

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment was completed using HUD and local data and with community input as indicated in the Citizens Participation and Consultation sections. A common theme in the Needs Assessment is the need for safe, adequate and decent affordable housing, mainly due to the aging housing stock of Toledo neighborhoods and the economic conditions of its residents.

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

Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	313,619	289,628	-8%
Households	128,925	119,359	-7%
Median Income	\$32,546.00	\$34,170.00	5%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2007-2011 ACS

Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	23,195	16,010	22,555	12,200	45,405
Small Family Households *	8,495	5,915	7,965	4,345	22,785
Large Family Households *	1,325	955	1,620	735	2,700
Household contains at least one person 62-74 years of age	1,915	2,365	3,905	2,100	7,710
Household contains at least one person age 75 or older	1,655	2,960	3,695	1,535	3,100
Households with one or more children 6 years old or younger *	5,710	2,985	3,845	1,405	3,350
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	290	105	130	30	555	90	55	60	25	230
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	75	30	70	0	175	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	210	110	105	30	455	15	70	125	65	275
Housing cost burden greater than 50% of income (and none of the above problems)	11,245	2,400	525	35	14,205	3,175	1,965	1,590	240	6,970
Housing cost burden greater than 30% of income (and none of the above problems)	1,445	4,630	3,425	520	10,020	665	2,205	3,955	2,045	8,870

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	1,925	0	0	0	1,925	725	0	0	0	725

Table 7 – Housing Problems Table

Data 2007-2011 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	11,825	2,645	835	95	15,400	3,280	2,090	1,780	325	7,475
Having none of four housing problems	4,390	6,720	9,810	3,985	24,905	1,045	4,550	10,130	7,795	23,520
Household has negative income, but none of the other housing problems	1,925	0	0	0	1,925	725	0	0	0	725

Table 8 – Housing Problems 2

Data 2007-2011 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	5,045	3,060	1,455	9,560	1,200	1,475	2,255	4,930

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	990	510	325	1,825	225	190	300	715
Elderly	1,135	1,155	695	2,985	1,280	1,815	1,870	4,965
Other	6,010	2,515	1,550	10,075	1,180	755	1,240	3,175
Total need by income	13,180	7,240	4,025	24,445	3,885	4,235	5,665	13,785

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4,620	1,080	190	5,890	1,070	815	540	2,425
Large Related	905	115	40	1,060	195	130	15	340
Elderly	825	375	195	1,395	925	670	595	2,190
Other	5,355	910	100	6,365	1,000	390	445	1,835
Total need by income	11,705	2,480	525	14,710	3,190	2,005	1,595	6,790

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	265	115	135	25	540	15	45	90	35	185
Multiple, unrelated family households	14	25	40	4	83	4	25	40	30	99
Other, non-family households	4	0	0	0	4	0	0	0	0	0
Total need by income	283	140	175	29	627	19	70	130	65	284

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Based on totals for "Other" from the Cost Burden Table, 21,450 or 18% of non-family households in Toledo have a housing cost burden over 30% or 50%. Of these non-family households, 16,440 are renters. Single person households in need of assistance are mostly elderly and/or disabled individuals who rely on Supplemental Social Security Income (SSI) to satisfy their needs. Their largest cost is housing and utilities. With an average rent cost in Toledo of \$521 for a one-bedroom unit (per HUD's FY2013 Fair Market Rent Documentation System) and average SSI for an individual of \$674 per month, single person households have a housing cost burden of at least 71%, therefore, having one of the four housing problems described by HUD. Additionally, single households on fixed income are the most likely to live in substandard housing due to their inability to pay the average rent or their inability to maintain their homes. These individuals are in need of housing assistance and are at-risk of becoming homeless if an unexpected event affects their financial situation. The most vulnerable are those with mental illness and the re-entry population.

According to the 2010-2012 American Community Survey the majority of housing structures (67.73%) are single family units. The greater part of the housing stock in Toledo is aged; most of the homes are more than fifty years old. Very few of the homes in the city were constructed within the last quarter century. Of the homes in Toledo, 64.8% were built prior to 1960. Comparatively, in Lucas County 71.37% of housing units are single family dwellings and 53.17% of housing units were constructed prior to 1960. The figures nationally are similar for the percentage of single family dwellings at 67.37%; however the nation as a whole contains a much newer housing stock. Only 29.89% of housing units were constructed prior to 1960 nationally.

The 2007-2011 American Community Survey 5-Year Estimates indicates a median income for singles as follows:

- single female living alone: \$19,441
- single male living alone: \$23,867

Using the median income levels above and considering expending 30% towards rent, rents will be affordable at \$486.00 and \$597.00 a month for females and males respectively. Additionally, seniors age 65 and over are reported to have a median income of \$27,248.00. With the average monthly rent in

Toledo at \$521 for a one-bedroom unit, when adding the costs of utilities, the housing cost burden remains high for singles earning at or below the median income. Affordable housing for this population is still a high need.

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

The Lucas County Board of Developmental Disabilities reports that 95% of their clients over the age of 18 residing in Toledo are in need of housing assistance. This number represents 1,805 individuals with disabilities needing housing assistance.

The Ohio Housing Financing Agency (based on data collected from the Public Use Microdata Area and the 2008-2012 American Community Survey estimates) reports that in Toledo, 4,713 households with one or more disabled members are paying 30% or more of their income toward housing, indicating financial stress. This represents 53.7% of all disabled households in Toledo. Out of the total households with disabled members, 2,473 are paying more than 50% of their income toward housing, indicating a severe need for assistance; this represents 28.2% of households with one or more disabled persons. It is not uncommon to find those with a housing cost burden living in housing that is either inadequate or substandard. With more than half of disabled households paying more than 30% of their income for housing expenses, the need for adequate housing for the disabled population is very high.

