

## Chapter 5



# Housing

### Goals:

1. Ensure that safe, comfortable, affordable housing is available for the diverse and changing citizenry, with a mix of low, middle, and upper income houses, both for renters and owners.
2. Work with contiguous areas to ensure a consistent plan for the growth of residential land uses.
3. Preserve the historic housing stock in the central City and nearby neighborhoods, and support infill and centralized development for ease of access to the downtown area and other destinations.
4. Preserve the quality of the housing stock by raising and codifying standards for rental housing upkeep and maintenance.
5. Work with developers in decision-making about housing development, and allow for development of new housing types that accommodate changing population groups (condos and accessible floor plans).
6. Ensure that suitable housing is available for special needs populations, including the elderly and disabled.
7. Support the development of housing options for families in transition (entry to mid-level, older families to senior status).
8. Support the twin goals of quality and affordability.

### Introduction:

The land use classification requiring the greatest land area within the City, by far, is residential use. The topic of housing was mentioned and discussed frequently during the community forums, often in the context of special needs groups, and particularly relating to the elderly. The major thrust was to provide appropriate housing, including physically accessible homes and apartments, to allow seniors to remain independent and live in their community as long as possible. Other discussion points included:

- Stabilizing and bringing consistency to declining neighborhoods, including possibly enforcing housing codes to take care of the elderly, and planning for the maintenance and upkeep of homes.

- Supporting housing renovation and restoration with tax abatement.
- Affordable housing, including rental properties, for those just entering the housing market.
- Developing attractive upper-floor apartments in the Downtown area.
- Planned development of new and emerging residential areas, including possible themed housing areas.

### **The 2005 Norwalk Comprehensive Housing Improvement Strategy (CHIS)**

Housing for low and moderate income persons and special needs groups was addressed in detail within the City of Norwalk's Community Housing Improvement Strategy (CHIS), completed in October 2004 and most recently revised in February 2005. Through a process that develops needs statements, then adopts strategies to meet those needs, the Norwalk CHIS included nine strategy statements, which are summarized below:

1. Rehabilitation of Norwalk's aging and most deteriorated housing stock, much of which is owned by low and moderate income and elderly households. Rehab assistance has come in the form of deferred and forgivable payments from the City's ongoing Community Housing Improvement Program (CHIP), funded through a series of Federal HUD grants, and coordinated with weatherization and energy conservation assistance also being provided for income-eligible households, as well as other rehab funding offered through the U.S. Department of Agriculture, Rural Housing Service.
2. To complement the more comprehensive rehabilitation program, a subsidized housing repair component would be able to respond to local needs for the improvement of a single housing system or element. These funds would enable low and moderate income and elderly households to repair a leaky roof or malfunctioning furnace when needs arise. As with the rehab program, the repair component would be partnered with other funding sources, such as USDA "504" home repair loans and grants and weatherization and utility payment assistance programs.
3. Home ownership is viewed within the CHIS as a laudable goal, and the third strategy provides methods to encourage it. CHIP funds are set aside to provide down payment assistance when a funding gap is identified, coupled with the use of CHIP funds to rehabilitate affected housing units that can be feasibly and affordably brought to standards. To ensure a household's successful transition to homeownership, the strategy also includes homeownership counseling, offering information and advice on mortgage finance, budgeting for housing and related costs, and simple home maintenance. A final component of the homeownership strategy is the support of the efforts of the Firelands Area chapter of Habitat for Humanity to provide new and affordable housing units for low and moderate-income households. Habitat has been active in developing affordable housing in Norwalk.
4. The need for an adequate, affordable, and attractive stock of rental housing was viewed as another area that requires a specific strategy. One form of assistance in this area would be a source for matching forgivable loans to landlords who own affordable rental property in Norwalk and express a willingness to maintain that affordability. Other potential funding sources to boost and improve the City's rental housing stock include

HDAP/HOME funds, the Affordable Housing program of the Federal Home Loan Bank, Rural Housing Service “515” program, and HUD special needs housing funds such as the Section 202 elderly and Section 811 programs. Finally, employing code enforcement as a means to improve the quality of rental housing was given a moderately high priority.

