

City of Toledo
Department of Neighborhoods

CAPER

CONSOLIDATED ANNUAL PERFORMANCE and EVALUATION REPORT

July 1, 2014 - June 30, 2015

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CITY OF TOLEDO



DEPARTMENT OF NEIGHBORHOODS

September 24, 2015

Jorgelle R. Lawson, Director
Community Planning and Development Division
U.S. Department of Housing and Urban Development
Columbus Field Office
200 N. High Street
Columbus, OH 43215-2499

RE: 2014-2015 Consolidated Annual Performance and Evaluation Report (CAPER)

Dear Ms. Lawson:

Please find enclosed an original and four (4) copies of the City of Toledo's Consolidated Annual Performance and Evaluation Report (CAPER) submitted for the 40th program year, July 1, 2014-June 30, 2015.

As required, in preparation of the CAPER and prior to its submittal, the City of Toledo Department of Neighborhoods did the following:

- Draft copies of the CAPER were placed in various designated sites throughout the city.
- The meeting notice was published in local newspapers, including The Blade, The Sojourner's Truth, and La Prensa.
- A public meeting was held on Tuesday, September 8, 2015, at 6:00 p.m.

Please do not hesitate to contact this office and the undersigned at (419) 936-3647 if any questions arise, or additional information is needed regarding the CAPER.

Sincerely,

Thomas B. Kroma
Director

TBK:slt
Enclosures

City of Toledo
2014-2015
Consolidated Annual Performance and Evaluation Report

TABLE OF CONTENTS

Executive Summary.....	1
Summary of Resources and Distribution of Funds	2
Five Year Plan Assessment of Progress.....	3
Assessment of Annual Progress.....	15
Affirmatively Furthering Fair Housing.....	15
Affordable Housing	27
Homeless and Other Special Needs.....	32
Other Actions Taken to:	
a. Address obstacles to meeting underserved needs.....	34
b. Foster and maintain affordable housing	36
c. Eliminate barriers to affordable housing	40
d. Overcome gaps in institutional structures and enhance coordination.....	40
e. Improve public housing and resident initiatives	42
f. Evaluate and reduce lead based paint hazards.....	46
g. Ensure compliance with program and comprehensive planning requirements	47
h. Reduce the number of people living below the property level.....	52
Leveraging Resources	56
Federal Resources.....	56
State Resources.....	63
Local Resources.....	65
Citizens Comments.....	71
Self Evaluation.....	72
Monitoring	73
Program Narratives.....	73
Assessment of Relationship of CDBG Funds to Goals and Objectives.....	73
Assessment of Efforts in Carrying Out Planned Activities.....	75
Use of CDBG Funds for National Objective	76
Anti-displacement and Relocation	76
Program Income Received.....	77
Loans and Other Receivables	78
Neighborhood Revitalization Strategies	80
HOME	84
Emergency Solutions Grant.....	87
Attachments	95
Citizen Participation	A-1
Table 1C	A-2
HUD FORMS 40107 & 2516	A-3
HOME MATCH REPORT	A-4
SECTION 3 COMPLIANCE REPORT.....	A-5
CDBG/HOME Summary of Accomplishments (PR23).....	A-6
Summary of Consolidated Plan Projects (PR 06).....	A-6
CDBG Financial Summary Report (PR26).....	A-7
CDBG Summary of Activities (PR03)	A-8
CDBG Performance Measure Reports (PR83)	A-9
CDBG Strategy Area, CDFI, and Local Target Area Report (PR84)	A-9
Home Housing Performance Report (PR85).....	A-10
List of Activities by Program Year (PR02)	A-11
HESG Drawdown Report (PR05).....	A-11
ESG Supplement to the CAPER	A-12

I. EXECUTIVE SUMMARY

Based on its status as an entitlement city and participating jurisdiction, the City of Toledo (COT), Department of Neighborhoods, receives federal funds from the U.S. Department of Housing and Urban Development (HUD) to address the priorities identified in the 2010-2015 Five-Year Consolidated Plan (CONPLAN). The funds received are allocated primarily to two of the three HUD priorities; benefit to low- and moderate-income persons and elimination of slum and blight. This Consolidated Annual Performance and Evaluation Report (CAPER) documents the accomplishments for the Program Year (PY) 2014 for the City of Toledo, encompassing July 1, 2014 through June 30, 2015 (the final year of the 2010 Consolidated Plan).

For the PY 2014 -2015, the City of Toledo partnered with many organizations to address and accomplish the priorities of the Consolidated Plan. Additionally, other local, state and federal programs/organizations provide funds into the City of Toledo toward those same priorities, assisting to leverage the dollars received through HUD. Most efforts were dedicated to the following highest priorities:

- Improvement of housing conditions through the rehabilitation and repair of owner-occupied and rental property and housing code enforcement activities
- Demolition of vacant structures
- Assistance to social and human service organizations engaged in: foreclosure prevention, promoting educational and life-skills programs; feeding programs; access to health services; and legal assistance for housing issues
- Ending homelessness
- Economic development

These activities continue to enhance neighborhood stabilization efforts directed towards economic recovery of the COT and its residents. Much progress has been achieved in these areas as demonstrated by quantitative information provided in the attached Table 1C included in this report and as explained in the narrative. Table 1C also provides quantitative comparison of the COT's accomplishments for the last five years according to the goals established in the Consolidated Plan for 2010-2015.

As efforts continue to meet the goals and objectives identified in the Consolidated Plan, adjustments are made to reflect continuing changes in our economic and social environment. The slow recovery of the housing market continues to shift efforts from new construction to the rehabilitation and repair of homes. Additional efforts are focused on increasing the number of persons who can achieve homeownership in Toledo.

Summary of Resources and Distribution of Funds

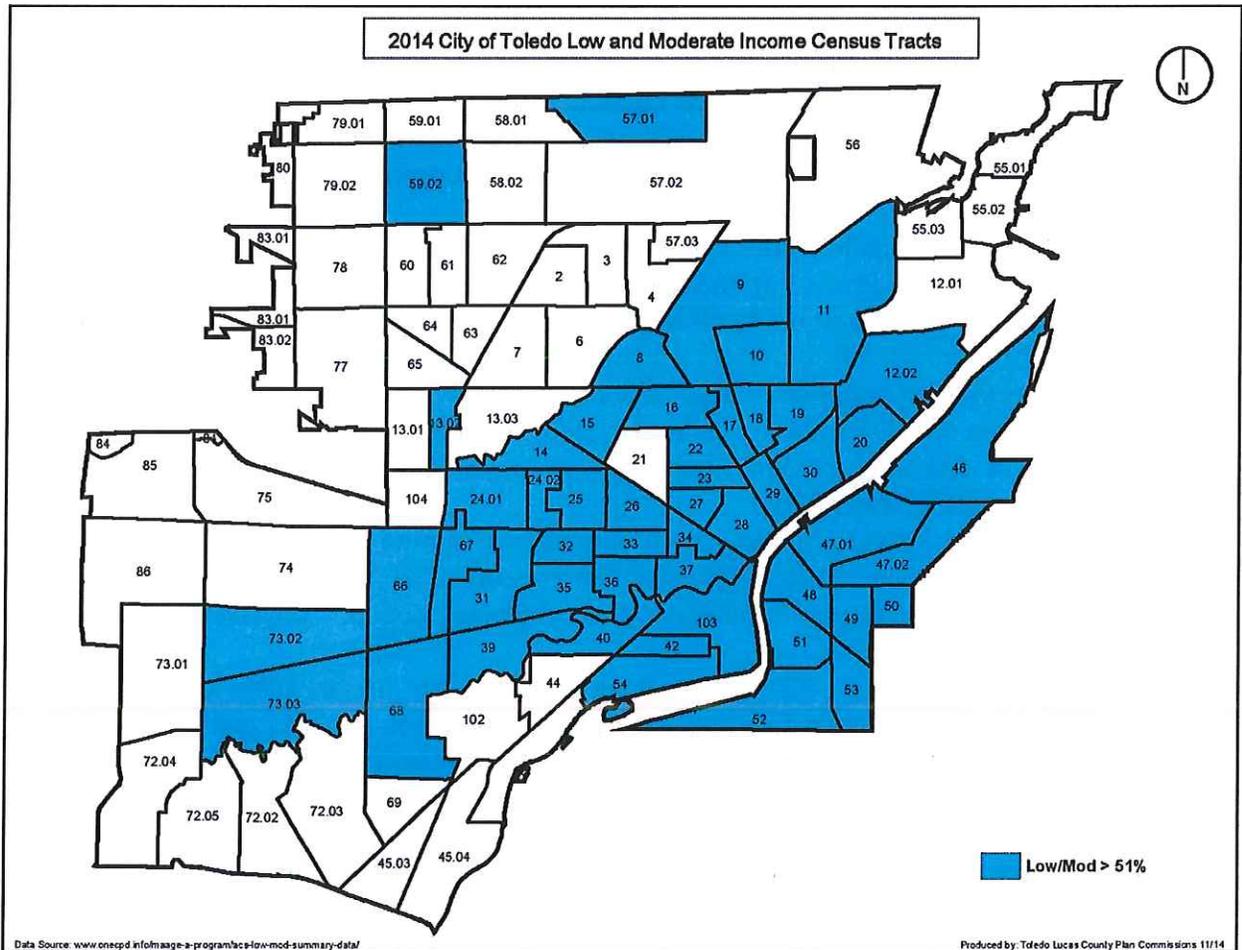
Federal funds available for PY 2014 -2015 were:

Source	Available	Commitment / Grant Period	Expended
Community Development Block Grant (CDBG)	\$6,889,058.00	PY 2014 -2015 100% committed	\$6,189,277.16 (in PY2014)
HOME Investment Partnerships (HOME)	\$1,705,980.00	PY 2014 -2015 100% committed	\$1,652,161.52 (in PY2014)
Emergency Solutions Grant (ESG)	\$569,389.00	PY 2014 – 2015 100% committed	\$599,058.02 (in PY2014)
Neighborhood Stabilization Program (NSP1) - (\$348,532.80 Program Income)	\$348,532.80	Four-Year grant – expired on 3/2014	\$188,730.62 (in PY2014)
Neighborhood Stabilization Program 2 (NSP2) - (\$3,225,186.60 Program Income)	\$3,225,186.60	Three-Year grant – expired on 2/2014	\$2,829,473.46 (in PY2014)
Neighborhood Stabilization Program 3 (NSP3) - (\$353,812.26 Program Income)	\$353,812.26	Three-Year grant – expired on 3/2014	\$295,767.69 (in PY2014)
CDBG Program Income	\$482,060.68	PY 2014 – 2015 32% committed	\$360,115.28 (in PY2014)
HOME Program Income	\$170,334.91	PY 2014 – 2015	\$0.00 (in PY2014)

Geographic Distribution and Location of expenditures

The map on the following page contains data identifying the areas of most need in the COT where efforts were concentrated to accomplish the priorities of the Consolidated Plan. This map is based on the Low-Moderate-Income Summary Data provided by HUD using the 2010 Census. On the map, blue areas note the census tracts where at least 51% of the population is low- and moderate-income. These are the areas where identified priorities in the Action Plan were concentrated. Low- and moderate-income census tracts are:

8	22	34	51
9	23	35	52
10	24.01	36	53
11	24.02	37	54
12.02	25	39	57.01
13.02	26	40	59.02
14	27	42	66
15	28	46	67
16	29	47.01	68
17	30	47.02	73.02
18	31	48	73.03
19	32	49	103
20	33	50	



Code enforcement activities were also concentrated in the same low- and moderate-income census tracts listed above.

NSP3 funds targeted areas where NSP1 and NSP2 proved to be more effective in responding to the rising foreclosures and declining property values and included the following census tracts: 16, 21, 29, 30, 67, 66, 74 and 68.

II. FIVE-YEAR PLAN ASSESSMENT OF PROGRESS

The City of Toledo’s program year, July 1, 2014 through June 30, 2015, represents the final year of the 2010-2015 Five-Year Consolidated Plan. Projects selected for funding were evaluated based not only on their ability to stimulate neighborhood revitalization, economic growth and

community development, but whether they addressed a priority goal and/or a funding gap identified in the 2010-2015 Consolidated Plan.

For the Program Year (PY) 2014 -2015, the City of Toledo again prioritized its goals according to community needs, assessing whether the project addressed a critical need and/or recently emerging issue, such as the foreclosure crisis and unemployment. The City also utilized the following priority operational goals established in the 2010-2015 Consolidated Plan as a benchmark to measure whether projects reflected a more concentrated and coordinated effort:

1. Improve Coordination and Collaboration of Community Services - Coordination is critical at three levels: a) the city's continued efforts to work collaboratively with private/non-profit entities; b) all city departments, as applicable, working in coordination to assist in non-profit initiatives and community needs; and c) the encouragement of non-profit entities to establish strategic alliances.
2. Strengthen the Delivery Systems for Rebuilding Neighborhoods - An assessment of CDCs to determine potential for long-term sustainability and engagement in efforts to improve agency capability.
3. Support and Provide Funding for Community Planning - A framework for private and public investment, including capital improvement, to be established which promotes holistic revitalization strategies that include social, physical, and economic improvements.
4. End Homelessness - Continued focus on the four major goals of the Community Alliances and Strategic Efforts (CASE) Plan to Prevent, Reduce, and End Homelessness in Toledo and Lucas County, Ohio. Goals are: a) Homelessness Prevention; b) Coordinated homeless services; c) Community engagement, coordination, and oversight; and, d) Sufficient affordable housing.
5. Enhance the City's Economic Development Role - Emphasis is placed on working in a regional context in partnership with other local economic entities. Emphasis to include small business retention and attraction, the enhancement of the downtown district, and the revitalization of neighborhood business districts.
6. Enhance Resources to Achieve Housing Goals - Utilization of and access to state and federal resources for additional housing funding opportunities. Also, an enhancement of the participation of private developers to induce stabilization and improvement in the housing stock market, and create a synergy of coordinated market-rate housing and/or commercial development that supports a targeted neighborhood.
7. Improve Customer Satisfaction - In accessing housing services, customer satisfaction tools are to be promoted to ensure respectful resolution to applications for assistance.
8. Simplify Processes for Residents and Organizations to Receive Assistance - Improve the process for providing information for individuals and agencies seeking financial and/or technical assistance.
9. Disperse Affordable Housing - Target public and private investment (local lenders, other partners) to attract additional investment for affordable housing and creating diverse neighborhoods.
10. Affirmatively Furthering Fair Housing – Implementing a five-year Fair Housing Plan to ensure that all persons have equal access to the housing of their choice in an area of their choice.

11. Target Resources for Impact - To maximize the impact of accessed resources, target select neighborhoods to receive project funding, encouraging additional investment.

PRIORITY PROGRAM GOALS

Eleven priority program goals guided the City of Toledo in determining which projects and activities to fund for the period July 1, 2014 through June 30, 2015. These goals were established in the 2010-2015 Consolidated Plan through various citizen participation methods such as forums and stakeholder meetings. The goals continue to be utilized within the City of Toledo's strategic planning efforts through June 30, 2015. Below is a summary of accomplishments for each priority category under each applicable goal.

1. Improve Housing Conditions

High Priority Goal: Rehabilitate/Repair Owner-Occupied Deteriorated Housing

The Division of Housing and Neighborhood Development of the Department of Neighborhoods utilized HOME funds to complete the rehabilitation of 22 owner-occupied housing units. The units were all brought up to existing building codes.

