Housing and Community
Development Needs and Strategies

Introduction and Framework

Goals and strategies for the next five years are based upon the dramatic changes facing Toledo. These changes include diminishing local resources, an increased unemployment rate, a spiraling high home foreclosure rate, a declining population base and a community development delivery system in distress. Consequently, Toledo has experienced an increased need in “Essential Human Services” such as clothing, food, housing and legal services. At the same time, there are opportunities for increased financial support at the federal level.

Several reports provide a framework for preparing goals and objectives for Toledo’s updated Consolidated Plan. These findings and recommendations have been validated by the results of the recent Consolidated Plan focus groups and community forums.

In 2004, the United Way of Greater Toledo conducted a needs assessment to determine health and human service needs in its three county service area (Lucas, Wood and Ottawa). The report entitled “Community Voices- United Way’s Key Issues Survey” built upon their 2001 survey. The geographic area most in need in Lucas County was within the City of Toledo in nine zip codes 43602, 43604, 43605, 43607, 43608, 43609, 43610, 43620 and 43624 as displayed in Exhibit IV-1. These zip codes had the highest rate of poverty, a significantly higher number of single parent households, higher incidents of crime, substance abuse and homelessness. A majority of residents within these zip codes were African-American with the exception of zip Code 43605. Of note, 15% of those surveyed needed help with food and clothing. One in five respondents cited the need for affordable housing and neighborhood safety was also a top concern- with over a third of the City of Toledo respondents citing safety as a significant or moderate concern. Transportation was a need for more central city residents than suburban ones. From the Toledo Area Regional Transit Authority (TARTA) data: 90% of the land area in Lucas County was not served by public transit; 37% of the region’s high density population and employment area was not served by TARTA’s fixed route transit network; 47% of the region’s population was not served by fixed transit, 57% of the area’s high concentration of jobs was not served by fixed transit, and lastly, 15% of the area’s seniors and disabled was not served by fixed transit. According to the survey, many social service agencies, though located in the needed geographic areas, did not have the resources to meet demand or offered other needed services.

In September 2008, United Way of Greater Toledo completed its community survey update entitled “Agenda for Change”. This year and one-half long study tied local need to specific programs and strategies to address the underlying components of poverty. The study identified three building blocks that led to a successful life and for advancing the common good:

1. Education- preparing children to enter and graduate school;
2. Income- promoting financial stability and workforce development; and
3. Health- improving people’s health and wellness.

The study also listed two key elements that provided a foundation of community care:

1. Essential Services- basic needs such as food, clothing, shelter, disaster relief and legal services; and
2. Outreach- information dissemination, referral and volunteer opportunities.

As identified in the 2004 survey, the 2008 Agenda for Change again cited the greatest need in Toledo’s nine zip codes: 43602, 43604, 43605, 43607, 43608, 43609, 43610, 43620 and 43624. These zip codes had the highest poverty rate, high number of single parent households, higher incidents of crime, substance abuse and homelessness.

Toledo at the Tipping Point, A Final Assessment Report prepared by The National Vacant Properties Campaign Study Team, August 1, 2008 summarized the following changes occurring in Toledo:

“Toledo stands poised at a tipping point. Over the years Toledo and Lucas County have been able to control and manage the level of blight and decay caused by vacant properties. With rising foreclosures, a struggling housing market, and weakening economy, vacant properties are steadily increasing. Unless the city and the county take aggressive and immediate steps, blight and abandonment will faster and spread from the city to the suburbs. Stable neighborhoods will tip towards transitional and today’s distressed neighborhoods will likely become abandoned.”

The Toledo Housing Task Force Report and Recommendations prepared in April 2007 to develop a housing policy and action plan to address the most serious challenges facing Toledo’s neighborhoods stated the following vision:

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.
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Exhibit IV-1 Impoverished Zip Codes, Toledo, 2004

Source: United Way of Greater Toledo, 2004 Need Assessment
The report presented five goals with more detailed objectives—the stated goals were:

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.

