

Housing Market Analysis

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

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	90,154	65%
1-unit, attached structure	4,155	3%
2-4 units	15,926	11%
5-19 units	16,900	12%
20 or more units	9,101	7%
Mobile Home, boat, RV, van, etc	3,018	2%
Total	139,254	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Building and Demolition Permits Issues by Type, 2009 through July 2014

City of Toledo	New Single Family Units	New Multi-Family Units	All Units Demolished	Net Change in Units
2009	39	63	381	-279
2010	39	42	451	-370
2011	31	0	625	-594
2012	28	65	938	-845
2013	72	12	753	-669
2014 to July	15	199	253	-39
TOTALS	224	381	3401	-2796

Data Source: Toledo Division of Building Inspection

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	52	0%	1,442	3%
1 bedroom	898	1%	13,292	26%
2 bedrooms	14,937	22%	21,084	41%
3 or more bedrooms	52,340	77%	15,314	30%
Total	68,227	100%	51,132	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

At least an estimated 10,000 housing units per year are assisted with federal, state and local programs. This number was estimated based on evaluation of accomplishments reported in the Consolidated Annual Performance and Evaluation Report (CAPER) submitted to HUD annually. Assistance to housing units may include, but is not limited to, rehabilitation efforts (owner-occupied and rental), housing code enforcement, treatment for lead paint, demolition of dilapidated property and down payment assistance. Assistance is targeted to low-income families (including seniors and people with disabilities).

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

Data in table included in this section for Building and Demolition Permits Issued by Type, 2009 through July 2014 demonstrates the predominance of the permitting and construction of multifamily dwelling units in the city and the significant number of demolitions that have occurred.

At the end of the calendar year 2014, a total of approximately 900 units are expected to be demolished. The City anticipates that the number of demolitions will remain high. A door-to-door survey was conducted by the Land Bank to obtain an estimate of the housing conditions and the number of structures that will need to be demolished. The survey was completed in the Spring of 2015 and revealed that 2,700 structures are rated in worst condition and should be scheduled for demolition immediately. Additionally, without immediate investment or repair, another 1,300 structures will be eligible for future demolition. The pace for demolitions will depend on the availability of funding.

In the summer of 2014, the Department of Neighborhoods conducted a survey on the needs of the City of Toledo residents. In the survey, demolition of blighted properties had the highest average rating, scoring 4.25 on a scale of one through five within the category of Housing Needs. Therefore, housing units will continue to be lost from the housing inventory in the next five years due to demolition.

In regards to Public Housing, LMHA recently lost 400 units from its public housing portfolio with the demolition of Brand Whitlock Homes and Albertus Brown Homes. These army barrack styled units are being replaced with LMHA's Collingwood Green Site. The site will be developed in various phases. Phase I has already been completed with a total of 65 new state of the art affordable housing units. Plans for Collingwood Green phase II will include construction of 68 units which are rental townhouse apartments located adjacent to Collingwood Green I.

LMHA is also looking to demolish/dispose of approximately 100 scattered site units in blighted areas throughout Toledo.

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

The number of housing units is sufficient for Toledo's population. However, 48.68% of owner-occupied housing units in Toledo were built in 1949 or earlier and most renters (43.76%) live in housing units built between 1950 and 1979. The age of houses available in Toledo affects renters the most since almost half (48.84%) live in housing with one of the selected housing conditions* while most owners (71.38%) occupy units with none of the selected housing conditions. Most owner units are affordable to citizens earning 100% or more of HAMFI while for renters, most houses are available to those earning 80% of HAMFI. Therefore, Toledo lacks sufficient safe, adequate and decent affordable housing for low income renters and owners, both in general and in neighborhoods of choice.

Given the age of the housing stock in Toledo, the need for home ownership maintenance education is a key in maintaining a housing stock that is adequate and affordable. Home ownership maintenance education is essential in preventing home repair costs from rising outside of the financial parameters of the owner. Home ownership maintenance education rated as a medium-high priority in the Department of Neighborhoods Community Survey conducted in the community in the summer of 2014. Home maintenance education assists in maintaining the availability of decent and affordable housing. Lead education is needed to maintain and increase the availability of housing for low income citizens.

Another factor that limits the availability of housing units is the recent changes in the mortgage industry that triggered tightening of lending standards by financial institutions preventing Toledo residents from realizing homeownership. Lack of education and awareness of non-traditional financing options limit the ability of more citizens to become homeowners. Empowering citizens to adequately meet their housing needs will require education on new programs and resources available that lead to self-sufficiency and ultimately, homeownership.

*Selected housing conditions = 1. lacks complete plumbing facilities; 2. lacks complete kitchen facilities; 3. housing costs greater than 30% of household income; 4. more than one person per room.

Describe the need for specific types of housing:

The Department of Neighborhoods administered a survey (see attached) to CDBG third-party partners (PY2014-2015) on October, 2014. CDBG partners manage programs that assist with community and economic development as well as programs that assist with basic needs. CDBG third-party partners indicated the following housing needs in our community:

- Rental housing for singles
- Permanent Supportive Housing for singles
- Decent affordable housing in safe neighborhoods for low – moderate- income individuals and the “working poor”
- Lead Free homes

Survey participants also indicated a need for repair assistance, particularly roofs, and rehabilitation of foreclosed homes.

Respondents to the Department of Neighborhoods Community Survey rated the following housing needs as medium-high priorities (scoring between 3.56 and 3.98 in a scale of one-to-five) in the following order:

- Home repairs and accessibility modifications for seniors
- Acquisition, rehabilitation and sale of blighted homes
- Housing for the disabled
- Rehabilitation of rental units

The inability of potential homebuyers to access conventional lending caused that more households are being forced into renting. Contributing to the problem is a weak job market, where reduced wages dominate. Rental housing can be a major benefit to the City of Toledo, provided landlords are held accountable, the creation of a landlord-tenant group is initiated, and all units meet housing code standards. All efforts must affirmatively further fair housing.

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

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	73,700	93,300	27%
Median Contract Rent	380	486	28%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	28,221	55.2%
\$500-999	21,639	42.3%
\$1,000-1,499	780	1.5%
\$1,500-1,999	209	0.4%
\$2,000 or more	283	0.6%
Total	51,132	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	5,760	No Data
50% HAMFI	20,120	9,650
80% HAMFI	40,805	22,970
100% HAMFI	No Data	32,500
Total	66,685	65,120

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	406	521	683	921	974
High HOME Rent	406	521	683	921	974
Low HOME Rent	406	521	683	814	908

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No. Based on housing affordability statistics for Owners, 85% of units are affordable for persons at 80-100% of HAMFI. For persons below this, only 15% of units are available for households at 50% and below.

On the renter side, 61% of the units are available to households at 80% HAMFI. However, only 9% are available for persons at or below 30% HAMFI.

With more persons at the lower-income level, the need for safe, adequate and decent affordable housing is great.

Toledo lacks housing that is affordable to low – moderate-income individuals and families. A median household in Toledo of \$34,260 and 32.58% of the population earning less than \$34,999 having a cost burden greater than 30%, is also evidence that affordable housing for low income individuals is an issue in Toledo.

The median household income in Toledo had a positive change of 5% between 2000 and 2011 while the median home value increased 27% for the same period. With income rising at a much slower pace than the home values, affordable housing for the low income population continues to be an issue for the City of Toledo. Higher commodity prices, inflation and rising interest rates compound the affordability of homes.

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

The gap in what is affordable versus the demand for lower-income housing will increase as the median home value and contract rent have both risen, 27% and 28% respectively. Considering that 55.2% of households pay less than \$500 for rent, even a one-bedroom fair market rent unit would cost \$521. As a result, households may experience a severe housing problem due to their inability to afford an appropriately size unit.

Affordability can only be changed by increasing available resources for programs that assist in making homes affordable for the low- moderate-income population. A comprehensive effort directed to increase the possibility of better incomes and, consequently, housing affordability, needs to include the following types of assistance:

- Job education and training
- Economic development programs that assist in attracting higher wage jobs to Toledo and retention of existing jobs
- Down Payment Assistance
- Assistance for home repairs/rehabilitation and energy efficient upgrades
- Deep rental subsidies for extremely low income renters

- Financial training
- Home maintenance training
- Improved transportation services

Additionally, effective programs that address neighborhood safety are essential for retaining home values in Toledo neighborhoods. Homes generally affordable to low income households in Toledo are located in neighborhoods where safety is a growing concern. Hand in hand with improved safety is the issue of vacant, blighted homes. These homes offer a safe haven for criminal activity. The number of vacant homes in Toledo neighborhoods is one of the reasons why demolitions rated as the highest housing need in the Department of Neighborhoods Community Survey.

Only by increasing home affordability the home values will stabilize maintaining home ownership an attractive option throughout the city and affordable rental housing a desirable option in Toledo neighborhoods.

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 median contract rent for the most recent year, 2012, is less than a one-bedroom unit. However, upon examination of the number of the units in the needs assessment that has either a housing problem or a severe housing problem, the quality of the unit is in question. Community surveys recently conducted by the Department of Neighborhoods continue to show the need for the rehabilitation and/or emergency repairs to homes that could forestall or prevent further deterioration.

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

Definitions

Standard condition – units meets HUD Housing Quality Standard (HQS) and all state and local codes and is made lead safe.

Substandard – units that have not met the above standards, and also are both structurally and financially feasible to rehabilitate.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	18,796	28%	25,002	49%
With two selected Conditions	280	0%	703	1%
With three selected Conditions	17	0%	72	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	49,134	72%	25,355	50%
Total	68,227	100%	51,132	100%

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,007	1%	2,522	5%
1980-1999	3,817	6%	7,264	14%
1950-1979	31,140	46%	22,735	44%
Before 1950	32,263	47%	18,611	36%
Total	68,227	100%	51,132	99%

Table 34 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	63,403	93%	41,346	81%
Housing Units build before 1980 with children present	645	1%	1,945	4%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	2,306	1,428	3,734
Abandoned Vacant Units	484	517	1,001
REO Properties	139	12	151
Abandoned REO Properties	2	1	3

Table 36 - Vacant Units

Alternate Data Source Name:

Vacant Units

Data Source Comments:

Need for Owner and Rental Rehabilitation

The need for both owner and rental rehabilitation is great. The needs assessment showed most households in the 0 – 30% income bracket are living in conditions which cause them to have either a housing problem or a severe housing problem (84%, 69.4% respectively).

Using the NA-15 as a guide, collectively, there are 67,460 households living in a unit with a housing problem or a severe housing problem, 43,900 and 23,560, respectively.

When comparing the units built before 1979, it represents the majority of homes, both for owner-occupied and renter-occupied, 93% and 81% respectively.

The aging housing stock is one of the main reasons for the high need for owner occupied and rental rehabilitation of units.

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

Of the 100 census tracts that cover 81 square land miles, 95 have been designated as high risk areas for elevated blood lead levels. For Lucas County, Toledo has the highest propensity for lead risk. The Centers for Disease Control (CDC) has identified these areas in Toledo (as part of Lucas County) that contain housing which may pose a lead poisoning danger to children 6 years old and younger.

Currently, over 20,337 children under the age of 6 years live in the City of Toledo. Over the course of the past 17 years (1997-2013) 90,168 children under 72 months of age have undergone lead screenings. A total of 6,167 (6.8%) from 1997-2013 (2013 data is not yet published) have had results with an elevated blood level. Most recently, in 2012, 4,963 children less than 72 months of age were tested with a total of 102 or 2.1% tested with elevated levels above 10 µg/dL (micrograms/deciliter). An additional 357 had

levels between 5-9 µg/dL and 4,476 had levels less than 5 µg/dL. The percentage of children tested with elevated blood lead levels for the City of Toledo far exceeds the national and the State of Ohio percentages. The City of Toledo is one of the top three (3) cities in the State of Ohio for childhood lead poisoning.

Toledo has approximately 138,430 housing units; with 121,392 (88%) units built prior to 1978 including 49,071 (35%) built prior to 1940 (2010-2012 ACS 3-Year Estimates DP04), with 117,071 estimated occupied units. Owner-occupied houses comprise 64,195 (55%) of those units with another 52,876 (45%) being renter-occupied. (*Source: Lead Grant*)

MA-25 Public and Assisted Housing – 91.210(b)

Totals Number of Units

	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 available	0	84	5,857	7,934	840	7,094	634	718	5,888
# of accessible units			135						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:
Lucas Metropolitan Housing Authority
Data Source Comments:

Describe the supply of public housing developments:

Facility Name	Population Served	Units	Building Type	Year Built
Robert Dorrell-Manor	Elderly	102	Elevator	1977
Willow Bend	Family	8	Walk-Up	1981
Marsrow Acres	Family	10	Single-Family	1981
Flory Gardens	Elderly/HD	161	Walk-Up	1969
Richmar Manor	Elderly	45	Walk-Up	1967
Glendale Terrace	Family	100	Walk-Up	1966
Elmdale Court	Family	100	Walk-Up	1971
Ashley Arms	Family	40	Elevator	1980
John Holland Estates	Family	42	Semi-Detached	1973

*Collingwood Green Phase II	Elderly	65	Elevator	1968
TenEyck Towers	Elderly	154	Elevator	1971
Vistula Manor	Family	164	Elevator	1966
Charles F. Weiler Homes	Family	378	Walk-Up	1938
Gideon Spieker Terrace	Elderly	47	Walk-Up	1957
Pulley Homes	Family	47	Single-Family	1960
Northern Heights Apartments	Family	57	Semi-Detached	1968
Northern Heights Apartments	Family	46	Mixed	1968
Devonshire/Olander	Family	97	SF/Twinplex	1981
Jade Estates	Family	50	Single Family	1981
Oak Grove Estates	Family	46	Garden & Walk-Up	1969
Oak Terrace	EHD	14	Twinplex	1969
McClinton Nunn Homes	F/EHD	151	Twinplex	1964
Hansen Terrace	EHD	50	Single-Family	1964
Birmingham Terrace Family	Family	113	Walk-Up	1941
Port Lawrence Homes	Family	159	Walk-Up	1941
Ravine Park Village	Family	166	Walk-Up	1942
Scattered Sites	Family	229	Single-Family	
Total				2609

*33 public housing units and 32 LIHTC units

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:

The Lucas Metropolitan Housing Authority (LMHA) manages and owns 2,745 public housing units and 32 Low Income Housing Tax Credit units for low income Toledo residents. The physical condition of LMHA’s portfolio is generally average to below average for its expected age. The 6 Asset Management Projects (AMP) recently received scores from the Real Estate Assessment Center (REAC) of 67-86. The LMHA conducted a physical needs assessment in 2012 which identified \$22,000,000 in high or urgent capital needs across its portfolio. Outstanding capital items are addressed through the use of capital funds received on an annual basis from HUD. The LMHA receives around \$4,000,000 in Capital Fund Program (CFP) funds annually.