United North Corporation (UNC) completed the rehabilitation of seven owner-occupied, single-family units. UNC's proposed outcome of 16 was not met. This activity remains open at the end of the PY2014 due to delays in securing contracts.

NeighborWorks® Toledo Region (NWTR) (formerly Neighborhood Housing Services, Inc.) completed a total of 56 owner-occupied housing rehabilitations exceeding their proposed outcome of 45 units by 24%. Additional resources brought into this program allowed for a greater impact.

Maumee Valley Habitat for Humanity improved the quality of housing stock of 18 housing units through owner-occupied rehabilitation of eligible low- and moderate-income households meeting 106% of their proposed outcome for the PY2014.

Pathway (formerly Economic Opportunity Planning Association of Greater Toledo, Inc.-EOPA) completed emergency repairs and improvements of 37 single-family, owner-occupied housing units meeting 93% of their proposed outcome. This activity benefitted elderly or disabled persons qualified as low-income.

East Toledo Family Center (ETFC) provided emergency home repairs to 45 low- and moderate-income senior citizen homeowners, exceeding their proposed outcome by three households.

Friendship New Vision (FNV) received CDBG dollars to acquire and renovate three homes in the PY2013. FNV's contract has been extended until issues are resolved to allow them to continue with completing this activity.

Additionally, with NSP funds, nine renovated homes were sold during this program year.

High Priority Goal: Rental Rehabilitation and Repairs

For PY2013, United North Corporation (UNC) proposed to complete the rehabilitation of eight rental units for LMI households. The rehabilitation of five units was completed in PY2014 and this activity is now closed.

The Division of Housing and Neighborhood Development of the Department of Neighborhoods utilized HOME funds to complete the rehabilitation of 13 rental units.

High Priority Goal: Home Maintenance Education

Federal funds were not utilized for this objective in PY2014.

Medium Priority Goal: Demolish Abandoned Houses and other Structures

The Division of Code Enforcement of the Department of Neighborhoods administered the demolition of the following within the City of Toledo in PY2014:

- 251 demolitions in coordination with the Lucas County Land Bank (a total of 1,014 since August 2012)
- 6 demolitions funded with General Fund dollars
- 88 fire and emergency demolitions

Medium Priority Goal: Housing Code Enforcement and Nuisance Abatement

The Division of Code Enforcement of the COT's Department of Neighborhoods actively enforced housing and zoning codes by inspecting 13,139 housing units (164% of proposed outcomes) in LMI areas. These inspections resulted in abatement of the nuisance by the owner or prosecution of the home owners who violated housing codes. Code Enforcement activities also include the administrative costs of the demolitions reported in the above goal.

Additionally, the Beautification Action Team (BAT) (now a section of the Code Enforcement Division) followed up on 12,292 work orders (18,250 orders were proposed). BAT is transferring to a new computerized system that will more accurately reflect their work.

The Prosecutor's Office improved neighborhood housing conditions by prosecuting 885 violators of the Toledo Municipal Code Housing Code in LMI areas, reaching 111% of its proposed outcome.

The Lucas County Regional Health District (LCRHD), inspected 834 housing units for rodent complaints exceeding their proposed goal by 39%. The Health District attributes the increase in number of rodent complaints to an increase in unintended sources of food for rodents such as food for wildlife (bird and squirrel feeders as well as the maintenance of chicken coops by residents). Additionally, rats were disturbed in the spring and summer by increased rainfall and

construction projects which force rodents to seek food and shelter in more populated residential areas.

City Policy: New Housing Construction

The Division of Housing and Neighborhood Development of the Department of Neighborhoods utilized HOME funds to complete the new construction of four rental units (Cherry Legacy). Utilizing NSP funds, one new home was completed in PY2014.

Additionally, the Department of Neighborhoods awarded CHDO operating dollars to United North for the construction of two new units that are in the process of being built (Edison Place project).

2. Public Service (Social/Human Programs)

High Priority Goal: Promote Educational Enrichment and Life-Skills Programs

Toledo Community Development Corporation (TCDC) was contracted in PY2014 to provide access to sustainable and locally grown produce to LMI residents through the development of a community garden. This activity remains open due to the agency's administrative difficulties. The Department of Neighborhoods will continue to work with TCDC for the completion of this activity. Their contract has been extended to December 31, 2015.

Adelante provided outreach and advocacy to 80 LMI individuals and families (with an emphasis on Spanish mono-lingual speakers) in the areas of housing, financial stability, educational access and other social service needs. Adelante met 100% of their proposed outcome indicator.

Grace Community Center provided summer academic, cultural and recreational summer activities to 26 youth (K-8 grades) meeting 100% of their goal.

High Priority Goal: Soup Kitchens and Feeding Programs

Persons who benefited from feeding programs potentially could divert the savings in food purchases toward other basic living expenses such as rent, utilities, etc. All food programs supported by CDBG exceeded their proposed outcome. These increased numbers continue to be an indicator of the slow economic recovery. In Toledo, workers still find it difficult to earn living wages. At the same time, rules for government assistance eligibility continue to affect those who are at-risk of achieving self-sufficiency. The number of households receiving cash public assistance or Food Stamps/Supplemental Nutrition Assistance Program (SNAP) increased in Toledo by 5% according to the U.S Census five-year estimates from 2006-2010 and 2009-2013.

Toledo Seagate Food Bank (TSFB) provided nutritional food baskets to 4,537 city residents, exceeding their proposed outcome of 4,449 persons.

Martin Luther King Kitchen for the Poor (MLK) distributed supplemental groceries and food boxes to 983 low- to moderate-income persons, exceeding their projected goal by 40%. MLK exceeded their proposed goal due to the continued slow economic recovery.

St. Paul's Community Center (SPCC) provided 1,276 unduplicated persons with lunch through their meal program. SPCC has had a positive impact in connecting clients with community resources; therefore, reducing the number of clients coming in for a meal. (2,400 was their proposed goal.)

Helping Hands of St. Louis, provided groceries to 2,112 persons (774 households), exceeding their proposed outcome by 21%.

Medium Priority Goal: Enhance Access to Health Services, Including Early Childcare

Neighborhood Health Association of Toledo, Inc. (NHA) provided direct medical care to 4,195 low – to moderate-income Toledo residents (91% of their goal).

Medium Priority Goal: Legal Assistance for Housing/Landlord Tenant Relations

Legal Aid of Western Ohio, Inc. (LAWO) assisted 87 low- to moderate-income persons (105 cases) with comprehensive legal services for obtaining or maintaining access to safe, affordable and decent housing. Cases included evictions, utility restoration, prevention of premature discharge from mental group home, and advice, counseling or advocacy related to housing matters. LAWO met 92% of their proposed outcome.

3. City Infrastructure

High Priority Goal: Address Growing Flood and Drainage Issues in Low- to Moderate-Income Areas

Low Priority Goal: Replace Old Sewer, Water and Gas Lines in Low- to Moderate Income Areas

Low Priority Goal: Upgrade/Replace Street Lights

Federal funds were not allocated in PY2014 for any of the three above priorities.

4. Eliminate Homelessness

Additional information on the accomplishments for this priority can be found in the ESG CAPER attached.

High Priority Goal: Permanent Supportive Housing

Family Outreach Community United Services (FOCUS), under their scattered site permanent supportive housing program, FOCUS provided 137 unduplicated persons 37,495 total nights of service of safe decent housing throughout the city. The average household length of stay was

1,012 days. Of those households exiting, 62% experienced an improvement in income and 92% exited with non-cash benefits.

High Priority Goal: Homelessness Prevention (efforts now concentrated on rapid re-housing)

As a result of changes implemented within the HEARTH Act, local third-party partners no longer receive ESG funds to individually undertake homelessness prevention activities. In order to continue with the success of and lessons learned from HPRP, ESG funds were allocated under a collaborative Continuum of Care driven project for rapid re-housing.

Under the rapid re-housing program, ESG funds assisted 583 unduplicated individuals during the reporting period. Rapid Re-Housing provided a total of 90,021 service-nights or 969 household service-months. The average length of stay was 182 days with 94% of persons exiting to permanent housing. Of those households who exited Rapid Re-Housing, 81% left with non-cash benefits and 40% of adults were employed at exit.

Additionally, Direct Financial Assistance was provided to 339 individuals or 42 households; with 85% of those exiting to permanent housing and 9% to temporary housing.

As a result of the United Way of Greater Toledo's 2-1-1 *Coordinated Assessment (CA)* screening and diversion process, 558 households were diverted from shelter. CA took 4,719 housing crisis phone calls/walk-ins with about 13% (612) of those households entering an emergency shelter.

Medium Priority Goal: Supportive Services

Federal funds were not allocated to this activity for the 2014 program year. The AIDS Resource Center (ARC), through its Ohio's branch, provides services in Toledo. In PY2014, ARC Ohio served 545 households in the northwest Ohio region.

Low Priority Goal: Transitional/Temporary/Emergency Shelters

The City of Toledo funded five emergency shelters with CDBG and ESG funds during the 2013 program year.

Beach House provided a total of 7,623 nights of service to 194 unduplicated persons with an average length of stay of 41 days. Of those households who exited *Beach House*, 44% exited to permanent housing and 13% to temporary housing. 5% of households experienced an improvement in income, while 69% exited with non-cash benefits.

Catholic Charities (LaPosada) provided 10,919 nights of shelter to 246 unduplicated persons with an average length of stay of 45 days. Of those households who exited *La Posada*, 59% exited to permanent housing and 5% to temporary housing, 6% experienced an improvement in income and 89% exited with non-cash benefits.

Family House provided a total of 30,324 nights of service to 658 individuals with an average length of stay of 50 days. Of those households that exited *Family House*, 44% exited to

permanent housing and 5% to temporary housing. 6% experienced an improvement in income and 68% exited with non-cash benefits.

St. Paul's Community Center's emergency shelter provided a total of 12,359 nights of service to 248 unduplicated persons with an average length of stay of 44 days. Of those persons who exited St. Paul's, 27% exited to permanent housing and 16% to temporary housing. 9% of individuals experienced an improvement in income at exit and 64% left with non-cash benefits.

The Young Women's Christian Association (YWCA), through its Battered Women's Shelter, provided safe 30-day emergency shelter and crisis services to 372 victims of domestic violence. The YWCA does not report to the local HMIS database due to federal restrictions on disclosing identifying personal victim's information.

The City of Toledo funded three transitional housing programs with CDBG funds during the 2014 program year.

Aurora Project provided a total of 3,186 nights of service to 42 unduplicated individuals with an average length of stay of 135 days. 96% of households exited to permanent housing and 4% exited to temporary housing. 70% of households exited with non-cash benefits.

Bethany House provided a total of 8,950 nights of service to 53 unduplicated individuals with an average household length of stay of 316 days. The length of stay was higher than what Bethany House had estimated due to a couple of households struggling with co-victimizations of trafficking including federal court cases, immigration issues and language barriers. 96% of individuals exited to permanent housing with 77% exiting to market rental units. 91% of households exited with non-cash benefits and 13 households left with increased income.

Harbor House provided a total of 3,599 nights of service to 36 unduplicated individuals with an average length of stay of 140 days. 76% of households exited to permanent housing and 17% exited to temporary housing. 66% percent of households exited with non-cash benefits.

5. Economic Development - Job Creation

High Priority Goal: Educate and Retrain Workforce with Needed Job Skills

United North Corporation (UNC), through its Financial Opportunity Center (FOC), provided 23 persons with financial literacy, employment readiness training and work support services. UNC exceeded its proposed outcome of 20 people.

The City of Toledo Youth Commission provided 45 youth ages 13-15 in low- and-moderate-income areas with workforce development training, meeting 100% of their goal.

High Priority Goal: Technical/Financial Assistance to Small Businesses to Create and Retain Jobs

UNC provided technical assistance to 36 commercial businesses exceeding their projected outcome of 20 by 80%.

The Department of Economic and Business Development (DEBD, formerly Department of Development) of the City of Toledo provided technical assistance in a joint partnership with the Economic and Community Development Institute (ECDI) to four businesses in LMI areas (their proposed outcome was 3). Three businesses were granted Enterprise Development Loans by the DEBD.

The UpTown Association provided technical assistance to 23 businesses exceeding their proposed outcome indicator of 5 businesses. Providing technical assistance to new and existing businesses allowed UpTown to welcome 10 new businesses/organizations into their neighborhood.

NeighborWorks® Toledo Region (NWTR) provided technical assistance to five businesses meeting 100% of their proposed outcome.

High Priority Goal: Secure New Capital Investment

Federal funds were not allocated to this activity for the 2014 program year.

Low Priority Goal: Develop Urban Agriculture/Vertical Gardens

Toledo GROWs provided resources, educational opportunities and ongoing support to 1,258 citizens in low-income neighborhoods to convert blighted vacant lots into community gardens or maintain existing ones.

Toledo GROWs far exceeded their proposed outcome indicator of 200 persons because of their continued and expanded relationship with schools and other youth organizations/camps, etc., which allowed the agency to reach a large youth population throughout the year. This was possible because of funding for the youth educator who is developing many programs that provide a platform for educating individuals about nutrition, gardening and growing food.

Low Priority Goal: Develop Business Incubators

Federal funds were not allocated to this activity for the 2014 program year.

6. Enhance Housing Choice

Medium Priority Goal: ADA Accessibility, Including Helping Seniors Stay in Place

Preferred Properties, Inc. completed accessibility modifications of a multi-family housing unit (3 rental units) occupied by individuals with disabilities in Toledo.

In September, 2014, Preferred Properties, Inc. finalized the completion of their CDBG PY2012 activity for accessibility modifications and rehabilitation of six rental-homes within the City of Toledo occupied by very low- and low-income persons with disabilities. Eleven individuals reside in the six homes.

Medium Priority Goal: Improve Outreach of Housing Programs and Services

The Department of Neighborhoods actively participated in community, neighborhood and block watch meetings, made presentations to many organizations and groups in the community and representatives of the Department were present at many community events. At these meetings/events, the Department of Neighborhoods explained and discussed available housing programs such as the emergency repairs, owner-occupied and rental rehabilitation programs.

Medium Priority Goal: Fair Housing

The Toledo Fair Housing Center (FHC) is dedicated to affirmatively furthering fair housing. Their goal: to ensure residents shall have housing choices regardless of race, color, religion, sex, disability, familial status, national origin, ancestry, military status (State of Ohio and City of Toledo), or sexual orientation (City of Toledo). Their services extend protection to homebuyers and homeowners from unfair lending practices through community education on predatory lending.

The Department of Neighborhoods received quarterly reports from the Toledo Fair Housing Center on the progress towards the actions steps established to remove barriers identified in the Analysis of Impediments. Section III (Assessment of Annual Progress), part 1 (Affirmatively Furthering Fair Housing) provides a report on the progress.

7. Improve Housing Affordability

High Priority Goal: Foreclosure Prevention

Through their Homelessness Prevention, Foreclosures Intervention Program, NeighborWorks® Toledo Region assisted 79 low- and moderate- income individuals with renegotiation or restructuring of their debt.

The Northwest Ohio Development Agency(NODA) assisted 30 households (100% of their proposed outcome) with default delinquency/foreclosure prevention.

Medium Priority Goal: Rental Assistance

The Division of Housing and Neighborhood Development of the Department of Neighborhoods utilized HOME funds toward assisting 47 households with Tenant-Based Rental Assistance (TBRA) for the PY2014. Of those assisted, 28 households had continued services from the previous program year. Nineteen households were newly enrolled during PY2014. Thirty (30)

households exited the program in PY2014 (this number includes some households who entered in PY2013). This is an ongoing partnership through the Toledo Lucas-County Homelessness Board.

