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Consolidated Plan 2025-2029

Annual Action Plan 2025-2026

City of Toledo

April 1, 2025

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Executive Summary

ES-05: Executive Summary - 24 CFR 91.200(c), 91.220(b)

Introduction

The City of Toledo has completed the Consolidated Planning process for the 2025-2029 Program Years. The purpose of the Plan is to identify the city's housing, community development, public service, and economic development needs, prioritize those needs, and develop goals and strategies about how funding will be allocated to eligible housing and community development activities to meet the city's priority needs. The Consolidated Plan provides the vision that guides policies and the use of city resources to address these important issues over a five-year period.

The City of Toledo is an Entitlement Community and receives annual allocation of Community Development Block Grant (CDBG) funds, HOME Investment Partnership Program (HOME) funds, and Emergency Solutions Grant (ESG) funds from the U.S. Department of Housing and Urban Development (HUD). The total amount of funding fluctuates but was approximately \$9.68 Million for the 2024-2025 Program Year. Over the past 5 years, each of the federal grants has seen a decrease in funding. The city anticipates receiving about \$47.3 million in total funding over the five-year period from July 1, 2025 to June 30, 2030. Based on the trends in historical funding, the 5-year estimates by program are as follows:

- CDBG: \$34,855,142
- HOME: \$9,208,015
- ESG: \$3,275,180
- Total: \$47,338,337

The Consolidated Plan assists the city in making strategic and planful allocation decisions about how to use limited CDBG funds for housing, social services, public infrastructure, facility improvements, economic development, and other community development programs and projects.

The city contracted with CEW Advisors, Inc. to draft the Consolidated Plan following the prescribed format detailed by HUD and ensuring compliance with all relevant federal regulatory requirements. The plan was developed based on an analysis of demographic, housing and economic data, and information collected from consultation interviews with stakeholders, community meetings and focus groups, survey data, past program performance, current planning documents and studies, and other public input.

The 2025-2029 Consolidated Plan is divided into five sections:

- The Process (PR)

- Needs Assessment (NA)
- Market Analysis (MA)
- Strategic Plan (SP)
- First-Year Action Plan (AP)

The Process section describes the development of the Plan and discusses how citizens were involved in the process, and how service providers and other stakeholders were consulted in the development of the Plan. The section also shares key findings from the citizen participation and consultation processes.

Needs Assessment provides data, analysis, and other relevant information on the city's needs for affordable housing, homelessness, special needs housing and services, community development, and economic development. Throughout the Needs Assessment section, special attention is paid to the needs of Low and Moderate Income (LMI) households, racial and ethnic minorities, homeless persons, and non-homeless special needs populations (e.g. persons with HIV/AIDS, disabilities, the elderly, victims of domestic violence, and other populations.).

Market Analysis provides data and analysis on the local housing market conditions and economic landscape in the city. The Market Analysis is meant to supplement information gleaned from the Needs Assessment to identify goals that are tailored to the local context of Toledo. In this way, the purpose of the Housing Market Analysis is to ensure that the priority goals developed through the planning process will effectively work locally.

The **Strategic Plan** section is based on the findings from the Needs Assessment, Market Analysis, stakeholder and resident input, and review of additional planning documents and studies. The purpose of the Strategic Plan is to prioritize the needs identified through the Consolidated Planning process and create goals to direct the allocation of federal funds that maximize community impact and is driven by the preferences of those who are to benefit from these investments.

Finally, the **Annual Action Plan** describes the city's first year activities and projects for addressing the needs and priorities set forth in the Strategic Plan.

Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The information contained in this section was compiled through significant consultation, community meetings, focus groups, review of previous studies and community needs assessments, and analysis of various public data sources, including the American Community Survey, the Comprehensive Housing Affordability Strategy data, the U.S. Bureau of Economic Analysis, the U.S. Bureau of Labor Statistics, the U.S. Department of Housing and Urban Development, and the Homelessness Management Information System. Additionally, as part of the citizen participation process, an online survey collected information from 590 Toledo residents to help supplement the data available from public sources and information collected from public service agencies and community service providers and community meetings.

Based on the information gathered from all these sources, the following is a summary of the key points in the Needs Assessment.

Housing Needs

Housing Affordability

Toledo has experienced a population decline of 8% between 2010 and 2023. Over the same time period the city saw a minor drop of 1.6% in the total number of occupied housing units and a significant decrease in the number of vacant housing units (25%). Despite population decline and stable housing supply, the available public data, information from community meetings and stakeholder interviews, and recent research all show that housing affordability and increasing cost burden is a significant and growing concern for Toledo residents. Nearly one-third of all households in Toledo are paying more than 30% of their income on housing (cost burdened or severely cost burdened). There is a desperate need for affordable homeownership and affordable rental housing throughout the city. This need is even more alarming when Toledo is often seen as one of the most affordable cities in the country.

Housing Rehabilitation

There are properties throughout the city that are in various stages of disrepair, from those that do not comply with Toledo's property maintenance code, due to roofing and window repairs needs, peeling paint, damaged siding, porches, and foundations, to those that are seriously dilapidated, vacant, abandoned, boarded, and fire damaged. These housing conditions are exacerbated by the steep drop in population over the past 50 years. Most of the housing stock in the city is older, with 83.5% being built before 1980. This older housing stock requires more rehabilitation and upkeep to maintain. Typically, after a home reaches 30 or 40 years old it begins to require significant repairs and/or major rehabilitation. This becomes even more problematic if the home wasn't well-maintained throughout. Further, homes in the midwestern United States suffer from additional weather-related problems due to icy weather, heavy snow, and frigid temperatures. Also, damage from more intense storms is creating more demand for home repairs. The housing rehabilitation needs in the city are exacerbated by the significant population decline and the widespread vacancy and abandonment of homes throughout much of the city.

Housing Modifications

There is great interest among older individuals and those with mobility challenges to remain in their homes rather than moving into assisted living or nursing homes. As such, home modifications become necessary for individuals when they become less mobile. As they age, older individuals often need additional assistance getting into, out of, and around their homes (i.e., ramps, lifts, platforms, and modified stairs that allow for better access). Individuals with mobility challenges need glide chairs to allow them to ascend and descend stairs, modified bathrooms, relocated laundry facilities to a more easily accessible area of the house, and kitchen upgrades to allow for easier access to counters, stovetops, and cupboards. These home modifications are much easier when the individual owns their home. Renters unfortunately are less able to implement modifications when the landlord is not interested in modifying the home.

Public Housing

Lucas Metropolitan Housing (LMH) is the sole agency in the city tasked with the administration of public housing. Housing choice voucher holders are finding it increasingly more difficult to secure and remain in rental housing as rental prices keep increasing. Voucher holders can be priced out of the rental market because the voucher will not cover the full cost of rent. Anecdotally, landlords are becoming increasingly wary of leasing or accepting tenants who have a voucher. Despite ongoing outreach to landlords having a housing choice voucher does not necessarily mean equal access to the housing market. In addition, landlords are increasingly requesting first and last months' rent and a security deposit for leasing. For income constrained households this requirement creates an additional hurdle to accessing housing even when they have a voucher.

Homelessness Needs

Estimating the total population of the unsheltered homeless presents a difficult challenge due to the transient nature of the homeless population in northwest Ohio. Further, estimating those who are at-risk of homelessness is equally challenging. In conversations with providers of homelessness services, through analysis of HMIS data and the Point-In-Time Count data and based on discussions with the Lucas County Homelessness Board, there were 3,268 people that experienced homelessness during the 2024 calendar year. This includes 1,233 persons in families with children, and 2,035 persons in adult-only households. The total population of homeless individuals in the City of Toledo is estimated to be approximately 1,258 individuals on any given night. Homelessness in Toledo has grown considerably since 2020 and is estimated to have increased another 10% from 2024 to 2025.

Non-Homeless Special Needs Assessment:

There are households throughout the city that have special needs unrelated to homelessness. Some of these population groups include the elderly and frail elderly; those living with some type of physical or cognitive disability; persons with substance use disorders; persons with mental illness; and victims of domestic violence, dating violence, sexual assault, and stalking.

Elderly and Frail Elderly

Toledo's growing senior population faces urgent challenges with housing affordability, transportation, and healthcare access. With 38.6% of senior households living alone and many on fixed incomes, the rising cost of housing is creating significant housing cost burdens. Many seniors lack reliable transportation leading to social isolation and reduced access to essential services. The elderly and frail elderly populations have additional unique challenges that come with age, including chronic and other medical conditions, higher rates of physical and mental disabilities (such as Alzheimer's and dementia), mobility challenges, and higher health care costs. A significant concern for the senior population is the eventual transition from independent living to assisted living and nursing home care.

Persons with Physical or Cognitive Disabilities

There is a large number of Toledo residents living with a disability, with 29,584 persons aged 18-64 living with a disability (18.1% of the total population), and another 38.4% of older individuals aged 65 with a disability. Residents that are physically or cognitively disabled have special housing needs to accommodate their specific conditions.

Persons Living with HIV/AIDS and their Families

The total number of persons living with HIV in Lucas County as of 2023 was 1,058. Individuals living with HIV/AIDS have specific housing needs and require stable housing to maintain a consistent medication regime.

Persons with Substance Use Disorders

Substance use disorders (SUDs) impact a significant portion of Toledo's population, reflecting broader statewide trends in Ohio. An estimated 11,500 Toledo residents aged 12 and older struggle with Alcohol Use Disorder, while approximately 8,100 experience Illicit Drug Use Disorder, and 3,150 suffer from Opioid Use Disorder.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

In 2023, the Toledo Police Department reported 1,691 domestic violence incidents that resulted in a charge, 247 that resulted in some other charge, and another 6,305 domestic violence incidents that did not result in any charge. The vast majority of these incidents involve victims who are women.

Non-Housing Community Development Needs

Public Facilities

The need for public facilities includes neighborhood community centers, senior centers, adequate healthcare centers, additional childcare facilities providing affordable afterschool programs and summer programs for children and teens, public parks, and recreation area improvements.

Public Infrastructure Improvements

Like many post-industrial cities, Toledo has experienced deterioration of its aging road infrastructure, sidewalks, sewers, catch basins, buildings, and schools. The primary public infrastructure needs include street and traffic management to better support all users, including

pedestrians, cyclists, and public transit riders, and automobile traffic; better pedestrian infrastructure; sewer and stormwater management; public transportation; and green infrastructure and environmental sustainability.

Public Services

The primary public service needs are crime prevention; afterschool and summer recreation programs for youth and teens; mental health services; affordable childcare; programs or services for the elderly and frail elderly; adult education / workforce training classes; financial literacy programs; services for victims of domestic violence; healthcare services; programs and services for the homeless.

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Evaluation of past performance

As a CDBG entitlement city and a HOME participating jurisdiction, Toledo receives direct HUD funding for the following federal programs:

- **Community Development Block Grant (CDBG)**
- **HOME Investment Partnerships (HOME)**
- **Emergency Solutions Grant (ESG)**

Each year, the City evaluates the progress of projects outlined in its Annual Action Plan through the **Consolidated Annual Performance and Evaluation Report (CAPER)**, which is available on the city's website.

Toledo effectively administers its HUD-funded programs, achieving its annual outcomes consistently. The 2023 Program Year (July 1, 2023–June 30, 2024) marks Year 4 of the City's 2020–2024 Five-Year Consolidated Plan. Projects funded aligned with priority goals focused on neighborhood revitalization, economic growth, and community development, despite ongoing pandemic-related challenges.

CARES Act Response and COVID-19 Recovery

Toledo received **\$5.98M in CDBG-CV** and **\$4.88M in ESG-CV** funds to prevent, prepare for, and respond to COVID-19. The ESG-CV funds have been fully expended, while \$4.89M of CDBG-CV has been spent. Key accomplishments include:

Using CDBG-CV Funds:

- 274 businesses assisted
- 595 households received emergency rental aid
- 11,596 people received COVID testing
- 5,570 individuals received supplies/cleaning support
- 35,515 people supported with food security
- 1,541 people assisted (13 youth, 1,482 seniors, 46 homeless)
- 91 people supported with legal/eviction aid
- 62 households received mortgage assistance

Using ESG-CV Funds:

- 406 households received emergency rental assistance
- 62 households received emergency mortgage assistance
- 587 people benefitted from laundry equipment access
- 365 people received street outreach
- 35,238 people served via the CoC Collaborative

A partnership with Toledo Public Schools, TLCHB, and Lutheran Social Services helped stabilize housing for **217 families of TPS students**.

Neighborhood Revitalization Strategy Areas (NRSAs)

In 2023, HUD approved three NRSA designations for Toledo: Old South End, Englewood, and Junction Choice Neighborhood. These areas are key to revitalization efforts.

Old South End NRSA Highlights:

- 33 homes and 7 roofs repaired
- 180 people received pesticide-free produce
- \$87K in lead/weatherization work
- 21 demolitions
- \$200K for Maya Park, \$1M for Danny Thomas Amphitheater
- \$99.6K in Vibrancy Awards, \$7.8M in road projects

Englewood NRSA Highlights:

- 10 roofs repaired, \$110K in lead/weatherization
- 17 demolitions, 27 streetlights added
- \$140K for Robinson Athletic Field, \$150K for Open-air Shelter
- \$70K in Vibrancy Awards, \$3.4M for Swayne Field renovation

Junction Choice Neighborhood NRSA:

- 7 roofs repaired, 35 homes demolished
- 34 new streetlights, \$1.5M in roadwork
- 3 homes rehabbed (\$75K)

Strategic Goals and Community Impact

The City prioritized HUD national objectives: aiding low- to moderate-income (LMI) residents and eliminating slum/blight. Guided by the Five-Year Plan, Toledo remains focused on:

- Affordable, safe housing
- Homelessness prevention
- Public facility and infrastructure improvements
- Fair housing enforcement
- Basic needs (food, life skills, healthcare)

Through HOME funds, **44 first-time homebuyers** received assistance and completed HUD-certified homeownership training. DHCD and partners also continue efforts in housing rehabilitation, lead hazard control, and homelessness prevention.

Community Gardens & Neighborhood Improvement

Programs supporting community gardens reached **5,345 individuals**, helping reduce blight, increase food access, and promote neighborhood engagement.

Fair Housing

Toledo supports the **Fair Housing Center**, which received over 2,000 inquiries, investigated more than 125 cases, and impacted over **8,000 individuals** through its efforts. The Center also delivered over 25 outreach and training sessions, with funding from both HUD and the City's CDBG allocation.

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Summary of citizen participation process and consultation process

Local, regional, and state agency consultation and citizen participation occurred through a variety of means. One-on-one conversations, community meetings, focus groups, an online housing and community needs survey, virtual roundtable discussions, public hearings, news articles, request for proposals, and consultations with businesses, nonprofit agencies, municipal staff, and other stakeholders. The information collected through all these means was used to inform this Plan's priorities and goals.

Requests for input on community needs were made to community-based organizations, neighborhood associations, public service agencies, public library, public housing authority, and other local and regional agencies. Information on community needs was also collected through Public Service agency reports, review of additional research studies, community needs assessments, and from various community meeting notes. During the solicitation process for funds, a Request for Proposals is published, and respondents are required to state the community need they are requesting funding to address.

Residents were able to participate in the development of the Consolidated Plan and offer public comment on the draft Consolidated Plan in several ways. A community needs assessment survey was created and available online for citizens to offer comments on priority needs in Toledo with 590 respondents. Several community meetings and focus group discussions were held during the development of the plan to ensure the needs of the community were fully recognized and embedded in the Consolidated Plan. Public meetings, agency roundtable discussions, and focus groups were held on January 6, January 7, January 8, January 9, and January 23 with 159 attendees. Public hearings were held on April 3, 2025, April 24, 2025, and May 1, 2025 at One Government Center, Council Chambers to offer additional opportunities for the public to review and comment on the Consolidated Plan and Annual Action Plan.

Summary of public comments

Public comments from the January community meetings and roundtable discussions highlighted the top priority needs of the community, these included affordable housing, homelessness, public service needs, infrastructure and facility improvements, and economic development. More information is available in Section PR-15.

Public hearings were also held on April 3, 2025, April 24, 2025, and May 1, 2025 at One Government Center, Council Chambers to offer additional opportunities for the public to comment on the Consolidated Plan.

Summarize comments received from public comment period.

Summary of comments or views not accepted and the reasons for not accepting them

To be written after public comment period.

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Summary

This Five-Year Consolidated Plan for years 2025-2029 identifies goals, objectives and strategies to address the City of Toledo’s housing, community, and economic development needs. These needs were identified through an extensive citizen participation and stakeholder consultation process that involved neighborhood residents, service providers, state agencies, and other community partners. The Consolidated Plan guides the city's use of CDBG funds to accomplish goals addressing the articulated needs of the community described more fully in the Needs Assessment and the existing landscape of to meet these needs described in the Market Analysis.

Over the next five years, Toledo will deliver housing, community, and economic development services to meet the needs highlighted in the Plan. The city will seek to balance the need for housing, community, and economic development needs with the resources that the city receives through the Community Development Block Grant, HOME Investment Partnership Program, and the Emergency Solutions Grant. The city seeks to leverage these funds through innovative partnerships, supplemental and braided grant funding whenever possible to maximize the impact it can have on the quality of life for Toledo residents. Given this comprehensive approach and the continued capacity of the City, this plan’s goals and objectives are feasible and achievable.

The Process

PR-05: Lead & Responsible Agencies- 24 CFR

91.200(b)

Responsible Agencies

Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

PR-05 Figure 1: Responsible Agencies		
Agency Role	Name	Department/Agency
CDBG Administrator	TOLEDO	Department of Housing and Community Development
HOME Administrator	TOLEDO	Department of Housing and Community Development
ESG Administrator	TOLEDO	Department of Housing and Community Development

Narrative

The City of Toledo Department of Housing and Community Development (DHCD) is the lead agency responsible for preparing and implementing the Consolidated Plan. The Department is also responsible for administering the expenditures of federal funds received from the U. S. Department of Housing and Urban Development (HUD) and for the implementation of the priorities and goals identified in this plan. The City currently receives entitlement Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant (ESG) from HUD. To accomplish the priorities and goals represented in this plan, DHCD partners with non-profit organizations, affordable housing developers, City Departments, and local and regional agencies to improve the neighborhoods and living conditions of Toledo residents.

Consolidated Plan Public Contact Information

Department of Housing and Community Development
2025 - 2029 Consolidated Plan
One Government Center, Suite 1800
Toledo, OH 43604
(419) 245-1400
neighborhoods@toledo.oh.gov

PR-10: Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

Introduction

In developing the Consolidated Plan, the City of Toledo conducted a thorough outreach effort to engage with critical stakeholders in the City, County, and State. The City utilized many outreach and engagement efforts and had regular communication with residents, community agencies, and neighborhood associations. The City contracted with CEW Advisors, Inc. to conduct a comprehensive community outreach, stakeholder engagement, and public consultation process. In late 2024 and early 2025, CEW Advisors, Inc., on behalf of the City of Toledo, began consulting with City Departments, nonprofit service agencies, Community and Housing Development Corporations, other State and County Agencies and Departments, business organizations, Chamber of Commerce, the Public Housing Authority, and the public to discuss short-term and long-term housing, homelessness, community development, and economic development needs for the residents of Toledo and strategies for meeting these needs.

This outreach effort was designed to record stakeholder input and develop an informed set of priority needs to help guide the City's investment strategies over the 2025-2029 time period for this Consolidated Plan. This outreach effort included multiple stakeholder interviews, where organizations, service providers, and residents of all types from across the city discussed the City's needs and discussed strategies to address those needs. An online survey allowed for additional opportunities for Toledo residents to add their voice and articulate community needs. A series of community meeting and public hearings allows for the public to be kept informed about the progress of the plan and offer comments on its priorities and funding allocations.

Additionally, The Fair Housing Center (TFHC) conducted the Citizen Participation process for the 2025 City of Toledo Analysis of Impediments to Fair Housing Choice (AI) by creating and distributing an online community survey via Fillout. Community responses were collected from August 19, 2024, through October 24, 2024. The survey was sent via email through TFHC's distribution list, posted on TFHC's social media channels and website, and shared from local news organizations, gaining approximately 201,000 impressions. In total TFHC collected eighty-five complete responses and 88 partial responses. Out of the eighty-five completed responses, there were 74 responses from individuals, and 11 responses on behalf of organizations in Greater Toledo. TFHC also conducted three focus groups open to the community. The first was held at the Mott Branch Library, the second at the LaGrange Branch Library, and the third at the Birmingham Branch Library. There was a total of 27 attendees across the focus group sessions, representing various sectors of the community including residents of Toledo, real-estate professionals, representatives from community organizations, and government officials.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Toledo continues to promote better collaboration in all housing, health, and interrelated service efforts, and actively partners with local organizations in carrying out activities designed to improve the quality of life for city residents. The City regularly consults with various agencies in the development of plans and opportunities to enhance cooperation and collaboration in the delivery of services to residents. Each year, through the cooperation with local organizations, efforts are aimed at enhancing the coordination between service and housing agencies and private and public sector agencies to reduce service gaps. They include, but are not limited to the following:

- Toledo/Lucas County Homelessness Board (TLCHB)
- Toledo Lucas County Port Authority
- United Way of Greater Toledo
- Greater Toledo Community Foundation
- University of Toledo
- Lucas Metropolitan Housing (LMH)
- Mental Health and Recovery Services Board of Lucas County (MHRSLC)
- Lucas County Children's Services Board (LCCS)
- Lucas County Veterans Service Commission
- Lucas County Land Reutilization Program (Land Bank)
- Toledo Public Schools
- Lucas County
- Private Businesses

A continued commitment to these partnerships and collaborations is critical in achieving the desired outcomes for the community. For example, the MHRSLC provides funding to multiple entities that provide treatment and support services for youth and adults in the behavioral health system, thereby assisting in alleviating one of the root causes of homelessness. Further, DHCD works closely with the Lucas County Land Bank to acquire properties for new construction, rehabilitation, land reutilization and demolition to reduce blight conditions and provide additional opportunities for the development of affordable housing. The City is an important and effective advocate and source of support in moving projects forward that otherwise would not reach completion due to lack of resources, supporting community organizations dedicated to improving the housing stock, such as LMH, community development corporations and other local nonprofits.

Other relationships exist that consist of the business community, faith-based organizations, public service entities, housing providers, foundations, and other community organizations that advocate on behalf of those in need. Increased communication with all community stakeholders will continue to result in more formalized relationships that nurture and promote the City of Toledo's plans and goals.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Toledo has a strong partnership with the Toledo Lucas County Homelessness Board (TLCHB) which is the lead entity in the Home for Everyone Continuum of Care Board (CoC). TLCHB actively participated in the development of the Consolidated Plan through regular communication and discussions, as well as active participation in public meetings and hearings during the planning process. The City works closely with TLCHB to address the needs of those experiencing homelessness or at risk of homelessness through the provision of housing and services under the ESG and CDBG programs.

The TLCHB ensures all components of a successful CoC are in place, including a coordinated intake process, outreach and assessment standards, available supportive services, HMIS data management, emergency shelter, transitional housing, and permanent housing. TLCHB promotes an inclusive and comprehensive planning continuum, including a community wide Congress that promotes and endorses review and input of the community's plan to end homelessness. The TLCHB released its updated Strategic Plan in 2024 that aligns with the Home for Everyone CoC's aim of providing safe, healthy, accessible, and affordable housing to all households experiencing homelessness in Toledo and Lucas County, Ohio. The plan outlines a streamlined process for coordinating and managing crisis response resources while accommodating best practices, resource availability, cultural shifts, and economic changes.

The proposed strategy entails a thorough evaluation of the system as a whole, to ensure intentional interconnection, responsiveness, and equity. It also involves the establishment of oversight mechanisms to verify that the needs of the community are being adequately addressed, the dissemination of information to stakeholders and the general public, improved data access and utilization, and the expansion of housing options that are both affordable and easily accessible.

The following goals are embedded in the Plan and are fully supported by the City of Toledo.

- Increase Affordable and Accessible Housing Options
- Increase Oversight of the Homeless Response System
- Increase Data Access, Quality, and Understanding
- Strategically Transform the Homeless Response Framework
- Increase Awareness and Understanding

Through its collaboration with the Toledo Lucas County Continuum of Care, the City of Toledo is engaged in open communication with various institutions including health care, foster care, and correctional facilities to assist persons being discharged from their programs. Additionally, all community institutions have policies stating that individuals are not to be discharged into a homeless situation. The TLCHB informed and educated all community stakeholders on contacting the CoC's Coordinated Access Information and Referral system (housed at United Way 211) if an

individual is facing a housing crisis to ensure that persons discharged from institutions do not immediately face homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Toledo has a strong partnership with the Toledo Lucas County Homelessness Board (TLCHB) which is the lead entity in the Home for Everyone Continuum of Care Board (CoC). TLCHB actively participated in the development of the Consolidated Plan through regular communication and discussions, as well as active participation in public meetings and hearings during the planning process. The City works closely with TLCHB to address the needs of those experiencing homelessness through the provision of housing and services under the ESG and CDBG programs.

The City of Toledo partners with the Toledo Lucas County Homelessness Board (TLCHB) in several ways to address homelessness in the community. Here are some key aspects of their partnership:

- **Funding Opportunities:** The City of Toledo provides federal funding through the Community Development Block Grant (CDBG) and Emergency Solutions Grant (ESG) programs. These funds are used to support various homelessness services, including emergency shelter, rapid rehousing, and rental assistance. HOME funds are utilized to support affordable housing development including permanent supportive housing.
- **No Barriers Housing:** This initiative, based on the national Housing First model, prioritizes housing as the first step in ending homelessness. The program provides rapid access to housing followed by support services from Toledo area partners. The City of Toledo collaborates with TLCHB to create partnerships throughout the community and support the mission of No Barriers Housing.
- **Community Data Dashboard:** TLCHB maintains a Community Data Dashboard to provide up-to-date homeless data from across the community. This tool helps the City of Toledo and other partners analyze homelessness data to support better targeting ESG funding and other resources more effectively to address homelessness.

These collaborative efforts help create a comprehensive approach to addressing homelessness in the City of Toledo.

Participating Agencies

Describe agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.

Table 1 – Agencies, groups, organizations who participated		
1	Agency/Group/Organization	Arts Commission of Greater Toledo, Inc.
	Agency/Group/Organization Type	Public infrastructure and Arts
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Priorities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group and survey questionnaire. Input on priority needs and increased collaboration among organizations.
2	Agency/Group/Organization	Believe Center
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group and survey questionnaire. Input on priority needs and need for increased services.
3	Agency/Group/Organization	Burroughs Neighborhood Organization
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group and survey questionnaire. Input on priority needs and need for increased services.
4	Agency/Group/Organization	Cherry Legacy Neighbors
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group and survey questionnaire. Input on priority needs and need for increased services.
5	Agency/Group/Organization	Cherry Street Mission
	Agency/Group/Organization Type	Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Strategy Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Tour of facilities, consultation with agency staff, through focus group and survey questionnaire. Input on priority needs and need for increased services.
6	Agency/Group/Organization	Community Reinvestment Coalition-Englewood SW
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group and survey questionnaire. Input on priority needs and need for increased services.
7	Agency/Group/Organization	Department of Housing and Community Development
	Agency/Group/Organization Type	Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Non-Housing Community Development Strategy Anti-Poverty Strategy Lead-Based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regular communication with departmental staff regarding priority needs, market analysis, and strategic plan.
	Agency/Group/Organization	Department of Building Inspection and Code Compliance
8	Agency/Group/Organization Type	Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Lead-Based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Code Enforcement Division was consulted directly in the completion of the Needs Assessment and Market Analysis. The Code Enforcement Department is directly involved in ensuring safe and adequate housing remains available in the community. Through consultation with Code Enforcement, the Department of Neighborhoods is better able to address the housing needs of LMI residents and improve neighborhood conditions in LMI areas.
	Agency/Group/Organization	Department of Economic Development
9	Agency/Group/Organization Type	Grantee Department
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Strategy Anti-Poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Economic Development Director was consulted to discuss the need for and plans to address local economic development opportunities. The DHCD collaborates regularly with the Economic Development team in assisting local businesses and attracting new businesses to Toledo. Leveraging CDBG funds with other grants and private capital was prioritized.
10	Agency/Group/Organization	East Toledo Family Center
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agency staff and through focus group and survey questionnaire. Input on priority needs and need for increased services.
11	Agency/Group/Organization	Equitas Health
	Agency/Group/Organization Type	Services - Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The local office of the AIDS Resource Center (ARC) of Ohio was consulted in determining the specific housing and service needs of those living with HIV/AIDS and how their needs are met in the community. The city will continue to coordinate efforts with ARC as needed.
12	Agency/Group/Organization	Family House
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with Children Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agency staff and through focus group and survey questionnaire. Input on priority needs and need for increased services.
13	Agency/Group/Organization	Grace Community Center
	Agency/Group/Organization Type	Services - Children Services - Elderly Persons Services - Persons with Disabilities Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-Housing Community Development Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group and survey questionnaire. Input on priority needs and increased collaboration among organizations.
14	Agency/Group/Organization	Historic Vistula Foundation
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with Children Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group and survey questionnaire. Input on priority needs in the Vistula neighborhood and need for increased collaboration among organizations.
15	Agency/Group/Organization	Junction Coalition
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group and survey questionnaire. Input on priority needs and need for increased services.
16	Agency/Group/Organization	Leading Families Home dba Beach House
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with Children Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group and survey questionnaire. Input on priority needs and need for increased services.
17	Agency/Group/Organization	Lincoln School Coalition
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group and survey questionnaire. Input on priority needs and need for increased services.
18	Agency/Group/Organization	Local Initiatives Support Corporation Toledo
	Agency/Group/Organization Type	Housing Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through consultation. Discussed priority needs for homeownership and affordable housing capacity building. Need for developer capacity building to attract private sector investments and leverage federal funding for neighborhood development. Additionally, spoke on the impact of Project Labor Agreement, and its impact on the development of affordable housing.
19	Agency/Group/Organization	Lucas County Board of Developmental Disabilities
	Agency/Group/Organization Type	Services - Housing Services - Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Data was compiled through the agency's website and validated through consultation. As the integration in the community for people with disabilities continues to expand, the city will collaborate with the Board of Developmental Disabilities as needed.
20	Agency/Group/Organization	Lucas County Emergency Management Agency
	Agency/Group/Organization Type	Other Government - County Other - Emergency Management Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Other - Hazard Mitigation and Housing Vulnerability
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion and review of Hazard Mitigation Plan. Identified mitigation and resiliency strategies that will be used to enhance the specifications and rehabilitation standards under owner-occupied home repair, rental housing and acquisition and rehabilitation and new construction for homeownership
21	Agency/Group/Organization	Lucas County Land Reutilization Corporation
	Agency/Group/Organization Type	Housing Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through consultation with leadership. Input on priority needs for affordable housing, neighborhood revitalization, and strategy planning for targeting investments. Conversation also highlighted the opportunity for alignment in community redevelopment and opportunities to collaborate with DHCD and local residents on targeted strategies.
22	Agency/Group/Organization	Lucas County Veterans Service Commission
	Agency/Group/Organization Type	Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through consultation. Input on priority needs for affordable housing and services for veterans.
23	Agency/Group/Organization	Lucas Housing Services Corporation
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through consultation. Input on priority needs for affordable housing, public housing, financing for development of new housing units, and strategy planning for targeting investments. Conversation also highlighted the opportunity for alignment in community redevelopment.
24	Agency/Group/Organization	Lucas Metropolitan Housing (LMH)
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lucas Metropolitan Housing (LMH) was consulted to assist in determining housing needs, how LMH serves those in public housing (including seniors and people with disabilities), and future development plans to further meet the public housing needs of Toledo residents. DHCD maintains regular communications with LMH leadership regarding issues related to public housing and its residents. Consultations with LMH will continue in efforts to provide safe, adequate, and decent affordable housing to low-income individuals and their families, including the rehabilitation and resale of Low-Income Housing Tax Credit projects that have ended their 15-year compliance period.
25	Agency/Group/Organization	Maumee Valley Habitat for Humanity
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Input on priority needs for homeownership and affordable housing capacity building. Spoke on the impact of the local Project Labor Agreement and its impact on the development of Affordable Housing in the City of Toledo.
26	Agency/Group/Organization	Mental Health & Recovery Services Board of Lucas County
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation was done through participation in focus group and Consolidated Plan Steering Committee meetings and completion of agency survey as well as review of the agency materials on their website. The need for special needs housing with support services and increased collaboration among service agencies was prioritized.
27	Agency/Group/Organization	Neighborhood Health Association
	Agency/Group/Organization Type	Services - Health Health Agency Regional Organization Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically Homeless Homelessness Needs - Veterans Market Analysis Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group, participation in community meetings, and one-on-one consultation. Discussed the health and service needs of Toledo residents, homelessness, housing needs, and better coordination of health services agencies in the city.
28	Agency/Group/Organization	NeighborWorks, Toledo Region
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group, participation in community meetings, and completion of survey questionnaire. Input on affordable housing priority needs, homelessness, and comprehensive neighborhood redevelopment and homeownership. Spoke on the impact of the local Project Labor Agreement and its impact on the development of Affordable Housing in the City of Toledo
29	Agency/Group/Organization	OhioMeansJobs - Lucas County
	Agency/Group/Organization Type	Services - Employment
	What section of the Plan was addressed by Consultation?	Market Analysis Non-Housing Community Development Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	OhioMeansJobs, the local one-stop systems that provides workforce services to individuals and businesses, was consulted about the economic development section of the market analysis. As needed, the DHCD will continue to complement the services offered by OhioMeansJobs through services offered by non-profit partners and the City's Department of Economic and Business Development.
30	Agency/Group/Organization	Old West End Neighborhood Initiatives
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group and survey questionnaire. Input on priority needs and need for increased services in the Old West End neighborhood.
31	Agency/Group/Organization	Pathway Toledo
	Agency/Group/Organization Type	Services - Children Services - Elderly Persons Services - Homeless Services - Employment Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group and one-on-one consultation. Input on priority needs for housing and services for special needs population in Toledo and homelessness.
32	Agency/Group/Organization	Sofia Quintero Art and Cultural Center
	Agency/Group/Organization Type	Services - Children Services - Education Public Facilities Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Priorities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group and survey questionnaire. Input on priority needs and increased collaboration among organizations. Promoting the arts in the community. Spoke about the needs of the community, rising housing costs, and being in a "food desert." How the community needs have risen so much that the agency has shifted its mission in order to support the local Hispanic community.
33	Agency/Group/Organization	St. Paul's Community Center
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically Homeless Homelessness Strategy Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group and survey questionnaire. Input on priority needs and need for increased services.
34	Agency/Group/Organization	TARTA
	Agency/Group/Organization Type	Regional Organization Planning Organization
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through consultation. Discussed TARTA's strategic planning efforts and how to align the Consolidated Plan efforts. Discussed transportation networks and how they support economic growth in the region.
35	Agency/Group/Organization	Toledo Lucas County Homelessness Board
	Agency/Group/Organization Type	Continuum of Care Lead Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Toledo Lucas County Homelessness Board (TLCHB) is consulted regularly in all aspects related to ending homelessness in Toledo. The TLCHB was extensively consulted in the development of this Consolidated Plan and assisted with the promotion of the online Community Survey. The City will continue to work collaboratively with the TLCHB on all issues related to homelessness.
36	Agency/Group/Organization	Toledo Building Services
	Agency/Group/Organization Type	Services – Employment Business Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Non-Housing Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group and survey questionnaire. Input on priority needs and need for increased services.
37	Agency/Group/Organization	Toledo Design Collective
	Agency/Group/Organization Type	Regional Organization Planning Organization Civic Leaders Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group, consultation, and survey questionnaire. Input on priority needs for housing and services.
38	Agency/Group/Organization	Toledo Fair Housing Center
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Fair housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Toledo previously contracted with the Fair Housing Center for the development of the Analysis of Impediments (AI). Through the AI, the Fair Housing Center develops action steps needed for the elimination of impediments. The City of Toledo will continue to work collaboratively with the Fair Housing Center towards the elimination of barriers to Fair Housing.
39	Agency/Group/Organization	Greater Toledo Community Foundation
	Agency/Group/Organization Type	Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through consultation with Vice President to discuss urgent community needs in Toledo, focusing on affordable housing and homelessness, and the role of the Foundation in supporting programs in the city and developing the capacity of local agencies to meet the needs of the community.
40	Agency/Group/Organization	Toledo Public Schools
	Agency/Group/Organization Type	Services - Children Services - Education Other Government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with Children Homelessness Needs - Unaccompanied Youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with Executive Director of Student Intervention & Supports. Discussed homeless needs of students and their families, affordable housing needs of the community, and supports provided through McKinney-Vento.

41	Agency/Group/Organization	Toledo Regional Chamber of Commerce / Small Business Development Center
	Agency/Group/Organization Type	Services - Education Services - Employment Business Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Non-Housing Community Development Strategy Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In-person consultation. Discussed economic development in the city, and the workforce and infrastructure needs of the business community, small business development and entrepreneurship.
42	Agency/Group/Organization	Toledo - Lucas County Port Authority
	Agency/Group/Organization Type	Regional Organization Business Leaders Private Sector Banking/Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-Housing Community Development Strategy Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In-person consultation. Discussed economic development in the city, recent projects by the Port Authority, and how to better coordinate services with the city.
43	Agency/Group/Organization	University of Toledo - Minority Business Assistance Center
	Agency/Group/Organization Type	Regional Organization Business Leaders Services-Education Other government - State
	What section of the Plan was addressed by Consultation?	Market Analysis Non-Housing Community Development Strategy Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group and online survey. Discussed economic development in the city, and the workforce and infrastructure needs of the business community, small business development and entrepreneurship.
44	Agency/Group/Organization	YMCA of Greater Toledo
	Agency/Group/Organization Type	Services - Children Services - Elderly Persons Services - Persons with Disabilities Services – Health Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group, consultation, and survey questionnaire. Input on priority needs for housing and services.

45	Agency/Group/Organization	YWCA of Northwest Ohio
	Agency/Group/Organization Type	Housing Services - Children Services - Victims of Domestic Violence Services - Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with Children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group, consultation, and survey questionnaire. Input on priority needs for housing and services with a particular emphasis on women, families and victims of domestic violence.
46	Agency/Group/Organization	Zablocki Senior Center
	Agency/Group/Organization Type	Services - Elderly Persons Services - Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group, consultation, and survey questionnaire. Input on priority needs for housing and services.
47	Agency/Group/Organization	Zepf Center
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through focus group and survey questionnaire. Input on priority needs and affordable housing capacity building. Need for increased capacity among affordable housing developers to attract real estate investments.

Identify any Agency Types not consulted and provide rationale for not consulting

CEW Advisors, Inc., the consultant hired by the City of Toledo, scheduled several one-on-one conversations with organizations and agencies engaged in affordable housing, homelessness, social service delivery, senior and youth programming, community and economic development, and other relevant issue areas. Most of these organizations and agencies have existing relationships and partnerships with the city. Every effort was made to be inclusive of every type of organization in the city required for the Consolidated Planning process.

There were no agency types serving the Toledo community that were not consulted during the development of this Consolidated Plan. Further, the information gleaned from the various agencies and community members consulted was largely in alignment and self-reinforcing. Because of CDBG’s broad application, most community interests have the potential to impact priority needs and their solutions.

Other planning efforts

Other local/regional/state/federal planning efforts considered when preparing the Plan

Table 2 – Other local / regional / federal planning efforts		
Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Toledo / Lucas County Continuum of Care Strategic Plan 2024	Toledo Lucas County Homelessness Board	Elimination of Homelessness is a goal in both the CoC CASE Plan and the City of Toledo 5-year Consolidated Plan.
Analysis of Impediments to Fair Housing Choice	Toledo Fair Housing Center	Elimination of barriers to housing, particularly adequate affordable housing in areas of opportunity and accessible to all is a goal of the City's 2025 Analysis of Impediments and the Consolidated Plan.
Moving Forward 2055: Regional Transportation Plan	Toledo Metropolitan Area Council of Governments	Local and regional public transportation systems were analyzed in this plan. The City continually evaluates ways to improve transportation services and accessibility to low- and moderate-income (LMI) residents. A goal of the Consolidated Plan is to find ways to improve transportation services which facilitate access to jobs for LMI persons. One of the goals of Moving Forward is to improve the quality, accessibility, and efficiency of the multimodal personal transportation system.
TARTA Next Final Report Sept 2022	TARTA	Local and regional public transportation systems were analyzed in this plan. The City continually evaluates ways to improve transportation services and accessibility to low-moderate- income (LMI) residents. A goal of the Consolidated Plan is to find ways to improve transportation services which facilitate access to jobs for LMI persons. The goal of the TARTA Next Plan is to ensure public transit services in the Toledo area make a positive impact on residents, businesses, and visitors alike.
Forward Toledo	Toledo City Plan Commission	Forward Toledo is the city's comprehensive land use plan which presents a roadmap for Toledo's future growth that encourages density and more options for housing, transit and alternative modes of travel, walkability and sustainability. The Consolidated Plan aligns its goals and strategies with Forward Toledo related to more stable housing stock, more jobs for residents, and more attractive neighborhoods.
Toledo Together: 10-Year Action Plan for Housing	Toledo Department of Housing and Community Development	The Plan establishes a unified vision for investments in housing in Toledo and a roadmap to achieve this vision over the next 10 years, focusing on addressing disparities and advancing racial equity, while creating policies and programs that will benefit everyone, such as an improved environment for residential and mixed- use development. The Consolidated Plan aligns with these goals and priorities.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Toledo Strategic Plan for Arts and Culture	The Arts Commission	The common goal is the reduction of neighborhood blight. Public art and elevating the city's cultural vibrancy are important contributions to the goal of neighborhood revitalization.
2021-2024 Lucas County Community Health Improvement Plan	Healthy Lucas County	The goal of increasing availability of and access to health services for low- and moderate-income residents is a goal of both the CHIP plan and the City's 5-year Consolidated Plan. The CHIP plan specifies four priority areas: mental health & addiction, chronic disease, maternal & infant health, and community conditions. These were also priority needs that were highlighted through consultation and community engagement. DHCD participates in the creation, prioritization, and implementation of their Action Plan.
Bridges out of Poverty	Lucas County Impact Coalition	Lucas County Impact Coalition is utilizing the Bridges out of Poverty model to educate service providers and create a unified effort towards reducing poverty. The goals of the City's 5-year Consolidated Plan also seek to reduce poverty and improve citizens' quality of life.
Strategic Plan 2025-2029	Lucas Metropolitan Housing (LMH)	The provision of safe and sustainable affordable housing for LMI residents in Toledo is a goal in both the 5-year Consolidated plan and LMH's strategic plan
Peace in Motion: Toledo's Path to Community Safety	City of Toledo	This comprehensive five-year plan is a cross-sector, community engaged-and-owned plan that will guide efforts to address gun violence in Toledo for the next five years. The plan is part of an ongoing public health approach to addressing gun violence. Specific elements of the plan can be supported through investments of federal funds.
Lucas County Workforce Development Board Strategic Plan 2021	Lucas County Workforce Development Board	The mission of the Lucas County Workforce Development Board is to deliver innovative workforce solutions to businesses and job seekers to accelerate regional economic growth and individual prosperity. The goals of the strategic plan align with the Consolidated Plan as they are focused on preparing individuals to be successful in employment with local and regional employers.
Lucas County Multi-Jurisdictional Hazard Mitigation Plan	Lucas County Emergency Management Agency	The goals of the hazard mitigation plan and the mitigation action plan align with the City's housing strategy including home repair, homeownership, and rental housing. As well, identifying the disparate impact of disasters on LMI households.

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

As discussed above, Toledo has a productive working relationship with the state and county agencies in many ways. The city interacts with State agencies and departments directly through the DHCD and on a regional basis through local non-profit social service agencies. The City of Toledo is

in regular contact with various public agencies to ensure funding priorities comport with and are coordinated with current community development needs, goals, and objectives. As strategies to address the goals of the Consolidated Plan are implemented, appropriate partnerships will be enhanced or developed to address community issues efficiently and effectively.

Narrative (optional)

The City of Toledo Department of Housing and Community Development has cultivated many relationships in the community leading to the development of efficient strategies that assist in addressing community issues. Those relations include individuals, neighborhood groups, investors and organizations working towards the stabilization and growth of Toledo. DHCD will continue to cultivate relationships that result in an effective and efficient implementation of the Consolidated Plan.

DRAFT

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Citizen participation is an essential part of the consolidated planning process because it helps ensure that decisions are made with careful attention to articulated community needs and prioritizes the preferences of Toledo residents. Further, the input of stakeholders and community members generates additional public awareness about the consolidated planning process. Public involvement in the process allowed for the perspectives of residents to be elevated and highlighted during the decision-making process, which gave the City of Toledo more relevant information to develop the Consolidated Plan's priorities and goals. Receiving input and buy-in from planning officials, stakeholders, agency staff, and residents of Toledo played a significant role in helping the plan take shape.

The City of Toledo contracted with CEW Advisors, Inc. to conduct a broad consultation and community engagement process to develop the Consolidated Plan. This process involved dozens of stakeholder interviews with public services organizations, chamber of commerce, city staff, community groups and associations, several community meetings, focus groups with neighborhood residents and business owners, and an online survey to supplement the public hearings process. These public engagements and citizen participation methods were used to share information about the Consolidated Planning process, identify relevant community needs, and develop a set of priorities and goals to guide city actions over the next five years.

Information gathered from the consultation process, previous surveys and community meetings, and the citizen participation process was generally self-reinforcing and aligned with the previous information collected from other planning processes. All the survey results were collected and incorporated in the Needs Assessment and Market Analysis sections of the Consolidated Plan and helped inform the selection process for funding projects described in the Strategic Plan and Annual Action Plan sections.

Citizen Participation Outreach

Table 3 – Citizen Participation Outreach		
1	Mode of Outreach	Internet Outreach
	Target of Outreach	Non-targeted/broad community
	Summary of response/attendance	Online survey had a total of 590 survey responses that were received from residents throughout the city.
	Summary of comments received	The Citywide survey results are used and made available as part of the Needs Assessment and Market Analysis.
	Summary of comments not accepted and reasons	Not Applicable. All comments were accepted.
	URL (If applicable)	https://bit.ly/ToledoCommunitySurvey
2	Mode of Outreach	Third Party Partner Meeting December 12, 2024 Walbridge Park
	Target of Outreach	Non-targeted/broad community
	Summary of response/attendance	Community Agency representatives attended a community meeting at the Walbridge Park on December 12, 2024.
	Summary of comments received	Attendees discussed the Consolidated Planning process, the highest level community needs that they are seeing, and the programs and services available in the community. The information gathered from the community meeting was incorporated into the Needs Assessment and Market Analysis.
	Summary of comments not accepted and reasons	Not Applicable. All comments were accepted.
	URL (If applicable)	https://toledo.oh.gov/departments/housing-community-development/5-year-consolidated-plan
3	Mode of Outreach	Public Meeting January 6, 2025 Lagrange Library
	Target of Outreach	Non-targeted/broad community
	Summary of response/attendance	A total of 25 residents attended a community meeting at the Lagrange Library on January 6, 2025

	Summary of comments received	Attendees participated in several exercises to identify the highest priority needs in the community. These included Affordable Housing, Programs for Children Youth and Teens, Home Repair Program, Jobs and Economic Development, and Public Safety / Crime Prevention. The information gathered from the community meeting was incorporated into the Needs Assessment and Market Analysis.
	Summary of comments not accepted and reasons	Not Applicable. All comments were accepted.
	URL (If applicable)	https://toledo.oh.gov/departments/housing-community-development/5-year-consolidated-plan
4	Mode of Outreach	Virtual Roundtable Discussion January 7, 2025
	Target of Outreach	Non-targeted/broad community
	Summary of response/attendance	A total of 10 participants from various community agencies participated in a roundtable discussion on January 7, 2025.
	Summary of comments received	Attendees discussed urgent priorities in the community. Key priorities included Affordable Housing and Housing Conditions; Workforce Development; Health and Mental Health Services including Crisis Response; Food Insecurity; Early Childhood Education; Service Duplication and Coordination Challenges; and Economic Development Needs.
	Summary of comments not accepted and reasons	Not Applicable. All comments were accepted.
	URL (If applicable)	https://toledo.oh.gov/departments/housing-community-development/5-year-consolidated-plan
5	Mode of Outreach	Public Meeting January 7, 2025 Believe Center
	Target of Outreach	Non-targeted/broad community
	Summary of response/attendance	A total of 18 residents attended a community meeting at the Believe Center on January 7, 2025
	Summary of comments received	Attendees participated in several exercises to identify the highest priority needs in the community. These included Affordable Housing, Programs for Children Youth and Teens, Jobs and Economic Development, Home Repair Program, Workforce Development / Skills Training, and

		Parks / Playgrounds / Sports / Recreation. The information gathered from the community meeting was incorporated into the Needs Assessment and Market Analysis.
	Summary of comments not accepted and reasons	Not Applicable. All comments were accepted.
	URL (If applicable)	https://toledo.oh.gov/departments/housing-community-development/5-year-consolidated-plan
6	Mode of Outreach	Virtual Roundtable Discussion January 8, 2025
	Target of Outreach	Non-targeted/broad community
	Summary of response/attendance	A total of 8 participants from various community agencies participated in a roundtable discussion on January 8, 2025.
	Summary of comments received	Attendees discussed urgent priorities in the community. Key priorities included Affordable Housing and Homelessness; Failure of Discharge Planning; Vistula Neighborhood & Gentrification Concerns; and Nonprofit Capacity & Equity in Funding.
	Summary of comments not accepted and reasons	Not Applicable. All comments were accepted.
	URL (If applicable)	https://toledo.oh.gov/departments/housing-community-development/5-year-consolidated-plan
7	Mode of Outreach	Public Meeting January 8, 2025 Mott Library
	Target of Outreach	Non-targeted/broad community
	Summary of response/attendance	A total of 56 residents attended a community meeting at the Mott Library on January 8, 2025
	Summary of comments received	Attendees participated in several exercises to identify the highest priority needs in the community. These included Programs for Children Youth and Teens, Affordable Housing, Home Repair Program, Jobs and Economic Development, and Workforce Development / Skills Training. The information gathered from the community meeting was incorporated into the Needs Assessment and Market Analysis.
	Summary of comments not accepted and reasons	Not Applicable. All comments were accepted.

	URL (If applicable)	https://toledo.oh.gov/departments/housing-community-development/5-year-consolidated-plan
8	Mode of Outreach	Virtual Roundtable Discussion January 9, 2025
	Target of Outreach	Non-targeted/broad community
	Summary of response/attendance	A total of 4 participants from various community agencies participated in a roundtable discussion on January 9, 2025.
	Summary of comments received	Attendees discussed urgent priorities in the community. Key priorities included Affordable Housing and Homelessness; Emergency Shelter Challenges; Barriers to Housing Access; Neighborhood Revitalization in Vistula; Capacity and Sustainability of Community-Based Organizations; and Needs for Additional Collaboration.
	Summary of comments not accepted and reasons	Not Applicable. All comments were accepted.
	URL (If applicable)	https://toledo.oh.gov/departments/housing-community-development/5-year-consolidated-plan
9	Mode of Outreach	Public Meeting January 9, 2025 East Toledo Family Center
	Target of Outreach	Non-targeted/broad community
	Summary of response/attendance	A total of 21 residents attended a community meeting at the East Toledo Family Center on January 9, 2025
	Summary of comments received	Attendees participated in several exercises to identify the highest priority needs in the community. These included Affordable Housing, Jobs and Economic Development, Programs for Children Youth and Teens, Home Repair Program, Workforce Development / Skills Training, Public Safety / Crime Prevention, and Street and Sidewalk Improvements. The information gathered from the community meeting was incorporated into the Needs Assessment and Market Analysis.
	Summary of comments not accepted and reasons	Not Applicable. All comments were accepted.
	URL (If applicable)	https://toledo.oh.gov/departments/housing-community-development/5-year-consolidated-plan
10	Mode of Outreach	Public Meeting - Virtual January 23, 2025

	Target of Outreach	Non-targeted/broad community
	Summary of response/attendance	A total of 16 residents attended a virtual community meeting on January 23, 2025
	Summary of comments received	Attendees participated in several exercises to identify the highest priority needs in the community. These included Affordable Housing, Workforce Development / Skills Training, Jobs and Economic Development, Home Repair Program, Programs for Children Youth and Teens, Mental Health Services, and Services for the Homeless. The information gathered from the community meeting was incorporated into the Needs Assessment and Market Analysis.
	Summary of comments not accepted and reasons	Not Applicable. All comments were accepted.
	URL (If applicable)	https://toledo.oh.gov/departments/housing-community-development/5-year-consolidated-plan
11	Mode of Outreach	Third Party Partners Meeting Toledo Public Library March 27, 2025
	Target of Outreach	Non-targeted/broad community
	Summary of response/attendance	Community Agency representatives attended a partners meeting at the Toledo Public Library on March 27, 2025.
	Summary of comments received	Attendees participated in several exercises to identify the highest priority needs in the community. These included Affordable Housing, Services for the Homeless, Mental Health Services, Programs for Children and Youth and Teens, and Home Repair Program. The information gathered from the meeting was incorporated into the Needs Assessment and Market Analysis.
	Summary of comments not accepted and reasons	Not Applicable. All comments were accepted.
	URL (If applicable)	https://toledo.oh.gov/departments/housing-community-development/5-year-consolidated-plan
12	Mode of Outreach	Public Hearing One Government Center, City Council Chambers April 3, 2025
	Target of Outreach	Non-targeted/broad community

	Summary of response/attendance	There were a total of 8 community members present in-person. The meeting was also broadcast to an unknown number of viewers.
	Summary of comments received	One attendee offered a comment about how much he appreciated the information.
	Summary of comments not accepted and reasons	N/A
	URL (If applicable)	https://toledo.oh.gov/departments/housing-community-development/5-year-consolidated-plan
13	Mode of Outreach	Public Hearing One Government Center, City Council Chambers April 24, 2025
	Target of Outreach	Non-targeted/broad community
	Summary of response/attendance	To be written after public hearing
	Summary of comments received	To be written after public hearing
	Summary of comments not accepted and reasons	Not Applicable. All comments were accepted.
	URL (If applicable)	https://toledo.oh.gov/departments/housing-community-development/5-year-consolidated-plan
10	Mode of Outreach	Public Hearing One Government Center, City Council Chambers May 1, 2025
	Target of Outreach	Non-targeted/broad community
	Summary of response/attendance	To be written after public hearing
	Summary of comments received	To be written after public hearing
	Summary of comments not accepted and reasons	Not Applicable. All comments were accepted.
	URL (If applicable)	https://toledo.oh.gov/departments/housing-community-development/5-year-consolidated-plan

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section introduces and summarizes the key points of the Needs Assessment. These elements are described in more detail in the following sections of the Needs Assessment:

- Housing Needs Assessment
- Disproportionately Greater Need
- Public Housing
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

The Needs Assessment was informed utilizing various data sources and local and regional planning studies and compiled through consultation and community engagement with stakeholders throughout the City of Toledo, including government agencies, service providers, affordable housing developers, community partners, and residents. The Needs Assessment investigates the baseline, trends, and future housing supply and demand. Housing and services for special needs populations were also examined which included the elderly and frail elderly, homeless individuals and families, formerly incarcerated individuals, persons with HIV/AIDS, victims of domestic violence, youth aging out of the foster care system, veterans, persons with physical and cognitive disabilities, and persons with drug and/or alcohol addiction.

Priority Needs

The following issues were identified through consultation (see PR-10), community meetings (see PR-15), and analysis of public data sources. The following is a summary of the key points in the Needs Assessment.

Housing Affordability

Toledo has experienced a population decline of 8% between 2010 and 2023. Over the same time period, the city saw a minor drop in the number of occupied housing units (1.6%) and a significant drop in the number of vacant units (25%). Despite population decline and stable housing supply, the available public data, information from community meetings and stakeholder interviews, and recent research all show that housing affordability and increasing cost burden is a significant and growing concern for Toledo residents. Nearly one-third of all households in Toledo are paying more than 30% of their income on housing (cost burdened or severely cost burdened). There is a desperate need for affordable homeownership and affordable rental housing throughout the city.

Housing Rehabilitation

There are many properties throughout the city that do not comply with Toledo's property maintenance code, either due to peeling paint, damaged foundations and porches, broken windows, missing or damaged siding and roofs, fire damaged houses, and unsecured buildings. Most of the housing stock in the city is older, with 83.5% being built before 1980. This older housing stock requires more rehabilitation and upkeep to maintain. Typically, after a home reaches 30 or 40 years old it begins to require significant repairs and/or major rehabilitation. This becomes even more problematic if the home wasn't well-maintained throughout. Further, homes in the midwestern United States suffer from additional weather-related problems due to icy weather, heavy snow, and frigid temperatures. Also, damage from more intense storms related to climate change is also creating more demand for home repairs.

Public Housing

Lucas Metropolitan Housing (LMH) is the sole agency in the city tasked with the administration of public housing. Housing choice voucher holders are finding it increasingly more difficult to secure and remain in rental housing as rental prices keep increasing. Voucher holders can be priced out of the rental market because the voucher will not cover the full cost of rent. Anecdotally, landlords are becoming increasingly wary of leasing or accepting tenants who have a voucher. Despite outreach to landlords to rent to voucher holders having a voucher does not necessarily mean equal access to the housing market. In addition, landlords now request first and last months' rent and a security deposit. For income constrained communities these create additional hurdles to accessing housing even when they have a voucher.

Homelessness

Estimating the total population of the unsheltered homeless presents a difficult challenge due to the transient nature of the homeless population in northwest Ohio. Further, estimating those who are at-risk of homelessness is equally challenging. In conversations with providers of homelessness services, through analysis of HMIS data and the Point-In-Time Count data and based on discussions with the Lucas County Homelessness Board, the total population of homeless individuals and families in the City of Toledo is currently estimated at approximately 1,258 individuals. Homelessness in Toledo is estimated to have increased another 10% from 2024 to 2025, reaching its highest level since the pandemic started in 2020.

Non-Homeless Special Needs Assessment:

There are households throughout the city that have special needs unrelated to homelessness. Some of these population groups include the elderly and frail elderly; those living with some type of physical or cognitive disability; persons with substance use disorders; persons with mental illness; and victims of domestic violence, dating violence, sexual assault, and stalking.

Elderly and Frail Elderly

Toledo's growing senior population faces urgent challenges with housing affordability, transportation, and healthcare access. With 38.6% of senior households living alone and many on fixed incomes, the rising cost of housing is creating significant housing cost burdens. Many seniors

lack reliable transportation leading to social isolation and reduced access to essential services. The elderly and frail elderly populations have additional unique challenges that come with age, including chronic and other medical conditions, higher rates of physical and mental disabilities (such as Alzheimer's and dementia), mobility challenges, and higher health care costs. A significant concern for the senior population is the eventual transition from independent living to assisted living and nursing home care.

Persons with Physical or Cognitive Disabilities

There is a large number of Toledo residents living with a disability, with 29,584 persons aged 18-64 living with a disability (18.1% of the total population), and another 38.4% of older individuals aged 65 with a disability. Residents that are physically or cognitively disabled have special housing needs to accommodate their specific conditions.

Persons Living with HIV/AIDS and their Families

The total number of persons living with HIV in Lucas County as of 2023 was 1,058. Individuals living with HIV/AIDS have specific housing needs and require stable housing to maintain a consistent medication regime.

Persons with Substance Use Disorders

Substance use disorders (SUDs) impact a significant portion of Toledo's population, reflecting broader statewide trends in Ohio. An estimated 11,500 Toledo residents aged 12 and older struggle with Alcohol Use Disorder, while approximately 8,100 experience Illicit Drug Use Disorder, and 3,150 suffer from Opioid Use Disorder.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

In 2023, the Toledo Police Department reported 1,691 domestic violence incidents that resulted in a charge, 247 that resulted in some other charge, and another 6,305 domestic violence incidents that did not result in any charge. The vast majority of these incidents involve victims who are women.

Young People Aging out of the Foster Care System

In 2024, approximately 90 young people exited the Foster Care System in the city of Toledo. Of the 90, 45 receive additional support and services through the Ohana project, a non profit agency that supports emancipated youth to remain eligible to participate in the BRIDGES program receiving dollars for housing, and case management services.

Non-Housing Community Development Needs

Public Facilities

The need for public facilities includes neighborhood community centers, senior centers, adequate healthcare centers, additional childcare facilities providing affordable afterschool programs and summer programs for children and teens, public parks, and recreation area improvements.

Public Infrastructure Improvements

Like many post-industrial cities, Toledo has experienced deterioration of its aging road infrastructure, sidewalks, sewers, catch basins, buildings, and schools. The primary public infrastructure needs include street and traffic management to better support all users, including pedestrians, cyclists, and public transit riders, and automobile traffic; better pedestrian infrastructure; sewer and stormwater management; public transportation; and green infrastructure and environmental sustainability.

Public Services

The primary public service needs are crime prevention; afterschool and summer recreation programs for youth and teens; mental health services; affordable childcare; programs or services for the elderly and frail elderly; adult education / workforce training classes; financial literacy programs; services for victims of domestic violence; healthcare services; programs and services for the homeless.

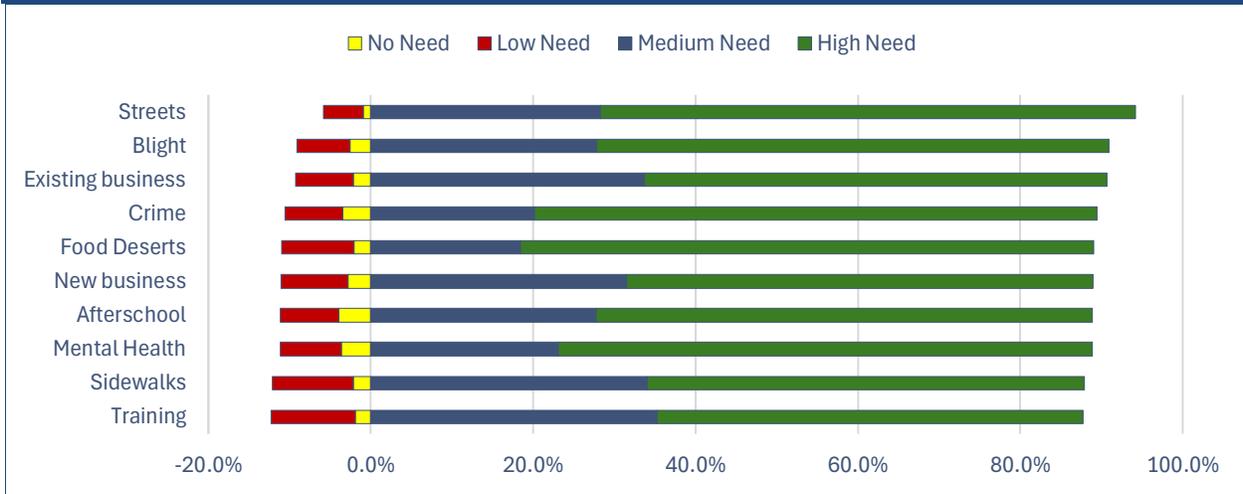
Community Survey Results

As part of the City's citizen participation process, an online survey collected information from Toledo residents to supplement the data available from public sources and information collected from public service agencies, community service providers, and community meetings and focus groups. The online survey asked respondents to select the most important issues of concern or priority needs. There were 590 respondents to the online survey. The top ten needs were identified as follow:

- Street and road improvements
- Neighborhood blight
- Retention / expansion of existing businesses
- Crime prevention
- Access to Grocery Store / Healthy Food
- Attraction of new businesses
- Afterschool and summer recreation programs for youth and teens
- Mental health services / Services for persons with mental illness
- Sidewalk improvements
- Workforce training programs

These needs are further elaborated in the following sections.