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

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

4. Create economically diverse neighborhoods throughout Toledo and Lucas County.

5. Improve the quality of life in all Toledo Neighborhoods.

Toledo LISC prepared policy points in 2009 that it recommended for the City of Toledo, titled Toledo’s Future is Linked to its Neighborhoods. The report proposed the following policies:

1. Support community land use plans that have been developed by businesses and residents, approved by the Plan Commission, and adopted into the Toledo 20/20 Plan.
   - Support and facilitate comprehensive community planning for commercial and residential areas, especially those suffering from disinvestment.

2. Reinvest in existing infrastructure—“Fix it First”
   - Prioritize projects and secure federal and state funds that support the adaptive re-use of existing buildings and land, both for commercial and residential use.
   - Prioritize the improvement of existing infrastructure before committing scarce resources to the development and installation of new infrastructure.
   - Target Capital Improvement Program (CIP) expenditures to areas with formal, planned re-development projects (commercial, industrial or residential).

3. Concentrate and Coordinate Resources
   - Commit to better internal coordination and collaboration among city departments and divisions (including planning and conformance to the 20/20 Plan) with regard to all development projects involving the City.
   - Develop funding guidelines and processes that mandate collaboration and coordination of all development and funding partners and concentrate investment in narrower and deeper ways. The City should avoid diluting limited resources by using small grants to mollify specific areas since little is accomplished by this approach.

4. Budget for Investment in Change
   - Set aside a meaningful portion (perhaps 5-8%) of all of its operating and capital budgets in each of its departments and divisions for innovative, collaborative and strategic investment in projects and practices that increase local competitiveness in the future.
   - Fully embrace efforts such as New Schools New Neighborhoods and institution-anchored corridor planning and development and adopt recommendations in “The Ripple Effect,” “The Toledo Housing Report” and “Toledo at the Tipping Point.”

**PRIORITY OPERATIONAL GOALS**

1. Improve Coordination and Collaboration of Community Services

An enhanced collaborative approach to rebuilding neighborhoods was identified as a high priority issue in the Community Forums. Similarly, having all City Departments working together in support of neighborhood initiatives was a high priority as well. With dwindling local resources, these issues have become more critical. Collaboration is needed to occur at three levels:

- The City must and will work in a collaborative partnership with other private and non-profit organizations to ensure that City resources result in maximum benefits and outcomes.
- As community rebuilding is impacted by the actions of all City Departments – all departments need to support neighborhood initiatives in a coordinated manner.
- Nonprofit organizations are facing critical financial issues and need to collaborate and establish strategic alliances as appropriate to carryout their mission.

**Outcomes:**
- Increased operational cooperation among both community development corporations and human service agencies that may result in five new strategic alliances.
- City Departments are following and supporting the same neighborhood improvement priorities.

**Strategies:**
- A City system is recommended and put in place that ensures that City Departments are following and supporting the same economic and neighborhood improvement priorities.
- Financial support from the City and other local funding entities work together to support strategic alliance processes.
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2. Strengthen the Delivery Systems for Rebuilding Neighborhoods

The traditional delivery systems for rebuilding neighborhoods are in distress. While a few community development corporations (CDCs) are achieving success, more are struggling for survival and some are out of business. Further, the City’s capacity to be a reliable and capable redevelopment partner has faltered somewhat due to diminishing staffing levels.

To assist CDCs, the City will continue to reserve a portion of its annual federal CDBG allocation (to be determined annually) to invest in supporting CDCs and Community Housing Development Organizations (CHDOs) based on performance measurements and outcomes. This will ensure positive and sustainable results by raising expectations and outcomes in a responsible, reasonable and supportive manner.

There is a need to examine and assess the current business and operating model of non-profit partners in Toledo. The City and its partners will proactively implement activities to help build a more flexible and nimble structure with a goal of self-sufficiency.

Outcomes:

• CDCs and other nonprofit organizations remain and/or become viable and meet the current and future challenges that face their neighborhoods and the City of Toledo.

• Enhanced and restructured neighborhood improvement partners that support their relevancy to the community, build the organization’s and neighborhood’s capacity to retain and/or attract residents, have sustainable lines of business, and will play an important role in facilitating the delivery of City services.

• Community development corporations and other nonprofit service organizations are following “best practices” for governance and management.

