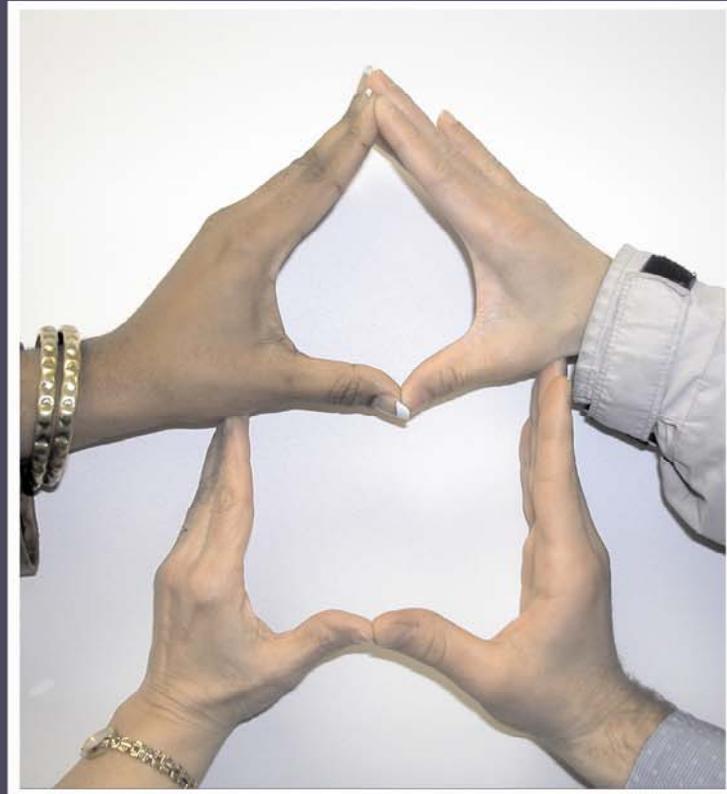


OUR FUTURE IS IN OUR HANDS



April 2007

Report and Recommendations

TOLEDO HOUSING TASK FORCE

Strengthen Toledo's Neighborhoods by Providing Increasingly High Quality Housing

April 2007

Toledo Housing Task Force Report and Recommendations

Our Future is in Our Hands



Now is the accepted time,
not tomorrow, not some
more convenient season.

It is today that our best
work can be done and
not some future day
or future year.

It is today that we fit
ourselves for the greater
usefulness of tomorrow.

Today is the seed time,
now are the hours of work,
and tomorrow comes the
harvest and the playtime.

W.E.B Du Bois

Table of Contents

3	Message from the Mayor
4	Message from Task Force Co-Chair Bailey Stanbery
5	Message from Task Force Co-Chair Juanita Greene
6	Introduction
7	Task Force Members
8	Current Situation
9	Our Vision
10	Our Guiding Principles
11	Implementing our Vision and Achieving our Objectives
12	Our Five Goals
13	Our Objectives
17	Our Work Plan

This report can be downloaded from The Urban Affairs Center website: <http://uac.utoledo.edu/>

Photos provided by The City of Toledo and The University of Toledo Urban Affairs Center. Graphic Design by The University of Toledo Urban Affairs Center. Text and editing by The Housing Task Force, The City of Toledo Department of Neighborhoods, and The University of Toledo Urban Affairs Center.



Message from the Mayor

The starting point for a better world is the belief that it is possible.
Norman Cousins

What you have in your hands is the Report of the Toledo Housing Task Force. The Task Force was formed in August of 2006 to develop a housing policy and action plan to address the most serious challenges facing our city's neighborhoods. As individuals, the members of the Task Force have long dedicated themselves to creating and implementing solid solutions to the problems facing our city. While their original challenge was to come up with strategies to solve the pressing problems facing our neighborhoods, I also asked them to think even bigger than that. I asked them to develop policies and programs that will build upon our diversity and all of our other strengths to transform Toledo into a city that more people will choose as their home.

