05
Personal and Home Care Aides	46.9%	30	$8.48
Social and Human Service Assistants	41.5%	30	$12.57
Medical Assistants	41.0%	53	$10.98
Veterinary Assistants and Laboratory Animal Caretakers	40.0%	10	$7.91
Mental Health and Substance Abuse Social Workers	39.5%	19	$14.24
Computer Systems Analysts	38.6%	21	$25.56
Home Health Aides	38.2%	69	$9.65
Medical Records and Health Information Technicians	35.7%	24	$12.21
Computer and Information Systems Managers	35.4%	25	$33.47
Pharmacy Technicians	34.1%	49	$10.30
Veterinarians	33.3%	6	$34.42
Sheet Metal Workers	33.3%	44	$21.37

8 Ohio industry staffing patterns were adjusted for expected technological change and other factors from national data provided by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). Net annual replacement needs were computed from national rates also supplied by the BLS and published in Occupational Projections and Training Data, BLS, January 2002.

9 The source of the wage data is the 2001 OES estimates for Ohio. The wages were aged to 2002 using the Employment Cost Index (ECI).

Section 2: County Profile

Table 7	Toledo MSA Fastest Growing Occupations		
Occupation Title	Employment Growth Rate 2000-2010	Annual Openings	Average Wage 2002
Special Ed., Preschool/Kindergarten/Elementary School Teachers	30.6%	27	$42,082.00[10]
Personal Financial Advisors	30.0%	4	NA
Speech-Language Pathologists	29.6%	15	$24.40
Landscaping and Groundskeeping Workers	29.4%	93	$10.64
Occupational Therapist Assistants	28.6%	8	$17.25
Physical Therapist Assistants	28.6%	12	$19.13
Structural Iron and Steel Workers	27.3%	13	$24.21
Fitness Trainers and Aerobics Instructors	26.9%	25	$12.76
Combined Food Preparation & Serving Workers, inc. Fast Food	26.8%	670	$6.75
Editors	26.7%	9	$20.37[11]
Child, Family, and School Social Workers	25.5%	17	$18.26
Drywall and Ceiling Tile Installers	25.0%	10	$18.67

Source: Ohio Department of Job and Family Services, Bureau of Labor Market Information, August 2003.

Occupations with high employment prospects are categorized by education/ training level in Table 8 to demonstrate prospective employment opportunities for workers with varying levels of experience and education.[12, 13]

For those individuals with no work experience in a related occupation and no education beyond high school, employers offering on-the-job training is the most attractive. For short-term situations, Bill and Account Collector positions are projected to increase by 12.2%. For moderate-term positions, the following are projected to grow and could offer employment opportunities:

- Social and Human Service Assistant positions (41.5% increase);
- Sheet Metal Workers (33.3% increase);
- Roofers (22.9% increase);
- Construction Laborers (22.1% increase);
- Customer Service representatives (20.6% increase); and
- Truck Drivers (14% increase).

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10 Average Annual Salary

11 Statewide Average

12 Occupational estimates and projections were derived by creating an industry-occupation matrix with occupational data supplied by Ohio employers from the Occupational Employment Statistics (OES) surveys for 1999, 2000 and 2001 under the Standard Occupational Classification (SOC) coding structure.

13 Inclusion of education and training level is made possible by the classification of the SOC occupations into eleven distinct categories by the staff at the Office of Occupational Statistics and Employment Projections at BLS.

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A number of moderate-term occupations with on-the-job training are also projected to decline in number, including:

- Cutting/Punching/Press Machine/S/O/T, M/P[14] (-17.3%);
- Team Assemblers (-9.7%);
- Inspectors/Testers/Sorters/Samplers/ Weighers (-5.5%); and
- Legal, Medical, & Executive Secretaries (-3%).

For long-term situations, the best occupational prospects that are projected to grow, are in more traditional skilled-trade and safety-service professions, including:

- Electricians (21.7%);
- Police and Sherriff's Patrol Officers (20.6%);
- Brickmasons and Blockmasons (19.6%);
- Plumbers, Pipefitters, and Steamfitters (17%);
- Opticians (16.7%); and
- Carpenters (15.5%).

Occupations that are projected to lose prospects for generally offer long-term employment with on-the-job training include:

- Maintenance and Repair Workers (-4.8%) and
- Tool and Die Makers (-10.5%).

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14 Abbreviations: FL Sup/Mgrs = First-Line Supervisors/Managers
M/P = Metal and Plastic
O/T = Operators and Tenders
S/O/T = Setters, Operators and Tenders

Table 8 Toledo MSA Occupations with High Employment Prospects By Education/Training Level
(Occupations paying $12.00 or more an hour & having at least 20 annual openings)

		Employment		Change in Employment		Total	Average
Code	Occupation Title*	2000 Annual	2010 Projected	2000-2010	Percent Change	Annual Openings	Wage 2002
Short-Term On-The-Job Training							
43-3011	Bill and Account Collectors	900	1,010	110	12.2%	33	$12.67
43-3021	Bill & Posting Clerks & Machine Operators	1,450	1,500	50	3.4%	41	$12.12
43-5052	Postal Service Mail Carriers	760	800	40	5.3%	27	$18.80
43-5071	Shipping, Receiving, and Traffic Clerks	1,740	1,790	50	2.9%	40	$12.74
51-9111	Packaging & Filling Machine Operators/ Tenders	1,320	1,340	20	1.5%	31	$14.70
53-3022	Bus Drivers, School	830	840	10	1.2%	22	$14.10
53-7051	Industrial Truck and Tractor Operators	1,410	1,410	0	0.0%	20	$15.83
53-7062	Laborers/Freight/Stock/Material Movers, Hand	7,220	7,620	400	5.5%	281	$12.21
Moderate-Term On-The-Job Training							
21-1093	Social and Human Service Assistants	530	750	220	41.5%	30	$12.57
41-4012	Sales Rep., Wholesale/Mfg, Ex. Tech/Sci. Prod.	4,010	4,020	10	0.2%	110	$23.96
43-3031	Bookkeeping, Accounting, and Auditing Clerks	4,370	4,390	20	0.5%	85	$13.52
43-4051	Customer Service Representatives	4,070	4,910	840	20.6%	119	$13.03
43-6011	Executive Secretaries & Admin. Assistants	2,940	3,080	140	4.8%	64	$15.35
43-6014	Secretaries, Ex. Legal, Medical, & Executive	4,930	4,780	-150	-3.0%	84	$12.34
47-2061	Construction Laborers	1,900	2,320	420	22.1%	59	$16.07
47-2073	Operating Engineers & Other Con. Equip. Op.	890	1,000	110	12.4%	31	$23.10
47-2141	Painters, Construction and Maintenance	1,130	1,270	140	12.4%	34	$17.61
47-2181	Roofers	480	590	110	22.9%	22	$17.91
47-2211	Sheet Metal Workers	810	1,080	270	33.3%	44	$21.37
51-2092	Team Assemblers	7,100	6,410	-690	-9.7%	124	$15.65

Table 8	Toledo MSA Occupations with High Employment Prospects By Education/Training Level (Occupations paying $12.00 or more an hour & having at least 20 annual openings)						
		Employment		Change in Employment		Total	Average
Code	Occupation Title*	2000 Annual	2010 Projected	2000-2010	Percent Change	Annual Openings	Wage 2002
51-4031	Cutting/Punching/Press Machine/S/O/T, M/P	2,140	1,770	-370	-17.3%	42	$14.03
51-9061	Inspectors/Testers/Sorters/ Samplers/ Weighers	2,560	2,420	-140	-5.5%	56	$18.42
53-3032	Truck Drivers, Heavy and Tractor-Trailer	4,070	4,640	570	14.0%	113	$18.00
Long-Term On-The-Job Training							
29-2081	Opticians, Dispensing	720	840	120	16.7%	25	$14.30
33-2011	Fire Fighters	1,080	1,140	60	5.6%	34	$15.39
33-3051	Police and Sheriff's Patrol Officers	1,310	1,580	270	20.6%	55	$19.64
47-2021	Brickmasons and Blockmasons	510	610	100	19.6%	20	$25.71
47-2031	Carpenters	3,160	3,650	490	15.5%	103	$19.06
47-2111	Electricians	2,530	3,080	550	21.7%	102	$25.22
47-2152	Plumbers, Pipefitters, and Steamfitters	1,530	1,790	260	17.0%	51	$24.72
49-9042	Maintenance and Repair Workers, General	4,610	4,390	-220	-4.8%	60	$17.48
51-4111	Tool and Die Makers	1,050	940	-110	-10.5%	26	$24.52
Work Experience in a Related Occupation							
11-9051	Food Service Managers	1,000	1,090	90	9.0%	21	$16.12
35-1012	FL Sup/Mgrs of Food Prep. & Serving Workers	1,840	1,950	110	6.0%	58	$12.75
41-1011	First-Line Superv./Mgrs of Retail Sales Workers	4,690	5,060	370	7.9%	105	$15.48
43-1011	First-Line Sup/Mgrs of Office & Admin. Support	3,630	3,730	100	2.8%	80	$17.50
47-1011	First-Line Sup/Mgrs of Con. Trades/Extract. Work	1,550	1,750	200	12.9%	55	$26.36
49-1011	FL Sup/Mgrs of Mechanics/Installers/ Repairers	1,150	1,240	90	7.8%	39	$24.01
51-1011	FL Sup/Mgrs of Production/Operating Workers	2,470	2,340	-130	-5.3%	65	$22.65
53-1021	FL Sup/Mgrs of Help/Labor/Mat. Movers, Hand	600	670	70	11.7%	20	$18.07