For victims of domestic violence, housing is the number one need as usually they leave the home where the perpetrator is present or need to relocate to a place where the perpetrator will not find them. The 2013 CAPER reported 751 victims of domestic violence in Toledo, mostly single women with children. The National Network to End Domestic Violence conducted the 2013 National Census of Domestic Violence Services. This census indicates 180 unmet requests for services in one day, of which 68% were for housing. The need for housing among victims of domestic violence remains high.

What are the most common housing problems?

Based on the information pre-populated by HUD in this document, the most common housing problem in Toledo is a housing cost burden greater than 30%, followed by a housing cost burden greater than 50%. Toledo's population has been shrinking (8% decrease between the 2000 Census and the 2011 Five-Year Census estimate), indicating that the housing stock is sufficient; however, the available housing stock is aging and deteriorating (including lead hazards). It is common to find individuals with housing needs living in substandard housing. The data correlates with the poverty rate in Toledo of 24% in comparison with the poverty rate in Lucas County of 20% and in Ohio of 15%.

Contributing to the lack of sufficient income is the fact that the majority of individuals and families entering the homeless assistance system are under-educated and have little or no transferrable skills. Their ability to improve their incomes is very limited. According to Aspire (a local partnership of community leaders, around a common agenda: "cradle to career readiness"), research shows a

correlation between higher levels of education and higher earnings. Aspire also notes that only 45% of Lucas County students enroll in Ohio colleges after graduation from high school. In Toledo that figure is higher as almost four-fifths of the percent of workers ages 18 - 35 do not have a four-year degree (The Blade - 02/16/2014). Per the 2007-2011 American Community Survey 5-Year Estimates, Toledo's population with a high school degree or equivalent earn a median income of \$24,785.00. For those with less than a high school degree, the median income drops to \$16,122.00. Therefore, improved education and income are a great need for this population in order to increase their potential of obtaining adequate affordable housing.

Many households are renters and they cannot even think of homeownership due to the debilitating conditions they must face daily. The inability of many households to purchase a home is also hindered by poor credit and the inability to afford a down-payment or closing costs. This is compounded by their lack of financing knowledge to make decisions. While a lack of financial knowledge is not restricted to those of low-income, it increases the barriers that must be overcome.

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

Those individuals living on a fixed income mostly provided by Social Security (SSI) such as seniors and individuals with disabilities/mental illness are more affected than others by housing cost burden problems. These are individuals who have little or no ability to find ways to improve their incomes. Most are not part of the workforce and if they work, usually, they can only work part-time jobs, earning low wages.

Another population affected by housing cost burden is the "working poor." These are the individuals earning wages below what is needed to live in affordable housing without having to access other services such as food banks and other community services that help supplement their incomes. Among the "working poor," those with higher need for adequate affordable housing are single females with children who according to the 2007-2011 ACS 5-Year estimate earn a median income of \$22,442 and encompass 32.7% of families with children. Also experiencing a severe cost burden are single males with children who earn a median income of \$33,275 and encompass 9% of families with children.

Additionally, African Americans, who earn a median income of \$22,505.00 (per the 2007-2011 ACS), are also experiencing severe housing cost burden. African Americans median income is the lowest in comparison to Whites and Hispanics with a median income of \$39,649 and \$33,433 respectively. Therefore, affordable housing is more difficult for African Americans in Toledo.

Although some signs of economic recovery are evident, the recovery has been very slow. Unemployment has decreased from 7.4% in February of 2014 to 5.9% in February of 2015 (U.S. Bureau of Labor Statistics: <http://data.bls.gov/pdq/SurveyOutputServlet>); however, it has been reported that a smaller number of individuals remain in the workforce. Additionally, a report from ManpowerGroup suggest hiring in the Toledo area is likely to slow during the next few months (Toledo Blade, 9/09/2014). This is also compounded by the increase in the cost of living.

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

The Toledo-Lucas County Continuum of Care (CoC) does not currently operate a large prevention program, focusing instead on rapid re-housing for those who are literally homeless. The CoC data does not include a good subset of imminently homeless families or individuals, however, the Toledo Lucas County Homelessness Board (TLCHB) reports that those contacting them for assistance have issues in obtaining truly affordable housing. Most of our current homeless individuals and families receiving assistance for the Rapid Re-Housing program will struggle at the end of the assistance period due to the economic conditions prevalent in Toledo. The CoC agencies can find and place families in housing, but the ability of the household to stabilize and become self-sufficient in the short time Rapid Re-Housing services are provided is very limited. The vast majority of CoC clients are under educated and have little or no transferrable skills that will assist them in locating suitable employment, especially in a relatively short period of time.

COc clients need economic improvement that makes jobs accessible to citizens in the community, skills training that will allow them to learn the job skills employers in the local area are seeking, and training in how to write a resume, apply for a job and succeed during an interview. Fulfilling their housing needs is only the first step towards self-sufficiency; , there are many more steps needed for them to maintain affordability of the housing the CoC places them in.

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

N/A

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

Utilization of HMIS data has allowed the Toledo area to find certain trends among those experiencing homelessness. Main housing characteristics linked with instability are: history of domestic violence, mental illness, and drug use; lack of or under employment; previous evictions; and, a multitude of legal interactions. While this is not a comprehensive list of housing characteristics linked with instability and increased risk of homelessness, these characteristics drive the local policies and efforts to increase the interactions within and among several social service systems. Toledo Lucas County Homelessness Board in conjunction with City of Toledo Department of Neighborhoods work together to bring the Mental Health and Recovery Services Board, Ohio Means Jobs, Jobs and Family Services, Lucas County Children Services, and the Criminal Justice Coordinating Council to address the commonalities of our client bases. Integration of social service systems is critical to addressing the needs of those with the particular housing characteristics linked with instability and increased risk of homelessness.