Public Housing Condition

Public Housing Development	Average Inspection Score
Amp 111	67
Amp 112	71
Amp 121	86
Amp 122	71
Amp 131	82
Amp 133	78

Table 38 - Public Housing Condition

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

The LMHA has plans to acquire or construct and manage additional affordable housing throughout Lucas County. Such properties may have an Annual Contributions Contract, Project Based – Section 8 contract or may be market rate. Modernization and capital improvement projects on existing units are being targeted using green building standards where possible and large scale Energy Performance Contract (EPC) is being contemplated. The EPC is anticipated to allow the LMHA to complete over \$11 million in energy related improvements agency wide. These improvements will save the agency and the residents on utility expenses over the long term. The LMHA continues to replace roofs, parking lots, appliances and interior and exterior finishes as needed. The LMHA has successfully demolished the Brand Whitlock Homes, Brand Whitlock Extension and the Albertus Brown Homes in mid to late 2010. The LMHA’s plan is to replace the existing 400 units of low-income public housing with 272 mixed income units and a large community park on the new Collingwood Green site using low-income housing tax credits and other sources of funds. LMHA has begun its plan by successfully completing Collingwood Green Phase I which houses 65 low income units targeting elderly families. The Collingwood Green Phase II is under construction. Collingwood Green Phase II will have 68 mixed income units of housing. In order to better manage the low-income public housing program, the LMHA will take a comprehensive look at its current portfolio and may demolish or dispose of other existing units, including scattered sites and large family developments. The LMHA will request Housing Choice Vouchers for existing occupied units lost to demolition or disposition. The LMHA has been an early participant in the Rental Assistance Demonstration (RAD) program with HUD. The LMHA was one of only two PHA’s in Ohio to receive initial approval to convert units and expects to convert 136 units of Low Income Public Housing (LIPH) to Project-Based Rental Assistance (PBRA) in late summer 2014. The LMHA also has over 200 additional units proposed for conversion on the RAD waiting list. It continues to look at available ways to address the capital backlog using alternative funding sources such as LIHTC, private mortgages and other grants not available to improve public housing.

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

See answer above.

MA-30 Homeless Facilities and Services – 91.210(c)

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)	192	0	61	304	0
Households with Only Adults	333	35	98	1,097	0
Chronically Homeless Households	0	0	0	88	0
Veterans	2	0	1	171	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:
2015 PIT Count/CoC General Program Report
Data Source Comments:

Emergency Shelter and Transitional Housing

Emergency Shelter

Emergency shelter programs with a Memorandum of Understanding with the Toledo Lucas County CoC are:

- Family House houses 103 people and offers connections to mainstream services including onsite childcare, computer labs and educational enhancements.
- Beach House houses 22 people and provides connections to mainstream services and onsite goal directed living support programs.

- St. Paul's Community Center (SPCC) houses 30 single men and 5 single women along with emergency winter crisis capacity of 50 beds for those who are not engaged with services through another shelter. SPCC has licensed social workers on staff to engage those who come for lunch or winter crisis beds and provide transportation to mainstream services. The Mental Health and Recovery Board assigns a licensed clinician to SPCC daily due to the unique needs of their clientele.

- La Posada houses 38 people in a family-type setting providing access to mainstream services and intensive case management onsite.

- The YWCA Battered Women's Shelter operates 28 beds for Domestic Violence/Sexual Assault survivors and provides access to mainstream services onsite, and intensive onsite programs to help survivors become stable and self-sufficient.

Transitional Housing

Transitional housing programs are designed to interact with clients and engage them in services leading to self-sufficient and self-sustainability.

- Adams House has beds for 24 single male veterans. They target specifically chronic and alcohol/drug issues and work with their clients and help them regain independence.

- Aurora House offers 20 beds to single women and women with children, most of which are referred through the court system due to ongoing issues with sobriety and stability. Aurora's programming is designed to assist women regain their pride and become better citizens.

- Bethany House is the only transitional housing specifically designated for Domestic Violence (DV) survivors. Their programming is specifically geared to assisting survivors of DV regain control of their lives and independence.

- Cherry Street Mission operates Hope House, a 28 bed facility that accepts all clients and works with them through a religious based program to help them turn their lives around.

- FOCUS operates two programs with a total of 124 beds for households with children. This program is a traditional transitional housing program which works through the households immediate barriers to stabilize and educate them on long term issues and reduce recidivism.

- Harbor House provides 14 beds for single women in recovery, providing access to all services and counseling services in house when necessary along with group and peer programs.

- NAOMI house provides 5 beds for single women in recovery and limited on site services; however, they link all clients with mainstream services and provide services in a family setting.
- Neighborhood Properties Inc. operates 17 beds for men and women in their Road to Recovery program which is tied directly to the county drug and alcohol programs.
- Open Door Ministries operates 50 beds of transitional housing for single men utilizing a religious model to guide the clients to independent living.
- SPCC offers 11 beds of transitional housing targeted to men and women with severe and persistent mental health issues.
- Neighborhood Properties Inc. operates a supportive housing program with 12 beds for single men and women and provides intensive mental health and/or drug and alcohol services.

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

The Toledo Lucas County Continuum of Care (CoC) partners work in collaboration with secondary service providers to ensure clients have a seamless delivery of all necessary services. This process is accomplished by ensuring the identification of services clients need and bringing providers to the table to be a part of designing system responses. The Mental Health and Recovery Services Board of Lucas County and local mental health agencies (A Renewed Mind, Compass, Harbor Behavioral Health, Unison and the Zepf Center) are involved in the CoC planning processes and procedures to ensure clients are provided the most appropriate and seamless delivery of services possible. The CoC is continuing to work with Lucas County Job and Family Services in designing 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 design processes or address gaps in client's service delivery. This practice allows the CoC to have a specific contact person within the various service providers with whom better working relationships are developed.

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 CoC has shelter facilities to provide services to all households and individuals that may be encountered when working to end homelessness. For example, St. Paul's Community Center is a 35 bed facility that handles mentally ill and those with substance abuse issues with emergency shelter, transitional housing, and permanent supportive housing. The agency provides counseling services to individuals through all stages of service provision. St. Paul's Community Center also provides up to 50 overflow beds for the community's "Winter Crisis" service when the temperatures and weather become too extreme for people to safely remain unsheltered. The CoC's Family House shelter is designed specifically to handle families with children. Family House is the second largest shelter in northwest Ohio, able to shelter up to 103 people at any one time. Cherry Street Mission is the community's largest singles shelter; they are also the only shelter that will take people that are currently using drugs and/or alcohol.

Local mental health facilities work collaboratively with our shelters and housing providers to ensure seamless service delivery for the clients. Through funding provided by the mental health board, our clients are provided service enriched housing that allows them to live more independently and obtain higher levels of functioning.

Toledo Public Schools works with the CoC board to collaborate on identifying homeless youth and finding solutions to their situation. The local United Way also provides funding through a special grant for the explicit 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.

The Ann Arbor Veteran Service Network covers the Toledo area and has worked closely with the CoC and the local Veterans Service Center to identify veteran needs and fill those gaps. Working in conjunction with multiple agencies, like National Church Residencies, the Toledo area is creating a new project that will open in mid-2015 with 75 Permanent Supportive Housing units for veterans, 19 of those units are set aside for literally homeless veterans. This project will include all the medical and mental health services necessary for the residents, and those services will be available in the lobby area or across the street at the Toledo Veterans Medical Clinic.

Toledo has numerous organizations providing services to our homeless population. From the Toledo Streets newspaper, completely operated by and benefitting homeless persons, to Saturday morning gatherings at the parking lot of the main Public Library. These gatherings are coordinated through various local non-profits and religious groups to reach individuals who are seeking assistance. At this weekly event, services such as food distribution, medical checks and information on accessing services is available.

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

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

The CoC is working towards a fully implemented Housing First model that will allow all persons access to services. The CoC's Permanent Supportive Housing has specific targets for those with dual diagnosis, those with severe and persistent mental illnesses, and those with physical disabilities. The local Aids Resource Center works with the HIV/AIDS population on issues related to obtaining or maintaining their housing. A large partner in all these targeted populations is the Toledo Fair Housing Center, they bring legal expertise to the table regarding fair housing laws and case studies which provide for a much more client centered approach to accessing housing.

The Aids Resource Center (ARC), Toledo Offices reports that a lack of access to adequate and affordable housing for People Living With HIV in Ohio continues to be a challenge. Without stable housing, it is difficult for a person to attend to their healthcare needs. The National AIDS Housing Coalition reports that stable housing is highly linked to adequate HIV healthcare. They report that 145,000 households affected by HIV currently lack stable housing and have an unmet need for assistance. Lack of stable housing correlates with high viral load, poor health status, avoidable hospitalizations and emergency room visits, and early death.

One study found that unmet subsistence needs--homelessness and hunger—had a greater effect than adherence to antiretroviral therapy (ART) on the over-all physical and mental health of people living with HIV. Social, structural and behavioral determinants contributed to overall health status in a cohort of homeless and unstably housed HIV-infected men. Access to adequate, nutritious food continues to create a challenge for many people with HIV.

Lack of *system literacy* is a barrier in Ohio for entering and remaining in care. Health systems are extremely complex social structures to navigate. System literacy is defined as the ability to learn about and understand the complex system of medical providers, insurance options, case management services, housing and other supports that make up a healthcare delivery system. For individuals already struggling with the emotional impact of an HIV diagnosis, not understanding the system that exists to help can be an extreme barrier to entering or remaining in care and housing.

Sources for People living with HIV data are as follows:

Ohio Statewide Coordinated Statement of Need, 2012 Edition.

HUD, 2012, Unmet HOPWA Needs PY 2010-2011.

Aidala, A.A, et al. (2012). *Housing status and the health of people living with HIV/ AIDS: A systematic review.* Presented at the XIX International AIDS Conference, Washington, D.C., July 2012

Riley, E.D., et al. (2012). Social, structural and behavioral determinants of overall health status in a cohort of homeless and unstably housed HIV-infected men. *PLoS ONE*, 7(4).

Ohio Department of Health, *Ohio Statewide Coordinated Statement of Need, 2012 Edition*

Ohio Department of Health, *Ohio Statewide Coordinated Statement of Need, 2012 Edition*

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

The State of Ohio has mandates for institutions to ensure they do not discharge customers into a state of homelessness. To aid in this practice, the Toledo Lucas County CoC works collaboratively with local hospitals, correctional facilities and recovery and addiction centers to preplan the housing needs of those being discharged. Along with this process, the CoC has instituted a Coordinated Access procedure where all homeless persons, or those serving homeless persons, can call to access homeless prevention, diversion and, if necessary, assignment to appropriate emergency shelter.

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)

The Toledo Lucas County CoC is continually expanding outreach and collaboration of services to more fully include those who are most at risk of becoming homeless. Efforts to prevent households and individuals from falling into homelessness are a priority as the City of Toledo works towards eliminating homelessness. By presenting educational opportunities in regards to financial and other issues that can help stabilize a household, the City hopes to prevent many borderline households from entering homelessness.

For individuals seeking supportive services, United Way of Greater Toledo provides a free, confidential and anonymous, non-emergency information and referral service. Serving Lucas, Wood, Ottawa, Erie, and Hancock County, 2-1-1 connects residents to the health and human services they need. The service is available 24 hours a day, seven days a week as well as during disasters. Available by telephone and online, 2-1-1 provides callers and web visitors with detailed information on community resources for help and assistance in a range of areas, including job training opportunities, financial or legal counseling, and foreclosure / low-income housing.

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))

The following one-year goals will address the housing and supportive services of persons who are not homeless but have other special needs:

- Public Services
 - Youth Programs
 - Soup Kitchens and Feeding Programs
 - Life Enrichment and Skills Programs

- Affordable Housing
 - Home Repairs for Seniors and the Disabled
 - Elimination of Lead-based paint
 - Housing Repairs and Rehabilitation

- Obtaining/Maintaining Housing Affordability
 - Foreclosure Prevention
 - Housing Legal Assistance
 - Fair Housing
 - Ensuring Fair Housing Practices

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Hurdles to affordable housing include high land development costs in underdeveloped areas of the city; rehabilitation cost to bring units up to code; and poor property maintenance, which results in loss of viable housing stock through dilapidation. These conditions can restrict opportunities for LMI individuals, impose higher costs of homeownership and maintenance, and reduce the range of housing choices in many neighborhoods. Suitable infrastructure is widely available in most sections of the city, but continued code enforcement efforts are needed to keep the current affordable housing stock in usable condition and stabilize neighborhoods.