Medium Priority Goal: Homebuyer Assistance

The Housing Division and Neighborhood Development of the Department of Neighborhoods provided down-payment assistance (which may include closing costs) to 14 households during the 2014 program year using HOME funds. The homebuyer assistance program benefited households whose incomes do not exceed 80% AMI. Assistance to first-time homebuyers required homebuyer counseling prior to the purchase of the home.

Additionally, utilizing NSP funds, 10 households were provided down payment assistance.

Very Low Priority Goal: Assist Mobile Home Residents Purchase Their Units

Federal funds were not allocated to this priority for the 2014 program year.

8. Improve Neighborhood Conditions

Medium Priority Goal: Vacant Lot Improvements

The Real Estate Division of the Department of Economic and Business Development (DEBD), under its land reutilization program, coordinated the sale or transfer of 20 parcels which were brought back to productive status by the new owners. Additionally, six parcels were licensed.

Additionally, the Real Estate Division certified 87 applications for Community Reinvestment Area (CRA) locations for the program year 2014 -2015.

Medium Priority Goal: Eliminate Lead Hazards

The Department of Neighborhoods partnered with the Lucas County Regional Health District (LCRHD) to administer and manage their Lead-Based Paint Hazard Control Program (LBPHCP) funded by a HUD Grant. In PY2014, the Department of Neighborhoods completed and received lead clearance on 24 units and enrolled 74 housing units in the program. The goal is to provide interim control lead abatement and clearance of 175 housing units through June 30, 2016 (a one year extension to this program was received on May 4, 2014 and the outcome was increased by ten units).

Medium Priority Goal: Green Technology such as Community Gardens, Rain Gardens, Alternative Energy Systems, LEED Certification

Federal funds were not utilized in PY2014 for this goal.

Medium Priority Goal: Environmentally Clean Brownfield Sites

In PY2013, the COT entered into an agreement with the *UpTown Association, Inc. (UTA)* to assist in the completion of a 2.5-acre park in the heart of the *UpTown* district and the renovation of a four-story commercial building adjacent to the park. This activity remained open in PY2013 and was completed in PY2014. The area was remediated of environmental hazards, the park is completed and the commercial building has been re-purposed. The building was acquired by ProMedica (a local non-profit organization) to establish a fresh foods market on the first floor and community services on upper floors. (The *UpTown* area is considered a "food desert.") ProMedica's initial focus is to open the food market (target date of November, 2015) and the operation of a job training program. The availability of community services in the upper floors will follow.

Low Priority Goal: Rodent Abatement

The *LCRHD* also followed up on code enforcement proceedings prior to the demolition of 450 housing units, exceeding their proposed outcome of 400 for this activity.

9. Enhance Neighborhood Business Districts

Medium Priority Goal: Financial Incentives to Retain Existing and Recruit New Businesses

Low Priority Priority Goal: Infrastructure & Streetscape Improvements

Federal funds were not utilized for the above priorities in PY2014.

10. Transportation Issues

Low Priority Goal: Improve Streets, Roads and Sidewalks

Federal funds were not utilized for this priority in the program year 2014.

11. Enhance Downtown and Warehouse District

Low Priority Goal: Expand Façade Program

Federal funds were not utilized for this priority in the program year 2014.

For the above goals related to housing projects, it is important to note that homes are considered as completed if they are occupied by LMI households after the construction or rehabilitation projects are finished.

III. ASSESSMENT OF ANNUAL PROGRESS

1. Affirmatively Furthering Fair Housing

The City of Toledo, in affirmatively furthering fair housing choice, commissioned the Fair Housing Center (FHC) to develop a full-scale analysis and strategic planning process to develop the Five-Year (2010-2015) Annual Analysis of Impediments (AI) and corresponding Fair Housing Action Plan, the benchmark towards the elimination of the community's impediments to fair housing choice.

To comply with the requirements of the Consolidated Plan regulation (24 CFR 91.225), the City of Toledo, through the FHC, conducted four community forums which included input from other local agencies, units of government, banks, housing providers, community development corporations, and community organizations ensuring that the process for identifying impediments was broad-based.

The AI is used as a basis for the development of a Fair Housing Action Plan. The AI Plan, following this page, summarizes the impediments to fair housing and the progress made on the action steps taken to resolve impediments. In conjunction with representatives from the City of Toledo, the FHC identified nine areas that require particular attention and action in order to remedy impediments to fair housing. They are as follows:

- Rental
- Foreclosure and Foreclosure Prevention
- Assisted Housing
- Zoning and New Construction
- Fair Housing Awareness
- Real Estate Sales
- Lending and Finance
- Homeowners Insurance
- Advertising Violations

Other impediments that were frequently mentioned, but not included within the AI were: the insufficiency of the transportation system, the need for locally-driven solutions and more collaborations, lack of education and information sharing, and inaccurate public perceptions. Since PY2012, the COT, in conjunction with the FHC, offered mandatory training sessions on fair housing for all Third-Party Partners. The objective of the trainings is to broaden the understanding of fair housing issues and improve reporting to the FHC.

The AI was utilized as a foundation not only to develop a Fair Housing Action Plan, but also to assess a community's performance in best accomplishing solutions and expanding equal housing opportunities. Regionalism, as an approach to housing issues, can positively affect results due to the similarities (and disparities) as it relates to housing conditions and practices.

Specific goals, action steps, and the parties that are held accountable for the actions are included in the following chart along with relevant information for reference on the progress made to date and particularly in PY2014.

ANALYSIS OF IMPEDIMENTS – Progress Report

Section	Goals/ Objectives	Action Steps	Primary Responsibilities/ Partners	Relevant Information
Rental	Improve landlord-tenant relationship in order to promote long-term, sustainable housing of choice.	Establish a landlord-tenant agency to address issues arising between housing providers and tenants.	City of Toledo & Third-Party Partner	The COT contracted with a local social service agency, to provide landlord-tenant mediation services in PY12. Services continued in PY2013. However, the program failed to get beyond its initial stages of development, despite assistance with trainings and referrals from other community agencies. The agency is no longer conducting this activity. The FHC refers landlord-tenant issues to legal aid services, attorney referral lines, the University of Toledo Legal Clinic, and the Coalition on Homelessness and Housing in Ohio (COHHIO) tenant line, as appropriate.
Rental		Conduct a feasibility study to determine need for and scope of landlord training. Determine, as part of study, whether training should be mandatory.	Landlord-Tenant Agency	
		Inform providers of rental housing of rights and responsibilities through training of landlords of multi-family units containing 4+ units.	Landlord-Tenant Agency	
Rental	Ensure full enjoyment of rental housing units for disabled tenants.	Assist clients with reasonable accommodation and modification requests.	Toledo FHC	The granting of reasonable accommodation requests benefited 19 persons in 11 households this year.
Rental		Investigate reasonable accommodation denials or complaints.	Toledo FHC	Twelve cases involving reasonable accommodation requests in rental were successfully resolved this year.
		Investigate reasonable modification denials or complaints.	Toledo FHC	TFHC benefitted one household by getting a request for a reasonable modification granted. TFHC benefitted eleven rental households in getting reasonable accommodations granted.
		Assist clients with complaint process as needed.	Toledo FHC	FHC received a total of 65 complaints from the rental market within the City of Toledo. Twenty rental tests parts were completed this year.
Rental	Ensure equal access to housing regardless of race.	Investigate complaints of racial discrimination.	Toledo FHC	Twenty-one of the rental complaints were based on race.
		Conduct testing using HUD-approved methodologies.	Toledo FHC	Twenty tests were completed this year in rental.

**Consolidated Annual Performance and Evaluation Report
July 1, 2014 – June 30, 2015
City of Toledo**

		Where indicated, file administrative complaints with HUD/OCRC.	Toledo FHC	One HUD complaint was filed for rental/race this year.
Foreclosure and Foreclosure Prevention	Help to reduce and/or prevent foreclosures, thereby stabilizing area neighborhoods.	Provide consumers with foreclosure prevention resources including, but not limited to: education, emergency mortgage assistance, and loan modifications.	Toledo FHC, NeighborWorks® Toledo Region (NWTR), City of Toledo, Empowering and Strengthening Ohio's People (ESOP), Lucas County and NODA	A total of 163 people were affected by counseling and education appointments that were conducted by FHC. FHC made foreclosure resources and assistance available to participants through these appointments. Lucas County has a "Foreclosure Prevention" department with links on its website to a Prevention brochure and FAQ sheet. The brochure lists agencies that operate in the County and details the foreclosure-related services that each provides. ESOP provides foreclosure prevention counseling and other resources (e.g. informational brochures, directory of related agencies). ESOP foreclosure prevention advocates assist homeowners in obtaining financial assistance and/or in negotiating with their servicer for an affordable mortgage solution. ESOP oversees HAMP and Restoring Stability programs and assists homeowners who are unable to remain in their homes and are unable to sell the property under current market conditions with exit strategies.
Foreclosure and Foreclosure Prevention		Education: Foreclosure prevention counseling, financial management training, credit counseling, mortgage rescue scam identification.	Toledo FHC, NWTR, and NODA	A total of 163 people benefitted from counseling and education appointments were conducted by FHC. The FHC made foreclosure resources and assistance available to participants through these appointments.
Foreclosure and Foreclosure Prevention		Emergency mortgage assistance: grants from funding sources such as CDBG-R, Federal Home Loan Bank, etc.	Toledo FHC and NHS	The Restoring Stability program ended in April. TFHC offers mortgage and tax delinquency assistance through its MLK Inclusive Communities Program. This year, TFHC assisted 97 homeowners with this and RS assistance.
Foreclosure and Foreclosure Prevention	Mitigate negative impact of foreclosures on targeted neighborhoods.	Loan Modifications: working with lenders/servicers through such programs as Making Home Affordable.	Toledo FHC, NODA, ESOP, Consumer Credit Counseling Services (CCCS) and NHS	At least four loan modifications were completed during the year by FHC.
Foreclosure and Foreclosure Prevention		Acquire, rehab and sell foreclosed properties in NSP-designated "tipping point" neighborhoods.	City of Toledo and NSP partners	In PY2014, NSP projects accomplished the following: <u>NSP1</u> - Three renovated homes and one new home were sold. <u>NSP2</u> - Three renovated homes were sold. <u>NSP3</u> - Three renovated homes were sold.
Foreclosure and Foreclosure Prevention	Address issues faced by families who have been displaced due to foreclosure.	Strategic acquisition and demolition of unsalvageable foreclosed properties.	City of Toledo and NSP partners	No demolitions with NSP funds took place in PY2014 as demolition funds have been exhausted.
Foreclosure and Foreclosure Prevention		Provide alternative housing options.	United Way 2-1-1, Homeless Shelters, Transitional housing facilities, LMHA, City of Toledo and NSP partners	United Way 2-1-1 (for January-March 2015)* *Number of calls; information is not gathered according to individual/family classifications "Unmet" figures represent those who called, but were ineligible for referral. 2-1-1 does not track why people are calling for services. Thus, there is currently no way to demarcate those who are seeking services specifically due to foreclosure.

**Consolidated Annual Performance and Evaluation Report
July 1, 2014 – June 30, 2015
City of Toledo**

				<p>LMHA - LMHA's Housing Choice Voucher Program, ("HCVP") contains both the Family Self-Sufficiency Program ("FSS"), and its Homeownership Program ("HO"). HCVP's HO participants are encouraged to enroll in LMHA's FSS. This helps prepare HCVP client families to purchase their own homes. Once purchased, LMHA then makes HCVP monthly homeownership assistance payments to the family or directly to the lender. The average number of participants in the FSS/HCVP homeownership program for this year: 380. To date, one foreclosure of LMHA's FSS/HCVP homeowners has been reported</p> <p>City of Toledo The City, through NSP, provided 20% down payment assistance to make NSP properties affordable. (United Way 2-1-1)</p>																																																																																																										
		<p>Connect families with community resource services.</p>	<p>United Way 2-1-1</p>	<p>July 1, 2014 - June 30, 2015 Total Calls for Toledo and Lucas County in Date Range = 80,879.</p> <table border="1"> <thead> <tr> <th rowspan="2">Service</th> <th colspan="2">Referral Count</th> </tr> <tr> <th>Met</th> <th>Unmet</th> </tr> </thead> <tbody> <tr> <td>Domestic Violence Shelters</td> <td>217</td> <td>14</td> </tr> <tr> <td>Emergency Shelter Clearinghouse</td> <td>6,248</td> <td>149</td> </tr> <tr> <td>Homeless Motel Vouchers</td> <td>29</td> <td>6</td> </tr> <tr> <td>Homeless Shelter</td> <td>2,539</td> <td>336</td> </tr> <tr> <td>Landlord/Tenant Assistance</td> <td>351</td> <td>8</td> </tr> <tr> <td>Mortgage Delinquency and Default Counseling</td> <td>118</td> <td>4</td> </tr> <tr> <td>Mortgage Payment Assistance</td> <td>139</td> <td>16</td> </tr> <tr> <td>Rent Payment Assistance</td> <td>1,254</td> <td>4,876</td> </tr> <tr> <td>Rental Deposit Assistance</td> <td>0</td> <td>616</td> </tr> <tr> <td>Runaway/Youth Shelters</td> <td>0</td> <td>4</td> </tr> <tr> <td>Total</td> <td>10,895</td> <td>6,035</td> </tr> </tbody> </table> <p>*Number of calls; information is no gathered according to individual/family classifications 2-1-1 does not track why people are calling for services. 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Shelters outside of Toledo have been included to show figures for homelessness services to which people may be directed in the event that they are unable to find shelter/qualify for shelter within the municipality.</p> <p>Over 472 Referrals were provided by FHC during the year to organizations such as United Way 2-1-1, EOPA and NWTR.</p> <table border="1"> <thead> <tr> <th>Agencies Referred to for Services</th> <th>Referral Count</th> </tr> </thead> <tbody> <tr> <td colspan="2">Homeless Shelter</td> </tr> <tr> <td>Cherry Street Mission Ministries</td> <td>1248</td> </tr> <tr> <td>City Mission of Findlay Ohio</td> <td>7</td> </tr> <tr> <td>Liberty Center of Sandusky County</td> <td>19</td> </tr> <tr> <td>Lima's Samaritan House</td> <td>1</td> </tr> <tr> <td>PathStone Corporation</td> <td>2</td> </tr> <tr> <td>Toledo Gospel Rescue Mission</td> <td>1130</td> </tr> <tr> <td>Toledo Community Service Center</td> <td>38</td> </tr> <tr> <td>Volunteers of America Greater Ohio</td> <td>1</td> </tr> <tr> <td>United Way 2-1-1</td> <td></td> </tr> <tr> <td>Emergency Shelter Clearinghouse</td> <td>6521</td> </tr> <tr> <td>Homeless Motel Vouchers</td> <td>29</td> </tr> <tr> <td>8996 Total</td> <td></td> </tr> <tr> <td colspan="2">Rent</td> </tr> <tr> <td>AIDS Resource Center Ohio, Lucas County</td> <td>19</td> </tr> <tr> <td>Catholic Charities Diocese of Toledo</td> <td>527</td> </tr> <tr> <td>Christ the King Church</td> <td>72</td> </tr> <tr> <td>Hospital Council of Northwest Ohio</td> <td>7</td> </tr> <tr> <td>Little Flower St. Vincent de Paul</td> <td>165</td> </tr> <tr> <td>Lucas County Veterans Service Commission</td> <td>75</td> </tr> <tr> <td>National Guard Bureau, Family Program Division</td> <td>1</td> </tr> <tr> <td>National Multiple Sclerosis Society</td> <td>17</td> </tr> <tr> <td>Our Lady of Lourdes</td> <td>13</td> </tr> <tr> <td>Ovarian Cancer Connection</td> <td>3</td> </tr> <tr> <td>PathStone Corporation</td> <td>15</td> </tr> <tr> <td>Regina Coeli Parish</td> <td>11</td> </tr> <tr> <td>Salvation Army NWO</td> <td>16</td> </tr> <tr> <td>St. Joseph Parish, Sylvania</td> <td>53</td> </tr> <tr> <td>St. Martin de Porres Social Concerns</td> <td>16</td> </tr> <tr> <td>St. Pius X Parish</td> <td>124</td> </tr> <tr> <td>Sylvania Area Family Services</td> <td>78</td> </tr> <tr> <td>United Way Labor/Community Service</td> <td>42</td> </tr> <tr> <td>1254 Total</td> <td></td> </tr> </tbody> </table>	Service	Referral Count		Met	Unmet	Domestic Violence Shelters	217	14	Emergency Shelter Clearinghouse	6,248	149	Homeless Motel Vouchers	29	6	Homeless Shelter	2,539	336	Landlord/Tenant Assistance	351	8	Mortgage Delinquency and Default Counseling	118	4	Mortgage Payment Assistance	139	16	Rent Payment Assistance	1,254	4,876	Rental Deposit Assistance	0	616	Runaway/Youth Shelters	0	4	Total	10,895	6,035	Agencies Referred to for Services	Referral Count	Homeless Shelter		Cherry Street Mission Ministries	1248	City Mission of Findlay Ohio	7	Liberty Center of Sandusky County	19	Lima's Samaritan House	1	PathStone Corporation	2	Toledo Gospel Rescue Mission	1130	Toledo Community Service Center	38	Volunteers of America Greater Ohio	1	United Way 2-1-1		Emergency Shelter Clearinghouse	6521	Homeless Motel Vouchers	29	8996 Total		Rent		AIDS Resource Center Ohio, Lucas County	19	Catholic Charities Diocese of Toledo	527	Christ the King Church	72	Hospital Council of Northwest Ohio	7	Little Flower St. Vincent de Paul	165	Lucas County Veterans Service Commission	75	National Guard Bureau, Family Program Division	1	National Multiple Sclerosis Society	17	Our Lady of Lourdes	13	Ovarian Cancer Connection	3	PathStone Corporation	15	Regina Coeli Parish	11	Salvation Army NWO	16	St. Joseph Parish, Sylvania	53	St. Martin de Porres Social Concerns	16	St. Pius X Parish	124	Sylvania Area Family Services	78	United Way Labor/Community Service	42	1254 Total	
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**Consolidated Annual Performance and Evaluation Report
July 1, 2014 – June 30, 2015
City of Toledo**