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

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

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	19,940	3,685	2,225
White	10,635	1,815	880
Black / African American	7,555	1,670	1,125
Asian	270	15	60
American Indian, Alaska Native	75	0	19
Pacific Islander	4	0	0
Hispanic	1,155	145	130

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,650	6,070	0
White	7,200	4,210	0
Black / African American	3,585	1,505	0
Asian	85	0	0
American Indian, Alaska Native	20	15	0
Pacific Islander	0	0	0
Hispanic	645	285	0

Table 14 - Disproportionately Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,505	14,720	0
White	6,585	10,665	0
Black / African American	2,350	3,145	0
Asian	65	85	0
American Indian, Alaska Native	24	4	0
Pacific Islander	0	0	0
Hispanic	405	725	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,805	11,020	0
White	2,110	8,415	0
Black / African American	570	1,790	0
Asian	10	225	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	70	450	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

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

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,395	7,230	2,225
White	8,675	3,780	880
Black / African American	6,120	3,105	1,125
Asian	235	45	60
American Indian, Alaska Native	75	0	19
Pacific Islander	4	0	0
Hispanic	1,050	250	130

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,775	12,945	0
White	2,715	8,695	0
Black / African American	1,595	3,495	0
Asian	4	75	0
American Indian, Alaska Native	4	24	0
Pacific Islander	0	0	0
Hispanic	400	530	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,955	22,265	0
White	1,350	15,895	0
Black / African American	525	4,960	0
Asian	0	150	0
American Indian, Alaska Native	4	24	0
Pacific Islander	0	0	0
Hispanic	55	1,075	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	435	13,390	0
White	305	10,220	0
Black / African American	90	2,270	0
Asian	0	235	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	40	480	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Based on a review of the tables and data, the Housing Division of the Department of Neighborhoods has noted the below patterns:

- With an increase in income, there is a corresponding decrease in both the Housing/Severe Housing problem experienced by households;
- More households experience a Housing Problem defined as overcrowded, with 1.01 - 1.5 persons per room, than those experiencing a Severe Housing Problem, defined as overcrowded, with greater than 1.51 persons per room:
 - a. at 0 - 30% of income; 84% to 69.4%
 - b. at 30 - 50% income; 65.7% to 27%
 - c. at 50 - 80% income; 39% to 8%
 - d. at 80 - 100% income: 20% to 3%

As income rises, the predicament of housing problems is greatly reduced. Even at the 30-50% income level, there is a significant overall drop in households experiencing a housing problem, despite severe overcrowding, which is one of the four housing problems. The other three factors that define a Housing/Severe Housing Problem include a lack of complete kitchen facilities, a lack of complete plumbing facilities, and a cost burden of greater than 30%.

- Both African-Americans and Whites experience one or more housing problems in almost equal proportions. The largest gap occurs at the 30-50% AMI under the Severe Housing Problem category, with the percentages 31% and 23.7%, respectively;
- From the aspect of those of Hispanic ethnicity, in all but one instance, the percentages of those experiencing a Severe Housing Problem was higher than the African-American and White percentages. What was interesting was even at the 80-100% AMI, the percentage of households experiencing a severe housing problem was 7.6%, compared to a 3.8% and 2.3%, respectively for African-Americans and Whites.

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

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

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	77,925	22,795	22,400	2,260
White	59,005	15,400	12,490	895
Black / African American	14,275	6,100	7,940	1,145
Asian	760	240	245	60
American Indian, Alaska Native	90	35	80	19
Pacific Islander	0	4	4	0
Hispanic	3,200	820	1,350	130

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

The above data suggests that:

- For the jurisdiction as a whole, the housing cost burden is 36%.
- Within Black/African-Americans, the housing cost burden is 49% while the cost burden within Whites is 32%. Given that there is more than a 10 percentage point difference between Black/African Americans and Whites and between Black/African Americans and the jurisdiction as a whole, it is clear that African Americans are at a disproportionately greater need in relation to Housing Cost Burden.
- Persons of Asian origin at both the 30-50% cost burden and over 50% cost burden experience a slightly higher instance (38%) than both the jurisdiction as a whole and as compared with Whites.
- American-Indians, Alaska Native households, although small in numbers in Toledo, show the highest percentage of cost burden, with 53% of them paying 30% or more of their income toward housing costs; they also have the lowest percentage of households (42%) with no cost burden. These numbers indicate that this population is also at a disproportionately greater need.
- Under the 30-50% housing cost burden, there is not one group that experiences a greater rate than the other, using the 10 percentage point or more methodology.
- The cost burden, collectively at 36%, means that 36% of the jurisdiction has a cost burden at or greater than 30%. This shows a need for both increased incomes that support a household needs and a more in-depth view as to the condition of the housing that households are paying for.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

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

At the greater than 50% cost burden level, Blacks/African-Americans and American Indian/Alaska Native, and Hispanics experience a disproportionately greater need, at 10% and 19% respectively.

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

Minorities and low-income individuals have many other needs not identified above. Important to highlight are those needs related to health, health care access, educational attainment and employment which affect housing stability of families.

According to the Agency for Healthcare Research and Quality, recent efforts to close the disparities between racial groups and access to health care showed some improvement in the United States in 2012. While gains were made in health insurance rates for African-American and Hispanic adults age 18-64, disparities still exist between racial and ethnic groups when compared to Whites. Additionally, low-income households received lower quality of care across a number of measures than either racial or ethnic minorities.