NA-05 Figure 1: Top 10 Housing and Community Development Needs



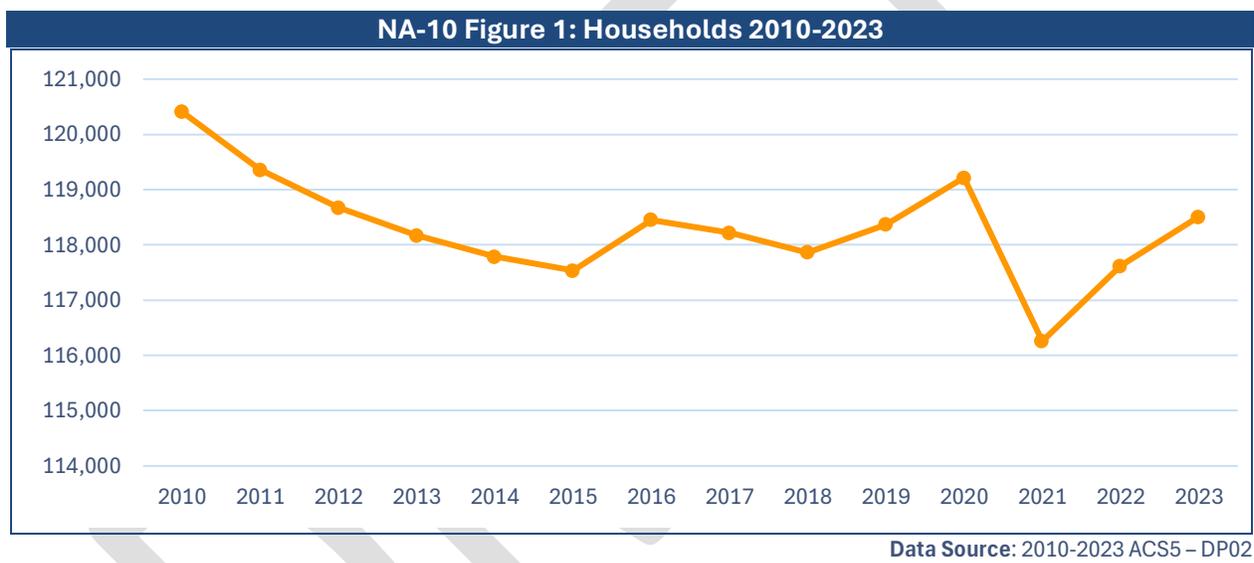
	Definition	No Need	Low Need	Medium Need	High Need
Streets	Street and road improvements	0.9%	4.9%	28.4%	65.8%
Blight	Neighborhood blight	2.6%	6.5%	27.8%	63.1%
Existing business	Retention / expansion of existing businesses	2.2%	7.1%	33.7%	57.0%
Crime	Crime prevention	3.5%	7.1%	20.2%	69.2%
Food Deserts	Access to Grocery Store / Healthy Food	2.1%	8.9%	18.5%	70.5%
New business	Attraction of new businesses	2.8%	8.3%	31.5%	57.4%
Afterschool	Afterschool and summer recreation programs for youth and teens	4.0%	7.2%	27.7%	61.1%
Mental Health	Mental health services / Services for persons with mental illness	3.6%	7.6%	23.1%	65.8%
Sidewalks	Sidewalk improvements	2.2%	10.0%	34.1%	53.8%
Training	Workforce training programs	1.9%	10.3%	35.3%	52.5%

Data Source: CEW Advisors, Inc. Housing & Community Development Survey

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

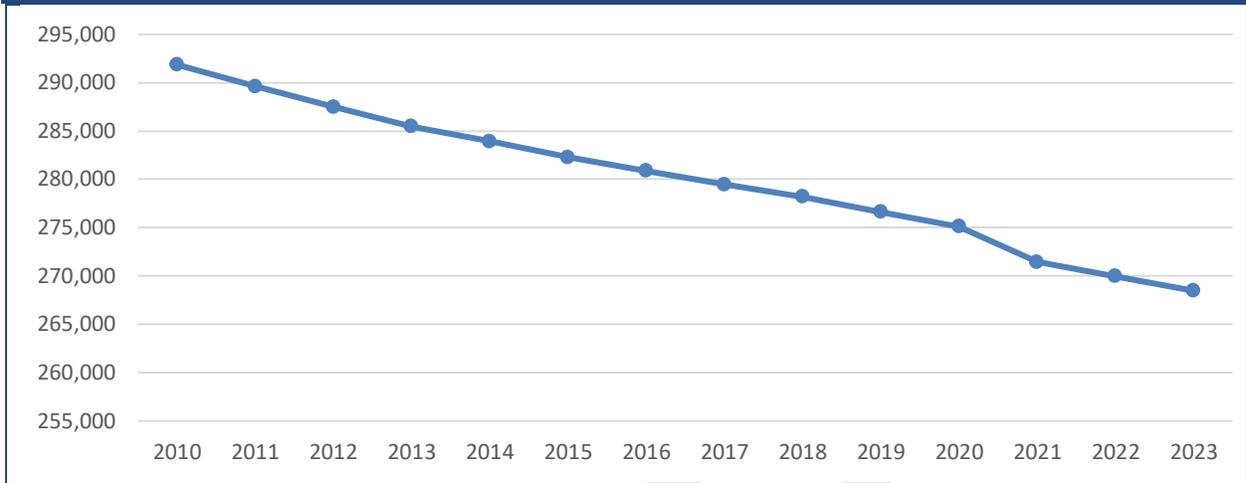
Summary of Housing Needs

Stable, safe, and affordable homes are foundational to a healthy and resilient Toledo community where every resident has the opportunity to succeed and thrive. There are a total of 118,508 households in the City of Toledo, based on the 2023 American Community Survey 5-Year Estimate. The total number of households in Toledo has fluctuated over this time period. The city experienced a moderate decline in households from 2010 to 2018, with the exception of 2016. It then experienced a moderate rebound from 2018 through 2020. COVID saw a sharp drop in households followed by a fairly rapid rebound, bringing the city back to around the same number of households it had in 2016, but fewer households than 2010.



Population trends in Toledo show that the city has declined at a relatively constant rate of approximately 1,800 persons per year since 2010, shrinking by about 8% over the past 14 years. Toledo has experienced significant population decline for the past 50+ years. As of 2023, the city's population stood at 268,461. This is a continuation of decades of population decline from its population height of 383k in 1973.

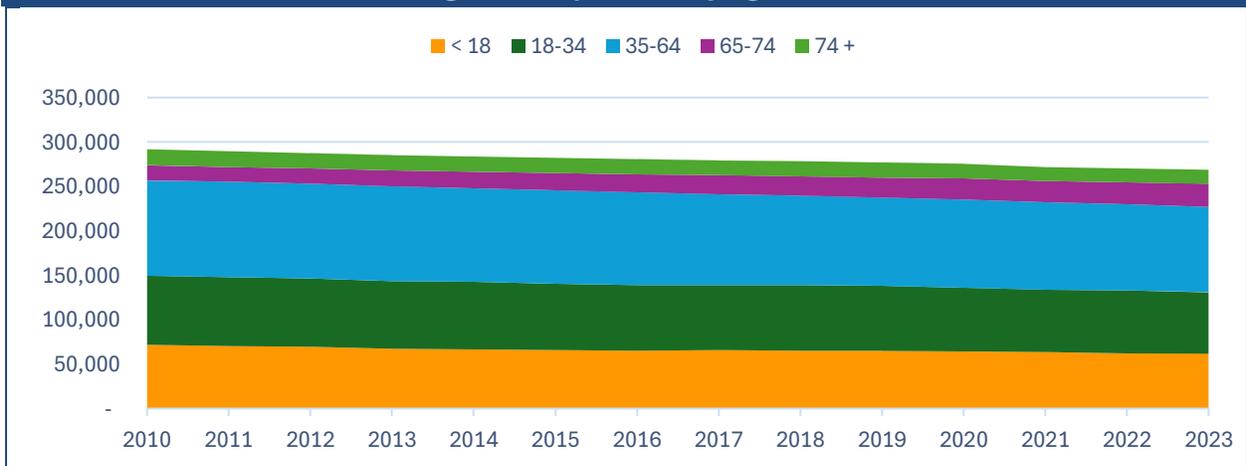
NA-10 Figure 2: Population 2010-2023



Data Source: 2010-2023 ACS5 – DP02

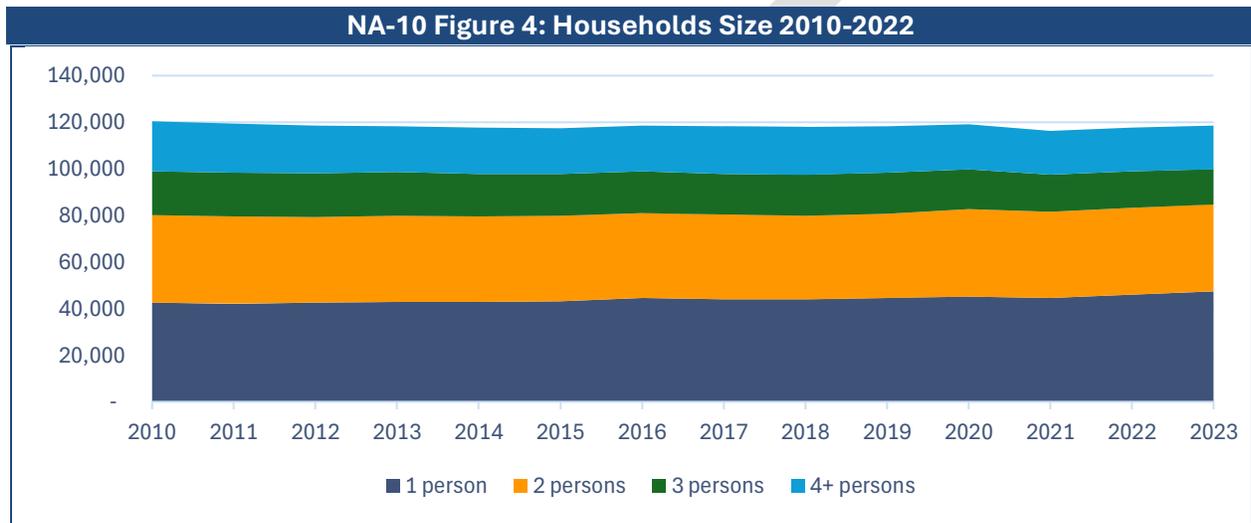
While Toledo has seen overall population decline, the city has seen a 51.1% increase in the population aged 65 to 74 over the past 14 years. This is the only age group that has seen a population increase during this time period. The population of children under the age of 18 has declined 14.1%, from 71,932 in 2010 to 61,820 in 2023. Similarly, the traditional working age population aged 18 to 64 has declined 10.6% from 2010 to 2023, from 184,640 persons to 165,123 persons. This has an impact on the city’s school district as well as local employment opportunities. Further, as people live longer and healthier lives, the composition and needs of the housing market change. This increases the needs of people with a wider range of disabilities and housing preferences. These needs stem from the more typical age-related changes such as those relating to vision, hearing, mobility, and transportation, to those of mental health or acute physical or medical needs. It will grow increasingly important for the city to plan for and address this wider spectrum of housing needs for an aging population.

NA-10 Figure 3: Population by Age 2010-2023

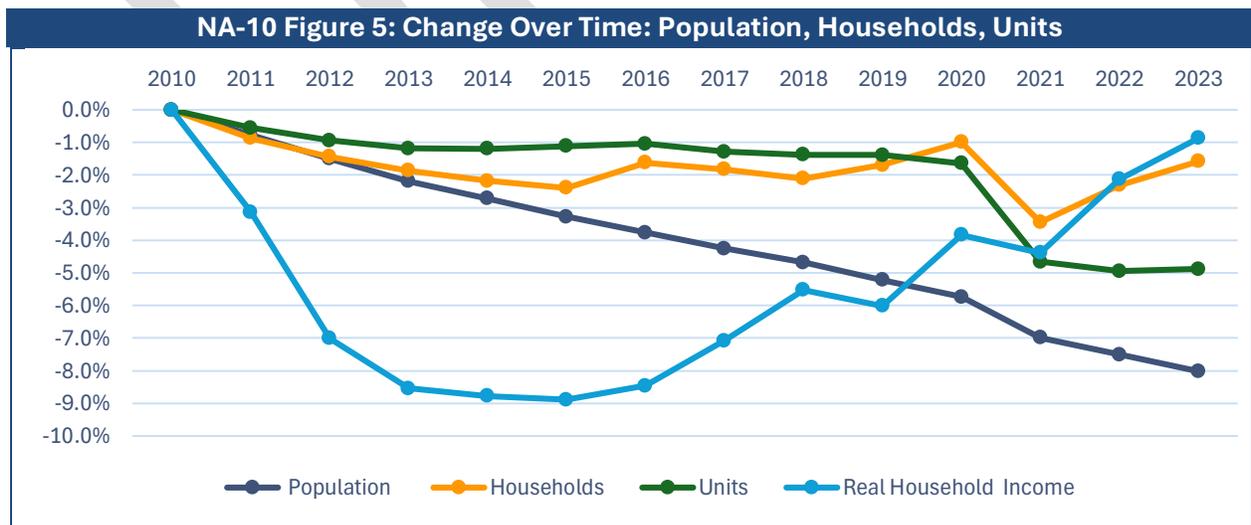


Data Source: 2010-2023 ACS5 – DP04

The predominance of one-person and two-person households in Toledo is significant. Over 70% of all households in Toledo are one- and two-person households. Three-person households comprise 12.7% of all households, while households with four or more individuals account for 15.7% of all households in the city. Further, one-person households are growing in Toledo, while larger households are declining. Single-person households saw 11.5% growth over the 2010-2023 period while the total population declined 8%. Two-person households held steady (0.6% decline). Conversely, three-person households saw a 19.5% percent decline during this period and four-person households saw a 13.4% decline. These trends correspond with larger demographic shifts seen in the city, state and nation, with people having fewer children and more seniors living alone.



While total population in Toledo saw an 8% decrease from 2010 to 2023, the total number of households saw a much smaller decrease of 1.6% during the same period. In 2010, the average household size was 2.37 persons, while in 2023 the average household declined to 2.21 persons.



This trend towards smaller households explains why the number of households was stable or increasing as the city experienced population decline. The change in household size also impacts the cost of housing. More households increase the demand for more housing, typically putting upward pressure on housing and rental costs. Additionally, the changing size of households in Toledo, with an increasing share of smaller households, changes the type of housing needed in the city, with an emphasis on smaller housing units that are better suited for smaller household sizes.

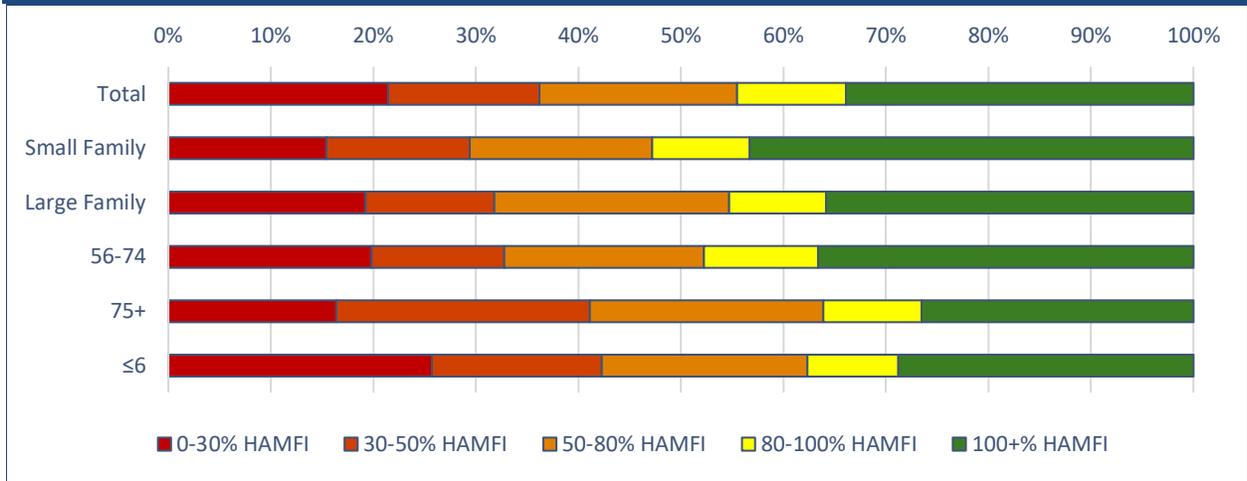
For the decade of the 2010s the number of units declined less than the number of households in Toledo. We would generally expect this to ease market pressures on rent and home prices. However, we also see that in the post-COVID years between 2021 and 2023, the number of households was growing, while the number of housing units has remained largely flat. These reflect national trends during this period, and similarly we see Toledo is not immune to the resulting affordable housing crisis.

Toledo saw its median household income change from \$34,260 in 2010 to \$47,532 in 2023. Importantly, the data reported from the American Community Survey is inflation adjusted for the report year. When the 2010 median household income is adjusted to 2023 dollars using the U.S. Bureau of Labor Statistics CPI Inflation Calculator, the CPI adjusted median household income is equivalent to \$47,948, about 1% more than the actual median household income in 2023. This represents a **decline** in real median household income of 0.9% over the 2010-2023 period while the cost of housing has increased dramatically. The greatly exacerbates the housing affordability crisis that is being felt in the city, particularly among the lowest-income households.

NA-10 Figure 6: Housing Needs Assessment Demographics			
	2010	2023	% Δ
Population	291,851	268,461	-8.0%
Households	120,406	118,508	-1.6%
Units	140,034	133,195	-4.9%
Nominal Median Household Income	\$34,260	\$47,532	38.7%
Median Household Income (2010 dollars)	\$34,260	\$33,963	-0.9%
Median Household Income (2022 dollars)	\$47,948	\$47,532	-0.9%

Data Source: 2010-2023 ACS5 - DP02, DP03, DP04, DP05. BLS CPI Calculator

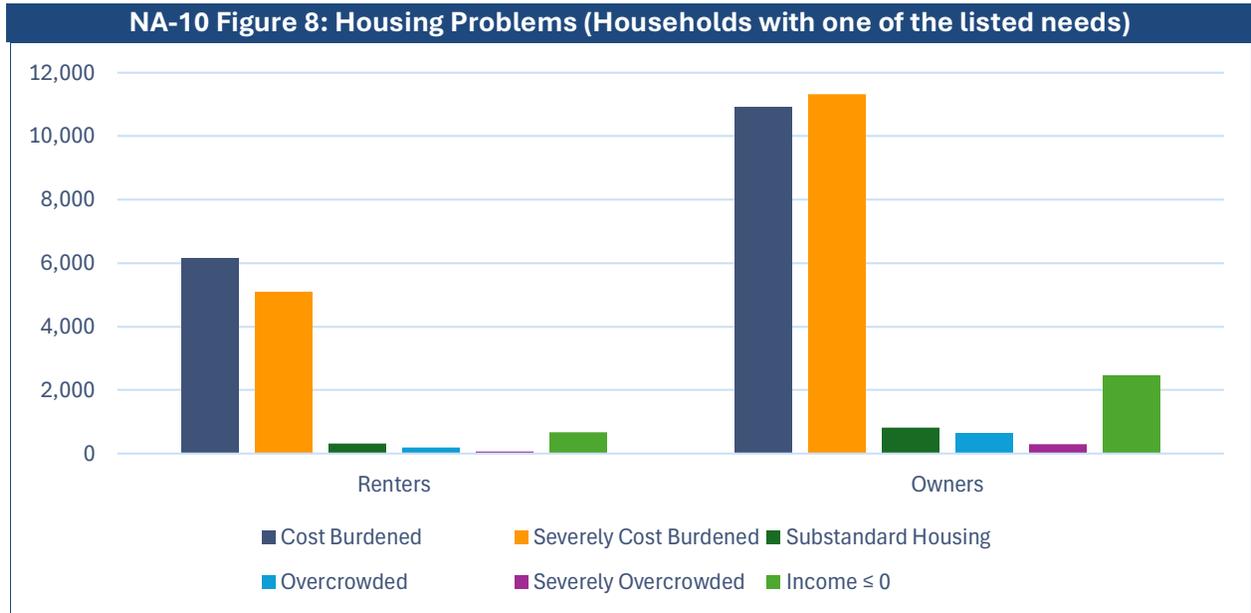
NA-10 Figure 7: Total Households Table



	0-30% HAMFI	30-50% HAMFI	50-80% HAMFI	80-100% HAMFI	100+% HAMFI
Total Households	24,920	17,155	22,400	12,340	39,445
Small Family Households	6,635	6,020	7,640	4,085	18,630
Large Family Households	1,320	865	1,570	650	2,460
Household contains at least one person 62-74 years of age	4,970	3,245	4,900	2,795	9,180
Household contains at least one person age 75 or older	1,830	2,760	2,550	1,070	2,960
Households with one or more children 6 years old or younger	4,290	2,755	3,340	1,480	4,800

Data Source: 2017-2021 CHAS - Tables 5, 7, 13

Housing Needs Summary Tables



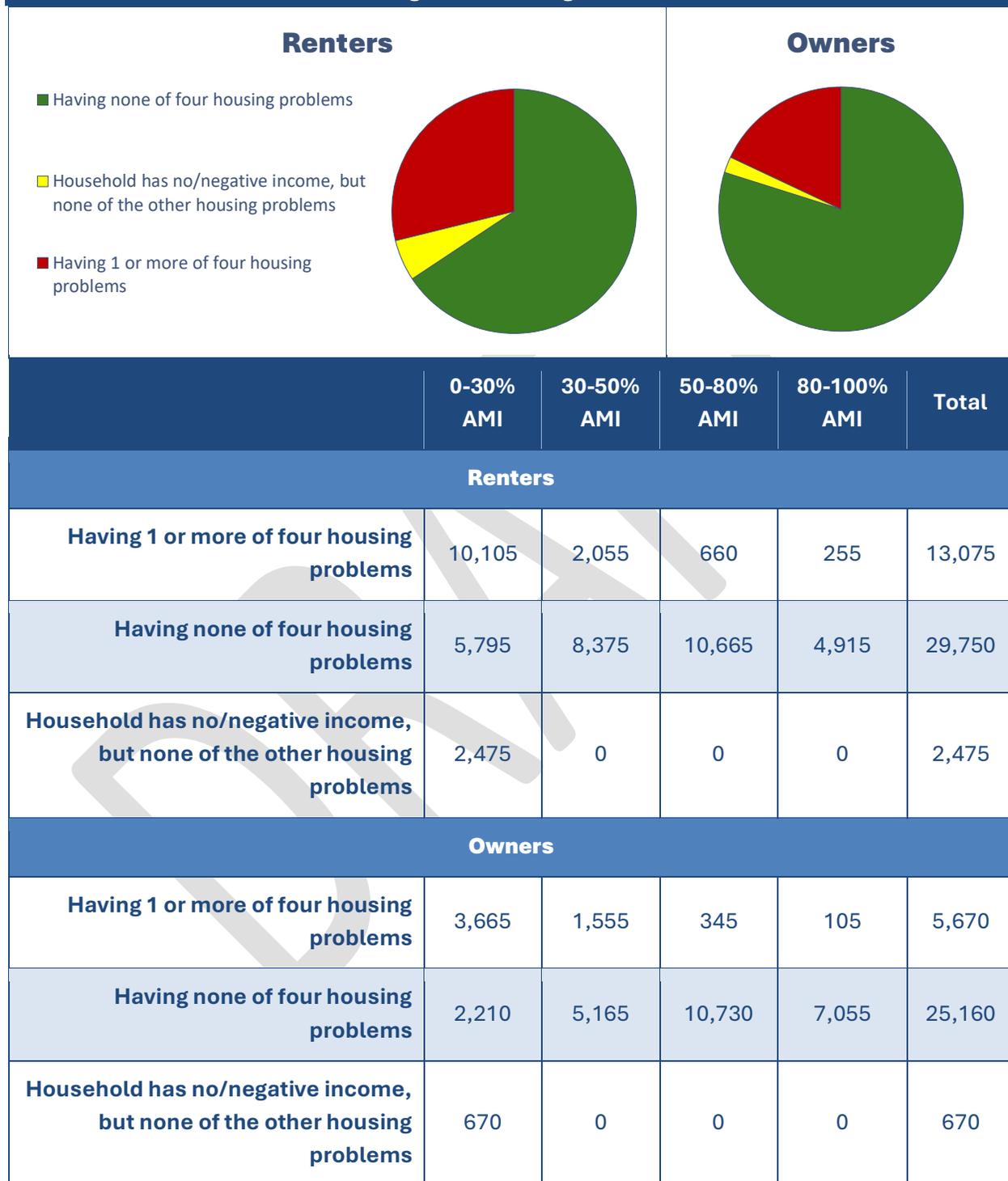
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Owners					
Substandard Housing Lacking complete plumbing or kitchen facilities	180	100	35	10	325
Severely Overcrowded With >1.51 people per room (and complete kitchen and plumbing)	0	4	50	0	54
Overcrowded With 1.01-1.5 people per room (and none of the above problems)	45	50	35	65	195
Severe Housing Cost Burden greater than 50% of income (and none of the above problems)	3,440	1,400	230	30	5,100
Housing Cost Burden greater than 30% of income (and none of the above problems)	1,005	2,005	2,580	570	6,160
Zero/negative Income (and none of the above problems)	670	0	0	0	670

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Renters					
Substandard Housing Lacking complete plumbing or kitchen facilities	460	130	120	105	815
Severely Overcrowded With >1.51 people per room (and complete kitchen and plumbing)	105	60	120	0	285
Overcrowded With 1.01-1.5 people per room (and none of the above problems)	235	220	115	85	655
Severe Housing Cost Burden greater than 50% of income (and none of the above problems)	9,300	1,645	305	65	11,315
Housing Cost Burden greater than 30% of income (and none of the above problems)	2,030	5,675	3,080	150	10,935
Zero/negative Income (and none of the above problems)	2,475	0	0	0	2,475

Data Source: 2017-2021 CHAS - Table 3

Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden.

NA-10 Figure 9: Housing Problems 2



Data Source: 2017-2021 CHAS - Tables 2, 3

NA-10 Figure 10: Cost Burden > 30%								
	< 30% AMI	30-50% AMI	50-80% AMI	Total	< 30% AMI	30-50% AMI	50-80% AMI	Total
	Renters				Owners			
Small family	1,325	1,250	3,230	12,390	220	770	2,175	18,850
Large family	160	120	545	1,705	115	105	625	3,055
Elderly family	95	240	255	1,275	170	520	1,805	9,180
Elderly non-family	850	440	730	3,140	515	1,330	2,030	7,835
Other	1,610	865	3,150	11,815	235	535	1,615	8,895
Total	4,040	2,915	7,910		1,255	3,260	8,250	

Data Source: 2017-2021 CHAS Table 7

NA-10 Figure 11: Cost Burden > 50%								
	< 30% AMI	30-50% AMI	50-80% AMI	Total	< 30% AMI	30-50% AMI	50-80% AMI	Total
	Renters				Owners			
Small family	365	2,430	1,315	4,190	100	520	870	1,830
Large family	125	420	95	640	10	75	280	385
Elderly family	40	210	100	350	160	185	335	815
Elderly non-family	495	715	485	1,720	440	820	450	1,835
Other	1,130	2,075	1,105	4,455	280	420	660	1,650
Total	2,155	5,850	3,100		990	2,020	2,595	

Data Source: 2017-2021 CHAS Table 7

NA-10 Figure 12: Crowding (More than one person per room)						
	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	100+% AMI	Total
Renters						
Single family households	280	275	135	65	200	955
Multiple, unrelated family households	40	30	55	20	55	200
Other, non-family households	25	0	45	0	25	95
Total need by income	340	305	235	85	280	1,245
Owners						
Single family households	35	54	30	4	115	238
Multiple, unrelated family households	10	0	54	65	125	254
Other, non-family households	0	0	0	0	0	0
Total need by income	45	54	85	65	240	489

Data Source: 2017-2021 CHAS - Table 10

NA-10 Figure 13: Crowding (Households With Children)								
	0-30% AMI	30-50% AMI	50-80% AMI	Total	0-30% AMI	30-50% AMI	50-80% AMI	Total
	Renters				Owners			
Lower Bound	0	0	0	0	0	0	0	0
Upper Bound	340	305	235	880	45	54	85	184

Data Notes: Toledo, like most jurisdictions, does not track crowding specifically for households with children. Using the data from CHAS Table 13 (Tenure by Year Structure Built by Household Income by Presence of Children), we can put an upper and lower bound on the possible number of overcrowded households with children by tenure and income level. We use the definition from CHAS Table 13 of children being aged six or younger. Unfortunately, as is often the case, these ranges are not very helpful – the minimum for each category is zero and the maximum is the known number of crowded households for each tenure/income category.

Data Source: 2017-2021 CHAS - Tables 10, 13

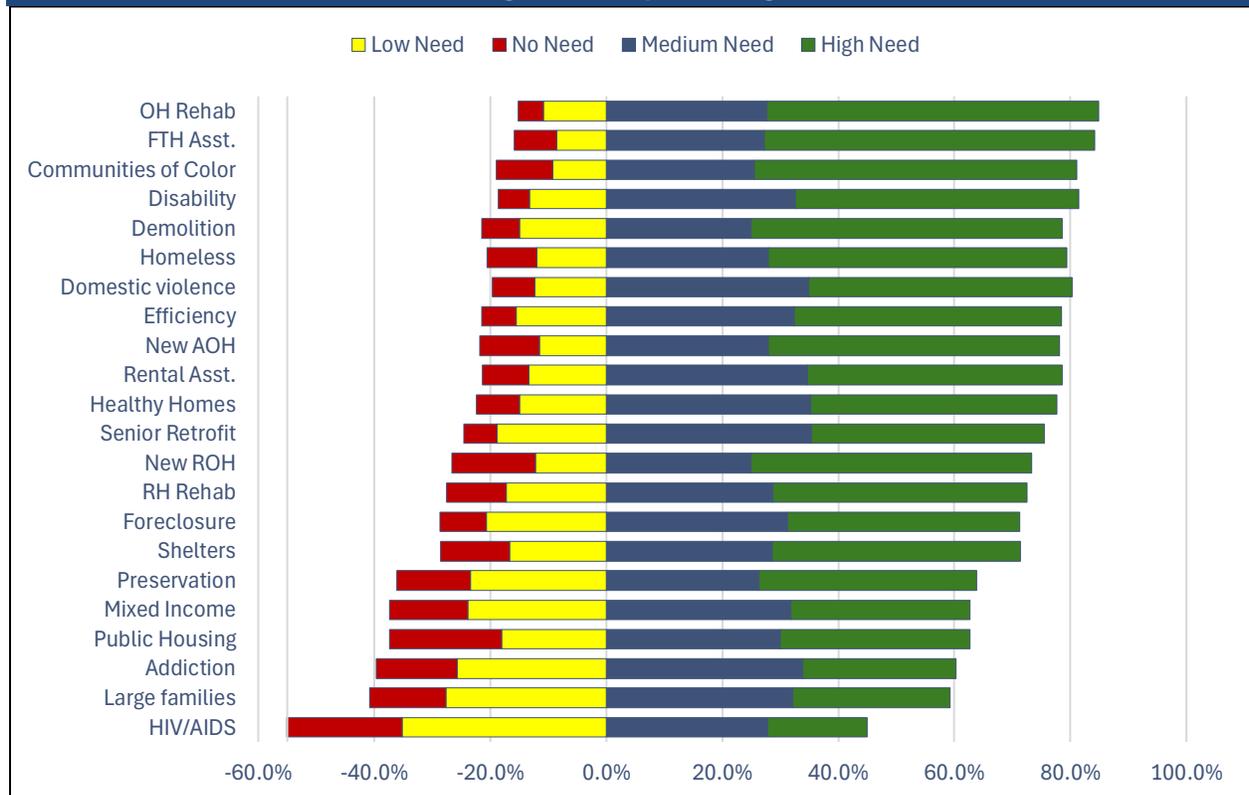
Survey Results

CEW Advisors developed a Housing and Community Development survey and asked respondents to rank several housing needs on a four-point scale: no need, low need, medium need, or high need. A weighted total score was then calculated and used to rank the priority needs. The top five housing needs identified by survey respondents are:

- **Homeowner housing rehabilitation** was identified by 57.2% of respondents as a high need, 27.7% as a medium need, 10.8% of respondents as a low need, and 4.3% of respondents as not needed.
- **First-time homebuyer assistance** was identified by 57.0% of respondents as a high need, 27.2% as a medium need, 8.6% as a low need, and 7.3% as not needed.
- **Homeownership in communities of color** was identified by 55.6% of respondents as a high need, 25.5% as a medium need, 9.3% as a low need, and 9.7% as not needed.
- **Supportive housing for persons with a disability** was identified by 48.8% of respondents as a high need, 32.6% as a medium need, 13.3% as a low need, and 5.3% as not needed.
- **Demolition of dilapidated housing** was identified by 53.6% of respondents as a high need, 25.0% as a medium need, 15.0% as a low need, and 6.5% as not needed.

Other high priority housing needs include Supportive housing for the homeless; Supportive housing for victims of domestic violence; Energy efficiency upgrades; Construction of new affordable housing for sale, and Rental and utilities assistance.

NA-10 Figure 14: Top Housing Needs



	Definition	No Need	Low Need	Medium Need	High Need
OH Rehab	Homeowner housing rehabilitation	4.3%	10.8%	27.7%	57.2%
FTH Asst.	First-time homebuyer assistance	7.3%	8.6%	27.2%	57.0%
Communities of Color	Homeownership in communities of color	9.7%	9.3%	25.5%	55.6%
Disability	Supportive housing for persons with a disability	5.3%	13.3%	32.6%	48.8%
Demolition	Demolition of dilapidated housing	6.5%	15.0%	25.0%	53.6%
Homeless	Supportive housing for the homeless	8.5%	12.0%	28.0%	51.5%
Domestic violence	Supportive housing for victims of domestic violence	7.3%	12.4%	34.9%	45.4%
Efficiency	Energy efficiency upgrades	6.0%	15.5%	32.4%	46.1%
New AOH	Construction of new affordable housing for sale	10.4%	11.5%	28.0%	50.2%
Rental Asst.	Rental and utilities assistance	8.1%	13.3%	34.7%	43.9%
Healthy Homes	Programs to address home-based health issues (lead, radon, asbestos, etc.)	7.4%	15.0%	35.2%	42.4%
Senior Retrofit	Retrofit existing housing to meet seniors' needs	5.7%	18.8%	35.4%	40.1%
New ROH	Construction of new affordable housing for RENT	14.4%	12.2%	25.0%	48.4%
RH Rehab	Rental housing rehabilitation	10.2%	17.3%	28.7%	43.8%
Foreclosure	Foreclosure prevention	8.0%	20.7%	31.2%	40.0%
Shelters	Additional Homeless Shelters	11.9%	16.7%	28.6%	42.8%
Preservation	Historic Preservation	12.7%	23.4%	26.3%	37.6%

	Definition	No Need	Low Need	Medium Need	High Need
Mixed Income	Mixed-income housing	13.4%	23.9%	31.8%	30.8%
Public Housing	Increase in Public Housing	19.3%	18.0%	30.0%	32.7%
Addiction	Recovery housing for persons with alcohol or drug addiction	14.0%	25.7%	33.9%	26.5%
Large families	Housing designed for larger families (6 or more persons living together)	13.1%	27.6%	32.2%	27.1%
HIV/AIDS	Housing for persons living with HIV/AIDS and their families	19.9%	35.2%	27.8%	17.1%

Data Source: CEW Advisors, Inc. Housing & Community Development Survey

DRAFT

Describe the number and type of single person households in need of housing assistance.

Toledo has 45,964 single person households, including 15,137 senior single person households. According to the 2019-2023 ACS, the median rents for Toledo 0-, 1-, 2-, and 3-bedroom units were \$664, \$658, \$905, and \$1,089 respectively. Evaluating the data, we can see that this likely puts many single person households in the **cost burdened** or **severely cost burdened** categories depending on their age, sex, and size of rental unit. Single women aged 65 and older who are living alone have the lowest earnings, averaging \$25,889 annually, putting this group at the highest need for housing assistance and at the greatest risk of homelessness.

NA-10 Figure 15: Single-Person Household (Renter) Cost Burden						
	#	Earnings	0 Beds	1 Bed	2 Beds	3 Beds
Single Female (<65)	13,874	\$26,992	29.5%	29.3%	40.2%	48.4%
Single Female (65+)	9,477	\$25,889	30.8%	30.5%	41.9%	50.5%
Single Male (<65)	16,953	\$36,752	21.7%	21.5%	29.5%	35.6%
Single Male (65+)	5,660	\$31,317	25.4%	25.2%	34.7%	41.7%

Data Source: 2023 ACS5 - B19215, B25031, DP02

Homelessness

According to the January 2024 Point in Time Count for the Lucas County Continuum of Care, there were 563 total homeless individuals, of which 342 were single individuals. Among them, 330 were sheltered and 12 were unsheltered. Throughout the 2024 calendar year, 3,395 people experienced homelessness, representing 2,438 total households, including over 1,900 single individuals.

Foster Care

In Toledo, approximately 200 children age out of the foster care system each year. This means they turn 18 without being reunited with their families or being adopted. Aging out can present significant challenges as these young adults transition to independent living, often without the skills or income to stably maintain housing.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disabled Population

Toledo has 9,918 people with hearing difficulties, 7,727 people with vision difficulty, 20,319 people with cognitive difficulty, 21,537 people with ambulatory difficulty 7,829 people with self-care difficulty, and 15,029 with independent living difficulty. It is not possible to calculate with any accuracy how many disabled individuals require housing assistance; however, given the size of the population and the age and overall condition of the city's housing units, the need will be significant.

Victims of Domestic Violence

Victims of domestic violence are a special needs population due to the unique challenges posed by intimate partner violence (IPV). Beyond physical and verbal abuse, financial abuse is a critical aspect of IPV with far-reaching consequences for survivors. Data aggregated by the Toledo Police Department shows there were 1,691 total Domestic Violence Incidents that resulted in a charge, and another 6,305 incidents that did not result in a charge. The city is collaborating with nonprofit organizations to address the issue of intimate partner violence. The YWCA Domestic Violence Shelter is the only emergency DV shelter in Lucas County, operating a 17-room, 46-bed facility for survivors. Due to overwhelming demand, the shelter regularly exceeds its intended capacity. To meet the urgent need for housing, the agency has resorted to renting hotel rooms at high costs to ensure victims—often accompanied by their children—have access to safe shelter.

These populations are discussed in more detail in **Section NA-45: Non-Homeless Special Needs Assessment**.

What are the most common housing problems?

The most common housing problem is cost burden. The HUD Area Median Family Income (HAMFI) is the median family income calculated by HUD for each jurisdiction, so HUD can determine Fair Market Rents (FMRs) and income limits for HUD programs. Toledo is part of the Toledo, OH HUD Metro FMR Area. In the greater Toledo, OH HUD Metro FMR Area, the median household income is \$63,749, compared to \$47,532 for the city of Toledo, or approximately 75% of the area median income of the larger metro area.

HUD categorizes low-income households as follows:

- Extremely Low Income = 0% to 30% Area Median Income
- Very Low Income = >30% to 50% Area Median Income
- Low Income = >50% to 80% Area Median Income

Approximately 21.4% of all households are Extremely Low Income, either having no income or up to 30% HAMFI. Another 14.8% of all households are Very Low Income, earning between 30% and 50% of HAMFI. And another 19.3% of all households are Low Income, earning between 50% and 80% of HAMFI. In total, 55.5% of households in Toledo are low-income households. Among these low-income households, 31.4% (20,255 households) have at least one member that is aged 62 or older. Additionally, there are 10,385 low-income households with one or more children aged 6 or younger, representing 16.1% of all households.

The following housing problems are described below:

- Substandard Housing – Lacking complete plumbing or kitchen facilities
- Overcrowding – With 1.01 to 1.5 people per room
- Severe Overcrowding – With more than 1.51 people per room
- Cost Burden – Households spending more than 30% of income on housing

- Severe Cost Burden – Households spending more than 50% of income on housing

The most pronounced housing problems are Cost Burden and Severe Cost Burden. Housing cost burden and severe housing cost burden, defined as spending more than 30% or 50% of total household income on housing respectively, is the most significant housing problem in Toledo as with most other municipalities throughout Ohio. According to the Comprehensive Housing Affordability Strategy (CHAS) data, there are 23,055 renter households that pay more than 30% of their income on rent. Among them, 11,695 renter households spend more than 50% of their income on rent. For homeowners, there are 11,830 homeowners paying more than 30% of their income on their mortgages, with 5,260 households paying more than 50% of their income on housing.

Further, housing costs have increased dramatically in the past 5 years, exacerbating the affordability problem in Toledo. The median cost of a home has grown 33.9% between 2018 and 2023, from \$79,900 to \$107,000. The average rent for a 2-bedroom apartment has increased 28% during this period, from \$707 in 2018 to \$905 in 2023. The income needed to afford these housing costs is \$46,424 and \$36,200 respectively. Wage growth over the same time period was also 28% from \$37,100 to \$47,532. While cost burden has long been a problem for Toledo, some solace can be taken in the fact that for renters at least, it has not gotten worse in the past five years the way it has for much of the rest of the country.

The other housing problems are not of the same magnitude of concern for Toledo compared to housing cost. The total number of units that lack either complete plumbing or kitchen facilities is 1,140, or 1% of all units. There are a total of 1,189 units that are either overcrowded (between 1.01-1.5 people per room) or severely overcrowded (with more than 1.51 people per room), again about 1% of all units. While there is concern for the households in these situations, this is in stark contrast to the significant issue of Housing Cost Burden. The larger concern about the physical condition of Toledo's housing units, especially unoccupied units in the City, is discussed in more detail in **Section MA-20**.

Are any populations/household types more affected than others by these problems?

Housing cost burden appears to disproportionately impact Elderly households – defined as households that have an older individual aged 62 or older as the Head of Household, Spouse, or Sole Member. There are 2,070 renter households and 2,650 owner households in the Elderly category that are Cost Burdened. Additionally, there are 2,465 Elderly renter households and 2,335 Elderly owner households are Severely Cost Burdened. In total, there are 9,520 Elderly Households that are paying more than 30% of their income on housing. This represents 30.8% of all households that have an older individual aged 62 or older. This is likely due to the fixed incomes of older individuals, and these cost burdened Elderly Households often find it challenging to afford rising housing costs associated with increasing rents, property taxes, home repairs, at-home care, transportation, and medical costs.

To reiterate, 30% of all the households in Toledo are cost burdened, with renter households being most likely to be cost burdened compared to owner-occupied housing. 41.2% of all renter

households are cost burdened compared to 19.6% of owner-occupied households. Of all the income levels within Toledo, households within the 0-30% AMI category have the highest percentage of households with one or more of four housing problems. Approximately 67.4% of all households in this income category have one or more housing problems. Housing cost burden is the most common housing problem, vastly surpassing every other housing problem combined. Importantly, the other housing problems discussed above (Substandard Housing, Overcrowding, and Severe Overcrowding) are concentrated almost exclusively among low- and moderate-income households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

According to the 2021 CHAS data, there are 64,475 low-income households in Toledo, out of a total of 118,508 households, about 55.5% of all households.

- 24,920 @ 0-30% AMI
- 17,155 @ >30-50% AMI
- 22,400 @ >50-80% AMI

Households with at least one person 75 or older, and households with children under 6 are more likely than average to be low-income. Low-income individuals and families living in Toledo often find it difficult to pay their housing costs, particularly due to the lack of affordable housing for the most economically vulnerable populations. Many of these low-income households are spending over 30% of their income on housing and have little savings which could be used in case of an emergency. There can often be instances when low-income families have a major home repair or auto repair need, medical emergency, or become unemployed. Without sufficient savings, a large financial shock can make them late on a rental or mortgage payment and begin the painful process of being evicted or being pushed into foreclosure.

Many individuals and families receiving rapid rehousing assistance are experiencing homelessness for the first time due to economic instability. Rising rental costs and stagnant wages contribute to the inability to maintain stable housing. There is a disproportionate representation of single, female-headed households of color within the homeless population. These families often face barriers in accessing appropriate shelter and services due to a lack of flexibility in family shelter programs. A significant portion of those facing housing instability include young adults aging out of foster care or juvenile justice systems. Many of these youth lack essential life skills, such as financial literacy, housing navigation, and employment readiness. The shelter system is overwhelmed, with long waitlists for family shelters. The availability of permanent supportive housing and move-in ready affordable rental units is extremely limited.

According to the 2023 ACS 5-Year Estimates, there are 61,820 children under 18 living in 31,345 households in Toledo. Among these households, 15,111 are married or cohabitating couple households with children, 1,566 are with an unmarried male head of household and 11,194 are unmarried female head of household. Additionally, there are 1,832 grandparents who are taking care of their grandchildren. 32,910 children are living in single-parent households. Children living in single-parent families are more likely to live in poverty than children living in two-parent families.

In Toledo, 9.2% of married-couple households with children live in poverty versus 44.4% poverty rate among single-parent Toledo households with children. Most single-parent families have only one potential wage earner¹, compared with the two potential wage earners in two-parent families.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not applicable.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The threat of homelessness is strongest among the households that are experiencing extreme cost burdens of 50% or more of their income. In Toledo, there are 16,415 households of all income categories that are extremely cost burdened, or 13.9% of all households in the city.

Other housing characteristics associated with instability and increased risk of homelessness include overcrowding and substandard housing units that lack complete plumbing or kitchen facilities. In Toledo there are 195 renter households that are overcrowded and another 54 renter households that are severely overcrowded. For homeowners, there are 655 households that are overcrowded and 285 households that are severely overcrowded. There are 325 renter units that lack complete plumbing and kitchen facilities and 815 such owner households.

Another related risk factor is a common phenomenon of “doubling up,” or temporarily living with friends or families due to housing cost burden or other situation (i.e., eviction, foreclosure, loss of employment, etc.). According to The State of Homelessness in America report for 2023, living doubled up is the most common living situation prior to becoming homeless. ACS data shows there are 24,476 persons in Toledo who are not the spouse, unmarried partner, or child of the

¹ We note that in table B17010 from which the poverty by family type data is drawn, there is no data on “cohabitating couples.” Thus, it seems that the ACS in this case groups cohabitating couples into the “single householder, no spouse present” category. Therefore, we know that some “single parent” families in these data potentially have two incomes.

householder. These may be roommates, or parents/siblings of the householder, but some percentage of them may be people who are “doubled up.”

The age of the housing stock is another driver of housing cost burden affecting the stability of low-income homeowners and their risk of becoming homeless. 29.5% of the City’s housing was constructed prior to 1940 with about 7.3% constructed after 2000. The vast majority, 64.9% of the City’s housing units were built between 1940 and 1999. Older housing stock requires periodic maintenance and upkeep to ensure housing units are safe, warm, clean, and healthy. The cost of maintenance and rehabilitation has increased significantly over the past several years along with general housing costs. This places a significant burden on individual homeowners, especially for older adults who are on a fixed income and are increasingly less able to afford to maintain their homes themselves and require hiring others to do so.

Low-income renters, especially single-income households and those on fixed incomes, are at risk of becoming homeless and are also significantly more likely to have housing cost burdens over 50% of their income. Small interruptions of income, sudden emergencies such as unforeseen emergency car repair, and increased household expenses have significant consequences when these households lack the savings to bear the costs of these expenses.

Finally, there are several impacts related to rental and eviction policies. Evictions can remain on the record of the heads of household even if dismissed, making it difficult for individuals to secure new housing. Many landlords are unwilling to rent to formerly homeless individuals or those relying on subsidies due to concerns about stability, past evictions, or delayed payments from assistance programs. The funding of supportive services is limited and can further exacerbate instability as individuals exiting programs often lack the resources to navigate rental challenges.

Discussion

The data presented above paints a clear picture of the city's housing challenges; primary among them is the issue of affordability. The housing cost burden among the City's low- to moderate-income residents creates significant difficulty for the households and for the city when cost burdens lead to homelessness. The lack of ongoing maintenance of some of the city's housing stock in low- and moderate-income neighborhoods has created situations where units are of substandard quality, are unhealthy, and potentially unsafe for habitation.

While housing problems impact many different demographics in the city, low-income households and elderly households are two groups that both experience disproportionately high cost-burdens.

- 30% of Toledo households experience cost burdens greater than 30% percent of household income. Of those households that are extremely low income (0 – 30% of HAMFI), 65.8% have cost burdens that exceed thirty percent of their household income.
- There are a total of 9,520 Elderly households that are cost burdened, paying more than 30% of their income on housing. This represents 30.8% of all households that have at least one person aged 62 and older.

The very low-income and the elderly both may have difficulty overcoming excessive cost burdens due to the following:

- (1) very low-income households are unlikely to have income to spare on mobility opportunities like pursuing higher education due to the majority of their paycheck going towards basic necessities
- (2) elderly households are on a fixed income. Toledo's aging housing stock compounds this due to large maintenance costs

NA-15 Disproportionately Greater Need: Housing Problems - 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at any specific income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, if 50% of all low-income households within Toledo have a housing problem and 60% of low-income Hispanic households have a housing problem, this would be considered an instance of disproportionately greater need. This section has four tables that capture the number of housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI).

In Toledo, the total population and the total households are predominantly White; 80% of the population is White, while 83.6% of all the households have a White head of household.

NA-15 Figure 1: Demographics - Race				
	Households		Population	
	#	%	#	%
White	74,973	63.3%	157,515	58.7%
Black or African American	32,919	27.8%	77,036	28.7%
American Indian and Alaska Native	192	0.2%	458	0.2%
Asian	1,578	1.3%	3,645	1.4%
Native Hawaiian and Other Pacific Islander	30	0.0%	109	0.0%
Some Other Race	3,248	2.7%	8,425	3.1%
Two or More Races	5,568	4.7%	21,273	7.9%
Total	118,508	100%	268,461	100%

Data Source: 2019-2023 ACS - B25006, DP05

NA-15 Figure 2: Demographics - Ethnicity				
	Households		Population	
	#	%	#	%
Hispanic or Latino	8,169	6.9%	24,022	8.9%
White, Not Hispanic or Latino	72,201	60.9%	150,283	56.0%
Other Race, Not Hispanic or Latino	38,138	32.2%	94,156	35.1%
Total	118,508	100.0%	268,461	100.0%

Data Source: 2019-2023 ACS - B11001H, B11001I, DP05

Per HUD regulations, Toledo must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each racial and ethnic category, the data also provide information that can be useful in describing overall need. As discussed above, housing problems are defined as having one of the following four living conditions:

- Lacking complete plumbing (including hot and cold running water, a flush toilet, and a bathtub or shower)
- Lacking complete kitchen facilities (including a kitchen sink; a cooking stove, built-in burners, or a microwave oven; and a refrigerator)
- Overcrowding with more than 1.01 persons per room (not including bathrooms, porches, foyers, halls, or half-rooms)
- Cost burden of spending more than 30% of household income on housing

NA-15 Figure 3: Housing Cost Burden by Tenure						
	Owners		Renters		Total	
	#	%	#	%	#	%
Cost Burden <=30%	47,814	79.2%	30,330	54.2%	78,144	67.2%
Cost Burden >30% to <=50%	6,565	10.9%	11,355	20.3%	17,920	15.4%
Cost Burden >50%	5,260	8.7%	11,700	20.9%	16,960	14.6%
Cost Burden not available	698	1.2%	2,525	4.5%	3,223	2.8%
Total	60,337	100.0%	55,910	100.0%	116,247	100.0%

Data Source: 2017-2021 CHAS Table 9

To reiterate, 30% of all the households in Toledo are cost burdened, with renter households being most likely to be cost burdened compared to owner-occupied housing. 41.2% of all renter households are cost burdened compared to 19.6% of owner-occupied households.

NA-15 Figure 4: Disproportionally Greater Need - Housing Problems (0 - 30% AMI)

	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total #
	#	%	#	%	#	%	
Jurisdiction as a whole	16,805	67.4%	4,892	19.6%	3,223	12.9%	24,920
White	7,685	73.6%	1,500	14.4%	1,250	12.0%	10,435
Black / African American	7,315	63.5%	2,675	23.2%	1,535	13.3%	11,525
Asian	245	58.5%	40	9.5%	134	32.0%	419
American Indian, Alaska Native	14	100.0%	0	0.0%	0	0.0%	14
Pacific Islander	0	n/a	0	n/a	0	n/a	0
Hispanic	1,050	62.5%	460	27.4%	170	10.1%	1,680

Data Notes: The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Data Source: 2017-2021 CHAS - Tables 1, 9

Of all the income levels within Toledo, households within the 0-30% AMI category have the highest percentage of households with one or more of four housing problems. Approximately 67.4% of all households in this income category have one or more housing problems. As discussed in the previous section, housing cost burden is the most common housing problem, vastly surpassing every other housing problem combined. In each of these sections, when discussing housing problems, housing cost burden is the primary challenge.

As shown in the table above, when considering race, 73.6% of White households in the 0-30% AMI income group have one or more of four housing problems and 63.5% of Black/African American households in the 0-30% AMI income group have one or more of four housing problems. 58.5% of Asian households in the 0-30% AMI income group have one or more of four housing problems.

100% of American Indian or Alaska Native households in the 0-30% AMI income group have one or more of four housing problems. There are no Pacific Islander households in the 0-30% income range.

When considering ethnicity and this income category, 62.5% of Hispanic households have one or more of four housing problems.

Compared to the City as a whole, American Indian and Alaska Native households earning 0-30% AMI have a disproportionate need for assistance. However, we note the extremely small sample size (14 households) of American Indian and Alaska Native households.

NA-15 Figure 5: Disproportionally Greater Need - Housing Problems (30 - 50% AMI)

	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total #
	#	%	#	%	#	%	
Jurisdiction as a whole	11,290	65.8%	5,865	34.2%	0	0.0%	17,155
White	6,145	62.8%	3,640	37.2%	0	0.0%	9,785
Black / African American	3,510	66.5%	1,770	33.5%	0	0.0%	5,280
Asian	140	75.7%	45	24.3%	0	0.0%	185
American Indian, Alaska Native	25	71.4%	10	28.6%	0	0.0%	35
Pacific Islander	15	78.9%	4	21.1%	0	0.0%	19
Hispanic	965	74.2%	335	25.8%	0	0.0%	1,300

Data Notes: The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Data Source: 2017-2021 CHAS - Tables 1, 9

Of all the income levels within Toledo, households within the 30-50% AMI category have the second-highest percentage of households with one or more of four housing problems. 65.8% of all households in this income category have one or more housing problems. As discussed in the previous section, housing cost burden is the most common housing problem, vastly surpassing

every other housing problem combined. In each of these sections, when discussing housing problems, housing cost burden is the primary challenge.

Within this income group, Pacific Islander households have a disproportionate need for assistance. However, we note the extremely small sample size of these households. However, we note the extremely small sample size (15 households) of Pacific Islander households. Further, we note that Asian households are one tenth of one percentage point away from meeting the definition for disproportionate greater need.

NA-15 Figure 6: Disproportionally Greater Need - Housing Problems (50 - 80% AMI)							
	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total
	#	%	#	%	#	%	
Jurisdiction as a whole	6,670	29.8%	15,730	70.2%	0	0.0%	22,400
White	3,620	27.3%	9,650	72.7%	0	0.0%	13,270
Black / African American	2,140	31.3%	4,705	68.7%	0	0.0%	6,845
Asian	80	28.6%	200	71.4%	0	0.0%	280
American Indian, Alaska Native	0	0.0%	24	100.0%	0	0.0%	24
Pacific Islander	0	n/a	0	n/a	0	n/a	0
Hispanic	635	43.5%	825	56.5%	0	0.0%	1,460

Data Notes: The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Data Source: 2017-2021 CHAS - Tables 1, 9

Among all households within the 50-80% AMI category, approximately 29.8% have one or more housing problems. As discussed in the previous section, housing cost burden is the most common housing problem, vastly surpassing every other housing problem combined. In each of these sections, when discussing housing problems, housing cost burden is the primary challenge.

As shown in the table above, when considering race, 27.3% of White households in this income group have one or more of four housing problems, 31.3% of Black/African American households

and 28.6% of Asian households in this income group have one or more of four housing problems. When considering ethnicity and this income category, 43.5% of Hispanic households have one or more of four housing problems.

Within this income group, Hispanic households have a disproportionate need for assistance.

NA-15 Figure 7: Disproportionally Greater Need - Housing Problems (80 - 100% AMI)							
	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total
	#	%	#	%	#	%	
Jurisdiction as a whole	1,090	8.8%	11,250	91.2%	0	0.0%	12,340
White	735	8.5%	7,875	91.5%	0	0.0%	8,610
Black / African American	235	8.9%	2,395	91.1%	0	0.0%	2,630
Asian	0	0.0%	70	100.0%	0	0.0%	70
American Indian, Alaska Native	15	100.0%	0	0.0%	0	0.0%	15
Pacific Islander	0	n/a	0	n/a	0	n/a	0
Hispanic	105	11.4%	815	88.6%	0	0.0%	920

Data Notes: The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Data Source: 2017-2021 CHAS - Tables 1, 9

Unsurprisingly, the 80-100% AMI income group has the lowest percentage of households with one or more of four housing problems. 8.8% of all households in this income category have one or more housing problems.

Within this income group, American Indian and Alaska Native households earning have a disproportionate need for assistance. However, we again note the extremely small sample size of these households.

Discussion

Reviewing all the information above, the following are instances of disproportionate greater need.

- Among extremely low-income households earning less than 30% of area median income, American Indian and Alaska Native households have a higher likelihood of experiencing one or more housing problem.
- Among very low-income households earning between 30% and 50% of area median income, Pacific Islander households have a higher likelihood of experiencing one or more housing problem.
- Among low-income households earning between 50% and 80% of area median income, Hispanic households have a higher likelihood of experiencing one or more housing problem.
- Among moderate income households earning between 80% and 100% of area median income, Native American and Alaska Native households have a higher likelihood of experiencing one or more housing problem.

It is important to note that for each of these instances of disproportionate need, the overall number of households in these categories is extremely small.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at any specific income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, if 50% of all low-income households within Toledo have a housing problem and 60% of low-income Hispanic households have a housing problem, this would be considered an instance of disproportionately greater need. This section has four tables that capture the number of severe housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI). As discussed above, severe housing problems are defined as having one of the following four living conditions:

- Lacking complete plumbing (including hot and cold running water, a flush toilet, and a bathtub or shower)
- Lacking complete kitchen facilities (including a kitchen sink; a cooking stove, built-in burners, or a microwave oven; and a refrigerator)
- Severe Overcrowding with more than 1.5 persons per room (not including bathrooms, porches, foyers, halls, or half-rooms)
- Severe Cost Burden of spending more than 50% of household income on housing

NA-20 Figure 1: Disproportionally Greater Need - Severe Housing Problems (0 - 30% AMI)

	Has one or more of four severe housing problems		Has none of the four severe housing problems		Household has no/negative income, but none of the other severe housing problems		Total
	#	%	#	%	#	%	
Jurisdiction as a whole	13,770	55.3%	7,927	31.8%	3,223	12.9%	24,920
White	6,195	59.4%	2,990	28.7%	1,250	12.0%	10,435
Black / African American	6,135	53.3%	3,850	33.4%	1,535	13.3%	11,520

	Has one or more of four severe housing problems		Has none of the four severe housing problems		Household has no/negative income, but none of the other severe housing problems		Total
	Count	Percentage	Count	Percentage	Count	Percentage	
Asian	180	42.5%	110	25.9%	134	31.6%	424
American Indian, Alaska Native	10	55.6%	8	44.4%	0	0.0%	18
Pacific Islander	0	n/a	0	n/a	0	n/a	0
Hispanic	825	49.1%	685	40.8%	170	10.1%	1,680

Data Notes: The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%.

Data Source: 2017-2021 CHAS - Tables 2, 9

Of all the income levels within Toledo, households within the 0-30% AMI category have the highest percentage of households with one or more of four severe housing problems. 55.3% of all households in this income category have one or more severe housing problems. As discussed in the previous section, housing cost burden is the most common housing problem, vastly surpassing every other housing problem combined. In each of these sections, when discussing housing problems, housing cost burden is the primary challenge.

As shown in the table above, when considering race, 59.4% of White households in the 0-30% AMI income group have one or more of four severe housing problems and 53.3% of Black/African American households in the 0-30% AMI income group have one or more of four severe housing problems. 42.5% of Asian households in the 0-30% AMI income group have one or more of four severe housing problems. 55.6% of American Indian or Alaska Native households in the 0-30% AMI income group have one or more of four severe housing problems. There are no Pacific Islander households in the 0-30% AMI income category. 49.1% of Hispanic households have one or more of four housing problems.

Compared to the City as a whole, Asian households earning 0-30% AMI have a higher likelihood of having zero or negative income but none of the other housing problems.

NA-20 Figure 2: Disproportionally Greater Need - Severe Housing Problems (30 - 50% AMI)

	Has one or more of four severe housing problems		Has none of the four severe housing problems		Household has no/negative income, but none of the other severe housing problems		Total
	#	%	#	%	#	%	
Jurisdiction as a whole	3,610	21.0%	13,540	79.0%	0	0.0%	17,150
White	2,030	20.7%	7,760	79.3%	0	0.0%	9,790
Black / African American	1,105	20.9%	4,175	79.1%	0	0.0%	5,280
Asian	55	28.9%	135	71.1%	0	0.0%	190
American Indian, Alaska Native	15	42.9%	20	57.1%	0	0.0%	35
Pacific Islander	15	78.9%	4	21.1%	0	0.0%	19
Hispanic	290	22.1%	1,020	77.9%	0	0.0%	1,310

Data Notes: The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%.

Data Source: 2017-2021 CHAS - Tables 2, 9

Of all the income levels within Toledo, households within the 30-50% AMI category have the second-highest percentage of households with one or more of four severe housing problems. 21% of all households in this income category have one or more severe housing problems. As discussed in the previous section, housing cost burden is the most common housing problem, vastly surpassing every other housing problem combined. In each of these sections, when discussing housing problems, housing cost burden is the primary challenge.

As shown in the table above, when considering race, 20.7% of White households in the 30-50% AMI income group have one or more of four severe housing problems and 20.9% of Black/African American households in the 0-30% AMI income group have one or more of four severe housing problems. 28.9% of Black/African American households in the 0-30% AMI income group have one or more of four severe housing problems. 42.9% of American Indian or Alaska Native households in the 30-50% AMI income group and 78.9% of Pacific Islander households in the 30-50% AMI income group have one or more of the severe housing problems. When considering ethnicity and this income category, 22.1% of Hispanic households have one or more of four housing problems.

In the 30-50% AMI income category, American Indian, Alaska Native and Pacific Islander households have a disproportionate need for assistance.

NA-20 Figure 3: Disproportionally Greater Need - Severe Housing Problems (50 - 80% AMI)

	Has one or more of four severe housing problems		Has none of the four severe housing problems		Household has no/negative income, but none of the other severe housing problems		Total
	#	%	#	%	#	%	
Jurisdiction as a whole	1,005	4.5%	21,395	95.5%	0	0.0%	22,400
White	420	3.2%	12,845	96.8%	0	0.0%	13,265
Black / African American	375	5.5%	6,470	94.5%	0	0.0%	6,845
Asian	15	5.4%	265	94.6%	0	0.0%	280
American Indian, Alaska Native	0	0.0%	24	100.0%	0	0.0%	24
Pacific Islander	0	n/a	0	n/a	0	n/a	0
Hispanic	105	7.2%	1,355	92.8%	0	0.0%	1,460

Data Notes: The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%.

Data Source: 2017-2021 CHAS - Tables 2, 9

Approximately 4.5% of all households in the 50-80% AMI income category have one or more severe housing problems. As shown in the table above, when considering race, 3.2% of White households in this income group have one or more of four severe housing problems, 5.5% of Black/African American households in this income group have one or more of four severe housing problems, and 5.4% of Asian households in this income group have one or more severe housing problems. There are no American Indian or Alaska Native households in this income group that have severe housing problems, and there are no Pacific Island households in this income group according to the available data. 7.2% of Hispanic households in this income group have one or more of four severe housing problems.

Within this income group, there are no instances of disproportionate greater need among any racial or ethnic group based on the available data.

NA-20 Figure 4: Disproportionately Greater Need - Severe Housing Problems (80 - 100% AMI)

	Has one or more of four severe housing problems		Has none of the four severe housing problems		Household has no/negative income, but none of the other severe housing problems		Total
	#	%	#	%	#	%	
Jurisdiction as a whole	360	2.9%	11,970	97.1%	0	0.0%	12,330
White	265	3.1%	8,345	96.9%	0	0.0%	8,610
Black / African American	80	3.0%	2,550	97.0%	0	0.0%	2,630
Asian	0	0.0%	70	100.0%	0	0.0%	70
American Indian, Alaska Native	0	0.0%	15	100.0%	0	0.0%	15
Pacific Islander	0	n/a	0	n/a	0	n/a	0
Hispanic	24	2.6%	895	97.4%	0	0.0%	919

Data Notes: The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%.

Data Source: 2017-2021 CHAS - Tables 2, 9

Similar to the previous section, the 80-100% AMI income group has the lowest percentage of households with one or more of four severe housing problems. 2.9% of all households in this income category have one or more severe housing problems. Within this income group, there are no instances of disproportionate greater need among any racial or ethnic group based on the available data.

Discussion

Reviewing all the information above, the following are instances of disproportionate greater need.

- Among extremely low-income households earning less than 30% of area median income, Asian households have a higher likelihood of having zero or negative income but none of the other housing problems.
- Among very low-income households earning between 30% and 50% of area median income American Indian, Alaska Native, and Pacific Islander households have a higher likelihood of experiencing one or more severe housing problem. However, these sample sizes are quite small.

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NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. In this section, the analysis is specifically on the housing cost burden.

NA-25 Figure 1: Disproportionately Greater Need - Housing Cost Burden								
	No Cost Burden <=30% of Income on Housing		Cost Burden of 30-50% of Income on Housing		Severe Cost Burden of >50% of Income on Housing		No / negative income (not computed)	
	#	%	#	%	#	%	#	%
Jurisdiction as a whole	78,144	67.2%	17,920	15.4%	16,960	14.6%	3,223	2.8%
White	52,810	73.5%	9,755	13.6%	8,075	11.2%	1,250	1.7%
Black or African American	18,450	56.4%	5,685	17.4%	7,030	21.5%	1,535	4.7%
Asian	715	54.6%	230	17.6%	230	17.6%	134	10.2%
American Indian or Alaska Native	85	58.6%	35	24.1%	25	17.2%	0	0.0%
Pacific Islander	14	48.3%	0	0.0%	15	51.7%	0	0.0%
Hispanic	4,610	61.9%	1,615	21.7%	1,050	14.1%	170	2.3%
Multiracial or Other	1,460	53.5%	600	22.0%	535	19.6%	134	4.9%

Data Source: 2017-2021 CHAS - Table 9

Discussion

Using HUD's definition, no racial or ethnic group in Toledo is disproportionately more likely to spend more than 30% but no more than 50% of its monthly income on housing.

Pacific Islander households in Toledo are disproportionately more likely to spend more than 50% of their monthly income on housing.

Black, Asian, Pacific Islander, and Multiracial/Other households in Toledo are disproportionately less likely to spend 30% of their monthly income or less on housing.

In sum, the data highlights that 30% (34,880) of all households in Toledo suffer from a housing cost burden and reinforces the ongoing discussion that cost burden is the most significant housing problem in Toledo.