Table 8	Toledo MSA Occupations with High Employment Prospects By Education/Training Level (Occupations paying $12.00 or more an hour & having at least 20 annual openings)						
		Employment		Change in Employment		Total	Average
Code	Occupation Title*	2000 Annual	2010 Projected	2000-2010	Percent Change	Annual Openings	Wage 2002
Postsecondary Vocational Training							
29-2061	Licensed Practical & Licensed Vocat. Nurses	1,840	2,000	160	8.7%	63	$14.65
39-9031	Fitness Trainers and Aerobics Instructors	520	660	140	26.9%	25	$12.76
49-3023	Automotive Service Technicians and Mechanics	2,030	2,280	250	12.3%	73	$15.24
49-3031	Bus & Truck Mechanics & Diesel Engine Spec.	810	860	50	6.2%	26	$17.96
51-4121	Welders, Cutters, Solderers, and Brazers	1,490	1,610	120	8.1%	54	$16.43
Bachelor's Degree							
11-9021	Construction Managers	630	740	110	17.5%	21	$34.62
13-1051	Cost Estimates	660	760	100	15.2%	25	$23.57
13-2011	Accountants and Auditors	1,760	1,950	190	10.8%	45	$21.97
15-1031	Computer Software Engineers, Applications	270	460	190	70.4%	21	$26.51
15-1051	Computer Systems Analysts	440	610	170	38.6%	21	$25.56
15-1061	Database Administrators	390	630	240	61.5%	26	$14.44
15-1071	Network and Computer Systems Administrators	590	940	350	59.3%	38	$22.25
25-2021	Elementary School Teachers, Ex. Special Ed.	310	3,370	270	8.7%	97	$41,341+
25-2022	Middle School Teachers, Ex. Special & Voc. Ed.	980	1,040	60	6.1%	28	$44,669+
25-2031	Secondary Sch. Teachers, Ex. Spec. & Voc. Ed.	2,300	2,620	320	13.9%	102	$40,641+
25-2041	Special Ed. Teachers, Pre./Kinder./Elem. Sch.	620	810	190	30.6%	27	$42,082+
41-3021	Insurance Sales Agents	880	790	-90	-10.2%	23	$34.40
Work Experience plus Degree							
11-1011	Chief Executives	1,110	1,230	120	10.8%	47	$53.10
11-1021	General and Operations Managers	5,140	5,550	410	8.0%	128	$35.86
11-2022	Sales Managers	670	800	130	19.4%	23	$37.88

Table 8 Toledo MSA Occupations with High Employment Prospects By Education/Training Level
(Occupations paying $12.00 or more an hour & having at least 20 annual openings)

Code	Occupation Title*	Employment 2000 Annual	Employment 2010 Projected	Change in Employment 2000-2010	Change in Employment Percent Change	Total Annual Openings	Average Wage 2002
11-3021	Computer and Information Systems Managers	480	650	170	35.4%	25	$33.47
11-3031	Financial Managers	1,030	1,170	140	13.6%	30	$33.43
First Professional Degree							
23-1011	Lawyers	970	1,160	190	19.6%	26	$37.76
29-1051	Pharmacists	640	770	130	20.3%	32	$31.13

** Training is met through a two-year associate degree; a three-year diploma; or a four-year bachelor's program.
+ Average Annual Salary

Source: Ohio Department of Job and Family Services, Bureau of Labor Market Information, October 2003.

Individuals with work experience in a related occupation, but with no education or training beyond high school, have a number of lower-level management occupations available. However, fewer prospects are on the horizon for this segment of the workforce. Predictably, the occupations projected to increase in number at this training are in the building trades and labor sectors.

While those workers with post-secondary vocational training are projected to have increased opportunities in the traditional fields (nursing and skilled trades), Fitness Trainers and Aerobic Instructors are projected to increase in employment prospects by 26.9%.

For individuals with a Bachelor's Degree, a number of occupations are projected to experience growth. As mentioned before, highly technical occupations are growing at the fastest rate and are projected to yield the highest increase in prospects:

- Computer Software Engineers (+70.4%),
- Database Administrators (+61.5%),
- Network and Computer Systems Administrators (+59.3%),
- Computer Systems Analysts (38.6%), and
- Special Ed., Pre./Kinder./Elem. School Teachers (30.6%).

For this level of training and experience, the only occupation projected to lose prospects is Insurance Sales Agents (-10.2%).

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More experienced workers with a degree should see increased prospects in Chief Executive (10.8%) and General and Operations Manager (8%) positions; but, more significantly, increased prospects may be noted for Sales Managers (19.4%) and Computer and Information Systems Managers (35.4%).

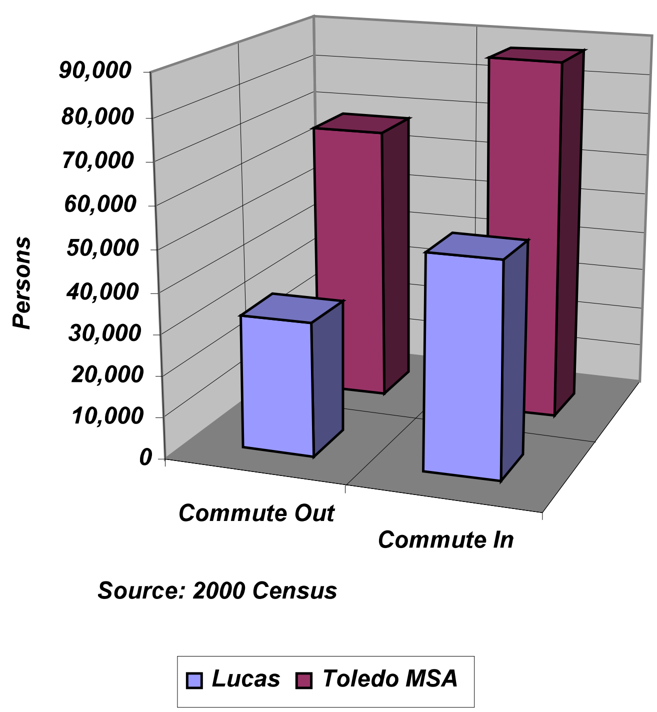
Finally, those individuals who have earned their first professional (graduate-level or higher) degree in the fields of Law or Pharmacy will find increased prospects, 19.6% and 20.3% respectively.

Toledo also continues to struggle with the ongoing effects of outsourcing, which have accelerated the decline of its manufacturing industries. According to Economy.com, the outlook for manufacturing jobs remains dismal due to continued movement of production overseas and rising interest rates, which tend to lessen consumer demand for durable goods.

Commuting Patterns

According to the 2000 Census, both Lucas County and the Toledo MSA have more people commuting into their jurisdictions to work than they have people commuting out to work. (Graph 15.) Specifically, Lucas County has a positive commute flow of 19,255 persons, while the Toledo MSA has a positive commute flow of 19,701.

Graph 15 *Commute Pattern*



Source: 2000 Census

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Existing Business Park Inventory

Toledo enjoys average costs of doing business thanks to an experienced workforce and high productivity and affordable office space. Lucas County has a number of existing business parks, each with a variety of amenities to suit any potential tenant business's needs. However, cost competitiveness in Lucas County is hampered by above average energy costs and a rising tax burden.

The Regional Growth Partnership compiles and updates a list of all improved industrial parks with available space for all of Northwest Ohio. Table 9 includes a summary of those parks, with the ones located in Lucas County circled. Figure 7 illustrates the location of these parks, as well as other industrial parks in Northwest Ohio, which provide competitive sites. See attached Table 9 and Figure 7.

Housing Stock and Market Analysis[15]

In 2000, Lucas County had 196,259 housing units. Of these, 6.8 percent (13,412 units) were vacant. Comparatively, the State of Ohio had a slightly higher vacancy rate of 7.1%. The rental vacancy rate in the County (1.4%) was much lower than that of the State (6.8%), decreasing from 9 percent in 1990. This may indicate an increase in demand for rental units in the community. (Table 10)

The owner vacancy rate in the County (8.3%) was much higher than that of the State (1.7%), increasing from 1.6 percent in 1990. This may indicate either a decrease in demand for units, or an increase in housing stock with a stagnant demand.

Table 10 Housing Occupancy

	Lucas County				Ohio			
	2000		1990		2000		1990	
Housing Units	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.
Total	196,259		191,388		4,783,051		4,371,945	
Occupied	182,847	93.2%	177,500	92.7%	4,445,773	92.9%	4,087,546	93.5%
Vacant	13,412	6.8%	13,888	7.3%	337,278	7.1%	284,399	6.5%
Vacancy Rate	2000		1990		2000		1990	
Rental Vacancy Rate*		1.4%		9.0%		6.8%		8.5%
Owner Vacancy Rate**		8.3%		1.6%		1.7%		2.1%

* Percent of vacant units for rent and renter-occupied units
** Percent of vacant units for sale and owner-occupied units

In 2000, Lucas County had a slightly lower percent of owner-occupied units (65.4%) than the State of Ohio (69.1%), and a slightly higher percent of renter-occupied units (34.6%) than the State (30.9%), as indicated in Table 11. A higher percent of owner-occupied units generally fosters more stability in a community, promoting a better quality of life for its residents.