Health care quality in treatment of chronic disease, such as cancers, diabetes, and cardio-pulmonary conditions, are areas of continued disparities for all income, racial and ethnic groups.

Quoting from the Lucas County Health Profile, Ohio Department of Health:

Low median household income and a high prevalence of families below poverty level, persons with no high school diploma, female-headed households and uninsured are associated with increased risk of developing and dying from cancer.

In an article entitled “Education and Employment” distributed by the National Bureau of Economic Research they begin the paper with the following statement:

Educated workers enjoy at least three basic advantages over less educated workers in the labor market: higher wages, greater upward mobility in income and occupation, and greater employment stability.

According to American Community Survey data—2009-2013, an uneducated workforce in Toledo, Ohio shows a disproportionate higher unemployment status between the non-white, minority population and the white population. Based on a descriptive analysis of the data, 66.8 percent of the white population, age 25 plus do not have a high school diploma. This compares to 88.2 percent of the minority population, age 25 plus without a high school diploma. This equates to the white population having a 22 point advantage in earning a four year college degree or more when compared to the non-white population.

In terms of employment status, the white population holds a distinct advantage among those without a high school diploma and those with a four year college degree. Among whites without a high school diploma, 3.0 percent are unemployed. Among minorities without a high school diploma, 6.2 percent are unemployed. Minorities without a high school diploma are over twice (2.13 times) as likely to be unemployed as whites. Unfortunately, the picture does not get any better when looking at employment status among minorities with a four college degree or higher. Among whites with a college degree or higher, 2.4 percent are unemployed. Among minorities with a college degree or higher, 17.7 percent are unemployed. Minorities with a four year college degree or more are over 8.6 times as likely to be unemployed as whites

While this is noticeable, it is not without explanation. Examining the population 25 plus does not allow us to look at recent efforts to improve math and science education in urban schools. Minorities who graduated from college in the past may have felt more comfortable in the education, social sciences or in a human service degrees and occupations. While rewarding, these fields are oversupplied with laborers. Today, minority students are becoming better prepared to compete in Science, Technology, Engineering and Medicine academic programs and for careers in occupations where there is greater demand and job stability.

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

It is unknown as to whether there is a concentration of American Indians in any one specific area/neighborhood (the population of American Indians and Alaska Native is only .19% in Toledo as indicated from CPD Maps data).

African-Americans take residence in various neighborhoods scattered throughout the city, but there is a concentration of residents within the central city district(s).

NA-35 Public Housing – 91.205(b)

Introduction

The Lucas Metropolitan Housing Authority (LMHA) manages and owns 2609 public housing units and 32 Low Income Housing Tax Credit units for low-income Toledo residents. These units are located in 27 apartment communities and 229 scattered site homes across Lucas County.

LMHA also administers over 4,500 tenant based housing vouchers, and over 400 project based vouchers through its Housing Choice Voucher (HCV) program, which allow families more flexibility in the selection of a housing unit. The numbers of vouchers fluctuates as units are added or removed from the inventory. LMHA has approximately 6,794 families on the HCV waiting list and 509 families on the Public Housing waiting list.

The physical condition of the LMHA's portfolio is generally average to below average for its expected age. The 6 Asset Management Projects (AMP) have 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.

The LMHA has begun to organize its portfolio into three distinct groups: Hold and Invest, Maintain, and, Planned Disposal. Priority investment of CFP dollars will be given to the first two categories. The LMHA will re-assess its portfolio every two years as needs in the community change. Additionally, the LMHA will actively apply to HUD for permission to convert some units to different funding streams such as the new Rental Assistance Demonstration (RAD) to address outstanding capital needs using private dollars while preserving unit affordability. Currently, the LMHA has 134 units approved to convert and over 200 units pending conversion on the HUD- RAD waiting list. The LMHA also has an Energy Performance Contract (EPC) pending that will improve the energy efficiency of a majority of the portfolio while replacing many outstanding capital items. This EPC will amount to over \$6,000,000 in planned investment. Per HUD, Energy Performance Contracting (EPC) is an innovative financing technique that uses cost savings from reduced energy consumption to repay the cost of installing energy conservation measures (for more information please visit HUD.gov).

A Section 504 Needs Assessment was completed on all of LMHA's multifamily properties. LMHA is working diligently to address the issues noted on the assessment.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	41	2,745	3,987	177	3,503	43	28	167

Table 22 - Public Housing by Program Type

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

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

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	6,627	8,245	9,664	8,587	9,628	9,779	6,417	
Average length of stay	0	4	6	6	1	6	0	2	
Average Household size	0	1	2	2	1	2	1	3	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	3	535	379	60	308	3	0	
# of Disabled Families	0	25	851	1,370	105	1,045	19	2	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	41	2,756	3,987	177	3,503	43	28
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:
Lucas Metropolitan Housing Authority

Race of Residents

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

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Per HUD's Website, Section 504 provides that no qualified individual with a disability should, only by reason of his or her disability, be excluded from the participation in, be denied the benefits of, or be subject to discrimination under any program or activity receiving federal financial assistance.

Thirty One Percent of LMHA's public housing waiting list consists of handicapped or disabled individuals in need of accessible housing. LMHA has continued to update its Section 504 Report for unit conversion for mobility and sensory impaired units. Recently, LMHA updated several units at a housing development, Northern Heights, to make them Section 504 compliant and built Collingwood Green with full Section 504 compliance. LMHA is also in the process of updating the first floor of Ashley Arms Apartments and Robert Dorrell Manor making the first floor fully Section 504 compliant.