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NA-30 Disproportionately Greater Need:

Discussion - 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

As previously discussed, a disproportionately greater need exists when the members of racial or ethnic group at any specific income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Based on the available data discussed above, here are a few instances of racial or ethnic groups that have a disproportionately greater need. These include the following noted in NA-15, NA-20, and NA-25:

Housing Problems

- Among extremely low-income households earning less than 30% of area median income, Asian households have a higher likelihood of having zero or negative income but none of the other housing problems.
- Among low-income households earning between 50% and 80% of area median income, Hispanic households have a higher likelihood of experiencing one or more housing problem.
- Among extremely low-income households earning less than 30% of area median income, and also among moderate income households earning between 80% and 100% of area median income, Native American and Alaska Native households have a higher likelihood of experiencing one or more housing problem. However, for both of these income groups the overall number of households in these categories are extremely small.
- Among very low-income households earning between 30% and 50% of area median income, Pacific Islander households have a higher likelihood of experiencing one or more housing problem. However, for both of these income groups the overall number of households in these categories are extremely small.

Severe Housing Problems

- Among extremely low-income households earning less than 30% of area median income, Asian households have a higher likelihood of having zero or negative income but none of the other housing problems.
- Among very low-income households earning between 30% and 50% of area median income American Indian, Alaska Native, and Pacific Islander households have a higher likelihood of experiencing one or more severe housing problem. However, these sample sizes are quite small.

Cost Burden

- Pacific Islander households in Toledo are disproportionately more likely to spend more than 50% of their monthly income on housing.

- Black, Asian, Pacific Islander, and Multiracial/Other households in Toledo are disproportionately less likely to spend 30% of their monthly income or less on housing.
- In sum, the data highlights that 30% (34,880) of all households in Toledo suffer from a housing cost burden and reinforces the ongoing discussion that cost burden is the most significant housing problem in Toledo.

If they have needs not identified above, what are those needs?

N/A

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Below we list the 124 census tracts either wholly or partially in Toledo. For each tract we list the total number of households and the percentage of race and ethnicity. Using the HUD definition of disproportionate as being 10 percentage points or more than the average for the city as a whole, we highlight the tracts where a certain group is disproportionately **over-** or **under-** represented.

There is a good deal of fluctuation in both the Black and White populations based on geography. These fluctuations are mostly complementary, with one population being overrepresented in census tracts where the other is underrepresented. Fully two thirds of the census tracts in the city fit this complementary Black/White over/under-representation dynamic. This shows that Toledo is still a largely de facto segregated city.

No other racial or ethnic group makes up more than 10% of the households in the city, so by the HUD definition they cannot be disproportionately underrepresented. There are a handful of tracts where Hispanic/Latino households are overrepresented, as well as households with a householder who identifies as multi-racial or other. Interestingly, these three groups are often overrepresented in the same areas (see tracts 39095000460 – 39095000540 for example). In these census tracts, we often see the number of Black households underrepresented but the number of White households **not** overrepresented.

There is only one census tract (39095007501) where Asian households are overrepresented. There are no census tracts where American Indian, Alaska Native, Native Hawaiian, or Pacific Islander, households are overrepresented,

NA-30 Figure 1: Race and Ethnicity by Census Tract

	White	Black	AI/NA	Asian	NH/PI	Other	Multi-Racial	Latino	Total Households
Toledo	63.3%	27.8%	0.2%	1.3%	0.0%	2.7%	4.7%	6.9%	118,508
39095000201	71.7%	24.2%	0.0%	0.7%	0.0%	0.0%	3.4%	4.1%	873
39095000202	73.6%	18.2%	0.1%	0.0%	0.0%	0.0%	8.0%	2.4%	696

	White	Black	AI/NA	Asian	NH/PI	Other	Multi-Racial	Latino	Total Households
39095000301	55.0%	38.0%	0.0%	0.0%	0.0%	0.0%	7.0%	7.4%	1,128
39095000302	83.7%	7.3%	0.0%	0.0%	0.0%	1.3%	7.7%	3.8%	1,011
39095000400	60.8%	32.1%	0.0%	0.0%	0.0%	0.8%	6.2%	6.5%	1,438
39095000601	58.7%	28.3%	0.0%	1.7%	0.0%	0.5%	10.9%	8.7%	1,501
39095000602	57.0%	42.6%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	284
39095000701	66.8%	22.4%	0.0%	0.0%	0.0%	0.0%	10.8%	0.0%	575
39095000702	72.5%	20.0%	0.0%	0.0%	0.0%	0.0%	7.5%	7.5%	835
39095000703	66.0%	32.7%	0.0%	1.3%	0.0%	0.0%	0.0%	0.0%	385
39095000800	16.6%	73.1%	0.0%	0.0%	0.0%	1.3%	9.0%	3.6%	614
39095000900	40.6%	39.6%	0.0%	0.0%	0.0%	9.7%	10.1%	12.8%	833
39095001001	31.9%	53.1%	0.0%	0.0%	0.0%	11.3%	3.7%	11.3%	621
39095001002	39.8%	52.4%	0.0%	1.8%	0.0%	1.5%	4.5%	7.6%	949
39095001100	35.0%	53.9%	0.3%	3.3%	0.0%	5.7%	1.8%	16.7%	906
39095001201	79.4%	13.7%	0.0%	0.0%	0.0%	4.8%	2.1%	8.2%	767
39095001202	35.3%	56.2%	0.0%	0.0%	0.0%	0.5%	8.1%	5.5%	853
39095001301	88.0%	8.4%	0.0%	0.6%	0.0%	0.0%	2.9%	1.7%	1,128
39095001302	68.3%	26.1%	0.0%	3.5%	0.0%	0.0%	2.0%	12.4%	1,129
39095001303	47.8%	39.0%	0.0%	0.0%	0.0%	1.5%	11.7%	4.0%	1,438
39095001400	14.4%	82.8%	0.7%	0.9%	0.0%	0.0%	1.2%	0.0%	682
39095001500	12.2%	85.6%	0.0%	0.0%	0.0%	1.1%	1.1%	1.1%	542
39095001601	24.6%	71.7%	0.0%	0.0%	0.0%	3.5%	0.2%	3.7%	565
39095001602	67.6%	30.2%	0.0%	0.0%	0.0%	2.2%	0.0%	2.2%	583
39095001700	33.7%	54.6%	0.0%	0.0%	0.0%	11.8%	0.0%	4.6%	416
39095001800	46.7%	44.1%	0.0%	2.3%	0.0%	0.0%	6.8%	3.8%	863

	White	Black	AI/NA	Asian	NH/PI	Other	Multi-Racial	Latino	Total Households
39095001900	18.9%	73.1%	0.0%	0.0%	0.0%	4.1%	3.9%	1.9%	700
39095002000	70.7%	22.4%	1.2%	0.0%	0.0%	4.4%	1.4%	19.0%	501
39095002100	62.6%	31.1%	0.0%	0.0%	0.0%	4.3%	2.0%	11.3%	1,266
39095002401	53.0%	40.7%	1.1%	2.8%	0.0%	0.0%	2.4%	7.1%	1,440
39095002402	12.5%	87.5%	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%	489
39095002500	0.0%	90.0%	0.0%	2.2%	0.0%	1.2%	6.6%	0.0%	743
39095002600	4.7%	82.8%	0.0%	4.2%	0.0%	0.0%	8.4%	2.7%	406
39095002700	37.4%	52.5%	2.8%	0.0%	0.0%	4.8%	2.5%	9.7%	709
39095002800	50.8%	35.0%	0.0%	0.0%	0.0%	4.9%	9.2%	5.3%	714
39095002900	42.1%	52.7%	0.0%	0.0%	0.0%	0.0%	5.2%	5.5%	1,044
39095003000	58.6%	28.8%	0.9%	0.0%	0.0%	1.1%	10.5%	8.7%	873
39095003100	14.5%	84.4%	0.0%	0.0%	0.0%	0.0%	1.1%	0.0%	449
39095003200	3.4%	96.4%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	468
39095003300	0.0%	98.3%	0.0%	0.0%	0.0%	0.0%	1.7%	0.0%	532
39095003500	5.2%	92.7%	0.0%	0.0%	0.0%	0.0%	2.2%	0.0%	368
39095003600	8.2%	82.9%	0.0%	3.2%	0.0%	0.0%	5.7%	0.0%	474
39095003901	77.7%	18.3%	0.0%	0.0%	0.0%	0.0%	4.0%	3.2%	1,343
39095003902	67.2%	25.0%	0.0%	0.0%	0.0%	0.0%	7.8%	12.1%	819
39095004000	48.4%	49.0%	0.0%	0.0%	0.0%	1.4%	1.2%	7.0%	690
39095004200	44.3%	12.9%	0.0%	2.0%	2.4%	31.9%	6.6%	40.4%	700
39095004401	62.4%	25.3%	0.0%	0.0%	0.0%	10.7%	1.6%	6.6%	439
39095004402	41.2%	53.8%	1.8%	0.0%	0.0%	2.7%	0.5%	4.5%	820
39095004501	91.0%	3.6%	0.0%	1.7%	0.0%	1.3%	2.4%	4.6%	1,185
39095004503	81.1%	8.9%	0.0%	0.0%	0.9%	2.5%	6.6%	11.1%	1,284

	White	Black	AI/NA	Asian	NH/PI	Other	Multi-Racial	Latino	Total Households
39095004504	91.3%	3.2%	0.0%	0.8%	0.0%	1.3%	3.4%	3.0%	1,421
39095004600	72.8%	0.9%	0.0%	3.6%	0.0%	14.3%	8.5%	22.0%	800
39095004701	56.6%	31.1%	0.0%	0.7%	0.0%	7.2%	4.3%	7.2%	1,079
39095004702	68.7%	11.0%	0.0%	0.0%	0.0%	9.8%	10.5%	25.8%	1,363
39095004800	59.2%	15.8%	0.0%	0.0%	0.0%	9.5%	15.4%	21.2%	1,136
39095004900	65.5%	14.6%	0.0%	0.0%	0.0%	4.4%	15.5%	14.6%	1,132
39095005000	75.9%	14.9%	0.0%	0.0%	0.0%	5.3%	3.9%	8.8%	693
39095005101	57.2%	31.6%	0.0%	3.6%	0.0%	3.0%	4.6%	8.4%	1,183
39095005102	62.4%	6.2%	0.0%	1.1%	0.0%	21.7%	8.6%	39.5%	534
39095005200	58.0%	11.1%	0.0%	0.0%	0.0%	21.7%	9.2%	29.1%	1,240
39095005300	63.0%	8.7%	0.4%	0.0%	0.0%	12.8%	15.2%	14.3%	705
39095005400	51.7%	20.0%	0.0%	0.0%	0.0%	12.2%	16.1%	27.5%	894
39095005501	93.1%	3.0%	0.3%	0.0%	0.0%	0.0%	3.5%	0.6%	1,268
39095005502	90.3%	0.5%	0.0%	0.0%	0.0%	4.0%	5.2%	8.1%	1,512
39095005503	89.8%	8.8%	0.0%	0.0%	0.0%	0.0%	1.3%	3.3%	904
39095005601	96.0%	1.3%	0.0%	0.0%	0.0%	2.0%	0.7%	2.0%	2,056
39095005602	97.3%	2.7%	0.0%	0.0%	0.0%	0.0%	0.0%	4.7%	403
39095005701	76.2%	12.7%	0.0%	0.2%	0.0%	3.4%	7.6%	8.9%	1,389
39095005703	72.7%	13.5%	0.0%	0.0%	0.0%	2.8%	11.0%	8.7%	1,081
39095005704	84.4%	9.8%	0.0%	0.1%	0.0%	4.1%	1.6%	8.8%	1,068
39095005705	67.9%	24.0%	0.0%	0.0%	0.0%	0.0%	8.2%	9.1%	1,002
39095005801	75.5%	18.0%	0.0%	0.1%	0.0%	4.3%	2.1%	8.7%	1,752
39095005803	88.1%	4.1%	0.0%	0.0%	0.0%	3.9%	3.9%	3.9%	747
39095005804	69.6%	26.1%	0.0%	0.0%	0.0%	2.8%	1.5%	7.1%	1,350

	White	Black	AI/NA	Asian	NH/PI	Other	Multi-Racial	Latino	Total Households
39095005901	96.9%	0.0%	0.0%	0.0%	0.0%	0.0%	3.1%	1.4%	1,052
39095005902	83.4%	6.7%	0.0%	3.1%	0.0%	1.0%	5.7%	4.8%	1,844
39095006000	89.3%	8.1%	0.0%	1.2%	0.0%	0.0%	1.5%	4.7%	1,026
39095006100	98.3%	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	2.7%	1,299
39095006200	79.3%	14.2%	0.0%	2.6%	0.0%	0.0%	3.9%	3.7%	1,067
39095006300	78.0%	17.7%	0.0%	0.0%	0.0%	0.0%	4.3%	1.6%	1,371
39095006400	88.8%	5.9%	0.0%	1.9%	0.0%	0.0%	3.4%	1.8%	1,138
39095006500	44.9%	45.1%	0.0%	3.5%	0.0%	2.1%	4.3%	3.5%	1,369
39095006600	30.6%	59.9%	0.4%	0.0%	0.0%	1.7%	7.4%	3.9%	955
39095006700	50.3%	27.2%	0.0%	7.7%	0.0%	5.9%	8.9%	10.2%	875
39095006801	50.4%	46.0%	0.0%	1.3%	0.0%	0.0%	2.3%	12.8%	1,551
39095006802	39.3%	49.0%	0.3%	9.3%	0.0%	1.4%	0.7%	0.0%	1,469
39095006900	85.3%	12.1%	0.0%	0.0%	0.0%	0.9%	1.7%	0.9%	1,264
39095007002	96.7%	0.0%	0.0%	0.0%	0.0%	2.0%	1.4%	4.2%	814
39095007202	82.0%	13.6%	0.0%	0.5%	0.0%	1.2%	2.7%	5.2%	1,618
39095007204	59.1%	32.2%	1.7%	2.4%	0.0%	3.2%	1.4%	7.6%	2,426
39095007206	86.8%	10.0%	0.0%	0.0%	0.0%	3.1%	0.0%	1.6%	707
39095007207	85.2%	8.2%	0.0%	0.6%	0.0%	3.3%	2.6%	3.1%	1,084
39095007208	61.3%	35.1%	0.0%	2.1%	0.0%	0.0%	1.5%	0.0%	1,377
39095007209	37.6%	59.3%	0.0%	0.0%	0.0%	1.0%	2.1%	4.6%	1,155
39095007302	45.4%	48.1%	0.6%	3.8%	0.0%	0.0%	2.1%	3.1%	1,404
39095007304	55.4%	27.2%	0.0%	9.8%	0.0%	7.1%	0.6%	8.5%	1,267
39095007305	83.7%	9.3%	0.0%	0.0%	0.6%	1.6%	4.8%	3.0%	979
39095007306	45.6%	50.0%	1.4%	0.6%	0.0%	1.2%	1.1%	2.7%	1,879

	White	Black	AI/NA	Asian	NH/PI	Other	Multi-Racial	Latino	Total Households
39095007307	52.1%	42.6%	0.0%	0.0%	0.0%	0.0%	5.3%	3.9%	760
39095007401	42.7%	41.7%	0.4%	11.3%	0.0%	2.9%	1.0%	2.6%	1,310
39095007402	36.1%	54.4%	0.0%	1.8%	0.0%	0.0%	7.7%	2.0%	1,475
39095007501	40.4%	39.1%	0.0%	16.0%	0.0%	3.4%	1.1%	3.4%	1,012
39095007502	62.1%	32.5%	0.0%	0.6%	0.0%	0.0%	4.9%	1.2%	899
39095007700	88.5%	3.9%	0.0%	1.2%	0.0%	4.5%	1.9%	7.6%	1,521
39095007801	98.1%	0.0%	0.5%	1.0%	0.0%	0.5%	0.0%	4.3%	887
39095007802	83.9%	14.7%	0.0%	0.0%	0.0%	0.0%	1.3%	2.4%	990
39095007901	90.0%	2.0%	0.0%	1.6%	0.0%	1.0%	5.5%	4.7%	837
39095007903	94.2%	4.3%	0.0%	0.0%	0.0%	1.0%	0.5%	1.0%	1,230
39095007904	84.2%	5.8%	0.0%	0.0%	0.0%	0.0%	10.1%	4.6%	1,243
39095008000	88.1%	2.5%	0.5%	4.4%	0.0%	0.0%	4.5%	1.5%	1,693
39095008302	93.0%	5.9%	0.0%	0.0%	0.0%	0.0%	1.1%	1.1%	757
39095008303	81.5%	6.3%	0.0%	3.8%	0.0%	1.6%	6.7%	15.7%	1,397
39095008304	81.2%	2.0%	0.0%	6.6%	0.0%	0.0%	10.2%	0.3%	1,429
39095008401	61.6%	21.3%	0.3%	1.7%	0.0%	0.0%	15.2%	3.3%	1,444
39095008501	75.9%	22.9%	0.1%	0.0%	0.0%	0.0%	1.2%	0.0%	1,256
39095008502	76.0%	8.0%	0.9%	0.6%	0.0%	1.1%	13.5%	3.8%	817
39095008601	72.8%	17.0%	0.0%	0.0%	0.0%	0.0%	10.2%	2.0%	1,076
39095008602	80.4%	15.4%	0.0%	0.0%	0.0%	3.2%	1.0%	2.4%	1,231
39095009902	92.6%	0.0%	0.0%	0.0%	0.0%	6.0%	1.4%	1.4%	420
39095010200	68.9%	25.3%	0.0%	1.1%	0.0%	2.6%	2.1%	11.1%	1,515
39095010300	64.6%	19.6%	0.0%	0.0%	0.0%	9.8%	5.9%	27.3%	560
39095010400	93.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.0%	4.8%	187

	White	Black	AI/NA	Asian	NH/PI	Other	Multi-Racial	Latino	Total Households
39095010500	15.4%	78.7%	0.0%	2.2%	0.0%	0.0%	3.8%	4.3%	1,246
39095010600	39.3%	52.4%	0.0%	3.1%	0.0%	0.0%	5.1%	9.5%	1,088

Data Source: 2019-2023 ACS – B11001I, B25006

DRAFT

NA-35 Public Housing – 91.205(b)

Introduction

Lucas Metropolitan Housing (LMH) owns, manages, and maintains 2,592 units of public housing in and around the city of Toledo. The housing developments owned and operated by LMH are located across the city and take a variety of forms, from low-rise and scattered site developments to high-rise buildings. The developments tend to be older, with some properties dating back to the 1930s. As such, their physical condition varies.

LMH also administers 4,494 Housing Choice Vouchers (HCVs). The current utilization of LMH’s vouchers is 3,927 as of October 2024, resulting in a leasing percentage of 87.4%. Unfortunately, LMH is unable to distribute these unused HCVs due to the agency reaching its budget authority cap. This happens when private market rents increase and the housing authority needs to increase its allocation amount to support the continued residency of housing choice voucher holders.

Among these vouchers, 275 are Non-Elderly Disabled Vouchers (of a total of 300), and 42 are Family Unification Program Vouchers (of a total of 46). There are 504 vouchers for disabled residents and 170 VASH vouchers used to support affordable housing for Veterans. The total budgetary authority for 2024 was \$29,292,045.

There are not enough affordable housing options in the City of Toledo and often families and households that receive new vouchers are unable to find housing in the city. Several variables play a role in a family’s success, but lack of quality affordable housing units that are in a physical condition allowing them to pass inspection continues to be a leading barrier preventing individuals and families from utilizing their voucher and leasing up.

NA-35 Figure 1: Public Housing by Program Type

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *			
# of units / vouchers in use	0	0	2,592	4,494	540	3,954	170	46	504

Data Notes: *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition
Data Source: PIC (PIH Information Center)

+NA-35 Figure 2: Characteristics of Public Housing Residents by Program Type

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	6,627	8,245	9,664	8,587	9,628	9,779	6,417
Average length of stay	0	4	6	6	1	6	0	2
Average Household size	0	1	2	2	1	2	1	3
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	3	535	379	60	308	3	0
# of Disabled Families	0	25	851	1,370	105	1,045	19	2
# of Families requesting accessibility features	0	41	2,756	3,987	177	3,503	43	28
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

NA-35 Figure 3: Race of Public Housing Residents by Program Type

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	24	794	1,321	101	1,096	17	13	70
Black/African American	0	16	1,929	2,632	75	2,377	26	15	95
Asian	0	0	23	9	1	7	0	0	0
American Indian/Alaska Native	0	1	7	24	0	22	0	0	2
Pacific Islander	0	0	3	1	0	1	0	0	0

Program Type									
Other	0	0	0	0	0	0	0	0	0

Data Notes: *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

NA-35 Figure 4: Ethnicity of Public Housing Residents by Program Type									
Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	1	151	250	7	228	2	0	8
Not Hispanic	0	40	2,605	3,737	170	3,275	41	28	159

Data Notes: *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The demand for affordable housing in Toledo is strong. Based on the limited availability of high-quality affordable housing options, waiting times for public housing can be significant. The Annual Public Housing Authority Plan for LMH tracks the waitlists for public housing developments and for Housing Choice Vouchers.

LMH serves a large number of individuals with disabilities, with 45% of public housing applicants identifying themselves as having a disability. In the Housing Choice Voucher Program, 4.86% of applicants have a disability. There is a long waiting list for accessible units, with limited turnover, making it difficult for those in need to secure housing quickly.

LMH continues to provide housing dedicated to the needs of the elderly by maintaining the designation of certain public housing properties through the Designated Housing Plan for the Elderly with HUD. This plan was approved in 2018 and has been extended through 2025. In June of 2023, LMH submitted a two-year extension request to HUD proposing to designate 320 units as “elderly only,” representing 12% of LMH’s total public housing inventory. HUD approved this extension on August 25, 2023. There are a total of 320 Elderly units in the public housing inventory according to the 2025 LMH Annual Plan.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

There is a high demand for affordable housing with very long waiting lists. The Public Housing waitlist closed since October 2023, with 1,539 families waiting for housing units. Approximately 300 families annually turnover on the waitlist on average. Due to the number of families currently on the waitlist, the HCV waitlist has been closed since 2019, limiting access to assistance for

additional housing units in the private rental market due to the significant demand that currently exists.

There is limited supply of accessible units for disabled residents and seniors needing housing accommodations. Most accessibility issues are related to mobility. For LMH public housing tenants, the housing authority addresses those in place when possible and then transfers those residents to accessible units when they become available. Aging in place is important for the elderly population in Toledo, those occupying Public Housing developments or other Section 8 or market rate units. Beyond any physical modifications to their housing units, elderly residents' primary needs are related to medical care, transportation, and activities for socialization.

The HCV payment standards were adjusted to 120% FMR (Fair Market Rent) to increase affordability, but many voucher holders still struggle to find landlords accepting vouchers or find a unit that passes the home inspection.

Rent burden remains high, especially for extremely low-income families (earning 0-30% AMI), and eviction risks due to non-payment and insufficient rental assistance programs are significant.

There are additional repairs and maintenance needs in Public Housing. The aging housing stock requiring significant renovations, including HVAC, plumbing, roofing, and electrical system upgrades.

There is a high unemployment rate among Public Housing residents and limited workforce development and financial literacy programs for low-income households. There are also affordable childcare needs and after-school programs to support working parents. Breaking the cycle of poverty with financial stability is a need for many public housing families. For Housing Choice Voucher holders, the Family Self-Sufficiency program assists households to increase income and assets, working with the family to end their dependence on welfare assistance and rental subsidies.

In recent years, utility costs have placed an increased financial burden on the current Section 8 households, even though Section 8 voucher holders are provided with subsidized utility allowances and payments each month. The rising cost of utilities is a very common complaint among this population. Food insecurity is another major concern among public housing residents and holders of HCVs. The majority of residents in the elderly and disabled housing units fall within the 0-30% AMI income category and do not have much additional income to absorb rising housing, utility, food and other household item expenses.

How do these needs compare to the housing needs of the population at large

The needs of public housing tenants are fairly similar to those of the greater population, particularly those of the same income level, age, and disability status. The primary needs for low-income families are affordable housing, opportunities to earn more income through higher-wage jobs, and a myriad of services required to help support those that are living in or near poverty such as food assistance, affordable childcare, transportation options, financial literacy, and educational and

workforce development programs for higher quality jobs. The housing and service needs of existing public housing residents are similar to the elderly and disabled population throughout the city, particularly home renovations and accommodations that will allow for continued residency for individuals in need of mobility accessibility.

Discussion

There is an urgent need for additional affordable housing for the many families and individuals on the public housing and Section 8 waiting list. Modifications to existing units are required to accommodate the elderly population and those living with a physical disability. Services to address the education, economic, and healthcare needs of youth and adults, and the mobility and healthcare need of the elderly and disabled populations in public housing are required. LMH continues to implement capital improvements and is accelerating activities to repair and upgrade existing sites to improve living conditions for its public housing residents.

LMH currently has more than 200 scattered site units in its portfolio spread across Lucas County. The management, operations, and rehabilitation of these scattered sites can be extremely inefficient and not very cost effective. In addition, these scattered sites have significant and costly rehabilitation needs. LMH is evaluating disposal of a large portion of these sites to generate funds for redevelopment activities and to eliminate holding costs.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction

HMIS data from the Lucas County Continuum of Care shows that there were 1,233 persons in families with children and 2,035 persons in adult-only households experiencing homelessness in 2024. Additionally, 162 children in child-only households experienced homelessness in 2024. 123 of which were unaccompanied children. Of the people who experienced homelessness, 618 were chronically homeless, (including 58 chronically homeless families) and 184 were veterans.

NA-40 Figure 1: Homeless Needs Assessment						
Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	140	0	1,233	553	511	102
Persons in Households with Only Children	8	5	162	107	100	9
Persons in Households with Only Adults	322	7	2,035	1,175	1,076	99
Chronically Homeless Individuals	63	1	618			
Chronically Homeless Families	8	0	58			
Veterans	0	0	184	66	65	147
Unaccompanied Child	8	5	123	95	94	9
Persons with HIV	0	0				

Data Sources: Homelessness on a given night: 2024 PIT Count Lucas County CoC. # Experiencing, Entering, Exiting homelessness: <https://www.homelessdata.com/dashboard/toledo-oh/projects/> and <https://www.homelessdata.com/dashboard/toledo-oh/community/>. # of days homeless: LSA Stella P. Data Source: Toledo Lucas County Homelessness Board

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The data for families with children (Persons in Households with Adults and Children), veterans, and unaccompanied youth are all available from the table above.

Data on entrants/exits/duration of Chronically Homeless is not readily available.

Nature and Extent of Homelessness: (Optional)

The data from the 2024 Point-in-Time (PIT) count conducted by the Lucas County Continuum of Care provides a snapshot of homelessness in the Toledo area. On the night of the count, 563 individuals were experiencing homelessness across Lucas County, with the vast majority (551 people or approximately 98%) in sheltered situations, primarily in emergency shelters. Only 12 individuals were identified as unsheltered during the count.

The homeless population in Lucas County is diverse in age, with 153 individuals under age 18 (27% of the total), and 32 individuals aged 65 or older (6%). The largest adult age groups are those between 25-34 years (104 individuals) and 35-44 years (88 individuals). The data shows a relatively even gender distribution with 255 women/girls and 307 men/boys.

Racial demographics indicate that Black/African American individuals (232 people including those identifying as Hispanic) represent approximately 41% of the homeless population, while White individuals (243 people including those identifying as Hispanic) account for about 43%. This shows a significant racial disparity when compared to the general population demographics of Lucas County.

The PIT count also identified 64 individuals (about 11% of the total homeless population) as chronically homeless, meaning they have experienced homelessness for at least 12 months – either continuously or across multiple episodes – while living with a disabling condition.

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total Number of Households	361	19	0	4	384
Total Number of Persons	503	48	0	12	563
Number of Persons (under age 18)	121	27	0	5	153
Number of Persons (18 - 24)	25	2	0	7	34

	Sheltered			Unsheltered	Total
Number of Persons (25 - 34)	91	13	0	0	104
Number of Persons (35 - 44)	88	0	0	0	88
Number of Persons (45 - 54)	73	1	0	0	74
Number of Persons (55 - 64)	76	2	0	0	78
Number of Persons (65 and older)	29	3	0	0	32
Woman (Girl if child)	211	38	0	6	255
Man (Boy if child)	291	10	0	6	307
Culturally Specific Identity	0	0	0	0	0
Transgender	0	0	0	0	0
Non-Binary	1	0	0	0	1
Questioning	0	0	0	0	0
Different Identity	0	0	0	0	0
Multiple Gender	0	0	0	0	0
American Indian, Alaska Native, or Indigenous (only)	0	0	0	0	0
American Indian, Alaska Native, or Indigenous & Hispanic/Latina/e/o	0	0	0	0	0
Asian or Asian American (only)	2	1	0	0	3
Asian or Asian American & Hispanic/Latina/e/o	0	0	0	0	0

	Sheltered			Unsheltered	Total
Black, African American, or African (only)	206	10	0	5	221
Black, African American, or African & Hispanic/Latina/e/o	10	0	0	1	11
Hispanic/Latina/e/o (only)	18	0	0	0	18
Middle Eastern or North African (only)	0	0	0	0	0
Middle Eastern or North African & Hispanic/Latina/e/o	0	0	0	0	0
Native Hawaiian or Pacific Islander (only)	1	0	0	0	1
Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o	0	0	0	0	0
White (only)	196	18	0	4	218
White & Hispanic/Latina/e/o	6	19	0	0	25
Multi-Racial & Hispanic/Latina/e/o	3	0	0	0	3
Multi-Racial (all other)	61	0	0	2	63
Chronically Homeless	63		0	1	64

Data Source: Lucas County CoC 2024 PIT Count

Estimate the number and type of families in need of “housing assistance for families with children” and “the families of veterans”.

According to the 2024 data from the Lucas County Continuum of Care, there were 1,233 persons in families with children experiencing homelessness throughout the year. The Point-in-Time (PIT) count identified 140 sheltered persons in households with adult(s) and child(ren) on a given night, with no unsheltered families with children recorded. The data shows that families with children

experience homelessness for an average of 102 days, indicating a need for both emergency solutions and longer-term housing stability programs.

For veteran families, the 2024 data indicates that 184 veterans experienced homelessness throughout the year. Veterans in the area tend to experience longer periods of homelessness compared to other groups, with an average of 147 days homeless, suggesting a need for specialized supportive housing services that address the unique challenges veterans face. The data shows 66 veterans becoming homeless each year with 65 exiting homelessness, indicating the system is just keeping pace with veteran homelessness rather than significantly reducing it.

Additionally, the data identified 58 chronically homeless families in 2024, representing households that have experienced homelessness for at least 12 months (continuously or across multiple episodes) while dealing with disabling conditions. These families require intensive supportive housing interventions with wrap-around services to address both their housing needs and underlying conditions.

The racial demographics suggest a disproportionate impact on minority populations, with Black/African American individuals representing approximately 41% of the homeless population, significantly higher than their representation in the general Lucas County population. This disparity indicates a need for culturally responsive housing assistance programs that address systemic barriers faced by minority families.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to the 2024 Point-in-Time (PIT) count data from the Lucas County Continuum of Care, the homeless population reflects a diverse demographic makeup. The data shows that 221 individuals (39.3% of the total homeless population) identified as Black or African American only, with an additional 11 individuals (2.0%) identifying as Black or African American and Hispanic/Latino/a/e/o.

White individuals accounted for 218 people (38.7% of the homeless population), with an additional 25 people (4.4%) identifying as White and Hispanic/Latino/a/e/o. Multi-racial individuals represented 66 people (11.7% of the total), including both Hispanic and non-Hispanic identifications.

The data recorded 18 individuals (3.2%) identifying as Hispanic/Latino/a/e/o only, 3 individuals (0.5%) as Asian or Asian American, and 1 individual (0.2%) as Native Hawaiian or Pacific Islander.

When examining shelter status, the data indicates consistent distribution patterns across demographic groups, with most individuals across all racial and ethnic categories accessing emergency shelter services rather than remaining unsheltered. This suggests that the local shelter system is generally accessible to people of all demographic backgrounds.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Data from the 2024 PIT count shows that Toledo and Lucas County continue to be effective in connecting homeless individuals with shelter resources. Of the 563 homeless individuals identified during the count, 551 people (approximately 98%) were in sheltered situations, with the vast majority (503 individuals) accessing emergency shelters and 48 individuals in transitional housing. Only 12 individuals (2% of the total homeless population) were identified as unsheltered during the count.

When examining the demographic breakdown of sheltered versus unsheltered populations, the data shows that all age groups above 25 years were entirely sheltered, with unsheltered individuals primarily falling into the 18-24 age group (7 individuals) and those under 18 (5 individuals). The gender distribution of unsheltered individuals was evenly split, with 6 females and 6 males identified as unsheltered.

The PIT count data indicates that homelessness in Lucas County is primarily addressed through the emergency shelter system, with transitional housing serving as a secondary resource. The low number of unsheltered individuals suggests that the existing shelter infrastructure is generally accessible, though continued efforts to engage with the small unsheltered population remain important, particularly for youth and young adults who appear somewhat more likely to remain unsheltered.

Discussion

The 2024 homelessness data for Toledo and Lucas County reveals both strengths and ongoing challenges in addressing homelessness in the community. The local shelter system demonstrates effectiveness in providing emergency accommodations, with 98% of identified homeless individuals accessing shelter services on the night of the PIT count. However, the data also shows concerning trends, including the relatively long average duration of homelessness (102 days for families with children and 147 days for veterans) and the persistence of chronic homelessness affecting 64 individuals and 58 families. The escalation of rental costs and the lack of available move-in ready affordable housing options limits the ability of quickly moving people from homelessness into housing.

While emergency response systems appear to be functioning well, the data suggests a need for enhanced housing stability programs and supportive services that can more effectively address the underlying causes of homelessness and accelerate transitions to permanent housing. The nearly equal numbers of veterans entering and exiting homelessness annually indicates that current interventions are maintaining rather than improving the situation. As Toledo implements its Consolidated Plan, focusing resources on reducing these durations of homelessness and enhancing permanent supportive housing options—particularly for families with children, veterans, and those experiencing chronic homelessness—will be critical priorities for creating lasting impact.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction

There are households in the City of Toledo that may have special housing and supportive service needs unrelated to homelessness. Some of these population groups include the elderly and frail elderly; those living with some type of physical or cognitive disability; those living with HIV/AIDS and their families; persons with substance use disorders; and victims of domestic violence, dating violence, sexual assault, and stalking. These groups typically face greater housing challenges than the general population due to their specific circumstances and the City's housing stock may not be suitable for households with particular special needs. These groups may also require special attention due to additional social services required.

Describe the characteristics of special needs populations in your community:

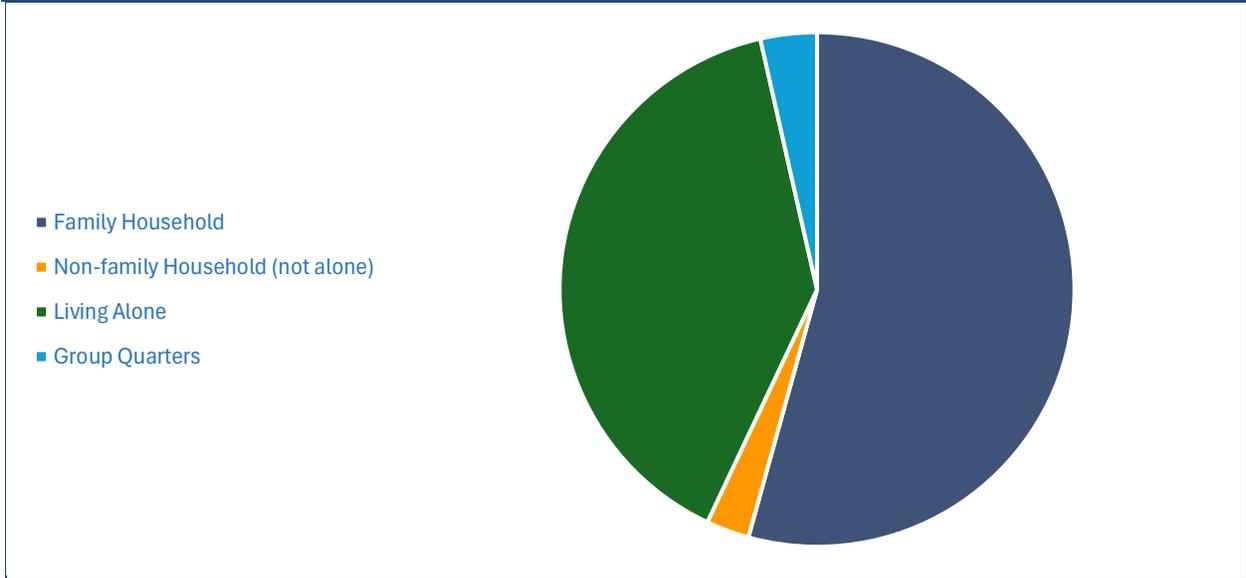
Elderly and Frail Elderly

In the City of Toledo, the senior population has seen significant growth over the past several years. As of the 2023 5-Year ACS Estimate the population of Toledo aged 65 and older comprised 15.5% of the total population of the city, standing at 41,518 persons. The total number of senior households has also grown over the past 10+ years and is currently 29,304 households in Toledo, just under one-quarter of all households in the city (24.7% of all households). 38.6% of senior households live alone, and 72.4% of all senior households own their own home.

Generally, the senior population has more limited fixed incomes than the population as a whole, primarily Social Security and other retirement income. However, 18% of all older individuals in Toledo are still in the labor force – with 7,032 working seniors aged 65 and older, and another 452 in the labor force seeking employment. This is likely a manifestation of the rising cost of living, particularly the ongoing housing cost burden experienced by seniors, or an interest to stay active and social in their community.

Many seniors also lack their own transportation and are often subject to social isolation when they have limited opportunities to leave their homes and engage in beneficial socializing and recreational activities. There is a large and growing concern among Toledo seniors about their ability to afford the transition from independent living to assisted living and nursing home care. Income limits for Medicaid are incredibly low in Ohio and many seniors exceed the income threshold but still have very low incomes. The state's cost share leaves seniors with incredibly high medical expenses even when covered by Medicare.

NA-45 Figure 1: Senior Population by Household Type



	#	%
Family Household	22,077	53.2%
Non-family Household (Not Living Alone)	1,103	2.7%
Living Alone	16,038	38.6%
Group Quarters	1,440	3.5%

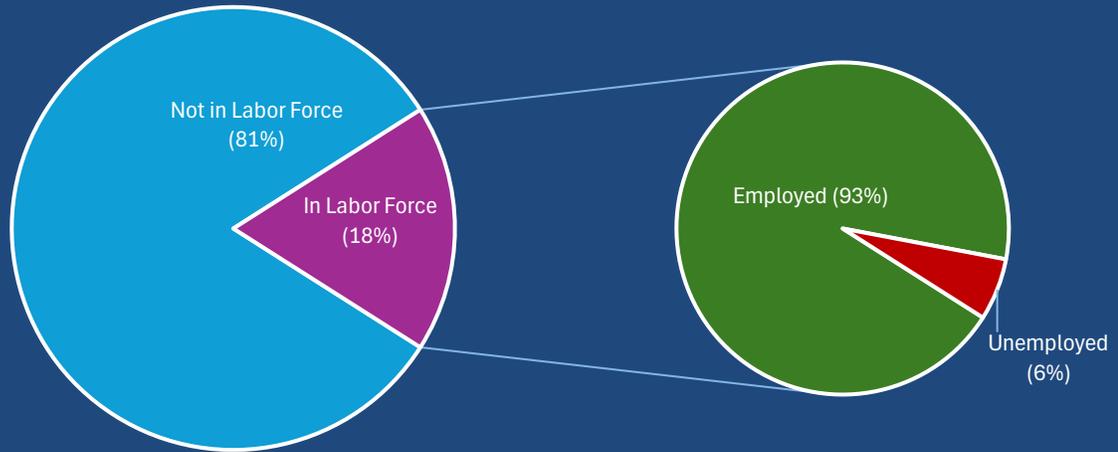
Data Source: 2019-2023 ACS - B09020

NA-45 Figure 2: Senior Households Cost Burden

	Renters		Owners		Total	
	#	%	#	%	#	%
Cost Burden <= 30%	4,415	49.3%	17,015	77.3%	21,430	69.2%
Cost Burden > 30%	4,535	50.7%	4,985	22.7%	9,520	30.8%

Data Source: 2017-2021 CHAS Table 7

NA-45 Figure 3: Seniors in the Labor Force



	#	%
Employed	7,032	16.9%
Unemployed	452	1.1%
Not in Labor Force	34,034	82.0%

Data Source: 2019-2023 ACS - B23001

NA-45 Figure 4: Senior Population by Poverty Status

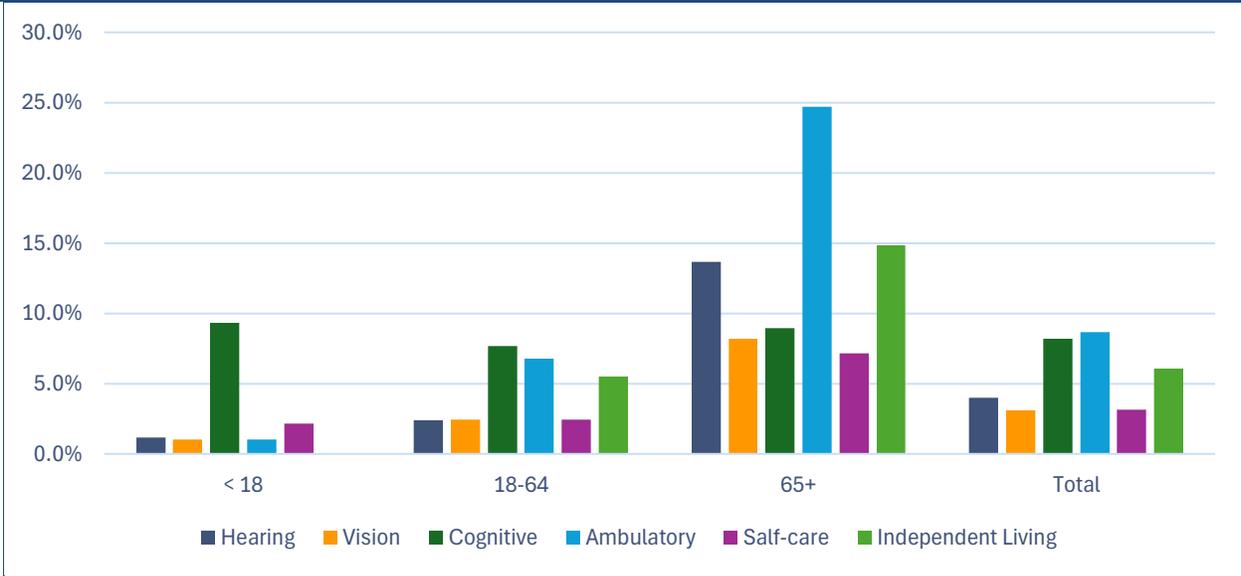
	#	%
Income at or above poverty level	34,446	85.3%
Income below poverty level	5,935	14.7%

Data Source: 2019-2023 ACS - B17001

Persons with Physical or Cognitive Disabilities

The largest absolute number of City residents living with a disability are persons 18-64, with 29,584 persons living with a disability (18.1% of the total population). However, as a percentage of the total population by age, older individuals aged 65 and older are most likely to live with a disability, with 38.4% living with some type of disability. Residents that are physically or cognitively disabled have special housing needs to accommodate their specific conditions.

NA-45 Figure 5: Disabilities by Age



	< 18		18-64		65+		Total	
	#	%	#	%	#	%	#	%
Hearing difficulty	509	1.1%	3,890	2.4%	5,519	13.7%	9,918	4.0%
Vision difficulty	462	1.0%	3,965	2.4%	3,300	8.2%	7,727	3.1%
Cognitive difficulty	4,131	9.3%	12,566	7.7%	3,622	9.0%	20,319	8.2%
Ambulatory difficulty	447	1.0%	11,114	6.8%	9,976	24.7%	21,537	8.7%
Self-care difficulty	949	2.1%	3,986	2.4%	2,894	7.2%	7,829	3.2%
Independent living difficulty	n/a	n/a	9,036	5.5%	5,993	14.8%	15,029	6.1%
Total with any disability	4,966	11.2%	29,584	18.1%	15,488	38.4%	50,038	20.1%
Total Population	44,372		163,658		40,381		248,411	

Data Source: 2019-2023 ACS – Tables B18101, S1810

Persons with Developmental Disabilities

According to the Ohio Department of Developmental Disabilities, there are 3,719 persons with development disabilities living in Lucas County. Among these individuals, 38% are under the age of 18 and are mostly living with parents or guardians. Another 7.4% are between the ages of 18 and 21, a critical period of transition towards adulthood and independence.

Persons with Substance Use Disorders

A key principle to reduce substance abuse is to treat alcohol and drug addiction as a medical issue rather than a criminal issue. An addiction to illicit drugs changes the way a person's brain works, and consequently, the way they think and act. There is recognition that drug and alcohol addiction can be managed and treated, and with the appropriate treatments people can create for themselves a renewed sense of self and personal responsibility. Rehabilitation is possible through adherence to prescribed clinical treatment and counseling, individualized services coordination, and participation in recovery programs. However, much of this is predicated on the stability of one's housing.

Comprehensive data specific to Toledo or Lucas County detailing the number of residents with substance use disorders (SUDs) is limited. However, statewide data offers insights that can be extrapolated to understand the broader context of substance use in the region.

According to the Behavioral Health Barometer for Ohio, Volume 6, measured through the 2019 National Survey on Drug Use and Health and the National Survey of Substance Abuse Treatment Services, the prevalence of Substance Use Disorders in Ohio is as follows:

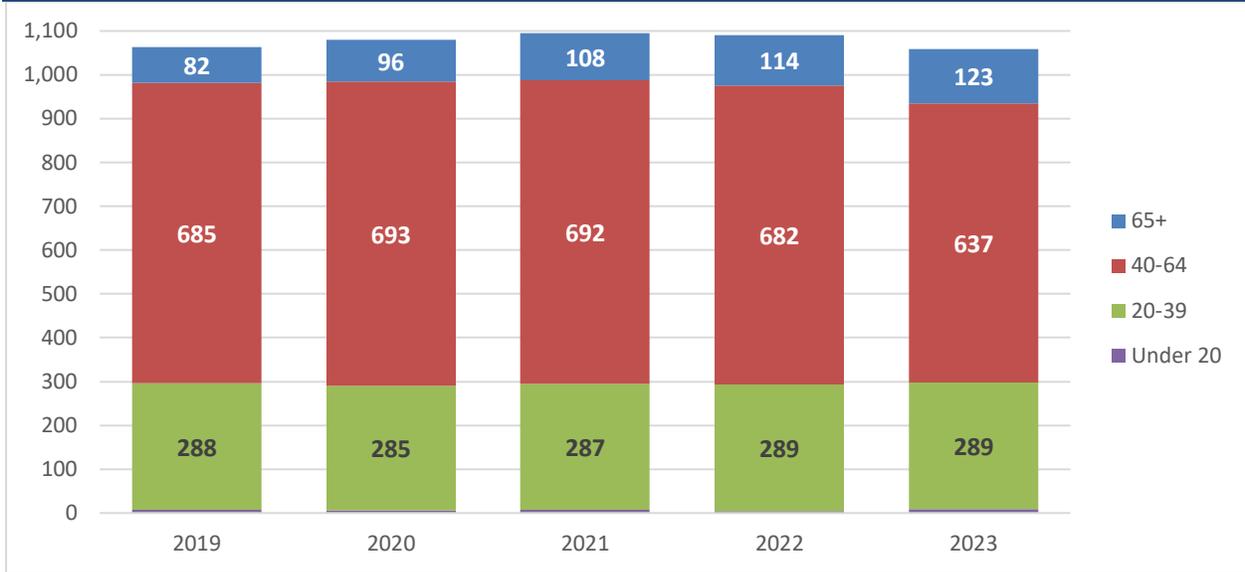
- Alcohol Use Disorder (AUD): Approximately 5.1% of Ohio residents aged 12 and older experienced AUD in a year. This would account for approximately 11,500 residents of Toledo aged 12 and over.
- Illicit Drug Use Disorder: Around 3.6% of Ohioans aged 12 and older had an illicit drug use disorder in the past year. This would account for approximately 8,100 residents of Toledo aged 12 and over.
- Opioid Use Disorder: About 1.4% of individuals aged 12 and older in Ohio suffered from an opioid use disorder in the past year. This would account for approximately 3,150 residents of Toledo aged 12 and over.

Young adults aged 18 to 25 exhibit higher rates of substance use disorders. Alcohol Use Disorder among this age group in Ohio is 10.1%; Illicit Drug Use Disorder is 8.6%; and Opioid Use Disorder is 1.4%.

Persons with HIV/AIDS

For Lucas County, there were 27 new HIV infections in calendar year 2023. This was down from 40 new infections in 2019. Among these newly infected individuals, 22 were male and 5 were female. The ages of the newly infected individuals ranged from the 15-19 age group all the way to the 65+ age group. New infections were primarily concentrated in the Black or African American community, with 17 new infections (63%), compared to 5 new infections for White individuals (19%), 3 for Hispanic or Latino individuals (11%), and 2 multi-racial individual (7%). Between 2019 and 2023, men were much more likely to become infected with HIV, ranging from a low of 74% of new infections to a high of 100% of new infections. The total number of persons living with HIV in Lucas County as of 2023 was 1,058. There was a slight increase between 2019 and 2021/2022, then a reduction as of 2023.

Figure 1 - Number of Persons Living with HIV, 2008-2021



Data Source: Ohio Department of Health

Victims of Domestic Violence

In 2023, the Toledo Police Department reported 1,691 domestic violence incidents that resulted in a charge, 247 that resulted in some other charge, and another 6,305 domestic violence incidents that did not result in any charge.² These figures highlight the significant number of domestic violence incidents within the city. The vast majority of these incidents involve victims who are women.

Based on the conversation with Lisa McDuffie, President and CEO of the YWCA of Northwest Ohio, several critical housing and supportive service needs for victims of domestic violence in Toledo emerge. These needs include emergency shelter, transitional and long-term housing, wraparound supportive services, and system-wide coordination improvements.

The YWCA of Northwest Ohio is the only emergency domestic violence shelter in the community. It provides 24/7 emergency shelter and rape crisis services, ensuring that victims have a safe place to go at any time. The trends in services over time have led to an increased need for the following services:

- Increased mental health support: This can be a challenge as there is often a need for services that are beyond the skills of case management staff. Trained mental health professionals are needed to address the increased mental health needs of victims.

² <https://www.ohioattorneygeneral.gov/Files/Reports/Domestic-Violence-Reports/Domestic-Violence-Reports-2023/2023-Domestic-Violence-Incidents-by-County-and-Age>

- Substance abuse support: There is a rising concern as many survivors struggle with addiction that often is a result of their abusers.
- Many survivors arrive with undiagnosed or untreated mental health conditions and/or substance use issues. The YWCA lacks dedicated mental health and substance abuse staff due to no funding streams supporting these services. Survivors can also be hesitant to engage with external providers, making on-site staff a critical missing resource.
- Employment and life skills training: Long-term training is needed for individuals to access higher-paying employment opportunities, though this is difficult to implement within the short 60-day emergency stay period.
- Case management and advocacy to help survivors navigate complex systems such as housing applications, debt resolution, legal processes, etc.
- Many survivors now arrive with multiple children, sometimes as many as seven. There is also a rising trend of sex trafficking victims among domestic violence survivors, requiring specialized support services and safety measures. Perpetrators are increasingly using digital blackmail and social media threats, complicating survivors' ability to safely escape abuse.

There is a lack of Permanent Supportive Housing for victims of domestic violence and many survivors leave the YWCA's 60-day emergency shelter with nowhere to go. This is often due to insufficient transitional housing options. There are reported delays and a backlog in approvals from Lucas Metropolitan Housing (LMH), sometimes delaying placement by six months to a year for public housing or housing choice vouchers.

Strict HUD regulations often prevent quick housing placement as survivors of domestic violence are required to follow the same application process as other homeless individuals. Further, survivors often face barriers to securing vouchers due to previous unpaid rent, which disqualifies them from LMH housing.

Veterans

Toledo has a veteran population of 12,581, or about 6% of the population as a whole. This population skews much older and more male than the population as a whole. Education levels of the veteran population are similar to the population as a whole, with veterans more likely to cluster in the median education ranges and non-veterans more likely to either have less than a high school diploma **or** have a bachelor's degree or higher. Median income for veterans is higher than for non-veterans, which should not be surprising given that the veterans age and gender correlate with higher incomes.

Approximately 20% of Toledo veterans have a service-connected disability rating greater than 10%. In addition, veterans age distribution makes them much more likely to have at least one disability.

	Veteran	Non-Veteran
18-34	7.0%	35.2%
35-54	20.0%	30.8%
55-64	24.1%	15.7%
65-74	29.3%	11.5%
75+	19.6%	6.8%
Male	90.8%	45.2%
Female	9.2%	54.8%
Less than high school graduate	6.9%	12.4%
High school graduate (includes equivalency)	35.4%	32.9%
Some college or associate's degree	39.0%	33.6%
Bachelor's degree or higher	18.7%	21.1%
Income	\$ 38,700	\$ 30,243

Data Source: 2019-2023 ACS

Youth Aging out of Foster Care

In Toledo, approximately 200 children age out of the foster care system each year. This means they turn 18 without being reunited with their families or being adopted. Aging out can present significant challenges as these young adults transition to independent living, including:

- Homelessness: Many young adults who age out of foster care struggle to find stable housing. Studies show that between 11% and 36% of young people aging out of foster care experience homelessness during their transition to adulthood.
- Employment and Financial Stability: Securing and maintaining employment can be difficult due to a lack of job experience and necessary life skills. Financial independence is often a significant hurdle.
- Education: Continuity in education is often disrupted by frequent moves and instability in foster care. This can lead to lower educational attainment and limited opportunities for higher education.

- **Mental Health:** Many foster youths have experienced trauma, abuse, or neglect, leading to mental health issues such as depression, anxiety, and PTSD. These issues can be exacerbated by the stress of transitioning to independent living.
- **Lack of Support Networks:** Without a stable family or support system, these young adults may feel isolated and lack the guidance needed to navigate adulthood.
- **Substance Abuse:** The absence of a supportive environment can increase the risk of substance abuse as a coping mechanism for the challenges they face.

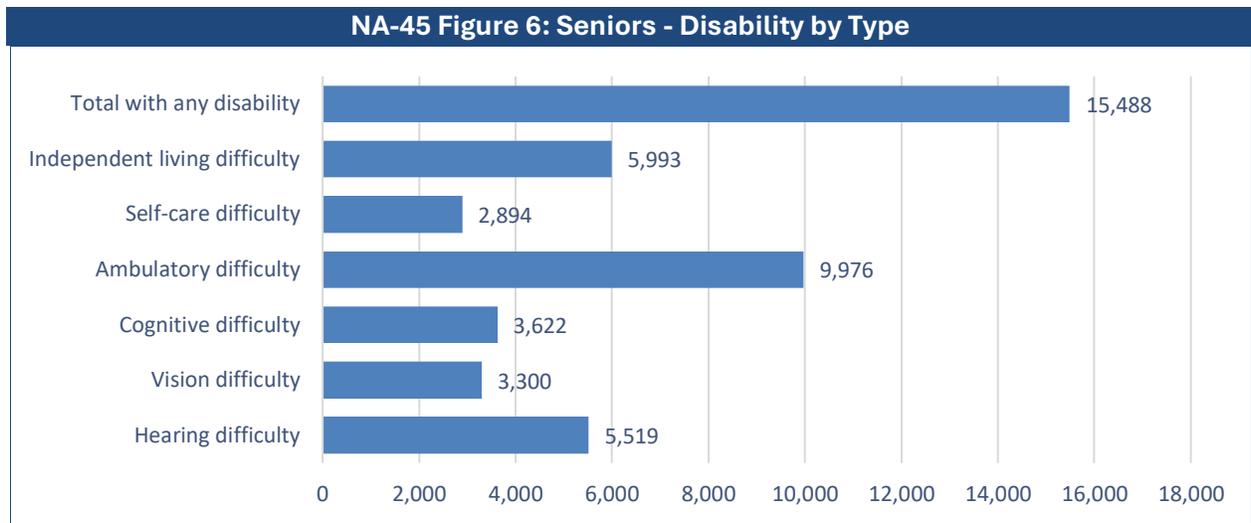
Addressing these challenges requires comprehensive support systems, including access to housing, education, employment opportunities, mental health services, and mentorship programs.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly and Frail Elderly

While 85.3% of Toledo seniors aged 65 and older are at or above the Federal Poverty Level, there are 9,520 elderly households (30.8%) that experience housing cost burdens of over 30% (4,535 renter-occupied households (49.3%) and 4,985 owner-occupied (22.7%) households). Further, as discussed in NA-10, there are 2,465 elderly renters (30.4%) and 2,335 elderly homeowners (11.0%) of all income categories that spend more than 50% of their income on housing. Additionally, limited incomes inhibit the ability to make the necessary home improvements to ensure their homes are in compliance with the City’s building and property maintenance codes that ensure the home meets minimum health and safety standards. It is not uncommon in the city to see homes occupied by seniors in need of repairs to major building components, roofing repairs, window replacement, and heating system replacements, but also exterior paint and siding deterioration.

The elderly and frail elderly populations have additional unique challenges that come with age, including chronic and other medical conditions, higher rates of physical and mental disabilities (such as Alzheimer’s and dementia), mobility challenges, and higher health care costs. According to the 2019-2023 American Community Survey, 38.4% of the elderly population aged 65 and over in Toledo, 15,488 seniors, experiences at least one type of mental or physical disability. Among the most common are ambulatory and independent living difficulties, representing 24.7% and 14.8% of the elderly population respectively. While these are the most common disabilities among the elderly population in the city, other disabilities also greatly impact their housing options. Seniors are often in need of in-home support or other types of housing such as intermediate care facilities, nursing homes, and other housing that includes a planned service component to care for seniors when independent living, self-care, and mobility issues increasingly become a challenge. The most significant challenge to providing these services to the senior population is the lack of healthcare staff to provide these services.



Data Source: 2019-2023 ACS – B1810, S1810

Further, many seniors also lack their own transportation and are often subject to social isolation when they have limited opportunities to leave their homes and engage in beneficial socializing and recreational activities. There are several Senior Centers in Toledo that have a significant number of daily activities for older individuals that provide entertainment, recreation, meals, and various case management services to the elderly population; however, they are not always able to provide transportation to and from the centers. Often, they are only able to serve seniors who are able to coordinate their own transportation. This leaves many seniors unable to access these services.

Persons with Physical or Cognitive Disabilities

Ambulatory difficulty inhibits an individual’s ability to walk or climb stairs. Due to the physical characteristics of much of the city’s housing stock, with many split-level, multi-story homes with entry stairs, a primary concern is providing housing options for the 21,537 Toledo residents that experience ambulatory difficulty, and the 22,858 residents (9.2% of the total Toledo population) with self-care and independent living difficulties. Specific construction features and accessibility modifications are often required for those with mobility challenges, depending on the type and severity of these challenges (i.e., handrails, ramps, wider doorways, grab-bars, etc.).

While the city is not fully aware of the total population that struggles living in housing units that do not have all the elements and amenities required for those with mobility challenges, given the size of the population and the anecdotal information from the citizen participation and consultation process, it is estimated to be several thousand. To maintain people living in their own homes longer, there is a need to make appropriate in-home modifications described above.

Stable housing for persons with mental illness is hugely beneficial regarding their mental health care because the primary location of a support network is directly linked to their residence. Those living with a mental or developmental disability can find it difficult to retain housing and often their disability prevents them from finding suitable employment or earning an adequate wage that allows for independent living. Many individuals with mental illness are dependent solely on

Supplemental Security Income as their primary source of income. Affordability issues become even more challenging for this population as there are few options in the private housing market and their disability leaves them at greater risk of homelessness and ill-equipped to navigate the public support system without substantial assistance.

Individuals with moderate to severe dementia or another cognitive impairment often require special care including supervision of up to 24 hours a day. Some may exhibit impulsive or difficult behaviors, paranoia, lack of motivation, memory problems, incontinence, poor judgment, and wandering that could be detrimental to their health and safety. Occasionally specialized communication techniques and/or devices are needed for communication. They may need help with activities of daily living, such as bathing, eating, transferring from bed to a chair or wheelchair, toileting, or other personal care needs.

Persons with Substance Use Disorders

In addition to diversion, specific treatment can manifest in a variety of forms depending on the specific acuity of the circumstance. A continuum of services ranging from in-patient hospitalization, residential sobriety treatment in a supportive and structured environment, long-term outpatient treatment, relapse prevention and recovery programs, regular toxicology screening, medication management, and other programs could be necessary to increase the likelihood of future abstinence from drugs and alcohol. Often times, there are contributing or concurrent conditions that result in alcohol or drug abuse which need to be addressed in order to assist the individual from dependence on alcohol or drugs. In all cases, stable housing is critical to recovery.

Victims of Domestic Violence

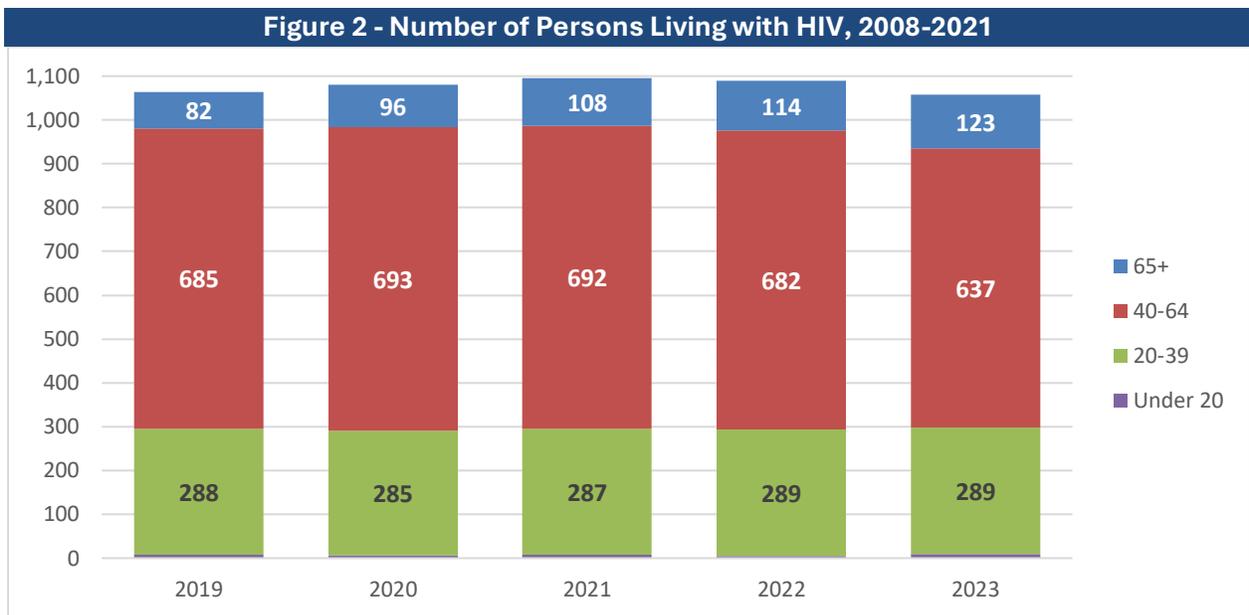
The housing and service needs for Victims of Domestic Violence are significant given the nature of the abuse. The immediate need for victims of domestic violence is stable affordable housing that allows people and their children to leave an abusive environment and become stable and independent. Additionally, there is a need for basic household items such as clothing, diapers, food, toiletries, etc. There is also a need for cell phones, laptops, and internet service.

Legal services are critical in order to obtain a protective order and custody of children. Additional legal services are crucial for families with mixed immigration status, in particular legal services related to U Visas to strengthen the ability of law enforcement to investigate and prosecute cases of domestic violence, sexual assault, trafficking of noncitizens and other crimes, while protecting victims who have suffered substantial mental or physical abuse.

Support for children who have been impacted is crucial: support groups, parent skill building, clinical services for coping skills, medical care, and coordination of services with the public school district. Affordable and accessible childcare is also needed if and when the parent begins working. Another important service is workforce training to increase their economic mobility, as well as ESL classes for non-English speaking adults or other educational opportunities for low-literacy adults.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

For Lucas County, there were 27 new HIV infections in calendar year 2023. This was down from 40 new infections in 2019. Among these newly infected individuals, 22 were male and 5 were female. The ages of the newly infected individuals ranged from the 15-19 age group all the way to the 65+ age group. New infections were primarily concentrated in the Black or African American community, with 17 new infections (63%), compared to 5 new infections for White individuals (19%), 3 for Hispanic or Latino individuals (11%), and 2 multi-racial individual (7%). Between 2019 and 2023, men were much more likely to become infected with HIV, ranging from a low of 74% of new infections to a high of 100% of new infections. The total number of persons living with HIV in Lucas County as of 2023 was 1,058. There was a slight increase between 2019 and 2021/2022, then a reduction as of 2023.



Data Source: Ohio Department of Health

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Toledo has no preference for its HOME TBRA activities.