15 Unless otherwise noted, all data used in the Housing Market Analysis is from 1990 and 2000 U.S. Census data.

Table 11	Housing Tenure							
	Lucas County				Ohio			
	2000		1990		2000		1990	
	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.
Total occupied	182,847		177,500		4,445,773		4,087,546	
Owner-occupied	119,492	65.4%	115,364	65.0%	3,072,522	69.1%	2,758,149	67.5%
Renter-occupied	63,355	34.6%	62,136	35.0%	137,325	30.9%	1,327,397	32.5%

The 2000 Census indicates that the majority of owner-occupied units in Lucas County were single-family detached houses (66.8%). These units have increased by 5.1 percent between 1990 and 2000. Despite this increase, the overall distribution of owner-occupied housing units by structure type changed only marginally between 1990 and 2000. There were increases in single-family attached homes (9.7%) and in multi-family structures with 5 to 9 units (14.5%) during same ten-year time frame. (Table 12)

Table 12	Lucas County Housing Units in Structure			
	2000		1990	
	Number	Pct.	Nu mber	Pct.
Total	196,259		191,388	
1, detached	131,019	66.8%	124,648	65.1%
1, attached	6,024	3.1%	5,492	2.9%
2 to 4	19,484	9.9%	21,233	11.1%
5 to 9	10,528	5.4%	9,194	4.8%
10 or more	23,814	12.2%	23,882	12.5%
Mobile Homes	5,331	2.7%	6,939	3.6%

Table 13 indicates that in 2000, 26.5 percent of the total housing units in the County were built before 1939. The majority of housing units (55.3%) were constructed before 1960. Fifteen (15%) percent of all housing units were built between 1970 and 1979, which was the third highest construction period in the County. The rate of new construction dropped after the 1970's, with 7.5% of total housing units constructed in the last decade (between 1990 and March 2000).

Table 13	Lucas County Tenure by Year Structure Built			
	2000		1990	
	Number	Pct.	Number	Pct.
Total	196,259		191,388	
Built 1999 to 3/2000	1,839	0.9		
Built 1995 to 1998	6,186	3.2		
Built 1990 to 1994	6,728	3.4		
Built 1980 to 1989	17,011	8.7	18,492	20.9%
Built 1970 to 1979	29,473	15.0	30,606	22.7%
Built 1960 to 1969	26,405	13.5	28,521	18.6%
Built 1940 to 1959	56,593	28.8	55,203	25.5%
Built 1939 or earlier	52,024	26.5	56,042	12.4%

In 2000, Lucas County had a total of 196,259 housing units. This figure reflects a 4,871 unit increase (2.5%) from 1990's total of 191,388 housing units. From 2000 to 2004, Lucas County building permit data indicates that 5,911 new single-family housing unit permits have been issued. In 2004 alone, 1,290 single-family housing unit permits were issued with a total valuation of $233,280,521. This indicates an average investment of $184,120.38 per housing unit. In contrast, only 386 multi-family housing unit permits were issued during the same period. In 2004 alone, 47 multi-family housing unit permits were issued with a total valuation of $16,096,180 million.

According to local realtor interviews, the average single-family home sales price, countywide in 2004 was $161,088. (Table 14) The average time on the market was 63 days. According to U.S. Census data, the number of homes valued at less than $50,000 declined by 56.2% between 1990 and 2000. However, there was a significant increase in owner-occupied housing units between $200,000 and $299,999 (353.4%). Moreover, owner-occupied housing units over $300,000 increased by 311.5%; those valued between $150,000 to $199,999 increased by 226.6%; and those valued in the $100,000 to $149,999 range increased 137.2%. Overall, the median owner-occupied housing value for Lucas County increased by 58.3% between 1990 and 2000.

Table 14 Change in Specified Owner-Occupied Unit Value

	Owner-Occupied Units		Change	
	1990	2000	Units	Percent
Less than	40,458	17,719	-22,739	-56.2%
$50,000 to	43,716	44,837	1,121	2.6%
$100,000 to	10,159	24,096	13,937	137.2%
$150,000 to	3,460	11,302	7,842	226.6%
$200,000 to	1,548	7,019	5,471	353.4%
$300,000 or	818	3,366	2,548	311.5%
Median Value	$57,300	$90,700	$33,400	58.30%

Housing Affordability Analysis

The gap between the cost of available housing and the demand for affordable housing can be estimated through a series of analyses that combine Census household income information with specified monthly housing costs. The monthly housing costs affordable to each income range were determined using two assumptions. First, the number of specified households in each category was adjusted to match the number of actual occupied housing units reported for the community. The second assumption is that affordable monthly housing costs were 30 percent of the household income, a ratio used in HUD programs as the maximum housing cost permitted for a household. These computations provide affordable monthly housing costs for each income category and are graphically shown in Graph 17.

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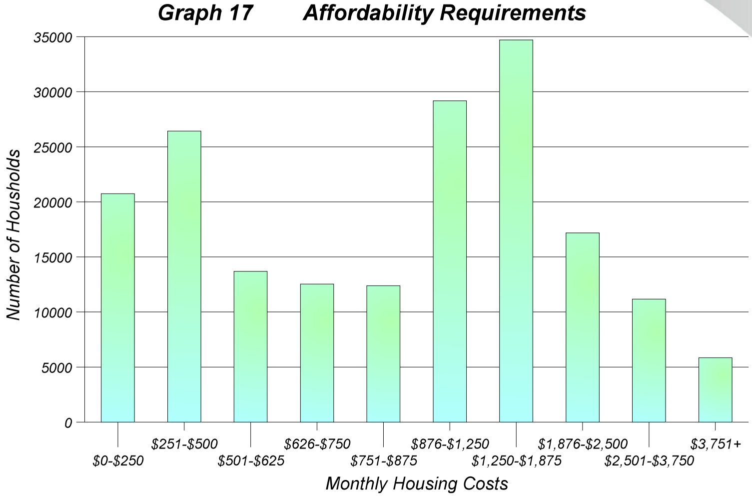
Graph 17 Affordability Requirements



For example, according to the 2000 Census, in the first household income category, there were 20,745 households with earnings of less than $10,000. (Table 15) Using HUD's affordability index, these households should be paying no more than $250 per month for housing expenses (30% of monthly gross income). Unfortunately, this income range probably would not qualify with most lenders for the purchase of a home. About 11 percent of the households could afford to pay between $250 and $500 per month for housing. The largest percentage of the households (19%) had an income of between $50,000 and $74,999 annually, and could afford to pay between $1,250 and $1,875 per month for housing. Sixty percent (60%) of the total number of households could afford to pay over $750 or more per month for housing.

Table 15 Housing Affordability[16]

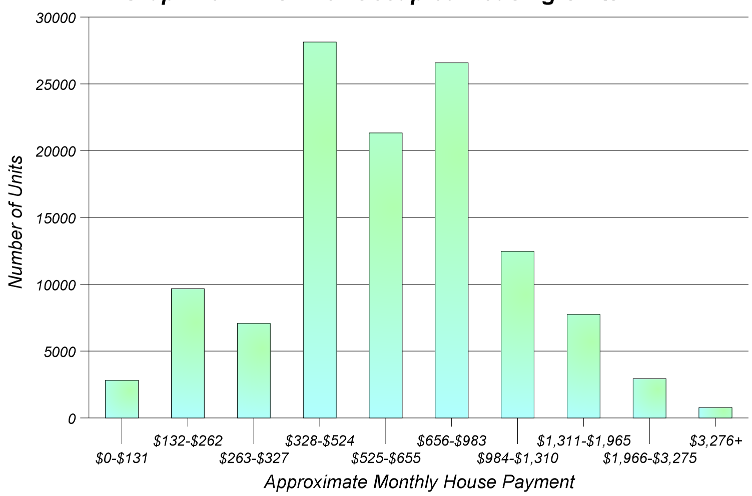
119,492	Total FY2000 Owner-Occupied Housing Units					
63,355	Total FY2000 Renter-Occupied Housing Units					
182,847	Total Occupied Housing Units					
Households in Category	FY2000 Household Income		Number of Households in Category (Adjusted)		Affordable Monthly Hsg. Costs	
	Low limit	*High Limit*	*Number*	*Percent*	*Low*	*High*
20,745	0	9,999	20,742.9	11%	$0	$250
26,428	10,000	19,999	26,425.9	14%	$251	$500
12,695	20,000	24,999	12,692.9	7%	$501	$625
12,534	25,000	29,999	12,531.9	7%	$626	$750
12,387	30,000	34,999	12,384.9	7%	$751	$875
29,181	35,000	49,999	29,178.9	16%	$876	$1,250
34,701	50,000	74,999	34,698.9	19%	$1,251	$1,875
17,180	75,000	99,999	17,177.9	9%	$1,876	$2,500
11,171	100,000	149,999	11,168.9	6%	$2,501	$3,750
5,846	150,000	HIGHER	5,843.9	3%	$3,751	HIGHER
182,868			182,847	100%		

16 Assumptions:
(1) Affordable Monthly Housing Cost Allowance without Utilities=30%
(2) Total Occupied Housing Units Must Equal Number of Households

Section 2: County Profile

The Census reported that Lucas County had 119,492 owner-occupied housing units (adjusted), which includes both owner-occupied and renter-occupied housing. Census data reporting the "Value for Specified Owner-Occupied Housing Units" was used to group the homes' values into ten ranges. The approximate mortgage payment for each range was calculated assuming that 95 percent "Loan to Value" financing was made available at an interest rate of 6 percent for a term of 30 years, and that insurance and taxes did not exceed 15 percent of the monthly payment. As indicated in Graph 18, the majority of owner-occupied housing units in Lucas County (64%) fell into the $50,000 to $149,000 value range with monthly mortgage payments of between $524 and $983. Nearly three quarters of all owner-occupied housing (74%) falls between the $50,000 and 199,999 range.