Standards in the Planning and Zoning code also affect affordable housing. Code requirements applied to non-single-family residences can impede the provision of affordable, accessible housing inside and outside of the City. Examples of such code requirements are: additional spacing, landscaping, architectural design and parking. Several challenges have been posed by facilities that felt they experienced an undue burden due to regulations that seem overly burdensome to or even discriminatory.

The Planning and Zoning Code also regulates intensity and density. For each of the respective zoning districts, overlay zones, and their respective uses; the maximum number of dwelling units, minimum setbacks, floor area ratios, and individual parcel characteristics determine the permissible density of development. How such standards affect affordability depends on the area in question as well as the participation of stakeholders in the planning process. For instance, many acknowledge the common occurrence of the prohibition of multi-family and group housing in the townships surrounding Toledo; such denial of permission is often, unfortunately, due to the vocal opposition of local residents and/or future, potential neighbors who view the use as undesirable. Inclusionary zoning, which can be effective just about anywhere that is experiencing a shortage of affordable housing, would address issues in Toledo such as shortages of affordable housing in certain communities and resistance to the siting of group living facilities and homes for those who are re-entering or who are recovering from substance abuse.

The State's homestead tax exemption also has a significant effect on the affordability of housing for qualifying homeowners. Beginning in 2014, income requirements apply to new recipients, making the exemption more restrictive. New recipients are eligible only if their income is equal to or less than the amount prescribed by State law. Although local taxing authorities do not lose funds as a result of this, recent changes in the homestead laws shift the burden of property tax from the State of Ohio to local homeowners.

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	326	158	0	0	0
Arts, Entertainment, Accommodations	12,800	12,865	15	14	-1
Construction	3,105	3,254	4	3	-1
Education and Health Care Services	20,758	24,823	24	26	2
Finance, Insurance, and Real Estate	3,769	4,455	4	5	1
Information	1,302	2,117	2	2	0
Manufacturing	12,524	14,173	14	15	1
Other Services	3,881	4,174	4	4	0
Professional, Scientific, Management Services	6,202	8,185	7	9	2
Public Administration	0	0	0	0	0
Retail Trade	13,160	12,068	15	13	-2
Transportation and Warehousing	4,617	3,986	5	4	-1
Wholesale Trade	4,149	4,434	5	5	0
Total	86,593	94,692	--	--	--

Table 40 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	145,996
Civilian Employed Population 16 years and over	122,505
Unemployment Rate	16.09
Unemployment Rate for Ages 16-24	44.81
Unemployment Rate for Ages 25-65	9.96

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	18,537
Farming, fisheries and forestry occupations	5,374
Service	17,155
Sales and office	30,248
Construction, extraction, maintenance and repair	8,837
Production, transportation and material moving	9,339

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	98,523	84%
30-59 Minutes	14,354	12%
60 or More Minutes	4,288	4%
Total	117,165	100%

Table 43 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	7,519	3,107	8,906
High school graduate (includes equivalency)	32,153	5,671	12,613
Some college or Associate's degree	35,669	4,914	10,695
Bachelor's degree or higher	22,243	1,104	3,896

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	818	913	716	2,030	3,333
9th to 12th grade, no diploma	6,104	5,039	3,870	6,964	5,282
High school graduate, GED, or alternative	10,730	10,909	12,614	26,937	13,696
Some college, no degree	15,245	12,376	8,989	17,048	6,310
Associate's degree	742	3,445	3,347	6,147	1,345
Bachelor's degree	2,215	6,092	4,595	7,496	2,675
Graduate or professional degree	189	2,553	1,717	4,801	1,707

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,122
High school graduate (includes equivalency)	24,785
Some college or Associate's degree	28,520
Bachelor's degree	40,382
Graduate or professional degree	49,215

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

Outlined below are the major industries in Toledo and the employers in those sectors:

Health Care and Social Assistance:

- 1) ProMedica Health System (Toledo Hospital, Flower Hospital, St. Luke's Hospital, ProMedica Wildwood Orthopaedic and Spine Hospital)
- 2) Mercy Health Partners (St. Vincent Hospital, Mercy)
- 3) HCR ManorCare (provider of short-term, post-hospital services and long-term care)
- 4) University of Toledo Medical College
- 5) Harbor Behavioral Health Care (mental health provider)

Manufacturing:

- 1) General Motors
- 2) Chrysler Group (Jeep)
- 3) Dana (automotive)

- 4) Libbey Glass
- 5) Johnson Control (services and solutions to optimize energy and operational efficiencies of buildings; lead-acid automotive batteries and advanced batteries for hybrid and electric vehicles; and interior systems for automobiles)

Distribution:

- 1) UPS
- 2) Federal Express

Retail Trade:

- 1) The Andersons
- 2) Meijer
- 3) Kroger
- 4) Wal-Mart
- 5) Costco

Government/ Education:

- 1) Lucas County
- 2) City of Toledo
- 3) University of Toledo

Accommodation and Food Services:

- 1) McDonalds
- 2) Mancy's
- 3) Wendy's

Various food service establishments

Describe the workforce and infrastructure needs of the business community:

Lucas County and City of Toledo employers are in need of a workforce with the following employee attributes:

- skills in technology, advance manufacturing, skilled trades, computer science, finance, advance medical/healthcare skills and customer service
- employees who can pass the basic academic skills of 9th grade reading and 9th grade math for the advanced manufacturing positions being filled (only 40 % of clients at OhioMeansJobs:Lucas County have demonstrated the ability to pass those test levels)
- computer proficiency skills
- employees who can pass drug screenings
- soft skills (such as leadership, team player, self starter, good communication skills, multi-tasking, etc.)
- more marketable bachelor and master degree candidates in high demand occupations

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.

The County has seen a considerable decrease in funding for job training funds sent to Lucas County and Toledo. There is a lack of government investment in job training. Overall, education attainment level is low. The community needs programs that assist in achieving the following:

- 1) Increase High School Graduation rates
- 2) Increase the number of individuals attaining post-secondary training
- 3) Improve the development of basic skills
- 4) Improve computer skills of the unemployed and under-employed

Additionally, community responses to the Department of Neighborhoods surveys indicate the following initiatives are also needed to assist with economic development:

- 1) Tax free business zones that foster higher paying jobs and eases depopulation
- 2) Financial and technical assistance programs for entrepreneur or troubled businesses who develop sound and effective plans to build capital and sustainability
- 3) Programs that support innovative business endeavors
- 4) Additional support for businesses that foster job creation, higher wages and long term employment opportunities
- 5) Tax abatement and incentives for small businesses
- 6) Tax abatements for new businesses
- 7) Public education improvements
- 8) Diversify current local industries and attract enterprises in new industries
- 9) Less political interventions and influences hindering economic growth
- 10) Positive changes in the labor environment that may attract businesses to Toledo
- 11) Lower cost of utilities
- 12) Positive marketing/image of Toledo

If the initiatives and changes above are developed the following will be needed:

- 1) a more educated and skilled workforce
- 2) improvements and expansion of public transportation services
- 3) road improvements

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

The City of Toledo has a large group of residents who have very limited skills sets and academic preparation that impact their ability to attain living wage jobs. Available programs need to improve individual's capabilities on using computers and increase the number of short term certificate programs.

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.

OhioMeansJobs Lucas County operates under the federal Workforce Investment Act of 1998 (WIA). WIA is designed to streamline employment and training programs, help job seekers find work, and help employers find workers. The Lucas County Workforce Investment Board oversees WIA programs and services.

OhioMeansJobs reported the following accomplishments for programs supporting business growth and expansion:

- Since July 2004, staff at the one-stop center assisted 2,623 different companies recruit workers for job openings;
- By June 30, 2013, these businesses had posted 12,508 jobs representing 58,052 open positions (many postings represent more than one worker);
- Jobs posted during this period had an average hourly wage of \$14.63 or \$30,440 annually.
- More than 718 new workers have been trained through on-the-job training (OJT) assistance to their employer since July 1, 2005; and,
- 91 different companies received \$3,054,246.23 to offset the costs of training new workers.

An additional \$340,127.90 went to 19 companies training 236 workers through customized training programs.

Data provided by OhioMeans Jobs reveal that since 2007, 2,032 workers have been trained in High-Demand Professions at an average cost of \$5,444. High-Demand professions include: Health Care, Transportation (Truck Driving) and Information Technology.

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.

In 2014, the Regional Growth Partnership, Lucas, Wood and Ottawa Counties in Ohio, and Monroe County, Michigan, and the City of Toledo joined to develop the Northwest Ohio/Southeast Michigan Comprehensive Economic Development Strategy (CEDS). The CEDS brought together public and private sectors to analyze the regional economy in order to establish regional goals and to identify investment priorities and funding sources to implement a plan of action. Regional strengths such as transportation, financial activities, and manufacturing represent primary opportunities for enhanced regional economic activity. Situated at the heart of the region as its largest jurisdiction, Toledo is integral to a regional strategy capable of leveraging the necessary resources to achieve these ends.

Through the CEDS planning process, five primary goals were identified. The effective regional CEDS will:

1. Support and facilitate efficient transportation of people and commerce
2. Promote a business climate that encourages quality job creation, new investment, and redevelopment
3. Support a stable and skilled workforce capable of meeting current and future business needs
4. Harness industry and business opportunities and diversification
5. Ensure a high quality of life for residents and businesses

As a whole, the goals of the Consolidated Plan promote economic and community development. Specifically, the following goals included in this Plan are aligned with the above CEDS goals:

- Job Creation/Retention
- Business Recruitment/Retention/Assistance
- Transportation Assistance

Other efforts or initiatives impacting economic growth in Toledo include:

- In 2014, the Board of Lucas County Commissioners streamlined its economic and workforce development efforts with the creation of the Department of Planning and Development. This Department provides job training programs that are better aligned with the current and future needs of local businesses so that it can deliver what local industries need from the workforce.
- Lucas County launched a new program called Work Ready Lucas County in late spring 2014. The Work Ready Lucas County framework quantifies and improves the skill levels of the local workforce through a standardized skill credential that measures, identifies, and closes skill gaps.
- Enthusiasm has been renewed with ProMedica's decision to consolidate its offices into a new headquarters in Toledo's core. The \$40 million investment will bring 700 employees

downtown. The Lathrop Co., a construction contractor, announced plans to relocate to downtown Toledo after 34 years in Maumee. In addition, Lucas County has been a strong supporter of Hensville, a \$19 million development project, will provide additional shopping, dining, residential and a concert district which will certainly market the downtown as a desirable place to live and work. These investments are continuing the active momentum to revitalize the downtown area.

- While some industries, such as healthcare and transportation, have remained strong in spite of the past economic downturn, other industries such as automotive manufacturing and construction have been revitalized by the recovering economy.

MA-50 Needs and Market Analysis Discussion

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

The following pages contain a summary of the discussion findings for this section. The detailed analysis starts with a map of the census tracts in Toledo (Figure 1 - Market Analysis Detail P1) that can be used for reference for determining the location of various census tracts as discussed in the text. The definition of concentration used in this section is also included in the detailed analysis section (Market Analysis Detail P2).

For this question, the issue of housing cost burden was analyzed. A summary of the analysis revealed the following findings:

- Only census tract 22 (Figure 2 - Market Analysis Detail P3) appears as having more than one indicator of housing problems on a high or moderately high level:
- Census tract 22 has a high percentage of households with severe cost burden and, a moderately high percentage of households with substandard housing problems.
- Since cost burden seems to be the most severe problem for the City of Toledo households (Figure 3 - Market Analysis Detail P4), an additional 42 census tracts were identified as having experienced a severe cost burden issue by expanding the cost burden to include the moderate percentage of low income households with severe cost burden category (middle value in legend):
- Together, with the high, moderately high and moderate percentage (top three categories) of households with severe cost burden, 62.62 percent of City of Toledo census tracts have greater than three out of every ten households experiencing a severe cost burden.
- With high, moderately high and moderate percentage (top three categories) of households experiencing a severe cost burden (Figure 3 - Market Analysis P4), five additional census tracts contain households that are experiencing multiple problems:
- These additional tracts are: 12.01, 20, 45.01, 46 and 79.01. These additional areas are not concentrated in Toledo's central city, but are on Toledo's east side (census tracts 45.01 and 46), the far northwest corner of the city (census tract 79.01), and along the Maumee River north of downtown (census tracts 12.01 and 20).

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

An analysis similar to the one performed to answer the previous question was also used to determine the areas where racial or ethnic minorities or low-income families are concentrated. A summary of the analysis indicates:

- Households with low income--below 80% of Toledo's median income or below \$27,336--are concentrated in three out of every ten of Toledo's census tracts (Figure 6 - Market Analysis P7).
- Households at high and moderately high levels of poverty are concentrated in nine census tracts (Figure 7 - Market Analysis Detail P8). Households with low and moderately low median income are also concentrated in nine census tracts (figure 8 - Market Analysis Detail P9). Seven of the nine census tracts with high and moderately high levels of poverty are the same census tracts with low and moderately low levels of median income.
- Median income declined in one out of every three census tracts between 2000 and 2010 (Figure 9 - Market Analysis Detail P10)
- African-American households are highly concentrated both within census tracts and between census tracts (Figure 10 - Market Analysis P11):A high concentration of African-Americans are in 12 census tracts where more than three out of four (77.96%) households are African-Americans. A moderately high concentration of African-Americans is in six census tracts, where between 58.47% and 77.96% of the households are African-Americans.
- Hispanics are more dispersed throughout Toledo than African-Americans (Figure 11 - Market Analysis Detail P12).
- The highest concentration of Hispanics is located in two census tracts where slightly more than three out every ten households are Hispanic. The moderately high concentration of Hispanics is located in four census tracts where between 23.06% and 30.75% of the households are Hispanic.
- Based on the summarized data in Table 1 (see Market Analysis Detail P14), low income appears to be concentrated at higher levels among the African-American population.