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

As of 2014, LMHA has approximately 6,794 families on the Housing Choice Voucher (HCV) and 509 families on the Public Housing waiting lists.

Some of the most immediate needs of LMHA's residents are:

- Services for residents, including work readiness, job training, and job retention services
- Mobility counseling and housing search assistance for voucher holders
- More affordable housing in safe, opportunity-rich neighborhoods
- High-quality supportive housing for the most vulnerable residents

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

The needs of Public Housing residents mirror the needs of the population at large. With low incomes and an aging housing stock, the availability of safe, adequate and decent affordable housing is not sufficient to serve Lucas County residents. In order to fulfill the housing needs, citizens need access to opportunities for increased and stable incomes.

Changes are occurring in Section 8 housing complexes and other low-income residences. Changes include improvements in security such as: lighting and surveillance cameras tied into the Toledo Police Department. Additional services are also offered at some low-income resident facilities such as: educational services and other programming aimed at empowering the residents; after-school programs; GED, computer and college readiness classes; reading room for children ages 3-5; summer programs, etc. These programs offered in-house are programs needed in the City as a whole. Transportation is a barrier to Toledo's low-income population. By offering more services at or near low-income residential facilities, the transportation barrier is reduced.

NA-40 Homeless Needs Assessment – 91.205(c)

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	2	162	2,394	2,471	2,588	230
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	10	412	1,593	1,233	1,335	448
Chronically Homeless Individuals	4	44	132	70	31	680
Chronically Homeless Families	1	2	17	8	5	740
Veterans	0	29	150	66	85	413
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	5	76	76	0	0

Table 26 - Homeless Needs Assessment

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

Data Source Comments: Data was taken from either the 2015 Point in Time Count, 2015 Housing Inventory Count, or from CoC General Program reports (all programs, family programs, adult only programs), except non-PIT estimates of veterans, chronically homeless individuals and families, and persons with HIV, which were calculated manually. Estimate for number of days persons experienced homelessness for Persons with HIV could not be calculated at the time this Plan was submitted to HUD.

Indicated if the Homeless Population has Rural Homeless: NO

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

N/A

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	1,518	9
Black or African American	2,398	5
Asian	5	0
American Indian or Alaska Native	25	0
Pacific Islander	5	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	305	9
Not Hispanic	3,693	3

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

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

In Toledo, nearly 400 families need various forms of housing assistance. Many of the veteran families are in need of wrap around services; therefore, their housing needs to be centrally located in order for the veteran to access necessary services. The non-veteran families also find themselves in need of wrap around services, just for different reasons. Most of these households have financial stability issues that keep them on the cusp of homelessness even when they are re-housed through homeless assistance programs.

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

The minority population is slightly over represented in the City of Toledo's homeless population. The Toledo area has a roughly 29% Black/African American population, and the homeless count shows roughly 49% identifying themselves as Black/African American.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Toledo as a whole has been effective in preventing a population explosion in the unsheltered homeless population. Toledo currently has a very low incident of unsheltered homeless, and of those identified homeless, most refuse to engage in accessing mainstream resources. In many cases, multiple mental health barriers prevent individuals from obtaining and maintaining housing. Efforts continue in Toledo to engage the unsheltered population until they can be housed.

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

Describe the characteristics of special needs populations in your community:

The following statistics are from the Employment and Disability Institute at Cornell University (www.disabilitystatistics.org),

- 16.6% of Ohioans report that they have an ambulatory, self care, or independent living disability
- 31.8% of working age (21-64) Ohioans with disabilities live in poverty.
- More than 50% of Ohioans over age 65 have a disability.

The need for home accessibility and other services for people with disabilities in Toledo continues to grow as the population ages and disability rates continue to increase. Improved survival rates and increased longevity among persons with disabilities combined with an aging population and the inaccessibility of older homes in lower income neighborhoods are indicators of a growing need for services provided by local organizations.

The census reports that:

- 18% of Toledoans of all ages have a disability
- 11% of Toledoans 5-17 years old have a disability
- 17% of Toledoans 18-64 years old have a disability
- 41% of Toledoans over age 65 have a disability

Data source:

http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_12_1YR_S1810&prodType=table

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

The Ability Center of Greater Toledo reports that the Housing and Supportive Service needs for these populations primarily include available, affordable, accessible housing that can be found equally distributed throughout the Toledo metropolitan area.

Affordable Housing - Housing in which the monthly rent is below the median income for our region and/or allows affordability of AMI (average monthly income) of someone living on Social Supplemental Income at or below \$730.00 per month.

Accessible Housing - Housing that which meets the Fair Housing Act seven design and construction requirements for all covered multifamily dwellings, and follows the Uniform Federal Accessibility Standards, or UFAS, which are the accessibility standards that have been adopted by various federal agencies, including the Department of Housing and Urban Development (HUD) and HUD Housing projects. All Universal Design would apply to Single Family Home developments.

Affordable Accessible - Housing that is scattered throughout the Toledo metropolitan area that allows persons with disabilities a better opportunity to find employment, access public transportation and navigate more independently in their local communities continues to be in short supply.

Many elderly persons and persons with disabilities contact The Ability Center requesting individual or one on one assistance in locating such housing. Due to waiting lists within LMHA and private Section 8 developments, The Ability Center maintains communication with numerous landlords and developers throughout NW Ohio in an effort to know availability of affordable and accessible housing.

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

According to the Aids Resource Center (ARC), Toledo Offices, all population-based disease surveillance systems experience reporting lags and incomplete reporting. The reporting lags for Ohio's HIV/AIDS surveillance data range from 9-18 months. The most current information for HIV/AIDS prevalence in the Metropolitan Statistical Area (MSA) is from 2012.