Graph 18 Owner-Occupied Housing Units



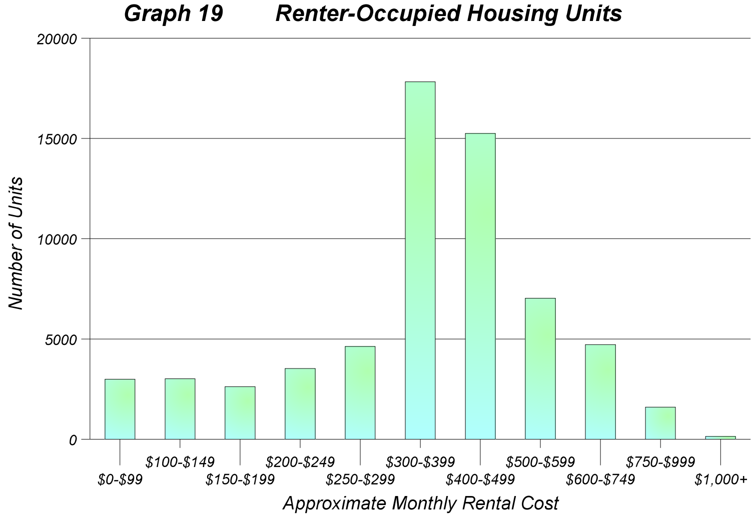
The largest category (24%) was those units that ranged in value between $50,000 and $79,999; units with values between $100,000 and $149,999 were the second (22%); and housing units between $80,000 and $99,999 were the third largest category of owner-occupied housing units (18%). Another 10 percent of owner-occupied housing units fell into the category of those units that were valued between $150,000 and $199,999. (See Table 16.)

Table 16 Owner-Occupied Housing Costs[17]

Housing Units in Category	FY2000 Specified O-O Hsg. Unit Value		Number of Housing Units in Category		Approximate House Pmt. Costs	
	Low limit	*High Limit*	*Number*	*Percent*	*Low*	*High*
2,542	$0	$19,999	2,804	2%	$0	$131
8,767	$20,000	$39,999	9,670	8%	$132	$262
6,410	$40,000	$49,999	7,070	6%	$263	$327
25,504	$50,000	$79,999	28,130	24%	$328	$524
19,333	$80,000	$99,999	21,323	18%	$525	$655
24,096	$100,000	$149,999	26,577	22%	$656	$983
11,302	$150,000	$199,999	12,465	10%	$984	$1,310
7,019	$200,000	$299,999	7,742	6%	$1,311	$1,965
2,660	$300,000	$499,999	2,934	2%	$1,966	$3,275
706	$500,000	HIGHER	779	1%	$3,276	HIGHER
108,339			119,492	100%		

As shown in Graph 19 and Table 17, the majority of rental units (52%) had monthly rents between $300 and $499. Nearly three quarters (73%) of total renter-occupied units were rented for $300 per month or more. The largest group of renter-occupied units (28%) had rents between $300 and $399 per month. Twenty-seven percent (27%) of the units were available for less than $300 per month. Less than one percent of units available had rents of more than $1,000.

Graph 19 Renter-Occupied Housing Units



17 Assumptions:

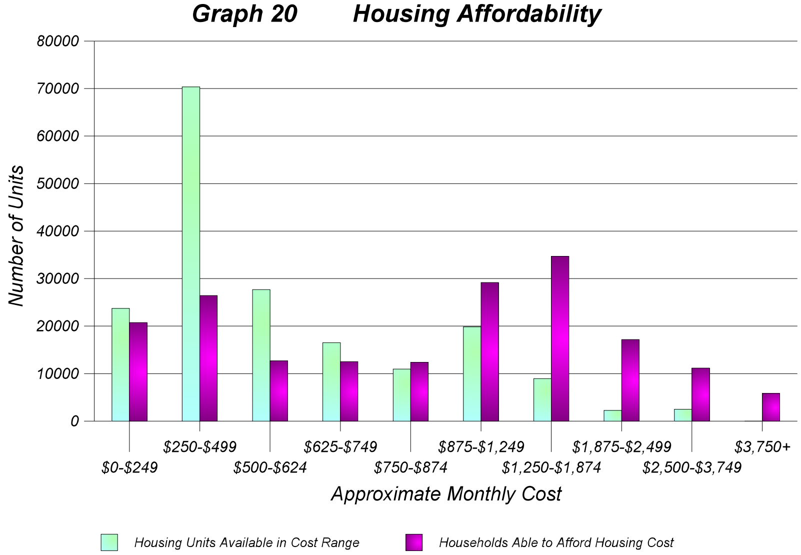
(1)	Ratio of Mortgage Loan Amount to Unit Value=	95%
(2)	Annual Interest Rate Charged in mortgage=	6.00%
(3)	Typical Loan Term in Years=	30
(4)	Insurance/ Taxes as a Function of Payment=	15%

Table 17 Renter-Occupied Housing Costs[18]

Number of FY2000 Housing Units in Category	FY2000 Specified Rental Hsg. Units By Gross Rent		Number of Housing Units in Category (Adjusted)		
	Low limit	*High Limit*	*Number*	*Percent*	
2,368	$0	$99	2,995.3	5%	= 27%
2,386	$100	$149	3,013.6	5%	
2,002	$150	$199	2,623.4	4%	
2,889	$200	$249	3,524.7	6%	
4,554	$250	$299	4,627.5	7%	
17,543	$300	$399	17,826.1	28%	= 73%
15,004	$400	$499	15,246.1	24%	
6,923	$500	$599	7,034.7	11%	
4,647	$600	$749	4,722.0	7%	
1,577	$750	$999	1,602.4	3%	
137	$1,000	HIGHER	139.2	0.2%	
2,319	No Cash Rent				
62,349			63,355	100%	

To determine the gap (surplus/shortage) between supply and affordability, various data including income, mortgage payment and rental ranges were calculated and compiled in Table 18. These data are displayed graphically in Graph 20. Column II provides the number of households with an income in the range shown in Column I. Column III is the maximum affordable monthly housing costs at the low and high limits for each of the ten household income categories. Columns IV and V provide the estimated number of owner-occupied units and rental units that are affordable to each income range, and Column VI indicates the total of both. Column VII compares the number of households in each income range with the number of existing units affordable for that income range. This difference is the surplus (+) or shortage (-) of units for that income category.

Graph 20 Housing Affordability



18 Assumptions:
(1) Units with No Cash Rent were distributed equally among the first four rent categories.

Table 18 Surplus/shortage of Housing by Supply and Affordability

I.		II.	III.		IV.	V.	VI.	VII.
FY2000 Household Income		HH's Only Able to Afford Housing Cost	Maximum Affordable Monthly Housing Costs		Estimated Owner-Occ. Units Affordable to Income Range	Estimated Rental Units Affordable to Income Range	Housing Units Available in Cost Range	Surplus/ Shortage
Low limit	*High Limit*		*Low*	*High*				
0	9,999	20,742.9	$0	$249	11,585.8	12,157.0	23,743	3,000
10,000	19,999	26,425.9	$250	$499	32,645.6	37,699.6	70,345	43,919
20,000	24,999	12,692.9	$500	$624	19,871.2	7,826.2	27,697	15,005
25,000	29,999	12,531.9	$625	$749	12,590.3	3,929.7	16,520	3,988
30,000	34,999	12,384.9	$750	$874	10,141.8	804.3	10,946	-1,439
35,000	49,999	29,178.9	$875	$1,249	18,904.6	937.2	19,842	-9,337
50,000	74,999	34,698.9	$1,250	$1,874	8,961.5	0.0	8,962	-25,737
75,000	99,999	17,177.9	$1,875	$2,499	2,262.0	0.0	2,262	-14,916
100,000	149,999	11168..9	$2,500	$3,749	2,514.4	0.0	2,514	-8,654
150,000	HIGHER	5,843.9	$3,750	HIGHER	0.0	0.0	0	-5,844
TOTAL		182,847			119,477	63,354	182,831	-16

For example, there were roughly 20,743 households earning less than $10,000 per year. The affordable monthly housing costs for these households should be less than $250. The estimated number of housing units available and affordable in this income range were 23,743. Therefore, there was a surplus of 3,000 units for households in this income category.

As indicated in Graph 20, there is a significant shortage of units priced over $750 per month, which may indicate that there is a potential market for more mid-range to high-end housing for persons with income ranges of $30,000 and up.

The largest shortage of housing units (-25,737) is for households in the $50,000 to $74,999 income category, which can afford between $1,250 and $1,875 per month in housing costs. Another significant shortage (-14,916) is housing for households earning between $75,000 and $100,000 annually. These households can afford between $1,875 and $2,500 per month in housing costs.

There are also significant shortages in housing for those households earning between $35,000 and $150,000 or more annually. The greatest surplus of available units is for households in the $10,000 to $19,999 annual household income range (43,919 units); and for households with $20,000 to $24,999 in annual earnings (15,005 units).

Overall, these shortages and surpluses generally indicate that housing in Lucas County is very affordable and that many households are spending much less than they are able to afford on housing. These numbers also indicate that there may be a market for more mid-range to high-end housing in the area.