Strategies:

• City and authorized partners jointly assess CDCs regarding their potential for long term sustainability and reach consensus on organizations that will be jointly targeted and enhanced.

• Establish a neighborhood technical assistance program to assist community based organizations that are without staff and are working to improve their neighborhood.

• Local partners such as United Way of Greater Toledo, Toledo LISC and others join the City in cooperatively carrying out ongoing training programs (in governance and management) targeted to the staff and boards of nonprofit organizations.

• Promote usage of the Grantsmanship Resource Center and Center for Nonprofit Resources at the Toledo Lucas County Public Library to local neighborhood improvement partners.

3. Support and Provide Funding for Community Planning

Successful development of new housing opportunities and commercial space is founded on clear, thoughtful and comprehensive plans that focus on neighborhood competitiveness and market conditions. Plans need to be prepared at the neighborhood level in cooperation with all stakeholders that provide the framework for public and private investment including City of Toledo capital improvements.

Outcomes:

• Updated neighborhood land use plans are prepared as amendments to the adopted Toledo 20/20 Comprehensive Plan. These neighborhood plans are developed on a systematic basis to provide additional detail on desirable land use development patterns for each of the comprehensive plan’s 25 designated neighborhoods.

• Neighborhood redevelopment plans are prepared based on the context established by the 20/20 Land Use Plan to provide additional detail on visions and desirable development patterns and strategies for each of the City’s neighborhoods. Plans are to include implementation and financing strategies.

• Plans for commercial areas include a comprehensive and integrated approach to simultaneously address the social, physical, and economic environments while providing guidance for project and programmatic financing and underscoring strong organizational development initiatives. The intent is to create a strategic effort that focuses on nodes in the area with immediate potential and expanding progress at these nodes along the corridor over time as the private market recognizes the new energy as opportunities for investment. Through infrastructure improvements, façade grants, housing production and other assistance, the City and our neighborhood partners can foster the area’s improvement. In other areas, where a distressed commercial corridor is bordered on all sides by relatively healthy neighborhoods, the focus is improving the “curb appeal” of the corridor with streetscape enhancements to attract both new retailers and new shoppers. The following commercial areas are to be targeted:
  ◦ Broadway Business District;
  ◦ Lagrange Business District;
  ◦ Five-Points Business District;
  ◦ Collingwood-Delaware District;
  ◦ Adams Street District;
  ◦ Reynolds Road corridor;
  ◦ Detroit Avenue Corridor;
  ◦ Dorr Street Corridor;
  ◦ Summit Street in Point Place;
  ◦ Main-Starr Business District;
  ◦ Summit Street, Cherry to Craig Bridge; and
  ◦ Monroe Street, 14th to Central.
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Strategies:

- Provide resources towards the preparation of land use and redevelopment plans for each of the comprehensive plan’s 25 designated neighborhoods.
- Provide support and available resources for those targeted commercial corridors identified by the City.
- Target capital improvement funds and other City resources in neighborhoods/business districts with holistic revitalization strategies that include social, physical and economic improvements.
- Help establish and support Special Improvement Districts in targeted commercial districts with completed plans.
- Seek support to establish comprehensive commercial revitalization plans in designated districts using the National Trust for Historic Preservation’s Main Street Program and/or other commercial revitalization strategies.
- Promote the utilization of the Grantsmanship Center available at the Toledo-Lucas County Public Library.

4. End Homelessness

Created in March 2005, the Toledo-Lucas County Homelessness Board (TLCHB) is the lead entity of the Toledo Lucas County Continuum of Care (CoC). This 25 member board consists of five appointees from the City, five from the County, two from the Toledo Area Alliance to End Homelessness (TAAEH), and 13 at-large community representatives. Since 2007 TLCHB has assumed responsibility for the HUD Homeless Assistance Program CoC Notice of Funding Availability (NOFA) process and has submitted the annual application.