5. This strategy addresses complementary services for elderly and disabled households that would enable them to remain independent and live in their own homes. Services mentioned include the Meals on Wheels program offered through Huron County Services for Aging, public transportation offered on a curb-to-curb basis, and a chore service and other programming provided through Huron County Services for Aging.

6. Tenant based housing assistance, in the form of rental vouchers commonly known as Section 8 Certificates, is an important component serving those with the lowest incomes. The CHIS reported that while the supply of rental units to house Section 8 certificate holders appears to be adequate, the greater need is for a greater supply of certificates. There is a reported waiting list of over 500 eligible households countywide, with a current supply of 583 certificates in use. The committee that developed the CHIS plan recommended the introduction of additional tenant based rental assistance, although the opportunity for such increase appears unlikely. The committee also strongly supported the development of new housing for the elderly, “a group with a rapidly rising percentage of the population”, and the production of more physically handicapped-accessible units for both elderly and non-elderly renters.

7. Another strategy addresses the needs of the homeless in Norwalk. At the time of the development of the CHIS, it was determined that there was a broad-based need for further study of the County and City's homeless population by type and geographic area, the formalization of a “Continuum of Care” approach to homelessness, and the development of a survey and study of gaps in the supply of emergency and transitional housing and services for the homeless.

8. The CHIS supports an increase in the number of quality affordable rental units, through new construction, rental rehab financing for landlords, monthly tenant based subsidies, and additional production of direct subsidy units. One recommended source to spur housing production of this type is the Low Income Housing Tax Credit program, which is in fact being used in Norwalk to develop at least two new elderly housing projects.



*Newer subsidized housing in Norwalk: Homestead Estates on N. West Street.*

9. The CHIS strategy addresses the need for housing alternatives that promote the highest possible degree of self-sufficiency for the County's mentally disabled population. Plans are reportedly underway to provide an eleventh housing unit within the City to house two more persons, in addition to the thirty already housed in the City.

**Profile of Housing in Norwalk**

While the CHIS focused on special needs and low to moderate-income housing, this comprehensive plan is concerned with the entire scope of housing in Norwalk. It is thus helpful to observe the characteristics of the City's current housing supply as reported in the 2000 Census of Housing and other sources.

The 2000 census counted 6,687 housing units in Norwalk, of which 6,377 (95.4 percent) were occupied. This is a higher occupancy rate than the statewide rate of 92.9 percent. The homeowner vacancy rate was 1.5 percent (close to Ohio's 1.6 percent), and rental vacancies were 5.0 percent (less than Ohio's 8.3 percent), perhaps signaling a limited rental housing supply.

Of the 6,377 reported occupied housing units, 3,945 units (61.9 percent) were owner-occupied and 2,432 (38.1 percent) were renter-occupied. Countywide, the homeowner rate was 72.2 percent (indicating that Norwalk is a center for rental housing within the County), and statewide, it was 69.1 percent.

The average household size of owner-occupied units was 2.73, and of renter-occupied units was 2.41, somewhat larger than the statewide average household sizes of 2.62 and 2.19 respectively.

Nearly one-third of Norwalk's housing units (4,220) were single detached units. Another 609 (9.1 percent) were two units, 524 were in 3 or 4 unit structures, and 441 were in 5 to 9 unit structures, 217 were in 10 to 19 unit buildings, and 170 were in larger, 20+ unit buildings. There were 301 mobile homes.

The following tables present some additional data regarding housing in Norwalk, in comparison with Huron County and Ohio.