The United States Department of Housing and Urban Development (HUD) has defined "housing affordability" as situations where monthly housing expenses do not exceed thirty percent (30%) of a household's monthly gross income. Housing expense may include a household's monthly rent payment or monthly mortgage payment including the principal, interest and monthly cost for taxes and insurance (PITI). In an attempt to identify cost-burdened residents of Lucas County, families with more than 30 percent of their gross monthly income going toward housing expenses have been classified as cost-burdened. The Census (2000) reveals that there were 43,193 cost-burdened households in Lucas County. Of these, 20,083 were owner-occupied and the remaining 23,110 were renter-occupied. (Table 19)

Table 19 Housing Cost Burden Analysis
(Housing Costs = 30% or More of Gross Monthly Income)

	Total Units	30% or more of Income (Cost Burdened)	% of Cost Burdened Owner HH's
Owner-	119,492	20,083	5.0%
Renter-	63,355	23,110	6.8%

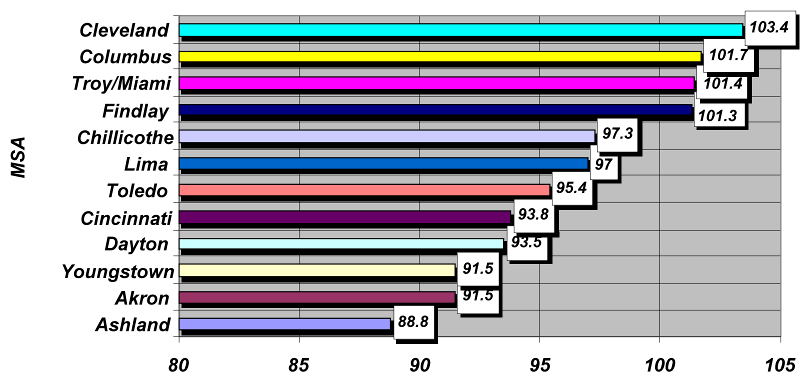
Source: U.S. Census 2000

Cost of Living

The cost of living, which is represented by various indices, helps determine the overall attractiveness of an area to businesses and residents. Cost indices represent the prices for particular goods or services. To determine the cost of living for the area, businesses and residents can compare the cost of various goods and services provided to help formulate their consumption habits and to decide on places to locate their business or their family. Cost indices are just one facet in determining consumption habits; however, one can develop an overall cost ranking among various locations, thereby identifying issues that need to be addressed in the strategic planning process.

The American Chamber of Commerce Research Association (ACCRA) produces the *ACCRA Cost of Living Index* to provide a useful and reasonably accurate measure of living cost differences among urban areas. The Cost of Living Index analysis for the Third Quarter 2004, included the twelve MSAs for the State of Ohio. The Toledo MSA ranked just below the average of all Composite Indices, indicating that the Toledo MSA is a relatively inexpensive metropolitan area in which to live (Graph 21).

Graph 21 Composite Index Rankings, 3rd Quarter 2004



The Cost of Living Index indicates that the Toledo MSA has the third lowest housing index in the State of Ohio, yet the third highest utilities index. These are issues that are critical in the industrial site selection process.

According to Economy.com, living expenses in the Toledo MSA rank among the lowest for any major metropolitan area in Ohio. The area's cost of living is well below the national average. Low costs of living are due to very affordable housing, which is in turn due to lackluster housing demand. While low living costs render the Toledo area attractive for families, they also reflect the lack of economic opportunity in Lucas County. House-price appreciation has trailed the national average, and Economy.com ranks the local housing market as underpriced.

Education

Northwest Ohio has a strong, ongoing commitment to providing quality education from preschool through post-doctoral training. The bond between businesses and educational institutions in Northwest Ohio has a major influence on the area's cultural, social and economic life. Industry and business support and encourage higher education, training and cultural enrichment for their employees. Conversely, educational institutions rely on local business and industry for financial support and career placement for their graduates.

Primary and Secondary Schools

Lucas County is divided into eight public school districts with a combined total of 139 schools serving the K-12 population of 70,533 persons. The 4,629 public school teachers approximate an average countywide 15:1 student to teacher ratio. According to the 2003-2004 Local Report Card published by the Ohio Department of Education, every school district in Lucas County increased its Performance Index Scores since 2001-2002 by an average of 6.46%. Toledo City Schools significantly increased their Performance Index Score by 19.62%; however, they started with a base score 20 to 30 points below all other public schools in Lucas County (Table 20)

The revenue expenditures per pupil for Fiscal Year 2004 are also listed in Table 20. The students in Toledo City Schools receive the most money per pupil, followed by students in Ottawa Hills. It may be interesting to note that the Toledo School District had the lowest performance base score, yet it had the highest expenditure per student, while Ottawa Hills had the highest performance base score and the second highest expenditure per student. The Anthony Wayne School District had the second highest base score and the lowest expenditure per student.

Table 20 Expenditures Per Pupil (2004)

Lucas County School District	Base Score	Percent Change	Expenditure Per Pupil
Maumee	91.2	6.47%	$8,789
Oregon	90.4	2.43%	$9,181
Sylvania	90.7	4.96%	$8,322
Toledo	62.7	19.62%	$11,150
Anthony Wayne	97.6	3.48%	$7,088
Ottawa Hills	101.7	4.03%	$10,459
Springfield Local	86.7	8.65%	$8,361
Washington Local	85.3	1.99%	$9,481

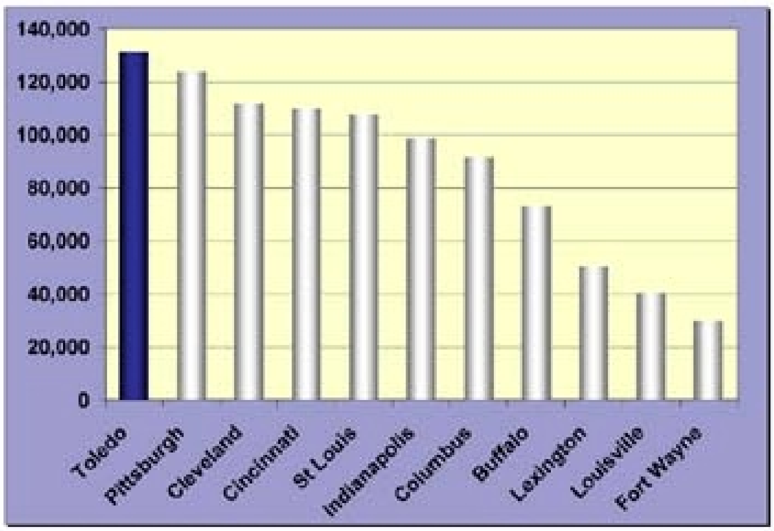
Source: Ohio Department of Education

In addition to the public schools, Lucas County also has 58 private schools serving 16,729 students in grades K-12.

Higher Education

The same commitment to excellence exists with regional universities, and community and technical colleges. There are 33 institutions of higher learning within 50 miles of the City of Toledo (three of which are located in Lucas County), accounting for one of the highest such concentrations in the United States. According to a Regional Growth Partnership study[19], the City of Toledo region ranks #1 among selected Midwest cities for the number of undergraduates and graduate college students (Graph 22).

19 The study was based on full-time equivalency of college students in a 50-mile radius for selected Midwestern cities with populations greater than 200,000.



Graph 22

Northwest Ohio offers a comprehensive selection of higher education programs, including nationally-recognized schools of engineering, pharmacy, education, business, law and medicine, with a combined enrollment of more than 190,000 undergraduate and graduate students in regional universities and colleges (Table 21).

Table 21 Higher Education Institutions Within 1 Hour Of Toledo

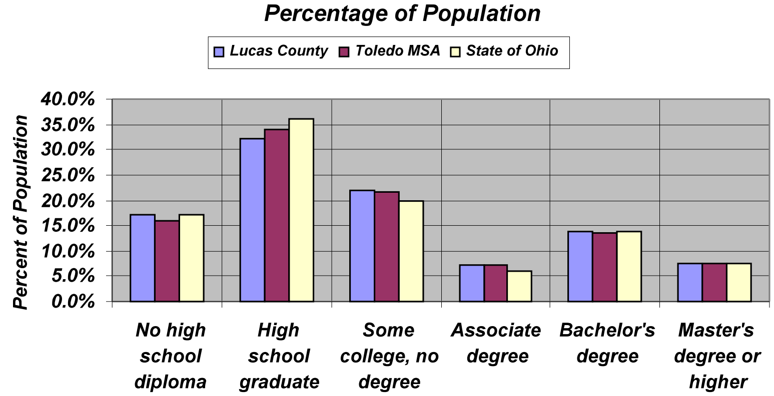
Ohio Institutions	*Type*	*Students*	*Michigan Institutions*	*Type*	*Students*
University of Toledo	4-yr	20,889	University of Michigan	4-yr	39,031
Bowling Green State Univ.	4-yr	20,543	Eastern Michigan Univ.	4-yr	24,419
Owens Community College	2-yr	19,615	Wayne State Univ.	4-yr	33,091
Terra Community College	2-yr	2,572	U Detroit/Mercy	4-yr	6,000
Northwest State Community College	2-yr	3,354	Madonna University	4-yr	3,967
University of Findlay	4-yr	4,711	Hillsdale College	4-yr	1,195
Lourdes College	4-yr	1,300	Sienna Heights College	4-yr	2,153
Tiffin University	4-yr	1,500	Adrian College	4-yr	1,028
Defiance College	4-yr	1,000	Monroe Community College	2-yr	3,943
Heidelberg College	4-yr	1,464			
Medical University of Ohio	4-yr	1,006	*Michigan Total*		114,827
Ohio Total		*77,954*	One Hour TOTAL		192,781

2003 Fall Enrollment Figures

Section 2: County Profile

The Ohio Department of Development's Office of Strategic Research indicates that about 82.9% of all the persons 25 years and over in Lucas County have attained a high school diploma or greater. Over half of this same population have received some formal college education. Of the 209,518 people in the Toledo MSA who have received some formal college education, 147,315 are from Lucas County. Lucas County accounts for 68% of the total population who have attained a Master's Degree or higher in the Toledo MSA (Graph 23).