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<p>Assisted Housing</p>	<p>Expand availability of Section 8 housing.</p>	<p>Effectively market the Section 8 program and its benefits to landlords.</p>	<p align="center">LMHA</p>	<p>LMHA continues to add new landlords to the program, averaging 15 per quarter. LMHA added 62 landlords to the program this year. This increases housing choice. LMHA generally achieves this through strategies outlined in its Annual and/or marketing plans (pending more detailed information from LMHA). LMHA has information available to prospective property owners on its website, such as instructions of how to utilize GoSection 8 to list their properties, allowances for tenant utilities, and a Landlord Guidebook. This information is also readily available at LMHA offices. The website GoSection 8 is used by LMHA to process its rent reasonableness determinations, for Property Owners to list their property, and for the Housing Choice Voucher Families to search for potential properties to lease. Staff are available for one-on-one meetings with prospective landlords to explain the program. Whenever there are special needs (i.e. accessible units, four bedrooms or larger, relating to other reasonable accommodations), LMHA will do customized outreach to identify potential properties in a variety of locations. In addition to the above, LMHA established a Landlord Advisory Committee in 2015 that meets at least quarterly to explore opportunities to enhance communication with private property owners, and to address any issues. A new property owner orientation was established and is made available to all new property owners. LMHA continues to implement additional outreach efforts such as regular landlord meetings, participating in community based organizations comprised of private property and apartment owners, and updating its printed material.</p> <p>LMHA administers vouchers for "Money Follows the Person" program. These vouchers assist persons with disabilities to be able to move out of nursing homes and into their own homes. Persons with disabilities are in a protected class. This increases housing choice for persons with disabilities. LMHA witnessed an average quarterly utilization rate of 86.7% for these 60 available vouchers this year.</p> <table border="1"> <tr> <td>Average number of vouchers used/baseline</td> <td>52/60</td> </tr> <tr> <td>Average percentage of vouchers utilized</td> <td>86.7%</td> </tr> </table> <p><input type="checkbox"/> LMHA administers the Veterans Affairs Supportive Housing ("VASH") vouchers. In Ohio, military status is a protected class. This increases</p>	Average number of vouchers used/baseline	52/60	Average percentage of vouchers utilized	86.7%																																																
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**Consolidated Annual Performance and Evaluation Report
July 1, 2014 – June 30, 2015
City of Toledo**

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		Negotiate for Section 8 units in settlement agreements to increase the number of units available for Section 8 housing in historically closed communities.	Toledo FHC, OCRC	No Section 8 vouchers were negotiated.										
		Encourage HUD to provide sufficient funding to allow LMHA to properly carry out the voucher program.	Toledo FHC, LMHA and City of Toledo Toledo FHC, LMHA and City of Toledo	<p>The Administrative Plan was revised:</p> <ul style="list-style-type: none"> • December 19, 2012 (Resolution # 7847) • June 5, 2013 (Resolution # 7896) - Include Public and Indian Housing (PIH) Notice 2013-03 for elderly families and disabled families on fixed income to allow updates by applying the Social Security cost of living adjustment factor. • August 21, 2013 (Resolution # 7910) -- Include PIH Notice 2013-03 to streamline the verification process for households to self-certify assets \$5,000 or less, and for elderly families and disabled families on fixed income to allow updates by applying the Social Security cost of living adjustment factor. • October 16, 2013 (Resolution # 7924): <ul style="list-style-type: none"> ○ updated language throughout the Administrative Plan to comply with the Violence Against Women Act (VAWA) ○ streamlined the admission preferences ○ simplified language for verification of disability to be in line with regulatory requirements; altered the minimum rent; altered LMHA/HQS inspection standards to eliminate redundant regulatory language ○ added language to accept other forms of verification for minor deficiencies cited during inspections ○ removed language requiring 										

**Consolidated Annual Performance and Evaluation Report
July 1, 2014 – June 30, 2015
City of Toledo**

				<ul style="list-style-type: none"> ○ changes in income and expenses between annual recertification ○ added language that owners cannot engage in threatening, violent or abusive behavior towards LMHA staff or tenants • December 18, 2013 (Resolution # 7940) – Altered language to Chapter 18 defining the policies for the Family Self Sufficiency Program to allow for new terms that were stipulated through an LMHA MOU to participate in a national three-year study that was commissioned by HUD with MDRC • June 9, 2014 (Resolution # 8007) – Specified that families displaced by the Rental Assistance Program (RAD) would receive admission to the HCVP. Indicated that families paying minimum rent would have to report subsequent changes in income. • October 15, 2014 (Resolution #8048) – Incorporated regulatory changes to exclusion of annual income and language that would allow biannual inspections • March 18, 2015 (Resolution # 8089)- Altered language to give consideration to admission for individuals that are in compliance with Re-Entry Programs and expanded the definition of supportive housing.
Assisted Housing	Promote reasonable access of the re-entry population to assisted housing opportunities.	Review current policies and discuss the feasibility of tiered rentals and transitional housing for people re-entering society as well as the development of distinct criteria for different offenses.	Toledo FHC, Lucas County Re-entry Coalition and LMHA	LMHA applicants will continue to be screened according to LMHA’s Tenant Selection Criteria as set forth in its Admissions and Continued Occupancy Policy (“ACOP”). Per the ACOP, applicants are permitted to have an informal review if declined. LMHA’s Occupancy & Leasing Manager (“Manager”) meets with ex-offenders at One Government Center, the first Wednesday of the month, from 11:00 a.m. – 1:00 p.m. The meeting has two parts. In the first part of the meeting, which is in a group setting, the Manager gives an overview of LMHA’s program and answers general questions. The Manager also encourages change. In the second part of the meeting, in another room, the Manager meets individually with the ex-offenders to answer their questions. LMHA is also reviewing the possibility of setting aside a certain number of tenant-based vouchers for the re-entry population.
Zoning and New Construction	Adopt a single, consistent occupancy standard in order to eliminate uncertainty and provide better guidance to fair housing practitioners, housing providers, and consumers.	Identify existing discrepancies among various City of Toledo codes, policies and procedures.	City of Toledo	The discrepancies persist, but their resolution would require changes to codes and/or building standards over which the City lacks control. This continues to create ambiguity when one is attempting to assess whether or not a fair housing violation has likely transpired. Although the County’s spacing codes are more restrictive, they are the main reference per HUD’s Keating Memo.
		Identify existing discrepancies between City and County codes, policies and procedures.	City of Toledo and Lucas County	City of Toledo/Lucas County See above text.

Consolidated Annual Performance and Evaluation Report
July 1, 2014 – June 30, 2015
City of Toledo

Zoning and New Construction		Convene appropriate and authoritative entities for the development and adoption of a consistent standard.	City of Toledo, Lucas County, and Toledo FHC	City of Toledo/Lucas County Please see above text.
Zoning and New Construction	Ensure that appropriate zoning and permitting decisions are made regarding housing, both established and new, for persons with disabilities.	Toledo-Lucas County Plan Commissions will provide the Toledo Fair Housing Center with notification of any permit applications filed concerning housing for Persons with Disabilities (PWD).	Toledo-Lucas County Plan Commission	In the first quarter, the Plan Commission had one relevant case: The Plan Commission and City Council approved a major site plan for NHA clinic located at 1415 Jefferson Avenue. In the second quarter, the Plan Commission had one relevant case: The Plan Commission and City Council approved two ramps. In the third quarter, the Plan Commission had one case for a special use permit, SUP-12001-14, for a drug and alcohol residential facility located at 5164 Monroe Street. The plan commission recommended approval with 14 site plan conditions, and it was approved on January 8th and forwarded to the Planning and Zoning Committee of City Council. The P&Z committee approved the case on March 18, 2015 and forwarded it to City Council. City Council approved the request with the fourteen conditions for the site plan on March 31, 2015. No cases were filed with the Plan Commission from April 1st through June 30th for the “substance abuse and/or variances/permits for modifications for persons with disabilities (e.g. ramps, lifts).”
Zoning and New Construction		Monitor permit applications and the resulting decisions for compliance with fair housing legislation, especially regarding design and adaptability provisions of the Fair Housing Act, and challenge any questionable denials.	Toledo FHC	No permits were monitored.
Fair Housing Awareness	Ensure that the information regarding fair housing is correct and consistent.	Review, update, and revise City of Toledo municipal code discrimination ordinances to include all protected classes.	City of Toledo and Toledo FHC	The City of Toledo’s municipal ordinance includes the following classes: race, color, religion, national origin, ancestry, sex, handicap, age, familial status, sexual orientation, and military status. The City and the Center drafted an amended ordinance that will include military status protection. City Council passed the ordinance.
		Review, update, and revise Fair Housing Center materials to include local and state protected classes (as needed).	Toledo FHC	Materials have been updated to include protected classes. In order to be more inclusive in providing its services and to increase the effectiveness of its outreach, FHC previously updated existing brochures into Spanish and when new materials were created, they too were translated into Spanish. This also better ensures that some people who may experience discrimination on the basis of national origin are able to learn of and utilize FHC’s services.

**Consolidated Annual Performance and Evaluation Report
July 1, 2014 – June 30, 2015
City of Toledo**

		Review, update, and revise OCRC materials to include all protected classes.	OCRC and Toledo FHC	The Center's and the OCRC's website now include the state of Ohio protected class of military status and the municipally protected class of sexual orientation.
Fair Housing Awareness	Increase awareness of fair housing laws and the entities responsible for their enforcement.	Provide outreach to housing industry professionals and public and private organizations.	Toledo FHC	This year, FHC staff provided 24 trainings within Toledo.
		Provide outreach to the general public.	Toledo FHC	TFHC had 91 news articles/segments, 32 print ads, 1 documentary, 253 PSAs/ads, 4 appearances on public affairs shows, 1 Editorial, 11 Facebook ads, and 7 news conferences and 11 press releases. Thirteen resource booths were staffed this year. Brochures and other materials were distributed at trainings/other events.
		Provide outreach in the form of trainings, presentations, resource booths, printed materials, media outlets, and website.	Toledo FHC	TFHC conducted 24 trainings within the City of Toledo (amounting to approximately 412 people trained within Toledo), and distributed 6,527 Fair Housing Center Materials.
		Identify fair housing outreach materials requiring translation into languages other than English and explore possible funding sources to complete task.	Toledo FHC	The Center has translated its Reasonable Accommodation and rental market brochures into Spanish. The Center has been working with its web developer to make a translation function available on its website. The translation function, while imperfect, will allow for a very broad range of language options. Additionally, the FHC can utilize a language hotline in order to provide translation into languages other than English and Spanish, so that no one is turned away.
Fair Housing Awareness	Promote more extensive collaboration and increase education and information sharing.	Identify entities that have an influence on impediment areas and facilitate in-person and electronic communications between these entities.	Toledo FHC	FHC continues to participate in meetings and electronic communications with entities that have influence in impediment areas.
Fair Housing Awareness		Explore utilization of social networking sites/social media marketing.	Toledo FHC	FHC's Facebook page has 935 "Likes," and TFHC created a "Twitter" account.

Consolidated Annual Performance and Evaluation Report
July 1, 2014 – June 30, 2015
City of Toledo

Fair Housing Awareness	Decrease the incidence of fair housing violations in condominium bylaws.	Conduct an audit of publicly-recorded condominium documents for violations of the Fair Housing Act.	Toledo FHC	The center has completed the audit and has drafted a report detailing its findings and recommendations.
		Offer condominium associations fair housing training.	Toledo FHC	The Center has developed training materials based on the findings and recommendations of its audit and is offering three trainings in November for the legal and non-legal stakeholders.
Real Estate Sales	Increase affordable housing opportunities in traditionally underserved communities.	Conduct neighborhood tour for housing industry professionals to highlight housing opportunities.	Toledo FHC and City of Toledo	This has been removed from FHC's CDBG Work Plan by the City of Toledo.
Real Estate Sales	Increase affordable housing opportunities in traditionally underserved communities.	Evaluate viability of Toledo Board of REALTORS Certified Affordable Real Estate Sales professionals program and better incentivize participation.	Toledo Board of REALTORS and Toledo FHC	Completed in 2011.
Lending and Finance	Increase community lending opportunities through Community Development Financial Institutions (CDFIs).	Encourage increased funding for the CDFI Fund through the U.S. Department of Treasury.	Toledo FHC, NODA and NWTR	Ongoing
		Encourage conventional lenders to support Community Development Financial Institutions (CDFI) through low/no-interest loans.	Toledo FHC, NODA and NWTR	TFHC and NODA have met with several lenders, including First Federal, KeyBank, and Fifth Third Bank over the past two years and have encouraged them to work with and support CDFIs.
		Provide input to regulators regarding the activities of conventional lenders in order to strengthen compliance and support of Community Reinvestment Act (CRA).	Toledo FHC	TFHC and NODA have met with several lenders directly since CRA assessments have not been scheduled by regulators in a way that allowed for timely and effective input. TFHC and NODA have expressed their concerns about lenders' compliance with their CRA and fair lending obligations directly to lenders and continue to work with lenders to strengthen compliance and encourage them to better serve the community's credit needs.
Lending and Finance	Expand banking and financing opportunities for the traditionally underserved and unbanked.	Work with community lenders and banks to develop a community-wide initiative to alleviate the dependency on check-cashing facilities and payday lenders.	Toledo FHC, Bank On, community lenders and banks	This program launched in 2011.
		Create a program to move consumers from "Check Systems" to conventional banking products.	Toledo FHC, Bank On, community lenders and banks	This program launched in 2011.
Homeowners Insurance	Provide the	Conduct systemic investigations of minimum age restrictions, minimum value restrictions and redlining.	Toledo FHC	Eight complaints were initiated and are being investigated regarding the insurance industry.