- As the CoC lead agency, the board promotes an inclusive and comprehensive planning process to cover all components of a successful CoC. TLCHB oversees the planning and delivery of homeless housing and related services to meet the needs of the homeless as they move through the continuum to stable housing and self sufficiency. It continues the oversight and supervision of the local Homeless Management Information System (HMIS), a computerized tracking system and data collection tool that captures system-wide information about the characteristics and service needs of the homeless. This information is critical in revising existing or creating new homeless services and programs.
- TLCHB administers the CASE Homeless Prevention & Housing Placement program funded through the Ohio Department of Development. This program will assist 55 households (2009-2010) with direct assistance (rent, deposit, utility) to prevent homelessness. It will also assist 80 households exiting emergency shelter with direct assistance (deposit, rent, utility) to secure permanent housing.
- As a result of the American Recovery and Reinvestment Act (ARRA) of 2009, the City of Toledo and Lucas County received $4.2 million and has instituted the Homelessness Prevention and Rapid Re-Housing Program (HPRP). With additional funds from the United Way of Greater Toledo, the Toledo HPRP will be providing funds to eligible applicants with financial assistance and services to either prevent individuals and families from becoming homeless or help those who are experiencing homelessness to be quickly re-housed and stabilized.
- The Toledo Homelessness Prevention and Rapid Re-Housing Program which covers both Toledo and Lucas County is a joint effort of the City of Toledo, TLCHB and United Way. The City of Toledo is the oversight and fiscal agent. TLCHB manages the project services component involving a coordinated effort amongst six experienced local agencies. The program includes centralized intake and coordinated case management services.
- In August 2008, the TLCHB completed and adopted its Plan to End Homelessness entitled “A CASE Plan to Prevent, Reduce and End Homelessness in Toledo and Lucas County, Ohio”. It has been adopted by the TLCHB Board and endorsed by both the City of Toledo and Lucas County. CASE is the acronym for Community Alliances & Strategic Efforts.

The Plan consists of four major goals with numerous objectives and strategies within each goal.

The Four Goals are:

1. Homeless Prevention
2. Coordinated homeless services
3. Sufficient affordable housing
4. Community engagement, coordination and oversight

To address these goals, the TLCHB has created four subcommittees to develop yearly work plans and activities to meet the needs of the community and advance the Continuum of Care strategies. These are:

1. Create new permanent housing beds for chronic individuals.
   - TLCHB will accomplish this by concentrating its planning and leading efforts to duplicate the success of a new recently constructed prevention project, Safe Haven in Uptown, self-contained multi-unit project. It will continue to work closely with the City of Toledo Department of Neighborhoods, the Lucas County Commissioners, the Ohio Department of Development and the Ohio Supportive Housing for the Homeless Alliance. In addition, whenever possible without causing harm or service deficiency, the CoC will encourage the conversion of transitional housing units to permanent supportive housing.
2. Increase percentage of homeless persons staying in permanent housing over 6 months to at least 77%.
   - The Toledo Lucas County CoC has exceeded this goal because of the work of the Toledo Area Alliance to End Homelessness (TAAEH), a consortium of service providers which meets monthly. The collaborations that have been formed there, formal and informal, have proven to provide the support network necessary to assist a household remain in housing. In addition, TAAEH promotes best practices models of case management and works closely with the county’s employment center, the Source where clients receive job readiness and job seeking assistance.
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3. Increase percentage of homeless persons moving from transitional housing to permanent housing to at least 71%.
   ◦ Toledo Lucas County CoC has slightly exceeded this threshold mark and believes it is due in great part to the cooperative work and spirit of TAAEH and the committee work of TLCHB, especially the Coordinated Services Committee. Efforts will continue to seek and adhere to best practices keeping the collaborative spirit and direct services activities focused on housing stability and client satisfaction.

4. Increase percentage of persons employed at program exit to at least 20%.
   ◦ Toledo Lucas County CoC has exceeded this threshold by 4% in a high unemployment era for its community. This increase can only be attributed to again the cooperative work and spirit of TAAEH and the committee work of TLCHB. The Director of the Source Northwest Ohio, the County’s one-stop employment assistance agency, serves on TLCHB and staff attends TAAEH meetings keeping providers and clients aware of employment / training opportunities. Homeless clients are treated with respect and with expectation that they will present an employable attitude and continue to improve their employment potential. TLCHB and TAAEH will work with federally funded employment opportunities, especially those funded through the American Recovery Reinvestment Act, to assure that homeless clients are appropriately considered.