**Table H-1: Year Structure Built**

Year	Norwalk #	Norwalk %	Huron Co. %	Ohio %
1999-Mar 2000	138	2.1	2.2	1.8
1995-1998	481	7.2	7.8	5.8
1990-1994	398	6.0	6.0	5.7
1980-1989	645	9.7	9.7	9.5
1970-1979	842	12.6	14.3	15.8
1960-1969	798	12.0	9.8	14.3
1940-1959	1,228	20.1	17.7	24.6
1939 or earlier	2,023	30.4	32.5	22.5

Source: 2000 Census of Housing

Norwalk’s housing stock is not greatly different than the State’s in general, although the City and County have a significantly greater proportion of housing built before 1940, and slightly less housing built in the 1940’s, 50’s, 60’s, and 70’s. A slightly larger percentage was constructed in the 1990’s, indicating residential growth that may be exceeding the State as a whole.

Norwalk’s median number of rooms is 5.7, as opposed to the County’s 5.9 and the same as the State’s 5.7. The median size is thus similar to that Statewide, and slightly smaller than in the County as a whole, which includes a large number of rural housing units.

Another interesting variable is the length of tenancy in a housing unit. The following table compares the number of households by the year they moved into their unit.

**Table H-2: Year Householder Moved into Unit**

Time Period	Norwalk #	Norwalk %	Huron Co. %	Ohio %
1999-March 2000	1,367	21.4	16.8	17.9
1995-1998	1,767	27.6	26.6	27.2
1990-1994	1,043	16.3	16.2	16.0
1980-1989	920	14.4	15.8	15.4
1970-1979	434	6.8	10.6	11.1
1969 or earlier	870	13.6	14.1	12.5

Source: 2000 Census of Housing

Norwalk appeared to have a large amount of movement in the latter 1990’s, with over one-fifth of households moving between January 1999 and March 2000. Significantly fewer Norwalk residents moved to their present home in the 1970’s, but the other time categories appeared to be similar between the City and the State.

**Table H-3: Housing Values, Mortgages, and Rent**

	Norwalk #	Norwalk %	Huron Co. %	Ohio %
<b>Owner Occupied Housing Value</b>				
Less than \$50,000	137	3.9	6.2	8.5
\$50,000 to \$99,999	1,768	50.2	50.0	39.3
\$100,000 to \$149,999	969	27.5	27.5	28.0
\$150,000 to \$199,999	459	13.0	11.6	12.9
\$200,000 to \$299,999	163	4.6	3.7	7.8
\$300,000 to \$499,999	15	0.4	0.7	2.8
\$500,000 to \$999,999	-	-	0.2	0.7
\$1,000,000 or more	11	0.3	0.2	0.2
Median (dollars)	\$97,100		\$95,100	\$103,700
<b>Mortgage status and selected monthly owner costs</b>				
With a mortgage	2,301	65.3	66.6	69.3
Less than \$300	39	1.1	0.7	0.5
\$300 to \$499	214	6.1	5.7	4.5
\$500 to \$699	417	11.8	13.1	11.1
\$700 to \$999	854	24.2	26.1	21.1

<b>Mortgage status and selected monthly owner costs (continued)</b>				
	<b>Norwalk #</b>	<b>Norwalk %</b>	<b>Huron Co. %</b>	<b>Ohio %</b>
\$1,000 to \$1,499	535	15.2	16.5	20.9
\$1,500 to \$1,999	202	5.7	3.8	7.1
\$2,000 or more	40	1.1	0.9	4.2
Median (dollars)	\$864		\$849	\$963
Not mortgaged	1,221	34.7	33.4	30.7
Median (dollars)	\$267		\$271	\$289
<b>Gross rent</b>				
Less than \$200	151	6.2	6.4	6.8
\$200 to \$299	195	8.1	6.6	5.9
\$300 to \$499	920	38.0	40.0	32.0
\$500 to \$699	879	36.3	33.8	36.1
\$700 to \$999	117	4.8	5.9	10.3
\$1,000 to \$1,499	33	1.4	0.8	3.0
\$1,500 or more	13	0.5	0.3	1.0
No cash rent	111	4.6	6.3	4.8
Median rent (dollars)	\$478		\$474	\$515

Source: 2000 Census of Housing

In summary, Huron County and Norwalk enjoy a relatively low cost of housing. Norwalk’s median housing value in 2000, at \$97,100, was less than the State median of \$103,700, and the monthly mortgage and associated costs, at \$864, were less than the State’s median of \$963. Further, the median monthly rent in Norwalk was \$478, less than the State median of \$515.