Consolidated Annual Performance and Evaluation Report
July 1, 2014 – June 30, 2015
City of Toledo

	opportunity for quality, affordable full-replacement cost insurance policies in historically underserved communities.	Conduct investigations of differential treatment in customer service issues and risk assessment of dwelling.	Toledo FHC	Five insurance complaints were opened and investigated by TFHC.
		Educate consumers and the community leaders, organizations, professionals and others who serve them regarding policies and practices of homeowners' insurance providers, with special emphasis on the differences between full-replacement cost and market value policies.	Toledo FHC	Information on homeowners insurance is included in educational outreach trainings for both housing industry professionals and the general public. Additionally, FHC developed a "Homeowners Insurance Consumer Tip Sheet."
Advertising Violations	Decrease the presence, frequency, and dissemination of discriminatory language in the advertisement of housing.	Monitor area print media for fair housing violations, particularly race, familial status and disability.	Toledo FHC	The Center regularly monitors print media for fair housing violations and opens cases based on suspected violations.
		Monitor internet for fair housing violations, particularly familial status, gender, national origin, sexual orientation, and race.	Toledo FHC	FHC monitors online classifieds for potential fair housing violations. As a result of the federal decisions finding Craigslist not to be a publisher under the FHA, the Center directs investigation and enforcement activities toward poster-respondents who have allegedly violated the Act. Throughout the year, TFHC staff monitored Craigslist for discriminatory language in advertisements for housing. Staff continue to document actual and potential violations and work on developing remedies for these issues.
		Conduct auditing and follow-up testing where necessary.	Toledo FHC	Where appropriate, the Center conducts testing in cases of advertising violations and/or files complaints with HUD.

Relevant to the 2010-2015 Fair Housing Action Plan is the following information related to achievements of the Fair Housing Center:

- The MLK Inclusive Communities Program - The MLK Inclusive Communities Program's (the MLK Program) primary goal is neighborhood stabilization and was funded by a \$27 million settlement of a HUD-filed fair housing complaint against Wells Fargo in 2013. The Toledo Fair Housing Center (TFHC) received \$1.4 million of the \$27 million and has since entered into partnership agreements with the Ability Center of Greater Toledo (ACT) and the Lucas County Land Reutilization Corporation (Land Bank) to maximize the potential benefits for residents in neighborhoods of color. The intent of those involved is to have the greatest positive impact on neighborhood stabilization and revitalization, while also addressing and counteracting the discrimination that neighborhoods of color have suffered. The following is a description of these partnerships in greater detail.
 - TFHC Partnership with the Ability Center of Greater Toledo (ACT): The ACT received a \$100,000 grant from TFHC. The funds allow for the

expansion of the ACT’s home modification programs. The ACT has completed 51 projects as of June 2015, which includes 12 ramps, 15 stair lifts/low-rise steps, and 24 rails and grab bars. All projects have been either in the MLK Designated Census Tracts or Census tracts with over 50% communities of color. The age range of the people that the ACT has helped is from 34 to 80 years-old, with an average age of 68.9 years-old.

- TFHC Partnership with the Land Bank: The Land Bank received a \$700,000 grant from TFHC and provided an additional \$700,000 in matching dollars to fund a roof replacement program, which caps individual roofing grants at \$10,000 maximum per approved household. The Land Bank had approved at least 149 applications for this program as of June 2015.
- Funds that TFHC is utilizing: TFHC is utilizing the remaining \$460,000 to fund its emergency mortgage assistance program, the MLK Inclusive Communities Program. This program has provided approved homeowners a grant to bring their mortgage payments or property taxes current (\$5,000 maximum) or to qualify for the lien elimination program (\$10,000 maximum). The MLK Inclusive Communities Program has been operating at beyond full capacity with referrals from other agencies, the Auditor’s Office, the court magistrate, and unemployment office, to name a few. TFHC receives approximately 7 – 10 potential applications per week. To date, TFHC has awarded over forty homeowners grants through this program. As of the end of June 2015, the TFHC’s MLK Program activities had produced the following results:

"MLK-Inclusive Community Program" - To Date		
Program Type	Amount	Count
Mortgage Payment Assistance	\$ 89,364	33
Lien Elimination Program	\$ 70,511	8
Property Tax Delinquency Resolutions	\$ 92,938	42
Homeowner Insurance Premium Payments	\$ 15,080	13
Total Program Dollars Awarded *	\$ 267,893	96
*Note - Count includes Homeowners who received multiple grants.		

- Foreclosure Prevention and Rescue Activities - From January 1, 2010 to June 30, 2015, TFHC has administered numerous programs that aim to provide assistance to homeowners facing foreclosure. The table below illustrates TFHC’s success in serving hundreds of clients with monetary assistance and many more with its counseling and advice. Over the last five years, TFHC obtained over \$12 million in monetary, foreclosure prevention and rescue assistance.

Consolidated Annual Performance and Evaluation Report
July 1, 2014 – June 30, 2015
City of Toledo

	Restoring the Dream	MLK-ICP* RPA**	MLK-ICP LEA***	MLK-ICP Taxes	MLK-ICP Insurance	RS**** RPA	RS MPA*****	RS Principal Reduction or Lien Cancellation	All Programs
Count Totals	114	30	9	42	12	355	252	48	862
Average Award Amount	\$42,364	\$2,549	\$8,946	\$2,184	\$1,131	\$10,381	\$9,807	\$21,443	11,258
Award Totals	\$4,829,530	\$76,481	\$80,512	\$91,710	\$13,573	\$3,685,147	\$2,471,474	\$1,029,258	\$12,277,685
*MLK-ICP - MLK Inclusive Communities Program **RPA - Rescue Payment Assistance ***LEA - Lean Elimination Assistance ****RS - Restoring Stability *****MPA - Mortgage Payment Assistance									

In 2015, the TFHC was very pleased to celebrate its 40th anniversary. The City of Toledo has been a crucial partner throughout TFHC’s existence and even provided some of the seed money for the founding of the organization. Through the City’s distribution of CDBG funds to as well as its partnership on fair housing planning activities with TFHC, the City has demonstrated its support of fair housing for nearly 40 years!

Monitoring Process

The COT's Department of Neighborhoods is responsible for monitoring the implementation and progress of the Fair Housing Action Plan. The FHC is contracted by the City to take the lead role in addressing the impediments to fair housing and submits updates to the City with quarterly comprehensive monitoring. Reports include status of partnerships and activities with regulatory agencies and responsible parties identified as active partners in addressing the identified impediment areas in the Fair Housing Action Plan. The Fair Housing Action Plan is reviewed annually and updated to include programs and activities that will address the community’s changing needs and priorities.

2. Affordable Housing

a. Comparison of proposed numeric goals

Information contained in the attached Table 1C, Summary of Specific Objectives (as prescribed by HUD), summarizes the COT’s objectives for PY 2014 -2015 and the progress towards improving affordable housing goals.

As the data demonstrates in Table 1C, the COT and its partners have made significant progress in the areas of: providing home repairs for senior citizens and individuals with disabilities; foreclosure prevention through education; improving neighborhoods conditions through housing code enforcement activities; and, providing health services for low-income individuals and families. These activities allowed citizens to maintain residency in and affordability of their homes.

Activities for the priority goal of acquisition and rehabilitation of units for re-sale continued to be one of the priorities. Efforts continue towards rehabilitation projects for low- and moderate-income homeowners. Housing priorities are adjusted as needed in response to the housing market conditions that affect the sale of homes.

In PY2013, the *Division of Housing and Neighborhood Development* began using Tenant-Based Rental Assistance (TBRA) funds in coordination with the Toledo Lucas County Homelessness Board (TLCHB), Beach House, TASC of Northwest Ohio, FOCUS, United Way 211 and Lutheran Social Services of Northwest Ohio. This three-year pilot program is designed to provide direct financial assistance (rent, security deposit, and utility deposit) to homeless persons below 30% AMI.

For the PY2014, the first full year funds were utilized, 47 households were served. Of those, 19 households were newly enrolled during the program year and 30 households exited. The average length of stay was 10.2 months. The program is designed to provide assistance for up to 12 months. One more year remains of the contract, with the TLCHB acting as subrecipient. Since this was the first full year of the program, it is the first opportunity to measure the projected outcome: up to 40 households will be served annually. The goal was met for PY2014.

b. Number of households served meeting the Section 215 requirements for affordable housing

Table 3B (which follows this section), Annual Affordable Housing Completion Goals (as prescribed by HUD), reports the completion goals for households served with HOME and CDBG funds during the PY2014. All households served with federal funds were LMI individuals based on the MFI (Median Family Income) HUD limits. Under HOME, households of owner-occupied or rental units assisted with federal funds met the requirements of Section 215. Section 215 is defined in 24 CFR 92.252 and 92.254 and indicates that housing units for acquisition must be: single family units; modestly priced (home does not exceed 95% of the median purchase price for the area); acquired by a low-income family; and the principal residence of the family for the period described in paragraph (a)(4) of 24 CFR 92.254. Resale and recapture requirements must meet regulations in 24 CFR 92.254. The overall housing goals are listed on table 3B specifying the number of households assisted with units considered as affordable housing.

Meeting Section 215 requirements, the table below contains the percentage of persons assisted with affordable housing at the different income levels. A total of 100 homeowners and renters were assisted with affordable housing units using HOME funds.

MFI	Homeowners	Renters
0 – 30%	9%	55%
30 – 50%	12%	8%
50 – 80%	15%	1%

Following is *Table 3B Annual Affordable Housing Goals* as prescribed by HUD.

**Table 3B
 Annual Affordable Housing Goals**

Grantee Name: City of Toledo Program Year: 2014-2015	Expected Annual # of Units To Be Completed	Actual Annual # of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
BENEFICIARY GOALS-Sec. 215 Only						
Homeless households	45	47	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	66	53	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Beneficiaries	111	100	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RENTAL GOALS-Sec. 215 Only						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	4	4	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation- existing units	26	13	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	45	47	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental	75	64	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOME OWNER GOALS-Sec. 215 Only						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units			<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation- existing units	24	22	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Homebuyer Assistance	12	14	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Owner	36	36	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COMBINED RENTAL AND OWNER GOALS-Sec. 215 Only						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	4	4	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation- existing units	50	35	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	45	47	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	12	14	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Combined Total Sec. 215 Goals	111	100	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)						
Annual Rental Housing Goal	83	69	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	194	199	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal	277	268	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

c. Description of efforts to address worst case needs (defined as low-income renters with severe cost burden, in substandard housing, or involuntarily displaced).

The City of Toledo, Department of Neighborhoods, Division of Housing recognizes that many households are faced with housing cost burdens, reflected by the number and percent of households paying more than 30% of their income for housing. This housing cost burden is even more glaring among those households who are renting. Based on the 2013 United States Census Bureau information (most recent data posted), statistics indicate that of those households making less than \$20,000 annually, 38.2% are paying more than 30% of their income for rent. It is a huge issue - not just locally but nationally.

Progress, albeit slow and hindered by lack of and decreases in funding, continues. Three rental projects completed in 2014 provided housing to 17 households. The households were all low-income (at or below 60% of AMI). Beneficiaries for six of the units were at or below 30% AMI. In total, 94% of the 17 rental units housed households at or below 50% AMI. The Housing Division continues to partner with area community development corporations and/or housing advocates to promote housing that is not only substandard, but affordable.

The number of persons living in substandard housing continues to present barriers within the City of Toledo. Although, according to the American Community Survey (2013 1-year estimates) only 15.1% of housing units in the city are vacant, a high number of units continue to deteriorate due to the inability of homeowners to afford needed repairs. Some may have problems obtaining funds to correct code-related issues and/or lack adequate income to address minor problems that if left unaddressed, worsen. The city of Toledo's owner-occupied rehabilitation program is designed to lessen the number of units that do not meet housing code standards. This program, however, has not taken any new applications since the first quarter of 2015 due to the inadequate supply of contractors qualified and/or willing to bid on projects. Wait time for completion of jobs is over nine months, and while the City has made effort to enlist more contractors, it has done so without success. This issue is community wide as the public housing authority faces this same issue.

Systemic also to the issue of substandard housing is insufficient income that doesn't even support groceries, transportation, and other necessities. Insufficient income also may induce households to double up in housing, which may be substandard. As of the 2013 American Community Survey, 53.5% of households were in owner-occupied units and the balance, 46.5%, resided in renter-occupied units. The unintended effect of more renters is an increase in rents. With incomes remaining stagnant or even non-existent for some household members, an increased cost burden is a direct result.

In an effort to promote placement into units that are not substandard, the City of Toledo's Division of Housing inspects HOME-funded TBRA units. All units must pass a Housing Quality Standard inspection. If any unit is provided more than 123-months worth of assistance, an annual inspection is required. Additionally, as part of the monitoring of the rental portfolio of housing units that HOME funds have assisted and which remain under a period of affordability, annual inspections are done for those units to ensure they meet housing code standards.

The Lead Hazard Reduction Grant, which partners the Toledo Lucas County Health Department and the City of Toledo, provides opportunity to abate lead-hazards, including those in rental units.

The City of Toledo follows a non-displacement policy for all commercial or residential tenants in projects using federal, state and/or local funds for the following activities: demolition, rehabilitation, acquisition, or conversion of households, businesses, farms and non-profit organizations who occupy properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended. The Third Party notification of proposed use of federal funding Acquisition Application is used by the Department of Economic and Business Development and the Department of Neighborhoods to ensure that owners and tenants are offered fair and consistent treatment through relocation planning. This makes certain that persons displaced or temporarily relocated are matched with appropriate resources.

In November 2014, the City of Toledo Building Inspection Department inspected a 504-unit rental apartment complex consisting of thirty-one (31) residential buildings known as Riviera Maia and declared the living units **not** to be decent, safe and sanitary for human habitation. This triggered displacement of all the occupants. Although the Riviera Maia complex is privately owned, the City of Toledo Department of Neighborhoods and the United Way of Greater Toledo Emergency Response Team collaborated to provide displaced occupants with relocation assistance for those who requested it. Assistance was provided thru the Community Development Block Grant (CDBG) and the United Way Emergency Response funds, respectively.

The City of Toledo Department of Neighborhoods utilized CDBG funds totaling \$8,315.00 to relocate tenants of sixteen (16) units by paying their first month's rent to relocate to a new unit. Also, the Department of Neighborhoods paid \$9,491.90 in hotel stays. The United Way of Greater Toledo utilized Project Overflow funds for transportation (taxi) services provided for the displaced residents at a total cost of \$68.65. Additional staff costs totaling \$3,415 were incurred by United Way in assisting with this relocation.