   Employment placement services and job coaching will increasingly become part of a client’s case management service and/or plan.

5. Decrease the number of homeless households with children.
   ◦ Toledo Lucas County CoC will increase its outreach and homelessness prevention services to households with children that are most at risk of becoming homeless. This is a primary emphasis of the CASE HPRP program. Transitional housing with comprehensive employment and child care services remains a high priority. Legal aide services, community resource centers and the local 2-1-1 proactively offer housing stability opportunities and efforts to families who are homeless.

   To address the chronic homeless population (those individuals with a disabling condition that have either been homeless for a year or more, or who have had at least four episodes of homelessness within the past three years), needed programs and services through TAAEH will be maintained to assist existing clientele but, more importantly, increased services will be put forth towards prevention programs so that in the long run the chronic homeless population will decline. For example, extensive outreach services will be carried out to ex-offenders, veterans, foster children reaching 18 years of age, and indigent persons released by area hospitals and other related institutions. Emphasis will also be placed on supportive services such as drug and alcohol treatment and counseling programs, GED assistance and job training.


Outcomes:
• The chronically homeless population will be reduced by 15% over the 5 year consolidated plan planning period.
• Enhanced homeless prevention services and programs will reduce the chronically homeless population

Strategies:
• Homeless supportive services will be strengthened through increased funding to assist the chronically homeless.
• A centralized homeless intake clearing house will be implemented to improve efficiency, effectiveness and to reduce costs.
• Rapid re-housing programs will be utilized to immediately house homeless individuals.

5. Enhance City’s Economic Development Role

The process of job creation throughout the City has been challenging as has coordination with other agencies. Economic development assistance has been spread out among several agencies including the City Department of Development, the Toledo-Lucas County Port Authority, the Regional Growth Partnership, the Toledo Regional Chamber of Commerce, the Lucas County Improvement Corporation and the University of Toledo.

Most of the City’s Department of Development’s budget is funded from the City’s General Fund and Community Development Block Grant funds. The remainder of the budget is supported by loan program repayments. The Department of Development is committed to “stimulating business development by facilitating financial incentives, providing technical support, and promoting Toledo’s strategic location in order to create jobs and enhance the overall quality of life.”

The City of Toledo and other economic development organizations have an array of incentives that can assist a development project to its successful completion. The challenge is in using the right incentive and proper amount of assistance necessary for the project to go forward. For revitalization to continue it is important that those business owners that are taking a risk be rewarded with a profit margin suitable to their investment. In doing so, these entrepreneurs will spread the word that the City is a profitable place to do business and this will encourage other investment. Even with the current array of incentives, additional resources are needed in the more distressed parts of the City to build critical mass and momentum.

Outcomes:
• The effectiveness of economic development incentive programs are reevaluated leading to program restructuring. This process includes refining the Department of Development’s procedures to be more responsive to the needs of business.
• Toledo’s role in economic development is restructured and defined within a regional context.
Strategies:
• City responsibilities regarding economic development clearly define the Department of Development’s role in economic development within the regional context. Toledo’s emphasis is on
  ◦ Small business retention and attraction;
  ◦ Enhancement of Downtown; and
  ◦ Revitalization of neighborhood business districts.
For broader job creation and retention, the City works in a regional context in partnership with other organizations such as Toledo-Lucas County Port Authority, LCIC, and the University of Toledo.
• Continue stimulating economic development for small businesses, Downtown and neighborhood business districts through the facilitation of financial incentives, technical support and the promotion of Toledo’s strategic location.
• Toledo works cooperatively with all regional economic development partners.

6. Enhance Resources to Achieve Housing Goals
While local funds for housing are currently limited, there are opportunities to increase the funding pool with federal resources. The City therefore supports efforts to access additional housing funds for a variety of income ranges and protected classes. New federal Resources such as the Neighborhood Stabilization Program (NSP), HOPE VI, its successor Choice Neighborhoods Initiative, and the Homeless Prevention and Rapid Re-housing Program will be sought as well as State funds from the Ohio Capital Corporation for Housing, the Ohio Housing Finance Agency and the Ohio Housing Trust Fund. The city will also encourage local non-profit organizations to access funds from Toledo LISC, the National Equity Fund and the Toledo-Lucas County Housing Fund. The City understands and is aware of the increased demand and need for housing services and is ready to capitalize on new State and Federal initiatives.