Graph 23 **Educational Attainment by Percentage of Population**



Source: 2000 Census

Many institutions of higher learning in northwest Ohio have been growing. Lourdes College received a grant from the U.S. Department of Health and Human Services' Health Resources and Services Administration to implement a baccalaureate program in nursing education for certified nurse's aides and licensed practical nurses. Also the college recently renovated and expanded their nursing center.

The Medical University of Ohio has recently changed its name from the College of Ohio, illustrating its progress in servicing many different college curriculums. The Center for Creative Education just opened on campus and a Technology Park is being developed to act as an incubator for new businesses. There currently is a bio-tech company in the Technology Park and a business from the Boston area will be moving in later this year.

Science & Technology Corridor

The Science & Technology Corridor (STC) is a multi-faceted economic development strategy that includes: real estate development, systematic activities for research and technology development and technology transfer, partnership between academic institutions, government and the private sector. There are many partners in the STC strategy some of which include the University of Toledo, the Medical University of Ohio, Promedica Health Systems/Toledo Hospital, EISC, Toledo Public Schools, WGTE, and the Toledo Zoo. The overall goals of the strategy are to attract research funding and corporate investment; attract new businesses; increase the number of new high-tech, high paying jobs; support secondary and tertiary commercial development; and positively impact neighborhood revitalization.

Following this strategy, the University of Toledo has recently purchased a 30,000 sq ft building on the edge of campus with the expressed intent to create an NBIA (National Business Incubator Association) affiliated incubator to foster, encourage and enable technology-based University spin-off businesses as part of a purposeful University commitment to take a leadership role in regional economic development. The University Board of Trustees have adopted policies to encourage and enable the faculty to create spin-off businesses while still retaining their faculty positions and the intent is that these new businesses will lead to new high tech industry clusters that provide diversification, economic opportunity and high paying jobs.

Health Care

Communities across Northwest Ohio work within a collaborative and compassionate network to provide individuals with comprehensive health services. Our medical institutions have formed partnerships within health care systems that share medical facilities and expertise, to provide for leading edge care, breakthrough research, education, and prevention. Northwest Ohio's health care system provides critical care for high-risk patients, air ambulances, Level I trauma centers for children and adults, children's hospitals, teaching hospitals, and a large variety of specialty centers and facilities. Combined with these efforts are over 1,400 highly trained physicians working in nine registered hospitals, with over 3,300 hospital beds in Lucas County (Table 22).

Table 22	
Physicians (MDs DOs)	1,434
Registered hospitals	9
Number of beds	3,321
Licensed nursing homes	34
Number of beds	3,470
Licensed residential care	13
Number of beds	1,051
Licensed homes for the aging	5
Number of beds	670
Source: ODOD, Office of Research	

These efforts by the hospital networks and independent hospitals in Northwest Ohio have resulted in innovative workplace programs for businesses and industries that help reduce health care costs and provide safe workplace environments. For example, Promedica has been an innovator in health care services with its Center for Women's Health which provides a Level III Perinatal Center, its Toledo Hospital Heart Center and

Jobst Institute Vascular Center. In October 2002, a new 44,000 square foot Emergency Center opened with the capacity to serve over 100,000 patients annually. St. Vincent Hospital has begun a $45 million expansion that will be built across from St. Vincent along Cherry Street. The four-story structure will contain 140,000 square feet, with room to add 36,000 more square feet if necessary. This expansion will shift almost all St. Vincent patient rooms from semi-private to private and make the rooms much larger. All the renovations should be wrapped up by 2009. St. Anne Mercy Hospital celebrated its three-year anniversary in August 2005. In just three years, the hospital has increased its staffed beds by 73%, bringing the total number of staffed beds to 126. St. Anne has added one additional Operating Room and is in the process of adding one more, bringing the total to six. Other expansion efforts include the newly completed Emergency Department expansion which brings the total ED beds to 23.

Residents of Lucas County who are not eligible for public or private healthcare coverage, are now receiving healthcare services as members of Toledo/Lucas County CareNet. This service was announced in the fall of 2002 by Toledo Mayor Jack Ford, ProMedica Health System and Mercy Health Partners, CareNet is an innovative program that provides coordinated healthcare on a sliding fee scale for eligible low-income Lucas County residents who do not have health insurance and do not qualify for governmental health programs. Emergency and inpatient services are offered to CareNet participants at participating hospitals. Primary care services are offered at 16 locations sponsored by Neighborhood Health Association, the Toledo-Lucas County Health Department, Mercy Health Partners, ProMedica Health System and Medical College of Ohio. Transportation is provided free of charge by TARTA bus service. Additional collaborating partners include the City of Toledo, the Academy of Medicine of Toledo and Lucas County, Lucas County Commissioners, St. Luke's Hospital, United Way's First Call for Help, Mental Health Board, ADAS Board, private physicians and many others.

Culture

The culture, attractions and entertainment available in the Toledo area serve as attractions for tourists, new residents, and prospective businesses. Generally, arenas, cultural centers, festivals, convention centers, urban entertainment districts, natural wilderness, cultural areas, and the like are revenue generators for the local economy. The establishment of attractive entertainment-oriented facilities creates new employment opportunities with the capacity to attract investors and other businesses, increasing the tax base for local governments.

The Toledo area takes pride in an outstanding array of arts and cultural opportunities. Symphony, opera, and ballet are just a few cultural amenities in the area. Add to that a world-renowned art museum, lush gardens both private and public, and great ethnic restaurants, and it is apparent that Toledo has something for everyone. Such a variety is a reflection of the region’s rich and diverse cultural identity and commitment to enhancing the lives of both young and old.

Section 2: County Profile

The *Toledo Museum of Art* is one of the finest in the nation, and it is located close to downtown Toledo. Its collections date from ancient Egypt, Greece, and Rome through the Middle Ages and Renaissance, to contemporary European and American arts. In recognition of Toledo's glass industry heritage, a 76,000 square foot Glass Pavilion is currently being constructed, at a cost of $27 million, to showcase a 7,000-piece glass collection.

The *Toledo Symphony Orchestra* plays in the Museum's Peristyle, while the City's *opera, ballet and repertoire theater* have a new home downtown in the beautifully restored Valentine Theater. The area is also host to many other concerts, such as the Art Tatum Jazz Heritage Festival, the Toledo Jazz Orchestra concert series, and Jazz in the Garden performances. Adding a touch of greenery and history to the west Toledo area are the *Toledo Botanical Gardens,* which feature an 1837 pioneer homestead and seasonal floral displays. The gardens also host thousands of visitors annually at the *Crosby Festival of the Arts*, which showcases fine arts and crafts, music, dance and drama.

Parks/Reserves

Toledo's many recreational opportunities cover both passive and active pursuits and are accessible throughout the four seasons. The Toledo area is fully equipped with parks, a highly-respected zoo, hiking and biking trails, and Lake Erie with its wide array of water activities. *The Toledo Zoo* is one of the top ten zoos in the country and houses 4,000 mammals, birds, and reptiles representing 600 species. On the Zoo's thirty acres are fresh and saltwater aquariums, the Children's Zoo, the Diversity of Life hands-on exhibit, and the Primate Forest, African Safari, and Arctic Encounter exhibits.

Ottawa Park, Crane Creek State Park and Maumee Bay State Park provide golf, tennis, swimming and fishing. In winter the lakes give rise to ice skating and ice fishing, while the hiking trails allow cross-country skiing. Cabins are available for rent at Maumee Bay State Park, a shoreline park with beaches, wildlife and bird watching. Lake Erie marinas are able to accommodate all sizes of boats.

Fishing is another main attraction on local waterways. Fisherman from all over the country travel to the area for the *Walleye Run* in early spring to try their luck and test their skill in the Maumee River.

Lovers of the great outdoors need to travel only a short distance in any direction to find themselves in the beautiful wilderness. The *Metroparks of the Toledo Area* preserves over 8,000 acres of natural, historical and cultural parklands in Lucas County. Many parks, reserves and trails provide access and interpretation in Northwest Ohio's premier natural areas: the Great Black Swamp and the Maumee River, the Fallen Timbers Battlefield National Historic Site in Maumee, and the Ottawa River and Swan Creek corridors. The Oak Openings Region is the largest black oak savanna in the nation, and was recently named among the 200 "Last Great Places on Earth" by the Nature Conservancy. It provides a great variety of specimens for bird watchers and over 50 miles of trails for hiking, skiing, biking, and horseback riding. Additionally, the Blue Creek Conservation Area (BCCA) is currently in the planning stages, and will include: eleven soccer fields, seventeen baseball diamonds, three football fields, vast natural habitat areas, picnic areas and shelter houses, a sledding hill, and a beach at the Quarry.