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

According to the analysis details in subsequent pages (Market Analysis Detail):

- median home values surrounding the central city (census tract 28) have the lowest home values (Figure 12 - Market Analysis Detail P14), which is directly related to the age of the housing units.
- eighty-one percent of census tracts in the lowest two median income categories (Figure 12 - Market Analysis Detail P14, white and green areas) have the oldest housing stock (69.9-76.0 years, Figure 15 - Market Analysis Detail P16).
- Census tract 37 had the greatest increase in home values. This census tract is adjacent to census tract 28 which contains the downtown area (Figure 13 - Market Analysis Detail P15).
- Eighteen percent of census tracts classify nearly one of every five housing units as being vacant (Figure 16 - Market Analysis Detail P18).
- Five of the seven census tracts adjacent to Toledo's downtown (census tract 28) contain the highest percentage (more than 80%) of renter occupied housing units in the city (Figure 17 - Market Analysis Detail P19).
- Half of Toledo's census tracts have a housing unit median age greater than 69.9 years (Figure 18 - Market Analysis Detail P20).

- Comparing the median age of housing units (Figure 15 - Market Analysis Detail P16) and substandard housing (Figure 5 - Market Analysis Detail P6), 16 of the 22 census tracts with a measurable percentage of substandard housing (non-beige or 2.41 percent of households or higher) are in the highest median age category of 69.0 to 76.0 years old.
- Within the census tracts with a high levels of concentration of renters, two out of every three households (64.67 percent plus) are renters with low income (Figure 19 - Market Analysis Detail P21).

Are there any community assets in these areas/neighborhoods?

"Figure 20 (Market Analysis Detail P22) Community Assets and Poverty, Low Income, and Minority Concentrations" shows the location of a variety of community assets in census tracts with high concentrations of poverty, low income, and minority populations. The concentration variable is based on a composite across five variables which looked at areas that had high and moderately high levels of poverty, low income, low housing values, African-Americans, and Hispanics households. While it is evident that no census tract is completely void of community assets, census tracts 8, 25, and 37 (dark blue census tracts in Figure 20) in the high concentration category of low income and high minority seem to have more assets on the outskirts of the census tract compared to a more centralized location. Census tracts in moderately high concentration areas also had census tracts with many community assets, while others, such as census tract 11, had very few community assets. In examining the detailed list of census tracts, it is worth noting that 7 out of the 22 census tracts contain grocery stores.

Examining the list of census tracts in the high and moderately high categories, provides a sense of the number of community assets available in each of the census tracts. Table 2 (Market Analysis Detail P24) summarizes assets in census tracts with high concentrations of low-income and minorities.

Are there other strategic opportunities in any of these areas?

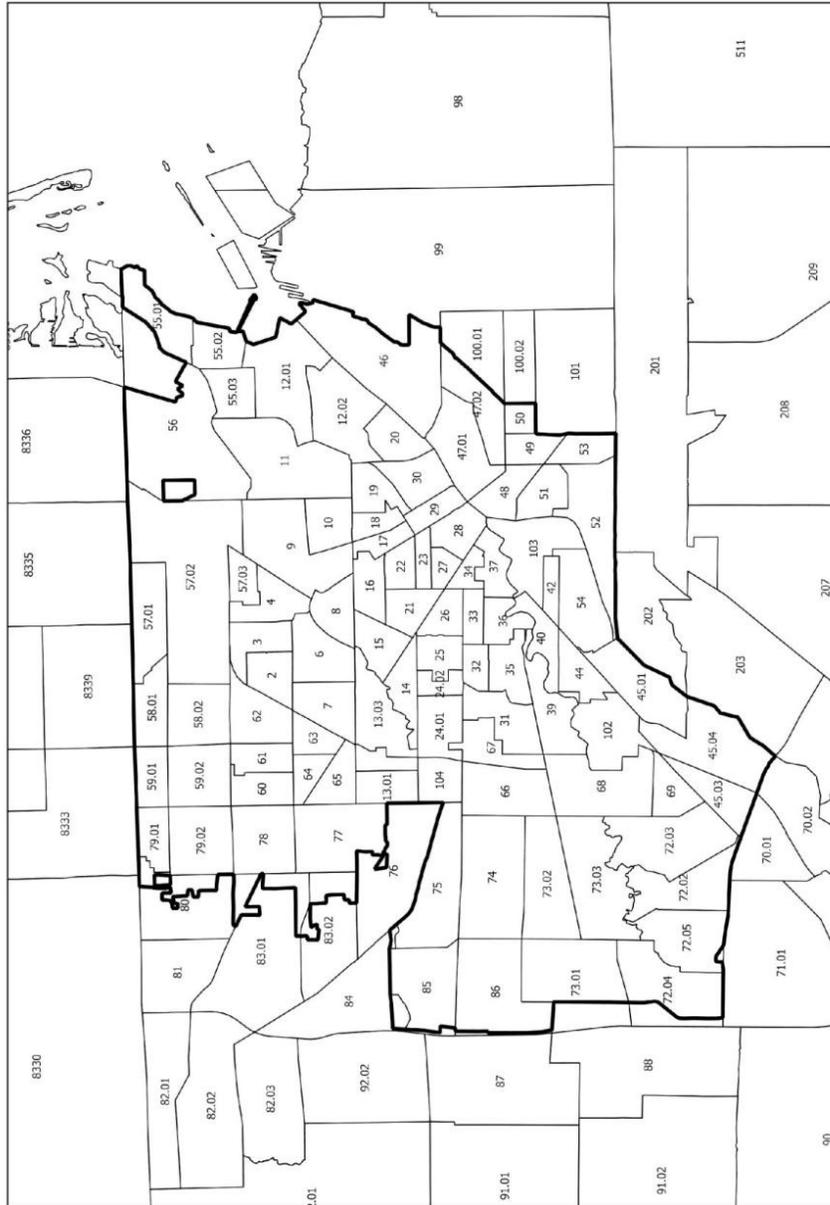
Toledo Wheels

Toledo Wheels is a newly designed program in partnership with the Department of Neighborhoods, TARTA or Toledo Area Regional Transit Authority, private car dealerships and the Cherry Street Mission. This program is in its initial stages of implementation and will assist low income individuals who could benefit from owning a vehicle. Toledo Wheels will help qualified individuals buy used vehicles at a reasonable price. Cherry Street Mission clients with mechanical experience will provide labor (as needed) to address any minor mechanical repairs. The hope is that individuals whose employment opportunities are limited because they lack the means of transportation, either private or public, will be given access to a wider range of jobs, additional work hours, shift flexibility and opportunities for advancement.

Toledo, Our Front Door

It is hard to change a first impression -- “Toledo, Our Front Door” is a beautification effort to give the entire city “curb appeal” for anyone coming into the city, maybe for the first time or returning to one of our many attractions. The program is designed to clean-up and beautify all the major points of entry into Toledo so that anyone visiting the city whether on business, passing through the city on one of the highways, or coming to see a Mud Hens, Walleye or Rocket athletic event, visiting the Valentine or Stranahan Theatre or spending a day at the Toledo Zoo or Toledo Botanical Gardens, will find the city more attractive. The points of emphasis will include beautification of all entrances and exit ramps off all major highways passing through the city. Individuals from the Lucas County Work Experience Program will be given the opportunity to work in this beautification project.

Figure 1 Map of Toledo Census Tracts



Census Tract Data: Minnesota Population Center, National Historical Geographic Information System: Version 2.0, Minneapolis, MN: University of Minnesota 2011.

Market Analysis Detail P1

MA-50 Needs and Market Analysis Discussion

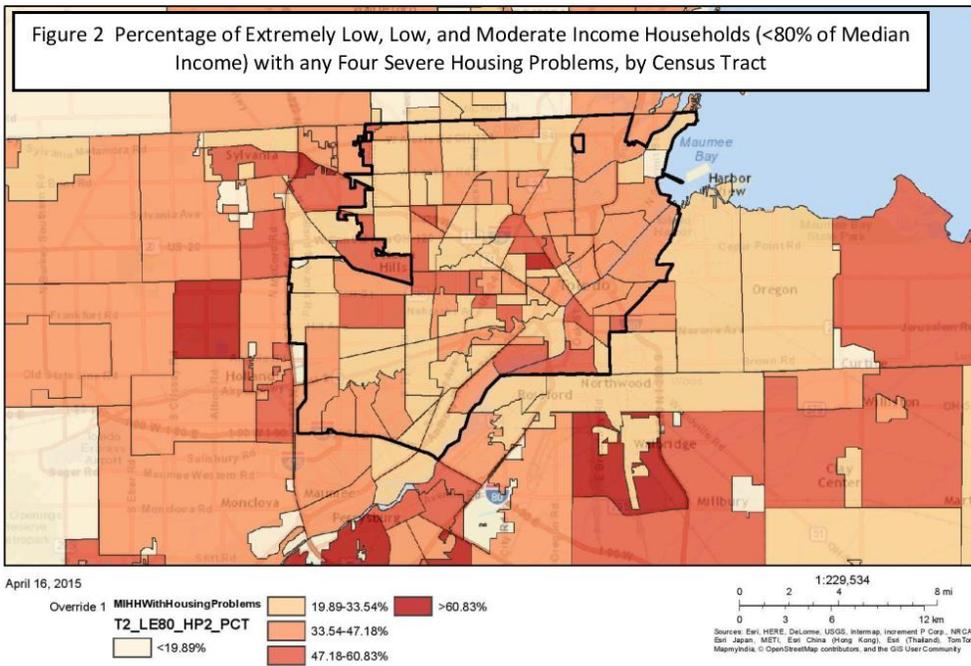
Are there areas where households with multiple housing problems are concentrated? (Include a definition of “concentration”)

Definition of Concentration

In this section, concentration is measured as both a within census tract measure and a between census tracts measure. As a within census tract measure, concentration is the percentage of all households with a census tract containing a high or higher levels of a housing problems or population characteristic. For example, the map (Figure 10) shows “Percent of Population who are African-American” has a top category of 77.96 percent. This means that for every census tract in dark blue, at least 77.96 percent of the population within the census tract is African-American (Figure 10). When compared to the Hispanic population that has a high category of 30.75 percent (Figure 11), one would conclude that African-Americans tend to cluster within the census tracts at a much higher percentage than Hispanics.

As a between census tract measure, it recognizes that a high percentage of social problems tend to develop together in spatial clusters. For example, certain housing problems can occur or carryover between census tracts. This is another form or indicator of concentration. The methods utilized here will be primarily based on visual observations of the maps. Following our example above from Figures 10 and 11, out of forty-six census tracts in the top four (the areas that are not the lightest blue) categories of African-Americans, 39.13 percent are in the high and moderately high categories (dark blue and purple). Among Hispanics, six out of thirty-two in the top four (the areas that are not the lightest blue) or 18.75 percent are in the top two categories (dark blue and purple). This suggests that African-Americans in the city of Toledo cluster in the top two categories at more than twice the percentage as Hispanics. Both of these examples will be discussed in detail in the section on race and ethnicity, but are discussed here to highlight the methodological aspects of this analysis. The map entitled “Figure 1 Map of Toledo Census Tracts” will provide census tract numbers utilized throughout this report to identify what specific areas are being highlighted or discussed.

Market Analysis Detail P2



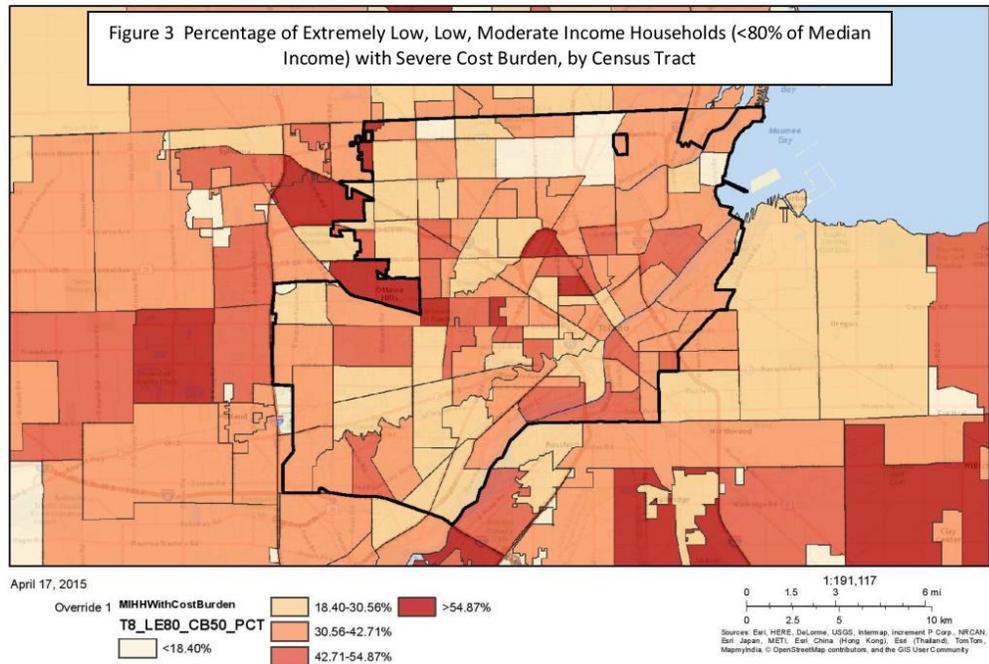
Looking at census tracts where there is a concentration of housing problems, “Figure 2 Percentage of Extremely Low, Low, and Moderate Income Households (<80% of Median Income) with any Four Severe Housing Problems, by Toledo Census Tract” shows census tract 22 (in the darkest orange) with a high (greater than 60.83 percent) percentage of the households with “any four severe housing problems.” The four severe housing problems consist of severe cost burden, overcrowding, and lacks complete plumbing or kitchen facilities. Including the top two categories (the darkest and next darkest orange colors), 14.14 percent of all census tracts contain households where a moderately high (47.18 percent or more) percentage of those households reside in homes with severe housing problems. Therefore, tracts with a higher percentage of severe housing problems include:

Census Tract with High Concentration Levels (darkest orange)			
22			
Census Tracts with Moderately High Concentration Levels (dark orange)			
8	24.01	36	52
13.01	24.02	48	54
16	32	50	104
17			

Examining the map and the locations of housing problems, it is important to highlight that the two darkest areas along Cherry Street, north and south of the Monroe Street corridor and north of Airport Highway seem to experience a clustering of housing problems between census tracts.