Outcomes:
• Current housing incentive programs are enhanced, expanded and targeted to encourage market rate housing in lower income census tracts and affordable housing in middle and upper income neighborhoods.
• City, State, Toledo-Lucas County Housing Fund, LISC and other resources are working together to establish a cohesive and coordinated housing funding system.
• There is improved accessibility and efficiency of available financial incentives in the housing development process.
• Housing development assistance will be concentrated to produce “ripple effects” in neighborhoods where holistic plans are being implemented.

Strategies:
• Enhance the participation and expertise of private developers in the stabilization and improvement of our housing stock and the City’s housing market. Attract developers from the suburban parts of the region and developers from other parts of the United States that may seek opportunities in the City of Toledo.
• A significant element in marketing the City’s residential property is the active and positive involvement of the region’s real estate professionals. The City works closely with several real estate groups in marketing City neighborhoods and real estate.

7. Improve Customer Satisfaction
At the five forums convened throughout the City, a few residents expressed their concern with how they were treated when applying for assistance. Many felt slighted and rushed with the application process.

Outcome:
• All persons applying for City assistance will be treated in a fair and respectful manner.

Strategies:
• A written customer satisfaction survey will be included in the applications for housing assistance which will be periodically monitored and addressed by management.

8. Simplify Processes for Individuals & Organizations to Receive Assistance
At the forum meetings, individual and representatives of community development organizations stated their frustration in the application process for housing assistance. This included individuals applying for assistance and organizations as well.

Outcomes:
• Individuals will continue to be informed on the available types of assistance and the needed information and documentation required.
• Organizations will be better informed on the requirements and information needed in applying for federal funds from the City.

Strategies:
• Individuals will be provided with straightforward written information and if needed one-on-one sessions with appropriate staff in regards to applications for assistance.
• The city will continue to convene training sessions for organizations interested in applying for federal funds to review application requirements and needed documentation.
9. **Disperse Affordable Housing**

A way to achieve quality neighborhoods is to ensure that affordable housing is available throughout the community. This strategy was delineated in the April 2007 Report entitled “Toledo Housing Task Force and Recommendations: Our Future is in Our Hands”. This document reflected the findings and recommendations of a Mayoral appointed task force on housing policy.

**Outcomes:**
- Toledo will have economically diverse neighborhoods throughout the city.
- The quality of Toledo’s neighborhoods will improve substantially over the next 5 years.

**Strategies:**
- Toledo, local lenders and participating partners will provide needed resources and incentives to increase homeownership in targeted neighborhoods.
- Public and private investment will be focused and targeted for maximum impact to attract additional investment.

10. **Affirmatively further Fair Housing**

Another goal of the Housing Task Force was to ensure that all citizens have equal access to housing of their choice in all neighborhoods throughout the City. This means that affordable housing projects will not be concentrated in existing low and moderate income areas and that LMI individuals will have the opportunity to reside in market rate housing projects.

**Outcomes:**
- Residents of Toledo will have access to the housing of their choice throughout the City.
- Residents take advantage of available incentives towards housing of their choice.
- Residential property values increase.

**Strategies:**
- 1,000 housing units are newly constructed or brought up to code per year.
- Toledo’s newly amended Fair Housing Laws are utilized effectively.

11. **Target Resources for Impact**

For maximum impact the targeting of both private and public resources in select neighborhoods will further the revitalization process and lure additional investment. This goal of targeting resources was the number one goal of the Mayor’s Housing Task Force.

**Outcome:**
- Neighborhood recipients of targeted resources portray a renewed spirit of rejuvenation, confidence and satisfaction. As a result of these targeted efforts, additional investment has taken place.

**Strategies:**
- Targeted neighborhoods receive project funding for new housing development and for the rehabilitation of existing owner-occupied housing. Neighborhood clean-ups are carried out regularly and the City has earmarked capital improvement funds for road and other infrastructure improvements.