Northwest Ohio is fortunate to have a wide variety of *professional and collegiate sports teams*, located in and around the region, as well as highly competitive high school programs and club teams. The close proximity to the Michigan and Indiana borders creates a melting pot of sports fans and adds a competitive element to the regional sports scene.

The *Toledo Mud Hens'* minor league baseball stadium, *Fifth-Third Field*, was built in 2002 and was rated the #1 minor league ballpark in America. Mud Hens games provide a fun and affordable venue to watch Triple-A baseball (affiliated with the Detroit Tigers) on warm sunny evenings in the heart of downtown Toledo. Just across the river at the *Toledo Sports Arena, the Toledo Storm* (affiliated with the Detroit Red Wings) competes in the ECHL hockey league.

Northwest Ohio is home to two of the elite Mid-American Conference schools, the *University of Toledo Rockets* and the *Bowling Green State University Falcons*. Both schools are frequently ranked in the top 25 teams nationwide, and have had teams finish their seasons with nationally ranked programs in various sports for many years.

Northwest Ohio also hosts major annual sporting events including:

- The Jamie Farr/Owens Corning Classic LPGA golf tournament
- The National Tractor Pull Championships
- PGA and Senior PGA golf tournaments (on a rotating schedule)

Other entertainment venues include the ARCA Racing at the *Toledo Speedway*, horse racing at *Toledo Raceway Park*, *Cedar Point Amusement Park* located an hour east, and casino gambling in Detroit, Michigan.

Infrastructure and Transportation Linkages

Transportation and infrastructure linkages are critical components of any strategic economic development efforts. The transportation and logistics industry is a core component of the Northwest Ohio economy. Northwest Ohio is at the center of an efficient, multi-modal transportation network that connects local businesses to world markets. Businesses located in Northwest Ohio have convenient access to an extensive interstate highway system, the third largest rail hub in the United States, a regional airport that provides passengers with flights to many national and international destinations while acting as the 15th busiest cargo airport in the nation, an extensive pipeline distribution system, and one of the largest seaports on the Great Lakes.

Section 2: County Profile

There are high levels of mobility in all modes of transportation with minimal congestion, because there is a strong transportation planning process with an exceptional commitment from transportation users and providers. Whatever direction a company receives shipments from or ships goods to, Lucas County has a highway or turnpike to meet that need. Three of the country's most traveled interstates cross through Toledo and Lucas County: I-80 (east/west from New York to California), I-90 (east/west from Massachusetts to Washington), and I-75 (north/south from Michigan to Florida) Refer to Figure 6.

Lucas County's location has made it a center for the trucking industry, including distribution centers for such companies as UPS and Federal Express. About 100 truck lines provide service to every metropolitan area in the United States and many areas in Canada. Common, contract, refrigerated and liquid bulk carriers are all available in ample supply in the area. In addition, Toledo's major industrial areas and Toledo Express Airport have direct access to the Ohio Turnpike.

The new Maumee River Crossing (the Glass City Veterans' Memorial Bridge), which is currently under construction, represents the largest, most expensive single project undertaken in the history of the Ohio Department of Transportation (ODOT). Cost of the main span project is $220 million. It is a first in many categories, including: the 1st bridge in the world with glass panels in the pylons; the 1st bridge in the US with stainless steel stay cable sheathing; and the 1st bridge in the world with a stay cable "cradle" in its pylons. This world-class bridge represents a high level of commitment by area stakeholders toward improving the community's transportation infrastructure.

Northwest Ohio is one of the leading rail centers in the United States. Several of the largest railroad systems provide service to major industrial and manufacturing areas and to three Lake Erie Ports, with both direct and interline service to other parts of the region. All railroad companies with local operations are able to ship freight anywhere in North America through interconnecting lines and operating agreements.

The Toledo area is centrally located on the eastern railroad network. Four major freight railroads move freight through the region. With several rail yards loading petroleum products, automotive parts, completed automobiles, bulk and break-bulk cargo, and food products, Toledo ranks as one of the top five rail hubs in the Norfolk/Southern's Chicago-Cleveland mainline. The busiest freight artery east of Chicago passes through Toledo, as does CSX Transportation's primary route to Detroit. The Chicago main lines of CSX and Norfolk Southern traverse northwest Ohio further south, intersecting in the City of Fostoria.

Passenger rail is also a thriving industry in Northwest Ohio. Up to 100,000 passengers pass through Dr. Martin Luther King, Jr. Plaza each year, making it Ohio's busiest passenger rail hub. In 1996, the Toledo Port Authority completed an $8.5 million renovation of the historic facility and it now serves as a modern, multi-modal train and bus terminal and office complex. Toledo is served by Amtrak with four trains daily to Chicago and several destinations to the east, including: Washington, D.C., Boston, Pittsburgh, New York, Cleveland, and Philadelphia.

The Port of Toledo is one of the most diverse and productive ports on the Great Lakes/St. Lawrence Seaway system. Its mile-long docking facility is serviced by both Big Lucas and Little Lucas, two of the largest cranes on any port in America. The seaport complex includes specialized docking areas for coal and ore, as well as docking berths for tug boats. The Port of Toledo's strategic combination of lift capacity, location, and warehouse and open storage capacity, is designed to effectively meet a variety of international shipping needs.

Despite this strategic combination, the Port of Toledo has seen an overall decline in total shipments since 2001. According to the Toledo-Lucas County Port Authority, much of this decline can be attributed to the 40% decrease in coal shipments between 2001 to 2004. The significant decline in coal shipments had a substantial impact on overall commodity shipments because in 2001 coal constituted over 40% of all commodity shipments in Toledo Harbor. According to the Lake Carrier's Association, western coal operations have increased to record levels which resulted in an increase of their market share at the direct expense of eastern coal operations like the Toledo Harbor.

There were some significant increases in certain commodity types. According to the Toledo Port Authority, between 2001 and 2004, the shipments of iron ore have increased by over 45% and Canadian shipments increased by over 25%. Between 2003 and 2004, shipments of general and miscellaneous cargo increased by 88%, while petroleum and liquid bulk increased by 36% (Table 23). However, these increase were not significant enough to offset the declining coal shipments.

Table 23 Comparative Statistics, 2001 - 2004, for Season Through December
- Toledo Harbor, Ohio (Short Tons) -

Commodity	2001 Season	2002 Season	2003 Season	2004 Season	2003 - 2004 % Change
Coal	4,633,468	4,344,428	3,399,684	2,736,362	-19.51%
General & Misc. Cargo	135,327	208,876	65,156	122,514	88.03%
Grain	1,994,019	1,295,419	1,326,135	1,601,054	20.73%
Iron Ore	2,007,013	2,774,006	3,042,570	2,925,456	-3.85%
Petroleum & Liq. Bulk	738,696	700,020	446,059	608,254	36.36%
Dry Bulk	1,418,313	1,529,628	1,514,531	1,393,679	-7.98%
Totals:	10,926,836	10,852,377	9,794,135	9,387,319	-4.15%
Domestic	4,622,095	5,688,989	2,229,045	2,496,738	12.01%
Canadian	4,775,988	4,048,380	6,572,904	6,009,234	-8.58%
Overseas*	1,528,753	1,115,008	992,186	881,347	-11.17%
Totals:	10,926,836	10,852,377	9,794,135	9,387,319	-4.15%
# Overseas Vessels	48	59	38	51	13
# Lake Vessels	609	594	523	555	32
Total Vessels:	657	653	561	606	45

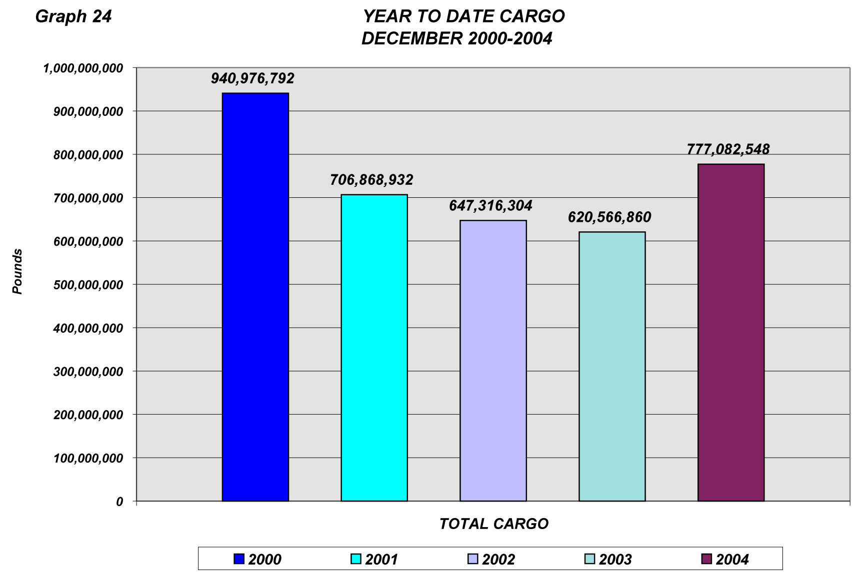
* Includes Grain Trans-shipped from St. Lawrence River Ports. *Source*

Source: Toledo Port Authority

Section 2: County Profile

According to the Toledo Port Authority, the total amount of cargo shipped has declined by 17% since 2000. However, there has been a 25% increase in the total amount of cargo shipped between 2003 and 2004 (Graph 24).