At the printing of this report, legal proceedings are continuing against the owners of the Riviera Maia.

d. Description of efforts to address the accessibility needs of persons with disabilities

The COT is assisting Preferred Properties, Inc. with housing modifications to accommodate special-needs populations. The COT also contracted with the East Toledo Family Center and Pathway (formerly EOPA) to provide home repairs for the elderly and/or disabled. Additionally, the Ability Center of Greater Toledo offers services to Toledo residents regarding accessibility needs. Maumee Valley Habitat for Humanity also performs housing modifications to address accessibility needs.

3. Homeless and Other Special Needs

a. Reaching out to homeless persons and assessing their individual needs

Neighborhood Properties Inc. (NPI) provided outreach services to chronically homeless individuals through its PATH (Projects for Assistance in Transition from Homelessness) program. PATH works to build rapport with these vulnerable individuals, encouraging them to get help. The PATH team conducts outreach in the streets, under bridges, in wooded areas, or wherever else they can find homeless persons with mental illness. Once contact is made, PATH outreach workers offer practical assistance. This may include food, clothing, on-site assessments, crisis intervention, and peer support. Once a person accepts help, he or she may require intensive support throughout recovery, including learning basic living skills and building healthy relationships. PATH facilitates access to core services such as emergency shelter, transitional housing, mental healthcare, substance abuse treatment and case management. PATH is funded in part by the Ohio Department of Mental Health and the Ohio Development Services Agency via the Mental Health & Recovery Services Board of Lucas County.

During the period of July 1, 2014 to June 30, 2015, NPI made contact with and provided services to 229 individuals through its outreach. Of those individuals, 204 contacts became enrolled as PATH clients. PATH assisted 18 individuals in obtaining transitional, supportive or permanent housing. A total of \$214,068.00 was expended during the program year 2014.

b. Addressed the emergency or transitional housing needs of homeless persons

c. Helped homeless persons make the transition to permanent housing and independent living.

The Department of Neighborhoods worked closely with the Toledo Lucas County Homelessness Board (TLCHB) in reducing and ending homelessness. In PY2014, ESG and CDBG funds supported five emergency shelters, three transitional housing facilities, one permanent supportive housing agency, four agencies for rapid re-housing activities and one agency for activities related to coordinated assessment.

In early 2014, the Department of Neighborhoods convened a meeting of homeless service providers to evaluate the entire continuum with a mission to improve the network and provide better services to the homeless or at-risk of homelessness populations. The group continues to meet and several sub working groups have spun off to further evaluate and improve the network. Subgroups and their recent accomplishments include:

- Quality and Performance – this group discusses data and goal setting expanding communication concerning the overall Key Performance Indicators that measure the effectiveness and the performance of agency types. Participation in this group was widened to include housing providers resulting in a more comprehensive understanding and engagement towards setting and meeting the goals.
- Housing Stability Committee – this group has hosted fact finding events with direct staff providers to determine trainings needed to become more effective in their work. Within

these events, discussions are being made to identify several overlapping areas that will be adopted as "Basic Training" for all agencies.

- Service Prioritization Decision Assistance Tool (SPDAT) – is an evidence based assessment tool utilized by the community to be used as the Coordinated Assessment tool for housing. This tool assesses all clients to determine their housing acuity and will be adopted in the future for case management of the housing programs to better assist the clients during transition from housing assistance.

The City of Toledo continued to remain committed to its Continuum of Care (CoC) goals and strategies as identified in the Consolidated Plan. Of those homeless persons who obtained permanent housing, 91% continued to remain housed for at least six months. Additionally, the number of persons employed at program exit for all program types tracked under HMIS was 24%, with 122 out of 506 adults obtaining employment. This number exceeded our community's goal of at least 20% of adults obtaining employment. While no new permanent housing beds for chronic individuals were created in the CoC this program year, the TLCHB continues to work with agencies like FOCUS to convert existing transitional housing units to permanent supportive housing where possible.

One projected outcome identified in the Consolidated Plan was a reduction of the chronically homeless population by 15% over the five-year Consolidated Plan planning period. Point-in-Time (PIT) data collected on the January of 2010 survey identified 218 chronically homeless individuals, while the Point-in-Time (PIT) data collected on January 28, 2015 identified only 48 chronically homeless individuals. This comes out to an 80% reduction in the five years of the Consolidated Plan. It is important to note; however, that on October 1, 2014, HUD changed how chronic homelessness is determined. Previously, HMIS standards to determine chronic homelessness in HMIS were subject to the data entry operator. Since October, 2014, the determination of chronic homelessness is driven by specific data. Although the exact effect of this change has not been quantified, following the new definition of chronic homelessness a total of 155 chronically homeless individuals is reported for the PY2014 in HMIS; still a reduction of more than 15% from 2010.

The information in the two paragraphs above is clear evidence of the continuing progress towards the city's goal of reducing and ending homelessness in Toledo.

d. Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to be discharged from publicly funded institutions and systems of care.

In addition to working with the TLCHB and homeless service providers, the COT (through CDBG) funds many non-profit organizations with programs that assist citizens in maintaining their residence and avoiding homelessness. Examples of such programs are: food (soup kitchens), owner-occupied rehab, rental assistance, home repairs to seniors and people with disabilities, foreclosure prevention, and job training and education programs, among others.

The COT, through the Toledo Lucas County Continuum of Care (CoC), maintains active communications with the health and foster care system and with correctional facilities to prevent homelessness when individuals leave their organizations. All organizations agreed to work together to identify and address barriers that may exist and have policies stating that individuals are not to be discharged into a homeless situation. The TLCHB has informed and educated community stakeholders on multiple occasions to call United Way's 2-1-1 if an individual is facing a housing crisis. The Department of Neighborhoods currently uses HOME dollars to partially fund a program for individuals discharged from prison who are homeless. In PY2014, two individuals were provided rental assistance through these funds.

The City of Toledo continues to maintain an active role in strengthening the CoC with the goal of eliminating homelessness.

4. Other Actions in Strategic Plan or Action Plan Taken to:

a. Address obstacles to meeting underserved needs

The City of Toledo's receipt of federal funds from HUD (HOME, CDBG, ESG and NSP) provides valuable resources for activities that assist low- to moderate-income persons. The COT's Department of Development remains a key player in Toledo's economic success, even in the struggling Toledo economy. Regional partnerships have flourished and will continue into the future. The Department of Development continues to emphasize small business retention and attraction, enhance development in the downtown district, and revitalize neighborhood business districts. Barriers to greater achievement by COT to meet the needs of the underserved remain and are as follows:

- Unemployment and underemployment remain problems in Toledo. Employment and a better economy are part of the answer to meeting the majority of needs of the underserved. Unemployment rose in Toledo from 5.6% in May 2015 to 5.8% in June 2015. A year ago the unemployment rate in Toledo was 7.1%. (Linkhorn, Tyrell. "Toledo, Lucas County Jobless Rates Rise Slightly in June." *The Blade* 22 July 2015, Toledo, OH). Despite an improvement in the unemployment rate from last year, Toledo is still in the hole compared with the prerecession peak. Payroll employment in the Toledo remains 4% lower than it was before the recession. (Linkhorn, Tyrell. "Economist Says Toledo Jobless Rate Incomplete." *The Blade* 12 August 2015, Toledo, OH).

In Toledo, the dramatic drop in well-paying manufacturing payrolls during the recession undercut the average income in the area so much it will likely take another couple of years for it to recover. Also, only about 23% of the population age 25 and older holds at least a college degree and this will limit the Toledo area's ability to attract high wage service jobs. (PNC Toledo Market Outlook, 2015, 1st Quarter 2015).

- A lack of adequate rental assistance can cause the very low- and low-income individuals and families to teeter on the brink of homelessness. The TLCHB continues to lead with program initiatives that assist persons with rental assistance. The ESG program has

provided relief for those in need of rental assistance in the form of direct financial aid to prevent homelessness. Additionally, HOME dollars are now also utilized to provide rental assistance (TBRA).

- The current median family income for Toledo is \$59,460. Real median family income peaked in 2006 at \$66,300 and is now \$6,840 (10.32%) lower. From a post peak low of \$56,850 in 2011, real median family income for Toledo grew by \$2,610 (4.59%) in 2013. (<http://www.deptofnumbers.com/income/ohio/toledo/>). This small increase still leaves families frequently choosing between rent and mortgage payments, food, utilities, and medical care, causing more families to rely on public support. The Toledo poverty rate increased from 17.9% in 1999 to 23.3% in 2011, a 30% increase in Toledo's poverty rate (www.development.ohio.gov). The most recent U.S. Census 2009-2013 American Community Survey 5-Year Estimates report 27.2% of people living below the poverty level in Toledo. Therefore, poverty is still an issue in Toledo. Numerous food pantries and soup kitchens feed the hungry every day in Toledo. Most funding for these services come from volunteer agencies and churches, CDBG funds, and private donations. United Way of Greater Toledo also contributes to food programs.
- Toledo lacks adequate housing for those in need. The Lucas Metropolitan Housing Authority (LMHA) reported that the demand for LMHA's housing indicated that Lucas County faced a shortage of affordable housing. LMHA had a waiting list of 5,845 applications for units in the Housing Choice Voucher (HCV) program, a waiting list of 1,106 applicants for the Low Income Public Housing (LIPH) program, a waiting list of 29 for the Low Income Housing tax Credit (LIHTC) program, and a waiting list of 11 for the Rental Assistance Demonstration (RAD) program. (see annual plan at: <http://www.lucasmha.org>). Providing decent housing for those in need remains the highest priority in Toledo and the Department of Neighborhoods continues to pursue cooperative efforts within the CoC (TLCHB, LMHA, and other local organizations).
- The rate of foreclosures remains an obstacle to safe, decent, and affordable housing. In Metro Toledo, a total of 1,126 housing units were in some state of foreclosure in August of 2015. In July 2015, the number of properties that received a foreclosure filing in Toledo was 24% higher than the previous month and 4% higher than the same time last year. (www.realtytrac.com/statsandtrends/oh/lucas-county/toledo).

Foreclosure filings remain at levels far higher than before the rise in predatory lending made Ohio a leader in foreclosures starting more than a decade ago. During the 1990s, the number of filings averaged 21,075 a year, or less than half those in 2014. Last year's decline is good news, but still leaves the state feeling the effects of elevated foreclosure levels. These numbers include tax foreclosure cases filed in the courts, but exclude more than 3,000 tax foreclosure filings in 2014 of vacant abandoned properties being handled through county boards of revision. This is generally a positive step for these properties, but the growth in such cases handled outside the court process means that total foreclosure cases have not declined quite as much.

(<http://www.policymattersohio.org/wp-content/uploads/2015/06/052615-DRAFT->

Foreclosure-report-Amy%E2%80%99s-MacBook-Air-2s-conflicted-copy-2015-05-28.pdf)

Until the economy improves, inclusive of better wages, foreclosures will remain a dominant problem for those in Toledo who are in low- and moderate-income status.

b. Foster and maintain affordable housing

The COT, in collaboration with or through third-party partners, offers access to programs that assist low- to moderate-income families in attaining and/or maintaining affordable housing. A summary of efforts for PY 2014- 2015 is below.

- NSP funds were used in three stipulated need categories that include areas with the greatest percentage of home foreclosures, areas with highest percentage of homes financed by sub-prime mortgage-related loans, and areas identified as likely to face a significant rise in the rate of home foreclosures. The funds are used to benefit low, moderate, and middle-income persons and families whose incomes do not exceed 120% AMI. The city also is required to set aside at least 25% of the funds to benefit persons and families whose incomes do not exceed 50% AMI. Prospective homeowners are required to attend and complete an eight-hour homeownership training session organized by a qualified, HUD-approved, counseling agency. In 2009, NSP1 received \$12,270,706 for a 4-year period and focused on target areas in an effort to effectively arrest the decline and degeneration of the property values in the neighborhoods. For NSP2, a consortium consisting of the City of Toledo (lead agency), non-profit, and for profit organizations applied and received from HUD \$10,150,840 for a 3-year period starting in 2010. NSP1 and NSP2 funds have been focused on target areas in an effort to effectively arrest the decline and degeneration of the property values in the neighborhoods. NSP2 efforts were concentrated in the tipping point neighborhoods severely impacted by foreclosure. The City of Toledo received from HUD \$3,591,715 Neighborhood Stabilization Program 3 (NSP3) funds in 2011 for a three-year period to continue responding to the rising foreclosures and declining property values. All NSP funds are used to stabilize neighborhoods that have been severely impacted by the foreclosure crisis; therefore, promoting affordable housing. Even though these grants are now coming to a close, program income from the sale of houses continues to make a positive impact in the stabilization of neighborhoods. Program income allows for additional stabilization efforts to include the purchase of underperforming properties, rehabilitation and sale to a qualified LMI individual or family.
- Emergency Repair Programs - Local major organizations offer emergency housing repair services. Some of the largest programs are:
 - Pathway (formerly EOPA) offers emergency grants for homeowners who are seniors (62 years of age or older) and persons with permanent disabilities, whose household income is 0-50% of AMI. The program is funded through CDBG.

- The *Northwest Ohio Development Agency (NODA)* offers financial assistance for emergency home repairs to eligible households whose household income is at or below 50% AMI. Other qualifying guidelines include having lived and having had title for a year, being current on their mortgage and real estate taxes, having home owners insurance on their property, having no outstanding judgments, having no open bankruptcy case or having a bankruptcy discharge within last two years, meeting NODA credit standards, residing single family one-unit home located in a low- or moderate income census tract, and completing educational requirements.
- The *Area Office on Aging of Northwest Ohio (AOoA)* offers home repair opportunities to individuals 60+ years of age. The *AOoA* subcontracts with the *East Toledo Family Center (ETFC)* to administer the senior housing program. Beneficiary eligibility is based on the funding source utilized for the repair. Local levy dollars only require an individual to be 60+ years of age, without regard to income level, with repair costs not exceeding \$1,800. CDBG funding provides services for low income households.
- Individual Development Accounts (IDA) – the Northwest Ohio Development Agency offers two match savings account programs: Home Purchase IDAs (IDA) and Home Improvement IDAs (HI IDA) programs.
 - Home Purchase IDA program - Lucas residents who are first-time homebuyers with household incomes at or below 200% may be eligible for a match savings program that provides at least \$2 match funds for each \$1 deposited into an IDA account upon completion of the program for purchase of their first home. (Individuals who have not owned a residential property in last three years may be also eligible for the IDA program). Participants deposit a minimum of \$25 per month into a IDA trust account at one of three bank branches and must successfully complete the program and purchase their home within designated timeframe, which ranges from one to two years.
 - Home Improvement IDA program - City of Toledo homeowners in one of the three Martin Luther King (MLK) neighborhoods (Census tracts 8, 10, 11, 16, 17, 22, 24.02, 25, 26, 32, 33, 35, 36, 40, 42, 66, 67 and 103) are eligible for this IDA program. Applicants who are income eligible (sliding scale for eligible individuals with household incomes up to 120% AMI) may be awarded a match savings program for home improvements or home repairs to their homes. Participants deposit a minimum of \$25 per month into an IDA trust account at one of two bank branches and must successfully complete the program and petition for withdrawal of funds within designated timeframe, which ranges from six months to one year.