**Recent Housing Activity in Norwalk**

Records from the Norwalk Planning and Zoning Department reveal the nature and extent of new residential construction within the City. City officials have noticed an increase in the number of condominium units constructed in new developments near Westwind Drive, Route 20 east, and Executive Drive. The preponderance of these units appears to be a response to the needs of smaller, “empty nest” households. However, single-family units for ownership remain the predominant type of new housing in Norwalk, and will likely continue to be. The following table summarizes that information.

**Table H-4: Residential Building History**

<b>Year</b>	<b>Building starts</b>	<b>Units</b>	<b>Value of units</b>	<b>Residential Alterations</b>
1995	63	67	\$6,732,293	\$769,111
1996	65	78	7,028,859	862,665
1997	49	90	5,776,063	976,695
1998	42	95	5,652,507	1,750,669
1999	28	36	2,923,675	1,139,598
2000	26	41	3,164,337	1,248,150
2001	35	49*	4,652,487	1,453,831

Year	Building starts	Units	Value of units	Residential Alterations
2002	38	42*	5,428,769	1,120,871
2003	56	72	7,459,800	974,385
2004	56	74	8,155,156	960,456
2005	53	76	8,140,208	940,203

Source: Building Reports, Norwalk Planning and Zoning Dept.

\* 2001 also included a permit for apartments on 22 Summit St. Those units not added to total. 2002 included permit for Homestead Estates; those units also are not added.

Monthly data are broken down further by type of unit constructed. The number of units and buildings, and the level of investment in housing, have fluctuated from year to year, peaking with 95 units in 1998. However, after a significant decrease in the early 2000’s, recent housing starts have begun to increase again, with very level activity in 2003, 2004, and 2005. For the past five years, we can trace the following development by type:

**Table H-5: Residential buildings constructed by type, 2001-2005**

Year	Residences	Duplexes	Triplexes	Condominiums	Apartments
2001	21	6 (12 units)	4 (12 units)	4(16 units)	1(4)
2002	17	9 (18)	4 (12)	4(16)	1(4)
2003	43	9 (18)	2 (6)	3(14)	1(4)
2004	40	10 (20)	3 (9)	2(8)	0
2005	35	11(22)	4(12)	2(8)	0

Source: Monthly building reports, Norwalk Planning and Zoning Dept.

The number of single-family residences has increased over the past five years, while the number of multi-unit buildings (typically duplexes and triplexes) has remained roughly the same. Condominium development has leveled off, decreasing in recent years.



Diversity of the housing stock: (L) A home in the West Main Street historic district. (R) Newer homes in Executive Estates

## **Future Housing Demand**

For planning purposes, it is important to project how many housing units will be required to accommodate future population growth. The ODOD projection of population for Huron County forecast a 6.6 percent increase, countywide, between 2000 and 2020. Basing a projection on recent history and Norwalk's 10.2 percent increase over the 1990's would yield an increase of 21.4 percent over the next twenty years. A "middle path" projection may indicate a twenty-year growth of approximately 12 percent.

Assuming the current average household size of 2.49 will continue to be accurate, these projections would indicate a need over the next twenty years for 430 housing units (or 21.5 per year) under the slow-growth scenario, 1,398 new housing units (or 70 per year) under the continued high growth scenario, or 782 new housing units (or 39 per year) under the 12 percent, "middle path" scenario. Siting of new residential areas is discussed in the land use chapter.