The MSA's rate of infection is 9.8% for Lucas County compared to the state average of 9.5 and is the seventh highest rate in Ohio[1] .

New Infections for 2012

43 new infections were reported in 2012, with 831 persons now known to be living with HIV. 556 cumulative deaths have been reported in the MSA.

81% Male 19% Female
58% White 35% Black/African American 7% Unknown

Males:

71% report male to male sexual contact (Men who have Sex with Men)(MSM)
9% report male to male sexual contact (MSM) and Injecting Drug User (IDU)

Females:

50 % Heterosexual contact
38% Unknown
13% IDU

Cumulative HIV Infection Information

831 persons known living with HIV

GENDER: 70% Male 30% Female

RACE: 46% White 46% Black/African American 5% Hispanic 1% Am Ind/Alaskan Native

TRANSMISSION:

46% MSM

3% IDU

29% Heterosexual Only

3% MSM & IDU

4% IDU & heterosexual

4% MSM & heterosexual

1% MSM & IDU & Heterosexual

2% Perinatal exposure

AGE:

13-19 - 5%

20-24 - 16%

25-29 - 15%

30-34 - 18%

35-39 - 20%

40-49 - 18%

50+ - 5%

[1] Note: Diagnoses of HIV infection include all reported persons with a diagnosis of HIV infection. The rate is the number of reported persons with a diagnosis of HIV infection per 100,000 population calculated using 2011 U.S. Census estimates.

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

Describe the jurisdiction’s need for Public Facilities:

The need for Parks and Recreation Areas is a primary interest for the citizens of Toledo. This need ranges from enhanced, cleaned and improved parks to new facilities, such as a public recreation center that would promote recreational activities year around.

The “Figure 1 Population Density and Toledo Metropark Locations, City of Toledo” shows the distribution of Metroparks throughout the City of Toledo. While all parks are not the same, i.e., the parks actual size or the facilities they offer, there are very few areas that are completely void of a Metropark. The exception would be the census tracts in the northeast corner of the city. These census tracts also have the lowest population density.

How were these needs determined?

These needs were identified through the City of Toledo Community Survey conducted in the summer of 2014.

Based on the results from the Community Survey, the greatest area of need for the respondents was for park and park related activities. When asked to specify the purpose of Public Facilities, over half of the respondents (50.5 percent) named the upkeep, maintenance and development of parks or park related activities, such as pools, children activities, gardens, recreation centers, organized sports and ice rinks, as their primary area of interest. Within the respondents that viewed park and park related activities as their primary area of need for public facilities, 34.28 percent mentioned park maintenance and 31.43 percent mentioned pools.

Other, non-park related issues of concern included transportation, housing for homeless and low income individuals, community centers, neighborhood improvement and business incubator/facilitator.

Describe the jurisdiction’s need for Public Improvements:

In its effort to understand the needs in the communities and neighborhoods within Toledo, the Community Survey included responses related to public improvements referring to changes or improvements in public infrastructure. Public improvements are those tangible items used by the public on a daily basis that can only be improved through public dollars and city-wide level of governance.

In the survey, within the category of Public Improvements, five items received a high score: Street and Sidewalk Improvement; Water, Sewer and Gas Line Improvements; Drainage Improvements; Street Lighting and Maintenance of City Parks.

Street and Sidewalk Improvement (average score=4.22) - Based on resources available, most efforts in this area are performed annually on major roads and arteries. Consequently, improvements on residential streets are usually limited to minor patching and repairs; hence, the high rating in the Community Survey for this need.

Water, Sewer and Gas Line Improvements – The need for Toledo’s water, sewer and gas line updating is very evident as most of the lines are more than 100 years old and in need of replacement. Old lines exist particularly in older neighborhoods now occupied primarily by low-income residents. Work is undergoing for the replacement of these utility lines throughout the City. However, this is a significant undertaking that requires extensive resources and many years to complete.

Drainage Improvements (average score=4.12) – Drainage problems are being addressed through efforts to clean corridors and alley of debris that may cause drainage issues and flooding.

Street Lighting (average score=4.00) – Old street lights in low-income areas are in need of repairs or replacement.

Maintenance of City Parks (average score=3.90) – many initiatives undertaken by community groups, block watch organizations and local civic organizations assist with the City’s efforts to maintain and clean parks. The T-town Initiative coordinated by the Department of Neighborhoods fosters group collaborations in this effort and coordinates neighborhood clean ups including City parks.

It is important to note in this section the Toledo Water Ways Initiative (TWI). The following information, taken from its website (<http://www.toledowaterwaysinitiative.com/>), summarizes the background and current efforts to improve drainage, water and sewer systems.

The City of Toledo constructed its sewer collection system in the late 1800s with underground brick that carried both sanitary sewage and storm water from homes and businesses. This system emptied directly into the Ottawa River, Swan Creek and the Maumee River, as was typical at the time. As the population increased, the network of sewer pipes expanded and Toledo built facilities to treat the wastewater before allowing it back into our waterways. However, during heavy rains, the system overflows into the rivers.

Upon citizen approval in 2002, the City of Toledo launched the Toledo Waterways Initiative (TWI) to reduce overflows and water pollution. The goal of the TWI is to clean waterways and reduce sewage overflows through wastewater storage, sewer separation and improved wastewater treatment. These solutions involve over 45 projects encompassing 48 square miles over the course of 18 years at a total cost of \$521 million. The TWI will prevent 80% of the average overflow volume from getting into our waterways.