- Housing Programs – Many local organizations such as (NODA, United North, NeighborWorks[®] Toledo Region, Adelante, etc.) offer programs, counseling and classes at no cost related to home pre-purchase, post-purchase, foreclosure delinquency, financial literacy, home maintenance classes and counseling. These programs assist with foreclosure prevention and housing affordability.
- CHDO HOME Housing Development Fund - HOME funds are granted as gap financing to CHDOs acting as owners, sponsors, or developers of single family or multi-unit housing. An entity must be certified as a CHDO each time it seeks a commitment of funds. An award is based on a CHDO meeting all 2013 Home Program Final Rule requirements published on July 24, 2013. As HOME is designed to be gap financing, commitment of funds from all other sources must be secured before HOME funds can be contracted for. Commitment is defined as the execution of a legally binding written agreement that specifies the type of project and has clear measurable outcomes. Both homebuyer and rental housing units are eligible activities. Rental units within the City of Toledo must provide benefit to households at or below 60% of Area Median Income. Funds may be utilized for either new construction or rehabilitation. The Department of Neighborhoods annually budgets a minimum of 15% of its HOME allocation (CFR 92.300) for CHDO development projects.

CHDOs may qualify for funding as an owner, developer, or sponsor of housing, each with its own definition. The new rules, codified in CFR 92.300(a)(2) - (6) will increase the number of organizations that may access CHDO set-aside funds.

- Relocation Program - The City of Toledo follows a non-displacement policy for all commercial or residential tenants in projects using federal, state and/or local funds for the following activities: demolition, rehabilitation, acquisition, or conversion. The program's goal is to offer fair and consistent treatment through relocation planning, ensuring that persons displaced, or temporarily relocated are matched with appropriate resources. The Department of Neighborhoods used the Uniform Relocation Act (URA) of 1970, as amended. In cases of non-federally funded projects, the URA guidelines are used for assistance under the "Optional Relocation Plan." This plan is triggered when the COT's Division of Code Enforcement serves a "72-Hour Vacate Order" to the occupant for reasons of "Unfit for Human Habitation Conditions." If the occupant cannot secure decent, safe, and sanitary temporary housing, the Department of Neighborhoods Relocation Officer works closely with United Way 2-1-1 and evaluates each intake referral case by case to determine if the occupant is eligible and what supports are needed. Support services may include, but are not limited to assistance with temporary hotel stay, or one month rental reimbursement. The Department of Neighborhoods' relocation officer along with United Way 2-1-1 links individuals with community services (including public housing) and/or makes referral for housing counseling for homeownership.
- Owner-Occupied Rehabilitation - Funds were made available to homeowners living within the city who qualify based on household earnings of less than 80% AMI,

ownership and residency in the home for at least three years, and being current or on a payment plan for property taxes. Rehabilitation consists of bringing the home up to code, including addressing energy inefficiencies and/or accessibility modifications. Requests are received directly from homeowners, and promoted to the community through public events, CDCs, NODA and other housing partners.

- Loan Program - Northwest Ohio Development Agency (NODA), a Community Development Financial Institution (CDFI) and a HUD-approved Local Housing Counseling Agency (LHCA), offers loan products to assist targeted populations in increasing their financial security through homeownership. It offers loans for home purchases and home repairs and improvements. Qualifying guidelines include owner-occupied homes, location within the target market community, credit standards and completing educational components.
- Community Development Corporations (CDC) – CDCs are neighborhood-based development corporations that assist in carrying out housing development. Their focus generally is on providing programs and offering services that support and promote a geographic area targeting low- to moderate-income neighborhoods. Locally, CDCs also include community organizers who conduct outreach to ensure that neighborhoods are represented in key issues that affect their neighborhoods. They are funded through NSP, CDBG, and HOME to engage in housing rehabilitation and repair of existing housing, both rental and homeowner, new construction of single- and multi-family housing, first-time homebuyer education and counseling, workforce development, and reducing community deterioration through neighborhood, economic and housing development, among others. Currently, the COT is investing efforts to develop capacity and closer collaboration among local CDCs (funds are used for technical assistance to build capacity).
- Ramps and Accessibility Modifications – The Ability Center of Greater Toledo (ACT) and Preferred Properties, Inc. address access issues for low- to moderate-income disabled individuals through the construction and installation of access ramps as well as housing modification and rehabilitation projects. Program funding is leveraged from a variety of sources including Ohio Housing Trust Fund (OHTF), Area Office on Aging (AOoA), CDBG, in-kind services, local foundations, social organizations and donations. Beneficiary eligibility is based on the funding source.

For the Ability Center, after application approval and income verification, a home visit determines need. A ramp is designed which must meet ADA guidelines and be approved by the City's Division of Building Inspection before construction begins. Labor, materials, and work are performed at no charge to disabled persons. The Ability Center primarily uses aluminum ramps that are reclaimed /reused if no longer needed.

Preferred Properties, Inc. manages homes occupied by very low- and low-income persons with disabilities and is responsible for the accessibility modifications and rehabilitation projects needed for those homes.

c. Eliminate barriers to affordable housing

Currently, the City of Toledo has a multitude of housing programs for extremely low- to low-income citizens. Local non-profit organizations and government entities offer most of the programs available. Education is a key component in eliminating barriers to affordable housing. The Department of Neighborhoods continues to partner with organizations such as Adelante, Neighborworks® Toledo Region, United North Corporation and NODA who have had successful financial education programs with the goal of increasing homeownership. Through these programs, even if the families are not ready for homeownership, many of them become better renters.

As detailed in section “e,” the Lucas Metropolitan Housing Authority makes housing affordable to those who qualify for Section 8 vouchers.

d. Overcome gaps in institutional structures and enhance coordination

The context of the City of Toledo’s 2010-2015 Five-Year Consolidated Plan is an inter-jurisdictional effort. Many institutional structures, both directly and indirectly, assist in the identification of gaps, preparation and implementation of action steps to address the gaps, and leveraging resources to undertake varying activities to close those gaps. Efforts aimed at enhancing the coordination between and by service agencies, housing agencies, private sector and public sector agencies are achieved through the cooperation of a myriad of diverse entities.

For efforts that directly relate to housing, the City of Toledo's Department of Neighborhoods, Division of Housing and Neighborhoods Development works closely with LMHA, the Homebuilders Association of Greater Toledo, CHDOs, Toledo Lucas County Homelessness Board, Lucas County LandBank and other regional partners to undertake and promote stable housing activities. Activities include owner-occupied rehabilitation, rental projects, down-payment assistance, and tenant-based rental assistance.

One of the major efforts begun in late 2012 was the Year 16 Initiative (YR16), a multi-organizational partnership comprised of local partners such as the Lucas County LandBank, LMHA, United North Corporation, Preferred Properties, Inc., NeighborWorks® Toledo Region, and LISC. Additionally, the Cleveland Housing Network (CHN) and Ohio Capital Corporation for Housing are standing partners. This committee is tasked with assessing the status of both current and expiring LIHTC projects to ensure that households are provided the opportunity to purchase homes and that both potential homebuyers and renters reside in decent and safe housing. This partnership brings the key players to the table, including CHDOs.

For PY2014, efforts included: discussions with key General Partners (GP) to determine the most appropriate structure for a Sales Manager (Program Manager) position that will assist portfolios with lease-purchase tenants; creation of a job description for the position encompassing those duties; working with partners to determine which entity should house the position; clarification of potential responsibilities of local partners as it relates to outcomes and goals; and, preparation of a budget to determine financial needs. Next steps, which are being carried into PY2015,

include defining the parameters of an Advisory Board for LIHTC projects, seeking funding for the Sales Manager position, and retaining a person for that position. The goal is to fill the gap of LIHTC projects getting to YR15 with lease-tenants who are unprepared to become and maintain homeowner status. This community effort, through the continued addition of relevant partners, seeks to stabilize neighborhoods through homeownership opportunities, and stable renter households as applicable.

In the 2010-2015 Consolidated Plan, only new construction projects contributing to a renaissance in a defined area were deemed a priority. In addition to the NSP projects, which were concentrated in tipping point neighborhoods, the Housing Division, through HOME funds, completed construction on four new housing units as part of the now completed Cherry Legacy project, which consists of 40 single-family rental units for low-income households. These units are located in an area bounded by West Central Avenue to the north, Cherry Street to the East, East Bancroft Street to the south and Collingwood Boulevard to the west.

One other additional project completed during the 2014 program year, the Bridgepoint Senior Project, consists of 11 senior-assisted units on Abygail Trail in North Toledo (northeast of the intersection at Suder Avenue and Abygail Trail). These units, which also received HUD Section 202 funds, are targeted towards senior aged 60+ years of age. All tenants are at or below 50% AMI, with five tenants (45%) at or below 30% AMI.

CHDOs and other developers continued to collaborate with the City of Toledo as part of the NSP projects, designed to sustain homeownership and reduce slum and blight. Projects include rehabilitation and resale, redevelopment, and demolition of housing units. A relationship with local lenders is critical for this grant, as 25% of funds received through NSP must benefit persons who are at or below 50% or less of AMI.

Partnerships with the Ability Center, East Toledo Family Center, Habitat for Humanity, NTR, and Pathway (formerly EOPA) continued, which assisted with house repairs or rehabilitation/accessibility projects.

Homelessness issues mandate that a regional continuum of care be active so as to promote collaborative efforts and reduce duplication of service. The City of Toledo continues to remain a cohesive and active partner within the CoC.

The City of Toledo maintained a productive relationship with TLCHB for the elimination of homelessness in Toledo and continues to participate in the TLCHB board of directors through its subcommittees. The TLCHB and the COT continued to promote systemic change within the continuum, enhancing local relationships within the CoC. United Way of Greater Toledo managed the Toledo/Lucas County CoC's local coordinated access system, a centralized intake process established as the primary entry for homelessness services. Other partners in the elimination of homelessness included the Lucas County Commissioners, Lucas County Workforce Development Agency (operating under the Workforce Investment Act of 1998), Lucas County Job and Family Services, Veteran's Service Commission, Treatment Accountability for Safer Communities (TASC) of Northwest Ohio, Pathway (formerly the Economic Opportunity Planning Association), Toledo Area Ministries (TAM), Family Outreach

Community United Services (FOCUS) and Advocates for Basic Legal Equality (ABLE). The CoC identified a potential major partner, the Mental Health and Recovery Services Board of Lucas County, as the community transitions to new requirements under the HEARTH Act.

Many agencies including but not limited to, the faith-based institutions, community advocates, food programs, physical and mental health agencies, and special needs population advocates, remained an integral part of the CoC.

Community development not only encompassed housing and homeless issues, but the stability of jobs and employment within a community. The City of Toledo's Department of Development (DOD) utilized its position to promote access for job creation, job retention and business development in collaboration with community partners.

Gaps remained and were further affected by reduced funding. The economic climate lends itself to decisions that delay projects that would otherwise positively impact jobs and, thus, income. Oftentimes, organizations undertook activities on a parallel line, creating service silos. Though efforts were duplicative, the reluctance of organizations to relinquish direct ownership and management of specialized services remained. Recognizing the existence of these gaps, as well as the silos, the City of Toledo continued to seek partnerships, collaborations and funds that contributed to stability and growth for residents of the City of Toledo.

e. Improve public housing and resident initiatives

The Lucas Metropolitan Housing Authority (LMHA) owns and successfully operates 2,609 units of public housing, 32 Low-Income Housing Tax Credit (LIHTC) units, and 136 Rental Assistance Demonstration (RAD) units within Lucas County, Ohio, making it the county's largest landlord. From 1994 to 2006, HUD rated LMHA as a high-performing public housing authority (PHA). From 2007 to current, HUD has rated LMHA a standard performing PHA.

For PY2014, LMHA reported that 2,108 of their renters were below 30% of the Median Family Income (MFI); 275 renters were between 31% – 50 % MFI; and, 28 renters were between 51% – 80% MFI.

LMHA programs accessed in PY2014 included:

- Resident Opportunities and Self Sufficiency (ROSS) - grants are awarded to PHAs to provide additional funding for programs and staffing that assist low-income residents with education and other activities intended to provide opportunities for residents to stabilize and sustain their families while they work towards economic self-sufficiency. In 2014, LMHA was awarded a three-year ROSS grant totaling \$679,533. This grant will run from 2015-2018. The ROSS grant funds the employment of three service staff who coordinate supportive services and other activities for LMHA family developments.
- Public Housing Family Self-Sufficiency Program - this program began in May 2005 and currently has 98 program participants. Currently, 30 public housing families graduated

from the program and 19 became homeowners. Developed during fiscal year September 2012 through October 2013, the achieved goals of LMHA's current participants to move towards self-sufficiency were: employment (15), education (18), credit repair (20), and homeownership (2). 2013–2014 outcomes goals were: Postsecondary Education Degrees or Certificates–5; GED certificates–5; employment–14; Job retention–23 residents maintained their jobs for over a year; Homeownership achieved–2; Financial Literacy achieved (as measured by completion of curriculum)-10. To coordinate this program, LMHA Public Housing was awarded a ROSS FSS grant in the amount of \$55,110, each for fiscal year 2012 thru 2014. In 2014, HUD combined funding for Public Housing and Housing Choice Voucher Family Self-Sufficiency Programs. LMHA was awarded a grant in the amount of \$234,393 for the FY2014. The Family Self-Sufficiency Section 8 Program had 376 participants, and 70 homeownership closings to date.

- In an effort to augment services to its residents in each of the above program areas, LMHA rebuilt a Program Coordinating Committee (PCC) which consists of representatives from various community organizations providing short-term pre-vocational and long term post-secondary educational opportunities, tutoring, job training, soft skill development and career counseling. The current PCC oversees both the Public Housing and Housing Choice Voucher FSS programs. The goal is to provide seamless access to services for those residents willing and able to move forward onto the path of increased wealth and economic self-sufficiency. To date, LMHA is achieving its outcomes in both program components defined by and documented on HUD's logic model.

- Section 8 Housing Choice Voucher Program (HCVP) and other voucher programs - HUD enters into contracts with local public housing agencies (PHAs), such as LMHA to administer the HCVP. The PHA issues rental vouchers to eligible, very-low-income families. The families are free to locate suitable rental units that meet their needs. The PHA makes assistance payments to the private owners who lease their rental units to the eligible families. The assistance payment compensates for the difference in what a very-low-income family can afford and the approved rent for the dwelling. Rental units leased under this program must meet HUD Housing Quality Standards (HQS). In selecting applicants for assistance, the PHA gives preference to special voucher programs, families that have successfully completed housing counseling training, families currently not receiving rental assistance, veterans, single persons who are disabled and those displaced by government action.

LMHA allocated vouchers through the Housing Choice Voucher Program, consisting of 4,588 tenant-based vouchers, 240 Non-Elderly & Disabled, 150 Mainstream, 47 Mod Rehab, 135 VASH, 25 Shelter Plus Care, 46 Family Unification and 60 Money Follows the Person vouchers. LMHA utilized 96% of the HCV tenant-based vouchers available and 100% of the special program vouchers allocated, and expended approximately \$23 million on these HUD rental assistance programs in fiscal year 2014.

- Section 8 Moderate Rehabilitation Program - assisted very-low-income families in obtaining decent, safe, and sanitary housing in privately owned, rehabilitated buildings. PHAs administering this program advertise the availability of funds and select landlords to participate in the program based on a competitive process. Landlords agree to rehabilitate properties to meet certain safety and sanitation standards. PHAs set the rents based on the costs of owning, managing, maintaining, and rehabilitating the property, which also must fall within the maximum rents for the area as determined by HUD. HUD is not adding any additional units to this program. The smallest of the voucher programs, with 47 units, expended \$236,543 in the 2014 fiscal year.
- Public Housing Development - for fiscal year 2014, LMHA's Capital Fund Program expended \$4,313,982. Annual capital contributions from HUD for fiscal year 2015 are \$4,124,123.