With the demand for additional housing units will come the need to expand residential subdivisions onto currently undeveloped land. While there are some parcels and tracts of undeveloped land within the City, there will also be pressure to expand outward. The land use chapter of this plan proposes generalized locations where residential growth is targeted over the next twenty years.

## Strategies and Recommendations

Strategy 1: ***Provide sufficient affordable housing that is of good quality and sustainable.***

There is a challenge in providing housing that is affordable to Norwalk's low and moderate-income population, but that can also be sufficiently profitable to spur a developer or builder to provide such housing. A third requirement for affordable housing is that it would be attractive and durable enough to create aesthetically pleasing neighborhoods, retain its property value, attract residents, and blend in well with surrounding housing and other nearby land uses. This housing takes several forms, including owner and renter occupied housing. The following are suggested actions to ensure adequate affordable housing:

1. Encourage the planned development of lower-cost (\$125,000 and under) new housing for eligible households when demand warrants. This may be accomplished by researching state-of-the-art methods being used to construct housing in this price range. The City should also explore providing incentives to developers to encourage the construction of affordable units, including, when feasible, waiving some conditions or costs. Planning officials could consider flexibility in design, such as narrower lots, smaller setbacks (or even "zero lot line" development for one side), Planned Unit Development proposals with clusters of homes on small lots and accessible common space, and small single family or "cottage" development. Methods should be explored where up-front costs can be deferred, possibly paid back upon sale of property. Developers have cited front-end costs as often the most prohibitive factor. This is an ongoing activity.
2. The City has a positive recent history in working with Habitat for Humanity to develop affordable homeownership opportunities, and that relationship should be continued. Currently, Habitat is working in a new site, just north of Willard Avenue, where as many as twelve new units may be constructed. The City has been able to assist in providing new roadway access and utilities to these sites. Similar future sites, with good access to stores and employers, should be planned, in order to continue the momentum of the Habitat chapter. The current site will take as many as five years to develop, and additional sites will be needed to continue Habitat's activities beyond Year Five.
3. Another potential source of affordable housing may be the upper stories of some properties in the downtown area. Some of these properties are currently being explored; issues of physical accessibility must be overcome, but in cases where access by a stairway is not an issue, some downtown properties may hold potential for the development of residential units. This is an ongoing activity involving downtown property owners, Main Street Norwalk, and the City administration, which may be able to offer incentives through establishment of a Community Reinvestment Area district, revolving loan funds, and housing funds.
4. In pursuing affordable housing, the City should convene an Affordable Housing Committee to explore options and best practices. Members should include developers, City officials, social agencies, and lenders. The committee can be convened within three

years (2010).

5. All available resources should be used to assist in the development of affordable housing. This includes the continuation of the CHIP program administered for the City by WSOS CAC, local lenders' incentive programs, Habitat programming already discussed, USDA and Ohio funding programs, and other resources. Overall programming should include homeownership counseling and training in budgeting and finance, homeownership issues, and avoidance of predatory lending.
6. Available resources should also be sought and obtained to maintain the significant existing stock of affordable homes, often located in the City's older, more central neighborhoods. New incentives should be explored to encourage investment in these older homes. One such program is the Ohio Community Reinvestment Area program (see program description).
7. Support the City's Housing Task Force and those who are actively involved in the housing "Continuum of Care", to strengthen and maintain the network of services associated with affordable housing. This Task Force includes representatives of the Miriam House (a transitional housing facility), Habitat for Humanity, Metropolitan Housing Authority, Salvation Army, Erie-Huron Community Action Commission, Huron County Department of Job and Family Services, and Services for Aging, among others. It is important for the task force to communicate progress reports and specific needs. The affordable housing committee referred to in Section A above should coordinate with this broader Task Force.
8. Extra care should be taken to ensure a stock of safe, attractive rental housing that responds to the needs of a diverse rental market, ranging from subsidized affordable housing to upscale rental properties, without diminishing the property values of adjoining and nearby properties. This is an ongoing activity that should produce tangible results (new rental housing) within five years (2012).