The recommendations contained in this report are wide-ranging and deal with many issues including: foreclosure prevention, attracting young people and professionals to our city, improving home ownership rates, eliminating or repairing the blighted properties that drag down our neighborhoods, to being smarter about the way we commit public and private resources. The recommendations are very ambitious but they are well grounded and are based on some of our current successful programs as well as programs and approaches that have been successfully employed in other communities facing similar challenges.

None of what is contained in this document can be accomplished without a full community partnership focused on solving our problems and transforming our community. These include: my fellow elected officials, city staff, administrators, community leaders, community based organizations, individual members of our community and our local business leaders. In short, every one of us who loves Toledo and is searching for ways to make Toledo better than it is.

The time is always right to do what is right
Martin Luther King Jr.

Our neighbor to the North, Michigan Governor Jennifer Granholm, talks about creating "Cool cities." It will come as no surprise to any of you that I think that Toledo already is a pretty cool city, however we have a lot to do before we can convince the rest of the country, the rest of Northwestern Ohio, and even ourselves that Toledo is a really great place to live, work, raise a family, go to school, run a business and so much more.

As the Toledo Housing Task Force Report says, our future is in our hands so please join the efforts to elevate and transform our community into the kind of community we all deserve and the kind of community many will choose.

Carty Finkbeiner



Message from Bailey Stanbery

Toledo Housing Task Force Co-Chairman

The Toledo Housing Task Force evolved from the “Point of Sale” Committee’s attempts to write a *Point of Sale Ordinance*. That ordinance was to address some very serious issues that lead to disinvestment in many of our older neighborhoods. It was hard for the Point of Sale Committee to come up with a consensus on language for that ordinance. I believe that the reason it was so difficult for us was because we were only focusing on a couple specific problems. We were not addressing the whole host of issues that affect our ability to attract investment and development in Toledo’s declining neighborhoods.

The Toledo Housing Task Force was charged with doing just that—developing a comprehensive housing development policy that would lead to real, transformative change in our neighborhoods. Change that will improve the quality of life in neighborhoods of all types, change that will help us keep people from moving out of our city, and change that will help attract new residents that want to live in good urban neighborhoods that are safe and offer the services and amenities they desire.

I would like to thank Mayor Finkbeiner for challenging us to be ambitious and to think creatively. I would also like to thank all of the members of the Task Force. Every one of them works hard in their daily lives to improve our city, and as members of the task force they committed even more of their time to help make Toledo even better.

Some of our recommendations will be hard to accomplish. All will require long term focus, hard work, and a commitment to deploying our resources in concentrated and strategic ways. I believe that we, as a community, can come together to make a future for Toledo that includes include stronger, more vibrant, safer, and more attractive neighborhoods that anyone would be proud to call home.

Bailey Stanbery

Stanbery Homes

I am of the opinion that my life
belongs to the community, and
as long as I live it is my
privilege to do for it whatever
I can.

George Bernard Shaw

The price of greatness is
responsibility
Sir Winston Churchill



Message from Juanita Greene

Toledo Housing Task Force Co-Chairman

It has been my pleasure to serve on the Toledo Housing Task Force. The job of the Toledo Housing Task force was to review and evaluate housing conditions within Toledo's neighborhoods and review and evaluate existing development programs and policies for their effectiveness in addressing the challenges facing our neighborhoods.

I would like to thank the Mayor for his support and vision and I would like to thank all of the members of the Task Force for their dedication and hard work.

What we have created is not just another "study." The members of the Task Force were selected because they had the necessary experience and expertise to quickly assess our situation and develop the goals and strategies we need to meet our challenges. We created a blueprint and an action plan that contains goals and measurable objectives, programs and tools to achieve those goals, and mechanisms to measure and report our progress.

Now the work must begin. Every goal and objective will require that we, as a community, take responsibility for helping make the vision described in this plan a reality for all Toledo neighborhoods. And most importantly, we must all work together, as a community, to meet our challenges and create a bright future for our neighborhoods and all of our citizens.

Juanita Greene

City of Toledo Board of Community Relations

Responsibility does not only lie with the leaders of our countries or with those who have been appointed or elected to do a particular job. It lies with each of us individually.