Graph 24

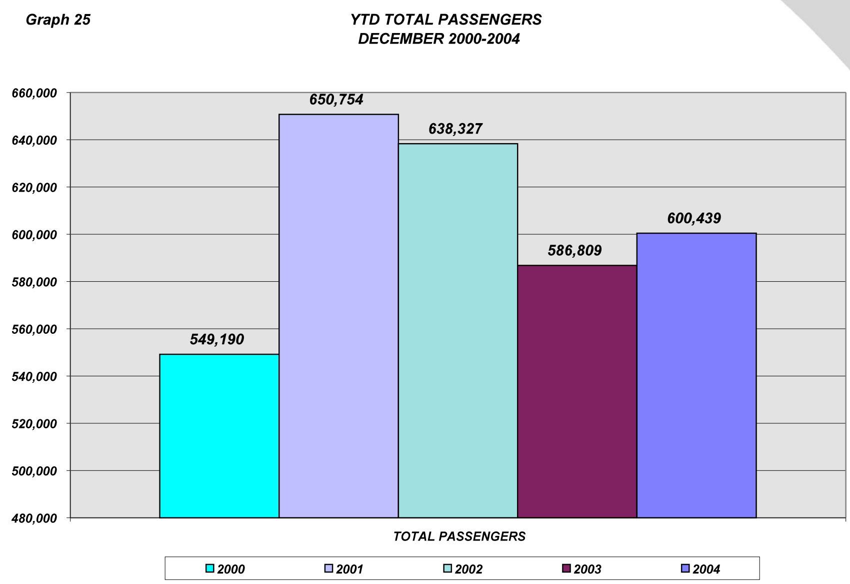


Northwest Ohio has three main airports that provide different but critical aviation services for various local businesses alnd passengers.

- *Toledo Express Airport* is the 15th busiest cargo airport in the nation, and the 29th busiest cargo airport in the world. It is also the international air cargo hub for BAX Global. Utilizing a sprawling 279,000-square-foot facility, BAX Global Corporation works around the clock, providing time-sensitive air freight delivery service for the region's top businesses.
  Toledo Express also provides daily passenger flights to major passenger hubs and destinations in the U.S., including: Orlando, Chicago Midway, Chicago O'Hare, Pittsburgh, Cincinnati, Detroit, Las Vegas, and Cleveland. The total number of passengers served by Toledo Express Airport has fluctuated greatly in the past few years, but has shown an overall 9% increase since 2000 (Graph 25). This fluctuation of passengers served may be attributable to a loss of service capacity and the resulting loss of market share for Toledo Express Airport

  Recently Toledo Express Airport has lost their low-fare carrier AirTran, which has led to a loss of that market share to Detroit Metro on account of the many low-fare carriers they service like Southwest and Northwest Airlines. This lack of a low-fare carrier combined with the low number of non-stop flights and use of smaller aircrafts have attributed to the fluctuations in total passengers serviced and the loss in Toledo Express' market share to Detroit Metro.

Graph 25



- *Toledo Metcalf Airport*, operated by the Toledo-Lucas County Port Authority, provides general aviation services through its fixed-based operator, Crow, Inc. It is equipped with instrument approaches to two runways, and general aviation terminal facilities that include aircraft rental, storage and maintenance, pilot training, fuel service, air charter, cargo handling and air ambulance. It is located in Wood County.

- *Detroit Metro Airport* serves Northwest Ohio residents within a 50-minute drive. It is one of the busiest airports in the nation for cargo shipments or international and additional domestic passenger air services.

Utilities

Northwest Ohio's utility infrastructure consists of accessible and reliable services to the region's major business and residential areas. Much of Northwest Ohio is served by Toledo Edison, a division of FirstEnergy Company. Abundant supplies of electricity are provided by two clean, modern coal burning plants and one nuclear powered station located in northwest Ohio. Other electric power sources include American Electric Power, Buckeye Power, Ohio Electric, Ohio Edison, North Central Electric, and Hancock Wood Electric. Some localities are supplied by municipal systems. These companies are committed to providing users with competitively-priced, reliable electricity, translating into lower operating costs for commercial and residential users.

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Natural gas providers such as Columbia Gas of Ohio, Ohio Gas, and Waterville Gas, also provide reliable and efficient service. As a value-added benefit, utility companies serving Northwest Ohio offer customized economic development programs and incentives to businesses, generating competitive solutions to new and existing operations. Most of Northwest Ohio is served by Columbia Gas of Ohio (COH), a subsidiary of Ni-Source, one of the nation's largest integrated natural gas companies. Columbia Gas, which provides access to diverse sources of supply, has the largest storage capacity in the United States. COH has the largest Customer CHOICE program in the U.S., which allows all of their 1.8 million customers in Ohio to choose one of over 20 alternative suppliers for the commodity portion of the natural gas with COH providing transportation and other related distribution services. Some of these suppliers cater exclusively to the large commercial and industrial markets. In addition, COH offers: transportation services, technical services such as engineering consultation, gas-fired equipment analysis, rate comparisons with existing utilities and energy efficiency comparisons of equipment. Columbia Gas has had no major interruptions of service to commercial/industrial customers.

The fresh waters of Lake Erie border the northern portion of the 11-county region, providing an ample supply of water resources at some of the lowest prices in North America for industrial, commercial and residential use. Northwest Ohio communities carefully manage their wastewater capacity to accommodate future development and expansion opportunities.

Most of Northwest Ohio is located within the watershed of the Great Lakes, the second largest source of fresh water in the world. Treated water service is available to all developed parts of the region. Water service can usually be extended easily to meet additional demand, or to expand geographic coverage. The existing City of Toledo water treatment plant has a capacity of 181 mgd and an average use of about 78 mgd. In essence, this is more than ample capacity to supply 500,000 to 600,000 gallons per day to a new customer.

The City of Toledo provides a treated water supply to all areas of the City, as well as to all eligible communities in Lucas County with a water distribution system, under an Water Agreement between the City of Toledo and Lucas County. Under the Agreement, Lucas County agreed to strict adherence to its Land Use Policy Plan, adoption of the Fourteen Principles of Smart Growth and accompanying goals (TMACOG, 6/2003) and implementation of such as policy, and to promote regional cooperation.

Each city and village maintains its own water distribution system within its corporate limits, which usually includes elevated water towers. Lucas County provides engineering services to all communities and unincorporated areas within the County that receive water from the City of Toledo.

The Lucas County Land Use Policy Plan (8/2000) includes land use goals, objectives and policies for specific areas of the county with similar land use characteristics (in-fill zone, expansion zone, and limited development zone), as well as countywide land use goals and policies.

The in-fill zone is composed primarily of incorporated cities and villages. These areas are urban areas with existing services and facilities. The expansion zone is comprised of all or part of several rapidly developing townships. These areas are a mix of already developed, developing and undeveloped areas located at the fringe of the urban area. The expansion zone includes areas with recent and planned utility (water and sewer) extensions and is under considerable development pressure. The limited development zone consists of the largely rural and agricultural townships in the county located beyond the expansion zone and the reach of existing water and sewer utilities. The undeveloped areas remaining in the in-fill and expansion zones have more than enough capacity to accommodate the population growth projected for the county over the next thirty years. The policies for these zones are thus focused on directing growth to areas served by existing or planned urban utilities in the in-fill and expansion zones and maintaining the limited development zone in agricultural uses as an important component of the county's economic base.

However, please note that while Berkey and Richfield Township are still included in the "Limited Development Zone", there is an exception allowing for the extension of public water and sewer lines into these communities to meet a demonstrated health or safety need (see page 17 of the Lucas County Land Use Policy Plan). The well problems experienced by residents in these areas were considered as such a need and the County is currently negotiating expansions into these areas.

The water quality in Toledo exceeds that of most of the nation’s drinking water. The levels of most inorganic, organic, and radionuclide chemicals found in Toledo’s tap water were considerably below the U.S. EPA’s defined maximum containment levels, according to the 2003 Water Quality Report done by the City of Toledo, Department of Public Utilities.

Telecommunications connect Northwest Ohio to anyone, anywhere, any time. The region is home to a number of full-service providers specializing in cable television, local and long distance telephone services, high-speed Internet access, commercial voice and data services, and advanced digital video programming.

Companies in Northwest Ohio have access to a state-of-the-art, redundant fiber optic infrastructure. A significant amount of additional fiber, along with switching systems, has been developed in the last few years by SBC Ameritech, Buckeye Systems and KMC. Downtown Toledo is tied into a high-speed, fiber optic ring, which allows businesses to operate at maximum potential on a daily basis. This type of infrastructure investment allow for easy service extensions to virtually any area within the region. This capability, along with the ease of extending services to any building, enhances the telecommunications network in Northwest Ohio.

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Toledo has also been ranked in the Top Ten "Unwired Cities" for its high number of commercial or free "Wi-Fi" (wireless fidelity) wireless high-speed internet access connections when compared to other large urban areas nationwide (Intel rankings). This distinction ranks Toledo with cities such as: Seattle, WA; San Francisco, CA; Austin, TX; Portland, OR; Atlanta, GA; Denver, CO; Minneapolis, MN; Orange Co., CA; and the North Carolina Research Triangle.

Northwest Ohio offers a multitude of broadband options including cable Internet, DSL, ADSL, SDSL, T1 lines, Fractional T1's, T3 lines, Satellite, and OC3. Skill Link, an interactive distance-learning program, is available to local companies interested in career development and job training for employees. Operated in conjunction with Owens Community College, this program is a prime example of how Northwest Ohio utilizes its technology and telecommunications capabilities in a cooperative environment.

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