The TWI has served as a model in effective public-private partnership through the efforts of its diverse group of local entities and businesses. Because of close collaborations, the TWI is on schedule and on budget.

How were these needs determined?

The needs were identified through the Community Survey.

Describe the jurisdiction's need for Public Services:

“Figure 2 Median Age of Housing Unit, Vacant Housing Units and Rodent Complaints, City of Toledo” highlights one area of need resulting in great part from vacant/abandoned properties: rodent control. While one could focus on the map and the concentration of vacant properties as it relates to respondent's concern for “Safety/Crime” and “Blighted Properties,” a greater concern is the spread of disease that may accompany rodent population which appears to coincide with vacant and abandoned properties.

Additionally, Figures 3, 4 and 5 highlight three areas of need for Public Services in the City of Toledo. Figure 3 show the distribution of Senior Centers throughout the city, overlaid on a map of population density of the 65+ population. While the map shows that the city does fairly well in distribution of Senior Centers, it seems clear that the northwest portion of the city has a fairly high concentration of elderly without a Senior Center in the vicinity.

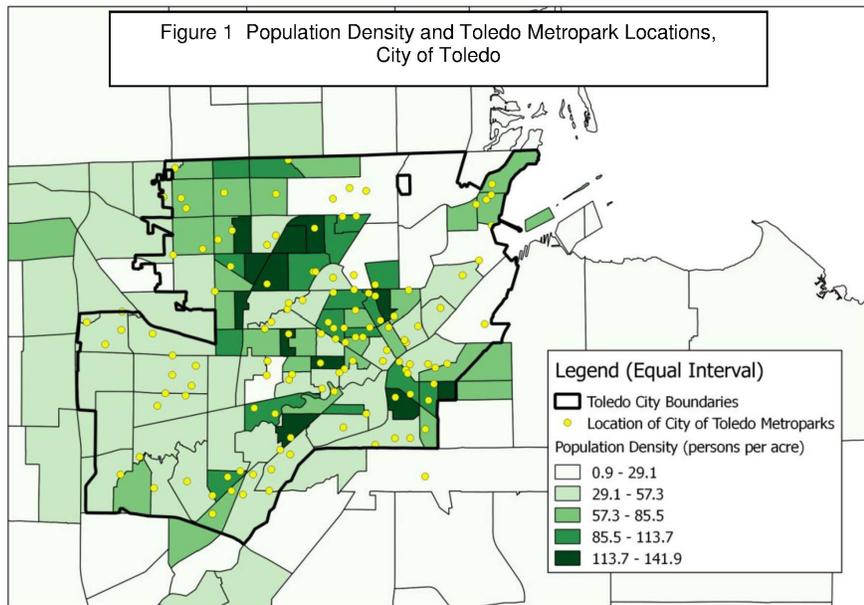
Figure 4 provides a map of the population density of women ages 15 to 50 with recent births overlaid with a map of day care centers. The spatial analysis seems to indicate that the area on the east side of the Maumee has one of the higher birth rates in the city, but is somewhat lacking in daycare providers.

Figure 5 shows the distribution of disabled individuals and the placement of disabled accessible homes. With the goal of providing homes for the disabled population in the mainstream population, it is clear that the available homes are adequately distributed throughout the city. However, the clustering of the disabled population in the central city may indicate a cost barrier that needs to be overcome. Since rental property in the central city is lower than the rental properties north and west of the central city, financial assistance to help the disabled population become more integrated in the community at large is a great necessity.

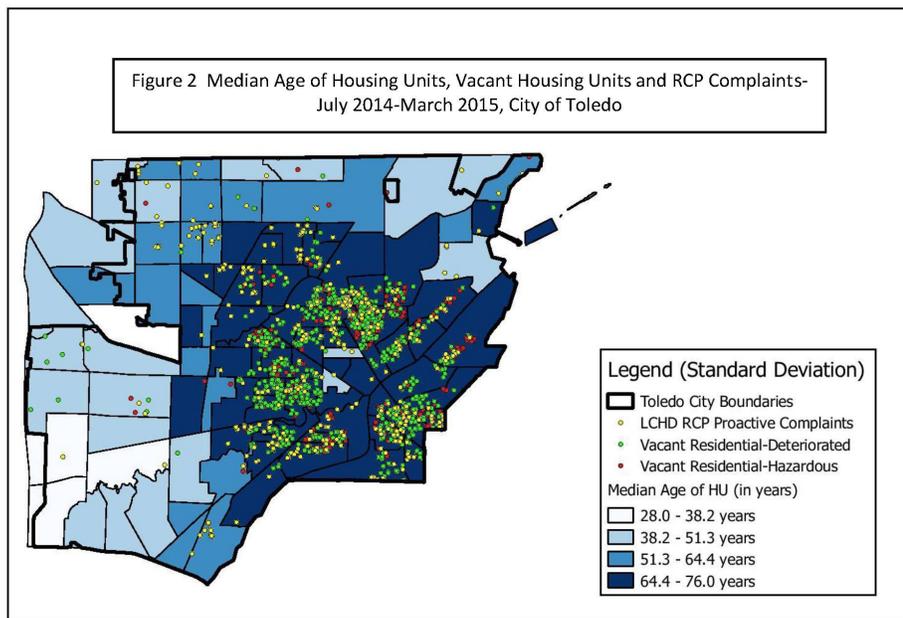
How were these needs determined?