Dali Lama

We cannot seek achievement for ourselves and forget about progress and prosperity for our community... Our ambitions must be broad enough to include the aspirations and needs of others, for their sakes and for our own.

Cesar Chavez



The American city should be a collection of communities where every member has a right to belong. It should be a place where every man feels safe on his streets and in the house of his friends. It should be a place where each individual's dignity and self-respect is strengthened by the respect and affection of his neighbors. It should be a place where each of us can find the satisfaction and warmth which comes from being a member of the community of man. This is what man sought at the dawn of civilization. It is what we seek today.

Lyndon B. Johnson

Introduction

It has been said by many observers that people don't really live in cities, they *live* in neighborhoods. Long proud of its neighborhoods and its tradition of offering quality housing opportunities, Toledo is facing what seems like a "perfect storm". This perfect storm affects housing and neighborhoods throughout Toledo. Current and aspiring homeowners, renters, or anyone seeking housing are faced with challenges. Our local housing scene can be described as a "weak market," which, ironically, has earned us the rank of fourth most affordable city in our nation.

The impact of three decades of population and tax base loss can be seen in the growing inventory of unsold homes, the increasing time it takes to sell a home, and our inability to adequately maintain our older infrastructure. Vacant and abandoned homes require considerable municipal attention and often must be demolished, leaving behind another vacant lot in a neighborhood. Crumbling infrastructure only adds to the disincentives to locate or remain in Toledo.

In addition, the loss of population and declining population density result in weaker markets for neighborhood retail and services. Less densely populated low- and moderate-income neighborhoods are simply not attractive to the most desirable retailers because the purchasing power of the area is considered too weak to support the retail.

Equally troubling is the fact that while the departing population generally has higher incomes, depressed home prices resulting from the weak market has meant that the income threshold at which a family can afford to leave has dropped. As a result, many neighborhoods have seen all but the poorest residents leave, resulting in a growing concentration of poverty. In the face of these factors, the ability of the government and private sectors to effectively serve the community's interests is severely limited.

In August 2006, recognizing the perfect storm for Toledo housing and neighborhoods, Mayor Carleton Finkbeiner appointed The Toledo Housing Task Force. He appointed members who have shown a commitment to neighborhoods and housing from a wide array of perspectives and organizations.

You have before you the report and recommendations of the Toledo Housing Task Force. Our recommendations are ambitious, wide-ranging, and focused on achieving a bright future for our neighborhoods and our residents.

Toledo Housing Task Force

Members of the Toledo Housing Task Force

Mike Badik
City of Toledo
Commissioner of Housing

Chet Chambers
Greater Toledo Housing Coalition

Pete Culp
Economic Opportunity Planning Association

Marjorie Czarnecki
Lindsay Property Management

Robert Davis
City of Toledo

Dave Eddy
National City Bank

Joyce Ferguson
Sky Bank

Keith Foster
Fair Housing Center

R Michael Frank Esq.

Hugh Grefe
Local Initiatives Support Corporation

Juanita Greene
City of Toledo
Board of Community Relations

Tom Kroma
City of Toledo
Acting Assistant Chief of Staff

Robert Krompak
Ottawa Community Development Corporation

Joe McNamara
Toledo City Council

E Michelle Mickens
Toledo Community Development Corporation

Eugene Naujock
Toledo Design Center

Bailey Stanbery
Stanbery Homes

Paul Sullivan
Architect AIA

Matt Sutter
Lucas Metropolitan Housing Authority

Sue Wuest
UT-Urban Affairs Center

Russ Wozniak
ReMax Realty



The voyage of discovery is not in seeking new landscapes but in having new eyes.
Marcel Proust



Change is the law of life. And those who look only to the past or present are certain to miss the future.
John F Kennedy



Current Situation

The situation facing our neighborhoods has changed over time. Public and private investment resources have waned, priorities have shifted, and markets have weakened. Some of the relevant characteristics of our current situation with regards to housing and neighborhoods are listed below:

- A weak housing market with declining average sale prices and an increasing time on the market prior to sale
- Depressed housing prices
- Population loss, decreasing number of households, and decreasing household size
- Continued exodus of middle-income families from Toledo which results in a higher percentage of low-income families, increased concentration of poverty, and decreased disposable income for families within in the City
- Increasing housing options outside the City of Toledo for moderate-income families
- Increasing number of housing foreclosure filings
- A decrease in the total amount of CDBG and HOME funding allocated to the City of Toledo
- Increasing number of homeowners and renters being overburdened by housing costs (paying more than 35% of their income towards housing costs)
- Increasing concentrations of race, ethnicity, and income levels within Toledo's neighborhoods
- Increasing concentration of poverty in Toledo's older neighborhoods
- Increasing numbers of middle-class African-American families
- Some evidence of steering of middle- and high-income families away from Toledo neighborhoods
- Local fair housing laws are difficult to enforce
- Lower minority homeownership percentage compared to non-minority homeownership percentage
- Aging housing stock
- Increase in the number of housing nuisance complaints
- Aging public infrastructure
- A complaint-based code enforcement system
- Three hundred homes were demolished in 2006
- Toledo has many aging neighborhoods (more than 50 years old) which are in need of reinvestment and stabilization
- Vacant lots are concentrated in older neighborhoods (i.e. 32% of all parcels in the three Round 1 NSNN New Schools New Neighborhoods project areas are vacant lots)
- A significant percentage of the new housing stock has been constructed in older neighborhoods (i.e. 10.5% of the structures in three NSNN pilot neighborhoods are less than seven years old)
- Over the past 15 years, 4,200 housing units received funding from HUD, CDBG and/or HOME programs
- Investment has been spread thinly across multiple neighborhoods and has not been targeted enough to have a substantial impact on any neighborhood or to create a spin-off effect into surrounding neighborhoods
- Opportunistic allocation of low- and moderate-income housing incentives results in unintentional concentrations of low- and moderate-income housing in certain neighborhoods.



In the long run, we only hit
what we aim at.
Henry David Thoreau



Be great in act, as you have
been in thought.
William Shakespeare



Our Vision

Our Future is in Our Hands

Our neighborhoods are the cornerstone of our community where our children must be able to grow and flourish into productive participants in the life of our community. The homes within our neighborhoods must provide a cornerstone for the lives of individuals and families of all kinds.

Our vision for our city includes an abundance of healthy, complete neighborhoods that are diverse and include a mix of uses and amenities that strengthen the fabric and desirability of the neighborhood and encourage continual renewal and private reinvestment.

Specifically, we envision a city with the following attributes:

- Safe, strong, healthy neighborhoods that are multi-generational and racially, ethnically, and economically diverse
- A variety of housing types and options that meet the needs and market demands of our diverse population
- Healthy, complete neighborhoods that meet the needs of our residents and offer high quality sustainable housing, stable and increasing property values, and foster and encourage additional private sector investment in adjacent neighborhoods
- Equitable access for all residents to our neighborhoods and the appropriate homes of their choice regardless of their race, religious creed, ancestry, national origin, gender, sexual orientation, marital status, presence of children, age, physical or mental disability, income, or source of income
- Safe, sound, and well maintained housing in all neighborhoods
- Valued historic and traditional neighborhoods with new construction and redevelopment designed to strengthen neighborhoods and be architecturally compatible
- Well-maintained public infrastructure and public streetscapes
- Access to the appropriate amenities, community services, retail, and employment opportunities that are necessary for complete and healthy neighborhoods.