Market Analysis Detail P3

A Breakdown of the Severe Housing Problem Issue



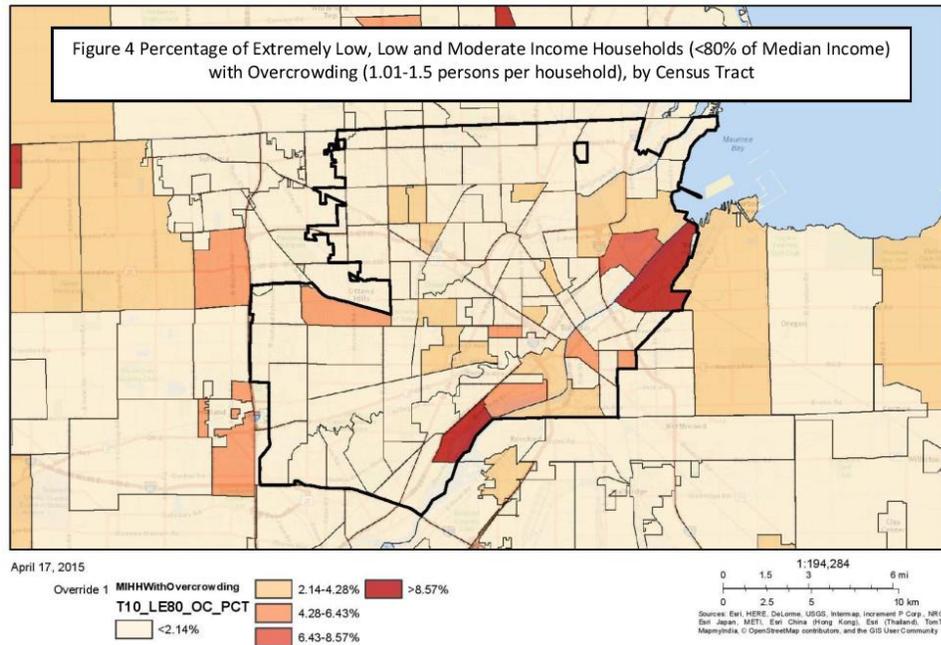
Beginning with Figure 3 through Figure 6, each of the four severe housing problems are shown as a separate issue. The map shown in “Figure 3 Percentage of Extremely Low, Low, Moderate Income Households (<80% of Median Income) with Severe Cost Burden, by Census Tract.” Within the City of Toledo, four census tracts fall into high percentage (54.87 percent) of households experiencing a severe cost burden, and an additional 16 census tract contain a moderately high (42.71 to 54.87 percent) percentage of households with cost burden problems. These census tracts are:

Census Tracts with High Concentration Levels (darkest orange)			
8	22	24.02	104
Census Tracts with Moderately High Concentration Levels (dark orange)			
10	17	48	64
12.02	24.01	50	65
13.01	32	52	67
16	36	54	72.02

Examining the areas on the map that have the highest concentration of low income households with severe cost burden (darkest orange) maybe a somewhat misleading indicator of a serious social or economic problem if examined by itself. This is best illustrated by the fact that two areas outside the city limits, tract 76 (Ottawa Hills) and tract 83.01 (the portion of Sylvania Township that is immediately west of the Franklin Park Mall), both fall into the category of being severely housing cost burdened. Although, the cost of these

Market Analysis Detail P4

homes and the accompanying income may indicate that households in these areas are experiencing a severe cost burden, a condition commonly referred to as being “house poor,” these areas have very different experience from the condition of households with severe cost burden in Toledo’s census tracts. In other words, one should not group together the households within census tracts 76 and 83.01, which are outside the city limits, as having the same economic situation as census tracts 8, 22, 24.02 and 104 where being severely cost burdened is one of a number of problems in these neighborhoods. Together, 20.20 percent of all census tracts in the Toledo contain households--greater than two out of every five households--who are experiencing moderately high or high levels of housing cost burden.

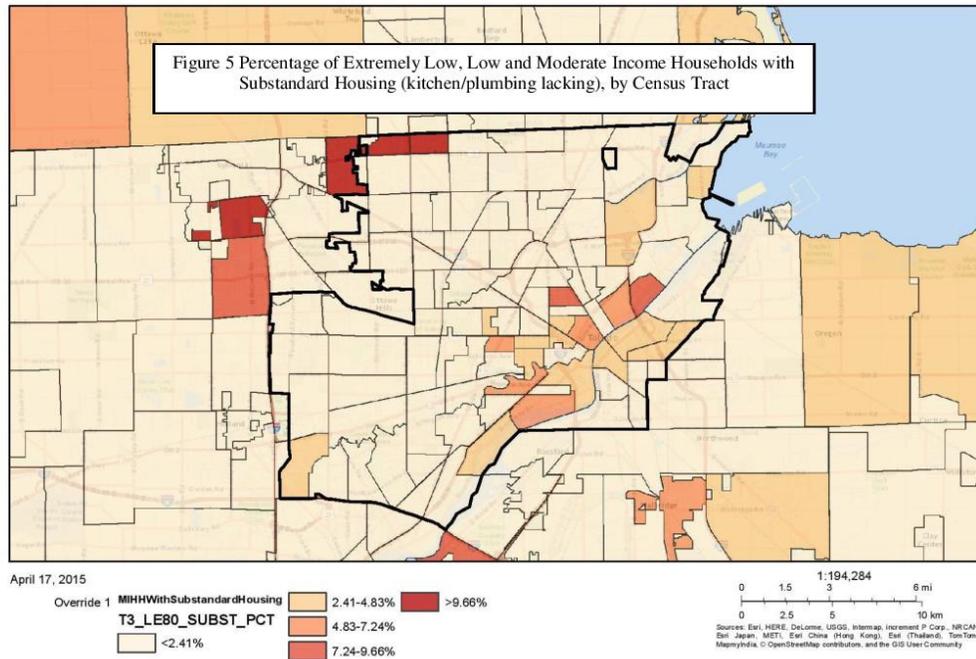


According to the map “Figure 4 Percentage of Low and Moderate Income Households (<80% of Median Income) With Overcrowding (1.01-1.5 persons per household)” the most severe overcrowding issue is on Toledo’s east side and south side, census tracts 46 and 45.01, respectively. Examining the top two categories, which adds census tract 12.01 on the City of Toledo’s west side, only 3.03 percent of Toledo’s census tracts experience overcrowding. These census tracts are:

Census Tracts with High Concentration Levels (darkest orange)	
46	45.01
Census Tracts with Moderately High Concentration Levels (dark orange)	
12.01	

Market Analysis Detail P5

In these areas, only a moderately high (6.43 percent) percentage of households experience overcrowding issues. Compared to the other four housing issues in Toledo, with only 3.03% of census tracts having overcrowding issues and since it affects only a moderately high percentage of households (6.43 percent), one might conclude that overcrowding, although an issue needed to be addressed, is not a serious problem in the City of Toledo.



The final map “Figure 5 Percentage of Low and Moderate Income Households With Substandard Housing (kitchen/plumbing lacking)” shows that the area with the most severe substandard housing issue is the north west corner of the city. In total, only two census tracts, tracts 79.01 and 59.01, have substandard housing issue affecting a high (greater than 9.66 percent) percentage of the households within these tracts. These include:

Census Tracts with High Concentration Levels (darkest orange)	
59.01	79.01
Census Tracts with Moderately High Concentration Levels (dark orange)	
20	22

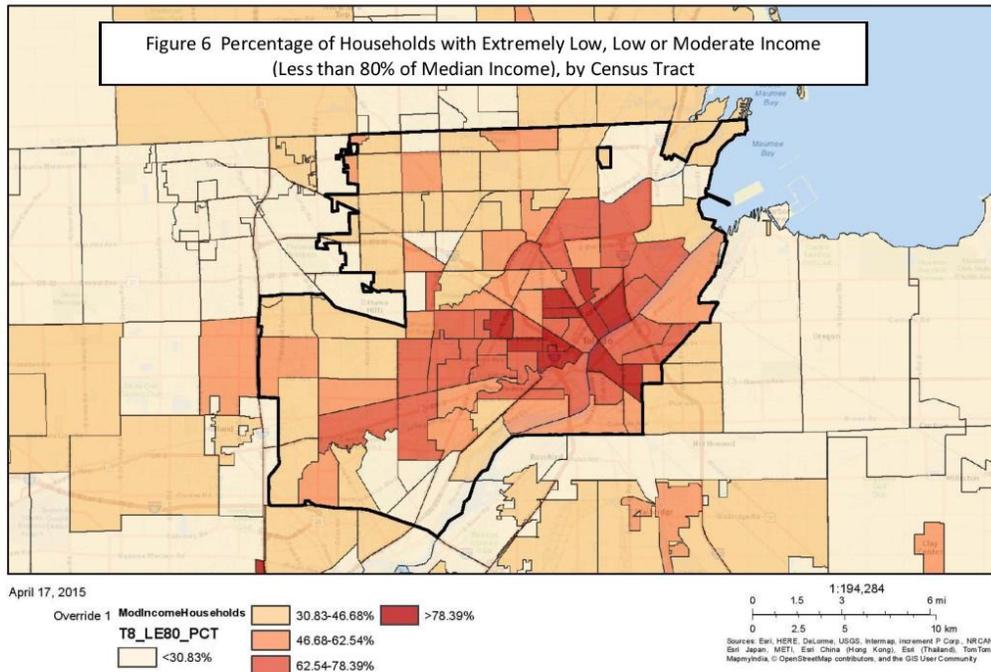
Additionally, two tracts, 22 and 20, found in the inner city area of Toledo, north and northeast of downtown have a moderately high (between 7.24 and 9.66 percent) percentage of households living in substandard housing which lack complete kitchen and plumbing. While substandard housing is a concern for these households, this may not be a broadly recognized problem within the City of Toledo.

Market Analysis Detail P6

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated?

By CPD/HUD definition, Moderate Income (MI) households includes those who have a median income between 0% and 80% of the Area Median Income for the City of Toledo Metropolitan Area of \$34,170. This includes “Extremely Low, Low and Moderate Income” as defined in the tables. The first map, “Figure 6 Percentage of Households With Extremely Low, Low and Moderate Income (Less than 80% of Median Income)” highlights the concentration of low income households in the city of Toledo.

Low-Income Household Concentration



Census Tracts with High Concentration Levels (darkest orange)			
18	22	33	48
30	23	34	49
29	25	37	

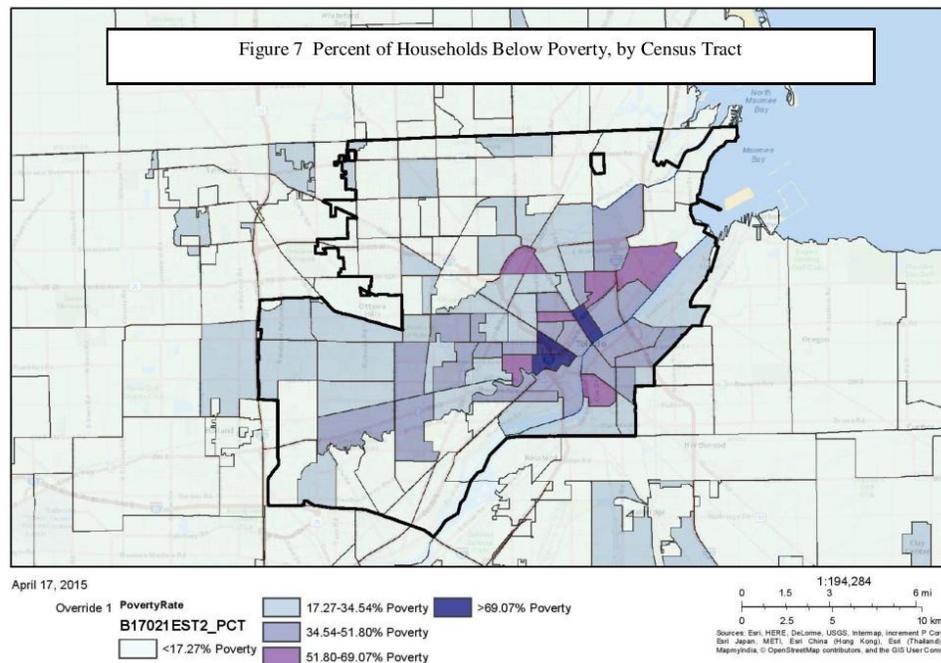
Census Tracts with Moderately High Concentration Levels (dark orange)			
8	20	40	66
9	31	42	67
11	32	47.01	68
12.02	35	47.02	73.03
13.02	36	51	103

Examining the top two areas—high and moderately high concentration of low income households—31.31 percent of City of Toledo census tracts have an Extremely Low Income (ELI), Low Income (LI) or Moderate

Market Analysis Detail P7

Income (MI) income concentration in the areas with dark orange and orange shades. In the lowest income areas (areas in the darkest orange on the map), 11.0 percent of census tracts of the City of Toledo have a high percentage (78.39 percent or greater) of households with incomes below \$27,336. Twenty percent of Toledo's census tracts (areas with a slightly lighter shade of orange) have moderately high concentrations of households with incomes below \$27,336. Together with high concentration areas (areas with dark orange and orange shades), these census tracts contain households with 62.5 percent or greater percent of households with incomes below \$27,336.