Discussion:

The above special needs populations face a multitude of housing and supportive service needs unique to their condition. A wide availability of housing choices for each of these groups, with the requisite supporting services will be necessary to truly meet their needs. Key highlights include additional accommodations for the city’s aging population and those that live with ambulatory and independent living difficulties. Individuals living with disabilities need housing that can

accommodate wheelchairs or other mobility devices that allow individuals with mobility challenges to access upper and lower levels of homes. Those living with HIV/AIDS are in need of housing and supportive medically related services. Similarly, those diagnosed with mental or developmental disabilities require affordable housing which allows for independent living with the requisite supportive services. Victims of domestic violence are in immediate need of secure confidential housing to escape immediate violence and longer-term support to move from immediate crisis management to longer-term stability. These needs are far beyond the resources available, and the City of Toledo is fully supportive of additional state-level efforts for additional affordable housing resources for rehabilitation and new development to broaden the spectrum of housing choices in the city.

NA-50 Non-Housing Community Development Needs - 91.215 (f)

Describe the jurisdiction's need for Public Facilities

The need for adequate public facilities such as neighborhood community centers, senior centers, and adequate healthcare centers are considered high priority needs by Toledo's residents, although comments from several community agencies highlight the need for better coordination among health care providers. Another critical need was related to additional childcare facilities, including afterschool programs and summer programs for children and teens. This is especially important for working families to have free or low-cost childcare and youth enrichment programs. Parks and Recreation Area improvements are another high priority needs identified by Toledo residents. These needs range from enhanced, cleaned and improved parks to new facilities, such as a public recreation center that would promote recreational activities year around.

Several investments in the city have directly responded to these needs.

- The Wayman Palmer YMCA opened in March 2025. This facility has state-of-the-art workout equipment and a large gym, and a gaming computer lab for kids and a kids zone.
- The Savage Park Splash Pad will reopen in the Summer of 2025 to provide outdoor recreation for children in the neighborhood.
- Glass City Metropark Phase 2 was completed in June 2023 and offers a variety of amenities for residents and visitors, including scenic views of the Maumee River and the downtown Toledo skyline, the Discovery Play Areas, Kayak Cove & Adventure Boardwalk, Sturgeon Point & Natural Resource Education Area, a Sledding Hill, and Public Art Features.
- As part of the expansion of the Glass City Riverwalk, Toledo Pickle is a year-round pickleball court with 10 indoor courts and 2 outdoor courts for recreational and league play.

As part of the Peace in Motion: Toledo's Path to Community Safety plan, there were important recommendations related to community facility needs.

- Existing community centers or public libraries in core neighborhoods could be identified as Community Safe Havens with programming, trauma services, and youth mentorship. Specific locations can be selected through a youth-led participatory mapping exercise to select high-priority locations for investment.
- Investments in Safe Passage corridors near schools with lighting, sidewalks, and beautification. Target areas identified through the Disinvestment and Disrepair Index. Coordinate with Land Bank and Rock the Block efforts to fund site clearance and community space redevelopment.
- Purchase and equip a mobile resource unit to deliver workforce development, counseling, and legal services directly to high-need areas, especially for outreach to youth and formerly incarcerated residents.

How were these needs determined?

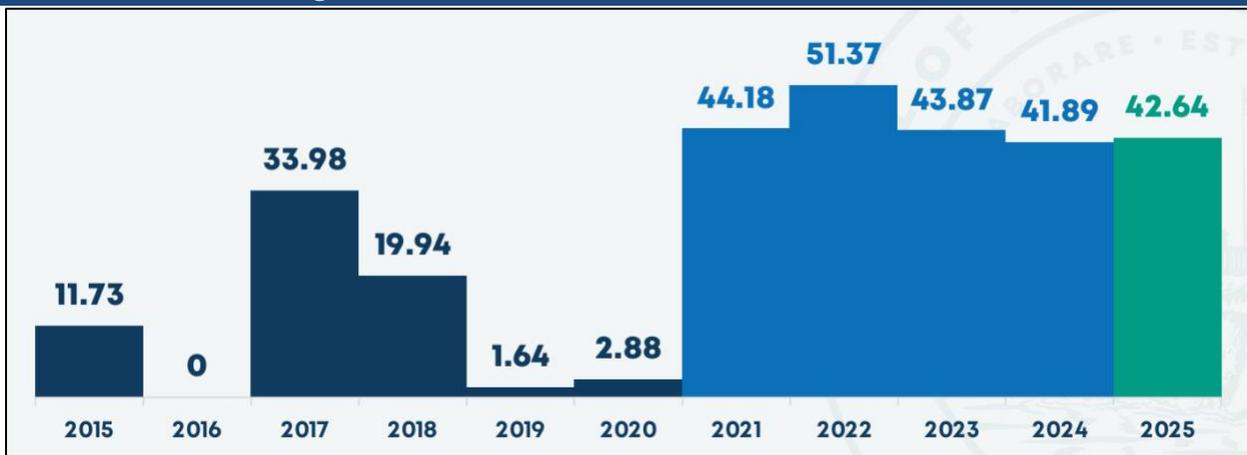
As part of the consultation and citizen participation processes, CEW Advisors solicited information from community-based organizations, social service providers, relevant municipal staff, and Toledo residents to identify the most important community needs, neighborhood concerns, and public facilities. Public facility needs were collected in several ways: through the online community needs survey, through citizen participation discussions and focus groups, in consultation with municipal staff, and evaluating relevant planning documents including Peace in Motion, and Forward Toledo, the City's Land Use Plan.

Describe the jurisdiction's need for Public Improvements:

Like many post-industrial cities, Toledo has experienced deterioration of its aging road infrastructure, sidewalks, sewers, catch basins, buildings, and schools. Due to the harsh winters that persist in this region of the country, the city's infrastructure needs are extensive, and these infrastructure improvements have significant costs associated with them. There are several key public infrastructure improvements needed to support the city's development and enhance the quality of life for residents. The main areas of concern include the following:

Streets and Traffic Management: The city's road network needs to be modernized to better support all users, including pedestrians, cyclists, and public transit riders, as well as automobile traffic. There are safety concerns regarding pedestrian and cyclist accessibility due to high dependency on automobiles. Traffic calming measures, such as improved crosswalks and protected bike lanes, could be important additional improvements to reduce the risks of accidents. In 2020, voters in Toledo approved a dedicated 0.25% income tax levy which generates annual funding for road improvements projects. This has resulted in approximately 223 total lane miles of road repairs throughout the city from 2021 through 2025.

Figure 3 - Lane Miles Resurfaced or Reconstructed



Data Source: City of Toledo

Sidewalks and Walkability: Throughout the city many sidewalks are in poor condition, and some neighborhoods lack sufficient pedestrian infrastructure. Walkability is hindered by a lack of

connectivity between residential areas and commercial or employment hubs. There are needs for sidewalk repairs and expansion, prioritizing ADA compliance and universal design standards to improve pedestrian connections between neighborhoods and commercial districts.

Sewer and Stormwater Management: Toledo’s aging sewer system has historically discharged into waterways during heavy rain, negatively impacting water quality in Lake Erie. Urbanization and excessive impervious surfaces (pavement, buildings) have led to increased stormwater runoff and flooding. These issues could be ameliorated by implementing Green Stormwater Infrastructure (GSI) such as permeable pavements, rain gardens, and bioswales to reduce runoff. The city should continue investing in the Toledo Waterways Initiative to prevent sewer overflows and enhance water quality. Additional zoning regulation changes could also limit impervious coverage in commercial districts.

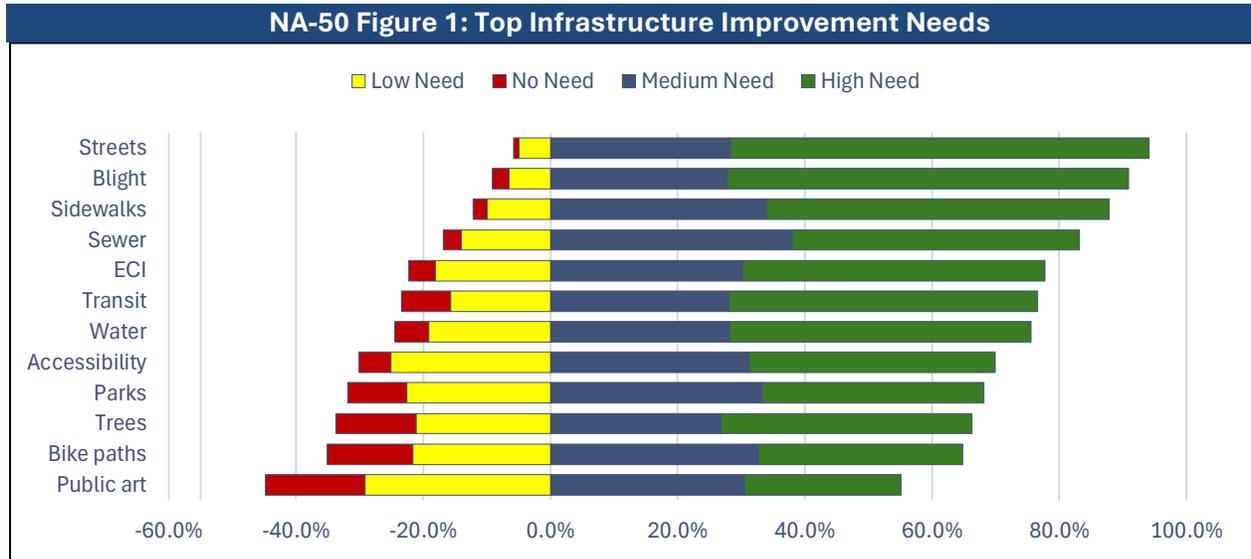
Public Transportation: TARTA is currently updating its own public transportation strategic plan. Current public transit options are often insufficient for reducing car dependency and providing equitable access to jobs and services. A recurring issue is the difficulty for residents, particularly in underserved neighborhoods (e.g., Junction, Historic South End, East Toledo, and other neighborhoods) to access jobs located outside the city. Existing transit routes may take too long or not align with work shifts, reducing their effectiveness. Additionally, there is a lack of bus-only lanes, improved transit stops, and first-mile/last-mile connections discourages transit use. TARTA aims to reduce commute times to 45 minutes but struggles with low evening ridership, leading to possible service reductions at off-peak hours. Third-shift jobs lack reliable transit options, preventing workers from using public transportation to commute to and from work.

Green Infrastructure and Environmental Sustainability: Finally, there are areas throughout the city that are urban heat islands, exacerbated by a lack of green spaces, tree canopy, and excessive pavement. Pollution and runoff from roads and industrial sites contribute to declining air and water quality. The city should expand urban tree canopies and increase green spaces to mitigate air pollution and potentially invest in renewable energy projects, such as solar fields and wind farms and strengthen environmental policies to reduce industrial emissions and stormwater contamination.

As a result of the Harvard Bloomberg Innovation Track program, and collaboration between multiple city departments and leaders, in 2024, the city implemented a Neighborhood Block-by-Block (BbB) bulk collection program to assist Toledo residents in removing and recycling bulk waste properly. The BbB events collected over 1.2 million pounds of waste which supplemented 13 Clean Toledo Recycling events which collected over 150 tons of tires, 96,558 pounds of electronic waste, 661,849 pounds of blight waste and 610 cubic yards of green waste. In 2024, 300 vacant buildings were demolished, and 2,455 trees were planted.

Additionally, as part of the online Housing & Community Development Survey, residents were asked to rank various public infrastructure improvements using a scale of no need, low need, medium, need, and high need. The results of this online community needs survey listed the top five

infrastructure improvements needs for the city as: (1) street and road improvements, (2) neighborhood blight, (3) sidewalk improvements, (4) sewer system and flood drainage improvements, and (5) environmental contamination issues.



	Definition	No Need	Low Need	Medium Need	High Need
Streets	Street and road improvements	0.9%	4.9%	28.4%	65.8%
Blight	Neighborhood blight	2.6%	6.5%	27.8%	63.1%
Sidewalks	Sidewalk improvements	2.2%	10.0%	34.1%	53.8%
Sewer	Sewer system / flood draining improvements	2.8%	14.0%	38.0%	45.1%
ECI	Environmental contamination issues	4.2%	18.1%	30.2%	47.6%
Transit	Public transportation improvements	7.7%	15.7%	28.1%	48.5%
Water	Drinking water quality improvements	5.3%	19.2%	28.2%	47.4%
Accessibility	Handicapped accessibility for public buildings	5.0%	25.0%	31.3%	38.6%
Parks	Public parks and recreation facilities	9.2%	22.6%	33.3%	34.8%

	Definition	No Need	Low Need	Medium Need	High Need
Trees	Tree planting	12.6%	21.1%	26.9%	39.4%
Bike paths	Bicycle and walking paths	13.5%	21.6%	32.7%	32.1%
Public art	Public art / murals / beautification	15.7%	29.1%	30.5%	24.7%

Data Source: CEW Advisors, Inc. Housing & Community Development Survey

How were these needs determined?

As part of the consultation and citizen participation processes, CEW Advisors solicited information from community-based organizations, social service providers, relevant municipal staff, and Toledo residents to identify the most important community needs, neighborhood concerns, and public facilities. Public improvement needs were collected in several ways: through the online community needs survey, through citizen participation discussions and focus groups, in consultation with municipal staff, and evaluating relevant planning documents including Forward Toledo, the City’s Land Use Plan.

Describe the jurisdiction’s need for Public Services:

In order to identify the various public service needs in the Toledo community, CEW Advisors conducted significant research and analysis, consulted with numerous community agencies and neighborhood associations, reviewed community needs assessments and reports. As part of the online Housing & Community Development Survey, residents were asked to rank various public services using a scale of no need, low need, medium need, and high need. The results of this online community needs survey listed the top 10 public service needs for Toledo as:

1. Crime prevention
2. Afterschool and summer recreation programs for youth and teens
3. Mental health services / Services for persons with mental illness
4. Affordable childcare
5. Programs or services for the elderly and frail elderly
6. Adult education / workforce training classes
7. Financial literacy programs
8. Services for victims of domestic violence
9. Healthcare services
10. Programs and services for the homeless

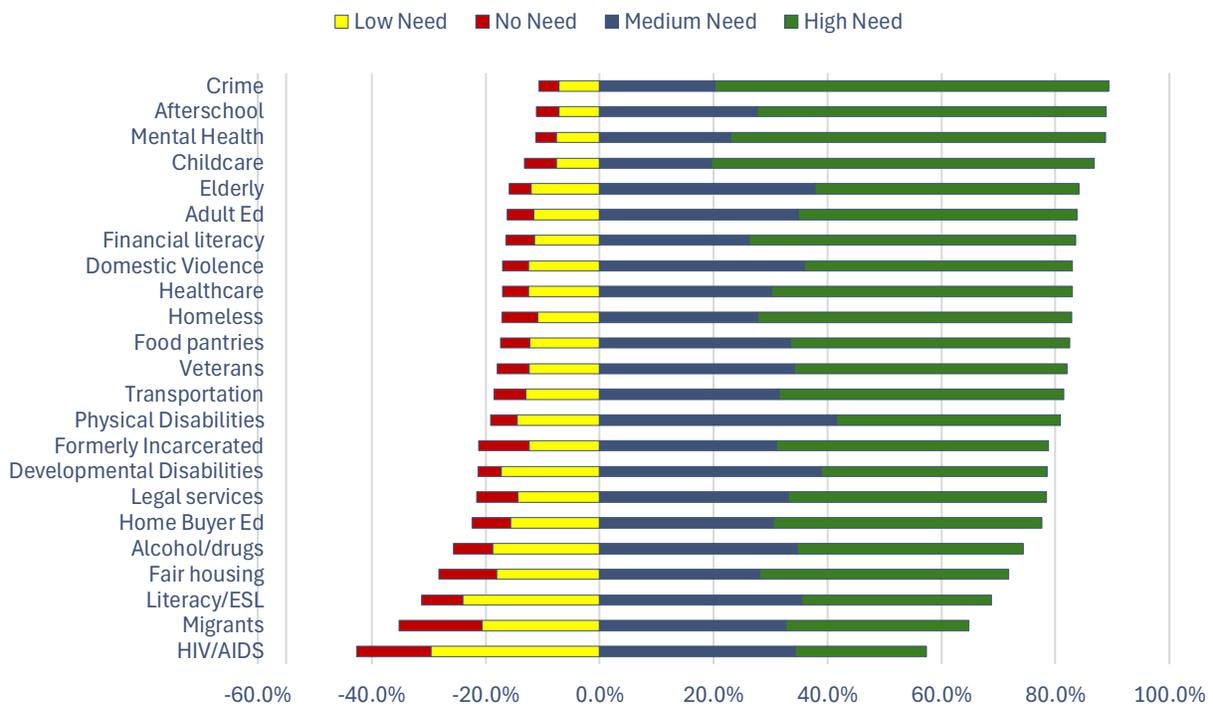
Further, several public services were identified as urgent needs during the five community meetings that were organized as part of the citizen participation process of the Consolidated Plan. These included:

- Programs for Children Youth and Teens

- Workforce Development / Skills Training
- Public Safety / Crime Prevention
- Mental Health Services
- Services for the Homeless

These needs align with information gathered from the various consultations that were conducted as well as other Community Needs Assessments and the Peace in Motion: Toledo’s Path to Community Safety. Importantly, the City of Toledo has invested \$6 million in 322 youth summer programs for the 2022-2024 calendar years, with another \$1.25 million to be invested for the summer of 2025. These programs are primarily offered by youth agencies, funded (in part) by the city.

NA-50 Figure 2: Top Public Service Needs



	Definition	No Need	Low Need	Medium Need	High Need
Crime	Crime prevention	3.5%	7.1%	20.2%	69.2%
Afterschool	Afterschool and summer recreation programs for youth and teens	4.0%	7.2%	27.7%	61.1%
Mental Health	Mental health services / Services for persons with mental illness	3.6%	7.6%	23.1%	65.8%

	Definition	No Need	Low Need	Medium Need	High Need
Childcare	Affordable childcare	5.5%	7.6%	19.6%	67.2%
Elderly	Programs or services for the elderly and frail elderly	3.8%	12.0%	37.8%	46.4%
Adult Ed	Adult education / workforce training classes	4.6%	11.6%	34.9%	48.8%
Financial literacy	Financial literacy programs	5.0%	11.4%	26.3%	57.3%
Domestic Violence	Services for victims of domestic violence	4.5%	12.5%	35.9%	47.1%
Healthcare	Healthcare services	4.6%	12.5%	30.3%	52.7%
Homeless	Supportive housing for the homeless	6.2%	10.9%	27.8%	55.1%
Food pantries	Emergency food assistance / food pantries	5.1%	12.3%	33.5%	49.1%
Veterans	Programs and services for Veterans	5.5%	12.4%	34.2%	47.9%
Transportation	Transportation services	5.5%	13.0%	31.5%	49.9%
Physical Disabilities	Services for individuals with physical disabilities	4.6%	14.5%	41.6%	39.4%
Formerly Incarcerated	Services for the formerly incarcerated	8.8%	12.4%	31.0%	47.7%
Developmental Disabilities	Programs for individuals with developmental disabilities	4.2%	17.2%	39.0%	39.6%
Legal services	Legal services	7.2%	14.4%	33.1%	45.3%
Home Buyer Ed	Homebuyer education classes	6.7%	15.6%	30.5%	47.1%
Alcohol/drugs	Alcohol and substance abuse counseling services	6.8%	18.8%	34.6%	39.7%
Fair housing	Fair housing programs (to uncover evidence of discrimination in housing)	10.1%	18.1%	28.2%	43.7%
Literacy/ESL	English literacy programs	7.3%	24.0%	35.5%	33.3%
Migrants	Services for immigrants	14.5%	20.6%	32.7%	32.1%

	Definition	No Need	Low Need	Medium Need	High Need
HIV/AIDS	Housing for persons living with HIV/AIDS and their families	13.0%	29.6%	34.3%	23.0%

Data Source: CEW Advisors, Inc. Housing & Community Development Survey

How were these needs determined?

As part of the consultation and citizen participation processes, CEW Advisors solicited information from community-based organizations, social service providers, relevant municipal staff, and Toledo residents to identify the most important community needs, neighborhood concerns, and public facilities. Public service needs were collected in several ways: through the online community needs survey, through citizen participation discussions and focus groups, and through review of additional community needs assessments.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Toledo has a total of 118,508 occupied housing units and 14,605 vacant units based on the 2019-2023 American Community Survey, representing a vacancy rate of a little over 11%. In total, 52.7% of the housing units in Toledo are homeownership units, while 47.3% of units are rental units.

With the decline in population in Toledo, there has been a historic decline in demand for housing in the city. Even though there has been a decline in population, housing prices and rental costs have escalated dramatically over the course of the past decade, with the pandemic buying spree pushing prices up even more. The median home value in Toledo grew from \$83,600 in 2013 to \$107,000 in 2023, an increase of 28%. The escalation in prices has increased the housing cost burden on Toledo families, with the lowest income households feeling the impacts the most.

The City of Toledo has a significant supply of older housing units, with 91.4% of owner-occupied and 75.2% of renter-occupied housing was built prior to 1980. According to the 2017-2021 CHAS data, 86.0% of Low or Moderate Income Households (66,040 total households) live in units built before 1980, putting them at risk for lead-based paint exposure. Of these households, 9,800, or 12.8% of all LMI households in Toledo have children present. In Lucas County in 2023, there were a total of 6,865 total kids under the age of 6 tested for lead and 337 children tested positive for elevated blood levels, an incidence level of 4.91%. This is one of the highest rates in the state of Ohio and is due to the significant number of homes built prior to the 1978 lead paint ban in need of rehabilitation.

Some of the most significant home repair needs are roofing repairs, window replacement, exterior paint and siding, porches and foundations, and heating and electrical system. Notably, this does not account for the significant interior rehabilitation needs which are often needed but are invisible from the exterior.

Lucas Metropolitan Housing (LMH) owns, manages, and maintains 2,592 units of public housing in and around the city of Toledo. The housing developments owned and operated by LMH are located across the city and take a variety of forms, from low-rise and scattered site developments to high-rise buildings. LMH also administers 4,494 Housing Choice Vouchers.

The primary Special Needs populations in Toledo that need supportive housing needs include the elderly and frail elderly, persons with disabilities, individuals with alcohol or other drug addiction, and victims of domestic violence. These supportive housing needs are each described more fully below.

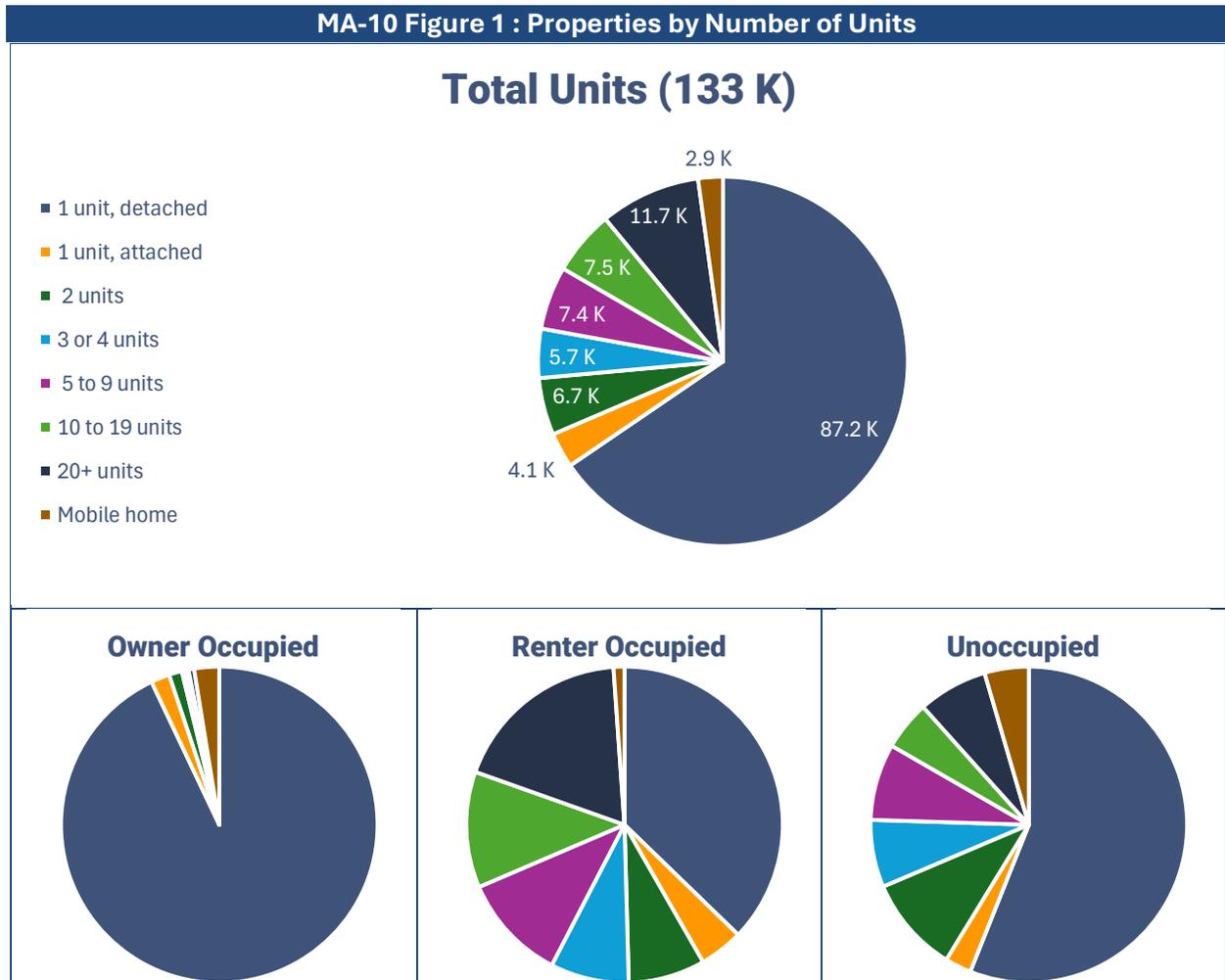
Economic development activities in Toledo are concentrated primarily along the city’s major roads, in neighborhood retail centers, in traditional industrial and office parks, and in the City’s Waterfront District. The largest economic sectors in Toledo are Health Care & Social Assistance, Finance & Insurance, Manufacturing, Retail Trade, and Accommodation & Food Services. Almost two-thirds of all employed Toledo residents work in these economic sectors.

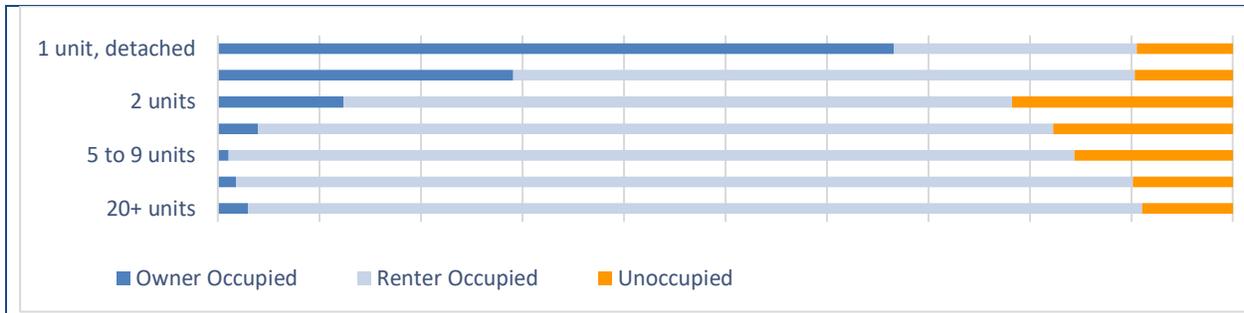
MA-10 Number of Housing Units - 91.210(a)&(b)(2)

Introduction

The City of Toledo has a total of 118,508 occupied housing units and 14,605 vacant units based on the 2019-2023 American Community Survey, representing a vacancy rate of a little over 11%.

Single-family and two-unit homes comprise 83% of the housing stock in Toledo. 65.5% of all the housing units in Toledo are single-family detached homes, followed then apartment complexes with 20 or more units (8.8%) and buildings with 10-19 units (5.6%). Of the 87,181 single-family detached homes in Toledo, 66.6% of them are occupied by homeowners, 23.9% are occupied by renters, and 9.4% are unoccupied. Conversely, the large complexes are primarily occupied with renters. Of the 19,240 units in complexes with 10 or more units, almost 88.2% of all units are occupied by renters, 2.5% are occupied by homeowners, and 9.3% are unoccupied.





	Owners		Renters		Unoccupied		Total	
	#	%	#	%	#	%	#	%
1 unit, detached	58,102	93.0%	20,849	37.2%	8,229	56.0%	87,181	65.5%
1 unit, attached	1,193	1.9%	2,511	4.5%	396	2.7%	4,100	3.1%
2 units	825	1.3%	4,386	7.8%	1,450	9.9%	6,661	5.0%
3 or 4 units	226	0.4%	4,492	8.0%	1,012	6.9%	5,730	4.3%
5 to 9 units	79	0.1%	6,133	11.0%	1,150	7.8%	7,362	5.5%
10 to 19 units	132	0.2%	6,644	11.9%	741	5.0%	7,517	5.6%
20+ units	349	0.6%	10,329	18.4%	1,045	7.1%	11,723	8.8%
Mobile home	1,596	2.6%	625	1.1%	663	4.5%	2,884	2.2%
Boat, RV, van, etc.	0	0.0%	37	0.1%	0	0.0%	37	0.0%
Total	62,502		56,006		14,686		133,195	

Data Source: 2018-2022 ACS - B25032, DP04

Based on the ACS, there are approximately 6,839 **fewer** housing units in Toledo compared to 2010. Supplementing this, there are several major developments that have been recently completed or are in the process of development in the city. These housing developments will create approximately 1,875 units of new housing, including market-rate, affordable, senior housing,

public house, and permanent supportive housing.³ These recent and upcoming developments include the following:

- Fort Industry Square: a mixed-use development spanning an entire city block completed in 2022 includes commercial and restaurant space and 85 units of luxury studio, one-bedroom, two-bedroom, and two-story loft apartments.
- The Overmyer: an 8-story historic redevelopment located in the Warehouse District completed in 2024, featuring 75 furnished or unfurnished 1-bedroom luxury rental units and 2,500 square feet of commercial space to the downtown market.
- Colony Lofts: a 262-unit apartment community completed in 2025 offering one-and two-bedroom luxury apartments, fitness center, business center, restaurant, clubhouse and coffee bar.
- Secor Senior Lofts II: affordable independent living senior housing development with 50 one- and two-bedroom rental units for individuals aged 55 and older. Broke ground on the \$10 million Secor Senior Lofts II project in West Toledo that will create 50 affordable apartments for seniors. The project comes on the heels of a very successful first phase, which created 58 affordable senior apartments that was completed leased within two months opening.
- The Barber-Farris Building: an adaptive reuse of a wholesale produce business into 8 housing units and commercial spaces completed in 2024.
- The Glen and The Grand: The 70 unit development project broke ground in 2025. These affordable housing developments are located at two locations. The Glen will offer 50 one and two-bedroom apartments with rent starting at under \$800 per month. The Grand consists of 20 three and four-bedroom townhomes with rent starting at just over \$1,000 per month. The units will be targeting housing making between 50% and 70% Area Median Income.
- Collingwood Green Phase V: Lucas Metropolitan Housing is redeveloping a formerly blighted corner to expand its portfolio of public housing at Collingwood Green to include 75 affordable rental units for seniors aged 62 and older with incomes between 50% and 70% Area Median.
- Four Corners Project: The Lucas County Land Bank is working with a project team for a \$180 million redevelopment of the Spitzer and Nicholas buildings at downtown's Four Corner. The project is still securing the total funding needed but will create approximately 360 units of housing with 30% of units reserved for individuals earning up to 80% of the area median income.

³ <https://cdn.toledo.oh.gov/uploads/documents/SOTC-25-Print.pdf>

- Park Hotel Apartments: started in 2023, the project involves the redevelopment of the blighted former Park Hotel to create 45 units of affordable rental housing for young adults aged 18 to 25 who are aging out of foster care. Project is expected to be completed in 2025.
- Tower on the Maumee: half of the building was converted to 106 units of residential housing units in 2017. The top half of the building was recently announced to be converted into additional residential (instead of the planned commercial space), bringing an additional 91 units.
- Burt's Theater: A comprehensive redevelopment project which will transform the historic building Burt's Theater into a mixed-use space with retail on the ground floor and 15 residential apartments on the upper floor. Project is currently under construction.
- Heather Cove Villas: 28-unit market-rate homeownership villa community designed for residents aged 55 and over. Each unit is designed with two bedrooms and two full bathrooms. The project is currently under construction.
- Toledo Place Apartments: Currently under construction on the \$15 million Toledo Place Apartment project in West Toledo by the Inverness Club that will create 192 apartments.
- Okun Produce: Substantial redevelopment and preservation of the historic Okun Produce Building, transforming the building into a mixed-use space that will include 14 residential units, commercial spaces, and community amenities. The project is currently under construction.
- Mission Point: Collaborative effort between Cherry Street Mission and Lucas Metropolitan Housing (LMH) to address homelessness in the community. The project involves the construction of a four-story multi-family housing development with 65 one-bedroom apartments, a covered outdoor patio space, community space, laundry facilities, and office space for staff. Construction is anticipated to begin in 2026.
- Arlington Senior Housing: The Area Office on Aging of Northwest Ohio, in collaboration with National Church Residences, has initiated plans to construct 68 units of affordable housing for seniors.
- Warren Commons: This project is a four-story, 60-unit permanent supportive housing community developed to assist individuals experiencing homelessness. The development offers fully furnished one-bedroom apartments for residents.
- Brailey Apartments: The development project includes 204 units of rental housing across six three-story buildings on these two sites. The development will feature one- and two-bedroom market-rate units.
- Central and Upton Ave.: The mixed-use development of an 11-acre lot south of Central Avenue between ProMedica Parkway and Upton Avenue includes 260 apartments, as well as a restaurant, a flower shop, and a clubhouse.
- Webster School Redevelopment: The project is the redevelopment of the three-story former school building into a multi-family residential complex for 86 units of senior housing.
- Village on the Green: Mixed-use residential development revitalizing almost four-acres in UpTown Toledo. The project will feature two L-shaped, four-story apartment buildings with 152 units between them and six townhouses in a separate development. The development

will also include more than 14,000 square feet of commercial retail space. Twenty percent of the units will be allocated for low-income residents.

In total, 52.7% of the housing units in Toledo are homeownership units, while 47.3% of units are rental units. Homeownership units are larger than rental units, with 76.4% of all owner units having three or more bedrooms, and another 21.7% having two bedrooms. There are very limited numbers of studios and one-bedroom units that are homeownership units. Comparatively, 24.8% of renter units are one-bedroom units, and another 4.3% are studio apartments. Another 37.7% of rental units are two-bedroom units, and 33.3% of rental units are larger homes with three or more bedrooms.



Data Source: 2018-2022 ACS - B25042, DP04

Vacancy rate for 2023 stood at 11%, which is down from 2010 where the vacancy rate stood at 14%. Toledo's vacancy rate is much higher than the national average as well as other cities throughout the state of Ohio. High vacancy rates typically suggest several underlying trends of a

weak housing market, with higher vacancy rates signaling a potential housing surplus or lower quality housing stock. Toledo’s high vacancy rate signals a deeper supply-demand imbalance which stems from a substantial population decline of approximately 100,000 people over the past 50-55 years, a decline of about 1/3 of the city’s population. The city’s high vacancy rate contributes to declining property values and neighborhood destabilization as well.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to all available information, there are 10,644 subsidized affordable housing units in Toledo. These units target low- and moderate-income individuals earning less than 80% of the Area Median Income. These units use a variety of funding subsidies that target specific population groups for housing, including elderly, individuals with disabilities, formerly homeless, and family housing units. There are 4,514 units reserved for the elderly and those living with disabilities. Another 3,610 units are for families.

Table 4 - List of Subsidized Housing Units in Toledo		
Property Name	Assisted Units	Target Population
ACCESSIBLE COUNTRY TRAIL	24	Disabled
ACCESSIBLE COUNTRY TRAIL II	16	Disabled
ADAMS STREET DEVELOPMENT	31	Family
AHEPA 118	50	Elderly
ALPHA TOWERS	165	Elderly
ARLINGTON BY THE LAKE	50	Elderly
ASHLAND MANOR	146	Elderly
AUTUMN WOOD VILLAGE II	42	Family
BRIARWOOD OF TOLEDO	100	Family
BRIDGE POINT SENIOR VILLAGE	11	Elderly
BROOKVIEW GARDENS	16	Disabled
BYRAM PROPERTIES	15	Family
BYRNEPORT APARTMENTS	100	Family
CENTRAL 1 AMP 131	482	Public Housing
CENTRAL 3 AMP 133	322	Public Housing
Chestnut Hill Apartments	37	Disabled
CITY FORREST OF TOLEDO	70	Family
COLLINGWOOD GREEN PHASE 1	65	Elderly or Disabled
COLLINGWOOD GREEN PHASE II	68	Elderly or Disabled
COLLINGWOOD GREEN PHASE III	55	Family
COMMODORE PERRY APARTMENTS	63	Family
COMMONS AT GARDEN LAKE	75	Disabled
COUNTRY CREEK APARTMENTS	229	Family
COVENANT HOUSE	156	Elderly
CRANES LANDING	40	Elderly
DOUGLAS SQUARE APARTMENTS	40	Family
DOVES MANOR	49	Elderly
EAST 1 AMP 121	422	Public Housing
EAST 2 AMP 122	495	Public Housing

ENGLEWOOD SENIOR HOUSING	38	Elderly or Disabled
ESSEMAR SENIOR APARTMENTS	51	Elderly
FRANKLIN VILLAGE SENIOR HOMES	40	Elderly
FRISCH PROPERTIES	10	Family
GARDEN VIEW ACRES	63	Family
GREENBELT APARTMENTS	176	Family
GREENVIEW GARDENS	120	Disabled
HAMPTON COURT	48	Family
HEATHERGATE PARK APARTMENTS	168	Family
HIGHLAND CREST APARTMENTS	20	Family
HILLCREST APARTMENTS	56	Family
HILLTOP VILLAGE	90	Family
HOPE MANOR	101	Elderly
IDE APARTMENTS II	17	Disabled
IDE CENTER APARTMENTS	8	Disabled
JOHN H MCKISSICK SENIOR APARTMENTS	12	Elderly
KEYGATE MANOR	58	Elderly
Legacy Hills	18	Family
LEGACY HOMES	40	Family
LIVING STREAM	5	Disabled
LUTHER CREST	71	Elderly
LUTHER GROVE	51	Elderly
LUTHER WOODS	52	Elderly
MACYS APARTMENTS	65	Family
MADONNA HOMES	171	Elderly
MAUMEE HOUSE	8	Disabled
MERCY OUTREACH MINISTRIES IV	12	Disabled
MICHAELMAS MANOR	94	Elderly or Disabled
MOODY MANOR	119	Family
Museum Place	13	Family
NEW CHENEY FLATS	45	Family
NEW HERITAGE VILLAGE I	250	Elderly
NEW TOWN	100	Family
NORTH RIVER HOMES I	49	Elderly or Disabled
NORTH TOWNE VILLAGE	70	Family
NORTHGATE APARTMENTS	230	Elderly
NORWICH APARTMENTS	77	Family
OAKWOOD GARDENS	168	Family
OAKWOOD HOMES I	40	Elderly or Disabled
OAKWOOD HOMES II	40	Elderly or Disabled
OAKWOOD HOMES III	16	Elderly or Disabled
OAKWOOD HOMES IV	35	Elderly or Disabled
OBLATE RESIDENCES	100	Elderly
ONTARIO PLACE HOMES	19	Family
OTTAWA COVE APARTMENTS	100	Family
OTTAWA HOUSE	8	Disabled
OTTAWA RIVER ESTATES	14	Disabled
PALMER GARDENS	75	Family

PARQWOOD APARTMENTS	134	Elderly
PELHAM MANOR	101	Elderly
Pilgrim Port	4	Elderly or Disabled
PILGRIM PORT	50	Elderly
PINEWOOD PLACE	99	Elderly
PONTIAC PLACE HOMES	11	Family
REGINA MANOR APARTMENTS	180	Family
Renaissance Senior Apartments	49	Elderly
RENAISSANCE SENIOR APARTMENTS	55	Elderly or Disabled
RENASCENCE OTTAWA AREA RESIDENCES	47	Family
RIVERFRONT APARTMENTS	113	Elderly or Disabled
Sawyer Rd.	12	Family
SCHLEICHER HOMES V	12	Disabled
SECOR SENIOR LOFTS	58	Elderly
SOUTH EAST TOLEDO HOMES II	25	Family
SOUTH TOLEDO HOMES	18	Family
SOUTH TOLEDO HOMES II LTD NHS	4	Family
SOUTHBRIDGE SQUARE APARTMENTS	243	Family
SOUTHEAST TOLEDO HOMES	28	Family
SOUTHGATE WOODS APARTMENTS	100	Family
ST HEDWIG SENIOR HOUSING	38	Elderly or Disabled
St. Hedwig Apartments	17	Elderly
STEWART APARTMENTS	8	Disabled
SWAN COVE	76	Family
SYLVANIA SENIOR RESIDENCE	51	Elderly or Disabled
Terrace Downs	11	Family
THE LAKEWOODS	89	Elderly
THE LAKEWOODS PHASE II	48	Elderly or Disabled
THE LAKEWOODS PHASE III	42	Elderly or Disabled
THE OAKS	20	Disabled
THE PLAZA	159	Elderly or Disabled
The Residenz at Sylvania	5	Elderly
TOLEDO ELDERLY I	7	Elderly
TOLEDO HOMES	48	Family
TOLEDO HOMES II	38	Family
TOLEDO OLDE TOWNE COMMUNITY	8	Family
TOTCO HOMES	30	Elderly or Disabled
Tudor Arms Apartments	14	Family
UNITED NORTH SCHOOL HOMES	24	Family
UNITED NORTH SCHOOL HOMES II	24	Family
UPTOWN ARTS APARTMENTS I	31	Elderly or Disabled
Valley Bridge Senior Apartments	70	Elderly or Disabled
VISTULA HERITAGE VILLAGE II	165	Elderly or disabled
VISTULA HERITAGE VILLAGE II	250	Elderly
W Sylvania Ave	15	Family
WARREN SHERMAN FLATS	55	Family
WATERFORD	64	Elderly or Disabled
WATERFORD II	74	Elderly or Disabled

WEST 1 AMP 111	359	Public Housing
WEST 2 AMP 112	440	Public Housing
WESTLAND GARDENS	100	Family
WILLARD APARTMENTS	15	Family
Willow Crest	20	Family
WOODRUFF VILLAGE	96	Family
WOODSIDE VILLAGE	12	Disabled
Scattered Site Family Homes	113	Family

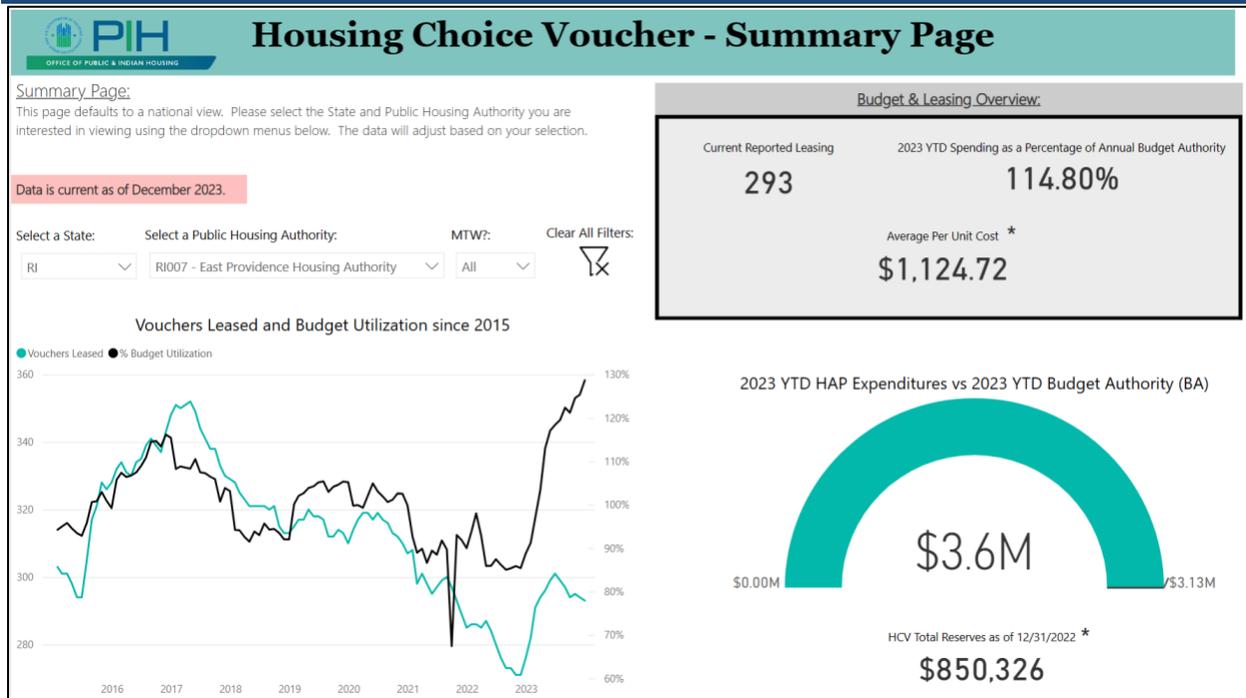
Date Sources: Toledo Department of Housing and Community Development, National Housing Preservation Database

Lucas Metropolitan Housing (LMH) owns, manages, and maintains 2,592 units of public housing in and around the city of Toledo. The housing developments owned and operated by LMH are located across the city and take a variety of forms, from low-rise and scattered site developments to high-rise buildings. The developments tend to be older, with some properties dating back to the 1930s. As such, their physical condition varies.

LMH also administers 4,494 Housing Choice Vouchers. The current utilization of LMH’s vouchers is 3,927 as of October 2024, resulting in a leasing percentage of 87.4%. Unfortunately, LMH is unable to distribute these unused HCVs due to the agency reaching its budget authority cap. This happens when private market rents increase and the housing authority needs to increase its allocation amount to support the continued residency of housing choice voucher holders.

Among these vouchers, 275 are Non-Elderly Disabled Vouchers (of a total of 300), and 42 are Family Unification Program Vouchers (of a total of 46). There are 504 vouchers for disabled residents and 170 VASH vouchers used to support affordable housing for Veterans. The total budgetary authority for 2024 was \$29,292,045.

Figure 4 - Housing Choice Voucher Summary



Data Source: HUD Housing Choice Voucher Data Dashboard

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Based on a review of the affordable housing inventory, there are several large developments that will reach their period of affordability during the 2025-2029 Consolidated Plan period. In total, there are approximately **1,533 units** that will reach their period of affordability and are at risk of being lost from the affordable housing inventory. These include many single-family homes assisted with HOME funds, and several 4% and 9% Tax Credit projects. It's possible that the tax credit projects will be re-subsidized to extend their affordability period.

Does the availability of housing units meet the needs of the population?

Comparing the total number of households to the total number of housing units, there are sufficient housing units to accommodate the city's residents. However, the housing stock, especially vacant units, can need significant amounts of rehabilitation to make the units high-quality homes for occupancy. Toledo has experienced significant population decline over the past 55 years which have left the city with an oversupply of housing units. Many of these units have been vacant for many years and because of the lack of regular maintenance these properties have fallen into significant disrepair adding to the city's affordability challenges. Further, there remains a mismatch between available housing that is affordable to households at different income levels and demand for housing at those price points.

Describe the need for specific types of housing:

The most profound need in Toledo, and most other places, is an increase in housing that is affordable at all income levels. As discussed in NA-10, the most pronounced housing problems are Cost Burden and Severe Cost Burden. Housing cost burden, as either greater than 30% or 50% of total income spent on housing, is the most significant housing problem in Toledo as with most other municipalities throughout Ohio.

There is a high demand for affordable housing with very long waiting lists for public housing units and housing choice vouchers. The Public Housing waitlist has been closed since October 2023, with 1,539 families waiting for housing units. Approximately 300 families turnover on the waitlist annually on average. The HCV waitlist has been closed since 2019, limiting access to assistance for housing units in the private rental market.

There is limited supply of accessible units for disabled residents and seniors needing housing accommodations. As discussed in the Needs Assessment, there is a need for housing that is truly accessible for those with mobility challenges. Due to the nature of the city's housing stock with many multi-level and ranch-style homes, a primary concern is providing accessible housing options for the 21,537 Toledo residents (8.7%) that experience difficulty with walking or climbing stairs and the 15,029 - 22,858 residents (6.1% - 9.2%) with self-care and/or independent living difficulties. While the city is not fully aware of the total population that struggles living in housing units that do not have all the elements and amenities required for those with mobility challenges, given the size of the population and the anecdotal information from the citizen participation and consultation process, it is estimated to be several thousand. To maintain people living in their own homes longer, there is a need to make appropriate in-home modifications, conduct regular property maintenance, and provide the in-home supports to allow individuals to age in place.

As described above, 68.5% of all homes in Toledo are single-family homes. Another 5.0% are two-unit homes, and 4.3% are homes with 3-4 units. This accounts for over three-quarters of all housing units in the city. While there are options for smaller-sized rental units, studio and one-bedroom apartments, there are very limited homebuyer opportunities for these smaller sized units. There could be a significant demand for these types of units considering that they would be less expensive units to purchase for new homebuyers, younger adults, seniors, and smaller families.

Discussion

The City of Toledo has struggled due to significant population decline for more than 50 years. Residents of Toledo continue to experience the legacy of population decline and property vacancy and abandonment. Stakeholders in Toledo have expressed a desire to see demonstrable change throughout the city, focusing on improvements to the housing stock and neighborhoods which will in turn improve the lives of individuals and families. Existing homes pose significant health and safety hazards, and few new homes have been built in the city, including those that could provide alternatives for seniors who wish to downsize or age in place and new residents to locate into the city limits. It is increasingly difficult for Toledo residents to become homeowners. There is a need

for more high-quality, safe, affordable housing options that would help families and households live the kind of life they deserve. This burden falls hardest on those with the lowest incomes, seniors, Black households, and single parents, who face housing instability at higher rates than the average Toledoan.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

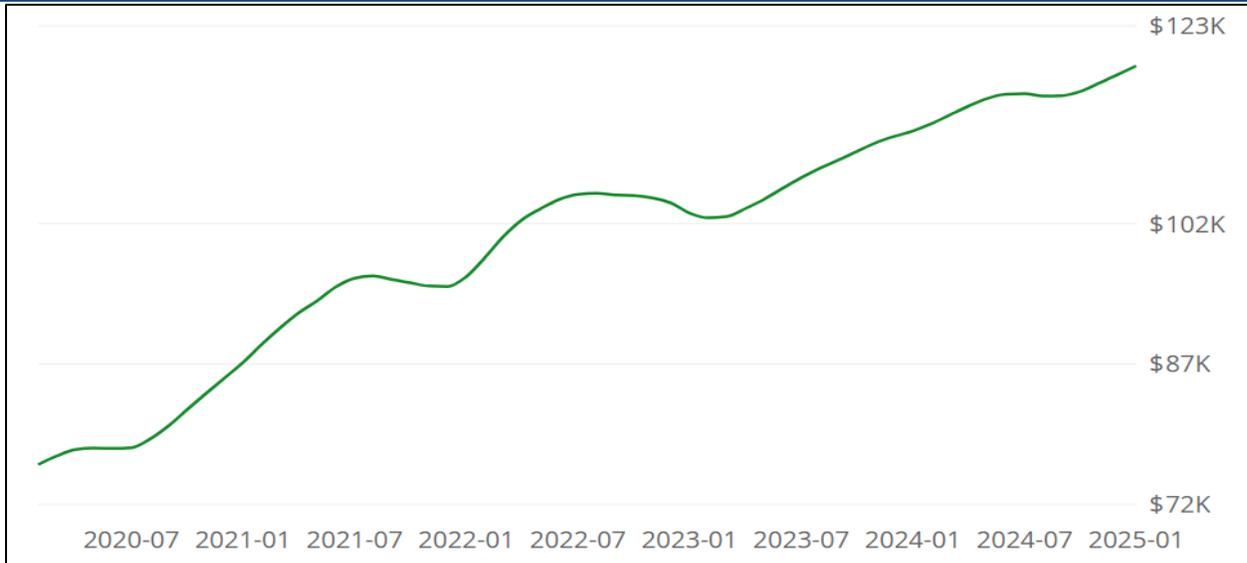
While safe and affordable housing is a basic human need, it also represents the single largest expenditure for most households. The following section provides information on the cost of rental and owner-occupied housing in the City of Toledo, focusing specifically on housing affordability for low- and moderate- income households.

Over the past 8-10 years, rental prices in Toledo have grown by approximately 42% according to the American Community Survey data. It should be noted that this data does not account for the recent rental price increases that have occurred in 2024 and 2025. While rental price increases correspond with an increase in median wage, wage growth during this time has been slightly slower than the growth of rental prices, thus rental housing has become somewhat less affordable over time.

Home values witnessed a significant decline during the 2010 – 2016 period resulting from the housing market crash of 2008. Toledo saw home values plummet, returning close to the price point prior to the pre-2008 housing market bubble. This offered homebuyers a respite as household wages largely remained stable while home values declined by 19.4%. Home values stabilized in the mid-2010s then started increasing in the late 2010s. With the onset of the COVID-19 pandemic, home values saw a sharp increase, rising by 28% between 2020 and 2023. As of January 2025, the median sale price for homes in Toledo reached \$119,000, marking another 6.2% increase from the previous year according to housing market sales data from Zillow. Homes typically remain on the market for about 47 days before being sold, with the average homes moving to pending sale after only 10 days.

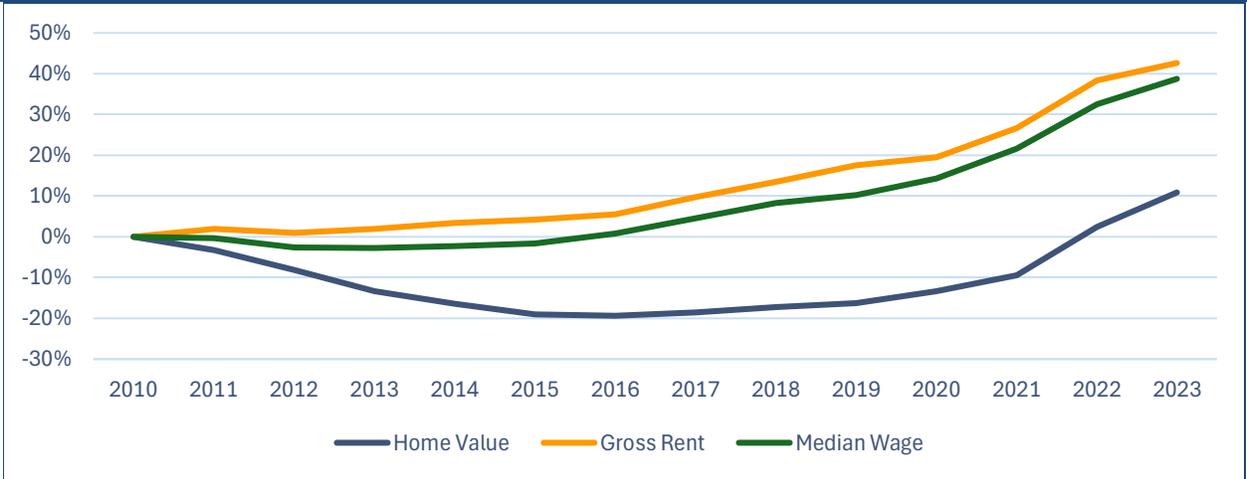
While the city has seen a sharp increase in home values over the past several years, Toledo's housing market is relatively affordable when compared to other nearby municipalities in Ohio and Michigan. This phenomenon has attracted interest in out-of-state investors looking for additional real estate investment opportunities. However, the relatively low home acquisition cost of housing in Toledo often does not truly reflect the rehabilitation needs of the housing units which can be significant. Anecdotally, there are many instances of property in Toledo being valued lower than the acquisition and rehabilitation cost. This significantly depresses the likelihood of rehabilitation in the City, even among homeowners.

Figure 5 - Toledo Home Sale Prices, 2020 - 2025



Data Source: Zillow Home Value Index

MA-15 Figure 1: Home Price, Rent, and Wage Change Since 2010

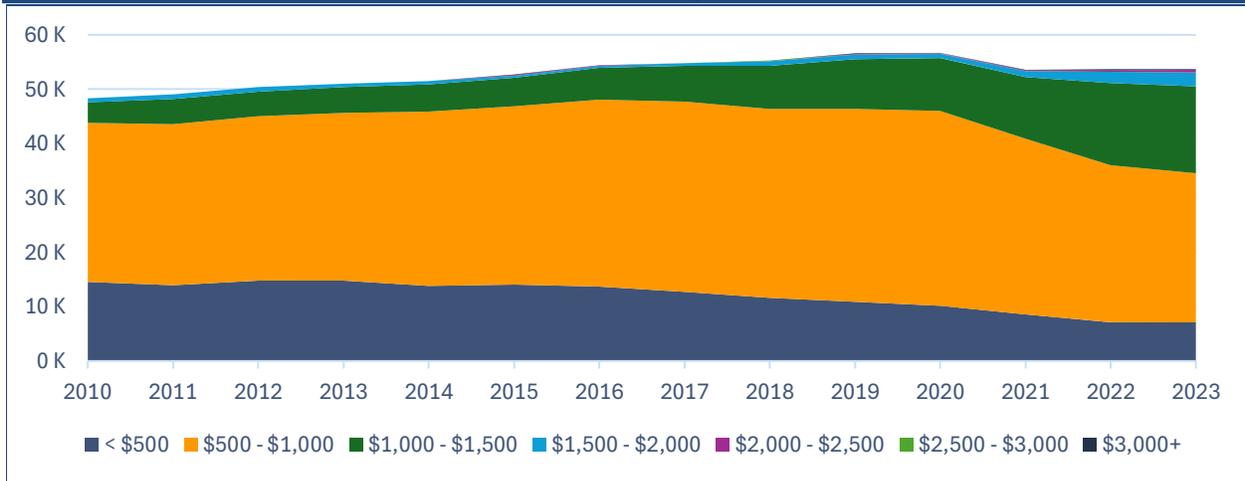


	Home Value		Gross Rent		Median Wage	
	\$	% Δ	\$	% Δ	\$	% Δ
2010	\$96,500	n/a	\$617	n/a	\$34,260	n/a
2011	\$93,300	-3.3%	\$629	1.9%	\$34,170	-0.3%
2012	\$88,700	-8.1%	\$623	1.0%	\$33,374	-2.6%
2013	\$83,600	-13.4%	\$629	1.9%	\$33,317	-2.8%
2014	\$80,600	-16.5%	\$638	3.4%	\$33,485	-2.3%

	Home Value		Gross Rent		Median Wage	
2015	\$78,200	-19.0%	\$643	4.2%	\$33,687	-1.7%
2016	\$77,800	-19.4%	\$651	5.5%	\$34,548	0.8%
2017	\$78,600	-18.5%	\$677	9.7%	\$35,808	4.5%
2018	\$79,900	-17.2%	\$700	13.5%	\$37,100	8.3%
2019	\$80,800	-16.3%	\$725	17.5%	\$37,752	10.2%
2020	\$83,600	-13.4%	\$737	19.4%	\$39,155	14.3%
2021	\$87,400	-9.4%	\$781	26.6%	\$41,671	21.6%
2022	\$98,800	2.4%	\$854	38.4%	\$45,405	32.5%
2023	\$107,000	10.9%	\$880	42.6%	\$47,532	38.7%

Data Source: 2010-2023 ACS5 - DP03, DP04

MA-15 Figure 2: # of Units by Rent Over Time



	2010		2015		2020		2023	
	#	%	#	%	#	%	#	%
< \$500	14,598	30.2%	14,082	26.7%	10,185	18.0%	7,148	13.3%
\$500 - \$1,000	29,217	60.4%	32,733	62.1%	35,795	63.1%	27,408	51.1%
\$1,000 - \$1,500	3,762	7.8%	5,261	10.0%	9,758	17.2%	15,939	29.7%

	2010		2015		2020		2023	
\$1,500 - \$2,000	782	1.6%	459	0.9%	768	1.4%	2,650	4.9%
\$2,000 - \$2,500	n/a	n/a	65	0.1%	72	0.1%	388	0.7%
\$2,500 - \$3,000	n/a	n/a	14	0.0%	49	0.1%	34	0.1%
\$3,000+	n/a	n/a	57	0.1%	72	0.1%	96	0.2%

Data Source: 2010-2023 AC5 - DP02

Whether people choose to or are forced by circumstances to spend more than 30% of their incomes on housing, they have less disposable income to spend on other necessities such as food, utilities, transportation, childcare, healthcare, etc. They also have limited disposable income to spend at local shops, restaurants, and service providers. The more income a household spends on housing, the less money gets circulated in the local economy. The lower a household's income, the more likely they experience housing cost burden. LMI households (making less than 80% of the Area Median Income) have much higher rates of cost burden than the average household.

In Toledo, about 29% of all LMI households (specifically households with income less than 80% AMI) have a cost burden between 30 and 50%, and another 14.5% have a severe cost burden, spending more than 50% of their income on housing. Thus over 55% of all LMI households have some level of cost burden, significantly limiting the amount of income they have available for other expenses. Further, of all the households that are cost burdened, renters are twice as likely to be cost burdened than homeowners. This is due in large part of the significant number of extremely low income (0-30% AMI) and very low income (30-50% AMI) renters in the city of Toledo.

MA-15 Figure 3: Housing Affordability - Number of Affordable Units by Household Income		
	Renter	Owner
< 30% HAMFI	10,140	No Data
30 - 50% HAMFI	24,965	44,920
50 - 80% HAMFI	20,815	12,465
80 - 100% HAMFI	1,725	1,225
100+% HAMFI	No Data	1,890

Data Source: 2018-2021 CHAS - Tables 14A, 14B, 15A, 15B, 15C

MA-15 Figure 4: Monthly Fair Market Rent					
	0 br	1 br	2 br	3 br	4 br
Fair Market Rent	\$691	\$753	\$986	\$1,307	\$1,378
High HOME Rent	\$691	\$753	\$986	\$1,307	\$1,378
Low HOME Rent	\$691	\$753	\$977	\$1,128	\$1,258
ACS Median Rent	\$664	\$658	\$905	\$1,089	\$1,129

Data Source: 2024 HUD FMR and HOME Rents. 2019-2023 ACS

Is there sufficient housing for households at all income levels?

No. While Toledo has a significant number of vacant units and is more affordable than other neighboring communities, it is becoming increasingly more expensive to live in the city. The increases in housing costs put increasing pressure on households. There is a dire need for more affordable housing units for rental and homeownership, as well as more “move-in ready” housing units for individuals with Housing Choice Vouchers. These needs are for all household sizes. Housing costs have seen an increase over the past several years throughout Ohio and Toledo. Toledo is also seeing increasing interest among out of state real estate speculators and developers that is putting upward pressure on prices in the city. As the city struggles with a significant amount of vacant, abandoned, and blighted property throughout the city, there is still a great need for additional affordable units.

How is affordability of housing likely to change considering changes to home values and/or rents?

If we examine wages, rents, and home values in Toledo from 2010 to 2023, we see that wage and rent growth has been nearly identical, with rent growth being 42.6% over the period while household wage growth was 38.7%. Thus, rental housing has become somewhat less affordable over time, but at a slow rate. One can assume this trend will continue.

The post-financial crash decade of the 2010s gave homebuyers respite as household wages grew 10.2% while home values declined 16.3%. However, Toledo is not immune to the national housing crisis. In 2021 we see the growth in home prices that began after they bottomed out in 2016 massively accelerate to 22%, exceeding the household wage growth rate of 14% over the same time period. Given the national trends, we would expect home prices to continue rising faster than wages.

So, while homebuying is more affordable for the median Toledo household now than it was in 2010, it is less so than it was in 2021. Affordability will likely continue to decline based on the trajectory of the growth curves for household wages, rents, and home values. Importantly, there is a significant need for additional home repairs when property is purchased to make it a high quality housing unit.

The acquisition price does not fully account for these often costly home repairs. Furthermore, the ACS 5-year data does not completely reflect the recent run-up in housing and rent prices which have been rising much more dramatically than wages recently, especially in 2023 and 2024.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The 2024 HUD Fair Market Rent (FMR) and HOME High Rent amounts are in line with the median rents as estimated by the 2019-2023 American Community Survey. The HOME rents are slightly higher than the median ACS estimates, likely accounting for:

- a) The ACS 5-year data has does not completely reflect the recent run-up in housing prices, and
- b) The latest year of ACS data is from 2023, while the latest year of HOME/FMR data is from 2024.

However, fair market rent is not affordable for a large number of Toledo households. The FMR for a 1-bedroom apartment in Toledo is \$753. This would require a household income of \$2,510 or \$30,120 annually for the unit to be affordable. While the median family income in Toledo is \$47,532 according to the 2023 ACS 5-Year estimate, between 27% (32,127) and 37% (44,223) of households in Toledo would be cost burdened.

Similarly, a 2-bedroom apartment has a HOME high rent of \$986, requiring an annual household income of \$39,440 to meet the definition of affordable. This puts a two bedroom out of affordability range for between 37% (44,223) and 52% (62,133) of Toledo households.

For every bedroom size, the Fair Market Rent is set to be high enough to ensure that holders of Housing Choice Vouchers can access housing units. However, there are many examples of households not able to find a unit because either the rent exceeds the maximum amount of the voucher, or rents in certain more desirable areas of the city are much higher than the area median rent.