Alone we can do so little;
together we can do so much.
Helen Keller



How wonderful it is that nobody
need wait a single moment before
starting to improve the world
Anne Frank



The best way to predict the future
is to invent it.
Alan Kay



Our Guiding Principles

The following principles will guide our efforts to achieve our goals and vision:

- Commitment to creating and implementing appropriate developer and consumer incentives to fill existing program and funding gaps. This would include:
 - Ensuring maximum return on investment by focusing incentives and programs on a small number of strategically targeted neighborhoods rather than diluting potential impact by spreading public investment across many neighborhoods
 - Developer and consumer incentives designed to attract and retain employees in strategically targeted industries as well as recent college graduates
- Commitment to coordinating public and private investment from various funding sources to maximize impact and to attract and leverage the maximum amount of private investment
- Commitment to developing larger scale comprehensive housing projects to create economies of scale and impact that will increase property values and spin-off investment in surrounding neighborhoods
- Development guided by comprehensive neighborhood plans based on community input from residents, local religious leaders, responsible property owners, neighborhood business owners, and other neighborhood stakeholder.
- Commitment to rehabilitate our aging housing stock and neighborhoods
- Commitment to maintaining the architectural character and qualities of neighborhoods
- Commitment to maintaining and repairing infrastructure in older neighborhoods
- Commitment to providing sufficient public services to ensure safety and well-being for residents in all neighborhoods
- Commitment to dispersing low and moderate income housing throughout the City and county
- Commitment to efficiency, timeliness, and customer service so that City regulatory and enforcement activities encourage and support development and investment
- Commitment to educating our community on fair housing, foreclosure prevention, home maintenance, lead-safety, and other important topics



All speech is vain and empty unless it is accompanied by action.
Demosthenes



It is common sense to take a method and try it. If it fails, admit it frankly and try another. But above all, try something.
Franklin D. Roosevelt



Implementing Our Recommendations and Achieving Our Vision

In order for our recommendations to be successfully implemented, we will need the following:

- A permanent Toledo Housing Policy Implementation Committee (THPIC) with responsibility for monitoring the implementation of all goals, objectives, and strategies contained in this document. In addition the THPIC will periodically identify other metrics or measures of success and transformation that will help measure outcomes and update strategies. The THPIC should be chaired by a representative from the private sector who is willing to be a strong proactive leader who advocates for the implementation of these recommendations.
- A new position that is a high level city administrator with cross-departmental authority who's sole responsibility is to implement these recommendations and achieving the vision. This person must report progress to the Mayor, City Council (Neighborhood Development Committee), and the Toledo Housing Policy Implementation Committee.
- The commitment of our community development corporations (CDCs), residents and other neighborhood stakeholders, private investors, Lucas County, the State of Ohio, Federal agencies, city employees, City Council, and the Mayor of Toledo.
- Public sector commitment and support for good planning and design, strategic public investment in projects, and public commitment to infrastructure investment and improvements.
- Private sector partners and investors.
- A commitment to concentrating the investment of public resources (over specific time periods) on a limited number of target neighborhoods that have the potential to foster spin-off benefits to surrounding neighborhoods.
- A commitment to achieving a maximum return on public and private investment by approaching development in a strategic way. This would involve undertaking large transformation-scale projects and strategies to achieve economies of scale and foster a rippling effect of investment into nearby and adjacent neighborhoods.

Always do what's right; this will gratify some people and astonish the rest.
Mark Twain



We do make a difference, one way or another. We are responsible for the impact of our lives. Whatever we do with whatever we have, we leave behind us a legacy for those who follow.
Steven Covey



Our Five Goals

With Metrics for Success

1. Increase the quality of Toledo's neighborhoods and housing stock by focusing public and non-profit investments in a limited number of targeted neighborhoods with a goal of maximizing impact and attracting and sustaining additional private investment by encouraging developers to build market-rate housing within the City of Toledo. We will be successful when:

- ✓ 1,000 housing units are newly constructed, rehabilitated, or brought up to code per year
- ✓ Community benchmarking indicators rise above the 2007 baseline (determined at later date)
- ✓ Developers and others indicate increased satisfaction with customer service provided by City Departments

2. Increase homeownership rates, especially within target neighborhoods, and increase the percentage of homeowners with disposable income. We will be successful when:

- ✓ We have a five percent increase in the homeownership rate in target neighborhoods
- ✓ We slow the downward trend in the homeownership rate for Toledo

3. Ensure equal access to appropriate housing in all neighborhoods for all people through education, counseling, investigation, and enforcement. We will be successful when:

- ✓ Toledo's newly amended Fair Housing Laws are utilized more effectively
- ✓ Survey results indicate a favorable change in the perception of accessibility to all neighborhoods

4. Create economically diverse neighborhoods throughout Toledo and Lucas County. We will be successful when:

- ✓ Existing and newly created incentives are effectively employed
- ✓ HOME assisted rental development is no longer concentrated in a small number of neighborhoods
- ✓ Inclusionary zoning policies are implemented within the jurisdiction of Lucas County

5. Improve the quality of life in all Toledo Neighborhoods. We will be successful when:

- ✓ Community survey results indicate residents feel safer in their neighborhoods and are more satisfied with the quality of Toledo's housing, infrastructure, and public services
- ✓ Residential property values increase
- ✓ We create a "community of choice" by beginning to slow Toledo population and tax base loss

Our Objectives

Listed by Goal

Goal 1

Increase the quality of Toledo's neighborhoods and housing stock by focusing public and non-profit investments in a limited number of targeted neighborhoods with a goal of maximizing impact and attracting and sustaining additional private investment by encouraging developers to build market-rate housing within the City of Toledo.

Objectives

1-A Promote use of available incentives for market-rate and affordable housing to local and regional housing developers.

1-B Provide a more effective enforcement tool to ensure that rental properties are brought up to code by strengthening TMC Section 1763 by adding substantial civil fines: \$250 for 1st offense, \$500 for 2nd offense & \$1,000 for 3rd offense.

1-C Provide a more effective enforcement tool to ensure that properties being sold through land contract be brought up to code, including substantial civil fines: \$250 for 1st offense, \$500 for 2nd offense & \$1,000 for 3rd offense.

1-D Inventory and secure vacant properties by drafting and passing an ordinance that requires registering vacant properties and that they be secured to specific standards.

1-E Target public investment from federal (CDBG, HOME, ESG, SHP, etc.) and non-federal (general fund, CIP, 2% Utility, etc.) funds annually, in three to five neighborhoods (7-15 blocks) that have current or planned (committed) public or private investment that directly impacts the target area.

1-F Use the city/county land banking program to assemble sufficient land to develop two-four new City neighborhoods. Priority should be given to existing vacant lots/property that has potential to attract developer and market rate buyers.

1-G Improve the city's housing incentive package (programs and incentives) to better encourage private investment/developers to build market rate and affordable housing within the city of Toledo.

1-H Reduce regulatory barriers to promote the development of market-rate and affordable housing

1-I Work with the Toledo Housing Fund in their efforts to secure adequate funds that are non-federal, dedicated, and ongoing for market rate rehab and new construction within the City of Toledo and to disperse low and moderate-income households outside of Toledo.

1-J Increase the overall visual and market appeal of target neighborhoods and other neighborhoods with residential development activities by creating an “Envelope Program” which funds exterior façade improvements and weatherization. (Complete at least 20 Envelope Program projects in 2007, 2008 and 2009.)

1-K Hold twice annual housing forums to provide valuable information to encourage property owners to undertake timely repairs and maintenance that bring property into code compliance and use lead-safe work practices that will result in higher property values and visual appeal

Goal 2

Increase homeownership rates, especially within target neighborhoods, and increase the percentage of homeowners with disposable income.

Objectives

2-A Assist low or moderate income households become first-time buyers by reducing the amount of cash needed at closing in down payment assistance or to assist CDC’s in selling their new or rehabilitated homes to homeowners

2-B Create a City of Toledo Employer-Assisted Housing Program to which the City would match \$1 of City funds for each \$1 of an employer’s fund, up to \$5,000, to enable an employee to purchase a home in the City of Toledo. (Note: target recent college graduates, artists and employees and entrepreneurs from specific growth industries.)

2-C Target public investment from federal (CDBG, HOME, ESG, SHP, etc.) and non-federal (general fund, CIP, 2% Utility, etc.) funds annually, in three to five neighborhoods (7-15 blocks) that have current or planned (committed) public or private investment that directly impacts the target area.