The need for rodent control was determined taking into consideration the high score of 3.89 in the Community Survey regarding the measures to decrease rodents in the City of Toledo category and using spatial examination of demographic trends for vacant/abandoned properties. The hazardous and deteriorated property data used for this map comes from a 2014 survey of the City of Toledo's residential and commercial property, conducted by the Land Bank. The "LCHD RCAP Complaints" data is from the Lucas County Health Department. The RCP or Rodent Control Program deals with the county and city's efforts to control the rodent problem within the city and county. The "Proactive" categorization refers to complaints received and investigations and treatment at those sites in response to rodent complaints. The LCHD also conducts a rodent treatment at properties prior to demolition, which is different than a proactive treatment. The vacant property data comes from the Lucas County Land Bank, "The Toledo Survey-2014" and shows the residential structures that are both "Deteriorated" and "Hazardous."

Other needs were determined based on a spatial examination of demographic trends and the placement of current agencies and service providers. Spatial examination is a very basic way of showing potential gaps in information, in services and potential gaps in financial assistance.



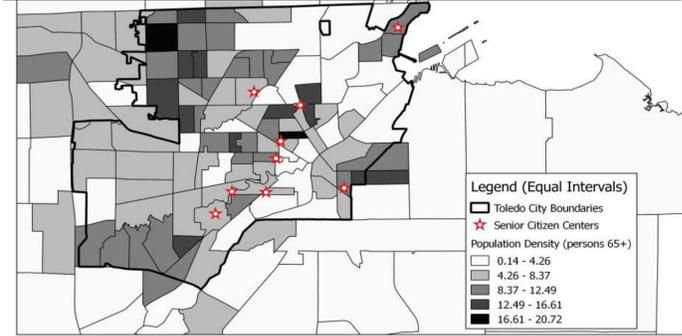
Population Data: 2009-2013 ACS Data. Minnesota Population Center. National Historical Geographic Information System: Version 2.0. Minneapolis, MN: University of Minnesota 2011.
 City Metropark Data: "Neighborhoods, The Heart of Toledo," February 2013, Internal City of Toledo, Department of Neighborhood guide.



Population Data: 2009-2013 ACS Data. Minnesota Population Center. National Historical Geographic Information System: Version 2.0. Minneapolis, MN: University of Minnesota 2011.
 RCP Complaint Data: Lucas County Health Department, 635 N. Erie St. Toledo, OH 43604. <http://www.lucascountyhealth.com/>.
 Vacant Property Data: The Toledo Survey--2014, Lucas County Land Bank, City of Toledo, One Government Center, Suite 580 Toledo, OH 43604.

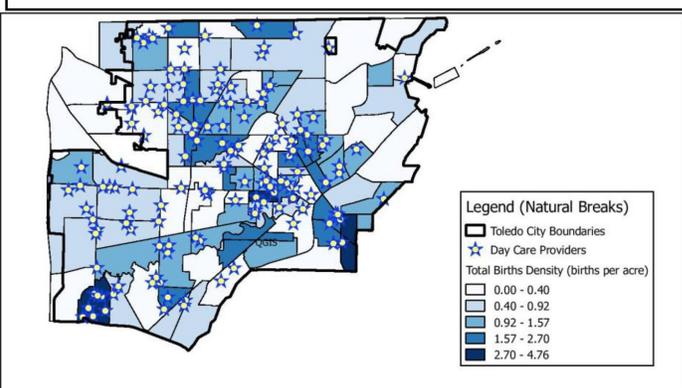
NA-50 Maps - Figures 1 and 2

Figure 3 Age 65+ Population Density and Senior Center Locations, City of Toledo



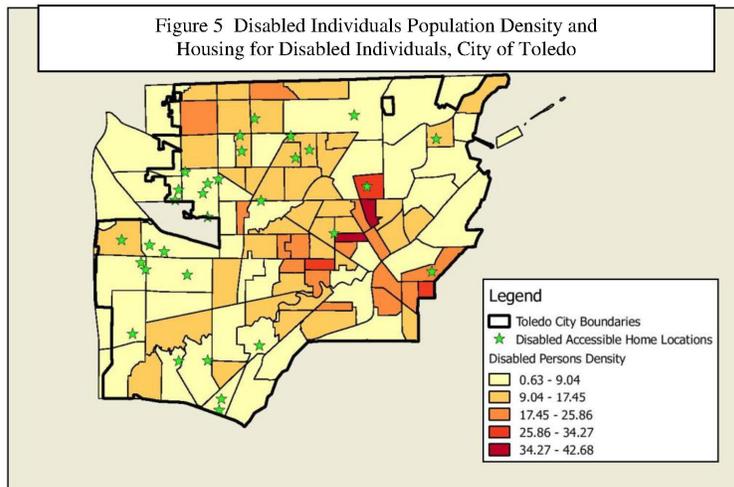
Population Data: 2009-2013 ACS Data. Minnesota Population Center: National Historical Geographic Information System: Version 2.0. Minneapolis, MN: University of Minnesota 2011.
 Senior Citizens Center Data: "Neighborhoods, The Heart of Toledo," February 2013, Internal City of Toledo, Department of Neighborhoods guide.

Figure 4 Females 15-50 with Recent Births (past year) Population Density and Day Care Provider Locations, City of Toledo



Population Data: 2009-2013 ACS Data. Minnesota Population Center: National Historical Geographic Information System: Version 2.0. Minneapolis, MN: University of Minnesota 2011.
 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>.

NA - 50 - Maps - Figures 3 and 4



Population Data: 2009-2013 ACS Data. Minnesota Population Center. National Historical Geographic Information System: Version 2.0. Minneapolis, MN: University of Minnesota 2011.
 Accessible Home Data: Preferred Properties, 5555 Airport Highway, Suite 210, Toledo, OH 43615.

NA - 50 - Maps - Figure 5