MA-15 Figure 5: Households by Income Level		
	#	%
Less than \$10,000	11,298	9.5%
\$10,000 to \$14,999	9,056	7.6%
\$15,000 to \$24,999	11,773	9.9%
\$25,000 to \$34,999	12,096	10.2%
\$35,000 to \$49,999	17,910	15.1%

	#	%
\$50,000 to \$74,999	21,294	18.0%
\$75,000 to \$99,999	13,978	11.8%
\$100,000 to \$149,999	15,012	12.7%
\$150,000 to \$199,999	3,961	3.3%
\$200,000 or more	2,130	1.8%

Data Source: 2019-2023 ACS - DP03

Discussion

The primary takeaway from data research and analysis, community feedback, and the consultation process is that the city is in critically short supply of affordable housing. Home values and rental prices have grown considerably over the past several years since the housing market decline of the late 2000s and early 2010s. And while Toledo is still relatively affordable when compared to other cities in the region, households throughout the city struggle with housing costs. Housing affordability is still the major concern in Toledo. Household incomes for many families in Toledo remain far below what the median or average owner or renter can afford which keeps many entry-level buyers out of the market.

Furthermore, the city struggles with a significant amount of vacant and abandoned housing units. As the city’s housing stock continues to age and deteriorate, housing costs rise due to maintenance costs. While federal funds can be leveraged to address housing deterioration and neighborhood revitalization concerns, the level of need far outpaces the resources available. The city must also pursue a strategy of preserving long-term affordable housing that already exists and supporting the production of new affordable housing units to increase the supply for low- to moderate-income families to help reduce housing cost burdens for these Toledo households.

MA-20 Housing Market Analysis: Condition of Housing - 91.210(a)

Introduction

Almost three quarters of Toledo’s existing housing stock was built before 1980, reflecting the city’s history massive growth during the industrial and post-war eras of the 20th century. Only 9.1% of the total housing units have been built since 2000, excluding the significant new developments that are currently occurring in the city (see **Section MA-10**). The city’s housing stock is significantly aged and there is only limited production of new multi-family housing units.

This section describes the significant characteristics of the existing housing supply, including age and condition, the number of vacant and abandoned units, and the risk posed by lead-based paint.

Definitions

For this Consolidated Plan, the City of Toledo uses the following definitions for this section:

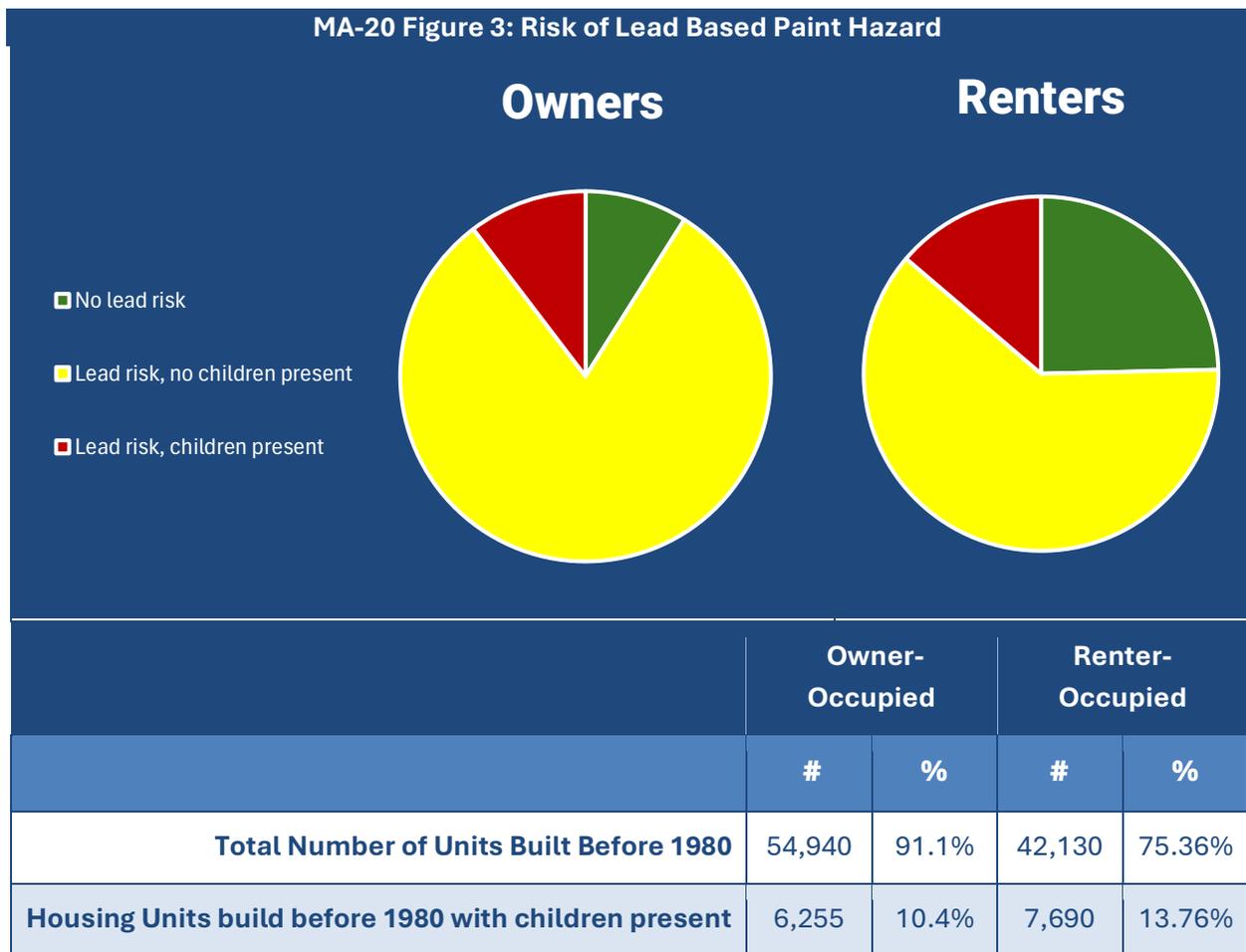
- “Standard condition” – A housing unit that meets HUD Housing Quality Standards (HQS) and all applicable state and local building codes.
- “Substandard condition but suitable for rehabilitation” – A housing unit that contains one or more housing conditions as described in NA-10, contains a lead-based paint hazard, is potentially endangering the health and safety of the occupant, and/or is condemned as unfit for human habitation but is both structurally and financially feasible to rehabilitate.
- “Substandard condition not suitable for rehabilitation” – A housing unit that contains one or more housing conditions as described in NA-10, contains a lead-based paint hazard, is potentially endangering the health and safety of the occupant, and/or is condemned as unfit for human habitation and is not structurally or financially feasible to rehabilitate.

MA-20 Figure 1: Condition of Units				
	Owner-Occupied		Renter-Occupied	
	#	%	#	%
With one selected Condition	12,755	20.4%	23,753	42.4%
With two selected Conditions	197	0.3%	840	1.5%
With three selected Conditions	7	0.0%	61	0.1%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	49,543	79.3%	31,352	56.0%
Total	62,502	100.0%	56,006	100.0%

Data Source: 2019-2023 ACS - B25123

MA-20 Figure 2: Year Unit Built				
	Owner-Occupied		Renter-Occupied	
	#	%	#	%
2000 or later	1,619	2.6%	5,097	9.1%
1980-1999	3,740	6.0%	8,780	15.7%
1950-1979	29,243	46.8%	23,192	41.4%
Before 1950	27,900	44.6%	18,937	33.8%
Total	62,502	100.0%	56,006	100.0%

Data Source: 2018-2022 ACS - B25036



Data Source: 2017-2021 CHAS - Table 13

MA-20 Figure 4: Vacant Units			
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			14,687
Abandoned Vacant Units			9,417
REO Properties			710
Abandoned REO Properties			

Data Source: ACS 2023 5-Year Estimates, Foreclosures.com

Need for Owner and Rental Rehabilitation

There is a direct correlation between the age of a home and the need for maintenance and rehabilitation. Typically, after a home reaches 30 or 40 years old it begins to require significant repairs and/or major rehabilitation. This becomes even more problematic if the home wasn't well-maintained throughout. Further, homes in the midwestern United States suffer from additional weather-related problems due to icy weather, heavy snow, and frigid temperatures.

The city has a significant stock of older housing units. The median year that Toledo's housing structures were built is 1955, and 91.4% of owner-occupied and 75.2% of renter-occupied housing was built prior to 1980. Because of the age of the housing stock, there is an ongoing need for housing rehabilitation throughout the city.

Based on consultation with the staff in the city's code enforcement department, the major housing code violations and rehabilitation challenges are related to vacant and abandoned properties, which is driven by the long-term population decline in the city. Among these properties many properties are in severe disrepair, with issues such as roof damage, boarded or missing windows and doors, foundation problems, crumbling stairs and porches, peeling paint and damaged siding, and unsecured building. Additionally, there are many occupied housing units with serious maintenance issues such as peeling paint and exposed wood with lead hazard risk, gutters and downspouts in disrepair, significant roofing problems. There are also significant reports of interior clutter and hoarding, which hinders rehabilitation efforts. These issues seem to be concentrated among senior and low-income households. There are many owner-occupied homes that require assistance for basic repairs, but homeowners often cannot afford them. Additionally, there are homeowners that owe back taxes on their properties and are therefore ineligible for support.

The city received a grant to demolish 1,000 severely dilapidated properties. The properties identified for demolition were based on a survey conducted in 2021 that graded properties from A to F, and those with F ratings were selected for demolition. The demolition process included clearing title work and notifying lien holders, but many properties remain abandoned due to

complex legal processes. Some properties were saved through owner appeal, where owners were required to show a renovation plan and financial proof to avoid demolition.

Lead hazard risks are discussed further below in this section.

Other potential indicators of the need for renovation are the general age of the population, income, and housing cost burden. Those 62 years of age and older represent over 19% of the population. That could mean they are less likely or able to keep up with maintenance or repairs that they may have done before such as painting the exterior of the home. Over 24% of the population are below the poverty level. Toledo has a significant number of households that are housing cost burdened. These factors can have a direct impact on the potential need for renovation due to limiting the ability to keep up with the structure’s need because of limited finances and ability to do so.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The age of the City’s housing stock places its housing units at a greater risk of potential lead exposure. Lead-based paint was banned for residential use in the United States in 1978 by the U.S. Consumer Product Safety Commission. Infants, toddlers, and preschool-age children are most susceptible to the toxic effects of lead poisoning because they absorb lead more readily than adults and have inherent vulnerability due to developing central nervous systems. Lead exposure, even at very low levels, can cause irreversible damage, including slowed growth and development, learning disabilities, behavioral problems, and neurological damage.

The City of Toledo has been involved in lead clearance work for 30 years when it received its first Lead Hazard Control grant in 1995. The city also leverages funding from the Ohio Department of Development and the Lucas County Regional Health Department EPA settlement funds to conduct lead inspections and risk assessments and perform lead clearances.

According to the 2017-2021 CHAS data, 86.0% of Low or Moderate Income Households (66,040 total households) live in units built before 1980, putting them at risk for lead-based paint exposure. Of these households, 9,800, or 12.8% of all LMI households in Toledo have children present. In Lucas County in 2023, there were a total of 6,865 total kids under the age of 6 tested for lead and 337 children tested positive, an incidence level of 4.91%. This is one of the highest rates in the state of Ohio due to the significant number of homes built prior to the 1978 lead paint ban in need of rehabilitation.

Year	Elevated		Not Elevated		Total	
	Test Count	% of Total	Test Count	% of Total	Test Count	% of Total
2016	474	8.16%	5,335	91.84%	5,809	100%
2017	444	7.14%	5,774	92.86%	6,218	100%
2018	406	6.06%	6,297	93.94%	6,703	100%
2019	313	5.05%	5,889	94.95%	6,202	100%
2020	235	4.75%	4,713	95.25%	4,948	100%
2021	219	4.35%	4,813	95.65%	5,032	100%

2022	328	4.93%	6,319	95.07%	6,647	100%
2023	337	4.91%	6,528	95.09%	6,865	100%

Data Source: Data Ohio, Blood Lead Testing (2016-Present)

Discussion

The city will continue to run its Rooftops Repair, Home Rescue, Basement Flooding, and Lead Hazard Control programs to assist Toledo residents with some of the most urgent home repair needs in the city.

MA-25 Public and Assisted Housing

91.210(b)

Introduction

The city of Toledo has an excellent working relationship with the Lucas Metropolitan Housing (LMH) as the housing authority works to provide public housing options to the city's low- and moderate-income families. Having a safe, clean, and affordable place to live is the most immediate need of all residents in Toledo, including residents in public housing and/or those who are using Housing Choice Vouchers. The stability that a safe home can provide cannot be underestimated. Public housing is a critical component of the ecosystem on affordable housing options in the city, and public housing residents and families using Housing Choice Vouchers are predominately low-income, and in many cases extremely low-income.

The demand for affordable housing in Toledo is strong. Based on the limited availability of high-quality affordable housing options, waiting times for public housing can be significant. The Annual Public Housing Authority Plan for LMH tracks the waitlists for public housing developments and for Housing Choice Vouchers.

Public Housing Waitlist

The waiting list for public housing has 1,539 families, with approximately 300 families on average turnover on the waitlist. Slightly more than 85 percent of the individuals on the waitlists are extremely low-income, 10 percent are very low-income households, and almost 5 percent are low-income households. One-quarter of the waitlist includes families with children, 64% are single individuals, 8% are elderly families, and 45% are families with disabilities. From a racial perspective, over three-quarters of the waitlist are Black / African American about one-quarter of the waitlist is comprised of White residents.

Housing Choice Voucher Waitlist

The waitlist for Housing Choice Vouchers has been closed since September 2019, except for project-based vouchers. The waitlist includes 1,259 families, with zero annual turnover. Slightly more than 84 percent of the individuals on the waitlists are extremely low-income, almost 12 percent are very low-income households, and less than 3 percent are low-income. Over two-thirds of the waitlist includes families with children, 24% are single individuals, almost 3% are elderly families, and almost 5% are families with disabilities. From a racial perspective, almost 83% of the individuals on the waitlist are Black / African American, and almost 16% are White residents.

MA-25 Figure 1: Total Number of Units by Program Type

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units / vouchers in use	0	0	2,592	4,494	540	3,954	170	46	504
# of accessible units									

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Lucas Metropolitan Housing (LMH) owns, manages, and maintains 2,592 units of public housing in and around the city of Toledo. The housing developments owned and operated by LMH are located across the city and take a variety of forms, from low-rise and scattered site developments to high-rise buildings. The developments tend to be older, with some dating back to the 1930s, and their physical condition varies. The map below shows the locations of the LMH properties throughout the city.

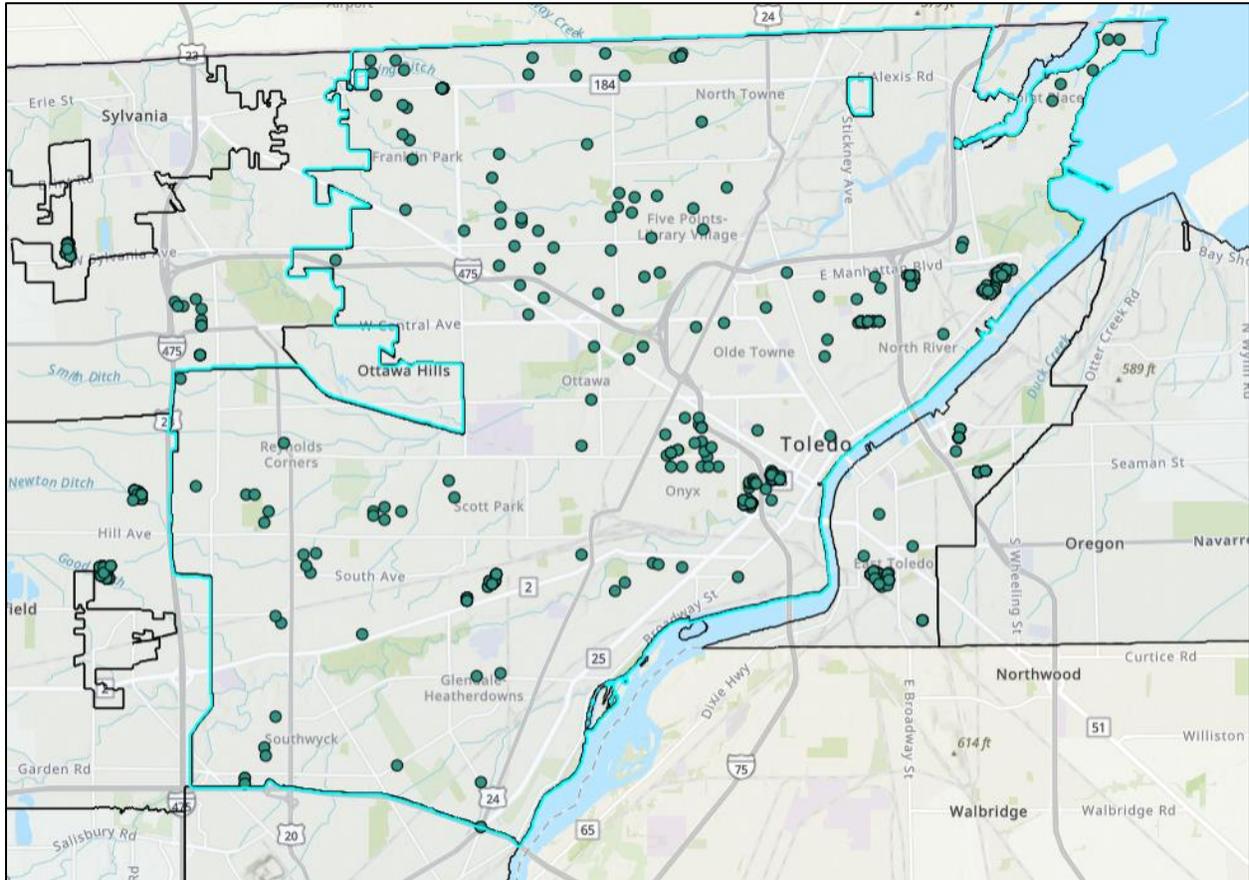
LMH also administers 4,494 Housing Choice Vouchers. The current utilization of LMH’s vouchers is 3,927 as of October 2024, resulting in a leasing percentage of 87.4%. Unfortunately, LMH is unable to distribute these unused HCVs due to the agency reaching its budget authority cap. This happens as private market rents increase and the housing authority needs to increase its allocation amount to support the continued residency of housing choice voucher holders.

Among these vouchers, 275 are Non-Elderly Disabled Vouchers (of a total of 300), and 42 are Family Unification Program Vouchers (of a total of 46). There are 504 vouchers for disabled residents and 170 Veterans Affairs Supportive Housing vouchers used to support affordable housing for Veterans. The total budgetary authority for 2024 was \$29,292,045.

There are not enough affordable housing options in the City of Toledo and often families and households that receive new vouchers are unable to find housing in the city. Several variables play a role in a family’s success, but lack of quality affordable housing units that are in a physical condition allowing them to pass inspection continues to be a leading barrier preventing individuals and families from utilizing their voucher and leasing up.

LMH also administers 4,494 Housing Choice Vouchers, including 504 vouchers for disabled residents and 170 VASH vouchers used to support affordable housing for Veterans.

Figure 6 - Public Housing Developments



Data Source: HUD GIS

MA-25 Figure 2: Public Housing Condition					
Development	# Units	UPCS Inspection		NSPIRE Inspection	
		Date	Score	Date	Score
Dorrell Manor	359	5/15/23	90b		
Flory Gardens	440	5/24/23	65c		
Weiler Homes	425	4/20/23	89c		
Ravine Park Village	496	4/17/23	63c		
Vistula Manor	482	6/27/23	71c		

		UPCS Inspection		NSPIRE Inspection	
TenEyck Tower	323	6/28/23	70c		
Collingwood Green, Phase I	33	11/30/22	79c	1/26/24	91
Collingwood Green, Phase II	34	11/2/22	83c		

Data Source: HUD - REAC

The physical inspection scores for public housing developments are part of HUD’s Real Estate Assessment Center’s (REAC) system to ensure that properties are maintained in a decent, safe, sanitary, and in good repair condition. These scores range from 0 to 100 points and are used to assess a property’s overall physical condition.

- 90 to 100 points: Properties with scores in this range are considered to be in excellent condition. They are inspected every third year.
- 80 to 89 points: Properties with scores in this range are in good condition but may have some minor issues. They are inspected every second year.
- Below 80 points: Properties with scores below 80 might have more significant issues and are subject to more frequent inspections to ensure that the conditions improve.

The physical inspection generates comprehensive results for each of five physical inspectable areas: Sites; Common Areas; Building Systems; Building Exteriors; and Units, as applicable. A sample of units in the Asset Management Project (AMP) are scored, resulting in a Public Housing Agency (PHA) composite score. The higher the score, the better the physical condition of the property.

According to the most recent inspection scores, some developments are in need of rehabilitation with the exception of Dorrell Manor, Weiler Homes, and Collingwood Green Phase I and II.

Describe the restoration and revitalization needs of public housing units in the jurisdiction

The rehabilitation needs of the public housing units managed by LMH are similar to other developments of similar size and age throughout the city. Many of the large-scale developments need ongoing maintenance and rehabilitation related to new doors, window replacements, roof replacements, boilers, HVAC components, plumbing, electrical systems and energy efficiency improvements, common area maintenance, hallway flooring and carpeting, siding, structural repairs including foundation and exterior refurbishments, and repaving of driveways and parking lots. This is in addition to any specific ADA room modifications or rehabilitation needs when the rooms are vacated by tenants and rehabilitated prior to a new tenant moving in. It has been determined that the most immediate threat to the state's public housing units, mostly due to the age of the stock and its level of deferred maintenance, is its preservation. This is in addition to any specific room modification or rehabilitation when the rooms are vacated by tenants and upgraded

prior to a new tenant moving in. LMH’s capital plan is focused on modernizing as much as can be done with the funds allotted to the agency through their regular capital fund program and any grants they receive from other sources. The full capital improvement plan is covered in LMH’s Annual Plan & the 5 Year Plan which are published on LMH’s website.

Importantly, LMH launched a Portfolio Repositioning Strategy to create housing opportunities in favorable neighborhoods in the city and to improve existing housing conditions to create mixed-income communities of choice. There are five projects in the development pipeline for the 2024-2026 time period. These include the following projects in the table below.

Development Project	Units	Building Type	Total Development Cost	Expected Delivery Date
Palmer Gardens	75	Mixed Income & Seniors	\$15 million	2025
TenEyck Towers	154	Elderly / Disabled	\$15 million	2025
CWG IV	40	Mixed-Income / Families	\$20 million	2025
The Park Hotel	45	Transition-Aged Youth	\$14 million	2025
CWG V	75	Elderly	\$28 million	2026
Mission Point	65	Homeless	\$21 million	2027

Data Source: Lucas Metropolitan Housing

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

LMH’s mission is leading in the development and sustainability of housing accessible to all and providing pathways to an enhanced quality of life to empower vibrant communities. Using a combined approach of modernizing its existing portfolio and developing new housing, LMH is working towards creating improved living environments for all families living in public housing units. Safety and security for LMH residents is of the utmost importance. As such, LMH has invested in and continues to invest in security upgrades including cameras, digital call boxes, cellular dialers, and new fire panels. LMH’s four-year strategic plan is available on the website for additional information.

LMH has a goal of building pathways to family income wealth building and economic advancement which underscores LMH's commitment to not only providing a quality living environment but also facilitating the economic empowerment of its low-income residents. Their Economic Advancement strategy seeks to enhance existing and create new programs and initiatives for residents to build

wealth and increase economic opportunities. LMH's Resident Services department plays a crucial role in enhancing the lives of residents living in both Public Housing and HCV communities by focusing on providing residents with access to a range of supportive services aimed at fostering personal growth, learning opportunities, and economic advancement.

Discussion

With a portfolio of almost 2,600 public housing units among the developments LMH owns and operates, they support the housing needs of some of the most vulnerable low-income families in the city. Additionally, LMH administers 4,494 Housing Choice Vouchers, of which 3,927 are currently being used to lease market rate units as of October 2024. However, the need for more affordable housing units far surpasses the ability of the housing authority.

MA-30 Homeless Facilities and Services –

91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

There are several agencies and organizations in the city of Toledo that provide services for individuals and families facing homelessness. Below is a summary of key organizations, the services they offer, the populations they serve, and available data on the number of clients they assist annually.

- **Toledo Lucas County Homelessness Board (TLCHB):** TLCHB leads efforts to eliminate homelessness in Lucas County by administering grants, overseeing the Homeless Management Information System (HMIS), and coordinating community resources. TLCHB serves as the lead for the Toledo Continuum of Care.
- **Leading Families Home dba Beach House:** Offers emergency shelter, transitional housing, rapid re-housing, and supportive services aimed at achieving long-term housing stability focusing on families with children experiencing homelessness.
- **Family House:** Operates as an emergency shelter providing temporary housing and supportive services for families with children.
- **Catholic Charities Diocese of Toledo:** Manages emergency shelters, permanent supportive housing, and other supportive services for individuals and families experiencing homelessness, including those fleeing domestic violence.
- **St. Paul's Community Center:** Provides emergency shelter services, including a Winter Crisis Program, and supportive services for individuals experiencing homelessness.
- **Aurora Project, Inc.:** Offers transitional housing and supportive services for women and children experiencing homelessness.
- **Neighborhood Properties, Inc. (NPI):** Manages permanent supportive housing and other housing programs for individuals with mental health challenges and those experiencing chronic homelessness.
- **YWCA:** Operates emergency shelters and provides supportive services for women and children, particularly those affected by domestic violence.
- **Cherry Street Mission:** The region's largest provider of services. Offers emergency shelter services and supportive programs for individuals experiencing homelessness.
- **United Way of Greater Toledo 2-1-1:** Provides coordinated assessment and referral services through the 2-1-1 helpline for individuals and families experiencing or at risk of homelessness. The 2-1-1 service is a critical access point for those seeking assistance.
- **Treatment Accountability for Safer Communities (TASC):** Offers permanent supportive housing and rapid re-housing programs for individuals with substance use disorders and those involved in the criminal justice system.

- **Salvation Army:** Provides rapid re-housing and other supportive services for individuals and families experiencing homelessness.
- **Lutheran Social Services:** Offers rapid re-housing programs and supportive services for individuals and families experiencing homelessness.
- **Zepf Center:** Provides transitional housing that is recovery-focused to provide a foundation of stability and security for individuals in early sobriety.

Table 7 - Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	217	0	44	365	
Households with Only Adults	302	33	11	533	
Chronically Homeless Households	0	0	0	529	
Veterans	0	0	0	132	
Unaccompanied Youth	14	0	0	0	

Data Source: HUD Housing Inventory Count

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

There is a network of Federally Qualified Health Centers in Toledo that provide an assortment of health care and behavioral health services for individuals, including those that are experiencing homelessness. These include the following:

- **South Side Community Health Center:** Primary care, dental care, behavioral health, women's health, and pediatric care.
- **Neighborhood Health Association:** Primary care, dental care, behavioral health, women's health, pediatric care, and pharmacy services.
- **River East Community Health Center:** Primary care, dental care, behavioral health, women's health, pediatric care, and pharmacy services.
- **Compassion Health Toledo:** Primary care, dental care, behavioral health, women's health, pediatric care, prenatal services, and pharmacy services.
- **Equitas Health Toledo:** Primary care, dental care, behavioral health, women's health, pediatric care, and pharmacy services.
- **Old West End Community Health Center:** Offers medical, dental, behavioral health, substance use treatment, a pharmacy, and social services and outreach.
- **Unison Behavioral Health Center:** Mental health and substance abuse services.

- **Zepf Center:** Primary care, dental care, behavioral health, women's health, pediatric care, and pharmacy services.

These FQHCs use a sliding fee scale based on the patient's income and family size. This means that patients pay what they can afford, and those with very low incomes may receive services at no cost or at a significantly reduced cost. Further, many low-income and homeless individuals are eligible for Medicaid, which covers a wide range of medical services. FQHCs receive reimbursement from Medicaid for the services they provide to eligible patients.

The **Toledo-Lucas County Health Department** offers medical and dental care, family planning, and nutrition assistance. These services are accessible to homeless individuals, ensuring they receive essential healthcare regardless of housing status. The department also provides immunizations and health education, contributing to overall well-being.

The **Toledo/Lucas County CareNet** connects uninsured residents, including those experiencing homelessness, with healthcare providers offering free or reduced-cost services. This network ensures access to necessary medical care, facilitating early intervention and management of health conditions

Regarding employment services, there are several agencies operating in the Toledo area to support individuals, including homeless individuals transitioning into employment. Cherry Street Mission offers several job training programs to assist individuals, including those experiencing homelessness. These trainings include Automotive Technology, Building Trades, Culinary Arts, Forklift Operator, Food Truck Social Enterprise, Machining and Machine Repair, Office Assistant, and Welding. Goodwill Industries of Northwest Ohio offers a Job Connection Center that provides workforce development services such as resume building, application submission, interviewing skills, Job development and placement.

Ohio Means Jobs is part of the Lucas County Workforce Investment Board. They provide employment services through the American Jobs Center such as:

- **Career Coaching and Job Placement:** Assistance with resume development, interview practice, and job search strategies.
- **Training Programs:** Access to training and skill enhancement programs, including the Comprehensive Case Management and Employment Program (CCMEP) for young adults aged 14-24.
- **Resource Room:** Free access to computers, internet, fax machines, and job boards.
- **Workforce Innovation and Opportunity Act (WIOA):** Programs for adults, dislocated workers, and young adults to help them gain skills and credentials for employment.
- **Supplemental Nutrition Assistance Program Employment and Training (SNAP E&T):** Support for skill enhancement and job readiness.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities

are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The City of Toledo works with third-party entities to deliver services to vulnerable populations such as the homeless. Below is a listing of active homeless facilities in Toledo according to the homeless shelter directory. These facilities offer a variety of supportive services to clients who are homeless or in need.

- Rebekah's Haven - Women's and children's shelter. This shelter is run by the Toledo Gospel Rescue Mission.
- Cherry Street Mission Toledo - Cherry Street Mission (Cherry Street) mission serves those in need.
- Beach House Family Shelter - Helps homeless women and families regain independence. Serves: women; men or women with children; couples. Intake for shelters in Lucas County are processed through the United Way.
- St. Paul's Community Center - St. Paul's offers a variety of programs targeted to helping individuals in need.
- Toledo Gospel Rescue Mission –Men's Shelter.
- The Sparrow's Nest - 24/7 facilities which serves women all hours of the day. The Sparrow's Nest is a 54-bed facility. The first floor is primarily used in service to those who are in emergency need or are candidates for the Ready for Life Program.
- Family House - Largest shelter for families who are homeless in Northwest Ohio. Shelter and food provided, as well as intensive, individualized case management and supportive services. The goal at Family House is to help families in crisis to find permanent housing, and to regain control over their lives.
- La Posada Family Emergency Shelter - Offers temporary housing and supportive services to homeless families of all faiths in the Toledo area. Direct services through La Posada include shelter, food, clothing, personal hygiene products and case management.

Other service providers include local mental health facilities who work collaboratively with shelters and housing providers to ensure seamless service delivery for their clients. Through funding provided by the mental health board, clients are provided service enriched housing which allows them to live more independently. Additionally, Toledo Public Schools works with the CoC board to collaborate on identifying homeless youth and finding solutions to their situations. The local United Way also provides funding through a special grant for the purpose of funding case managers that work to re-house families with school age children within the same school catchment area, so they do not have to be uprooted from their current school.

MA-35 Special Needs Facilities and Services - 91.210(d)

Introduction

There are households throughout the City of Toledo that may have special housing and supportive service needs unrelated to homelessness. Some of these population groups include the elderly and frail elderly; those living with some type of physical or cognitive disability; those living with HIV/AIDS and their families; persons with substance use disorders; and victims of domestic violence, dating violence, sexual assault, and stalking. These groups typically face greater housing challenges than the general population due to their specific circumstances and the city's housing stock may not be suitable for households with particular special needs. These groups may also require special attention due to additional social services required. These population groups are discussed in NA-45.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and Frail Elderly

The City of Toledo has 41,518 older residents, aged 65 or older living in a total of 29,304 households, including those living in institutionalized settings (i.e., assisted living and nursing care facilities). This represents 15.5% of the total population and 24.7% of all households in the city. Among these seniors, 53.2% live in family households, 38.6% live alone, and the remaining 6.2% live in non-family (not alone) households or group quarters.

Generally, the senior population has more limited fixed incomes than the population as a whole, primarily Social Security and other retirement income. While 85.3% of Toledo seniors aged 65 and older are at or above the Federal Poverty Level, there are 9,520 elderly households that experience housing cost burdens of over 30% (4,985 owner-occupied households and 4,535 renter-occupied households). Further, as discussed in NA-10, there are 2,335 elderly renters and 2,465 elderly homeowners of all income categories that spend more than 50% of their income on housing. Additionally, limited incomes inhibit the ability to make the necessary home improvements to ensure their homes are in compliance with the City's building and property maintenance codes that ensure homes meet minimum health and safety standards. It is not uncommon in the city to see homes occupied by seniors in need of significant repairs to major building components, such as roof and window replacements, heating and electrical systems, exterior paint and siding deterioration, and porches and foundations.

Persons with Physical or Cognitive Disabilities

For people with disabilities, there are many barriers to housing. Ambulatory difficulty inhibits an individual's ability to walk or climb stairs. Due to the physical characteristics of the city's housing

stock, with many split-level ranch-style homes and multi-story two- to four-unit homes, a primary concern is providing accessible housing options for the 21,537 Toledo residents that experience ambulatory difficulty, and the 22,858 residents (9.2% of the total Toledo population) with self-care and independent living difficulties. Specific construction features and accessibility modifications are often required for those with mobility challenges, depending on the type and severity of these challenges (i.e., handrails, ramps, wider doorways, lowered kitchen counters and sinks, wheel-in showers, grab-bars, etc.). For people who use mobility devices, finding housing with even basic accessibility features can be daunting, if not entirely impossible or unaffordable.

Income levels for persons with disabilities (mental, physical, or developmental) tend to be lower than median area income, resulting in profound affordability concerns. While newly constructed multi-family units are required to have accessibility for such populations, many older units tend to be lacking such features. Stable housing for persons with mental illness is hugely beneficial regarding their mental health care because the primary location of a support network is directly linked to their residence. Those living with a mental or developmental disability can find it difficult to retain housing and often their disability prevents them from finding suitable employment or earning an adequate wage that allows for independent living. Many individuals with mental illness are dependent solely on Supplemental Security Income as their primary source of income. Affordability issues become even more challenging for this population as there are few options in the private housing market and their disability leaves them at greater risk of homelessness and ill-equipped to navigate the public support system without substantial assistance. Without affordable, accessible housing in the community, many are at risk of institutionalization or homelessness.

Through consultation and research, there is a noticeable increased demand for mental health services, but a limited number of providers, or resistance to accepting care. While the stigma around mental health is decreasing, there are not enough social workers or mental health professionals to meet the rising demand. A significant barrier to stabilizing housing for individuals experiencing homelessness is the lack of proper mental health care. Some individuals do not recognize or refuse their need for treatment, making them ineligible for certain housing programs. Mental health providers often struggle to find qualified professionals to fill roles for the provision of services leading to long waiting times and provider shortages. This makes it difficult for some individuals to get immediate crisis intervention or consistent care.

Persons with alcohol or other drug addictions

Supportive housing for individuals living with alcohol or drug addiction plays a crucial role in their recovery process. For their recovery to be successful, they need a stable environment which can help minimize substance misuse and relapse, improve medical and mental health status, enhance overall quality of life, and sustain recovery. The types of supportive housing can include peer-run recovery residences to more structured sober living homes and residential treatment housing, depending on the individual's needs. Supportive housing often includes access to counseling services, therapy, and peer support, which are essential for maintaining sobriety and building a

foundation for long-term recovery. Often, they need to be removed from the previous environment in order to remain committed to their recovery.

Persons with HIV/AIDS and their families

Toledo is not a significant source of new HIV/AIDS cases in the state. However, as with any other population group, affordable housing options are of urgent concern for persons living with HIV/AIDS. Stable housing is required to maintain a consistent medication regime. Individuals need a place to take care of hygiene and their immune system. No one who lives on the street can be compliant with their medication treatment or care. When people have stable housing, they are better able to receive the services they need.

There are limited agencies in Toledo that provide services and housing for people with HIV/AIDS. These include the following:

- **Equitas Health Toledo:** Offers high-impact HIV-related prevention, supportive, and health navigation services. Assistance with health insurance, medication coverage, food, transportation, and other resources.
- **H.O.P.E. Through Divine Intervention (HTDI):** HTDI's Project Link Transitional Housing provides short-term housing for a period of up to two year specifically for men and transgender women living with HIV/AIDS.

Victims of Domestic Violence

The YWCA of Northwest Ohio is the only emergency domestic violence shelter in the community. It provides 24/7 emergency shelter and rape crisis services, ensuring that victims have a safe place to go at any time. YWCA runs and Emergency Domestic Violence Shelter that is open 24/7 for victims of intimate partner violence, sex trafficking, and other forms of abuse. The shelter houses victims regardless of gender (although the vast majority are women). Importantly, no one is turned away, even when the shelter is at capacity. Instead, overflow victims are placed in hotels (with no dedicated funding for these costs).

YWCA also operates 65 efficiency, one-bedroom, and two-bedroom apartments under a Low-Income Housing Tax Credit (LIHTC) arrangement. Securing units for survivors is difficult due to long voucher approval processes and restrictive HUD requirements. The facility is currently under renovation to double capacity, but further expansion is hindered by funding gaps.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Households with mental or physical health issues face barriers to safe, decent and affordable housing. Persons with mental or physical health issues can be discharged from institutions but are then unable to find independent housing that they can afford or reasonably maintain. Those who are homeless can also be discharged from institutions with no other housing options. In most areas of the state, there is a housing affordability crisis. Further, there is a limited supply of deeply

subsidized permanent supportive housing and affordable housing options in Toledo for persons returning from mental and physical health institutions.

Whenever possible, supportive services for the elderly, persons with HIV/AIDS, persons with mental health issues, etc. are provided within their living environment. Often these services are needed by individuals who are vulnerable to being marginalized by mainstream society unless they have a strong support network in place that advocates for them. Those that are aging in place may become extremely isolated and disconnected to any support network. Mental health, poverty, and mobility for the elderly and persons with disabilities are issues that can have significant supportive housing needs. Ramps, live-in help, medical and social visits, food services such as Mobile Meals / Meals on Wheels, and other socialization and support activities are needed by all these populations.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

During the 2025-2026 Program Year, the City of Toledo will undertake several projects to assist the following special needs populations.

(Elderly and Frail Elderly, Persons with Disabilities, Persons with Substance Use Disorders, Victims of Domestic Violence, Persons Living with HIV/AIDS.)

- To be written with Annual Action Plan

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Toledo is not part of a Consortium and has not planned any activities other than those listed above.

MA-40 Barriers to Affordable Housing

91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Several documents were reviewed and supplemented with consultation with municipal staff, affordable housing developers, and the Toledo Fair Housing Center to identify the barriers to affordable housing. These documents included:

- 2025-2029 Analysis of Impediments to Fair Housing Choice
- Forward Toledo Comprehensive Land Use Plan
- Toledo Together 10-Year Action Plan for Housing

The following barriers to affordable housing have been identified.

Regulatory Barriers

Lengthy Permitting and Rezoning Processes: The current permitting process for multifamily developments takes approximately 90 days from submission to approval, whereas neighboring jurisdictions process similar permits within 60 days. Complex rezoning processes delay projects, with stakeholders advocating for administrative approvals for certain variances to speed up development.

Zoning and Land Use Restrictions: The misalignment between zoning regulations and housing demand creates difficulties for residential development. Limited flexibility in zoning codes prevents the construction of “missing middle” housing options such as townhomes, duplexes, and smaller multifamily units. Strict land-use policies reinforce patterns of disinvestment in central neighborhoods that historically suffered from redlining and urban renewal policies. Regulations impose restrictions on group homes for people with disabilities and individuals recovering from substance abuse disorders, limiting their housing choices

Inconsistent Code Enforcement: Housing codes are enforced more strictly on private homeowners than on bank-owned foreclosures, contributing to neighborhood deterioration. Out-of-town investors often neglect property maintenance, further reducing the quality and availability of affordable housing.

Financial Barriers

Lack of Local Funding and Financing Challenges: The absence of local funding sources for gap financing hinders the ability to utilize state and federal tax credits. High construction costs and a lack of a market for non-competitive 4% Low-Income Housing Tax Credits (LIHTCs) limit the feasibility of affordable housing projects.

Challenges in Securing State and Federal Resources: Toledo struggles to compete for state housing tax credits due to lower market conditions, appraisal gaps, and limited local government

support for affordable housing projects. City Council opposition to certain affordable housing developments, such as Warren Commons, has hurt Toledo's ability to secure state-level funding.

Barriers to Homeownership: The city's down payment assistance program takes up to 90 days to process, often causing buyers to lose homes before they receive funds. Mortgage lending disparities disproportionately impact Black and low-income homebuyers, limiting access to credit and preventing wealth accumulation through homeownership.

Discriminatory Lending Practices: Mortgage lenders approve fewer home loans for Black applicants and low-income individuals, reinforcing systemic housing inequities.

Insurance Discrimination: Some insurance companies engage in discriminatory pricing and policies that disproportionately affect minority neighborhoods, making it more difficult for homeowners to secure coverage.

Physical Condition

Substandard Housing Conditions: Chronic disinvestment in urban core neighborhoods has led to significant blight throughout the city, elevating the cost of rehabilitation and reducing the availability of habitable affordable housing.

Investor-Owned Neglect: Out-of-town investors prioritize profit over neighborhood quality, leading to the deterioration of rental housing stock.

Housing Accessibility and Affordability Barriers

Income Discrimination in Rentals: Many landlords do not accept alternative income sources such as Social Security, Veterans' Benefits, or Housing Choice Vouchers, restricting housing access for low-income households.

Criminal History Screening: Many landlords continue to screen out applicants based on past criminal records, even when those offenses do not affect their tenancy eligibility, exacerbating housing instability.

Lack of Accessible Housing for Disabled Individuals: A severe shortage of accessible housing forces people with disabilities into substandard or unsuitable living conditions.

Systemic Issues

Insufficient Supply of Affordable Housing: Toledo has a shortage of 12,705 rental units for extremely low-income households, with only 35 available units for every 100 low-income renters. The city is projected to lose 22% of its subsidized housing stock by 2031, further exacerbating the affordability crisis.

Barriers to Using Housing Choice Vouchers (HCV): Landlords often refuse to accept Housing Choice Vouchers (HCV), particularly in high-opportunity neighborhoods. The lack of a local policy prohibiting source-of-income discrimination allows landlords to reject tenants with housing vouchers, limiting their housing choices.

In January of 2025, the City of Toledo was awarded \$4 million through the Pathways to Removing Obstacles to Housing (PRO Housing) program, in partnership with the Lucas County Land Bank and the Toledo-Lucas County Plan Commissions. The funding will address two significant barriers to affordable housing production and preservation in the City of Toledo: an outdated zoning code; and a weak market for new or preserved housing. Toledo will use this funding to assist in ameliorating affordable housing production in the following ways:

1. Comprehensive update of the Toledo Planning and Zoning Code and development standards;
2. Reducing costs for new affordable housing production by developing and approving housing design templates to be made available to housing developers; and
3. Appraisal gap financing to incentivize housing production in targeted weak market neighborhoods, including the Geographic Target Areas of the Consolidated Plan.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The information in this section describes Toledo's community and economic development assets, which play a vital role in addressing housing challenges in the city. Economic development directly supports the goals of the CDBG, HOME, and ESG programs by creating pathways to economic opportunity, helping residents increase their incomes, reduce housing cost burden and risks of homelessness, and potentially transition from renters to homeowners.

Toledo is Ohio's fourth largest city by population and land area, is strategically located in Northwest Ohio near the Michigan border and is approximately 35 minutes from Detroit. While the city's population has declined since the 1970s, Toledo has recently experienced significant economic momentum. In 2024, Toledo ranked among the top 10 cities nationally for new business investment according to Site Selection magazine's Governor's Cup Awards, highlighting its success in attracting corporate investment and fostering economic growth.

The city has seen remarkable investment activity in recent years. In 2024, Toledo secured \$170 million in federal grants for local glassmakers Libbey and O-I, which will create hundreds of new jobs. MOBIS received a \$30 million grant to expand electric vehicle operations, also generating hundreds of new positions. Additionally, Toledo was designated the first innovation hub in Ohio, supported by a \$31 million grant to advance glass and solar technologies, which is expected to create approximately 1,600 jobs.

Toledo's Department of Economic Development has implemented targeted programs like the Vibrancy Initiative, which invested \$835,000 in 18 local businesses during 2024. This initiative activated nearly 133,000 square feet of formerly vacant commercial space and leveraged almost \$22 million in private sector investment. The city has allocated an additional \$200,000 to continue this work in 2025.

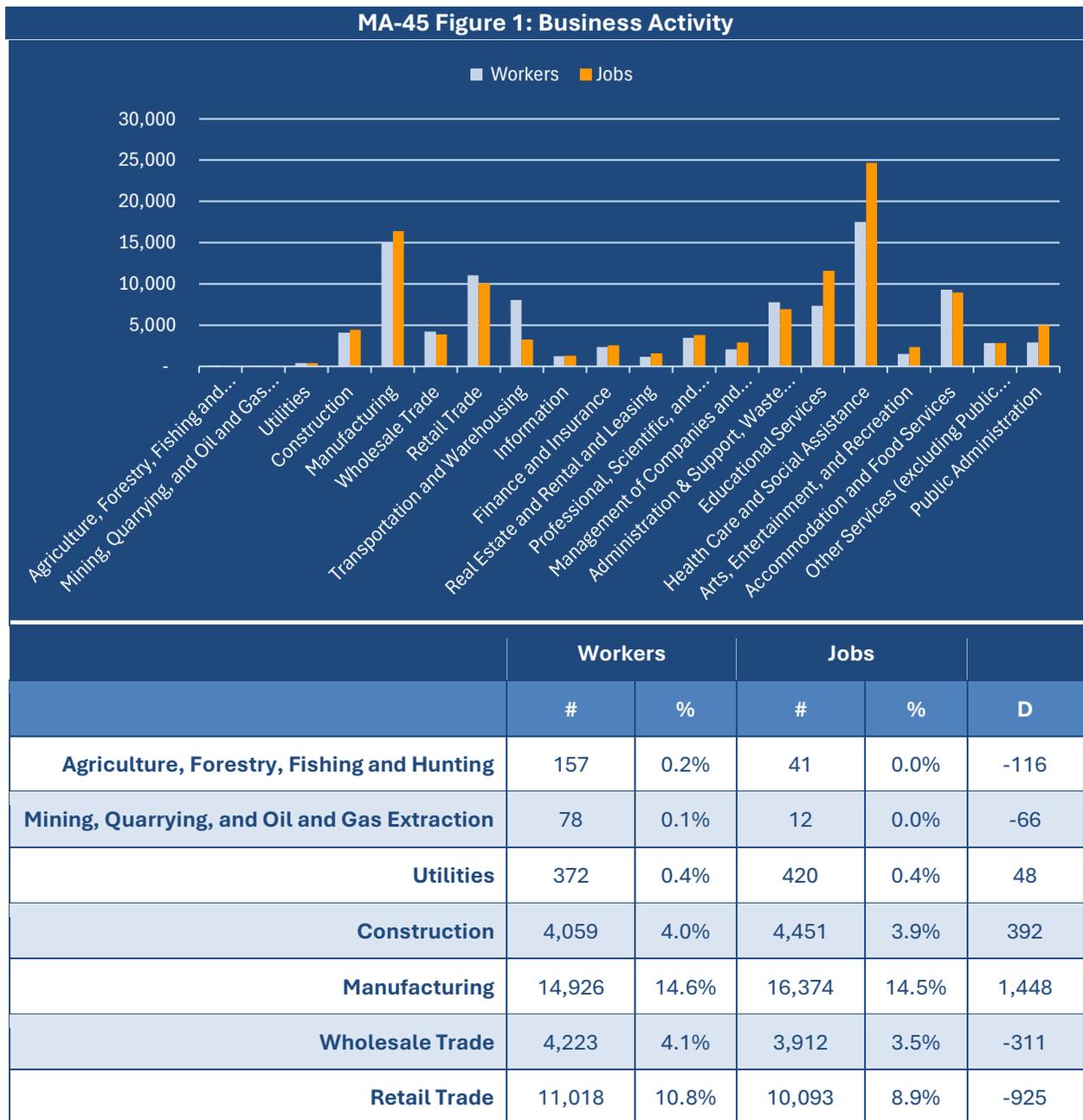
Under the leadership of the Department of Economic Development, Toledo has focused on five strategic priorities: business retention and attraction, fostering entrepreneurial growth, enhancing community vibrancy, improving regulatory efficiency, and catalytic infrastructure improvement. These priorities aim to create high-paying jobs accessible to residents in low-to-moderate income neighborhoods, convert brownfield sites to productive use, and revitalize commercial corridors that have experienced disinvestment.

Through the success of its brownfield redevelopment initiatives, Toledo has transformed former industrial sites and vacant malls into employment centers across the city. Projects like the Toledo Trade Center (formerly North Towne Mall), Cleveland-Cliffs HBI Plant in East Toledo, and the Textileather site redevelopment for Stellantis have collectively created thousands of jobs and brought new economic activity to previously underutilized and environmentally contaminated

areas. These investments rehabilitated more than 655 acres of land and created over 3,100 new jobs, directly benefit Toledo residents by providing employment opportunities that can help reduce housing cost burden and improve quality of life. An important and notable investment in Toledo was the recent sale and redevelopment of the old Southwyck Mall that had been vacant since 2008 into a 150,000 square foot distribution center for Amazon that opened in 2021.

The following sections detail Toledo's business activity, labor force, education, and other economic assets that contribute to the city's capacity to address community development needs.

Economic Development Market Analysis



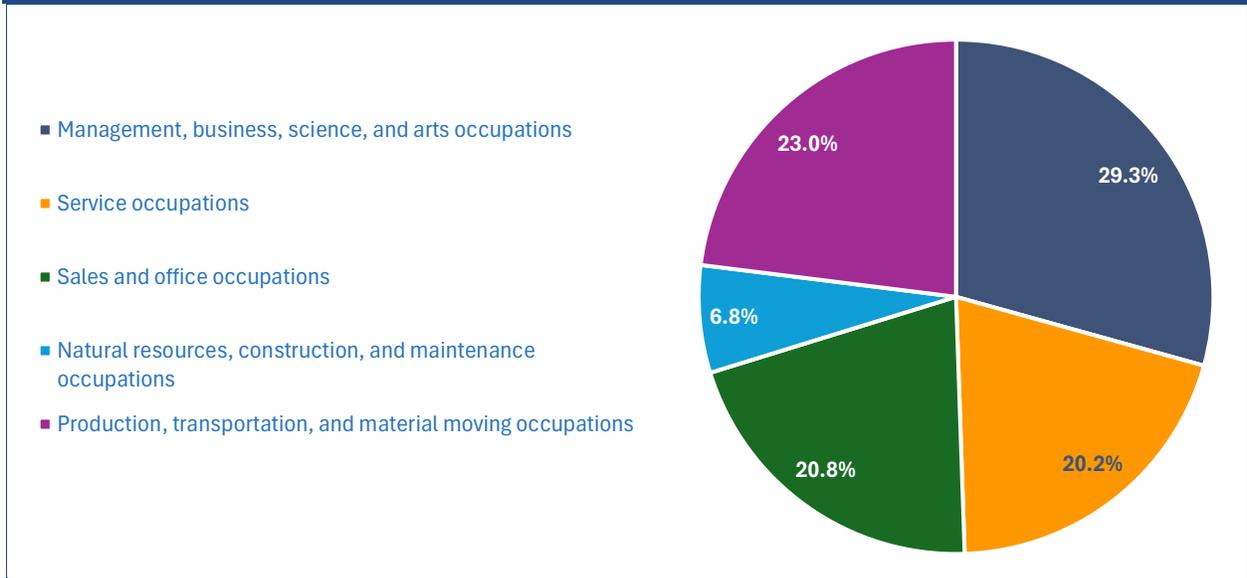
	Workers		Jobs		
Transportation and Warehousing	8,044	7.9%	3,221	2.9%	-4,823
Information	1,225	1.2%	1,274	1.1%	49
Finance and Insurance	2,328	2.3%	2,538	2.2%	210
Real Estate and Rental and Leasing	1,185	1.2%	1,604	1.4%	419
Professional, Scientific, and Technical Services	3,484	3.4%	3,830	3.4%	346
Management of Companies and Enterprises	2,052	2.0%	2,936	2.6%	884
Administration & Support, Waste Management and Remediation	7,742	7.6%	6,918	6.1%	-824
Educational Services	7,363	7.2%	11,607	10.3%	4,244
Health Care and Social Assistance	17,488	17.1%	24,651	21.8%	7,163
Arts, Entertainment, and Recreation	1,549	1.5%	2,318	2.1%	769
Accommodation and Food Services	9,281	9.1%	8,936	7.9%	-345
Other Services (excluding Public Administration)	2,811	2.7%	2,829	2.5%	18
Public Administration	2,891	2.8%	5,015	4.4%	2,124
Total	102,276		112,980		

Data Source: LEHD

MA-45 Figure 2: Labor Force			
	Total Working-Age Population (16-64)	16-24	25-64
Civilian Labor Force	124,295	20,834	103,461
Civilian Employed Population	113,605	17,304	96,301
Unemployment Rate	8.6%	16.9%	6.9%

Data Source: 2018-2022 ACS - B23001

MA-45 Figure 3: Occupations by Sector



	#	%
Management, business, science, and arts occupations	35,332	29.3%
Service occupations	24,288	20.2%
Sales and office occupations	25,020	20.8%
Natural resources, construction, and maintenance occupations	8,137	6.8%
Production, transportation, and material moving occupations	27,747	23.0%

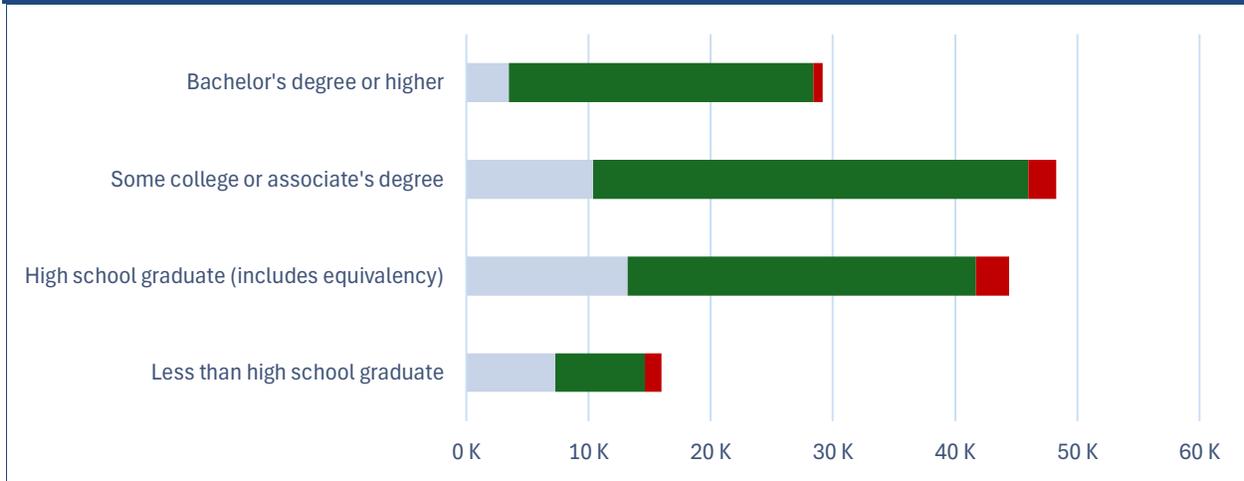
Data Source: 2019-2023 ACS – DP03

MA-45 Figure 4: Travel Time

	#	%
< 30 Minutes	91,775	83.2%
30-59 Minutes	14,834	13.4%
60 or More Minutes	3,700	3.4%
Total	110,309	100.0%

Data Source: 2019-2023 ACS - B08303

MA-45 Figure 5: Educational Attainment by Employment Status (Ages 16+)



	Median Salary	Not in Labor Force	Employed	Unemployed	Unemployment Rate
Less than high school graduate	\$24,420	7,272	7,322	1,358	15.6%
High school graduate (includes equivalency)	\$33,613	13,217	28,471	2,706	8.7%
Some college or associate's degree	\$37,686	10,380	35,591	2,298	6.1%
Bachelor's degree or higher	\$50,470	3,467	24,917	798	3.1%

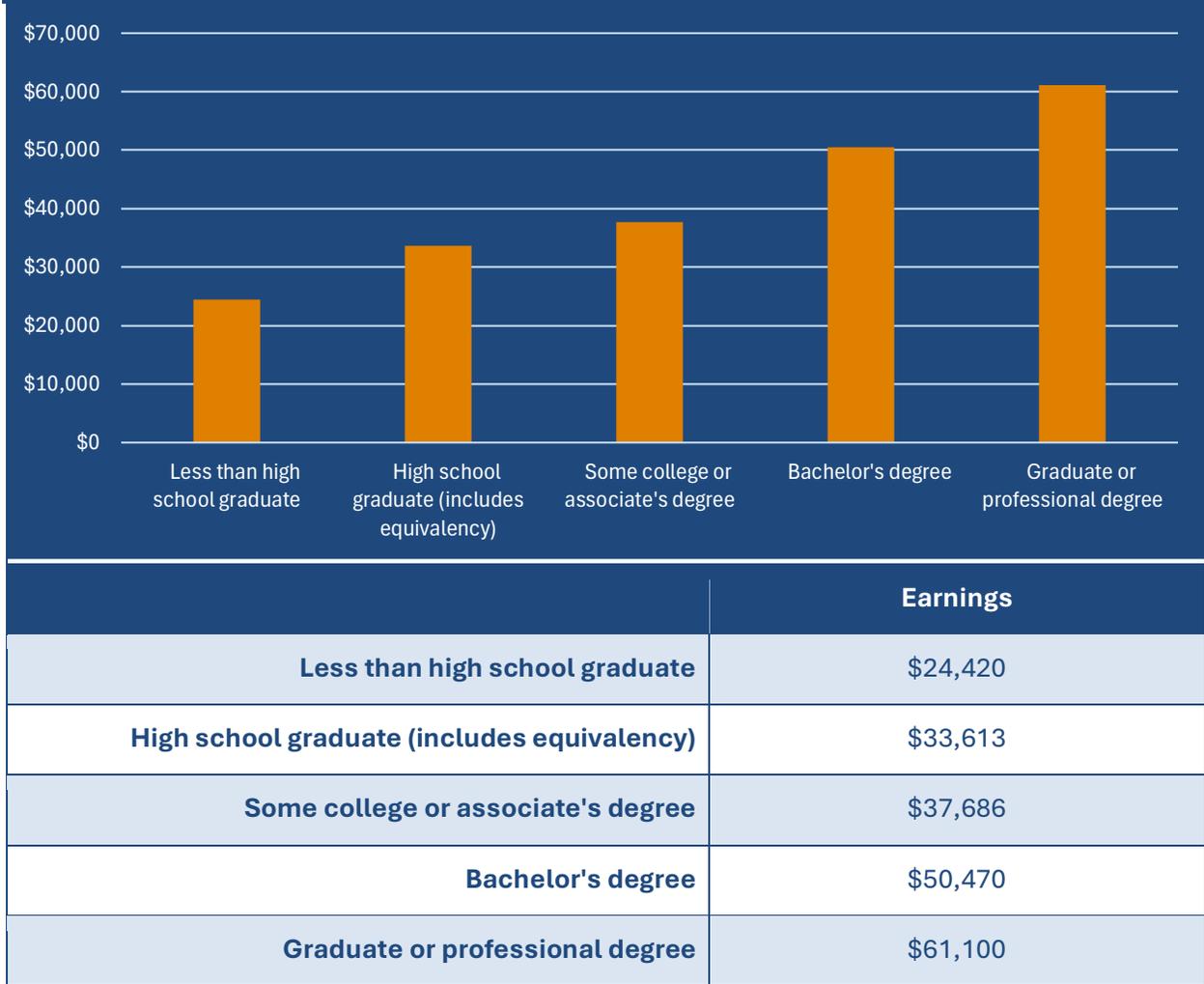
Data Source: 2019-2023 ACS - B23006

MA-45 Figure 6: Educational Attainment by Age

	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	259	1,048	1,135	1,852	1,978
9th to 12th grade, no diploma	4,219	3,362	3,043	5,512	3,551
High school graduate, GED, or alternative	8,949	12,659	9,220	22,516	14,911
Some college, no degree	10,053	11,402	7,723	15,381	8,599
Associate's degree	846	3,100	3,698	7,067	4,093
Bachelor's degree	2,564	7,430	4,786	7,616	4,822
Graduate or professional degree	261	3,159	2,629	3,634	3,564

Data Source: 2018-2022 ACS - B15001

MA-45 Figure 7: Educational Attainment – Median Earnings in the Past 12 Months



Data Source: 2018-2022 ACS - B20004

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

In descending order, the major occupational sectors in Toledo are Management, business, science, and arts (29.3%), Production, transportation, and material moving (23%), Sales and office (20.8%), Service Occupations (20.2%). Additionally, 6.8% of Toledo workers have Natural resources, construction, and maintenance occupations.

Drilling down to industry level using 2022 LEHD data, we find that over half the jobs are in Health Care and Social Assistance (21.8%), Manufacturing (14.5%), Education (10.3%) and Retail (8.9%). The remaining 44.5% of jobs in Toledo are split between several industries, with only Accommodation and Food Service (7.9%) and Administration and Support, Waste Management & Remediation (6.1%) accounting for more than 5% of jobs.

Three of the top industries draw thousands of workers from outside of Toledo, indicating potential room for local workforce development. They are Health Care (7,163), Manufacturing (1,448),

Education (4,244). The Retail industry has 925 more workers than jobs in Toledo, causing an outflow of Toledoans to other municipalities for work.

Finally, the median yearly income in Manufacturing (\$47,296), Education (\$41,186), and Health Care (\$37,183) are all above the median worker income of \$35,152 in Toledo. Meanwhile the median Retail income (\$27,687) is below the overall city median income.

	Inflow	Outflow	Interior
Jobs	66,086	55,382	46,894
Age			
< 30	13,389	16,196	10,335
30 - 54	35,195	28,091	24,753
55+	17,502	11,095	11,806
Earnings per month			
< \$1,250	8,707	11,328	8,492
\$1,251 - \$3,333	15,337	19,624	15,525
\$3,333	42,042	24,430	22,877
Industry Class			
Goods Producing	12,590	10,932	8,288
Trade, Transport, Utilities	10,920	16,931	6,726
All Other Services	42,576	27,519	31,880

Data Source: LEHD

Describe the workforce and infrastructure needs of the business community:

Workforce Needs

The business community in Toledo faces significant workforce challenges. The city has one of the highest unemployment rates in Ohio and there is a disconnect between available jobs and the local workforce. Companies regularly report that they have immediate positions to fill but do not have the talent pool necessary to fill these positions. Toledo businesses consistently identify several key workforce needs:

- **Skills Gap:** There is a notable gap between the skills possessed by Toledo's workforce and those required by employers, particularly in manufacturing, healthcare, and emerging technology sectors. This mismatch limits companies' ability to expand operations and hire locally.
- **Job Readiness:** Employers report challenges with basic job readiness among applicants, including reliability, workplace communication, and technical proficiency needed for entry-level positions.
- **Middle-Skill Workers:** Similar to national trends, Toledo has a significant need for workers in "middle-skill" occupations that require education beyond high school but less than a four-year degree. These include positions in advanced manufacturing, healthcare support, and skilled trades.
- **White-Collar Talent:** The Department of Economic Development, working with the Toledo Chamber of Commerce and Regional Growth Partnership, has identified a strategic need to attract and retain more professional talent to support diversification of the economy beyond manufacturing and logistics.

Infrastructure Needs

Business infrastructure needs in Toledo center on several key priorities:

- **Commercial Corridor Revitalization:** Business districts throughout the city have experienced significant commercial vacancy and deterioration. The business community needs targeted investment in commercial corridors. The Vibrancy Initiative has helped activate nearly 133,000 square feet of formerly vacant commercial space; however, there is significantly more need.
- **Modernized Commercial Spaces:** Many older commercial buildings require significant code upgrades and modernization to become suitable for new businesses. The city's white box grant program addresses this by funding improvements needed to bring spaces to certificate of occupancy standards.
- **Brownfield Redevelopment:** Converting former industrial sites and vacant commercial properties into larger-scale, job-creating, export-oriented developments remains crucial. The Department of Economic Development secured \$11.5 million in brownfield remediation funding in 2024, but notes ongoing funding for acquisition, remediation, and site preparation is a persistent need.
- **Streetscape Improvements:** Businesses need enhanced streetscapes to improve accessibility, safety, and aesthetic appeal. Projects like the planned improvements to Summit Street in the Vistula neighborhood aim to create environments more conducive to commercial activity and connections to downtown.
- **Transportation Connectivity:** Infrastructure that better connects neighborhoods to employment centers is essential. Major arterial streets like Cherry Street and highway systems currently create barriers between downtown and surrounding neighborhoods like

Junction, Englewood, and Vistula. The \$20 million RAISE grant project aims to improve Dorr St. access for multimodal transportation.