Landlords should ensure the maintenance and upkeep of their rental properties. Although they may prefer a voluntary system, and tenant responsibilities should be enforced as well as those of the landlord, City officials should consider more stringent enforcement or more inclusive codes to ensure a safe and attractive housing stock. Any such property maintenance regulations should be consistently enforced on an ongoing basis.

9. The remaining strategies of the 2005 Norwalk Community Housing Improvement Strategy should be followed, including
  - a. Housing rehab and repair activities (HUD CHIP, USDA 502 and 504);
  - b. Weatherization of low income qualifying homes;
  - c. Maximum availability of utility payment assistance (LIHEAP);
  - d. Use of down payment assistance programs available from the City and from lending institutions;
  - e. Rental rehabilitation assistance in the case of units that are targeted for low and moderate income tenants;

- f. Maintenance and expansion, if ever available, of tenant based rental assistance;
- g. Acquisition or construction of new units and supportive services for special needs populations such as the mentally and physically disabled.

**Strategy 2. *Maximize the attractiveness and diversity of Norwalk's housing supply***

Today's households require a diverse housing stock, with needs and requirements varying by income, household size, age, disability, and personal interest and preference. Norwalk is already fortunate to have such diversity, ranging from older, centralized "century" housing to a growing condominium housing stock and executive housing in outlying subdivisions. This diversity needs to be continued and encouraged to ensure that the varied households within the City, with similarly varied needs and wants, can be appropriately housed.

Housing will always remain largely market driven, with new housing constructed in response to market demand. Recent years have witnessed a growing interest in condominiums, and as a result, developments such as Hunter's Glen and Shaker Village (depicted on the next page) have been constructed. The City must simply ensure that it is facilitating, and not hindering, the development or rehabilitation of attractive and desirable housing, and that it continues to maintain its positive reputation as an efficient and desirable city in which to develop and construct housing. A parallel goal is the encouragement of "infill" housing development within the City on parcels that are suitable for residential use, in close proximity to shopping, services, and employment, and currently vacant and undeveloped but serviced with needed utilities.

1. Monitor the City's plan review, permitting, and inspection processes to ensure that they are efficient and timely, while serving the public purpose of safety and conformity with existing zoning and subdivision regulations. From all sources and focus groups held in conjunction with the planning process, Norwalk's processes appear to be viewed as user- and developer-friendly from the standpoint of timeliness and cost. This should be viewed as an important competitive asset for the community, although steps should be taken to ensure that such user ease is balanced by the protection of the public good.
2. Provide adequate public infrastructure to the existing housing stock, using Federal and State programs when available, such as targeting CDBG-funded infrastructure to low and moderate-income neighborhoods. Recognizing the limited availability of municipal government to finance new infrastructure, research possible options where the City finances the cost of infrastructure in new developments up front, and receives reimbursement from developers as lots are sold.



*Condominium developments in Norwalk: (above L and R) Hunter's Glen; and (below) Shaker Village*



3. Target areas on the urban fringe and adjacent to the City as residential growth areas. This comprehensive plan includes a generalized description of such growth areas to the northwest, northeast, and south of the City. Specific areas include property immediately south of the City, which has witnessed the development of executive housing on larger lots, and property adjacent to the northwest and northeast quadrants of the City, as housing subdivisions, condominium development, and potential elderly housing developments. This is an ongoing effort over the next twenty years.
4. Encourage housing development and any resulting annexation to take place within the Norwalk School District. It is recognized that the natural northward growth of the City, for example, will make this difficult. However, southward growth will ensure continued growth of tax base within the Norwalk City School district. This is ongoing and involves developers, Realtors, and community officials.
5. Allow for innovative housing development and design when it meets needs for health and safety and provides an attractive and marketable alternative to traditional housing design. This may include Planned Unit Development designs with smaller lots and common space, cluster housing, modular construction, and new construction techniques. Many of these alternatives may prove popular to the growing elderly and near-elderly segments of the population, allowing them to “age in place” without moving to more currently attractive or responsive locales.
6. Facilitate the development of executive housing subdivisions. Such housing is strongly market-driven, and few such housing units are constructed speculatively. However, the City should ensure that it is positioned so that a variety of readied sites are available for construction. This may include provision of adequate utilities to the site, and in the long run may require the annexation of property for the development of sites with available utilities. Agreements for compensation (tax sharing) should be pre-arranged with adjacent townships in order to expedite the development process. Likely locations for