2-D Create a linked deposit program to fund incentives to retain and attract middle-income and professional households, empty nesters, young professionals, and urban pioneers to all Toledo neighborhoods, especially target neighborhoods (Note: target recent college graduates, artists and employees and entrepreneurs from specific growth industries.)

2-E Help low-income seniors and/or handicapped home owners remain in their homes by providing grants for emergency home repairs

2-F Help low-income homeowners (especially female heads of household) remain in their homes by providing grants for emergency repairs.

2-G Encourage homeownership among recent college graduates, artists and others employees from specific growth industries within the City of Toledo through partnerships with the private sector

2-H Develop strategies/programs and/or minimize the length of time a home is vacant by holding quarterly foreclosure workshops.

Goal 3

Ensure equal access to appropriate housing in all neighborhoods for all people through education, counseling, investigation, and enforcement.

Objectives

3-A Improve the effectiveness of TMC Section 554 eliminate discriminatory/steering real estate practices by amending it to include civil fines and civil law suits.

3-B Educate property owners, tenants, real estate agents and the general public about the amended TMC Section 554 by holding quarterly educational forums in order to eliminate discriminatory/steering real estate practices

Goal 4

Create economically diverse neighborhoods throughout Toledo and Lucas County.

Objectives

4-A Encourage developers of new subdivisions to set aside between 5% than 10% of the units for low and moderate-income families by providing additional incentives to the developers

4-B Disperse low- and moderate-income housing throughout Lucas County and the City of Toledo. The Mayor should work with the Lucas County Commissioners, the Toledo-Lucas County Plan Commissions and other leaders within the region to expand the policy of *inclusionary zoning*.¹

4-C Strategic dispersal of individual housing tax credit units throughout a neighborhood at densities not to exceed 15 percent of the housing units on a block

¹ “The establishment of zoning regulations which create incentives or requirements for affordable housing development. This can include set-aside requirements or density bonuses for developers”

Goal 5

Improve the quality of life in all Toledo Neighborhoods.

Objectives

5-A Target public investment from federal (CDBG, HOME, ESG, SHP, etc.) and non-federal (general fund, CIP, 2% Utility, etc.) funds annually, in three to five neighborhoods (7-15 blocks) that have current or planned (committed) public or private investment that directly impacts the target area.

5-B Aggressively enforce city codes against litter, illegal dumping, graffiti, house stripping and illegal parked cars.

5-C To allow the city to charge a \$100 re-inspection fee for re-inspections of properties given 72-hour and 30-day notices

5-D Create and maintain Developer Incentive Pool with a minimum of \$250,000 to assist with infrastructure improvements in with target neighborhoods

5-E Improve social and economic conditions of residents in target neighborhoods by creating, implementing, and annually updating a community/social service plan for the target neighborhoods.

5-F Improve quality of life and safety within target neighborhoods by creating, implementing, and annually updating a community policing plan for target neighborhoods.



*Individual commitment
to a group effort—that
is what makes a team
work, a company work,
a society work, a
civilization work.*
Vince Lombardi



*They say that time changes
things, but you actually have
to change them yourself.*
Andy Warhol



Work Plan

The Toledo Housing Task Force has developed a work plan that identifies a set of action steps necessary for achieving the goals and objectives recommended in this document. The work plan is for use by those responsible for implementing these recommendations. That work plan contains a set of tables to be used to guide their work, monitor progress, and report results.

Additional information that defines the history and context for some of the objectives and action steps is contained in the Implementation Notes which are a part of the work plan. You may contact the Department of Neighborhoods (419) 245-1400 or go to the Department of Neighborhoods Website to get a copy of the Work Plan.

Note: While the Toledo Housing Task Force was putting together this document, other related activities were underway in Toledo. Many task force members were involved in those activities thereby ensuring that they were compatible and complementary efforts. Those other activities, which have, or will soon result in reports of their own, include the following:

- *The LISC/City of Toledo Vacant Property Study and Recommendations*
- *The NSNN Neighborhood Benchmarking Project*
- *New Schools New Neighborhoods: A Neighborhood-based redevelopment plan for three target areas in central city Toledo, Ohio*