- **Transportation Access:** With major employers like Amazon located at city peripheries, transportation remains a significant barrier for workforce participation. The discontinuation of bus service to some employment centers has exacerbated this challenge, limiting job access for residents without personal vehicles.

The Department of Economic Development views these workforce and infrastructure needs through the lens of a "three-legged stool" - economic development to attract jobs, workforce development to prepare residents for those jobs, and community development to create places where people want to live and work. Addressing these interconnected needs requires coordination across city departments and partner organizations to develop a localized set of interventions.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Several significant public and private investments are underway that will shape Toledo's economic landscape during the planning period:

- **Toledo Trade Center Phase 2:** Following the successful development of Phase 1 which attracted MOBIS North America and created 185 manufacturing jobs, the Toledo Trade Center (former North Towne Mall site) is moving forward with its second phase. This \$100+ million industrial park development will add two additional 285,000 square foot buildings, with the potential to create over 365 more jobs at full capacity. The project represents a major transformation of a long-vacant retail property into a modern employment center in North Toledo.
- **Four Corners Downtown Redevelopment:** Toledo is partnering with the Lucas County Land Bank on the revitalization of four historic skyscrapers at the intersection of Huron and Madison St. in downtown. In 2024, the city leveraged \$5.3 million in grant funding for environmental remediation and secured \$20 million in historic tax credits. The project will transform approximately 500,000 square feet into 360 residential units with ground-floor commercial space, significantly increasing downtown's population and commercial activity.
- **Glass City Innovation Hub:** In 2024, Toledo was designated the first Innovation Hub in Ohio, supported by a \$31.3 million state grant. This collaborative initiative between the University of Toledo, Bowling Green State University, and local industries like O-I Glass, Owens Corning, and First Solar focuses on advancing glass and solar technologies. The innovation hub is projected to create 1,600 new jobs and contribute \$284 million to the local economy, positioning Toledo as a leader in sustainable manufacturing.
- **Infrastructure Enhancement Projects:** The city has secured significant federal funding for infrastructure improvements, including a \$28 million Reconnecting Communities Grant for

Front and Main Streets in East Toledo and a \$20 million RAISE grant for the \$53 million Toledo Social Innovation District (TSID) project. These investments will upgrade water, sanitary, road, and streetscape infrastructure across multiple phases through 2030, creating construction jobs and improving connectivity between neighborhoods and employment centers.

- **Citywide Community Reinvestment Area Program:** In January 2024, Toledo launched the citywide expansion of its Residential Tax Abatement and Commercial/Industrial Tax Abatement programs, extending eligibility to previously excluded areas of South and West Toledo. This initiative is expected to stimulate private investment in housing and commercial projects throughout the city.

Workforce Development Needs Created: These developments will require coordinated workforce strategies, including:

- Training in advanced manufacturing skills, particularly in EV components, glass production, and solar technologies
- Development of construction and skilled trades workforce for infrastructure and building renovation projects
- Coordination between economic development agencies and the Lucas County Workforce Development Board to align training with emerging job opportunities
- Enhanced public transportation solutions to connect residents from low-income neighborhoods to new employment centers

Business Support Needs: To maximize the impact of these investments, the city will need to:

- Expand the Vibrancy Initiative to activate more commercial spaces in neighborhoods surrounding major development projects
- Provide technical assistance and capital to small businesses that can become suppliers or service providers to larger companies
- Create stronger connectivity between downtown redevelopment and surrounding neighborhoods
- Address regulatory barriers that may impede business growth and expansion

Infrastructure Needs: Supporting these economic changes will require:

- Continued investment in brownfield remediation to prepare additional sites for redevelopment
- Streetscape improvements to create better connections between downtown, innovation districts, and residential neighborhoods
- Enhancement of multimodal transportation options to ensure workforce access to employment centers
- Targeted investment in commercial corridor infrastructure in Neighborhood Strategy Revitalization Areas (NSRAs)

The coordination of these investments with the city's housing and community development strategies will be essential to ensure economic benefits reach residents in low-to-moderate income neighborhoods and create pathways to economic opportunity.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Toledo's workforce has both strengths and misalignments with current employment opportunities. Analysis of educational attainment and labor market data reveals several key patterns:

Looking at educational attainment by employment status (MA-45: Fig. 5), there is a clear correlation between education level and employment outcomes. Toledo residents with less than a high school diploma face a 15.6% unemployment rate, significantly higher than the 8.7% rate for high school graduates, 6.1% for those with some college or associate's degrees, and just 3.1% for those with bachelor's degrees or higher. This pattern aligns with the ongoing shift toward more skilled positions in Toledo's economy.

The income benefits of education are substantial, with median earnings ranging from \$24,420 for those without a high school diploma to \$61,100 for those with graduate or professional degrees (MA-45: Fig. 7). This represents a 150% earnings premium for advanced education, highlighting the economic value of educational attainment in Toledo's labor market.

Despite the employment advantages of higher education, Toledo's workforce includes significant numbers of working-age adults with limited educational credentials. Among residents aged 25-65, a substantial portion have a high school diploma or less, potentially limiting their ability to access higher-paying jobs in growth sectors like healthcare, education, and professional services.

There are notable mismatches between workforce skills and job opportunities:

1. **Sector-specific imbalances:** Toledo has more workers than jobs in sectors like Transportation and Warehousing (4,823 worker surplus) and Retail Trade (925 worker surplus), while experiencing worker shortages in growing sectors like Health Care and Social Assistance (7,163 worker deficit) and Educational Services (4,244 worker deficit). This suggests a need for retraining programs focused on transitioning workers to in-demand fields.
2. **Geographic barriers:** According to data from the Department of Economic Development, many growing employment centers are located at the city's periphery or in neighboring communities, while unemployment remains highest in central city neighborhoods. Despite 83.2% of residents having commutes under 30 minutes (MA-45: Fig. 4), transportation barriers remain significant for those without personal vehicles, particularly as some bus services to employment centers have been discontinued.
3. **Skills gap challenges:** Toledo experiences the paradox of high unemployment alongside unfilled positions. Companies report difficulty finding qualified applicants for available positions, particularly in manufacturing, technical trades, and healthcare support roles.

The city's economic development strategy appropriately recognizes this disconnect, with efforts to (1) attract export-oriented businesses that provide higher wages to areas closer to residential neighborhoods through brownfield redevelopment, (2) improve transportation connectivity between neighborhoods and employment centers, and (3) strengthen coordination between economic development initiatives and workforce training programs provided through the Lucas County Workforce Development Board.

Addressing these misalignments will require continued focus on accessible education and training pathways, particularly for middle-skill occupations that require more than a high school diploma but less than a four-year degree. Such positions often provide family-sustaining wages while being accessible to residents who may not complete bachelor's degrees.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The City of Toledo collaborates with the Lucas County Workforce Development Board (LCWDB) to ensure the development of locally driven training and placement programs that offer high quality education to potential employees and technical assistance to new and established businesses, consistent with their specific needs. Delivering innovative workforce solutions to businesses and job seekers to accelerate regional economic growth and individual prosperity is the mission of LCWDB.

As part of LCWDB's Strategic Plan, there are five overarching goals:

- Goal 1: Prepare a pipeline of work-ready individuals based upon the needs of employers.
- Goal 2: Provide proactive and adaptable business services and solutions through meaningful employer engagement.
- Goal 3: Provide holistic, customer-centric, streamlined, and team-based career services.
- Goal 4: Enhance public perception of the Lucas County workforce system by providing effective, timely, and accurate communication.
- Goal 5: Establish the Lucas County Workforce Development Board as the central hub of workforce development services in Lucas County.

Critically, the LCWDB seeks to collaborate with business and industry to promote the value and applicability of industry recognized credentials by expanding participation in the WorkReady Lucas County program, an initiative using the ACT National Career Readiness Certificate to help job seekers sharpen their vital workplace skills and employers to find and develop the skilled workers they need to grow their businesses. This is done through convening sector-specific employer advisory panels, paying particular attention to high-demand industries such as advanced Manufacturing, Health Care and Transportation and Warehousing to identify credentials preferred by regional employers in these in-demand occupations. This framework seeks to promote the difference between jobs and careers, stressing the concept of career pathways, and providing access to training programs that will assist jobseekers in advancing in their careers.

The LCWDB is currently developing its five-year strategic plan with increased coordination between economic development and workforce development professionals. The Department of Economic Development has recently begun participating more actively on the Workforce Investment Board to strengthen the connection between business attraction efforts and workforce preparation. This enhanced coordination will help ensure that workforce training programs align with the specific needs identified during business retention visits and new business recruitment.

Toledo's workforce ecosystem includes several additional initiatives. OhioMeansJobs provides free services including assessments, basic skills training, business services, recruitment, career exploration, job matching, and job placement. The state's TechCred program supports the upskilling of current workers in technology fields. Additionally, JobsOhio offers targeted training dollars for specific job creation projects.

These workforce initiatives directly support the Consolidated Plan by preparing residents from low-to-moderate income neighborhoods for quality employment opportunities, particularly in the manufacturing, healthcare, and logistics sectors that offer above-median wages. As the city revitalizes commercial corridors and repositions brownfield sites for job-creating developments, coordinated workforce training ensures that residents can access employment opportunities, thereby addressing housing affordability challenges through increased household income.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Toledo is actively involved in regional economic development planning through multiple frameworks. While the city is not directly participating in the state's CEDS, Toledo is in the process of updating its local CEDS and working with the Toledo Metropolitan Area Council of Governments (TMACOG) to establish an Economic Development District (EDD) for the Toledo Metropolitan Statistical Area. This initiative will strengthen regional coordination and potentially increase access to federal economic development funding.

Several economic development initiatives that align with the Consolidated Plan's goals include:

- Toledo Trade Center Development:** The continued development of this industrial park in North Toledo aligns with the Consolidated Plan's goal of creating economic opportunities in low-to-moderate income areas. Building 1 is already occupied by MOBIS, creating 185 jobs, with Buildings 2 and 3 expected to create hundreds more positions accessible to nearby residents.
- Vibrancy Initiative:** This program, which received nearly \$1 million in 2024 funding (including CDBG funds), supports façade improvements and white box renovations of commercial properties. The initiative strategically prioritizes projects in Neighborhood

Strategy Revitalization Areas (NSRAs) designated in the Consolidated Plan, with 67% of awarded properties being historic structures dating to the 1800s.

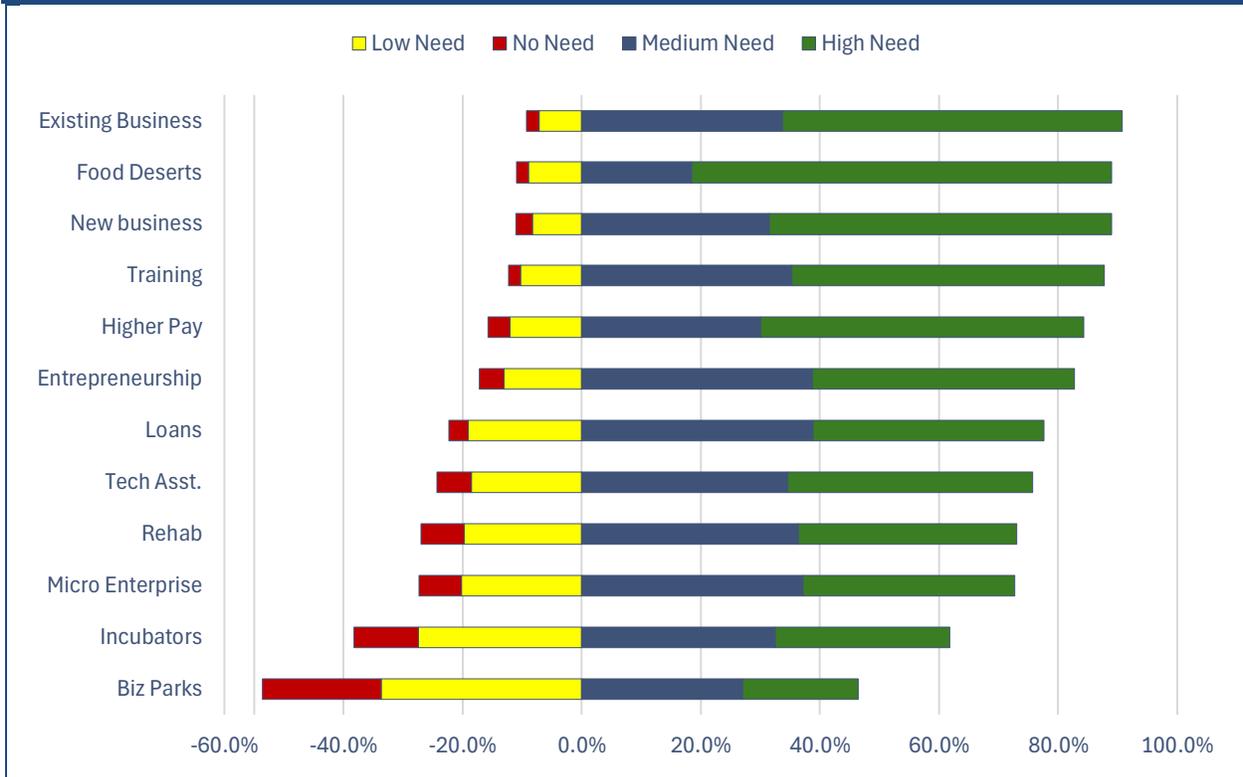
3. **Brownfield Redevelopment Strategy:** The city's focus on remediating and repositioning former industrial sites and vacant commercial properties creates job centers closer to low-income neighborhoods. This approach specifically targets improving access to employment for residents in NSRAs by bringing higher-wage jobs to accessible locations within the city rather than peripheral areas.
4. **Legacy Corridor Business Resilience Program:** Launched in 2024 with a \$100,000 allocation, this program supports businesses affected by major infrastructure projects like the Broadway Street Reconstruction. This coordination between economic development and infrastructure improvements helps maintain business vitality during public investments.
5. **Toledo Social Innovation District (TSID):** This initiative focuses on developing new technologies to improve the region's economic competitiveness while strengthening opportunities for low-income, minority, and people of color living in the most distressed neighborhoods adjacent to downtown. The \$53 million RAISE grant project will provide improved infrastructure in the TSID with construction beginning in 2027.

These economic development initiatives directly support the Consolidated Plan by creating employment opportunities, revitalizing commercial areas in targeted neighborhoods, and generating economic activity that can help address housing affordability through increased household incomes. The Department of Economic Development's 2025 Strategic Plan emphasizes that projects in low-to-moderate income census tracts are a key performance indicator, ensuring alignment with the Consolidated Plan's focus areas.

Discussion

In addition to consultation with the business community, participants in the CEW Housing & Community Development Survey were asked to prioritize economic development needs. The top needs identified in this survey were: 1) Retention / expansion of existing businesses; 2) Access to Grocery Store / Healthy Food; 3) Attraction of new businesses; 4) Workforce training programs; and 5) Business incentives for higher paying jobs.

MA-45 Figure 8: Top Economic Development Needs



	Definition	No Need	Low Need	Medium Need	High Need
Existing Business	Retention / expansion of existing businesses	2.2%	7.1%	33.7%	57.0%
Food Deserts	Access to Grocery Store / Healthy Food	2.1%	8.9%	18.5%	70.5%
New business	Attraction of new businesses	2.8%	8.3%	31.5%	57.4%
Training	Workforce training programs	1.9%	10.3%	35.3%	52.5%
Higher Pay	Business incentives for higher paying jobs	3.6%	12.1%	30.0%	54.3%
Entrepreneurship	Entrepreneurship programs	4.1%	13.1%	38.8%	44.0%
Loans	Working capital loans for businesses	3.3%	19.1%	38.8%	38.8%
Tech Asst.	Small business technical assistance programs and workshops	5.8%	18.5%	34.6%	41.1%

	Definition	No Need	Low Need	Medium Need	High Need
Rehab	Façade improvement / building rehabilitation / signage	7.2%	19.7%	36.4%	36.6%
Micro Enterprise	Assistance for micro-enterprises (5 or fewer employees)	7.1%	20.2%	37.2%	35.6%
Incubators	Business incubators / coworking space	10.8%	27.4%	32.5%	29.3%
Biz Parks	Development of business parks	19.9%	33.7%	27.0%	19.4%

Data Source: CEW Advisors, Inc. Housing & Community Development Survey

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

For this section, the city is defining concentration to mean any area of the city where residents experience any housing problem(s) at a rate of 10 percentage points or more than the rate of the city as a whole. Also, to clarify, among the 118,508 households in the city, there are 1,140 households with substandard housing, 850 households that are overcrowded, and 339 households that are severely overcrowded, around two percent of all households. However, there are 33,510 households that have a housing cost burden or a severe housing cost burden. When “housing problems” are discussed, housing “affordability” is the chief concern.

MA-50 Figure 1: Housing Problems by Census Tract								
	Owners				Renters			
# conditions:	1	2	3	4	1	2	3	4
Toledo	20.4%	0.3%	0.0%	0.0%	42.4%	1.5%	0.1%	0.0%
39095000201	14.5%	0.0%	0.0%	0.0%	69.9%	0.0%	0.0%	0.0%
39095000202	4.6%	0.0%	0.0%	0.0%	38.2%	0.0%	0.0%	0.0%
39095000301	19.2%	0.0%	0.0%	0.0%	50.1%	0.0%	0.0%	0.0%
39095000302	15.2%	1.2%	0.0%	0.0%	57.3%	0.0%	0.0%	0.0%
39095000400	18.7%	0.0%	0.0%	0.0%	35.3%	0.0%	0.0%	0.0%
39095000601	29.5%	0.0%	0.0%	0.0%	35.2%	0.0%	0.0%	0.0%
39095000602	19.3%	0.0%	0.0%	0.0%	33.9%	0.0%	0.0%	0.0%
39095000701	59.1%	0.0%	0.0%	0.0%	72.7%	0.0%	0.0%	0.0%
39095000702	16.1%	0.0%	0.0%	0.0%	30.7%	0.0%	0.0%	0.0%
39095000703	43.9%	0.0%	0.0%	0.0%	46.5%	0.0%	0.0%	0.0%
39095000800	32.3%	1.2%	0.0%	0.0%	43.9%	0.0%	0.0%	0.0%
39095000900	10.7%	1.0%	0.0%	0.0%	62.9%	0.0%	0.0%	0.0%
39095001001	60.3%	0.0%	0.0%	0.0%	16.1%	0.0%	0.0%	0.0%
39095001002	15.6%	0.0%	0.0%	0.0%	59.7%	0.0%	0.0%	0.0%

	Owners				Renters			
# conditions:	1	2	3	4	1	2	3	4
39095001100	26.8%	0.0%	0.0%	0.0%	75.3%	0.0%	0.0%	0.0%
39095001201	12.4%	0.0%	0.0%	0.0%	43.5%	0.0%	0.0%	0.0%
39095001202	26.9%	0.0%	0.0%	0.0%	29.9%	3.7%	7.0%	0.0%
39095001301	3.5%	0.0%	0.0%	0.0%	31.8%	0.0%	0.0%	0.0%
39095001302	4.6%	0.0%	0.0%	0.0%	50.5%	0.2%	0.0%	0.0%
39095001303	22.9%	0.8%	0.0%	0.0%	33.4%	0.0%	0.0%	0.0%
39095001400	12.1%	0.0%	0.0%	0.0%	51.3%	0.0%	0.0%	0.0%
39095001500	41.2%	0.0%	0.0%	0.0%	79.8%	0.0%	0.0%	0.0%
39095001601	44.3%	0.0%	0.0%	0.0%	70.3%	0.0%	0.0%	0.0%
39095001602	21.6%	0.0%	0.0%	0.0%	70.6%	0.0%	0.0%	0.0%
39095001700	4.6%	0.0%	0.0%	0.0%	32.5%	0.0%	0.0%	0.0%
39095001800	39.1%	4.2%	0.0%	0.0%	71.7%	8.9%	0.0%	0.0%
39095001900	20.5%	0.0%	0.0%	0.0%	50.0%	0.0%	0.0%	0.0%
39095002000	25.1%	0.0%	0.0%	0.0%	20.4%	3.7%	0.0%	0.0%
39095002100	17.4%	0.0%	0.0%	0.0%	45.1%	0.0%	0.0%	0.0%
39095002401	13.3%	0.0%	0.0%	0.0%	51.4%	2.6%	0.0%	0.0%
39095002402	21.9%	0.0%	0.0%	0.0%	41.4%	0.0%	0.0%	0.0%
39095002500	18.6%	0.0%	0.0%	0.0%	61.6%	0.0%	0.0%	0.0%
39095002600	31.4%	0.0%	0.0%	0.0%	62.7%	0.0%	0.0%	0.0%
39095002700	n/a`	n/a	n/a	n/a	30.3%	0.0%	0.0%	0.0%
39095002800	0.0%	0.0%	0.0%	0.0%	21.8%	0.0%	0.0%	0.0%
39095002900	9.5%	0.0%	0.0%	0.0%	44.7%	2.2%	0.0%	0.0%
39095003000	31.8%	9.4%	0.0%	0.0%	47.7%	0.0%	0.0%	0.0%

	Owners				Renters			
# conditions:	1	2	3	4	1	2	3	4
39095003100	29.8%	0.0%	0.0%	0.0%	13.3%	0.0%	0.0%	0.0%
39095003200	48.0%	0.0%	0.0%	0.0%	24.3%	0.0%	0.0%	0.0%
39095003300	23.1%	0.0%	0.0%	0.0%	44.8%	0.0%	0.0%	0.0%
39095003500	16.1%	0.0%	0.0%	0.0%	21.6%	0.0%	0.0%	0.0%
39095003600	36.7%	0.0%	0.0%	0.0%	43.9%	0.0%	0.0%	0.0%
39095003901	19.9%	0.0%	0.0%	0.0%	48.1%	0.0%	0.0%	0.0%
39095003902	11.5%	3.8%	0.0%	0.0%	46.2%	0.0%	0.0%	0.0%
39095004000	16.2%	0.0%	0.0%	0.0%	86.3%	0.0%	0.0%	0.0%
39095004200	59.7%	0.0%	0.0%	0.0%	53.1%	0.0%	0.0%	0.0%
39095004401	4.6%	0.0%	0.0%	0.0%	74.6%	0.0%	0.0%	0.0%
39095004402	9.4%	0.0%	0.0%	0.0%	22.8%	0.0%	0.0%	0.0%
39095004501	16.1%	0.0%	0.0%	0.0%	32.2%	0.0%	0.0%	0.0%
39095004503	22.6%	0.0%	0.0%	0.0%	52.6%	0.0%	0.0%	0.0%
39095004504	18.3%	0.0%	0.0%	0.0%	37.7%	0.0%	0.0%	0.0%
39095004600	8.4%	0.0%	0.0%	0.0%	25.8%	0.0%	0.0%	0.0%
39095004701	24.5%	0.0%	0.0%	0.0%	60.4%	0.0%	0.0%	0.0%
39095004702	30.3%	2.7%	1.0%	0.0%	36.2%	4.6%	0.0%	0.0%
39095004800	37.9%	0.0%	0.0%	0.0%	71.1%	0.0%	0.0%	0.0%
39095004900	3.5%	0.0%	0.0%	0.0%	42.0%	9.4%	0.0%	0.0%
39095005000	14.7%	0.0%	0.0%	0.0%	48.3%	7.8%	0.0%	0.0%
39095005101	14.9%	0.0%	0.0%	0.0%	36.4%	0.0%	0.0%	0.0%
39095005102	12.1%	0.0%	0.0%	0.0%	27.3%	3.2%	0.0%	0.0%
39095005200	28.4%	0.0%	0.0%	0.0%	32.8%	6.3%	0.0%	0.0%

	Owners				Renters			
# conditions:	1	2	3	4	1	2	3	4
39095005300	20.8%	0.3%	0.0%	0.0%	49.9%	3.5%	0.0%	0.0%
39095005400	14.7%	0.0%	0.0%	0.0%	58.9%	4.7%	0.0%	0.0%
39095005501	31.0%	0.0%	0.0%	0.0%	58.8%	5.5%	0.0%	0.0%
39095005502	11.8%	0.0%	0.0%	0.0%	16.9%	0.0%	0.0%	0.0%
39095005503	19.1%	0.0%	0.0%	0.0%	17.4%	0.0%	0.0%	0.0%
39095005601	10.4%	0.0%	0.0%	0.0%	37.5%	0.0%	0.0%	0.0%
39095005602	23.3%	0.0%	0.0%	0.0%	19.6%	0.0%	0.0%	0.0%
39095005701	19.3%	0.0%	0.0%	0.0%	35.5%	2.5%	0.0%	0.0%
39095005703	28.9%	0.0%	0.0%	0.0%	32.5%	0.0%	0.0%	0.0%
39095005704	32.2%	0.0%	0.0%	0.0%	44.6%	0.0%	0.0%	0.0%
39095005705	39.4%	0.0%	0.0%	0.0%	13.9%	0.0%	0.0%	0.0%
39095005801	17.0%	0.0%	0.0%	0.0%	22.6%	0.2%	0.0%	0.0%
39095005803	15.3%	0.0%	0.0%	0.0%	50.5%	0.0%	0.0%	0.0%
39095005804	21.3%	0.0%	0.0%	0.0%	53.2%	0.0%	0.0%	0.0%
39095005901	18.8%	0.0%	0.0%	0.0%	84.2%	0.0%	0.0%	0.0%
39095005902	20.5%	0.0%	0.0%	0.0%	32.6%	0.0%	0.0%	0.0%
39095006000	13.2%	4.9%	0.0%	0.0%	56.0%	0.0%	0.0%	0.0%
39095006100	13.1%	0.0%	0.0%	0.0%	29.3%	0.0%	0.0%	0.0%
39095006200	6.8%	0.0%	0.0%	0.0%	56.4%	0.0%	0.0%	0.0%
39095006300	13.5%	0.0%	0.0%	0.0%	36.0%	0.0%	0.0%	0.0%
39095006400	8.6%	0.0%	0.0%	0.0%	4.4%	0.0%	0.0%	0.0%
39095006500	8.3%	0.0%	0.0%	0.0%	46.3%	0.0%	0.0%	0.0%
39095006600	44.3%	0.0%	0.0%	0.0%	20.2%	0.0%	0.0%	0.0%

	Owners				Renters			
# conditions:	1	2	3	4	1	2	3	4
39095006700	22.5%	0.0%	0.0%	0.0%	60.4%	3.3%	0.0%	0.0%
39095006801	40.2%	0.0%	0.0%	0.0%	28.3%	0.5%	0.0%	0.0%
39095006802	32.7%	0.0%	0.0%	0.0%	40.2%	0.3%	0.0%	0.0%
39095006900	18.1%	0.0%	0.0%	0.0%	44.9%	0.0%	0.0%	0.0%
39095007002	15.7%	0.0%	0.0%	0.0%	50.3%	0.0%	0.0%	0.0%
39095007202	17.1%	0.0%	0.0%	0.0%	37.5%	9.4%	0.0%	0.0%
39095007204	26.1%	0.0%	0.0%	0.0%	14.8%	0.0%	0.0%	0.0%
39095007206	15.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
39095007207	30.1%	0.0%	0.0%	0.0%	62.7%	11.0%	0.0%	0.0%
39095007208	17.1%	0.0%	0.0%	0.0%	42.5%	11.9%	0.0%	0.0%
39095007209	18.5%	0.0%	0.0%	0.0%	38.8%	0.0%	0.0%	0.0%
39095007302	38.6%	1.6%	0.0%	0.0%	34.8%	0.0%	0.0%	0.0%
39095007304	13.7%	0.0%	0.0%	0.0%	21.7%	9.9%	0.0%	0.0%
39095007305	9.8%	0.0%	0.0%	0.0%	50.7%	0.0%	0.0%	0.0%
39095007306	39.5%	0.0%	0.0%	0.0%	53.9%	0.0%	0.0%	0.0%
39095007307	0.0%	0.0%	0.0%	0.0%	49.7%	3.5%	0.0%	0.0%
39095007401	21.5%	0.0%	0.0%	0.0%	44.6%	0.0%	0.0%	0.0%
39095007402	17.0%	1.6%	0.0%	0.0%	60.0%	0.0%	0.0%	0.0%
39095007501	2.8%	0.0%	0.0%	0.0%	55.1%	0.0%	0.0%	0.0%
39095007502	26.0%	0.0%	0.0%	0.0%	54.3%	4.3%	0.0%	0.0%
39095007700	20.0%	0.0%	0.0%	0.0%	38.2%	0.0%	0.0%	0.0%
39095007801	16.5%	0.0%	0.0%	0.0%	49.2%	0.0%	0.0%	0.0%
39095007802	30.3%	0.0%	0.0%	0.0%	26.0%	1.2%	0.0%	0.0%

	Owners				Renters			
# conditions:	1	2	3	4	1	2	3	4
39095007901	16.8%	0.7%	0.0%	0.0%	39.8%	10.2%	0.0%	0.0%
39095007903	11.7%	0.0%	0.0%	0.0%	14.7%	0.0%	0.0%	0.0%
39095007904	24.1%	0.0%	0.0%	0.0%	76.3%	0.0%	0.0%	0.0%
39095008000	23.2%	0.0%	0.0%	0.0%	51.9%	0.0%	0.0%	0.0%
39095008302	11.8%	0.0%	0.0%	0.0%	75.9%	0.0%	0.0%	0.0%
39095008303	17.3%	1.1%	0.0%	0.0%	42.7%	0.0%	0.0%	0.0%
39095008304	18.7%	0.0%	0.0%	0.0%	34.9%	1.9%	0.0%	0.0%
39095008401	10.6%	0.0%	0.0%	0.0%	53.9%	0.0%	0.0%	0.0%
39095008501	12.9%	0.0%	0.0%	0.0%	46.4%	0.0%	0.0%	0.0%
39095008502	9.8%	0.0%	0.0%	0.0%	35.9%	1.2%	3.2%	0.0%
39095008601	6.9%	0.0%	0.0%	0.0%	43.1%	0.0%	0.0%	0.0%
39095008602	14.2%	0.0%	0.0%	0.0%	28.1%	0.3%	0.0%	0.0%
39095009902	25.3%	0.0%	0.0%	0.0%	2.2%	0.0%	0.0%	0.0%
39095010200	20.3%	0.0%	0.0%	0.0%	34.5%	6.4%	0.0%	0.0%
39095010300	21.0%	5.9%	0.0%	0.0%	52.6%	5.1%	0.0%	0.0%
39095010400	0.0%	0.0%	0.0%	0.0%	57.1%	0.0%	0.0%	0.0%

Data Source: 2019-2023 ACS – B25123

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Based on the available data, there are significant racial (primarily Black/African American) and ethnic concentrations in certain Census tracts within Toledo. Additionally, these areas also correspond to some of the lowest-income tracts within the city.

Regarding the Black/African American population, census tracts 31, 35, 32, 36, 33, 34, 26, 25, 24.02, 21, 16, 22, and 23 have concentrations of Black/African American households that are greater than 50 percent. These tracts are clustered just west of the downtown and north of the Maumee River, and comprise the neighborhoods of Junction, Englewood, Overland, and Auburndale. Outside of the immediate core of the city the Black/African American population is

still high and spans across the city moving from the southwest (Eastgate) to the northeast (Manhattan Park).

Regarding the Hispanic/Latino population, Census tracts 54, 103, 47.02, and 53 have concentrations of Hispanic/Latino residents that exceed 22 percent. These tracts are clustered in the southeast of the city and located south of the Maumee River. Neighborhoods with higher concentrations include Old South End, Middlegrounds, Oakdale, Raymer, and Ravine Park.

According to ACS data from 2019-2023, the median household income of Toledo is quite low at \$47,532 compared to \$60,095 for Lucas County, and \$69,680 for the state of Ohio. Median household income in Toledo is about 79 percent of the county's and 68 percent of the state's. This affects how much households are able to spend on housing, transportation, childcare, healthcare, food, as well as entertainment in and around the city. Analyzing income data at the Census tract level shows various nuances across the city. There are several Census tracts which have median household incomes lower than \$20,000. These include tracts 12.02, 19, 29, 22, 23, 28, 33, 34, 37, and are clustered around downtown Toledo, extending to the northeast along the Maumee River to Manhattan Marsh Preserve Metropark. These tracts align with the neighborhoods of: Junction, Englewood, Upton, Vistula, and Warren-Sherman and coincide with the Census tracts which have the highest percentages of Black/African American residents.

There are three additional census tracts with median household income less than \$20,000. These are census tract 15 (Auburn-Delaware neighborhood), census tract 47.02 (East Toledo), and census tract 4 (this contains the University of Toledo and is likely impacted by the college students living in the neighborhood).

An important metric regarding income is the percentage of Low and Moderate Income (LMI) households. The definition of low or moderate income means households that have incomes at or below 80 percent of the area median income. This metric is used for various HUD related funding programs, such as the Low-Income Housing Tax Credit (LIHTC) and CDGB funding. Like median household income data, many of the census tracts with higher percentages of LMI households also correspond to tracts with higher concentrations of Black/African American and Hispanic residents.

Some of the neighborhoods with the highest percentages (more than 80 percent) of LMI households include Old South End, Vistula, Sherman, Manhattan Park, North River, Warren-Sherman, Upton, and Junction. These areas are made up of census tracts: 12.02, 17, 18, 19, 30, 29, 22, 23, 27, 40, 42, 54, and 48.

What are the characteristics of the market in these areas/neighborhoods?

Median home values in the center part of the city are low with a few notable exceptions. The low median home values correspond to areas with the lowest incomes and some of the greatest concentrations of minority residents. The majority of census tracts in the central part of the city have median home values less than \$60,000. One interesting data point is the Warehouse District (census tracts 34 and 37) which has a median home value of \$192,600. This is likely due to the

location of higher end condominiums such as Barley Lofts and Water Street Condos. Additionally, the Old West End neighborhood (census tract 21) has a median home value of \$116,500.

Median home values increase the further away one is from the city center. This radiating effect indicates home values increase based on proximity to the outer edges of the city. Areas with the highest home values are in the northwest and southwest of the city corresponding to Census tracts 72.02, 72.04, 72.05 in the Southwest; 4, 13.01, and 13.02 in the West near Ottawa Hills (with home values ranging from \$150,000 to \$180,000); and 83.01, and 83.02 to the Northwest (with home values in excess of \$200,000). There has been significant inflation of home values over the past several years as discussed in Section MA-15.

Housing vacancy is an issue throughout Toledo; however, there is a predominance of vacancies in census tracts radiating from the downtown area. Vacancy has an impact on neighborhood quality and can be an indicator of market strength and neighborhood health. Since the Great Recession, Toledo has made significant progress in addressing vacant housing units and works with the Lucas County Land Bank on property disposition. Vacancy can arise when homeowners no longer afford the costs of ownership, when title issues arise, or when there is not a strong real estate market to sell an existing home. The following census tracts have vacancy rates greater than 33 percent: Census tracts 8, 14, and 15 (Auburn-Delaware neighborhood); 20 (Riverside neighborhood); 17 (between Lagrange St. and Cherry St.); 26 (Dorr St.); and 36 (Onyx neighborhood).

Based on the data, it appears that low median home values correspond with Census tracts where older homes are more prevalent. The city grew substantially during the 20th century and much of the housing stock reflects that period of development. Housing structures found in and around the central core have a median age of over 75-years-old, while in the outlying areas of the city housing units have a median age range from 35 to 55. Older homes can also correlate with issues around lead paint, outdated mechanical and electrical systems, and added maintenance over time.

Are there any community assets in these areas/neighborhoods?

Yes. Despite financial, economic, and housing challenges in these areas, there are community assets such as community centers, grocery stores, community organizations, and neighborhood associations. While some of these assets are spread throughout the city, many are clustered around the downtown. Below is a list (not exhaustive) of some of the community assets found in Toledo which service challenged neighborhoods:

Community Centers:

- St. Paul Community Center
- South Side Community Health
- Grace Community Center
- Oswald Center
- Al-Madinah Community Center

- River East Community Health Center
- J Frank Troy Senior Center
- Fredrick Douglass Community Center
- Lighthouse Community Center

Grocery Stores

- Toledo Food Market
- Save A Lot
- Kroger
- Food Town
- Toledo Market
- Family Food Center
- Stop & Shop

Community Organizations

- United Way of Toledo
- Toledo Community Foundation
- Partners in Education
- YMCA of Greater Toledo
- Boys & Girls Club of Toledo
- Feed Lucas County Children Inc.

<p><i>Are there other strategic opportunities in any of these areas?</i></p>
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Regarding existing neighborhoods and census tracts which are both challenged economically and have concentrations of minority and ethnic populations, there are a few strategic opportunities which can be availed from the standpoint of economic and workforce development. One of the key findings is that education levels are low in distressed neighborhoods, and in-turn perpetuate lower incomes and higher rates of poverty. A strategic opportunity in the area is to invest in residents and train the workforce so they can share in the general economic prosperity of the region. While there are existing programs offered by community organizations around job-placement and skills-building, these programs could be enhanced with added collaboration with the city.

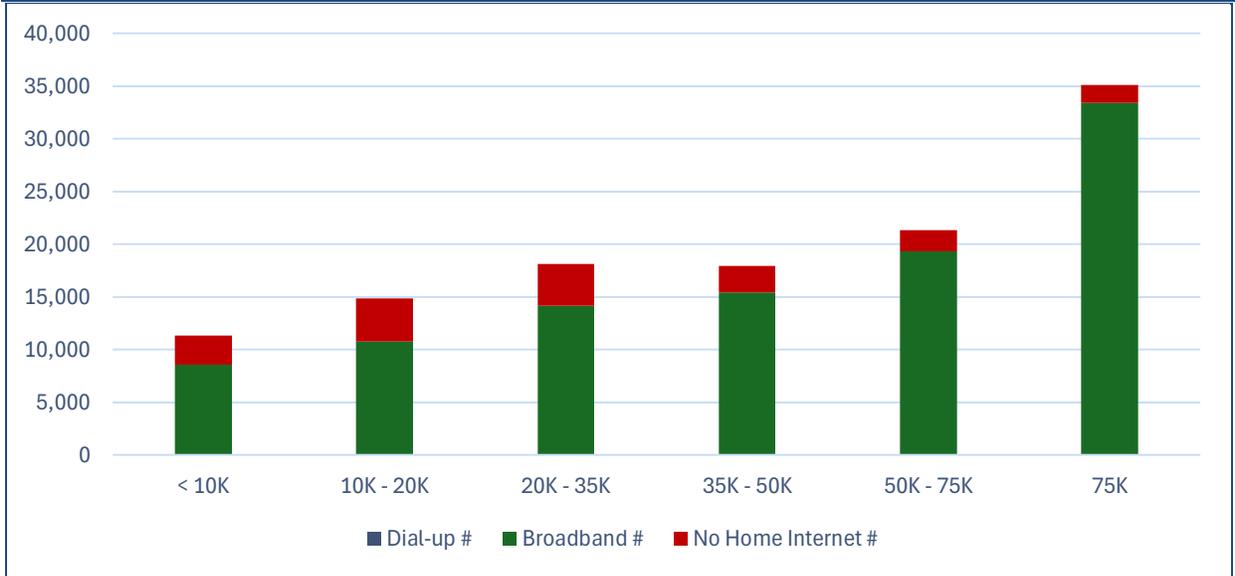
On the physical development side, there are many homes in the area which have low median values. One strategic opportunity is to target investment dollars towards neighborhoods with the greatest needs. Some of the most economically challenged communities appear to have undergone demolition programs to remove blight and abandoned properties. The city should target at risk neighborhoods and create neighborhood level plans which bring together stakeholders and create community goals and a shared vision for the future. The city could then actively work with the community to achieve those goals.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households

91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

MA-60 Figure 1: Home Internet Connection by Household Income



	Dial-up		Broadband		No Home Internet	
	#	%	#	%	#	%
< 10K	55	0.5%	8,507	75.3%	2,736	24.2%
10K - 20K	18	0.1%	10,713	72.2%	4,102	27.7%
20K - 35K	6	0.0%	14,173	78.3%	3,913	21.6%
35K - 50K	29	0.2%	15,386	85.9%	2,495	13.9%
50K - 75K	0	0.0%	19,335	90.8%	1,959	9.2%
75K +	0	0.0%	33,387	95.2%	1,694	4.8%
Total	108	0.1%	101,501	85.6%	16,899	14.3%

Data Source: 2019-2023 ACS – B28004

Toledo households require robust broadband infrastructure to participate fully in today's increasingly digital economy, education system, and society. Analysis of current broadband conditions reveals significant connectivity challenges, particularly for low- and moderate-income households.

The mapping tool from Broadband Ohio⁴ indicates that 50Mbps internet is available throughout Toledo, however the 2019-2023 American Community Survey (ACS) data demonstrate a direct correlation between household income and broadband adoption:

- Only 75.3% of households earning less than \$10,000 have broadband connections, with 24.2% having no internet access
- 72.2% of households earning \$10,000-\$20,000 have broadband, with 27.7% lacking any internet connection
- 78.3% of households earning \$20,000-\$35,000 have broadband
- The digital divide narrows as income increases, with 95.2% of households earning over \$75,000 having broadband

This points to two potential challenges for low- and moderate- income families.

Firstly, affordability would seem to be the most obvious issue. This would point to a need to make broadband more affordable for lower income families through price caps, vouchers, subsidies, or other programs.

Secondly, it is possible that the Broadband Ohio map is not capturing infrastructure gaps in certain neighborhoods. This would point to the potential need for targeted infrastructure improvements to ensure broadband is accessible to homes throughout the city.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Toledo's residential broadband market demonstrates limited effective competition, with most areas served by only 1-2 high-speed providers. Data from broadbandmap.com shows Buckeye CableSystem dominates the cable market with 63% coverage, while AT&T provides fiber service to 43% of the area. Most other providers have minimal coverage (under 5%) or offer less reliable technologies. This concentrated market structure limits consumer choice, particularly in low-income areas where the digital divide is most pronounced.

Increased competition from multiple broadband providers would directly address Toledo's digital equity challenges by driving down prices, improving service quality, and expanding infrastructure

⁴ <https://geohio.maps.arcgis.com/apps/MapSeries/index.html?appid=64008bdfcc8041379f74a7d14be72e38>

investment. When providers compete, they are incentivized to offer more affordable plans that can benefit the 24.2% of low-income households currently without internet access. Competition also promotes service reliability and customer satisfaction as providers work to retain customers who have alternatives. Additionally, competing providers are more likely to expand coverage to underserved neighborhoods to capture market share, helping close the current infrastructure gaps that affect 42% of Lucas County's populated area.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Based on the Lucas County Multi-Jurisdictional Hazard Mitigation Plan, climate change is contributing to several increased natural hazard risks.⁵

- 1. Flooding and Heavy Rainfall Events:** The plan notes that there has been an increase in precipitation across the U.S., with some areas experiencing higher than the national average. In Lucas County, this has led to more frequent and severe flooding events, particularly flash floods. The document records 38 flood and flash flood events between 1996-2018, with significant property damage (\$62.4 million). For Toledo specifically, the city has implemented numerous storm sewer improvement projects (Bancroft Outfall, Tiffit Ditch, Jamison Ditch, Silver Creek Ditch) to address increased capacity needs resulting from changing precipitation patterns.
- 2. Harmful Algal Blooms (HABs):** Climate change has exacerbated HAB occurrences in Lake Erie, which directly impacts Toledo's drinking water supply. In 2014, Toledo experienced a water crisis when toxins from HABs contaminated the drinking water supply, affecting 500,000 residents. The plan shows that HAB severity has increased significantly since 2002, with particularly severe blooms in recent years.
- 3. Extreme Temperature Events:** The plan documents both extreme heat and cold events. As climate patterns shift, Toledo faces increased risk of more frequent and intense heat waves, which pose public health risks particularly to vulnerable populations. The urban heat island effect is specifically noted as a concern for Toledo as the county's most densely populated area.
- 4. Severe Weather Events:** The plan indicates that climate change is contributing to more severe storms, including thunderstorms and tornadoes. These events can cause significant damage to infrastructure, particularly power distribution systems, and pose risks to public safety.
- 5. Lake Erie Water Level Fluctuations:** Climate change is affecting Lake Erie's water levels, which impacts Toledo through increased risk of lake surge, coastal erosion, and related

⁵ <https://co.lucas.oh.us/DocumentCenter/View/86339/Lucas-County-2019-Multi-Jurisdictional-Hazard-Mitigation-Plan>

flooding. Toledo's location at the western end of Lake Erie makes it particularly vulnerable to these changes.

The plan emphasizes that these climate-related hazards have interconnected impacts on public health, infrastructure, the economy, and the environment. Toledo has implemented various mitigation measures, including updated floodplain regulations, green infrastructure projects, and water treatment improvements to address these increasing risks.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

In Toledo, the impacts of climate-related hazards are not distributed equally across all neighborhoods and populations. As climate change intensifies natural hazards like flooding, extreme temperatures, and severe storms, housing occupied by low- and moderate-income households faces disproportionate risks and challenges.

Neighborhoods with higher concentrations of low- and moderate- income households feature older housing stock with structural deficiencies, inadequate insulation, aging electrical systems, and less effective drainage—all factors that increase susceptibility to climate hazards.

Geographic analysis reveals that many low-income neighborhoods in Toledo are situated in areas with elevated flood risks, particularly in east Toledo and areas adjacent to the Maumee River. Data from the Hazard Mitigation Plan identifies 53 repetitive loss properties in Toledo due to flooding, with a significant number located in economically disadvantaged areas. These neighborhoods also frequently suffer from aging infrastructure, with stormwater systems designed for historical rainfall patterns that are increasingly overwhelmed by the more intense precipitation events associated with climate change.

The urban heat island effect presents another climate-related challenge disproportionately affecting low-income residents. Dense urban areas with limited green space experience higher temperatures during heat waves, creating public health risks especially for vulnerable populations like the elderly, children, and those with pre-existing health conditions—groups often overrepresented in lower-income communities. This risk is compounded by the fact that 11.9% of Toledo residents under 65 lack health insurance, limiting their access to care for heat-related illnesses.

When climate emergencies strike, low-income households face multiple compounding challenges: limited savings for temporary housing, reduced access to reliable transportation for evacuation, fewer resources for home repairs, and often less robust social networks with resources to assist in recovery. Many must choose between paying for disaster repairs or meeting basic needs like food and medicine.

Historical patterns of flooding and extreme weather in Toledo demonstrate that these events do not simply create temporary inconveniences for low-income households, they can trigger cascading financial crises that push families deeper into poverty. What might be a manageable

expense for a middle-income family can become a devastating financial blow for those with limited resources, potentially leading to displacement, homelessness, or dangerous living conditions if repairs cannot be made promptly.

Addressing these disparities requires targeted interventions that recognize the unique vulnerabilities of low- and moderate-income housing in Toledo's changing climate. Investments in infrastructure improvements, housing quality, emergency preparedness, and financial assistance programs will be essential to building resilience among the city's most vulnerable residents as climate-related hazards continue to intensify.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan section identifies priorities, objectives, strategies, and projected outcomes that the city will seek to accomplish over the next five years. The strategies developed within this Plan focus on affordable housing, homelessness, special needs populations, public services, community development, and economic development.

Most federal grant funded activities are provided Citywide based on income eligibility. Others target the City's low- to moderate-income (LMI) areas or address the needs of LMI limited clientele. The City carries out CDBG funded code enforcement activities in slum and blighted LMI areas. Priority needs were established through widespread consultation and community engagement and rooted in data research and analysis.

While it is challenging to predict future Federal resources based on Congressional appropriations, the city anticipates receiving approximately **\$47.3 million** in total funding over the 5-year period from July 1, 2025 to June 30, 2030. Funding can fluctuate based on allocation methodologies nationally and based on Congressional funding levels. To project allocations for the next 5 years, funding levels for the previous five years were averaged and used as an estimate for future annual allocations for each of the next 5 years. Based on historical funding levels, it is projected that the City of Toledo will receive the following funding amounts for the 2025-2029 Program Years.

- **CDBG:** \$34,855,142
- **HOME:** \$9,208,015
- **ESG:** \$3,275,180

Through the broad-based consultation and citizen participation process described in the Needs Assessment Section, key themes emerged which were notable areas of almost universal agreement. The primary areas of community needs articulated above are as follows:

- **Affordable Housing:** inclusive of affordable homeownership and affordable rental housing, new construction, redevelopment, and conversion
- **Housing Rehabilitation and Modification:** to improve the condition of the city's housing stock and to make modifications to better meet the accessibility needs of seniors and persons with disabilities
- **Homelessness:** respond to the rapid rise of homelessness in the area
- **Public Services:** provide critical services to the city's residents, focusing on services for youth, seniors, the homeless, and providing emergency assistance, mental health services, affordable childcare, adult education and workforce training classes, services for victims of domestic violence, and other populations

- **Infrastructure Improvements:** including street and sidewalks repairs, sewer drainage improvements, and to increase pedestrian safety
- **Facility Improvements:** improvements to facilities that provide services to the city's low- and moderate-income residents
- **Economic Development:** to support the growth of the city's existing businesses and attract new and emerging businesses through a series of incentive programs, brownfield remediation, and tax abatements.

Over the next five years the City of Toledo, in partnership with other key community stakeholders, plans to allocate resources to preserve and expand affordable housing options, improve public facilities and public infrastructure, increase income opportunities, and provide critical supportive services to Toledo low- and moderate-income residents and targeted priority populations based on the most significant demonstrated needs.

Funding priorities based on the needs assessment are to 1) expand housing affordability and local development capacity; 2) provide funding to prevent homelessness and provide adequate transitional and permanent housing; 3) maintain safe and affordable rental housing especially for the elderly; 4) facilitate healthy and attractive neighborhoods through code enforcement, re-use of vacant lots and crime reduction; 5) improve the quantity and/or quality of public facilities 6) increase public services especially for youth and seniors; 7) expand economic opportunities through job creation, and small business/microenterprise assistance; and 8) improve public infrastructure.

The Lucas Metropolitan Housing (LMH) is a high functioning housing authority that owns public housing units and administers housing choice vouchers throughout the city. The LMH self-developed and partnered with for-profit developers to create low-income housing tax credit funded projects and converted public housing projects to project based subsidy assisted units under HUD's Rental Assistance Development (RAD) Program.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 8 - Geographic Priority Areas		
1	Area Name:	Junction NRSA
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	April 18, 2023
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The area is bounded by contiguous sections of the Junction and Englewood neighborhood of Census Tracts 26, 33, and 36.
	Include specific housing and commercial characteristics of this target area.	Several private sector and other governmental entities including the Land Bank, a major hospital chain, a community development financial intermediary, and a NeighborWorks affiliate are working in and investing in the area. The area population is 2,966 with about 70% of the households with incomes at or below 80% AMI. The unemployment rate is 22.8% and 89% of the housing units were built before 1980. Englewood is west of downtown and consists of moderate to large sized homes with several smaller and identifiable neighborhoods, extensive park space including Smith Park and Robinson Park. Commercial districts can be found along Dorr Street which is undergoing significant investment and redevelopment.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City used the boundaries for City and private sector led community planning efforts as a basis for the consultation and citizen participation process to select the area. There are several private sector and other public investments in this area which can be leveraged through strategic investment of HUD funds. In the Con Plan process, staff educated residents, non-profit organizations, businesses, anchor institutions, and other entities on the Con Plan and NRSA requirements. Outreach was aligned with the community plans and included community meetings, a non-profit focus group, and substantial consultation of agencies working in the neighborhoods.

<p>Identify the needs in this target area.</p>	<p>The specific challenges in this NRSA area include significant housing disinvestment which has led to deterioration in the housing stock and shrinkage of the local business community. There are limited local-facing shops and businesses to serve the community. The neighborhood suffers from deteriorated infrastructure, and there is widespread poverty throughout the area.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>A successful neighborhood will have services and assets that serve residents and provide opportunities for employment, and overcome the legacy of commercial vacancy and blighted properties. Given its location near downtown, the Junction Neighborhood is in close proximity to some of the best jobs and employment opportunities in the region, the best health care facilities, the best libraries, as well as a range of options for quality education. The city received a \$20 million investment from the U.S. Department of Transportation through the RAISE grant program to comprehensively modernize roadway and utility infrastructure in the Junction and Uptown neighborhoods. The main commercial thoroughfare, Dorr St., will receive significant upgrades, improving safety and mobility for area residents, particularly pedestrians and cyclists. There are planned investments in economic development business loans, lead service line replacement, park improvements and LED streetlight conversions. Other investments include rehabilitation of single-family rental housing and conversion to homeownership units. Private sector grants to support capacity building, community engagement, income stability, and leadership development. Developing a Home Repair Loan Program to preserve owner-occupied housing and maintain homeownership and neighborhood investment. New scattered site single family housing stock by the Land Bank to attract moderate and middle-income families. Reuse of City and land bank owned vacant lots.</p>

	Are there barriers to improvement in this target area?	Barriers are distressed markets with low returns for new construction and land use and zoning laws that are barriers to in-fill new construction projects. Lack of predevelopment and patient capital, construction financing, and end mortgages. Lack of assisted housing for re-entry populations, poor quality existing housing that impacts marketing of area. Unresponsive out of town investors is a barrier.
2	Area Name:	Old South End NRSA
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	12/21/2022
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The area is bounded by an interstate and a major urban thoroughfare through the neighborhood. It is located between the Downtown Central Business District and other recreational facilities. A commercial corridor runs through the community and connects to downtown. The boundaries include Census Tracts 42, 54, and 03.
	Include specific housing and commercial characteristics of this target area.	The area has an existing neighborhood plan developed by the Toledo-Lucas County Plan Commission (TLCPC), the Broadway Corridor Coalition, and the Toledo Design Center. It has high poverty and unemployment rates. There are several private sector and other government entities working in and investing in the area. The population of the area is approximately 5,504 with 80% of the households with incomes at or below 80% AMI (median housing income ranges from \$30,000 to \$35,000). Among the housing units in the NRSA, 92.5% were built before 1980.

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Toledo used the boundaries for City and private sector led community planning efforts as a basis for the consultation and citizen participation process to select the area. There are several private sector and other public investments in these areas and the city took the opportunity to coordinate investments for greater and more positive outcomes. In the Consolidated Plan process, staff educated residents, non-profit organizations, businesses, anchor institutions, and outreach was aligned with the community plans and included community meetings, a non-profit focus group, and substantial consultation of agencies working in the neighborhoods.</p>
<p>Identify the needs in this target area.</p>	<p>The needs of this NRSA include the following: a grocery and basic needs stores; job creation and retention, especially for higher-wage employment; business recruitment and retention; remediation of contaminated sites; demolition and reuse of vacant properties; housing code enforcement and nuisance abatement: housing preservation of owner-occupied single family houses, and park improvements are also a priority.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>There are several public and private sector partners that are investing and working in the area. The city has planned investments in economic development business loans, street paving, park improvements, and LED streetlight conversions. Other investments include rehabilitation of single-family rental housing and conversion of these for homeownership units. Private sector grants are also available to support capacity building, community engagement, income stability, and leadership development. Developing a Home Repair Loan Program that will help to preserve owner-occupied housing to maintain homeownership and neighborhood investment.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Barriers are distressed markets with low returns for new construction and land use and zoning laws that are barriers to infill new construction. Lack of predevelopment and patient capital, construction financing, and end mortgages. Lack of assisted housing for re-entry populations, lack of subsidy financing, poor quality housing stock impacting the market.</p>

3	Area Name:	Englewood NRSA
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	12/21/2022
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Englewood NRSA is located west of the downtown area, and is bounded by West Smead Ave. to the west, I-75 to the north, Monroe/Collingwood to the East, and Dorr Street to the South, comprised primarily of Census Tracts 25 and 26.
	Include specific housing and commercial characteristics of this target area.	The Englewood NRSA population consists of 6,127 residents. The racial and ethnic composition consist of 75% African American/Black, about 12% White, and less than 10% Hispanic or Latino. Within the Englewood NRSA, there are 3,791 total housing units. Of those, 45.2% of the residents live in owner-occupied housing units compared to 54.8% of residents living in renter-occupied units. Almost 90% of the housing units were built before 1980, with less than 1% built after 2010. The latest ACS estimates update shows that median home value in Toledo is approximately \$107,000; however, only between \$42,000 and \$59,000 in the Englewood NRSA.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The city took a comprehensive approach and consulted with non-profit organizations, government agencies, housing providers, professional associations, neighborhood groups, the local public housing authority, the Fair Housing Center, and many other regional and local organizations engaged in housing, health, and community and economic development. In the Consolidated Plan process, staff educated residents, non-profit organizations, businesses, anchor institutions, and other entities, and outreach was aligned with the community plans and included community meetings, a non-profit focus group, and substantial consultation of agencies working in the neighborhoods.

<p>Identify the needs in this target area.</p>	<p>Increase Median Household Income - The median income in Englewood is \$21,513, with a substantial number of households earning less than \$15,000 per year.</p> <p>Housing Conditions - In the Englewood NRSA 56.1% of the residents are living in renter-occupied housing. This exceeds Toledo city-wide percentage of 46.6%. Additionally, 67.6% of the residential structures were built in 1939 or earlier and less than 1% (0.3%) of the structures were built after 2010. This creates challenges for the city and property owners around on-going maintenance and rehabilitation of residential structures, particularly with the lower household incomes Toledo residents.</p> <p>Vacancy - The Englewood NRSA has a 31.2% vacancy rate, which is doubled that of the city. With such an old housing stock, vacancy rates will increase due to risks of lead exposure and other hazardous conditions.</p> <p>Vacant Lots - An ongoing challenge is the presence of vacant and dilapidated structures. In Englewood, there are 402 vacant lots and 125 vacant structures that are tax delinquent.</p>
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	<p>What are the opportunities for improvement in this target area?</p>	<p>Housing Opportunities - Develop housing opportunities available to households with a broad range of incomes to meet the needs for LMI (80% AMI or less) homeowners and renters to attract middle-income households (Up to 120% of AMI). Preservation of existing housing stock is also a need due to the older housing stock in the City’s neighborhoods.</p> <p>Economic Opportunities - Public infrastructure, housing, and commercial real estate projects are anticipated to generate construction and related jobs over the five-year Consolidated Planning period. Revitalization of vacant commercial space, especially along Dorr Street, will lead to job creation and a more economically vibrant neighborhood.</p> <p>Public Services Opportunities - Programs will include financial and technical assistance including working capital, equipment, and workspace improvements for small businesses and microenterprises. The strategy should include support services such as job training, transportation, education, health, and childcare which are public services eligible under CDBG regulations.</p> <p>Neighborhood Revitalization Opportunities - In 2021, The city commissioned an assessment of its approach to the enforcement of housing and building codes in a report titled “A More Strategic, Equitable Approach to Housing and Building Code Enforcement in Toledo”. Housing and code enforcement are critical in improving living conditions in neighborhoods that have been plagued by substandard housing conditions, vacant, abandoned, and deteriorated properties, one of the goals of the NRSA strategy. The assessment calls for a more proactive, equitable, tailored, strategic approach, strong partnerships, tracking and analysis of enforcement outcome for higher impact results.</p>
4	<p>Area Name:</p>	Vistula Neighborhood
	<p>Area Type:</p>	Strategy area
	<p>Other Target Area Description:</p>	
	<p>HUD Approval Date:</p>	

% of Low/ Mod:	
Revital Type:	
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	The Vistula neighborhood is bounded by Interstate 280 to the North, the Maumee River to the East, Cherry St. to the South, and the Greenbelt Parkway to the West. The Vistula neighborhood is contained in census tracts 29 and 30.
Include specific housing and commercial characteristics of this target area.	Vistula is Toledo's oldest neighborhood, featuring a range of Greek Revival and Italianate style homes, many dating back to the 1800s. Vistula has the oldest housing stock in the city of Toledo. There are several types of housing in Vistula, including single-family homes, multi-family dwellings, and senior apartments (e.g., Greenbelt Place Apartments, Northgate Senior Apartments). Some historic homes have been converted into multi-unit housing over time. Vistula is also one of the lowest-income neighborhoods in Toledo, with affordability and the risk of gentrification as key concerns for the residents. The neighborhood has a large number of vacant lots, which reflect the city's overall population decline, but also presents important opportunities for infill housing and neighborhood green space. Vistula includes a mix of small businesses, such as restaurants, auto service, construction and engineering, and retail shops and salons, along with industrial and legacy commercial uses. Several former industrial buildings are now being repurposed for residential, commercial, or mixed-use (e.g., the Wonder Bread building on Summit Street).
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The city took a comprehensive approach and consulted with non-profit organizations, government agencies, housing providers, professional associations, neighborhood groups, the local public housing authority, the Fair Housing Center, and many other regional and local organizations engaged in housing, health, and community and economic development. In the Consolidated Plan process, staff educated residents, non-profit organizations, businesses, anchor institutions, and other entities, and outreach was aligned with the community plans and included community meetings, a non-profit focus group, and substantial consultation of agencies working in the neighborhoods.

<p>Identify the needs in this target area.</p>	<p>Affordable Housing Vistula is one of the lowest-income neighborhoods in Toledo, and residents express a strong need for affordable, quality housing, and there is an explicit aim to promote growth <i>without displacement</i>, reflecting concerns about gentrification and maintaining affordability for current residents.</p> <p>Housing Stabilization & Preservation Many historic homes are at risk due to neglect or disrepair. There is a need to stabilize the existing housing stock, prevent further deterioration of the housing stock, and support restoration efforts, especially for historically significant buildings.</p> <p>Addressing Vacant Lots The neighborhood contains a large number of vacant or underutilized lots, contributing to blight and disinvestment. Residents support infill development that prioritizes housing, community amenities, and green space.</p> <p>Neighborhood Environment & Infrastructure The neighborhood lacks a significant tree canopy, and residents expressed the need for more street trees, green spaces, and public landscaping. The neighborhood has poor sidewalks, wide roadways (like Cherry Street), and a lack of crosswalks or bike infrastructure make pedestrian and cyclist safety a major concern. There is a need for community gathering spaces, recreational amenities, and family-friendly programming. The Riverwalk plan includes ideas like a festival street, skatepark, and family rec center, all reflecting resident priorities.</p> <p>Economic Development & Commercial Needs Vistula has a number of small and legacy businesses, many of which would benefit from economic development programs, façade improvements, and visibility through strategic streetscape upgrades. As redevelopment continues, residents stressed the importance of equitable access to jobs, local hiring, and job training related to construction, hospitality, and green industries.</p>
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		<p>Social Services & Community Health</p> <p>The lack of a full-service grocery store is a major issue for the neighborhood. The Historic Vistula Foundation has been working to address this by opening a produce stand and planning a neighborhood grocery. Expanded access to mental health services, substance recovery programs, and senior services are also a priority. Residents further noted a lack of after-school and youth programming to serve families in the area and provide enrichment opportunities for young people.</p>
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<p>What are the opportunities for improvement in this target area?</p>	<p>Infill Development on Vacant Lots A high number of vacant lots throughout the neighborhood present space for infill housing, mixed-use buildings, and community spaces. This could include affordable housing, small businesses, urban farms, and pocket parks.</p> <p>Historic Preservation and Adaptive Reuse There are many viable architecturally and historically significant buildings in the neighborhood that are available for repurposing for apartments, community centers, local businesses, or cultural venues. This would reinforce the historic identity of the neighborhood, and maintains affordability through rehabilitation vs. new builds.</p> <p>Expansion of Recreational and Public Spaces Integration of the Glass City Riverwalk brings potential for parks, public plazas, a skatepark, festival street, and river access that could enhance opportunities for community events, outdoor markets, and youth recreation.</p> <p>Enhanced Walkability and Mobility Infrastructure Improving pedestrian and bike infrastructure in the neighborhood, adding sidewalks, street lighting, crosswalks, and protected bike lanes would improve access to Cherry Street and Summit Street corridors which would improve safety, support non-car users, and connect residents to downtown and riverfront amenities.</p> <p>Strengthening the Local Business Ecosystem Existing businesses along Summit Street and throughout Vistula could benefit from façade improvements, marketing support, pop-up retail spaces, and business incubators. A more robust local business environment would keep local dollars circulating, create jobs, and improve access to goods and services locally.</p>
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	<p>Are there barriers to improvement in this target area?</p>	<p>Barriers to improvements include insufficient funds. Many improvement ideas (infill housing, streetscape upgrades, public space development) require significant public and private funding, which may not be readily available.</p> <p>Vistula has many vacant lots and abandoned properties. Many of these may have unclear or absentee ownership, may be tied up in legal or tax issues, or have been neglected for years. Land assembly for redevelopment can be slow, complicated, and expensive, hindering the pace of revitalization.</p> <p>Additionally, complicated zoning rules, historic district designations, and slow permitting processes can deter investment or delay improvement projects. Adaptive reuse of historic buildings often requires special approvals or compliance with preservation standards. These types of delays or unpredictability in approvals often delay redevelopment efforts.</p>
5	<p>Area Name:</p>	Citywide
	<p>Area Type:</p>	This geographic area covers activities that are not restricted to a particular target area
	<p>Other Target Area Description:</p>	This geographic area covers activities that are not restricted to a particular target area
	<p>HUD Approval Date:</p>	
	<p>% of Low/ Mod:</p>	
	<p>Revital Type:</p>	Comprehensive
	<p>Other Revital Description:</p>	
	<p>Identify the neighborhood boundaries for this target area.</p>	This area encompasses all CDBG-eligible areas of the city.
	<p>Include specific housing and commercial characteristics of this target area.</p>	Low- and moderate-income areas are located throughout the city. The housing and commercial characteristics represent the city as a whole as described above.
	<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	Many agencies and the community members were consulted as part of the Consolidated Plan process. It was clear through these discussions that the community needs described above were not limited to specific areas of the city but are prevalent throughout the city.
	<p>Identify the needs in this target area.</p>	The needs of the city are identified in the Needs Assessment section of the Consolidated Plan.