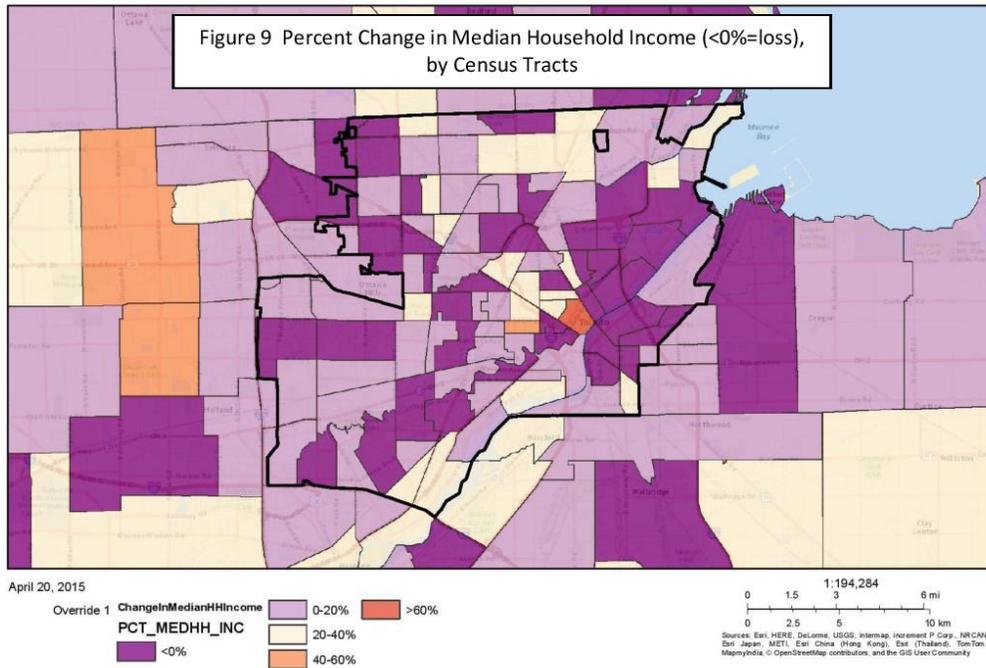
Poverty Household Concentration



Census Tracts with High Concentration Levels (darkest blue)		
29	34	37
Census Tracts with Moderately High Concentration Levels (purple)		
8	22	30
12.02	23	51

The map “Figure 7 Percent of Households Below Poverty, by Census Tract” shows a concentration of poverty in Toledo central city with three census tract (census tracts 29, 34, and 37) with more than 69.07 percent of households below the poverty threshold. Another six census tracts (8, 12.02, 22, 23, 30 and 51) fall into the second tier with 51.8 to 69.1 percent of households falling below the poverty threshold. The concentration of poverty near the central city is supported by the map showing median household income. In the map, “Figure 8 Median Household Income (M=\$34,170; 80%, 50% and 30% breaks), by Census

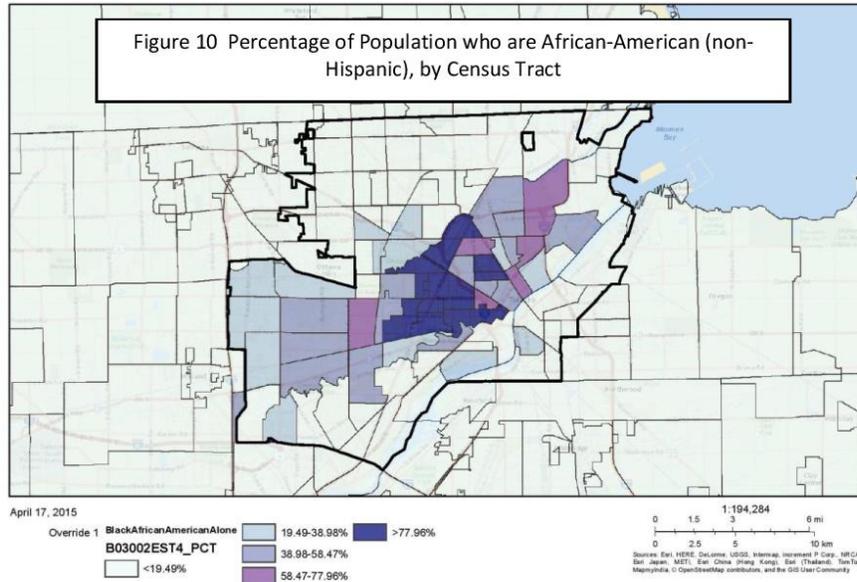
Market Analysis Detail P8



The map “Figure 9 Percent Change in Median Household Income (<0%=loss), by Toledo Census Tracts” shows that the areas with a high concentration of poverty have experienced a negative change—a loss, in the census tract’s median income. However, the loss in median income is not limited to the three census tracts with the lowest median income (Figure 8), but households in 30 additional census tracts experienced loss in median household income. The change in median income is based on the change in median income from the 2000 to 2010 U.S. Census. While the census tracts near downtown exhibits a high amount of poverty and low income concentration, neighboring census tract around these low income areas are experiencing gains in median income between 20 to 40 percent and 40 to 60 percent. Speculation as to why one census tract shows an increase in median household income while neighboring census shows loss may not be productive. To the extent that census tracts are neighborhoods, and the neighborhoods are comprised of people, the neighborhoods within these tracts and the tracts income profile are as varied as the individual household members. However, the most plausible reason is that with newly renovated loft apartments in downtown, many professionals are moving into the downtown census tract.

Market Analysis Detail P10

African American Household Concentration



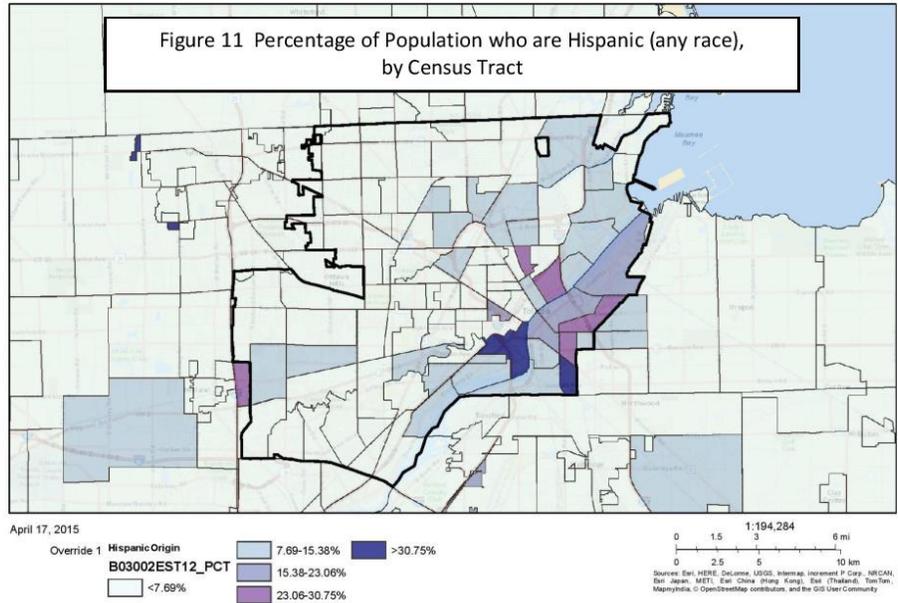
The map “Figure 10 Percent of Population who are African-American (non-Hispanic), by Census Tract” shows that there is not only a great amount of within census tract concentration within the African-American community, but also a great amount of between census tract concentration. Within the City of Toledo, twelve census tracts show more than 77.96 percent of the households are African-American. An additional six tracts contain between 58.47 and 77.96 percent household who are African-American. A total of 18 percent of Toledo census tract have a moderately high and high percentage of African-Americans. The census tracts with the highest concentration of African-Americans are:

Census Tracts with High Concentration Levels (darkest blue)			
8	22	25	35
14	23	26	36
15	24.02	31	37
Census Tracts with Moderately High Concentration Levels (purple)			
11	19	34	
16	29	66	

As can be seen in the map, there is also a between census tracts concentration of African-American households, with the highest concentration of African-Americans to the north west of downtown in the census tracts along Cherry Street (tracts 8, 22, and 23), along both sides of Detroit Avenue (tracts 14, 15, 24.02, 25, 26, 31, 32, and 33) and north of the Ottawa River (tracts 35, 36, and 37).

Market Analysis Detail P11

Hispanic Household Concentration



The Hispanic population, for the most part, is concentrated on Toledo’s east side and the southern portion of the city of Toledo, but not to the same extent as the African-American population is concentrated in the central city. The map “Figure 11 Percentage of Population who are Hispanic (any race), by Census Tract” identifies only two census tracts showing high levels of concentrations of Hispanics; making up greater than 30.75 percent of the census tract population (tracts 53 and 103). Four additional tracts are made up of households with a moderately high (23.06 and 30.75 percent) percentage Hispanics (tracts 18, 30, 47.02, and 49). The census tracts with the highest concentration levels are:

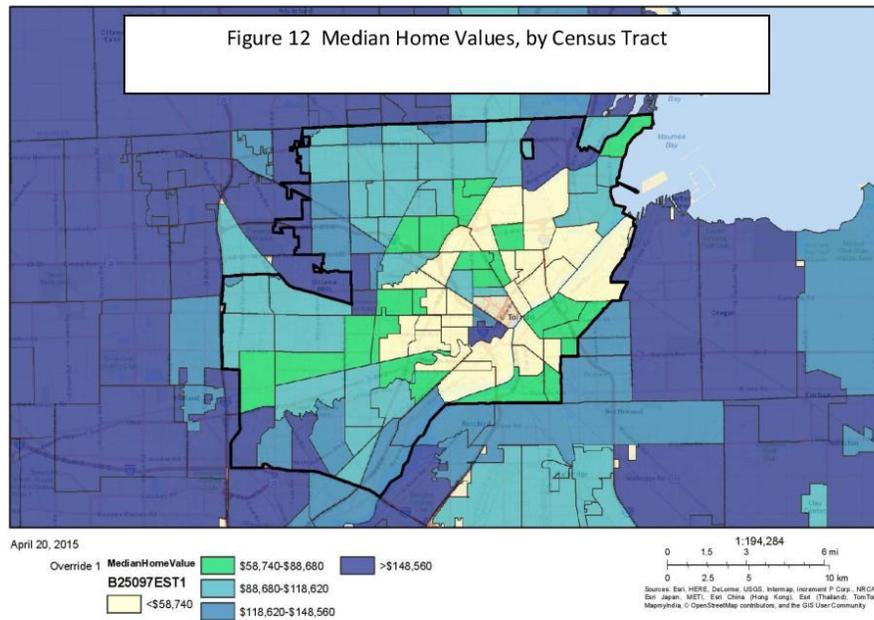
Census Tracts with High Concentration Levels (darkest blue)			
53		103	
Census Tracts with Moderately High Concentration Levels (purple)			
18	30	47.02	49

Of the 46 census tracts in the top four categories of African-Americans, 39.1 percent are in the high and moderately high categories. Among Hispanics, six out of thirty-two or 18.8 percent are in the high and moderately high categories. Unlike the African-American population, Hispanics tend to concentrate at much lower levels within census tracts than their African-American counterparts. Hispanics are located in high and moderately high concentrations in only 6.06 percent of Toledo’s census tracts. One possible explanation is that Hispanics, being of any racial group, find a much easier time assimilating into the American melting pot than African-Americans.