executive housing include properties south of the U.S. 20 bypass (which are encouraged because of their location within the Norwalk City School District), as well as northwest and northeast of existing development. Wherever possible, executive housing in “infill” areas within the City should be encouraged as well. (An example is the Deerfield subdivision located south of Gallup Avenue.) This policy should be encouraged over the next twenty years.

7. Another style of housing that will add to Norwalk’s housing diversity, as well as potentially attracting younger adults, is the development of upper stories in downtown buildings into attractive loft apartments. Incentives should be explored to assist building owners in developing upper story apartments when feasible. Conformity to accessibility codes should be researched, as well as the cost of meeting those codes, and alternatives such as strategically placed elevators or stairwells that can serve more than one building should be considered. This ongoing activity will rely most upon downtown property owners, with assistance provided by the City administration and Main Street Norwalk association. This is considered a long-range activity, which may take ten years or more to achieve a “critical mass” of attractive downtown apartments.

**Strategy 3: *Adequate housing for the elderly and disabled.***

With the aging of the Baby Boomers and increased life expectancy, Norwalk faces an expanding elderly population. One important goal is to ensure a supply of housing that allows seniors to remain independent as long as possible. Similarly, housing should be available that includes amenities and design features that allow people with disabilities to remain as independent as possible. This is a public purpose in that supporting such independence can reduce dependence on governmental assistance and the significantly higher costs associated with supportive housing.

Those associated with senior housing should encourage the construction of accessible housing, with the elimination or reduction of barriers to accessibility. Incentive programs and available services can be used to realize this goal. The area’s demographics and the size and potential of the elderly segment should be communicated to developers.

1. Make information available to elderly and disabled households on programs and resources that can assist them in maintaining and adapting their homes to remain independent. Programs include CHIP rehabilitation and repair programs, USDA section 502 and 504 programs, and other programs (including locally available resources through United Fund and other agencies) that can provide for accessibility, including handicap ramps. This information and referral program should be ongoing, with participation and cooperation from the City administration, the CHIP administrator, contractors, Services for Aging, and the United Fund office.
2. Provide and communicate the availability of programs that assist elderly and disabled households and individuals to remain independent within their current homes. Services contributing to this independence include “Meals on Wheels”, homemaker services, chore services, Passport programs to provide nurse and housekeeping visits, and other program offerings from Services for Aging. This action step is also ongoing in nature,

and involves Services for Aging, Fisher-Titus Medical Center (the Call Alert system and home health services), United Fund organizations, the County Health District, churches, and other agencies.

3. Assist in the facilitation of new housing developments targeted to the elderly and/or disabled. An example is the new Norwalk Commons elderly housing component on the City's northeast side. Assistance from the City may be in the form of information on community and market area demographics, made available by the Norwalk Economic Development Corporation. Such developments may require the assistance of tax credits, bonding, or Federal grant and loan programs, and will involve developers, the Planning Commission, City Council an administration, and often will also require participation by tax credit or financing agencies such as the Ohio Capital Corporation for Housing.
4. Assist in advocacy for additional assisted housing for the disabled as specified needs are documented and funding resources become available, and for assisted housing for the elderly should a gap in the supply of such housing become evident. This planning and development involves developers and contractors, as well as the MR/DD Board and, in some cases, the ADAMHS board.