	What are the opportunities for improvement in this target area?	Immediate opportunities for improvements are defined in the projects included in Section AP-38 of the Annual Action Plan.
	Are there barriers to improvement in this target area?	Barriers to improvements include insufficient funds, barriers to affordable housing (including the high cost of real estate) and others.

General Allocation Priorities

The City of Toledo has four targeted investment areas described above. These include the Englewood NRSA, the Old South End NRSA, the Junction NRSA, and the Vistula Neighborhood. Each of these neighborhoods surrounding downtown Toledo have significant vacancy and disinvestment in its housing stock, lower than average median home values and household incomes, and higher than average unemployment and poverty. They are also strategic opportunities to leverage and catalyze the investments currently being made in the downtown area and surrounding neighborhoods.

The city understand that in order to move the needle in improving neighborhoods, a strategic and targeted approach will be necessary, working with partners such as the Toledo County Land Bank, community organizations, neighborhood associations, and affordable housing developers, to collaboratively work together and align resources in a very focused way for neighborhood improvement, increasing property values, and encouraging homeownership and wealth building within the city's more economically distressed neighborhoods. This will have a catalyzing effect in transforming specific areas of the city which will then spread to other areas of the city.

Simultaneously, the city is aware that there are low- and moderate-income households throughout the city. As such, while the city will be focusing investment in the neighborhoods described above, it is also committed to housing and community development investments throughout the city as required, subject to funding limitations and CDBG program requirements. Public service activities are eligible to all low- and moderate-income Toledo residents served through partnerships with non-profit organizations. Homelessness services are also available to all those currently homeless or at risk of homelessness. Housing rehabilitation funds are expended throughout the City, based on the qualification of low- and moderate-income applicants. Similarly, funds to support the development of affordable housing will serve low- and moderate-income persons throughout the City, based on real estate opportunities and partnership agreements with non-profit housing developers. Finally, any public facility and infrastructure improvements will be based on evaluation of LMI area benefits.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 9 – Priority Needs Summary		
1	Priority Need Name	Affordable Housing Development
	Priority Level	High
	Population	Income Level: <ul style="list-style-type: none"> • Extremely Low • Low • Moderate Family Types: <ul style="list-style-type: none"> • Large Families • Families with Children • Elderly Homeless: <ul style="list-style-type: none"> • Chronic Homeless • Individuals • Families with Children • Veterans • Victims of Domestic Violence Non-Homeless Special Needs: <ul style="list-style-type: none"> • Elderly • Frail Elderly • Persons with Physical Disabilities
	Geographic Areas Affected	Citywide Englewood NRSA Old South End NRSA Junction NRSA Vistula Neighborhood
	Associated Goals	Affordable Housing Development
	Description	Toledo's Low- and Moderate-Income households need access to high quality, affordable housing options through the creation of new affordable housing units, conversion of existing market rate units to affordable units, and the preservation of existing affordable housing to facilitate the creation of additional affordable rental and homeownership housing. As discussed in the Needs Assessment, nearly one-third of all households in the City of Toledo are cost burdened and residents continually struggle finding affordable units. Lower income households struggle with cost burden at much higher rates than higher income households. Similarly, renter households are more cost burdened than homeowner households. In each of the NRSA areas, cost burden is more severe than in the city as a whole.
	Basis for Relative Priority	Needs Assessment and Market Analysis both demonstrate that housing cost burden is the primary concern in the city. The increasing cost of housing and the limited supply of affordable housing units was a nearly universal concern in conversations with Toledo residents. Additionally, consultation with community organizations, service providers, neighborhood associations, and online survey results all demonstrate that additional affordable housing is a priority.

2	Priority Need Name	Homeownership Opportunities
	Priority Level	High
	Population	<p>Income Level:</p> <ul style="list-style-type: none"> • Extremely Low • Low • Moderate <p>Family Types:</p> <ul style="list-style-type: none"> • Large Families • Families with Children • Elderly <p>Homeless:</p> <ul style="list-style-type: none"> • Chronic Homeless • Individuals • Families with Children • Veterans • Victims of Domestic Violence <p>Non-Homeless Special Needs:</p> <ul style="list-style-type: none"> • Elderly • Frail Elderly • Persons with Physical Disabilities
	Geographic Areas Affected	<p>Citywide</p> <p>Englewood NRSA</p> <p>Old South End NRSA</p> <p>Junction NRSA</p> <p>Vistula Neighborhood</p>
	Associated Goals	Homeownership Opportunities
	Description	HOME funds will be used to facilitate more homeownership in the city through a homebuyer downpayment assistance program.
	Basis for Relative Priority	Through consultation, community meetings, and online survey results have shown strong support for homeownership opportunities throughout the city. In particular, there has been a growing conversion of homeownership to rental in the NRSA target areas. Support for more homeownership is a high priority for these neighborhoods.
3	Priority Need Name	Housing Improvements
	Priority Level	High

	Population	<p>Income Level:</p> <ul style="list-style-type: none"> Extremely Low Low Moderate <p>Family Types:</p> <ul style="list-style-type: none"> Large Families Families with Children Elderly <p>Homeless:</p> <ul style="list-style-type: none"> Chronic Homeless Individuals Families with Children Veterans Victims of Domestic Violence <p>Non-Homeless Special Needs:</p> <ul style="list-style-type: none"> Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	<p>Citywide</p> <p>Englewood NRSA</p> <p>Old South End NRSA</p> <p>Junction NRSA</p> <p>Vistula Neighborhood</p>
	Associated Goals	Housing Improvements
	Description	<p>There is a substantial need for home improvements throughout the city of Toledo. Toledo’s housing stock is significantly aged, with 83% of units built before 1980. With significant population decline over the past 5 decades, there is widespread vacancy, dilapidation, and blight throughout large parts of the city, although it is most severe in the neighborhoods surrounding the downtown area, especially in the NRSA geographic areas. There are households throughout the city in need of rehabilitation, including new roofs, siding, porches, foundations, heating and electrical systems, and lead hazard mitigation.</p> <p>The city has also seen a significant increase in its senior population over the past several years, and there is a significant population of all ages that are living with various types of disabilities. There is a need to make in-home modifications to assist residents with mobility challenges to ensure they can live in their homes longer. These modifications may include handrails, ramps, wider doorways, wheel-in showers, grab-bars, and other related accessibility improvements.</p>
	Basis for Relative Priority	With the age of the housing stock, there is a significant need for home improvements as well as demolition and blight clearance. Further, there is a significant need to make home modifications to provide accessible units for the city’s growing senior population and for individuals with disabilities. Consultation with community organizations, service providers, neighborhood associations, and online survey results all demonstrate that home improvements and modification is a high priority for the city.
4	Priority Need Name	Slum and Blight Clearance
	Priority Level	High

	Population	Income Level <ul style="list-style-type: none"> Extremely Low Low Moderate Non-Housing Community Development
	Geographic Areas Affected	Citywide Englewood NRSA Old South End NRSA Junction NRSA Vistula Neighborhood
	Associated Goals	Slum and Blight Clearance
	Description	Funds will be used to ensure vacant, abandoned, or foreclosed housing is secured, free from health and safety hazards, or demolished to enhance the living environment of neighborhood residents.
	Basis for Relative Priority	Through data research and analysis, consultation, community meetings, and online survey results have shown strong support for the need to ensure pests and rodents are controlled in areas of the city with substantial vacancy, as well as the need for demolition of vacant, abandoned, dilapidated, or damaged homes.
5	Priority Need Name	Fair Housing Planning & Services
	Priority Level	Low
	Population	Income Level: <ul style="list-style-type: none"> Extremely Low Low Moderate Family Types: <ul style="list-style-type: none"> Large Families Families with Children Elderly Homeless: <ul style="list-style-type: none"> Chronic Homeless Individuals Families with Children Veterans Victims of Domestic Violence Non-Homeless Special Needs: <ul style="list-style-type: none"> Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Fair Housing Planning & Services

	Description	Fair housing practices ensure that safe, adequate and affordable housing is available to all individuals without discrimination.
	Basis for Relative Priority	Although not listed as a high priority, funding must be provided for this activity to ensure fair housing compliance. Monitoring and enforcement of fair housing laws and regulations is an ongoing need in the Toledo community. Residents need to have the option of selecting housing of their choice without any obstacles. Education is a very important component for residents and property owners/managers.
6	Priority Need Name	Public Services
	Priority Level	High
	Population	Income Level: <ul style="list-style-type: none"> Extremely Low Low Moderate Family Types: <ul style="list-style-type: none"> Large Families Families with Children Elderly Public Housing Residents Homeless: <ul style="list-style-type: none"> Chronic Homeless Individuals Families with Children Chronic Substance Abuse Veterans Non-Homeless Special Needs: <ul style="list-style-type: none"> Elderly Frail Elderly Victims of Domestic Violence Limited English Proficiency
	Geographic Areas Affected	Citywide Englewood NRSA Old South End NRSA Junction NRSA Vistula Neighborhood
	Associated Goals	Public Services
	Description	Toledo has a strong, capable network of providers serving the city's low- and moderate-income population and those who are homeless or at risk of homelessness. The city aims to provide comprehensive community services to meet the basic subsistence, health and wellness, recreational, artistic, cultural, and developmental needs of individuals and families to improve and enrich their lives, move them out of economically vulnerable situations, and promote self-sufficiency. The public services offered by the network of provider organizations supports the basic needs of low- and moderate-income Toledo residents and the special needs populations. The spectrum of services that are needed in the City is broad and includes emergency basic needs for those in crisis, services for individuals suffering from drug or alcohol addiction or mental health or behavioral health issues, childcare and senior care, youth services, victims of domestic violence, persons with disabilities, homeless individuals and families, and other populations.

	Basis for Relative Priority	Comments from citizen participation community meetings and focus groups, consultation with community-based organizations, neighborhood associations, and public services agencies, and online survey results are the basis for relative priority and for the selection of specific public services. The funding for public services is maximized with every annual allocation. Public service agencies occasionally have a waitlist for services, and several have seen a considerable increase in the demand for their services over the past several years. Although the demand for these services is increasing, providers are challenged by decreasing state, federal and local funding. The investment of CDBG resources plays an important role in leveraging additional funding sources to maximize the number of beneficiaries served by each program.
7	Priority Need Name	Services for the Homeless
	Priority Level	High
	Population	<p>Income Level:</p> <ul style="list-style-type: none"> • Extremely Low • Low • Moderate <p>Family Types:</p> <ul style="list-style-type: none"> • Large Families • Families with Children • Elderly • Public Housing Residents <p>Homeless:</p> <ul style="list-style-type: none"> • Chronic Homeless • Individuals • Families with Children • Chronic Substance Abuse • Veterans <p>Non-Homeless Special Needs:</p> <ul style="list-style-type: none"> • Elderly • Frail Elderly • Persons with Mental Disabilities • Persons with Physical Disabilities • Persons with Developmental Disabilities • Persons with Alcohol or Other Addictions • Persons with HIV/AIDS and their Families • Victims of Domestic Violence
	Geographic Areas Affected	<p>Citywide</p> <p>Englewood NRSA</p> <p>Old South End NRSA</p> <p>Junction NRSA</p> <p>Vistula Neighborhood</p>
	Associated Goals	Services for the Homeless

	Description	Provide resources to support the efforts of the Continuum of Care as it seeks to respond to the growth of homelessness in the city, support the network of providers that are providing shelter, transitional housing, and services for individuals who are homeless and those at risk of homelessness. Funds will be used to address the shelter, housing and service needs of the homeless, and those threatened with homelessness with an emphasis on ending chronic homelessness, including veteran's and family homelessness, as well as preventing future homelessness.
	Basis for Relative Priority	The city and the region have seen a dramatic growth in the homeless population since the onset of the COVID-19 pandemic. Home values and rental costs have greatly increased in the city, which is exacerbating the housing cost burden of households. Unsustainable rent increases have led to more individuals falling into homelessness including the city's senior population, households working multiple low-wage jobs, and single mothers. Toledo has seen a 30% overall increase in homelessness from 2020 to 2024.
8	Priority Need Name	Infrastructure & Public Facility Improvements
	Priority Level	High
	Population	Income Level <ul style="list-style-type: none"> • Extremely Low • Low • Moderate • Middle Non-Housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Infrastructure & Public Facility Improvements
	Description	City investments in maintaining well-used and aging infrastructure are necessary to improve the living environment of Toledo residents. Repairs to streets, roads, sidewalks, bridges, sewers, stormwater systems, parks and playgrounds are essential for high quality city services and are important for improved quality of life issues for Toledo residents. Further, municipal services, public libraries, senior centers, and public service agencies help meet the educational, recreational, health, and nutritional needs of Toledo youth, families and seniors. The physical condition of some of the structures which house community organizations and social service agencies need upgrades or modernization to better serve Toledo residents. Additionally, there is a desire to make public buildings more accessible to individuals with disabilities.
	Basis for Relative Priority	The city's land-use plan, hazard mitigation plan, online survey results, and consultations with city staff rank infrastructure and public facility improvements as a critical community development need in the city. Conversations with business owners and the Economic Development Directors also ranked infrastructure improvements as a critical need. Repair of aging facilities and infrastructure are highly prioritized by residents. There is also a need for accessibility improvements for persons with disabilities and to make improvements to support pedestrians, cyclists, and public transit riders.
9	Priority Need Name	Economic Development
	Priority Level	High

Population	Income Level <ul style="list-style-type: none"> • Extremely Low • Low • Moderate Non-Housing Community Development
Geographic Areas Affected	Citywide
Associated Goals	Economic Development
Description	The City is committed to ensuring that Toledo residents benefit from expanded economic opportunities and works to increase the local economy’s capacity to generate income and wealth for residents, particularly for low- and moderate-income individuals and families. There is a need to support the city’s small business community and to assist with larger export-oriented business site to support existing businesses and attract new businesses to the city and provide employment opportunities to city residents.
Basis for Relative Priority	The city wants to create a desirable place to do business and provide resources and support to ensure that local existing businesses and new businesses can flourish in the city. Through the information gathered from the Economic Development Director, through consultation with other businesses, and through the community meetings and online survey, economic development and job creation were identified as a priority need.

Narrative (Optional)

During the development of the 2025-2029 Consolidated Plan, CEW Advisors, Inc., on behalf of the City of Toledo, facilitated several community meetings and focus groups, conducted one-on-one consultation interviews, and solicited input from the community, stakeholder organizations, and community groups to identify priority needs. The Priority Needs for Toledo’s 2025-2029 Consolidated Plan are based on the preceding Needs Assessment and Market Analysis, as well as information gleaned from the city’s planning and land-use documents, the city’s hazard mitigation plan, the city’s economic development strategy, the city’s NRSA Plans, the Housing and Community Development Survey, public input, and stakeholder input. This input served as the foundation for the development of the Consolidated Plan and guided the priority need and goals of the Strategic Plan. These priority needs are integrated into the Goals of this Consolidated Plan and will be addressed systematically through a series of projects and actions over the next five years.

The City of Toledo defines “high priority need” to include activities, projects, and programs that will be funded with federal funds, either alone or in combination with other public or private investments, to address the described needs during the Strategic Plan program years. Regarding “low priority needs,” these are activities, projects, or programs that may be funded with federal funds, either alone or in combination with other public or private investments, if additional federal funding becomes available during the strategic plan program years.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Table 10 – Influence of Market Conditions	
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Not applicable. The City of Toledo does not use funds for TBRA.
TBRA for Non-Homeless Special Needs	Not applicable. The City of Toledo does not use funds for TBRA.
New Unit Production	Comparing the total number of households to the total number of housing units, Toledo currently has an oversupply of housing units to serve its residents. However, there remains a mismatch between housing that is affordable to households at different income levels and demand for housing at those levels. Further, the existing housing stock is often of lower quality, especially considering the overabundance of vacant property in the city. The rehabilitation needs for many properties often requires significant investment making rehabilitation nonviable due to the redevelopment cost surpassing the after-rehab assessed value on the property. To address the need to improve its housing stock, the City of Toledo is urging local organizations to submit applications to become certified as Community-Based Development Organizations in the city. This will allow the city to utilize additional CDBG funds to supplement its HOME allocation to develop new housing units. Building more affordable housing units in lower income neighborhoods could help reduce the affordability gap many lower-income Toledo households are experiencing. Funding for new unit production would run parallel to existing rehabilitation programs.
Rehabilitation	The age and physical condition of the city’s housing stock are the primary influencing factors for unit rehabilitation. Much of Toledo’s housing stock was built before 1980. Due to their age, many of these homes are likely in need of some level of repair. Additionally, the city has lost approximately 1/3 of its total population over the last 55 years, resulting in large numbers of vacant and abandoned properties. A consequence of this significant population loss is that new unit construction is minimal, rehabilitation and renovation of structures has become more prevalent, especially as a large number of properties sit vacant for many years. Through improvements to existing units and investments in neighborhoods, communities can be strengthened and revitalized.
Acquisition, including preservation	In general, the City of Toledo’s Department of Housing and Community Development does not engage in acquisition of properties but supports non-profit developers with acquisition. CDBG funds can’t be used by a for-profit developer for land acquisition.

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Toledo receives three annual allocations from HUD. These include Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), and Emergency Solutions Grant (ESG). The strategic plan establishes the framework for the efficient allocation of these federal resources available to the Department of Housing and Community Development (DHCD) to accomplish the goals and outcomes described in the Strategic Plan over the next five years. The consolidated plan articulates policies, strategies, goals and objectives which are based on an analysis of the city's housing needs, housing market, homelessness, public service, economic development, and community development needs.

While it is challenging to predict future Federal resources based on Congressional appropriations, the city anticipates receiving approximately **\$47.3 million** in total funding over the 5-year period from July 1, 2025 to June 30, 2030. Funding can fluctuate based on allocation methodologies nationally and based on Congressional funding levels. To project allocations for the next 5 years, funding levels for the previous five years were averaged and used as an estimate for future annual allocations for each of the next 5 years. Based on historical funding levels, it is projected that the City of Toledo will receive the following funding amounts for the 2025-2029 Program Years.

- **CDBG:** \$34,855,142
- **HOME:** \$9,208,015
- **ESG:** \$3,275,180

The 2025-2026 program year for the City of Toledo starts on 7/1/2025 and ends on 6/30/2026. It is the first Annual Action Plan related to the goals outlined in the City's 2025-2029 Consolidated Plan.

The City has not yet received its allocation for the 2025-2026 Program Year. As such, the information contained in this section is an estimate. If the actual amount awarded differs from this estimate, the city will use the following methodology to adjust the project amounts from these estimates to actual amounts. For any change in funding, the awarded amount will be prorated in the same ratios based on the difference between expected amount and actual amounts.

Anticipated Resources

Table 11 - Anticipated Resources								
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$7,134,598	###	###	###	\$27,720,544	The CDBG program is a flexible program that provides resources to address a wide range of unique housing and community development needs to ensure decent affordable housing, to provide services to the most vulnerable in our communities, and to create jobs through the expansion and retention of businesses.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$1,899,014	###	###	###	\$7,309,001	The HOME Program allows for a wide range of affordable housing activities including acquisition, development of new homeownership and rental housing, homeowner and rental rehabilitation, homebuyer activities, and tenant-based rental assistance, with the intent to provide safe, adequate and decent affordable housing to lower-income households and expand the capacity of non-profit housing providers.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$646,429	0	0	\$646,429	\$2,628,751	In accordance with the McKinney-Vento Homeless Assistance Act, as amended by the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act, HUD distributes Emergency Solutions Grant (ESG) funds to communities for street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and homeless management information systems. The annual allocations are typically fully expended every program year.

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG funding is the primary funding source for many of the goals outlined in the Consolidated Plan. HOME and ESG funding also contribute significantly to achieving affordable housing and homeless prevention goals respectively. By combining these federal funds from HUD with other local, state, and federal resources (when applicable), the city is better positioned to address the many needs facing the community. These combined resources, as well as efficiencies created through strategic partnerships with other organizations, give the city an increased capacity to address the needs identified in this Consolidated Plan. In combining HUD funds with other resources when they are available, the city can expand the availability of the many benefits these programs provide. These combined resources are used in efforts to increase homeownership rates for LMI residents, address the crisis of homelessness, create a more suitable living environment, provide decent, safe, and sanitary housing, address blight and decay, and many other beneficial activities.

HOME and ESG funds both have mandated matching requirements. While CDBG funds do not require a match, as a policy of the DHCD, all third-party partners that receive CDBG funds must provide a 1:1 match for each dollar received. This is the same 1:1 match that is mandated by HUD for ESG funds. Applicants for CDBG and ESG funding must identify and document the match in their funding applications. The matching requirement for HOME funds is set by HUD based on criteria related to severe fiscal distress. As stated in CFR 92.218, contributions counted as match must be at least 25% of funds drawn from the HOME program. The city's matching requirement is supported through additional funding utilized by affordable housing developers, which can include developer equity, state financing, and other debt or other financing.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

To carry out housing, economic and community development activities, CDBG and HOME funded programs may obtain publicly owned land or property through the Lucas County Land Reutilization Corporation (Land Bank). The Land Bank acquires vacant and abandoned foreclosed properties and converts them to productive use. The Land Bank assists eligible residents in purchasing and renovating properties, and partners with community members in utilizing vacant lots from demolitions for re-use by residents, community groups, neighborhood associations, and affordable housing developers. Vacant lots are also sometimes offered to neighboring homeowners to increase lot sizes rather than slated for new construction depending on the neighborhood, density, housing demand, and other factors. The City of Toledo supports the demolition and clearance of vacant, abandoned, and blighted property by allocating funding annually through its Urban Beautification program. The City has torn down almost 1,000 properties from January 2020 until early April 2025 and is scheduled to demolish another 500 properties through 2025 and 2026.

In meeting HUD's CDBG objective of benefit to low- and moderate-income persons and Elimination of Slum and Blight, the Land Bank meets the following goals and objectives established in this plan:

- Demolition of Blighted Properties
- Decrease Rodents in the City of Toledo
- Establish and Maintain Community Gardens
- Environmental Remediation of Contaminated Sites for Redevelopment
- Down Payment/Closing Costs Assistance (*through acquisition and rehabilitation of properties*)
- New construction (*only by Community-Based Development Organizations CBDO's*)

Additionally, CDBG funds will be used to promote economic development opportunities by assisting for-profit businesses with the attraction or retention of businesses and jobs, façade improvements, and tax and real estate incentives.

Discussion

The City has a history of funding and participating in multiple community planning efforts with a variety of stakeholders to truly understand the regional and neighborhood concerns of residents. These sessions have led to the development of several community plans with clear vision, goals, objectives, and proposed activities along with possible sources of financing. The City has been investing in these neighborhoods and sees an opportunity to continue to leverage its CDBG, HOME, and ESG funds with other City capital expenditures and private sector financing for targeted neighborhood improvements that directly respond to the needs of the city's residents.

The Consolidated Plan process was used to encourage further collaboration and joint investment of dollars to have the most significant impact. One of the proposed strategies is to use the CDBG Neighborhood Revitalization Strategy Areas to focus federal dollars and align them with other investments. The City is also reviewing its service delivery system to ensure it is both efficient and effective. The use of external organizations including community-based nonprofits to deliver some services instead of internal departments was also discussed and may be an opportunity to invest in more efficient and knowledgeable service delivery by on-the-ground agencies rooted in the lived experiences of the communities they serve. The organizational capacity of subrecipients, greater collaboration and coordination of services, and helping agencies access other sources of funding was also highlighted as critical components of collective impact.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Table 12 - Institutional Delivery Structure			
Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Toledo - Department of Housing and Community Development	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
City of Toledo - Department of Law	Government	Non-homeless special needs Ownership Rental neighborhood improvements	Jurisdiction
City of Toledo - Plan Commission	Government	Non-homeless special needs Planning neighborhood improvements	Jurisdiction
Toledo Lucas County Homelessness Board	Continuum of care	Homelessness Planning	Region
Lucas Metropolitan Housing (LMH)	PHA	Public Housing Rental	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Lucas County	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Region
Mental Health and Recovery Services Board	Government	Non-homeless special needs Planning public services	Region
United Way of Greater Toledo	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
Lucas County Board of Developmental Disabilities	Government	Non-homeless special needs public services	Other
OhioMeansJobs - Lucas County	Government	Economic Development Non-homeless special needs	Other
Lucas County Land Reutilization Corporation	Public institution	Non-homeless special needs neighborhood improvements	Other
Toledo-Lucas County Health Department	Government	Non-homeless special needs public services	Region
NeighborWorks Toledo Region	Non-profit organizations	Ownership Rental	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Local Initiatives Support Corporation Toledo	Non-profit organizations	Economic Development Non-homeless special needs Ownership Rental neighborhood improvements public services	Jurisdiction
Preferred Properties, Inc.	Non-profit organizations	Rental	Jurisdiction
Toledo Area Regional Transit Authority (TARTA)	Government	Non-homeless special needs Planning public services	Region
Toledo Lucas County Port Authority	Other	Economic Development Non-homeless special needs	Region
Neighborhood Properties, Inc.	Non-profit organizations	Homelessness Non-homeless special needs Rental public services	Other
Toledo Fair Housing Center	Non-profit organizations	Homelessness Ownership Planning Public Housing Rental	Region
Lucas County Department of Job and Family Services	Government	Non-homeless special needs public services	Other
Equitas Health	Non-profit organizations	Homelessness Non-homeless special needs public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Toledo Department of Economic Development	Government	Economic Development Non-homeless special needs	Jurisdiction

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Toledo’s Five-Year Consolidated Plan process involved an interjurisdictional effort bringing together numerous entities through mutual participation, contribution, and various forms of input to identify delivery gaps and the steps necessary to address and close those gaps. To address the needs of the community, the DHCD coordinates with nonprofit service providers, housing agencies, private sector participants, and public sector agencies. For efforts that directly relate to housing, the DHCD works closely with Lucas Metropolitan Housing (LMH), the Homebuilders Association of Greater Toledo, CHDOs, Toledo Lucas County Homelessness Board, Lucas County Land Bank and other regional partners to undertake and promote stable housing activities.

In Toledo, the Year 16 Initiative (YR16) was a collaborative partnership that included the DHCD, Ohio Capital Corporation for Housing, Ohio Housing Finance Agency, National Equity Fund, local lending institutions, Local Initiatives Support Corporation (LISC), Lucas County Land Bank, Lucas Metropolitan Housing, Wallick Communities, United North, NeighborWorks, technical assistance providers, CHN Housing Partners and Neighborhood Progress, Inc. (NPI). This initiative created a catalyzing partnership that provided homeownership opportunities to renter occupants once the 15-year compliance period expired for Low-Income Housing Tax Credit projects. Building on these strategies and the relationships cultivated through this effort, this Toledo partnership has established relationships that strengthen the Institutional Delivery System.

The Continuum of Care (CoC) local planning process supports the Toledo area homeless prevention, emergency shelter, transitional housing, permanent supportive housing and supportive service needs. The City of Toledo continues to remain an active partner within the CoC and maintains a productive relationship with the Toledo Lucas County Homelessness Board (TLCHB), the lead agency in the CoC. The City allocated ESG funding in partnership with the CoC to maximize the effectiveness of strategies to prevent homelessness and assist those that have fallen into homelessness.

The City of Toledo Department of Economic Development (DED) continues to promote strategies that directly lead to job creation, job retention and business development. The DED offers a variety of loans options, incentives, and tax credit programs to help local businesses get needed resources for business development and expansion, including:

Real Estate Incentives

Facade Improvement Grant Program: The Facade Improvement Grant program helps property owners transform the facade of commercial, industrial, and mixed-use buildings by providing a 50% matching grant to reimburse expenses incurred during a comprehensive facade improvement.

White Box Grant Program: The White Box Grant program helps property owners bring vacant commercial first-floor spaces up to current code to create a functional "white box" space ready for customization and occupancy by a business.

Commercial and Industrial Tax Abatement Program: This program provides real property tax abatement for the construction or rehabilitation of commercial or industrial structures within Toledo. The City of Toledo's CITA program works to promote economic activity and job growth that would not have otherwise occurred

Residential Tax Abatement Program: This program provides real property tax abatement for the construction or rehabilitation of residential structures within Toledo. The City of Toledo's CRA program works to promote housing development and rejuvenate existing housing stock within city limits.

Brownfield Assessment Grant: The Brownfield Assessment Grant provides funding to proactively conduct environmental assessments and remedial planning activities for brownfield sites. The program provides funding up to 100% of the eligible expenses, up to a maximum of \$50,000 per project.

Brownfield Revolving Loan Fund: The Brownfield Revolving Loan Fund provides low-interest long-term financing and grant funding for the cleanup and subsequent redevelopment of brownfield properties. A "brownfield" is defined as an abandoned, idled, or under-used industrial, commercial, or institutional property where expansion or redevelopment is complicated by known or potential releases of hazardous substances or petroleum.

Business Financing

Enterprise Development Loan Program: This program is intended to encourage private lenders to provide credit to firms which have difficulty securing reasonable financing that promotes growth, while preserving working capital. In addition, the EDL Program is intended to directly serve the needs of disadvantaged business enterprises that quite often lack the resources to obtain credit through conventional means. The EDL Program's primary goal is to secure the retention and creation of jobs for low and moderate income residents of the City of Toledo by providing subordinated, long-term financing at attractive rates.

Payroll Incentives

Toledo Expansion Incentive Program: The Toledo Expansion Incentive program provides a monetary, performance-based grant to attract and retain businesses in the City of Toledo. The grant is based on the actual growth in annual municipal income tax that is generated from eligible new employees and payroll associated with the company's project.

Municipal Jobs Creation Tax Credit Program: The Municipal Jobs Creation Tax Credit program provides a monetary, performance-based grant to attract and retain businesses in the City of Toledo. The grant is based on the actual growth in annual municipal income tax that is generated from eligible new employees and payroll associated with the company's project.

Additional Incentives

Legacy Corridor Business Resilience Grant: The Legacy Corridor Business Resilience Grant is a pilot program designed to assist eligible businesses located directly on Legacy Commercial Corridors that are being improved by a City road reconstruction project. The program offers a grant of \$5,000 for eligible operating expenses. For multi-year road reconstruction projects, additional awards may be available, subject to annual appropriations by Toledo City Council.

Section 108 Loan: The Section 108 Loan program is administered by the Dept. of Housing and Community Development. It provides flexible, low-interest long-term financing for a variety of business needs and uses. Loan terms up to 20 years at lower interest rates than those offered through conventional financing. Developer deals or income producing properties are also eligible. Minimum loan of \$300,000.

Toledo Business Growth Fund: Administered by the Women of Toledo, low-interest small business loans are offered to local businesses to support their growth and to invest in neighborhood development. The funds target businesses in downtown Toledo and in revitalization areas of Toledo.

As with many delivery systems, ongoing communication among the people involved with the various components is critical. Through the consultation process, several agencies spoke to the need for better coordination and collaboration among the various agencies and providers who spoke of duplicative activities in the city. Further, focus group discusses highlighted potential opportunities of organizing larger neighborhood-based collective impact models of programming. The city is supportive of these efforts and may pilot a funding model that is rooted on the collective efforts of a network of locally based community organizations working together to maximize the impact of the investment in a neighborhood.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Table 13 - Homeless Prevention Services Summary

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X		
Other Street Outreach Services	X		
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Other			

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Toledo Lucas County Continuum of Care (CoC) collaborates with local agencies to provide housing and other wrap around services to customers. The Toledo Lucas County Homelessness Board (TLCHB) serves as the lead agency and governs the Toledo Lucas County CoC. Local collaborations include organizations such as: Toledo DHCD, Lucas County Commissioners, Neighborhood Properties, Inc., Mental Health and Recovery Services Board, Lucas Metropolitan Housing, local shelters, transitional housing, hospitals, schools, mental health providers, law enforcement, Criminal Justice Coordinating Council, and any other service provider that may touch a customer in the process of providing services.

The Mental Health and Recovery Services Board of Lucas County and local mental health agencies (A Renewed Mind, Harbor Behavioral Health, Unison Health, and the Zepf Center) are also involved in the CoC planning processes to ensure clients are provided with the most appropriate and

continuous delivery of services possible. The CoC collaborates with Lucas County Job and Family Services to design outreach and assistance plans for eligible clients. The CoC also collaborates with Ohio Means Jobs (the one-stop employment and training local agency) and various medical systems to coordinate processes or address gaps in client services.

The City of Toledo works with the following homeless service providers to address and eliminate homelessness:

- Cherry Street Mission is the largest provider of housing and services for the homeless in the city. They provide essential services like emergency shelter, meals, and clothing to those in need, workforce development programs that offer professional training in areas like construction, auto repair, project management, and Artificial Intelligence, and transitional housing (Caleb House).
- The Aurora Project, Inc. provides stable, safe, and service-enriched transitional housing to homeless women and their children to enable them to ultimately obtain and maintain permanent housing.
- Beach House, Inc. provides emergency shelter, rapid re-housing, and case management services to homeless women and families.
- Family House provides emergency shelter and re-housing assistance to homeless families.
- St. Paul's Community Center provides emergency shelter, case management services, and nutritious lunches to homeless individuals.
- United Way of Greater Toledo provides diversion services, homelessness prevention, and housing crisis response for households experiencing homelessness.

While not funded directly by the City of Toledo, two additional agencies provide important services and housing to the city's homeless population.

- Catholic Charities (La Posada) provides emergency shelter and supportive services to homeless persons and assist them in obtaining transitional or permanent housing.
- The Zepf Center provides transitional housing that is recovery-focused provides a foundation of stability and security for individuals in early sobriety.

Although the City of Toledo does not receive HOPWA funding, Equitas Health (formerly known as the AIDS Resource Center) works with the local population living with HIV/AIDS on issues related to obtaining/maintaining housing and avoiding homelessness. Equitas Health is committed to providing access to the essential care and services that people living with HIV/AIDS need to live stable and healthy lives, which inherently include providing access to housing.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Meeting homelessness challenges in the City of Toledo is a collaborative effort comprising of numerous agencies, organizations, and providers. The City of Toledo uses its CDBG, ESG and HOME funds to effectively support housing and community development activities and has been able to effectively deploy time-limited funding sources from programs such as the Neighborhood Stabilization Program (NSP). In addition, the City partners with the County and regional agencies to provide housing and homeless services for special needs populations. However, the financial resources available to the City for housing and community development are insufficient to meet the significant and growing needs. Most notably, the City does not receive HOPWA funding and many housing and community development services are not targeted to persons living with HIV/AIDS. While critically important, services for persons living with HIV/AIDS were not identified as a priority need during the citizen participation process. This likely has more to do with the invisibilizing of the population living with HIV/AIDS and the diminishment of this as a salient issue among the larger population than with the actual needs of this population.

In terms of special needs populations, the primary obstacle to fully addressing the needs outlined in the Consolidated Plan is the availability of funding. Federal and state budget changes and shortfalls for social service programs may jeopardize the model that combines affordable housing with needed social services. The City of Toledo will continue to seek partnerships, coordination or collaboration, and funds that contribute to stability and growth for residents of the City of Toledo.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Although the City of Toledo coordinates with homeless and public service providers, there is always room for improved communication and cooperation between and among agencies and with the public and private sectors. To help meet the needs of its residents who are experiencing homelessness, the City will continue to collaborate with the CoC and its local agencies. The primary gap in the delivery of services is the lack of adequate financial resources to best serve the City's needs. The scope of services needed for low and moderate-income households, particularly those with special needs, often exceeds any combination of available resources. The City's commitment to participate in regional efforts to address priority needs will assist in bridging the funding and service gaps.

Community development activities build stronger and more resilient communities through an ongoing process of identifying and addressing needs, assets, and priority investments. Community development activities may support housing and public services, but also economic development projects, microenterprise assistance, and other areas of job and business development.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Table 14 – Goals Summary								
Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development	2025	2029	Affordable Housing	Citywide	Affordable Housing Development	HOME: \$2,541,340 CDBG: \$4,000,000	Homeowner Housing Added: 10 Household Housing Units Rental Units Constructed: 400 Household Housing Units
2	Homeownership Opportunities	2025	2029	Affordable Housing	Citywide	Homeownership Opportunities	HOME: \$2,424,420	Direct Financial Assistance to Homebuyers: 220 Households Assisted
3	Housing Improvements	2025	2029	Affordable Housing	Citywide	Housing Rehabilitation and Home Modifications	CDBG: \$11,000,000 HOME: \$3,321,455	Homeowner Housing Rehabilitated: 1,400 Households Housing Units Rental Units Rehabilitated: 75 Household Housing Units
4	Slum and Blight Clearance	2025	2029	Affordable Housing	Citywide	Housing Rehabilitation and Home Modifications	CDBG: \$325,000	Housing Code Enforcement / Foreclosed Property Care: 500 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Fair Housing Planning & Services	2025	2029	Affordable Housing		Fair Housing Planning & Services	CDBG: \$750,000	Public service activities for Low/Moderate Income Housing Benefit: 2,000 Households Assisted
6	Public Services	2025	2029	Non-Homeless Special Needs	Citywide	Public Services	CDBG: \$5,228,273	Public service activities other than Low/Moderate Income Housing Benefit: 160,000 Persons Assisted
7	Homelessness Services	2025	2029	Homeless	Citywide	Homelessness Services	ESG: \$3,275,180 CDBG: \$100,000	Homeless Person Overnight Shelter: 2,350 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted Homelessness Prevention: 25 Persons Assisted (CDBG)
8	Infrastructure & Public Facility Improvements	2025	2029	Non-Housing Community Development	Citywide	Infrastructure & Public Facility Improvements	CDBG: \$5,861,094	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50,000 Persons Assisted
9	Economic Development	2025	2029	Non-Housing Community Development	Citywide	Economic Development	CDBG: \$500,000	Businesses Assisted: 50 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Planning and Administration	2025	2029				CDBG; \$6,971,025 HOME: \$920,800	Other: 1

Goal Descriptions

1	Goal Name	Affordable Housing Development
	Goal Description	Funds will be used to assist in the creation or preservation of affordable housing units for rental and homeownership
2	Goal Name	Homeownership Opportunities
	Goal Description	Funds will be used to support low- and moderate-income residents in accessing homeownership through the Home at Last downpayment assistance program.
3	Goal Name	Housing Improvements
	Goal Description	Funds will be used to support low- and moderate-income residents in the rehabilitation and accessibility modification of their homes to ensure housing is healthy, safe, lead free, and can accommodate the city's aging population and persons with disabilities.
4	Goal Name	Slum and Bight Clearance
	Goal Description	Funds will be used to ensure vacant, abandoned, or foreclosed housing is secured, free from health and safety hazards, or demolished to enhance the living environment of neighborhood residents.
5	Goal Name	Fair Housing Planning & Services
	Goal Description	Funds will be used to help eliminate discrimination in the provision of housing and housing-related services and reduce segregation by affirmatively promoting inclusive communities and increasing the supply of genuinely open housing.
6	Goal Name	Public Services
	Goal Description	Funds will be used to support nonprofit agencies in the provision of public services including crime prevention and safety, programs for youth and seniors, healthcare and mental health services, basic needs assistance, transportation support, community nonprofit capacity building, and other services needed in the community. The funds will also be used to support specific populations such as the homeless, veterans, victims of domestic violence, and other special needs populations as required.
7	Goal Name	Homelessness Services
	Goal Description	Funds will be used to operate a centralized system for homeless assistance to determine needs and match individuals and families with the type of assistance needed. Funding will also provide services, emergency shelter, temporary housing, and rapid rehousing assistance for the homeless population and those at risk of homelessness.

8	Goal Name	Infrastructure & Public Facility Improvements
	Goal Description	The city will use CDBG funds to support the rehabilitation of public facilities to ensure that nonprofit agencies are able to best serve the low- and moderate-income residents of the city by making strategic rehabilitation improvements. CDBG funds may be used for city buildings that require accessibility improvements to ensure they can adequately serve the city’s population that have mobility challenges. CDBG funds may be used for public infrastructure improvements in CDBG eligible Census Tracts or Block Groups specifically to make street and sidewalk improvements, public parks, sewer improvements, and to address any flood drainage or related emergency management issues as appropriate.
9	Goal Name	Economic Development
	Goal Description	Funds will be used to encourage the establishment and growth of small and medium-sized private businesses to incentivize job creation and provide additional employment opportunities for the city’s residents. The types of assistance may include grants, loans, technical assistance, or other types of incentives.
10	Goal Name	Planning and Administration
	Goal Description	Funds will be used to ensure the proper administration and management of the CDBG, HOME, and ESG programs.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Affordable housing will be provided through new construction, rehabilitation of owner occupied or rental units and down payment assistance. It is estimated that over the 5-year period of this Consolidated Plan, the estimated number of extremely low income (ELI), low income (LI) and moderate-income (MI) families to be provided affordable housing includes the following:

- Affordable Housing Development:
 - 5 ELI, 3 LI, and 2 MI homeowner households
 - 200 ELI, 65 LI, and 35 MI renter households
- Homeownership Opportunities
 - 50 ELI, 100 LI, and 70 MI households will receive downpayment assistance
- Housing Improvements
 - 600 ELI, 500 LI, and 300 MI homeowner households
 - 40 ELI, 20 LI, and 15 MI renter households

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable. The Toledo Housing Authority is not subject to a Section 504 Voluntary Agreement.

Activities to Increase Resident Involvements

The City of Toledo works in collaboration with LMH to encourage public housing residents to become actively involved in resident management and increase participation in homeownership through the following strategies:

- Collaboration with the Housing Choice Voucher Program on developing homeownership strategies for the Family Self-Sufficiency (FSS) Program population.
- Mobilizing the Program Coordinating Council (PCC) community partners towards streamlined and simplified access for residents in the FSS program.
- Assessing and refining marketing strategies for FSS participants to highlight homeownership opportunities.
- The Financial Opportunity Center (FOC) helps residents boost earnings, reduce expenses, and increase savings simultaneously by providing employment assistance, financial education & coaching, and access to income supports through long term one-on-one site-based coaching and community collaborations.
- Continued training and development of the Central Resident Advisory Board to solidify structure and objectives.
- Assisting the Central Resident Advisory Board with developing techniques for the improved collection of input from residents.
- Various other activities offered by LMH focused on improving the lives and living conditions for public housing residents, such as Light the Night and the Fatherhood Initiative.
- Resident Councils at all multi-family sites
- Participation in the Resident Opportunity Program
- Section 3 Program job training, employment, and contract opportunities
- Participation in the FSS Program, enabling families to increase their income and reduce their dependency on public assistance.
- Resident Computer labs at select LMH properties

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the ‘troubled’ designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

As discussed in Section MA-40, there are several barriers to affordable housing for the Toledo area.

Regulatory Barriers

Lengthy Permitting and Rezoning Processes: The current permitting process for multifamily developments takes approximately 90 days from submission to approval, whereas neighboring jurisdictions process similar permits within 60 days. Complex rezoning processes delay projects, with stakeholders advocating for administrative approvals for certain variances to speed up development.

Zoning and Land Use Restrictions: The misalignment between zoning regulations and housing demand creates difficulties for residential development. Limited flexibility in zoning codes prevents the construction of “missing middle” housing options such as townhomes, duplexes, and smaller multifamily units. Strict land-use policies reinforce patterns of disinvestment in central neighborhoods that historically suffered from redlining and urban renewal policies. Regulations impose restrictions on group homes for people with disabilities and individuals recovering from substance abuse disorders, limiting their housing choices

Inconsistent Code Enforcement: Housing codes are enforced more strictly on private homeowners than on bank-owned foreclosures, contributing to neighborhood deterioration. Out-of-town investors often neglect property maintenance, further reducing the quality and availability of affordable housing.

Financial Barriers

Lack of Local Funding and Financing Challenges: The absence of local funding sources for gap financing hinders the ability to utilize state and federal tax credits. High construction costs and a lack of a market for non-competitive 4% Low-Income Housing Tax Credits (LIHTCs) limit the feasibility of affordable housing projects.

Challenges in Securing State and Federal Resources: Toledo struggles to compete for state housing tax credits due to lower market conditions, appraisal gaps, and limited local government support for affordable housing projects. City Council opposition to certain affordable housing developments, such as Warren Commons, has hurt Toledo’s ability to secure state-level funding.

Barriers to Homeownership: The city's down payment assistance program takes up to 90 days to process, often causing buyers to lose homes before they receive funds. Mortgage lending disparities disproportionately impact Black and low-income homebuyers, limiting access to credit and preventing wealth accumulation through homeownership.

Discriminatory Lending Practices: Mortgage lenders approve fewer home loans for Black applicants and low-income individuals, reinforcing systemic housing inequities.

Insurance Discrimination: Some insurance companies engage in discriminatory pricing and policies that disproportionately affect minority neighborhoods, making it more difficult for homeowners to secure coverage.

Physical Condition

Substandard Housing Conditions: Chronic disinvestment in urban core neighborhoods has led to significant blight throughout the city, elevating the cost of rehabilitation and reducing the availability of habitable affordable housing.

Investor-Owned Neglect: Out-of-town investors prioritize profit over neighborhood quality, leading to the deterioration of rental housing stock.

Housing Accessibility and Affordability Barriers

Income Discrimination in Rentals: Many landlords do not accept alternative income sources such as Social Security, Veterans' Benefits, or Housing Choice Vouchers, restricting housing access for low-income households.

Criminal History Screening: Many landlords continue to screen out applicants based on past criminal records, even when those offenses do not affect their tenancy eligibility, exacerbating housing instability.

Lack of Accessible Housing for Disabled Individuals: A severe shortage of accessible housing forces people with disabilities into substandard or unsuitable living conditions.

Systemic Issues

Insufficient Supply of Affordable Housing: Toledo has a shortage of 12,705 rental units for extremely low-income households, with only 35 available units for every 100 low-income renters. The city is projected to lose 22% of its subsidized housing stock by 2031, further exacerbating the affordability crisis.

Barriers to Using Housing Choice Vouchers (HCV): Landlords often refuse to accept Housing Choice Vouchers (HCV), particularly in high-opportunity neighborhoods. The lack of a local policy prohibiting source-of-income discrimination allows landlords to reject tenants with housing vouchers, limiting their housing choices.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Recognizing that barriers to fair housing can be synonymous with barriers to affordable housing, The Fair Housing Center (TFHC), in partnership with the City, completed an Analysis of Impediments (AI) and developed action steps for the removal of fair housing obstacles within the Fair Housing Action Plan. The City of Toledo's 2025–2030 Analysis of Impediments and Fair Housing Action Plan outlines a comprehensive set of strategies to remove or mitigate barriers to affordable housing.

In January of 2025, the City of Toledo was awarded \$4 million through the Pathways to Removing Obstacles to Housing (PRO Housing) program, in partnership with the Lucas County Land Bank and the Toledo-Lucas County Plan Commissions. The funding will address two significant barriers to affordable housing production and preservation in the City of Toledo: an outdated zoning code; and a weak market for new or preserved housing. Toledo will use this funding to assist in ameliorating affordable housing production in the following ways:

1. Comprehensive update of the Toledo Planning and Zoning Code and development standards;
2. Reducing costs for new affordable housing production by developing and approving housing design templates to be made available to housing developers; and
3. Appraisal gap financing to incentivize housing production in targeted weak market neighborhoods, including the Geographic Target Areas of the Consolidated Plan.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Toledo/Lucas County region, through the Toledo Lucas County Homelessness Board (TLCHB), continues to implement several goals and actions to assist in the overall goal of reducing and ending homelessness. Coordinated Entry (CE) data is used to measure the progress towards these goals.

By utilizing specialized case management through the Neighborhood Properties, Inc. (NPI) Projects for Assistance in Transition from Homelessness (PATH) program, the CoC continues to foster outreach relationships among the unsheltered homeless in our community. Through NPI's PATH program, community outreach is being performed to reach individuals who are chronically homeless and/or living with untreated mental health or substance abuse issues. NPI's Community Outreach Specialists are trained to identify and engage homeless individuals in the community and connect them to services as well as possible housing options. The PATH program will continue to assist those clients in need of intensive client-based specialized case management. By successfully connecting clients to the services needed, the community will experience overall cost-savings to the criminal justice system and medical systems, as well as reduce the level of homelessness.

Addressing the emergency and transitional housing needs of homeless persons

Emergency Solutions Grant funds will continue to support local homeless service providers who provide eligible services under current federal regulations. Activities may include emergency shelter operations, coordinated assessment through United Way 2-1-1, direct financial assistance for permanent housing, and administration of the local Homeless Management Information System.

Within our emergency shelters and transitional housing programs, Toledo/Lucas County CoC is taking a system-wide approach to streamline the process of accessing available housing programs to reduce the amount of time a person experiences homelessness. This approach analyzes similarities and best practices in the community to better serve those experiencing homelessness. Reducing the time spent in both emergency shelters and transitional housing programs decreases the overall costs to the homelessness services system and works to more quickly stabilize individuals or households.

These cost savings can then be passed on to more specialized financial needs, such as the removal of housing barriers through direct financial assistance. The community is committed to expanding collaborative efforts at both the agency and system-wide level to reduce gaps in homeless services and reduce homelessness levels overall.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City of Toledo and Toledo Lucas County Homelessness Board will seek to expand the availability of rapid rehousing units for singles and permanent supportive housing units for families. This will shorten the time that individuals and families experience homelessness as well as reduce the number of chronically homeless in our community. Homeless prevention activities begin when individuals call 2-1-1 and state that they are in a housing crisis.

The Coordinated Entry System has been fully implemented and a coordinated assessment tool is used for prioritization and placement of clients in appropriate housing programs. This evidence-based tool is known as the Service Prioritization Decision Assistance Tool (SPDAT). The tool provides the community with a more comprehensive and thorough method by which to assist clients for both shelter placement (use VI SPDAT) and permanent housing referrals/placements (use SPDAT or F-SPDAT). Coordinated Assessment will work with clients to evaluate the safety and appropriateness of their housing options.

Diversion activities by will be critical If homelessness is unavoidable, and Coordinated Assessment connects clients to emergency shelter services. Once at a shelter, residents will be assessed by trained case managers using the Service Prioritization Decision Assistance Tool (SPDAT). This evidence-informed tool is already integrated with the local HMIS system and is continuously reviewed and revised with input from users. This allows homeless service providers to accurately assess individual needs and help them access the programs and services that will assist them in ending their homelessness.

Participants in the re-housing programs are provided access to professional development, financial planning, mental health providers, substance abuse treatment and therapies, educational services, and family support services. Through these programs, families and individuals have access to the tools necessary for long term success, thereby decreasing the likelihood of future episodes of homelessness.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The Toledo Lucas County CoC utilizes various partner agencies in preventing homelessness for community members throughout the Toledo region. When an individual contacts any homeless service provider, they are referred to the local United Way 2-1-1 system. The 2-1-1 staff are trained to identify housing or other urgent needs and refer the call to the appropriate department within the United Way system. For those that identify housing as a need, the caller is referred to the coordinated access (CA) staff for further work on prevention and diversion. Coordinated Entry continues to assist individuals and families from becoming homeless through its prevention and diversion activities. The Coordinated Entry team works to identify and target possible mainstream resources available to keep clients housed. If the staff are unable to find alternatives to entering a state of homelessness, they will refer the client to the most appropriate emergency housing available. The CoC will continue to analyze and quantify data collected by the 2-1-1 system to assess the effectiveness of prevention and diversion efforts.

For individuals being “discharged” from an institution, the CoC works to ensure the institution has plans in effect that require effective pre-discharge planning surrounding housing. However, there are some regulatory issues that may cause the institution to discharge an individual into a state of homelessness. In this rare instance, the individual is connected to the United Way through 2-1-1 for engagement in the rapid re-housing process.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City is committed to providing lead-safe, decent, safe and sanitary housing for eligible families. The City uses a coordinated network of health officials, the public housing authority, social service agencies, and city departments to reduce lead-based paint hazards. This effort targets central city neighborhoods where low-income families occupy approximately two of every three residential units and the concentration of pre-1978 structures containing lead paint is estimated to exceed 80 percent.

The City of Toledo has been involved in lead clearance work for 30 years when it received its first Lead Hazard Control grant in 1995. The city also leverages funding from the Ohio Department of Development and the Lucas County Regional Health Department EPA settlement funds to conduct lead inspections and risk assessments and perform lead clearances. As of the writing of this Consolidated Plan, the City has four active lead-based paint hazard control grants:

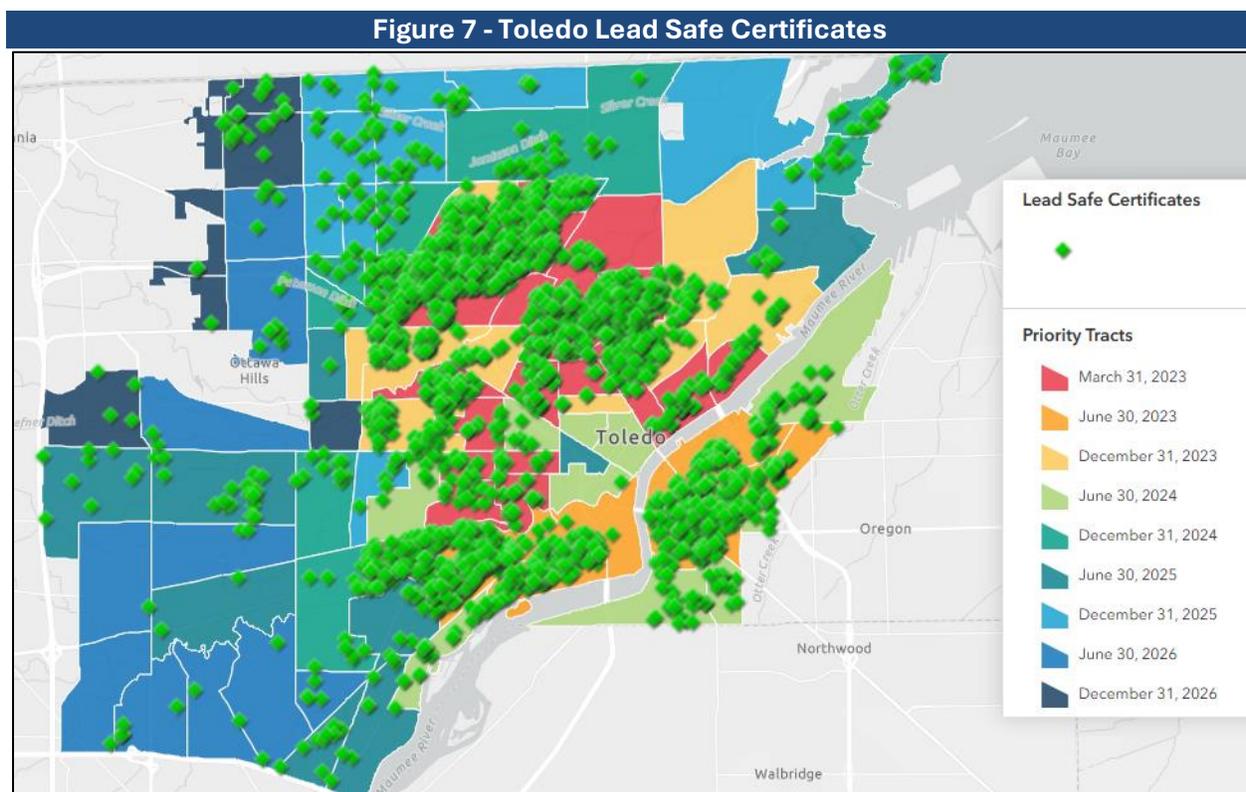
- HUD Office of Lead Hazard Control and Healthy Homes (OHLHD0453-20): Period of Performance end 6/30/2025 with a 120-day close-out period
- HUD Office of Lead Hazard Control and Healthy Homes (OLHH002-21): Period of Performance end 7/28/2025 with a 120-day close-out period
- Ohio Department of Development: Period of Performance end 2/28/2026 with a 30-60-day close-out period (30 days for draws/60 days for reports)
- Lucas County Regional Health Department EPA settlement funds: Period of Performance end 3/25/2027 Close out period TBD

Utilizing these funds, the city performs lead inspections, risk assessments, and performs lead hazard mitigation work. In 2024, the lead program changed its operating model and contracted with a third-party to complete lead inspections and risk assessments which has significantly increased production. Importantly, the number of residential units made lead safe is in direct relation to the number of lead contractors available for the program. The number of qualified, experienced and licensed contractors fluctuates. Since 2020, the program has had 14 contractors participate in the program; however, during that time six contractors were terminated due to performance and quality issues, and one contractor was no longer available. The city's lead program currently has 7 contractors on rotation.

Over the past 4 years (2021-2024), the city has performed an average of 34 lead clearances annually. The average unit cost in 2024 was \$24,291, a 9% increase from the previous year. Project costs have ranged from a low of \$8,832 to a high of \$58,295, depending on the amount of work that needs to be done. The most common rehabilitation needs for the lead grant include windows, doors (interior and exterior) and siding. Lead-based paint hazard control methods include the utilization of low-level interventions, interim controls and partial/component abatement. Abatement is the preferred method in addressing paint surfaces. The program does

not perform full abatement but rather the replacement of specific components and systems. Units are made lead-safe but not lead-free in order to maximize the grant funds.

The DHCD, in coordination with the Lucas County Regional Health Department, developed a local lead-safe registry. The current registry includes rental units that have been issued Lead Safe Certificates in compliance with the City’s Lead Safe Ordinance. Specific rental housing units can be looked up via an interactive map to see if they have received a lead clearance certificate.⁶ Importantly, owner-occupied units are not part of the database as they are not required to have a Lead Safe Certificate.



Data Source: Lead Safe Toledo

How are the actions listed above related to the extent of lead poisoning and hazards?

The City of Toledo, DHCD, administers the owner-occupied and rental rehabilitation program as well as a CHDO program. These programs are required to incorporate lead assessments on any unit evaluated by DHCD programs. Properties where lead hazards are discovered are abated using

⁶ <https://toledoleadsafe.com/>

State licensed lead abatement contractors, in accordance with federal regulations. State Lead Licensed personnel conduct the assessment. In addition, DHCD continues to include, as part of its HOME-funded homeowner activities, lead rehabilitation to LMI households. The DHCD addresses units that may not be otherwise eligible for Lead Hazard Reduction Grant programs.

As discussed in Section MA-20, the City of Toledo has one of the highest incidence levels of childhood lead poisoning in the state of Ohio due to the significant number of homes built prior to the 1978 lead paint ban that are in need of rehabilitation. The City of Toledo has been involved in lead clearance work for 30 years when it received its first Lead Hazard Control grant in 1995. The city also leverages funding from the Ohio Department of Development and the Lucas County Regional Health Department EPA settlement funds to conduct lead inspections and risk assessments and perform lead clearances. The City of Toledo successfully planned, designed, and implemented four previous Lead Hazard Reduction Programs, successfully managing grants totaling \$9.2 million, resulting in over 1,200 units of lead-safe housing units since 1994. Due to these past and continued efforts, the City has seen decreasing levels of childhood lead poisoning over the past several years.

How are the actions listed above integrated into housing policies and procedures?

All residential homes that receive down-payment assistance through the HOME program are also assessed visually for lead hazards. Homes where lead hazards exist must be made lead-safe prior to finalization of the sale. Efforts addressing lead-based paint hazards are essential, especially when targeting rehabilitation projects in the central city neighborhoods.

The DHCD has a contract with the Lucas County Regional Health District in order to administer and manage their Lead-Based Paint Hazard Control Program (LBPHCP). Acting as a sub-grantee, the DHCD is providing interim control lead abatement and clearance activities to eligible residents.

Funding for the LBPHCP was received from HUD's Office of Healthy Homes and Lead Hazard Control, which provides financial assistance to help reduce lead paint hazards in residential units located in the City of Toledo. Assistance is provided to qualified homeowners and landlords in the form of a grant, with the highest priority given to units occupied by children under the age of six or at least one pregnant female.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The goals of the Consolidated and Action Plans are aimed at reducing the number of poverty-level individuals and families in Toledo and many organizations work together to address the issue of poverty. The goal in these efforts is a community of individuals and families who can achieve their human potential through education, income stability, and healthy lives.

The DHCD engages in housing development and improvement programs that assist in reducing the number of families living at the poverty level. Housing programs are designed to have a positive effect on individuals and families and the larger community in the following areas:

- stabilization of families (providing or maintaining adequate affordable housing);
- health improvement (elimination of lead and other health hazards such as electrical, ventilation and other issues resulting from an aging housing stock and limited maintenance); and,
- increase in homeownership and wealth building.

Other non-housing programs related to economic development assist in the creation or retention of businesses, enhancing employment opportunities for the city’s residents in many industries, including construction, finance, healthcare, entertainment and other industries that indirectly benefit from a more robust business environment. Many of these programs contribute to community growth and make Toledo more attractive to businesses and individual investments; thereby increasing opportunities for improved incomes for Toledo residents.

Through the Citizen Participation Process of the Consolidated Plan, funding recipients, agency staff, and the broader community identified the following programs that are beneficial in reducing the number of Toledo poverty-level families:

- Community gardens and food distribution
- Workforce Training Programs
 - Science, Technology, Engineering and Math Education (STEM)
 - Construction Careers Academy - Teens learn construction trades and skills (through schools)
- Free / Affordable Childcare and School Based Programs
 - Sports and parenting programs
 - Programs at different schools for K-6 graders
- Senior Care – To allow caregivers to work

These programs represent some of the many programs in Toledo that develop life-skills and contribute to the reduction of poverty-level families. The City is a partner with many of these programs and targets resources that, when leveraged, make a significant impact in the reduction of poverty. Additionally, organizations like ProMedica and Mercy Hospital partner with local organizations and agencies to geographically target specific low-income and depressed areas of the City. Wherever possible, the DHCD participates in those partnerships.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City continues to promote better collaboration in all efforts and partners with many institutional structures in carrying out activities designed to decrease poverty and improve the quality of life within the city. Each year, through the cooperation of major local entities, efforts are aimed at enhancing the coordination between service and housing agencies and private and public sector agencies, in order to reduce gaps in service. They include, but are not limited to the following:

- Toledo Lucas County Homelessness Board
- Toledo-Lucas County Port Authority
- Lucas County Regional Health District
- United Way of Greater Toledo
- Lucas Metropolitan Housing
- Mental Health and Recovery Services Board of Lucas County
- Lucas County Children Services Board
- Lucas County Land Reutilization Program
- Toledo Public Schools
- Washington Local Schools
- Lucas County Government

Likewise, a partnership with the TLCHB provides direct financial assistance to individuals who are homeless or at imminent risk of homelessness. The partnership also includes the implementation of the Housing Collaborative Network, modeled after CASE-HPRP and provides re-housing and prevention assistance to those experiencing homelessness. The capacity of this project is broadened by leveraging funds from the State and local foundations.

Many relationships exist between the business community, faith-based organizations, public service entities, housing providers, foundations, and other community organizations that advocate on behalf of those in need. Increased communication and involvement with all community stakeholders will continue and result in more formalized relationships that nurture and promote the City's annual plans and goals.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Toledo uses a comprehensive approach to monitoring progress and performance of HUD's CPD formula grant programs including CDBG, HOME, and ESG. Monitoring ensures long-term compliance with applicable regulations and requirements. The Department of Housing and Community Development (DHCD) manages and monitors the federal grants using a system of continuous communication and evaluation which begins with written agreements with measurable performance standards and consistent with HUD requirements and ends with meeting national objective and affordability compliance.

The DHCD develops a "risk-based" monitoring plan that combines desktop reviews with onsite visits by field staff to assess compliance of all risk levels. The risk assessment will determine the level and type of monitoring to be conducted for each subrecipient. Annually, the DHCD makes site visits to monitor its partners and sub grantees' (other City Departments, subrecipients, and community housing development organizations) programmatic and financial records. The objectives include improving compliance, subrecipient and grantee capacity through training and technical assistance.

The HOME Program monitoring goals are to ensure compliance with a written agreement between the City and the HOME awardee (developer, sub-recipient, or CHDO). Key HOME provisions include type and number of units, project schedule and budget, affordability period and enforcement, occupancy, and income rules, rent and purchase price limits, unit selection, physical standards, etc.

DHCD staff will conduct construction progress and annual reviews of HOME funded projects during the affordability period and require quarterly written progress reports and meetings, barriers, and program changes. Physical inspections for rental projects are conducted in one, two, or three-year intervals depending upon the number of HOME units assisted. An annual desk audit is done to ensure the current HUD Income Limits, rent and occupancy standards, lease and tenant rules, and other requirements are met. Annual occupancy certifications are also part of monitoring. For Tenant Based Rental Assistance (TBRA), recertification is done every three months and leases one year or more require annual property inspections. HUD Production Reports (monthly) and SNAPSHOTS (quarterly) will be shared.

The primary objectives of ESG monitoring is to ensure compliance with timely expenditure of funds, eligibility of beneficiaries, program progress, financial management and overall management. In

addition to on-site monitoring, the Department will utilize information from HUD's Sage HMIS Reporting Repository and Point in Time (PIT) counts as assessment tools.

Results of the monitoring will be communicated in writing to the sub-recipient/agency and will include any non-compliance issues and corrective recommendations for achieving compliance. If a problem persists, progressive sanctions will be imposed appropriate to the issue. When necessary, sub-recipients may be required to attend relevant HUD or DHCD training as part of the corrective action process. Each partner and sub grantee will assist DHCD with collecting data to prepare the annual CAPER, which reports on the progress and accomplishments of each funded activity.

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Toledo receives three annual allocations from HUD. These include Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), and Emergency Solutions Grant (ESG). The strategic plan establishes the framework for the efficient allocation of these federal resources available to the Department of Housing and Community Development (DHCD) to accomplish the goals and outcomes described in the Strategic Plan over the next five years. The consolidated plan articulates policies, strategies, goals and objectives which are based on an analysis of the city’s housing needs, housing market, homelessness, public service, economic development, and community development needs.