Market Analysis Detail P12

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

In an article in The Blade entitled “Toledo homes struggling to hold property values,” the author states that 23.3 percent of homes are “underwater.” A home “underwater” is defined as a home where the homeowner owes at least 25% more than the estimated property value. This classifies Toledo Metro area as one of the areas in the United States with a seriously depressed housing market, ranking “80th out of 92 large metro areas” in terms of the number homes that are underwater. The good news is that Toledo Metro area home values have increased from a year ago. A year ago, 29.2 percent of homes in the Toledo Metro area were “underwater.” (Source: Linkhorn, Tyrel. 2015. “Toledo homes struggling to hold property values: Those underwater up 1st Q.” The Blade, April 23, 2015)



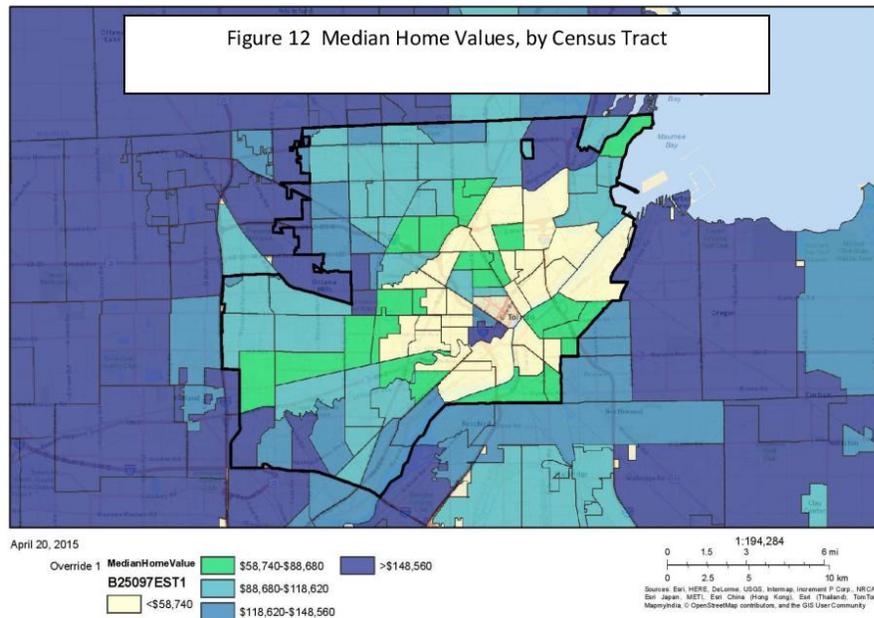
Census Tracts with Highest Concentrations (white) of Low Home Values (<\$58,740)			
8	19	32	46
9	20	33	48
11	25	35	49
12.02	26	36	51
14	29	40	54
15	30	42	103
18	31		

Census Tracts with Highest Concentrations (green) of Moderately Low Home Values (\$58,740-\$88,680)			
4	24.01	47.02	57.03
6	24.02	50	66
7	39	52	67
10	44	53	73.01
16	47.01	55.01	73.02
22			

Market Analysis Detail P13

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

In an article in The Blade entitled “Toledo homes struggling to hold property values,” the author states that 23.3 percent of homes are “underwater.” A home “underwater” is defined as a home where the homeowner owes at least 25% more than the estimated property value. This classifies Toledo Metro area as one of the areas in the United States with a seriously depressed housing market, ranking “80th out of 92 large metro areas” in terms of the number homes that are underwater. The good news is that Toledo Metro area home values have increased from a year ago. A year ago, 29.2 percent of homes in the Toledo Metro area were “underwater.” (Source: Linkhorn, Tyrel. 2015. “Toledo homes struggling to hold property values: Those underwater up 1st Q.” The Blade, April 23, 2015)



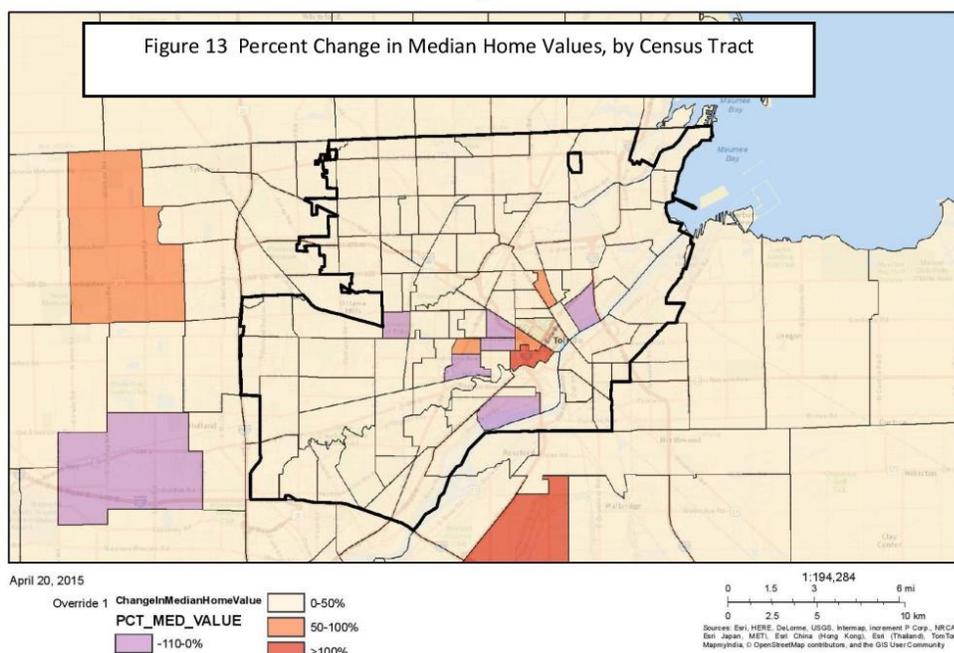
Census Tracts with Highest Concentrations (white) of Low Home Values (<\$58,740)			
8	19	32	46
9	20	33	48
11	25	35	49
12.02	26	36	51
14	29	40	54
15	30	42	103
18	31		

Census Tracts with Highest Concentrations (green) of Moderately Low Home Values (\$58,740-\$88,680)			
4	24.01	47.02	57.03
6	24.02	50	66
7	39	52	67
10	44	53	73.01
16	47.01	55.01	73.02
22			

Market Analysis Detail P14

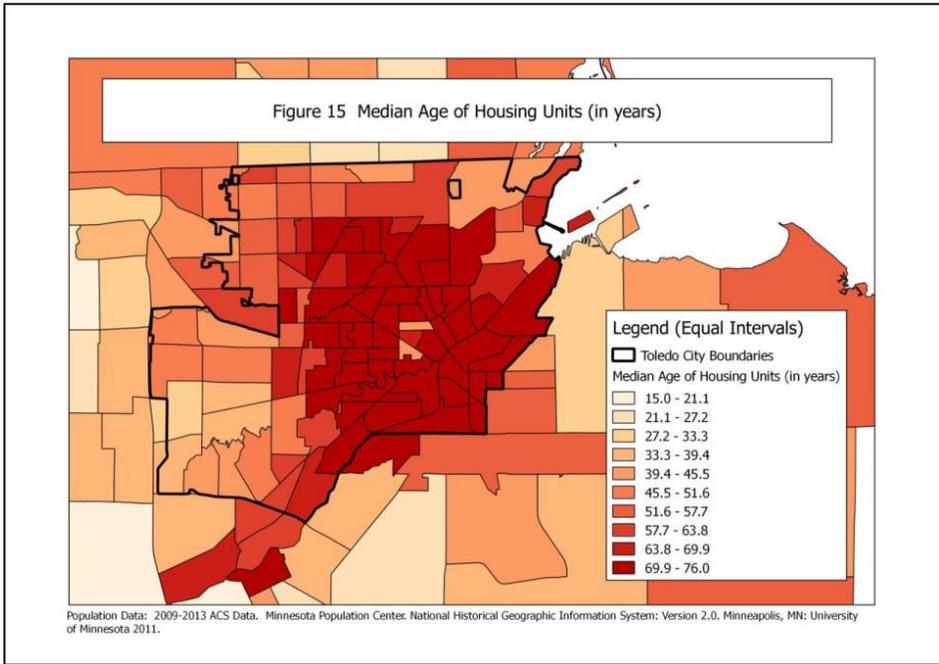
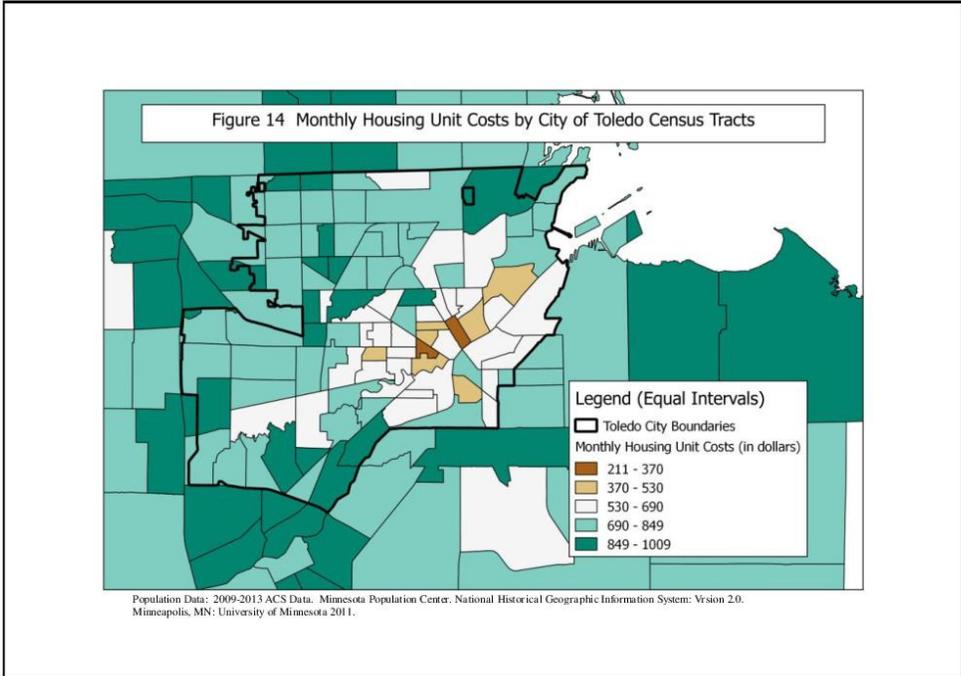
A map of median home values is presented in the map entitled “Figure 12 Median Home Values by Census Tract.” For the most part, the highest home values (\$148,500+) are in the areas surrounding the City of Toledo (areas in dark blue); however, there are exceptions: census tract 37 along the Ottawa River near downtown; census tracts 13.01 and 104 near the University of Toledo; and the area in northeast and southwest corners of the city, census tracts 56, 72.04 and 72.02, respectively. The lowest home values are in the census tracts surrounding the central city (shown in white). Housing units, in 26 out of the 100 City of Toledo census tracts, have median home values less than \$58,740. Additionally, 48 out of 100 or 48.0 percent of the census tracts have median home values of less than \$88,680.

Homes with very similar ages tend to develop in ringed clusters as homes were built in rippled-waves over time, following the city’s expansion outward from the central city. Forty out of the forty-nine (81.6 percent) census tracts with the lowest home value (white and green areas, Figure 12) are areas with the highest median housing age-- 69.9 to 76.0 years (see Figure 15 Median Age of Housing Units). The census tracts with the lowest median home values are closely related to the aging of the homes, reflecting a great need for continuing housing rehabilitation efforts.



According to the map “Figure 13 Percent Change in Median Home Values, by Census Tracts,” the census tract with the greatest increase in home values within the city of Toledo is census tract 37, adjacent to downtown* and along the Ottawa River. It had an increase in median home value of greater than 100%.
 *Note: Information on the change in median home values in the downtown area, census tract 28, was not available.

Market Analysis Detail P15



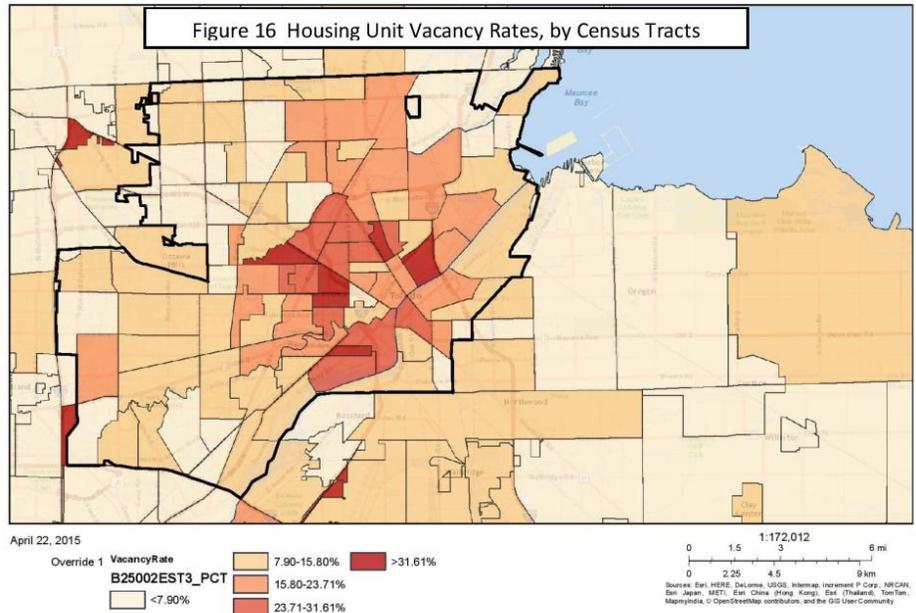
Market Analysis Detail P16

2	17	31	47.01
3	18	32	47.02
4	19	33	48
6	20	35	49
8	21	36	50
9	22	37	51
10	24.01	39	52
11	24.02	40	53
13.01	25	42	54
13.03	26	44	62
14	28	45.01	63
15	29	46	103
16	30		

Whether rental or owner occupied housing unit, the monthly housing unit cost (Figure 14) is lowest in the central city, primarily in areas where the average median age is higher as well (Figure 15). The age of the housing units in these central city census tracts contributes to the number of rental units and vacancy rates. As these housing units deteriorate with age, a housing unit life cycle begins which often transitions homes from owner occupancy to vacancy and abandonment; converting homes from owner occupied housing units to rental property units is often an intermediate first step.² In total, 50 census tracts (50 percent of Toledo census tracts) have a median housing unit age of greater than 69.9 years old. Toledo is razing or repurposing many of these abandoned structures every year, but the number of abandoned home makes this a challenge.