**Strategy 4: *Preservation of the existing housing stock.***

Norwalk has an exceptional and diverse housing stock. Many of its older homes have reached the century mark, and homes with notable architectural features abound throughout the City. However, this housing stock, both renter and owner occupied, is always at risk of becoming deteriorated, and efforts should be promoted to maintain the physical integrity and aesthetic attractiveness of each housing unit, in order to maximize Norwalk's quality of life, its ability to attract new residents, and property values for resident owners and landlords alike.

Whenever possible, incentives should be offered to facilitate property improvements and maintenance. In some cases, however, existing (and possibly new) property maintenance codes should be applied consistently throughout the community to ensure that a minimum of community standards for appearance and safety is enforced. Programs should also instill pride in one's home and neighborhood.

1. This recommendation applies to this strategy as well as others in this chapter: Use available Federal and State programs to assist in the rehabilitation and repair of the housing stock (such as CHIP funds, USDA 502 and 504), as well as exploring low-interest bank financing programs. The City administration, State and Federal agencies, and local lenders can help implement this ongoing strategy.
2. Provide incentives for the historic preservation of older, architecturally significant properties. Make owners aware of historic property tax credits. Entities assisting with this effort include the City administration, historic organizations, lenders, and Realtors. Also, within one to two years, publicize the existence of historic districts and properties listed on the National Register of Historic Properties, and publicize the requirements for being listed. Consider a local program of recognition of historic properties, such as a



*Examples of the variety of housing styles in Norwalk: wood frame and brick construction*

plaque for “century homes”. Increase the City’s partnership with the Ohio Historic Preservation Office, by becoming a Certified Local Government, and by taking advantage of their technical assistance programs that can help property owners with their preservation activities.

3. Instill neighborhood pride and identity by delineating and identifying specific neighborhoods within Norwalk. This can be accomplished with signage and the development of a map indicating neighborhood bounds. This concept could be piloted in one neighborhood, and local reaction can be gauged, before the program becomes more widespread.
4. Stabilize and improve declining neighborhoods and properties through more rigid, uniform enforcement of existing property maintenance codes, and the review and revision of the code as deemed necessary. Consider the implementation of a rental property maintenance code after discussion of its benefits and feasibility. A rental maintenance code should be developed carefully, through the use of a “blue ribbon panel” representing all interests. Such a code may take three years (2010), with a major education component to communicate the community benefits of such a code before adoption. The Planning Commission would be involved in this activity, as well as the Council and administration, and the members of the blue ribbon panel.
5. Research the feasibility, cost effectiveness, and alternative models for carrying out the tasks involved in inspecting new or renovated housing in Norwalk. Options include maintaining the current practice of voluntary application for permits, as well as a more inclusive approach that includes routine inspection after improvements have been completed. It may be most feasible to adopt a scaled-down procedure that would selectively inspect a portion of new construction and rehabilitation/renovation projects based on some predetermined criteria. This option could be designed to focus on projects and housing units where safety factors and issues are most pronounced, yet the program could be scaled to operate within an affordable budget and within City staffing constraints.

The “blue ribbon panel” described in the previous recommendation could be utilized to help develop this activity and discuss alternatives as well. Discussion must include consideration of the ongoing cost of all alternatives, including any staffing requirements. No alternative should be advocated which places an undue cost burden on building and property owners or developers to pay inspection and related fees.

From discussions within a number of resource panels, as well as the input of public citizens in community forums, it is evident that the appearance of the community and specific properties within the community is an important issue for Norwalk. Because of this importance, it appears prudent to examine the feasibility and cost-effectiveness of these alternatives. The purpose of this initiative is to improve resident safety and welfare, to protect property and property values, but not to provide disincentives to develop new projects or improve buildings and the housing stock within the City and County.

Because of the potential impact on property owners of both building inspection and property maintenance codes, it is suggested that both recommendations may, if implemented, take up to ten years to be designed as effectively as possible and put in place.



*New homes under construction at Hunter's Glen*