While it is challenging to predict future Federal resources based on Congressional appropriations, the city anticipates receiving approximately **\$47.3 million** in total funding over the 5-year period from July 1, 2025 to June 30, 2030. Funding can fluctuate based on allocation methodologies nationally and based on Congressional funding levels. To project allocations for the next 5 years, funding levels for the previous five years were averaged and used as an estimate for future annual allocations for each of the next 5 years. Based on historical funding levels, it is projected that the City of Toledo will receive the following funding amounts for the 2025-2029 Program Years.

- **CDBG:** \$34,855,142
- **HOME:** \$9,208,015
- **ESG:** \$3,275,180

The 2025-2026 program year for the City of Toledo starts on 7/1/2025 and ends on 6/30/2026. It is the first Annual Action Plan related to the goals outlined in the City's 2025-2029 Consolidated Plan.

The City has not yet received its allocation for the 2025-2026 Program Year. As such, the information contained in this section is an estimate. If the actual amount awarded differs from this estimate, the city will use the following methodology to adjust the project amounts from these estimates to actual amounts. For any change in funding, the awarded amount will be prorated in the same ratios based on the difference between expected amount and actual amounts.

Anticipated Resources

Table 15 - Anticipated Resources								
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$7,079,511	###	###	###	\$27,775,631	The CDBG program is a flexible program that provides resources to address a wide range of unique housing and community development needs to ensure decent affordable housing, to provide services to the most vulnerable in our communities, and to create jobs through the expansion and retention of businesses.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	\$1,879,615	###	###	###	\$7,328,400	The HOME Program allows for a wide range of affordable housing activities including acquisition, development of new homeownership and rental housing, homeowner and rental rehabilitation, homebuyer activities, and tenant-based rental assistance, with the intent to provide safe, adequate and decent affordable housing to lower-income households and expand the capacity of non-profit housing providers.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$649,281	0	0	\$649,281	\$2,625,899	In accordance with the McKinney-Vento Homeless Assistance Act, as amended by the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act, HUD distributes Emergency Solutions Grant (ESG) funds to communities for street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and homeless management information systems. The annual allocations are typically fully expended every program year.

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG funding is the primary funding source for many of the goals outlined in the Consolidated Plan. HOME and ESG funding also contribute significantly to achieving affordable housing and homeless prevention goals respectively. By combining these federal funds from HUD with other local, state, and federal resources (when applicable), the city is better positioned to address the many needs facing the community. These combined resources, as well as efficiencies created through strategic partnerships with other organizations, give the city an increased capacity to address the needs identified in this Consolidated Plan. In combining HUD funds with other resources when they are available, the city can expand the availability of the many benefits these programs provide. These combined resources are used in efforts to increase homeownership rates for LMI residents, address the crisis of homelessness, create a more suitable living environment, provide decent, safe, and sanitary housing, address blight and decay, and many other beneficial activities.

HOME and ESG funds both have mandated matching requirements. While CDBG funds do not require a match, as a policy of the DHCD, all third-party partners that receive CDBG funds must provide a 1:1 match for each dollar received. This is the same 1:1 match that is mandated by HUD for ESG funds. Applicants for CDBG and ESG funding must identify and document the match in their funding applications. The matching requirement for HOME funds is set by HUD based on criteria related to severe fiscal distress. As stated in CFR 92.218, contributions counted as match must be at least 25% of funds drawn from the HOME program. The city's matching requirement is supported through additional funding utilized by affordable housing developers, which can include New Market Tax Credits, Low-Income Housing Tax Credits, developer equity, and other debt or other financing.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

To carry out housing, economic and community development activities, CDBG and HOME funded programs may obtain publicly owned land or property through the Lucas County Land Reutilization Corporation (Land Bank). The Land Bank acquires vacant and abandoned foreclosed properties and converts them to productive use. The Land Bank assists eligible residents in purchasing and renovating properties, and partners with community members in utilizing vacant lots from demolitions for re-use by residents, community groups, neighborhood associations, and affordable housing developers. Vacant lots are also sometimes offered to neighboring homeowners to increase lot sizes rather than slated for new construction depending on the neighborhood, density, housing demand, and other factors. The City of Toledo supports the demolition and clearance of vacant, abandoned, and blighted property by allocating funding annually through its Urban Beautification program. The City has torn down almost 1,000 properties from January 2020 until early April 2025 and is scheduled to demolish another 500 properties through 2025 and 2026.

In meeting HUD's CDBG objective of benefit to low- and moderate-income persons and Elimination of Slum and Blight, the Land Bank meets the following goals and objectives established in this plan:

- Demolition of Blighted Properties
- Decrease Rodents in the City of Toledo
- Establish and Maintain Community Gardens
- Environmental Remediation of Contaminated Sites for Redevelopment
- Down Payment/Closing Costs Assistance (*through acquisition and rehabilitation of properties*)
- New construction (*only by Community-Based Development Organizations CBDO's*)

Additionally, CDBG funds will be used to promote economic development opportunities by assisting for-profit businesses with the attraction or retention of businesses and jobs, façade improvements, and tax and real estate incentives.

Discussion

The City has a history of funding and participating in multiple community planning efforts with a variety of stakeholders to truly understand the regional and neighborhood concerns of residents. These sessions have led to the development of several community plans with clear vision, goals, objectives, and proposed activities along with possible sources of financing. The City has been investing in these neighborhoods and sees an opportunity to continue to leverage its CDBG, HOME, and ESG funds with other City capital expenditures and private sector financing for targeted neighborhood improvements that directly respond to the needs of the city's residents.

The Consolidated Plan process was used to encourage further collaboration and joint investment of dollars to have the most significant impact. One of the proposed strategies is to use the CDBG Neighborhood Revitalization Strategy Areas to focus federal dollars and align them with other investments. The City is also reviewing its service delivery system to ensure it is both efficient and effective. The use of external organizations including community-based nonprofits to deliver some services instead of internal departments was also discussed and may be an opportunity to invest in more efficient and knowledgeable service delivery by on-the-ground agencies rooted in the lived experiences of the communities they serve. The organizational capacity of subrecipients, greater collaboration and coordination of services, and helping agencies access other sources of funding was also highlighted as critical components of collective impact.

AP-20 Annual Goals and Objectives

Goals Summary Information

Table 16 – Goals Summary								
Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development	2025	2029	Affordable Housing	Citywide	Affordable Housing Development	HOME: \$524,113 CDBG: \$750,000	Homeowner Housing Added: 2 Household Housing Units Rental Units Constructed: 80 Household Housing Units
2	Homeownership Opportunities	2025	2029	Affordable Housing	Citywide	Homeownership Opportunities	HOME: \$2,424,420	Direct Financial Assistance to Homebuyers: 44 Households Assisted
3	Housing Improvements	2025	2029	Affordable Housing	Citywide	Housing Rehabilitation and Home Modifications	HOME: \$685,000 CDBG: \$2,518,489	Homeowner Housing Rehabilitated: 280 Household Housing Units Rental Units Rehabilitated: 15 Household Housing Units

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Slum and Blight Clearance	2025	2029	Affordable Housing	Citywide	Housing Rehabilitation and Home Modifications	CDBG: \$65,000	Housing Code Enforcement / Foreclosed Property Care: 100 Household Housing Unit
5	Fair Housing Planning & Services	2025	2029	Affordable Housing		Fair Housing Planning & Services	CDBG: \$204,000	Public service activities for Low/Moderate Income Housing Benefit: 400 Households Assisted
6	Public Services	2025	2029	Non-Homeless Special Needs	Citywide	Public Services	CDBG: \$1,070,190	Public service activities other than Low/Moderate Income Housing Benefit: 32,000 Persons Assisted
7	Homelessness Services	2025	2029	Homeless	Citywide	Homelessness Services	ESG: \$646,429	Homeless Person Overnight Shelter: 470 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted
8	Infrastructure & Public Facility Improvements	2025	2029	Non-Housing Community Development	Citywide	Infrastructure & Public Facility Improvements	CDBG: \$1,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted
9	Economic Development	2025	2029	Non-Housing Community Development	Citywide	Economic Development	CDBG: \$100,000	Businesses Assisted: 10 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Planning and Administration	2025	2029				CDBG; \$1,426,919 HOME: \$189,901	Other: 1

Goal Descriptions

1	Goal Name	Affordable Housing Development
	Goal Description	Funds will be used to assist in the creation or preservation of affordable housing units for rental and homeownership
2	Goal Name	Homeownership Opportunities
	Goal Description	Funds will be used to support low- and moderate-income residents in accessing homeownership through the Home at Last downpayment assistance program.
3	Goal Name	Housing Improvements
	Goal Description	Funds will be used to support low- and moderate-income residents in the rehabilitation and accessibility modification of their homes to ensure housing is healthy, safe, lead free, and can accommodate the city's aging population and persons with disabilities.
4	Goal Name	Slum and Bight Clearance
	Goal Description	Funds will be used to ensure vacant, abandoned, or foreclosed housing is secured, free from health and safety hazards, or demolished to enhance the living environment of neighborhood residents.
5	Goal Name	Fair Housing Planning & Services
	Goal Description	Funds will be used to help eliminate discrimination in the provision of housing and housing-related services and reduce segregation by affirmatively promoting inclusive communities and increasing the supply of genuinely open housing.
6	Goal Name	Public Services
	Goal Description	Funds will be used to support nonprofit agencies in the provision of public services including crime prevention and safety, programs for youth and seniors, healthcare and mental health services, basic needs assistance, transportation support, community nonprofit capacity building, and other services needed in the community. The funds will also be used to support specific populations such as the homeless, veterans, victims of domestic violence, and other special needs populations as required.
7	Goal Name	Homelessness Services
	Goal Description	Funds will be used to operate a centralized system for homeless assistance to determine needs and match individuals and families with the type of assistance needed. Funding will also provide services, emergency shelter, temporary housing, and rapid rehousing assistance for the homeless population and those at risk of homelessness.

8	Goal Name	Infrastructure & Public Facility Improvements
	Goal Description	The city will use CDBG funds to support the rehabilitation of public facilities to ensure that nonprofit agencies are able to best serve the low- and moderate-income residents of the city by making strategic rehabilitation improvements. CDBG funds may be used for city buildings that require accessibility improvements to ensure they can adequately serve the city’s population that have mobility challenges. CDBG funds may be used for public infrastructure improvements in CDBG eligible Census Tracts or Block Groups specifically to make street and sidewalk improvements, public parks, sewer improvements, and to address any flood drainage or related emergency management issues as appropriate.
9	Goal Name	Economic Development
	Goal Description	Funds will be used to encourage the establishment and growth of small and medium-sized private businesses to incentivize job creation and provide additional employment opportunities for the city’s residents. The types of assistance may include grants, loans, technical assistance, or other types of incentives.
10	Goal Name	Planning and Administration
	Goal Description	Funds will be used to ensure the proper administration and management of the CDBG, HOME, and ESG programs.

Projects

AP-35 Projects – 91.220(d)

Introduction

The COT's priority housing and community development needs were identified in the 2025-2029 Five-Year Consolidated Plan. The DHCD will coordinate the use of federal funds for the City's strategies and actions to meet the needs of low- to moderate-income households and communities.

The following are the proposed projects that will be undertaken in the 2025 (51st) PY with CDBG, HOME, and ESG funding to address the Consolidated Plan's priority needs and objectives. To match actual allocation amounts, the budgets for all proposed projects were increased or decreased in proportion to the estimated funding levels in the amount of \$7,134,598 in CDBG, \$1,899,014 in HOME and \$646,429 in ESG.

The City has not yet received its allocation for the 2025-2026 Program Year. As such, the allocation amounts for each project have not been identified.

Projects

Table 17 – Project Information	
#	Project Name
1	DHCD: Planning and Administration
2	DHCD: Housing Rehabilitation Program Delivery
3	DHCD: HOME Administration
4	COT Rooftop Program
5	COT: Department of Parks and Youth Services
6	COT: Department of Economic Development
7	Community Housing Development Organization (CHDO) Set-Aside
8	Homeowner Rehabilitation (Subrecipient and Internal)
9	Rental Housing Development
10	Home at Last Down Payment Assistance (DPA) Program
11	Home Buyer Development
12	Public Services
13	Toledo Capacity Building Institute
14	HUD Section 108 Debt Service
15	Homelessness Services
16	Fair Housing Opportunities of Northwest Ohio

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Toledo developed its strategic plan as part of the Consolidated Plan based on an analysis of the data from the Citizens Participation and Agency Consultation Process section and information obtained from the Needs Assessment and Market Analysis sections of the 2025-2029

Five-Year Consolidated Plan. As a result of the analysis, the City identified priority needs and associated goals to address these needs. The priority needs are:

The analysis resulted in the identification of priority needs and associated goals to address these needs. The following are the priorities identified:

- Affordable Housing, including housing for at-risk and special needs populations
- Public Services
- Homelessness Services
- Infrastructure Improvements
- Public Facility Improvements
- Economic Development

Each of these priorities were developed through the consultation and citizen participation processes described in the Needs Assessment. To address these needs, associated goals were developed to address these priority needs, including homeownership housing, rental housing, improvements to parks and community facilities, slum and blight reduction, home repairs, particularly for the elderly, job creation and retention, emergency and permanent housing for the homeless, and special need populations.

To address these needs, the goals are as follows: homeownership housing, rental housing, affordable housing capacity, rental housing code enforcement, improvements to parks and community facilities, slum and blight reduction, home repairs especially for elderly, job creation/retention, business assistance, emergency and permanent housing for homeless, and special need populations.

The greatest hurdle to addressing underserved needs in the city is the consistent decrease in program funding as a result of federal, state, and municipal budget cuts. Even though needs continue to increase, housing and non-housing funding is insufficient to meet the demand for unmet needs. In recent years, the total amount requested has frequently exceeded the total amount available. Inadequate financial resources have also been identified as the most significant barrier to organizations serving underserved needs. Agencies highlighted a shortage of volunteers, increased collaboration among social service agencies, employee turnover and capacity, client transportation needs, program eligibility limits and marketing, and a lack of awareness of program offerings as hurdles to serving underserved needs.

In order to ensure fair housing, the city contracted with the Toledo Fair Housing Center from 2024 to 2025 to conduct an Analysis of Impediments to Fair Housing Choice (AI), which identified impediments to getting safe, adequate, and decent affordable housing. In conjunction with community partners, the city and the Fair Housing Center have implemented a Fair Housing Action Plan to reduce barriers to fair and affordable housing.

AP-38 Project Summary

Project Summary Information

The City has not yet received its allocation for the 2025-2026 Program Year. As such, the allocation amounts for projects have not been identified.

1	Project Name	DHCD: Planning and Administration
	Target Area	Citywide
	Goals Supported	Planning and Administration
	Needs Addressed	Affordable Housing Development Housing Rehabilitation and Home Modifications Homeownership Opportunities Fair Housing Planning & Services Public Services Homelessness Services Infrastructure & Public Facility Improvements Economic Development
	Funding	
	Description	The general operations in terms of administration and reporting requirements, program administration and staff monitoring, neighborhood revitalization, and fiscal oversight.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City of Toledo, Department of Housing and Community Development One Government Center, Suite 1800, Toledo, Ohio 43604
	Planned Activities	All CDBG-funded activities, such as staffing for activities related to the planning, administration, development, and implementation of the Consolidated Plan, Annual Action Plan, and CAPER. These include the following: information tracking and compilation; federal grant reporting; IDIS data input; fiscal oversight; CDBG activity monitoring (on-site monitoring visits, review and evaluation of agency information, assessment of progress and completion of activities, compliance with Federal regulations, and so on); general administration of funds and related activities.
2	Project Name	DHCD: Housing Rehabilitation Program Delivery
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation and Home Modifications
	Needs Addressed	Housing Rehabilitation and Home Modifications
	Funding	
	Description	The administration of staff costs associated with the Department of Housing and Community Development Housing Division and Partners' housing rehabilitation and development programs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City of Toledo, Department of Housing and Community Development One Government Center, Suite 1800, Toledo, Ohio 43604

	Planned Activities	Owner-Occupied Rehabilitation; Homebuyer unit production through new construction or acquisition; rehabilitation and resale; down payment and closing costs through the Home-At-Last Program; Paint, Roof, and Emergency Repair Programs; Lead-Based Paint Hazard Programs; and Rental Housing Development Projects are among the activities related to the administration duties of the Housing Division
3	Project Name	DHCD: HOME Administration
	Target Area	Citywide
	Goals Supported	Planning and Administration
	Needs Addressed	Affordable Housing Development Housing Rehabilitation and Home Modifications Homeownership Opportunities Fair Housing Planning & Services Public Services Homelessness Services Infrastructure & Public Facility Improvements Economic Development
	Funding	
	Description	The administration and staff costs associated with the operation of HOME-funded housing rehabilitation and development programs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City of Toledo, Department of Housing and Community Development One Government Center, Suite 1800, Toledo, Ohio 43604
	Planned Activities	The activities include all management and Housing Division staff planning and administration duties. Underwriting analysis of all projects, including the owner-occupied program and the down payment assistance program; administration and monitoring of the tenant-based rental assistance (TBRA) program; all aspects of homeownership financial assistance to eligible applicants; maintenance of records to support compliance with all federal regulations; data entry into IDIS; and ongoing evaluation of programs, procedures, and policies are among the responsibilities. Administrative funds for TBRA Third-Party Partners are also included.
4	Project Name	COT Rooftop Program
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation and Home Modifications
	Needs Addressed	Housing Rehabilitation and Home Modifications
	Funding	
	Description	To provide roof repair or replacement services in the City of Toledo.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	15 low- and moderate-income households will benefit from a roof repair/replacement.
	Location Description	Citywide
	Planned Activities	This project will benefit the activities associated with performing roof repairs/replacements for low- and moderate-income families.
5	Project Name	COT: Department of Parks and Youth Services
	Target Area	Citywide

		Junction NRSA South End NRSA Englewood NRSA Vistula Neighborhood
	Goals Supported	Infrastructure & Public Facility Improvements
	Needs Addressed	Infrastructure & Public Facility Improvements
	Funding	
	Description	The activities related to the revitalization of four parks (Mayfair Park, Dale Stone Park, Greenwood Park, and Detwiler Pool Demolition) located in the City of Toledo.
6	Project Name	COT: Department of Economic Development
	Target Area	Citywide Junction NRSA South End NRSA Englewood NRSA Vistula Neighborhood
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	
	Description	
7	Project Name	Community Housing Development Organization (CHDO) Set-Aside
	Target Area	Citywide
	Goals Supported	HOME CHDO Set-aside
	Needs Addressed	Improving Housing Affordability Improving Neighborhood Conditions
	Funding	Increase Home Repairs and Housing Preservation
	Description	
	Target Date	GAP financing and \$100,000 in operating assistance are available for single- or multi- family rehabilitation or new construction projects owned, developed, or sponsored by
	Estimate the number and type of families that will benefit from the proposed activities	Community Housing Development Organizations (CHDOs).
	Location Description	6/30/2026
	Planned Activities	2 low- and moderate-income households will benefit from this activity.
8	Project Name	Homeowner Rehabilitation (Subrecipient and Internal)
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation and Home Modifications
	Needs Addressed	Housing Rehabilitation and Home Modifications
	Funding	
	Description	To assist low- and moderate-income homeowners with housing rehabilitation in order to restore their homes to decent, safe, and sanitary conditions, thereby preserving the housing stock. Implemented by sub-recipients and the City of Toledo Housing Division.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	15 low- and moderate-income homeowners will benefit from this activity.
	Location Description	Citywide
	Planned Activities	To provide owner-occupied rehabilitation in order to address code violations,

		health and safety concerns, and lead-based paint hazards.
9	Project Name	Rental Housing Development
	Target Area	Citywide
	Goals Supported	Affordable Housing Development
	Needs Addressed	Affordable Housing Development
	Funding	
	Description	The gap financing for new construction or rehabilitation of multi-unit rental housing developed by non-profit or for-profit developers, seniors, and families. The projects are chosen based on gap funding requirements, consistency with COT affordable housing priorities, readiness to proceed, and successfully securing all land use entitlement and project financing commitments
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	20 low- and moderate-income households will benefit from this project.
	Location Description	Citywide
Planned Activities	The projects are intended to bridge the funding gap for developers and agencies working on multi-unit projects. These are multi-unit buildings that have undergone new construction, rehabilitation, or repurposing.	
10	Project Name	Home at Last Down Payment Assistance (DPA) Program
	Target Area	Citywide
	Goals Supported	Homeownership Opportunities
	Needs Addressed	Homeownership Opportunities
	Funding	
	Description	To provide eligible first-time home buyer households purchasing single-family units with 0% interest deferred payment loans for down payment and closing cost assistance.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	20 low- and moderate-income households will benefit from this project.
	Location Description	Citywide
Planned Activities	To assist low- and moderate-income homebuyers with down payments and closing costs.	
11	Project Name	Home Buyer Development
	Target Area	Citywide
	Goals Supported	Affordable Housing Development
	Needs Addressed	Affordable Housing Development
	Funding	
	Description	The new construction or acquisition, rehabilitation, and resale of homebuyer units.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	6 low- and moderate-income households will benefit from this activity.
	Location Description	Citywide
Planned Activities	To provide gap financing for new construction or acquisition, rehabilitation,	

		and resale of homebuyer units. Green building standards will be followed during construction and rehabilitation.
12	Project Name	Public Services
	Target Area	Citywide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	
	Description	Various public service activities provided by nonprofit subrecipient agencies throughout the city.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Citywide
	Planned Activities	
13	Project Name	Toledo Capacity Building Institute
	Target Area	Citywide
	Goals Supported	
	Needs Addressed	
	Funding	
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Citywide
	Planned Activities	
14	Project Name	HUD Section 108 Debt Service
	Target Area	Citywide
	Goals Supported	
	Needs Addressed	
	Funding	
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
15	Project Name	HESG-2025 Homeless Service - ESG
	Target Area	Citywide
	Goals Supported	Homelessness Services
	Needs Addressed	Homelessness Services
	Funding	ESG: \$646,429
	Description	The provision of services to the homeless and those at risk of becoming homeless in the community, as well as services related to the overall management of the community's homeless system.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Citywide
	Planned Activities	The activities related to coordinated assessment, rapid re-housing, direct financial assistance, permanent supportive housing, emergency shelters, youth homelessness, Homeless Management Information System (HMIS) and administration of the TLCHB.
16	Project Name	Fair Housing Opportunities of Northwest Ohio
	Target Area	Citywide
	Goals Supported	Fair Housing Planning & Services
	Needs Addressed	Fair Housing Planning & Services
	Funding	
	Description	This project includes activities to ensure that residents, regardless of income, have equitable housing options and to advance the implementation of the Analysis of Impediments (AI) Action Plan steps toward the elimination of impediments to equitable housing choice. (This Fair Housing activity is carried out as part of the general program administration of the Department of Housing and Community Development).
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	500 individuals and families who could potentially be facing housing discrimination will benefit from this activity.
	Location Description	Citywide
	Planned Activities	The planned activities include the following administrative activities related to housing discrimination: <ul style="list-style-type: none"> ▪ Fair Housing Enforcement; ▪ Trainings (for the public and the housing industry); ▪ Information dissemination at outreach events; and ▪ Implementation of action steps identified in the current Analysis of Impediments (AI).

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

In general, various federally grant-funded activities, such as public services, economic development, housing rehabilitation, modifications, and new construction activities, are offered on a citywide basis to low- and moderate-income (LMI) individuals and households pursuant to related CDBG, HOME, and ESG regulations. Additionally, the City has identified and mapped areas of the municipality where the LMI population is 51% or more. LMI census tracts are: 8, 9, 10.01, 10.02 11, 12.02, 13.02, 14, 15, 16.01, 16.02, 17, 18, 19, 20, 24.01, 24.02, 25, 26, 27, 28, 29, 30, 31, 32, 33, 35, 36, 39.01, 39.02, 40, 42, 46, 47.01, 47.02, 48, 49, 50, 51.01, 51.02, 52, 53, 54, 57.01, 59.02, 66, 67, 68.01, 68.02, 73.02, 73.06, 73.07, 103, 105 and 106. Relevant area benefit activities will be located in these areas exclusively.

There are four additional target areas in Toledo for specific place-based strategies to reach the goals in the Five-Year Consolidated Plan. The Geographical Distribution, the city aims to divide resources as follows:

Geographic Distribution

Target Area	Percentage of Funds
Citywide	40
Englewood NRSA	15
Old South End NRSA	15
Junction NRSA	15
Vistula Neighborhood	15

Rationale for the priorities for allocating investments geographically

The redevelopment and stabilization of Toledo neighborhoods are still influenced by local, regional, and national economic and housing conditions. Neighborhoods that were once vibrant have been plagued by issues such as an aged housing stock, an increase in abandoned and dilapidated structures that contribute to blight, and a lack of opportunities for economic development. For 2025-2026, approximately \$2.4 million has been allocated to various programs in the three Neighborhood Revitalization Strategy Areas (NRSAs). The NRSAs include the Old South End, Englewood, and Junction Choice Neighborhoods. The Vistula Neighborhood has also been identified as a Geographic Priority Area. Activities will be carried out by Community Based Development Organizations (CBDOs) and nonprofit agencies. In October 2023, Requests for Proposals (RFPs) were released for CBDOs. The city reviewed and approved five agencies. These agencies' certifications will be valid from July 1, 2024 until June 30, 2025. There are four CBDOs

that have submitted recertifications which will be completed by July 1, 2025. In addition, new CBDO applications will be solicited, with the goal of certifying additional organizations to also take effect by July 1, 2025.

In the Old South End NRSA, an approved CBDO will be completing Phase 2 of the OSE In-Fill Housing construction of an approximately 1,400 sq. ft. modular home that will have 3 bedrooms and 2 bathrooms for an eligible household income of below 120% AMI. In addition, other activities include youth services, roof repair and replacement, homeowner rehabilitation, and park improvements. There are three road construction projects scheduled to be completed by the end of 2024 and 45 structures to be demolished between 2024 and 2025.

The Englewood NRSA will primarily focus on emergency senior home repairs, roof repairs and replacements, homeowner rehabilitation, and park enhancements. The COT received \$4,000,000 in Community Project Funding (CPF) as part of the Swayne Field Revitalization initiative that will help revitalize the Englewood-Junction communities. The project's goal is to address high unemployment and poverty in the target neighborhoods by providing workforce training and development. In addition, "The Grand" portion of a scattered-site project will include 20 units of high-quality, affordable, energy-efficient housing. The city has 55 structures scheduled to be demolished between 2024 and 2025.

On April 18, 2023, Lucas Metropolitan Housing (LMH), the local public housing authority received approval from HUD for the Choice Neighborhoods Final Transformation Plan for McClinton Nunn and the Junction Neighborhood. As a result of this HUD approval, the city is requested and was approved to add the Junction NRSA as a third NRSA for the COT. Public comments on this designation were solicited through a presentation at two public hearings scheduled for March 28th and April 4th, as well as a 30-day comment period that began on March 27, 2024, and concluded on April 25, 2024. There were no comments received. In the Junction Choice Neighborhood NRSA, roof repair and replacement, park improvements, homeowner rehabilitation will occur.

The final neighborhood is the historic Vistula neighborhood. The city is currently engaged with a consultant to prepare another NRSA application for this neighborhood. In the event the NRSA is approved, it is being added as a fourth geographic target area.

Discussion

Every project and action are intended to contribute to HUD's national goal of aiding low- to moderate- income families, individuals, and communities.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Toledo makes affordable housing available through a variety of methods, including the use of CDBG, HOME, and ESG funding. The city will use funding to support affordable housing during the 2025 PY through rental and security deposit assistance, supportive services, the building of new units, the acquisition and rehabilitation of existing units, owner-occupied house maintenance, and permanent supportive housing.

Furthermore, specific one-year affordable housing goals will satisfy the City's fair housing goals outlined in the Analysis of Impediments to Fair Housing Choice (AI). In the tables below, the project and program goals outlined in the Annual Action Plan are aimed at non-homeless, homeless, and special-needs households.

Table 19 - One Year Goals for Affordable Housing by Support Requirement	
One Year Goals for the Number of Households to be Supported	
Homeless	80
Non-Homeless	148
Special-Needs	126
Total	354

Table 20 - One Year Goals for Affordable Housing by Support Type	
One Year Goals for the Number of Households Supported Through	
Rental Assistance	80
The Production of New Units	22
Rehab of Existing Units	226
Acquisition of Existing Units	26
Total	354

Discussion

The demand for safe and affordable housing units for extremely low-, very low-, and low-income families remains critical. The COT intends to continue exploring additional alternatives that address this need and will identify significant activities that will assist in reaching the City's high priority. In addition, the city is working on other affordable housing and rental home construction efforts. In collaboration and partnership with developers, we encourage new construction and the preservation of affordable rental units. The city provided gap funding using ARPA, HOME, and ERA2 reallocated funds.

AP-60 Public Housing – 91.220(h)

Introduction

Lucas Metropolitan Housing (LMH) will pursue the following strategies and related actions in the 2025-2026 Action Plan Year:

STRATEGIES:

Continue implementing its 2024-2028 strategic plan with the following goals:

- Invest in Employee Growth and Enhance Workplace Satisfaction;
- Increase Revenue and Pursue Diverse Income Streams;
- Lead in the Effort to Create Accessible Housing Opportunities in Toledo and the Region;
- Streamline Processes and Elevate User Experience and Satisfaction;
- Launch an inclusive Communication Strategy to Educate Stakeholders and Foster Community Awareness; and
- Build Pathways to Family Income Wealth Building and Economic Advancement.

In its efforts to create accessible housing opportunities in the region, LMH will:

- Reposition its portfolio to create housing opportunities in existing high opportunity neighborhoods;
- Improve neighborhood conditions to create mixed income communities of choice; and
- Transition to more sustainable and diverse funding model to support ongoing capital and operational needs.

Actions planned during the next year to address the needs to public housing

LMH plans to update and finalize its portfolio repositioning strategy to maintain and modernize safe, accessible, affordable housing in the region. LMH will transform a portion of its Low-Income Public Housing portfolio using a sustainable subsidy platform available via HUD, all while keeping the units affordable at 30% AMI. It will renovate existing housing stock on a tiered approach to address the unmet capital needs backlog and build new mixed income communities of choice.

LMH will continue to expand the number of apartment homes available in the community through a combination of New Construction, Renovation, Acquisition, Project Based Vouchers, Project Based Rental Assistance, Housing Choice Vouchers, Capital Fund Program awards, Low-Income Housing Tax Credits and by leveraging Rental Assistance Demonstration (RAD).

LMH is committed to closing and beginning construction on the following projects in an effort to build new apartment homes for a variety of sub-populations of the region. Specifically, LMH will ensure the following developments are brought online as an accessible community resource:

- Park Apartments - 45 apartments for Transition Age Youth (TAY) - \$15 million investment.
- Collingwood Green V - 75 apartments for Seniors - \$28 million investment.
- Palmer Gardens - 75 apartments - mixed income families - \$15 million investment.

- Thurgood Marshall – 87 apartments for Seniors - \$35 million investment.
- TenEyck Towers - 154 apartments - elderly disabled - \$15 million.

Finally, LMH will continue to support its residents through a variety of different community partnerships, offering social services, benefits, case management, workforce development, and other opportunities to its residents. LMH will collaborate with local educational institutions and job training centers to provide residents with access to educational programs and vocational training that enhances their employability and economic advancement.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

LMH will continue to operate and expand its Financial Opportunity Center to build families' and individuals financial capability by offering them a suite of services, including:

- Employment assistance, financial education & coaching, and access to income supports.
- One-on-one coaching and education offered at trusted community-based organizations.

LMH will also leverage its Housing Choice Voucher Program to support families that are assisted under the housing choice voucher program to use their voucher to buy a home and receive monthly assistance in meeting homeownership expenses. All LMH homeownership and housing counseling will be completed by a HUD certified counselor working for a HUD-approved housing counseling agency. LMH's non-profit affiliate Lucas Housing Services Corporation became a HUD Certified Counseling Agency in 2024. Through this work, LMH will:

- Increase the sources of financial assistance to families to make a home affordable and connecting families to resources to meet down payment and closing costs.
- Build stronger community connections with Financial Institutions and provide more outreach and education to participants so that families can access the funding needed for a loan.
- Strengthen partnership with LMH's non-profit affiliate Lucas Housing Services Corporation to increase the offer of sustainable and affordable homeownership opportunities.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not Applicable. The PHA is not designated as troubled.

AP-65 Homeless and Other Special Needs

Activities – 91.220(i)

Introduction

The Toledo Lucas County Homelessness Board (TLCHB), working alongside the Continuum of Care (CoC) partners, which include the City of Toledo, remains committed to coordinating local initiatives aimed at reducing and ultimately ending homelessness. Additionally, TLCHB and CoC partners have undertaken strategic planning to revitalize and strengthen the CoC, now rebranded as Home for Everyone, along with its governance structure and CoC Board. Home for Everyone encompasses traditional homeless and housing service providers, as well as partners from various provider systems impacting and serving homeless individuals, such as the Lucas County Board of Commissioners, the City of Toledo Department of Housing and Community Development, the United Way of Greater Toledo 2-1-1, local schools, the Mental Health and Recovery Services Board, Lucas County Children’s Services, physical health providers, mental health and Substance Use Disorder (SUD) providers, workforce providers, financial opportunity providers, etc. TLCHB and CoC partners plan to refine the structure and functionality of Home for Everyone, intensify its work, and formalize processes in 2025, inclusive of the alignment of strategic documents such as the CoC Written Standards, Coordinated Entry Referral Process, and Centralized Approach to Coordinated Access and Entry. These will strategically align with the HUD TA results and CoC committee-supported developments.

TLCHB and its partners will continue to improve Homeless Management Information System (HMIS) data quality and subsequent performance evaluation tools to evaluate community needs and gaps and position future funding priorities. An open HMIS system and revised coordinated entry system, including an assessment tool, will be integral to this effort.

TLCHB has established a strategic organizational partnership with the regional housing authority, Lucas Metropolitan Housing (LMH), to enhance the effectiveness of these efforts within the Toledo community. The collaboration between TLCHB and LMH has led to innovations in local homelessness service delivery. This model integrates best practices from the U.S. Department of Housing and Urban Development (HUD) into CoC services, focusing on housing populations prioritized by the strategic plan. This will allow for the use of 123 vouchers for Housing First and Moving On efforts. The CoC will develop a Moving-On policy for implementation with these vouchers.

TLCHB and partners will leverage these new and existing structures to successfully implement the Action Plan’s goals for homeless individuals and other special needs activities. TLCHB remains actively involved in supporting and advocating for agencies and organizations aiming to develop or acquire new supportive housing for populations experiencing chronic homelessness and/or more severe service needs, including Warren Commons, Park Apartments, and Mission Point.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

TLCHB and its CoC partners will persist in orchestrating community outreach initiatives tailored for individuals facing homelessness across various sectors, such as education, mental health, substance use disorder, physical health, criminal justice and corrections, social services, housing, the workforce, and financial opportunity providers. To ensure a consistent assessment within the Coordinated Entry system, there will be a focused collaboration with United Way of Greater Toledo's 2-1-1 to identify alternative assessment and prioritization opportunities. This will be accomplished through intensive HUD workshops and collaborative efforts with the CoC Board committees, inclusive of persons with lived experience.

The CoC board aims to move from a closed to an open HMIS system. Currently, providers may only see information in their programs unless a specific release is provided to view information in another program. An open HMIS system will, with participant consent, allow the service provider to see the history of services, the other agencies the client is working with at any given time, and historical services to help facilitate reconnection for support when applicable. Protections and specific provisions will be made for any protected health data. This will 1) increase data quality and minimize less duplication of services; 2) improve service provision efficacy as staff will have reduced data entry time; and 3) reduce trauma amongst those requesting services by not having to share their information with multiple partners.

Furthermore, specialized case management services offered through the Projects for Assistance in Transition from Homelessness (PATH) program will be employed for individuals experiencing unsheltered and/or chronic homelessness. PATH's Community Outreach Specialists possess the expertise to identify and engage with unsheltered and chronically homeless individuals, linking them to necessary services and coordinating entry for housing alternatives. The PATH program also delivers intensive, client-centric, specialized case management services, resulting in enhanced outcomes for this population.

The CoC is striving to increase coordination among community partners related to outreach and homelessness. TLCHB staff coordinate regularly with the PATH and HOPE outreach teams that are connected to persons living on the street, as well as the Zepf youth outreach team. The TLCHB Coordinated Entry System Coordinator is the point person to communicate between these teams and various city staff concerning local encampments and participant engagement, which has also included training of local metro park staff as they have taken over several city owned properties. These groups will continue their ongoing efforts to communicate and attempt to connect people with service and support in a respectful and dignified manner rather than just shutting down the encampment areas altogether.

Historically, the CoC has engaged in a summer PIT count. The CoC will strive to instead develop 2-3 smaller outreach events focused on encampment areas and/or specific populations to assess need and coordinate services.

Addressing the emergency shelter and transitional housing needs of homeless persons

TLCHB staff are coordinating with shelters on a weekly basis to identify staff training to solve service provision issues in real-time. This will continue to be included as part of the ongoing overhaul of the CES to provide input into system workflows. This group is striving to increase bed capacity, which is often impacted by the limitations of the under-sourced 2-1-1 CE access point. Small system changes will be implemented using the Plan, Do, See, Act or PDSA model of quality improvement with the goal of increasing communication of shelter referrals, thus increasing bed utilization, and the end goal of reducing time spent homeless for persons in need.

Service Prioritization Decision Assistance Tool (SPDAT) meetings will continue to coordinate and collaborate with local Domestic Violence (DV) shelters and transitional housing to identify safe, affordable housing options for their participants, using the same assessment options until a new option is identified.

The CoC and partners will continue to collaborate for the progress of PSH unit developments for youth at Park Apartments (45 units), and chronically homeless individuals at both Warren Commons (46 units) and Mission Point (45-50 units).

The CoC will continue to refine the use of housing problem-solving efforts through the provisions of the Ohio Department of Development HCRP funds for assessment, problem-solving, and resolution in homelessness prevention and rapid re-housing programs, especially for families.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The CoC has a goal of transitioning to an open HMIS system (vs. a closed system) and exploring a new assessment tool for use in Coordinated Entry (CE). The anticipated outcomes of this change will be to shorten the length of time spent being homeless due to greater access to information. While the tool may change, the process of including both the use of an assessment tool and case conferencing will be utilized by TLCHB and CoC partners to optimize program placement to meet household needs and shorten the time individuals and families experience homelessness and get sheltered or into housing options. TLCHB and CoC partners will give special assistance to

chronically homeless persons and families, families with children, veterans and their families, and unaccompanied minors.

With TLCHB's partnership with LMH, we will provide stronger service coordination in referrals to affordable housing, housing supports, and long-term housing assistance such as tenant and project-based vouchers.

Chronically homeless persons will have greater options to discover their path to being homed and the support services that can accompany their placement to meet the specific adjustments to being homed, such as mental health and substance use needs, location, workforce development opportunities, and supports such as transportation options or daycare.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The continuation and expansion of Housing Problem Solving activities at the front end of Coordinated Entry through United Way 2-1-1 will address households at greatest risk of becoming homeless by diverting people from traditional CE resources through problem-solving conversations, referrals to community resources, and the limited use of flexible financial assistance to overcome one-time barriers. Toledo-Lucas County's Eviction Prevention Partnership, a collaborative partnership comprised of eleven local agencies and organizations dedicated to providing a holistic approach to eviction prevention, was developed through Emergency Rental Assistance II funds in April 2022. These services can be continued through the provision of the Ohio Development Department's HCRP funds. These activities explain programmatic processes both within community resources, negotiate alternatives to legal evictions, refer to partners within the Eviction Prevention Partnership, and provide basic mediation and problem-solving between tenants and landlords.

Discussion

The CoC seeks to use improved data, and HUD has developed tools for evaluating data to better inform the prioritization and development of future resources in the community. This will include any decisions to change any funding priorities towards specific service delivery types or even specific populations.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Historically, jurisdictions that receive federal dollars, directly or indirectly, have been required by the Department of Housing and Urban Development (HUD) to complete an Analysis of Impediments to Fair Housing Choice (AI). The AI process is prescribed and monitored by HUD and the State of Ohio's Department of Development. Specifically, to receive HUD Community Planning and Development formula grants, a jurisdiction was required to (i) certify its commitment to actively further fair housing choice; (ii) maintain fair housing records; and (iii) conduct an Analysis of Impediments to Fair Housing Choice. With the recent decision by HUD Secretary Scott Turner to terminate the AFFH Rule in February 2025, entitlement communities are no longer required to complete an AI. Rather, the city can certify that it has affirmatively furthered fair housing, in accordance with the Fair Housing Act.

Regardless, the City of Toledo contracted with the Toledo Fair Housing Center to develop an AI which was completed as the Consolidated Plan was developed. The AI reviews barriers that inhibit residents from acquiring the housing of their choice based on federal, state, and local characteristics: race, color, national origin, religion, sex, familial status, disability, military status, sexual orientation, gender identity, immigration status, and source of income. The examination looks at issues in our community through a fair housing lens, including community characteristics and demographics; income and poverty; transportation; employment; and public and private policies that impact protected groups and vulnerable populations, such as zoning, code enforcement, and real estate practices, among others.

Emerging, persisting, and worsening impediments discussed in this document include the continuing effects of redlining and other forms of systemic discrimination; the indicators of low opportunity and health risks in neighborhoods of color; and the corresponding lack of housing mobility among occupants in neighborhoods of color. Other significant housing concerns are also illustrated, such as lead hazards, barriers faced by persons re-entering the community after incarceration, and the emerging issue of discrimination based on source of income. The text also calls for affirmative programming and counseling to improve and inform housing choices and highlights the need for legislative changes to ensure the effectiveness of this programming.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Recognizing that barriers to fair housing can be synonymous with barriers to affordable housing, The Fair Housing Center (TFHC), in partnership with the City, completed an Analysis of Impediments (AI) and developed action steps for the removal of fair housing obstacles within the Fair Housing Action Plan. The City of Toledo's 2025–2030 Analysis of Impediments and Fair

Housing Action Plan outlines a comprehensive set of strategies to remove or mitigate barriers to affordable housing.

In January of 2025, the City of Toledo was awarded \$4 million through the Pathways to Removing Obstacles to Housing (PRO Housing) program, in partnership with the Lucas County Land Bank and the Toledo-Lucas County Plan Commissions. The funding will address two significant barriers to affordable housing production and preservation in the City of Toledo: an outdated zoning code; and a weak market for new or preserved housing. Toledo will use this funding to assist in ameliorating affordable housing production in the following ways:

- Comprehensive update of the Toledo Planning and Zoning Code and development standards;
- Reducing costs for new affordable housing production by developing and approving housing design templates to be made available to housing developers; and
- Appraisal gap financing to incentivize housing production in targeted weak market neighborhoods, including the Geographic Target Areas of the Consolidated Plan.

These strategic actions aim to promote housing equity, dismantle systemic barriers, and ensure fair access to housing across Toledo, especially for vulnerable and historically marginalized communities. Let me know if you'd like a formatted table or visual summary of these points.

Discussion:

The City of Toledo has adopted local source of income discrimination laws and other measures in its local anti-discrimination law. However, currently, this law is not being enforced. It is important that the city develop systems and processes to pursue enforcement of this local law. This should include amending local laws further as may be necessary to facilitate this process.

Toledo currently employs significant restrictions on group homes for persons with disabilities, which invokes outdated and offensive terminology. The Ability Center, The Fair Housing Center, and the Mental Health and Recovery Services Board asked that the City update its zoning code to comply with fair housing laws and to better serve persons with disabilities. In 2022, the City did consider a potential change to the zoning code after a study conducted by the Plan Commission; however, this process did not result in an appropriate policy change and did not change the zoning code. City Council did not proceed with a vote on the law and the outdated zoning laws remain.

Also related to zoning, the AI strongly suggests that the city pay close attention to the development of plans created by local residents to ensure that neighborhood development occurs in a manner with which they are comfortable. As the city works on the development of its neighborhoods, it should be mindful of this issue. The city's zoning officials, for example, should ensure that developments are consistent with adopted neighborhood plans.

Enforcement of the City of Toledo's local lead poisoning prevention law remains an extremely important barrier to fair housing choice. Housing conditions are identified as an important

impediment to fair housing choice in Toledo. The city should ensure that an appropriate level of resources and staffing is dedicated to the implementation of the law, and this should be monitored closely.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Toledo is committed to meeting the needs of the underserved through program administration and collaboration with community partners. The city intends to assist the underserved by constructing and conserving affordable housing, reducing lead-based paint hazards, and reducing the number of families living in poverty through the services offered by community partners and other area organizations.

The city will continue to explore ways to form alliances and partnerships with all sectors of the local community. The DHCD improves understanding of community agencies and resources through mandatory quarterly trainings for CDBG and ESG-funded agencies. Speakers from neighborhood organizations are also invited to address the City's partners, sharing their knowledge and experiences. Networking and information exchange are encouraged to improve community service coordination.

Additionally, through the consultation process, several agencies spoke to the need for better coordination and collaboration among the various agencies and providers who often spoke of duplicative activities in the city. Focus group discussions further highlighted potential opportunities of organizing larger neighborhood-based collective impact models of programming, service delivery, and neighborhood improvements. While the city was once rich with Community Development Corporations, over time, these agencies have since closed. There are strong neighborhood-based community agencies and associations which typically operate independently; however, they could be important partners in a broad-based catalyzing collective impact effort in various neighborhoods in the city, including the specific geographic target areas: Englewood NRSA, Junction NRSA, Old South End NRSA, and Vistula Neighborhood. The city is interested in exploring collective impact models more fully and identifying a specific effort that may serve as a pilot model that is rooted in the collective efforts of a network of locally based community organizations working together to maximize the impact of the investment in a neighborhood.

Actions planned to address obstacles to meeting underserved needs

The City of Toledo, like other communities across the country, faces challenges with a strong contractor pool to meet the needs of its construction and rehabilitation pipeline funded with CDBG and HOME. This is especially true for owner-occupied rehabilitation activities.

There is an ongoing effort to expand the contractor pool and partner with other local agencies to deliver expedited assistance to LMI households. This includes an open bid process and the publication of contractor opportunities with the COT via local publications and social media. Engagement with local contractors has been a priority for the Department of Housing and Community Development as well.

The awarding of tax credits from the Ohio Housing Finance Agency (OHFA) to developers building in Toledo, Lucas County, has been a challenge due to the lack of awards provided to development in Toledo. A NOFA for Affordable Rental and Supportive Housing was issued on June 27, 2024. This is in hopes that a potential applicant will be successful in securing tax credits. The developers will be granted an extension if needed to allow them additional time to reapply for the 4% tax credit pool. The COT will engage with OHFA to discuss a scoring mechanism that is more equitable when considering mid-sized cities in Ohio.

Through collaboration with the Fair Housing Center (TFHC), a 2025 Analysis of Impediments (AI) to Fair Housing Choice was completed, as discussed in Sections SP-55 and AP-75. The AI's Fair Housing Plan outlines actions that will be taken to remove barriers to fair housing. The COT and TFHC will work together, in conjunction with other local partners, to carry out the actions indicated in the Fair Housing Plan.

Actions planned to foster and maintain affordable housing

The city will use various initiatives, as well as funds from the HOME, HOME-ARP, ARPA, ERA, and CDBG programs, to maintain and foster affordable housing. The goals identified in the Strategic Plan and the Action Plan include the construction and acquisition of affordable homes, rehabilitation of existing housing stock, home-buyer assistance, home repair programs for the elderly and disabled, emergency rental assistance, and housing services for non-homeless special needs populations. The goals of the Annual Action Plan also included funding to increase the capacity of local non-profit community development corporations to develop affordable housing and/or attract larger for-profit developers to develop low-income housing tax credit rental units.

The city will continue to work with partners and policymakers to increase rental housing through HOME- ARP funding by providing GAP financing for 9% and 4% tax credits. The COT engaged Root Policy to develop the HOME-ARP Allocation Plan, which included contributions from key stakeholders in the city and county. The COT has continued these efforts to set forth in its HOME-ARP Allocation Plan to seek out qualified projects. The deployment of the HOME-ARP funds will continue to support one of the housing strategy goals, which is to increase access to affordable housing opportunities within the city via new construction and/or rehabilitation of single- and multi-family units.

Also, the COT remains an active member of the Year 16 Initiative, which seeks to preserve the affordability of over 700 single-family low-income housing tax credit-financed units, working along with local PHAs, lenders, and intermediaries. The COT plans to work with a local university to determine the level of foreclosures, including foreclosed homes and those at risk of foreclosure. The data will be used to determine the need for a foreclosure counseling program during the Consolidated Plan period.

The COT is allocating funds for affordable rental housing development in conjunction with developers to encourage new construction and the preservation of affordable rental units in

existing NRSAs and around the city. The HOME-ARP Allocation Plan and a number of other initiatives are used to promote and sustain affordable housing in Toledo.

Actions planned to reduce lead-based paint hazards

The COT continues its commitment to providing lead-safe, decent, safe, and sanitary housing for eligible families. This effort uses a highly coordinated network consisting of private health officials, community development corporations, the local public housing authority, social service agencies, and other city departments. The effort targets central city neighborhoods, where low-income families occupy approximately two of every three residential units, and the concentration of pre-1978 structures containing lead paint is estimated to exceed 80 percent.

The DHCD administers a Lead-Based Paint Hazard Control Grant program (OHLHD0453-20) received from HUD's Office of Lead Hazard Control and Healthy Homes (OLHCHH). The \$5.7 million grant is utilized to provide financial assistance to property owners to help control lead paint hazards in both owner-occupied and rental residential units within the COT. The initial 42-month period of performance for the grant began on 04/01/21 and concludes on 06/30/24. In order to maximize all funding from OHLHD0453-20 and complete as many units as possible the DHCD requested a no-cost extension of the period of performance to twelve (12) months beyond the original expiration date, extending that contact from 06/30/24 to 06/30/25.

Over the life of OHLHD0453-20, a 42-month grant period, the DHCD has proposed to complete 175 lead inspection risk assessments and make 175 residential units in the COT lead-safe. The DHCD has benchmarked the completion of 96 lead inspection risk assessments and 112 residential units made lead safe under OHLHB0636-20 during the 2024–2025 Action Plan (07/01/24-06/30/25).

Additional multi-year funding was received from the OLHCHH to pilot a cooperation demonstration between the city's lead hazard reduction grant programs and the NeighborWorks weatherization program. The award provided \$1,000,000 to make 40 units lead-safe, along with air quality restoration. The period of performance runs from 07/29/21 to 07/28/24, however the DHCD will also be requesting a no-cost extension of the period of performance to 07/28/25.

It is anticipated that 29 lead inspection risk assessments will be performed and 39 residential units will be made lead-safe under this grant during the 2024–2025 Action Plan year.

The DHCD also received funding through a 3-year contract with the local health department to utilize BP- Husky settlement funds to make 40 units lead-safe. The contract began on 05/01/21, and was to continue up to 03/25/23; however, a two-year extension was granted with a period ending on 03/25/25. It is anticipated that approximately 26 additional units funded through this source will be made lead-safe during the stated action plan period.

The DHCD applied for and received a \$3,446,000 award from the Ohio Department of Development (ODOD) which was executed on 01/17/24. The grant allows the DHCD to expand its efforts to combat lead poisoning by supporting primary lead-based paint hazard control activities for 50

owner-occupied homes, 30 rental units and 2 childcare facilities. The period of performance is from 12/01/23 to 04/30/26. Specific benchmarks and timelines have not yet been confirmed as the DHCD (along with all other grantees around the State) work with ODOD as they continue to refine the program and publish updated guidelines and requirements. It is anticipated however that a minimum of 50% of the allocated funds with obligated and under contract by June 2024.

Lead-based paint hazard control methods for all of the DHCD's lead programs include the utilization of low-level interventions, interim controls, and partial component abatement. Abatement is the DHCD's preferred method for addressing painted surfaces. The program does not perform full abatement but rather replaces specific components and systems. Units are lead-safe but not lead-free.

Actions planned to reduce the number of poverty-level families

The consolidated plan's and this action plan's objectives are to decrease Toledo's population of low-income individuals or families. Low-income residents and families can access housing and community development initiatives through the Department of Housing and Community Development. Housing programs aim to provide the following benefits to households: economic development, family stability, health improvement, homeownership, and community development.

Actions planned to develop institutional structure

The DHCD recognizes the necessity of maintaining a high level of cooperation while working on projects with other City departments and/or groups. While DHCD administers all aspects of the HUD grant programs, high quality collaboration ensures the greatest possible results and the most efficient use of resources. The city will continue to coordinate activities with partners such as:

- Toledo - Lucas County Homelessness Board (TLCHB)
- Toledo - Lucas County Plan Commission
- United Way of Greater Toledo
- Lucas Metropolitan Housing (LMH)
- Mental Health and Recovery Services Board of Lucas County
- Lucas County Board of Developmental Disabilities
- Ohio Means Jobs/Lucas County
- Lucas County Land Reutilization Corporation (Land Bank)
- Toledo - Lucas County Health Department
- Toledo - Lucas County Port Authority

Each of Toledo's partners brings a unique service element and level of expertise. To achieve the desired community outcomes, it is essential to maintain these partnerships and collaborations. There are numerous connections between the corporate community, religious institutions,

government agencies, housing providers, foundations, and other neighborhood groups that support the underprivileged. There will be more communication with all community stakeholders.

Actions planned to enhance coordination between public and private housing and social service agencies

The city will continue to collaborate with a diverse range of governmental, private, faith-based, and community organizations to assess the needs of its residents. The city will continue to collaborate with the CoC and the community to streamline the actions of public service agencies in order to improve the lives of all Toledo residents. These organizations address a variety of family concerns, including homelessness, workforce development, and community health.

Discussion:

The city will continue to pursue diverse and comprehensive approaches to solving the community and economic development issues it faces. It has both challenges and opportunities that the CDBG, HOME, and ESG funds can help influence and impact. Because these funds can be used in such a diverse way to meet the complicated multifaceted aspects of community issues, they remain a significant tool that the city can use towards achieving a vibrant, stable, diverse, quality of life for its residents. However, the lack of resources to truly address the need is one of the most significant challenges faced by the city.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

The COT uses CDBG and HOME funds in support for a variety of housing and community development needs and services. ESG is used for shelter operations, homelessness prevention, and rapid rehousing. This section shows information on program specific requirements for the Community Development Block Grant, HOME and Emergency Solutions Grant (ESG) programs.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	0
Total Program Income	\$0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The COT does not utilize any other forms of investment other than those noted in CFR 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture Provision

The COT uses the Recapture Provision to ensure affordability for all homebuyer programs when a Direct Subsidy is provided to the homebuyer to purchase the property. A Direct Subsidy includes a down payment, closing costs, and other assistance to the homebuyer that reduces the purchase price from the fair market value to an affordable price.

If the homebuyer desires to sell the house and notifies the City within the affordability period, based on the Direct Subsidy provided to the homebuyer, the City will use recapture provisions to mitigate noncompliance based on the prorated recapture formula below. The amount recaptured by the city cannot exceed what is available from net proceeds. Net proceeds are defined as the sales price minus superior loan repayments (other than HOME funds) and any closing costs.

Recapture Formula

To determine the pro-rata amount recaptured by the city:

- Divide the number of months the homebuyer occupied the home by the affordability period (in months), and;
- Multiply the resulting figure by the total amount of direct HOME subsidy originally provided to the homebuyer.

NOTE: Development Gap Subsidies (i.e., the difference between the cost of producing the unit and the fair market value of the unit) are not subject to recapture as the homebuyer does not realize a direct benefit from these funds.

Resale Provision

For properties that receive HOME development subsidies only, and there is no Direct Assistance to the homebuyer, the resale requirements below will apply if the home is sold during the affordability period:

- The new purchaser must be a low-income household with income at or below 80% AMI.
- The household income must be verified by the city. Income verification process and contact information is included in the Homebuyer Written Agreement.
- The property must be the family's principal residence and the new purchaser agrees to assume the remainder of the original affordability period.
- Fair return will be measured by the percentage change in the Consumer Price Index over the ownership period.

- The original homebuyer, now the home seller, must receive a "Fair Return" on investment, as defined by the city.
- The basis for calculating fair return will include a return on 1) the HOME-assisted buyer's original investment, plus 2) capital improvements made by the original buyer based on actual costs of improvements as documented by homeowner's receipts.
- The improvements include window and roof replacements; electrical and plumbing system upgrades; infrastructure improvements; kitchen and bathroom remodels; basement finishing and energy efficient upgrades.
- In some instances, it may be necessary for the city to provide HOME assistance to the subsequent purchaser to ensure that the original buyer receives a fair return and the unit is affordable to the low-income population, as defined.
- The Homebuyer Agreement must also include a provision of first right of refusal for the City to purchase the affordable unit if an eligible buyer cannot be found in a reasonable time frame.

To maintain the continued affordability of the property throughout its affordability period, the City will ensure the home is affordable to LMI homebuyers at the time of resale. The targeted population of such buyers will include households with incomes of 60%-80% AMI paying no more than 30% of gross income for principal, interest, property taxes, homeownership association dues, and insurance. If the price that provides a fair return to the initial homebuyer is too high to be affordable for the subsequent LMI buyer to purchase the property, the City at its sole discretion, may provide HOME assistance as a direct subsidy to the subsequent buyer, thereby imposing a new affordability period and subjecting the assistance to the recapture provision.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

- The City enforces the recapture provision with a Homebuyer Agreement and Restrictive Covenant recorded in the land records of the City of Toledo.
- The City enforces the resale provision with a Homebuyer Agreement and Restrictive Covenant recorded in the land records of the City of Toledo.

Foreclosure

As provided in 24 CFR Part 92.254(a)(5)(i)(A), "affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. The City may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing."

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

HOME funds will not be used to refinance existing debt secured by multifamily housing.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e. g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not applicable

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

Written standards are contained within the four documents listed below:

- OH-501 Toledo/Lucas County CoC Written Standards for Service Delivery
- HMIS Consolidated Policies
- Coordinated Entry Referral Process
- Collaborative Governance of Coordinated Assessment
- Centralized Approach to Coordinated Access/Entry

See ESG Attachments for these documents.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The CoC has established, implemented, and consistently follows a Coordinated Entry System (CES) to ensure equitable access to available resources within the local homelessness crisis response system. This system enables CoC partners to make fair and consistent decisions, connecting individuals with interventions to swiftly end their homelessness. People at risk or experiencing homelessness can access the CES through various pathways, ultimately leading them to a centralized point for screening, diversion, and referrals to temporary shelter. While United Way 2-1-1 acts as the main access point, the local, SAMHSA funded PATH Team conducts outreach for unsheltered individuals, who may not be likely to be served and connects them to 211. 211 staff are trained to provide centralized screening and to administer the modified VI-SPDAT. Once a client with a housing instability has cleared the initial screening for safety concerns, the call is elevated to CE specialists for Housing Problem Solving for diversion and homelessness prevention components. Households determined to be in need of and eligible for temporary placement services are then referred to participating emergency shelter providers. All screening questions include culturally and linguistically competent questions to reduce cultural and linguistic barriers to housing and services for special populations, including immigrants, refugees, and other first-generation populations; youth; individuals with disabilities; and LGBTQ persons. CE specialists maintain a waitlist and, at the time of the bed opening, use the order of priority from the VI-SPDAT to offer shelter or other available options. The CES covers 100% of the CoC geographic area.

The CoC uses the Service Prioritization Decision Assistance Tool (SPDAT) to determine housing assistance levels. The SPDAT is completed with the household by a case manager, CE Specialist, or other professionals trained by the CoC. The SPDAT produces a standardized score that correlates to a referral for SSO, RRH, or PSH. Client choice and feedback from case management can also be considered to ensure all referrals are person-centered.

All community SPDAT numbers and information are given to TLCHB's Coordinated Entry System Coordinator to be compiled into a common Community SPDAT By-Name List. The Coordinated Entry System Coordinator focuses on speedy referrals to housing programs through prioritization

meetings and voucher applications. Biweekly SPDAT meetings occur with case managers and housing providers to provide a warm handoff. Within the CoC, there are a range of housing programs available to persons experiencing homelessness. The CoC honors participant choice in its housing referrals and seeks to work with the lowest-barrier housing providers and landlords available to decrease the amount of time a household experiences homelessness.

The HFE CoC Board appoints members to committees responsible for providing feedback on the CES and developing strategies for improvement. The CoC plans to evaluate and update the CES Policy and Procedures in the upcoming year, ensuring inclusivity by involving individuals with lived expertise in homelessness in all committees. The CoC has been selected to participate in an intensive HUD TA Workshop Coordinated Entry: Prioritization and Assessment Community Workshop. COT does not fund outreach activities due to limited funds.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The TLCHB, in partnership with the DHCD, engages the following process:

- Policies and procedures for the local application process are established, including general instructions, a local competition timeline, threshold criteria, application questions, and scoring criteria or points available for each section of the application. Additionally, the local application requires that each applicant certify that the organization will incorporate housing first principles, participate in HMIS, and participate in the Coordinated Entry System.
- A mandatory application training session is held. The meeting is widely publicized, including postings on the TLCHB website and direct invitations to current grantees and providers within the Home for Everyone CoC membership.
- A Citizens Review Committee (CRC) comprised of community representatives is identified, recruited, trained, and engaged in determining application priorities, processes, scoring, and selection.
- Completed applications are submitted in a timely fashion and are reviewed, ranked, and recommended (or not) for funding by the CRC. Applicants engage the CRC in an in-person interview by providing a ten-minute presentation to the CRC and answering any relevant questions about their request for funds.
- The CRC votes on funding recommendations to be submitted to the DHCD for final selection and recommendations to the Mayor of Toledo and the City Council.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

A written obligation within third-party contracts with TLCHB and the DHCD provides guidance to achieve this expectation and is monitored by both TLCHB and the DHCD. ESG-funded agencies are required to have a formerly homeless representative on their boards. TLCHB will meet this obligation either through a board appointment from the COT or as an elected director. Recommendations and/or nominations from the constituency are preferred. Three seats on the

CoC HFE Board are specifically designated to be filled by persons with lived experience. The nature of TLCHB CoC/ESG planning oversight work gives ample opportunity to engage those experiencing homelessness and/or those who have recently experienced homelessness toward the end of involving them in decision-making processes, including serving on standing committees and focus groups.

5. Describe performance standards for evaluating ESG.

In September 2022, the local Continuum of Care (CoC) introduced updated performance standards for agencies receiving funding. Not all program types have suggested targets for every performance indicator; some have specific targets for special populations, either in lieu of or in addition to overall targets. This aligns with HUD's Interim Rule, which emphasizes "performance targets appropriate for the population and program type." Targets are categorized based on the National Alliance to End Homelessness Rapid Re-Housing Triage Tool, which assesses three areas of housing barriers. The Key Performance Indicator list outlines recommended targets for each program type and indicator.

These performance indicators remain consistent across all funding sources. The standards set by the TLCHB for emergency shelter, transitional housing, homeless prevention, and rapid re-housing activities are applicable to the evaluation of ESG activities. These measures are evaluated during TLCHB monitoring visits, and snapshots of performance are provided to the COT quarterly or annually. Annualized snapshots are provided to the CRC for review during new application funding processes.

In the Integrated Disbursement and Information System (IDIS), HUD's computerized reporting system, the performance objectives and outcomes are already predetermined based on the activity type or category. Each category has subcategories in IDIS. The grantee may not choose their performance objectives and outcomes; applicable objectives and outcomes as established in IDIS are as follows:

HESG Activity Category	Performance Objective	Performance Outcomes
Prevention	Provide Decent Affordable Housing	Affordability
HMIS	N/A	N/A
Rapid Re-Housing	Provide Decent Affordable Housing	Affordability
Administration	N/A	N/A
Shelter	Create Suitable Living Environment	Availability/Accessibility

The City is not funding street outreach activities through its ESG funds. Please refer to AP-65 of this Action Plan for existing outreach and assessment activities in the city within the CoC.

Appendix - Alternate/Local Data Sources

1	Data Source Name ACS 2019-2023 5-Year Estimates
	List the name of the organization or individual who originated the data set. ACS 2019-2023 5-Year Estimates
	Provide a brief summary of the data set. American Community Survey data
	What was the purpose for developing this data set? Data available through the U.S. Census Bureau to provide information for Needs Assessment and Market Analysis
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Data gathered for City of Toledo, OH
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2019-2023
	What is the status of the data set (complete, in progress, or planned)? Completed
	2
Data Source Name CHAS 2017-2021 5-Year Estimates	
List the name of the organization or individual who originated the data set. Comprehensive Housing Affordability Strategy	
Provide a brief summary of the data set. The CHAS special tabulation is a count of the number of households (or housing units) that have certain combinations of HUD-specified characteristics, summarized for HUD-specified geographies.	
What was the purpose for developing this data set? Data is used to provide information for the Needs Assessment.	
How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? City of Toledo, OH	
What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2017-2021	
What is the status of the data set (complete, in progress, or planned)? Complete	
3	
Data Source Name CEW Advisors Housing and Community Development Needs Survey	
List the name of the organization or individual who originated the data set. Cew Advisors, Inc.	
Provide a brief summary of the data set. Online housing and community development needs survey.	

	<p>What was the purpose for developing this data set? Information from survey results informed the Needs Assessment and Market Analysis</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Data gathered for City of Toledo, OH</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2024-2025</p>
	<p>What is the status of the data set (complete, in progress, or planned)? Completed</p>