² Anderson, Hans Skifter. 2003. *Urban Sores: On the interaction between segregation, urban decay and deprived neighborhoods*, Burlington, VT: Ashgate Publishing Company.

Market Analysis Detail P17

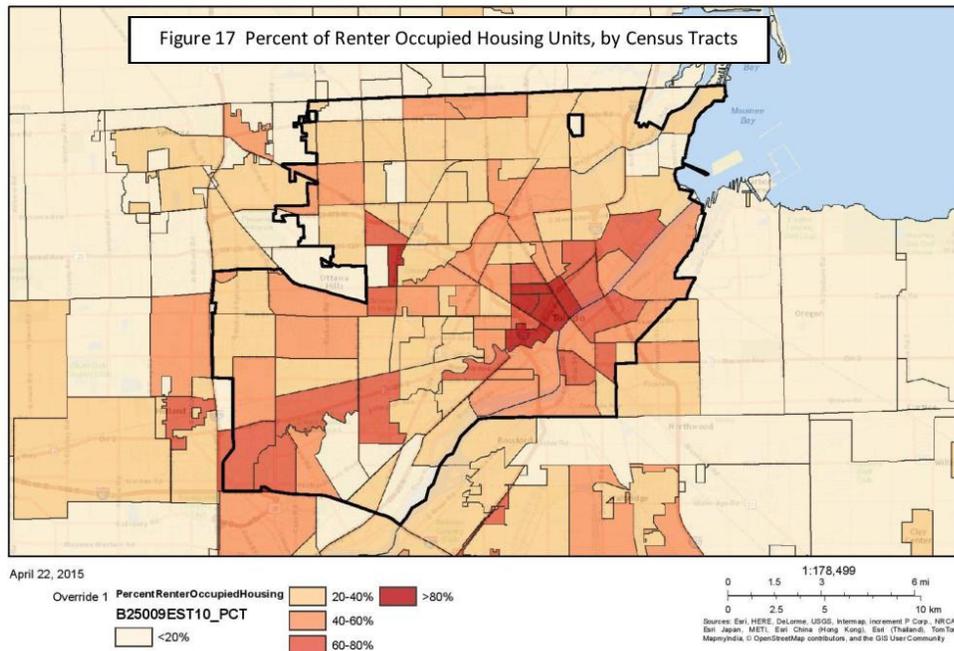


Six census tracts contain the highest percentage of vacant housing units: 14, 17, 26, 30, 33, and 42. An additional twelve census tracts fall into the moderately high percentage of vacant housing units: 8, 15, 16, 18, 21, 22, 24.02, 25, 36, 48, 54 and 103. Combined, 18 percent of Toledo’s census tracts classify nearly 1 out of 5 housing units as being vacant.

Census Tracts with High Concentration Levels (darkest orange)			
14	26	33	
17	30	42	
Census Tracts with Moderately High Concentration Levels (dark orange)			
8	18	24.02	48
15	21	25	54
16	22	36	103

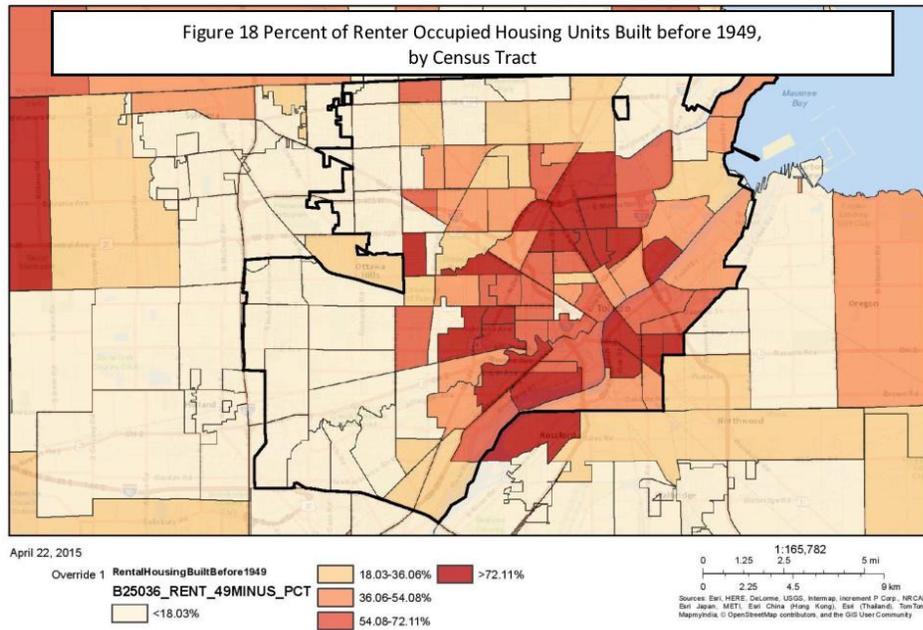
In a December 2014 article from *The Blade*, it was reported that Toledo has one of the lowest cost residential rental prices in the United States. Compared to a \$3,200 a month rent for a two bedroom apartment in New York City, a “two-bedroom goes for a median price of \$570” in Toledo. The article sites two primary reasons for the low cost of rental: the age of Toledo’s rental inventory and the current cost of housing in the Toledo area. (Source: Linkhorn, Tyrel. 2014. “Toledo’s monthly apartment rent one of the lowest: web site says better rates save city residents \$4,500 annually.” *The Blade*, December 12, 2014). This presents Toledo with a good news versus bad news scenario. On the one hand Toledo’s home values are falling and vacancy rates are rising. On the other hand, rental property is one of the most affordable, tied with Ft. Wayne, IN which had one of the most affordable rental markets in the US.

Market Analysis Detail P18



Five of the seven census tracts adjacent to Toledo’s downtown (census tract 28) contain the highest percentage (more than 80.0%) of renter occupied housing units in the city. This is based on the map entitled “Figure 17 Percent of Renter Occupied Housing Units, by Census Tracts.” However, the median age of renter occupied housing units is less concentrated, encompassing small clusters surrounding the downtown area (Figure 18 Percent of Renter Occupied Housing Units Built before 1949, by Census Tract). In thirty-six census tracts, a high and moderately high percentage of rental occupied housing units (Figure 18) were built before 1949. In these areas, over 54.08 percent of the rental housing units were built prior to 1949 (Figure 18).

Market Analysis Detail P19



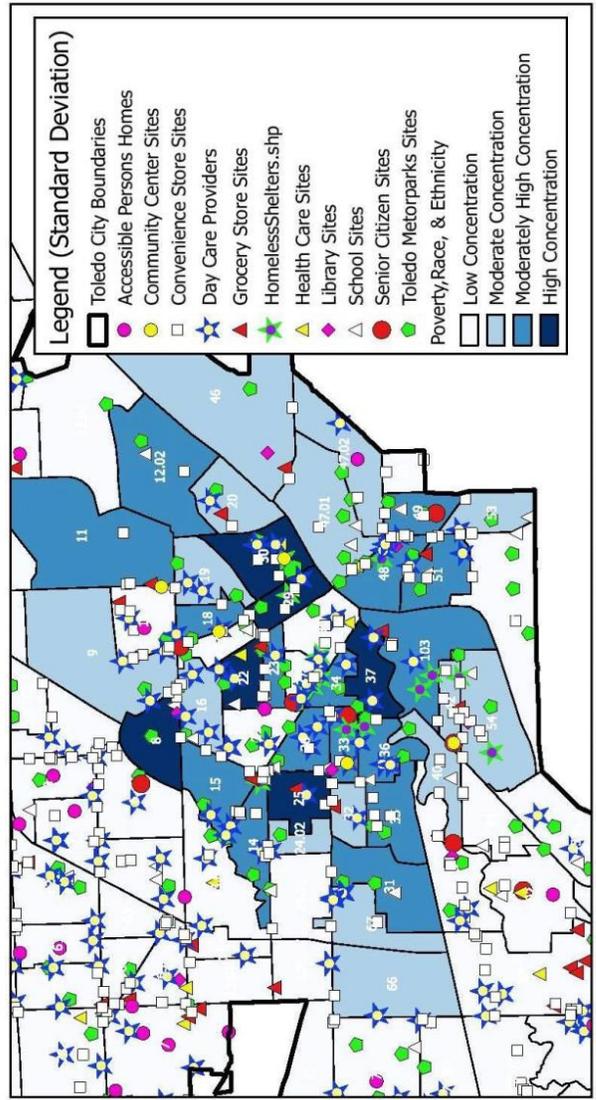
Census Tracts with High Concentration Levels (darkest orange) of Rental Houses Built before 1949			
8	16	31	48
9	17	32	49
10	18	35	50
13.01	19	40	51
14	20	44	54

Census Tracts with Moderately High Concentration Levels (darkest orange) of Rental Houses Built before 1949			
4	25	37	47.02
11	26	42	59.01
21	28 (downtown)	45	64
22	33	47.01	103
24.02	36		

Market Analysis Detail P20

Are there any community assets in these areas/neighborhoods?

Figure 20 Community Assets and Poverty, Low Income, and Minority Concentration Locations



Accessible Home Data: Preferred Properties, 5555 Airport Highway, Suite 210, Toledo, OH 43615.
 Day Care Providers: Ohio Department of Job and Family Services, Toledo District Office, Child Care Licensing & Monitoring. Website: <http://jfs.ohio.gov/cdc/childcare.stm>.
 Homeless Aid Data: Google search, <http://www.utoledocsa.org/csp/csp.pdf>.
 Population Data: 2009-2013 ACS Data. Minnesota Population Center. National Historical Geographic Information System: Version 2.0. Minneapolis, MN: University of Minnesota 2011.
 Retail Food Locations: Toledo-Lucas County Health Department. 635 N Erie St, Toledo, OH 43604. <http://www.lucascountyhealth.com>.
 All other data: "Neighborhoods, The Heart of Toledo," February 2013, internal City of Toledo, Department of Neighborhoods guide.

Market Analysis Detail P22

“Figure 20 Community Assets and Poverty, Low Income, and Minority Concentrations” shows the location of a variety of community assets in census tracts with high concentrations of poverty, low income, and minority populations. The concentration variable is based on a composite across five variables which looked at areas that had high and moderately high levels of poverty, low income, low housing values, African-Americans, and Hispanics households. While it is evident that no census tract is completely void of community assets, census tracts 8, 25, and 37 in the high concentration category of low income and high minority seem to have more assets on the outskirts of the census tract compared to a more centralized location. Census tracts in moderately high concentration areas also had census tracts with many community assets, while others, such as census tract 11, had very few community assets. In examining the detailed list of census tracts, it is worth noting that 7 out of the 22 census tracts contain grocery stores

Examining the list of census tracts in the high and moderately high categories (Table 3), provides a sense of the number of community assets available in each of the census tracts.

Market Analysis Detail P23

Table 2 List of Community Assets in High and Moderately High Communities (census tracts) by Concentration of Minority Populations

Census Tracts with High Concentrations of Low-Income and High-Minority (darkest blue) and Community Assets	
8	3 Convenience Stores, 1 Library, 1 Public School, 1 Toledo Metropark
22	2 Convenience Stores, 1 Day Care Center, 1 Grocery Store, 1 Health Care, 1 Public School, 1 Toledo Metropark
25	1 Convenience Store, 1 Day Care, 1 Grocery Store
29	3 Convenience Stores, 1 Day Care Center, 1 Health Care, 1 Homeless Aid, 1 Toledo Metropark
30	1 Community Center, 3 Convenience Stores, 3 Day Care Centers, 1 Health Care, 1 Homeless Aid, 3 Toledo Metroparks,
37	2 Day Care Centers, 1 Toledo Metropark
Census Tracts with Moderately High Concentrations of Low-Income and High-Minority (dark blue) and Community Assets	
11	3 Convenience Stores, 1 Grocery Store
12.02	1 Convenience Store, 1 Public School, 1 Toledo Metropark
14	8 Convenience Stores, 3 Day Care Centers, 1 Homeless Aid, 3 Toledo Metroparks
15	3 Convenience Stores, 1 Day Care Centers, 1 Grocery Store, 1 Toledo Metropark
18	2 Convenience Stores, 2 Day Care Centers, 2 Toledo Metroparks
20	1 Convenience Store, 1 Day Care Center, 1 Grocery Store, 1 Toledo Metropark
26	4 Convenience Stores, 3 Day Care Centers, 2 Public Schools, 1 Toledo Metropark
31	1 Convenience Store, 2 Toledo Metroparks
33	2 Convenience Stores, 2 Day Care Centers, 1 Homeless Aid, 1 Library, 1 Senior Center, 1 Toledo Metropark
34	1 Day Care, 1 Toledo Metropark
35	3 Convenience Stores, 2 Toledo Metroparks
36	2 Convenience Stores, 3 Day Care Centers, 1 Homeless Aid, 1 Public School, 2 Toledo Metroparks
48	6 Convenience Stores, 4 Day Care Centers, 1 Homeless Aid, 1 Library, 1 Toledo Metropark
49	2 Convenience Stores, 2 Toledo Metroparks, 1 Senior Center, 1 Public School
51	3 Convenience Stores, 1 Day Care Center, 1 Grocery Store, 1 Public School, 1 Toledo Metropark
103	3 Convenience Stores, 1 Day Care Center, 1 Grocery Store, 2 Homeless Aid

Market Analysis Detail P24