In an effort to re-position its public housing portfolio to best meet the needs of today's residents, LMHA has begun implementation of several key initiatives:

- An Assessment of LMHA's 504 housing was undertaken in 2011.
- A comprehensive physical needs assessment was completed in 2012.
- An Investment Grade Energy Audit was completed within the last 24 months and an energy performance contract is currently being negotiated.
- Perform ongoing Analysis of Asset Management Plan (AMPs) and the financial sustainability of their current grouping of assets.

Additional progress included:

- LMHA has continued to move forward on major reconstruction efforts at the Brand Whitlock and Albertus Brown housing developments. The overall development, when fully built, will include additional green space, a community center and several small businesses. Accomplishments to date include:
 - Demolition of the entire Brand Whitlock/Albertus Brown site.
 - Phase I of the new Collingwood Green Development was completed in 2013.
 - Currently, the elderly only development is fully occupied.
 - Secured funding for Phase II—as a 68 unit town home style family development
 - Phase II of Collingwood Green was allocated 9% LIHTC in June 2013 by the Ohio Housing Finance Agency.
 - These tax credits will fund 75% of the 68-unit project.
 - Construction began in the fall of 2014 with occupancy starting in the spring of 2015.
 - This mixed income project will be composed of 34 public housing units and 34 60% AMI LIHTC units.
 - Major infrastructure improvements have been funded by the City of Toledo and construction is ongoing for the duration of the project.

- LMHA applied for and was awarded permission from HUD to convert the Parqwood Apartments using the Rental Assistance Demonstration (RAD) program. Closing occurred in October 2014; there are currently three projects on the RAD waiting list and additional developments are being evaluated for conversion at this time.

Other resident initiatives and special services of LMHA include:

- Continued services at Mini-Family Resource Center (Hope House) at Weiler Homes
- Redevelopment of a Central Resident Council and four current site-based Resident Councils
- Successful grant submissions resulted in technology labs being refurbished with new equipment and software to align with technology demands of students in Toledo Public School system and recommendations from Owens Community College on technology supports for the elderly.
- Senior Nutrition Programs
- Well2Unity! - Wellness program for elderly developed in partnership with Area Office on Aging, MUO University Toledo, Toledo Restaurant Training Center, and Studio Fitness was funded via grant funds from the Ohio Capital Corporation for Housing.
- Partnerships with Lucas County Family Council to provide Getting Ahead Classes for residents indicating a desire to move forward towards greater economic stability.
- Food Pantry at six family sites
- Meals on Wheels
- Mental Health/Recovery Programs onsite at four (4) sites (Unison Behavioral, Zepf Community Mental Health Center, UMADOAP, CHOICES)
- Family Self-Sufficiency Program
- Experience Works job sites
- Homeownership Program
- Nutrition Programs (OSU Extension)
- Partnership with Toledo Public schools to develop literacy awareness events at all family sites and a model homework lab at one family site, Birmingham Terrace.
- GED Program (Partnership with Owens Community College and Penta Career Center)
- Various HUD ROSS Grants
- PASSPORT
- Block Watch and Light the Night Program
- Domestic Violence Programs
- HIV Screening
- Blood Pressure & Glucose Screening
- Money Management
- Partnership for Small Business Development (ASSETS Toledo)
- Mobile Dental Center
- Annual College Scholarships
- Partnership with *OhioMeansJobs* for Job Development and Placement

- Feed Lucas County Children Summer Feeding Program
- Section 3 Employment Opportunities
- Summer recreational activities – via YMCA Fun Bus, TPS, Lucas County Sheriff Dept.
- Youth Mentoring
- ABC Healthcare
- Lucas County Summer Youth Employment site

Additionally, LMHA's Resident and Special Services Department continue collaborative efforts with the following partners:

Boy Scouts, Girl Scouts, Cathedral of Praise, Cherry Street Mission, The Dental Center, East Toledo Family Center, Pathway (formerly EOPA), Experience Works, Lucas County Children Services, Lucas County Regional Health District, Northwestern Ohio Food Bank, Parker Enterprises, Penta Career Center, Planned Parenthood, Positive Choices, Salvation Army, Read for Literacy, Reentry Coalition of NW Ohio, Toledo Seagate Food Bank, Solid Rock Ministries, *OhioMeansJobs*, Toledo GROWS, Toledo Police Department, Toledo Public Schools, Toledo Rescue Mission, Cedar Creek Church, Urban Minority Alcoholism and Drug Abuse Outreach Program (UMADAOP), NeighborWorks® Toledo Region, United Way, Workforce Investment Board, St Vincent's Mercy Hospital, Catholic Charities, Habitat for Humanity, LISC, Lucas County Sheriff's Department, YMCA, YWCA, Sykes Scholarship Program, along with various other community programs.

LMHA's partners (local and national not-for-profit agencies, citizen action agencies, and many local businesses) enhance their ability to build better neighborhoods by providing comprehensive housing opportunities for qualified individuals and families. These opportunities are achieved through creative and professional services in partnership with the greater community.

f. Evaluate and reduce lead paint hazards

The City of Toledo continues its commitment to providing lead-safe, decent, safe, and sanitary housing for eligible families. This effort uses a highly coordinated network consisting of private health officials, community development corporations, LMHA, social service agencies, and other city departments. The effort targets central city neighborhoods where low-income families occupy two of every three residential units and the concentration of pre-1978 structures containing lead paint is estimated to exceed 80 percent.

The City of Toledo, through its Department of Neighborhoods Housing and Neighborhood Development Division, administers an owner-occupied and rental rehabilitation program and a CHDO program, which are required to incorporate lead assessments on any unit evaluated by the Department of Neighborhoods' programs. State Lead Licensed personnel conduct the assessment. Properties where lead hazards are discovered are abated through the use of State licensed lead abatement contractors, in accordance with federal regulations. In addition, for PY2014, the Department of Neighborhoods continued to include, as part of its HOME-funded homeowner activities, lead rehabilitation to LMI households. While the latter effort cannot assist

all homes at-risk and/or exposed to lead hazards, the Department of Neighborhoods includes this to address units that may not be otherwise eligible for Lead Hazard Reduction Grant programs.

All residential homes that receive down-payment assistance through HOME funds are also assessed visually for lead hazards. Homes where lead hazards exist must be made lead-safe prior to finalization of the sale. Efforts addressing lead-based paint hazards are essential, especially when targeting rehabilitation projects in the central city neighborhoods.

On November 28, 2012, the COT Department of Neighborhoods entered into a contract with the Lucas County Regional Health District in order to administer and manage their Lead-Based Paint Hazard Control Program (LBPHCP). Acting as a sub-grantee, the Department of Neighborhoods is providing interim control lead abatement and clearance of 175 housing units through June 30, 2016 (a one year extension to the program was received on May 4, 2015).

Funding for the LBPHCP was received from HUD's Office of Healthy Homes and Lead Hazard Control, which provides financial assistance to help reduce lead paint hazards in residential units located in the City of Toledo.

Assistance is provided to qualified homeowners and landlords in the form of a grant. Qualifying homes have children under the age of six or at least one pregnant female living in the home.

Through the period July 1, 2014 through June 30, 2015, the Department of Neighborhoods completed and received lead clearance on a total of 24 units. The Department of Neighborhoods also reviewed and processed an additional 138 lead intakes of which 27 submitted completed applications for the program and have subsequently been deemed eligible and enrolled. An additional 47 units were enrolled into the program through multi-unit applications and/or in conjunction with the DON's Owner-Occupied rehabilitation program or Sherman Rental Rehabilitation project.

g. Ensure compliance with program and comprehensive planning requirements

The City of Toledo's Department of Neighborhoods maintains responsibility for the overall administration and oversight of HUD funds, whether utilized by designated city staff or distributed into the community through select sub-recipients or third-party partners. All federally awarded grants maintain both statutory and eligibility requirements. The 2014 CAPER summarizes these below. While the list may not be inclusive of all regulations, they summarize major elements of each grant: HOME, CDBG, ESG, NSP, NSP2 and NSP3 awards. Administrators for each program are fully knowledgeable of program requirements and maintain oversight of the grant.

CDBG

Each activity or project funded through CDBG must meet one of HUD's three national objectives, be an eligible activity under the guidelines of the program, and adhere to caps placed on both public service and administrative costs. Projects must also meet HUD-defined objectives and outcomes. Once funding allocations are publicly reviewed and an ordinance is passed by members of Toledo City Council, the Department of Neighborhoods executes

agreements with all third-party partners. The agreements define expectations as to work plan(s), activity or project budget(s), and adherence to federal, state and local regulations such as generally accepted accounting practices, maintenance of eligibility documentation, and proper procurement policies and practices, among others.

The primary goal of the Department of Neighborhoods' monitoring process is to:

- Ensure that third-party partners comply with all regulations governing their programmatic, financial, and administrative operations; and
- Ensure that third-party partners achieve their performance objectives on schedule and within budget.

The Department of Neighborhoods' Program Monitoring Specialists as well as the Executive Staff ensure that work plan goals, performance measurements, and budget forms are complete and all conditions of funding are met before an agreement is executed with a third-party partner.

The Department of Neighborhoods also requires all city divisions receiving CDBG funds to track measurable outcomes, based on program content, for each objective previously identified.

The Department of Neighborhoods uses a series of Progressive Corrective Actions (PCAs) to ensure compliance with program guidelines and statutory regulations, and guarantee funds are expended in compliance with federal requirements.

HOME

The HOME Investment Partnerships Program (HOME) was established to expand the supply of decent, safe, sanitary affordable housing for very low- and low-income families. While HUD allows participating jurisdictions (PJ) the flexibility to design and implement strategies toward the provision of more affordable housing, PJs must adhere to all federal regulations.

PJs have 24 months to enter into written agreements for the commitment of HOME funds. Additionally, effective with the 2013 HOME Program Final Rule, which codified certain standards, PJs are required to complete projects within four years of the date the written agreement is executed, obtain a sale for homebuyer units within 9-months, and obtain tenants for rental units within 18 months. Project completion is defined in CFR 92.2. Furthermore, projects, with the exception of owner-occupied assistance, require project underwriting and a market analysis to demonstrate the need and viability of the proposed project.

The new rule also revised the written agreement requirements, making them more effective as a compliance tool and allowing for stronger enforcement and management of funds. The Division of Housing staff convened over the course of several months to strengthen its underwriting criteria to ensure that all elements are in place to promote successful projects: necessary financing is secured; subsidy layering is complete; budget and production schedules are established, and capacity and experience to undertake the project is evident.

As a part of the receipt of HOME funds, PJs are required to maintain and develop partnerships, contingent upon the project or activity undertaken. Potential partners include CHDOs, subrecipients, developers, sponsors, owner, and private lenders.

Each PJ incurs a match liability, which must be satisfied by the end of each fiscal year. This liability requires PJs to match 25 cents for each dollar of HOME funds spent toward affordable housing. Match contributions must be one that is permanent to affordable housing provided by any public or private donor, and must come from a nonfederal source. Effective for the 2014 fiscal year, the City of Toledo, due again to its fiscal distress, has received a match reduction of 100%; no match was required in PY2014.

Specific examples of the ongoing monitoring of HOME programs include, but are not limited to:

- completion of a Historical Environmental Review for all HOME-funded projects;
- verification of income eligibility at the time of application (at least two months of source documentation) and if relay of funds extends beyond six months from the original application re-certification as to eligibility (Note: the 2013 HOME rules eliminated the Census Long Form as an allowable annual income definition when verifying eligibility);
- proper conducting of selection of contractors, including a goal of minority/women participation at 21% of overall awards;
- assessment of all potential properties for lead hazards;
- monitoring of beneficiary data for adherence to periods of affordability;
- inspections of properties to ensure affected units are decent, safe and affordable, and in compliance with Housing Quality Standards (HQS); and,
- Utilization of reference documents that include HUD's Annual Income Limits, FMR Rent limit, as published and Allowance for Tenant Furnished Utilities, as published.

Monitoring and inspections are in direct correlation to the number of units within the project: every three years for 1-4 units; every two years for 5-25 units; and, annually for 26 or more units. A desk review is done at least annually on all rental projects to ensure income eligibility.

The Division of Housing and Neighborhoods within the Department of Neighborhoods continues to refine its process and procedures to ensure performance at the highest level of adherence to HUD regulations. Training, review of forms, and tracking of projects is ongoing.

During the PY2014, three Neighborhood Development Specialists obtained re-certification as Housing Development Finance Professionals. Inclusive within this training was the OCCD Rehab Program Property Standards and HOME Compliance class, Low-Income Housing Tax Credit Webinar, and the annual 3-day Ohio Housing Conference. Additionally, a Financial Assistance Specialist (FAS) received certification as a Housing Development Finance Professional, enabling better analysis of both homebuyer and rental projects.

NSP

Oversight of all NSP programs is maintained within the Division of Housing and Neighborhoods. Eligible activities include: acquisition and rehabilitation, including 25% set aside for households with incomes at or below 50% AMI, redevelopment, land banking,

demolition, and administration. The NSP manager maintains oversight of project completion and budgets. Requirements for NSP programs are as follows:

NSP1

In accordance with Section 2301(c)(2) of the Housing and Economic Recovery Act (HERA) of 2008, funds distributed through the Neighborhood Stabilization Program (NSP), are distributed to:

- areas of greatest need, including those with the greatest percentage of home foreclosures;
- areas with the highest percentage of homes financed by sub-prime mortgage-related loans; and,
- areas identified as likely to face a significant rise in the rate of home foreclosures.

In addition, NSP funds shall be used to benefit only individuals and households whose incomes do not exceed 120% AMI, with at least 25% of NSP funds utilized to benefit individuals and households whose income does not exceed 50% of AMI.

NSP2

The Neighborhood Stabilization Program 2 (NSP2) was established to stabilize neighborhoods whose viability has been and continued to be negatively affected by foreclosed properties that have also been abandoned. NSP2 is authorized by the ARRA of 2009 and is provided to states and local government, non-profits, and a consortium of public and/or private non-profit entities on a competitive basis. The City of Toledo, in partnership with local developers, non-profits and for-profit entities, received an award of \$10,150,840 to undertake NSP2. NSP2 was distributed in the same areas as NSP1 listed above.

Third-party partners selected by the city through a Request for Qualifications (RFQs) must have met developer standards that included agency capacity, demonstrated experience, and access to private financing for housing development. While NSP1 may be utilized for nonresidential purposes, NSP2 must be used for housing.

NSP3

The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, with the intent of providing funds for states and selected local governments to mitigate the negative impact of the United States' economic decline and housing market collapse, authorized the Neighborhood Stabilization Program 3 (NSP3). NSP3 funds were allocated on a formula basis, based on the number of vacancies and foreclosures in 20% of the nation's neighborhoods (census tracts) with the highest rates of homes financed by a sub-prime mortgage.

The Notice of Federal Allocations and Program Requirements for NSP Formula Grants can be found at 75 Fed. Reg. 201 (Oct. 19, 2010) and includes the restriction of allowing only the use of the low- and moderate-income benefit. It also redefines and supersedes

the definition of low- and moderate-income, thus allowing those with incomes that exceed 80% AMI but do not exceed 120% AMI to qualify.

ESG

During the 28th program year, ESG funds supported four eligible categories: Emergency Shelter, Rapid Re-housing, HMIS and Administration. ESG administrative costs are capped at 7.5% by federal statute. These administrative costs include: general management, oversight, and coordination; reporting on the program; the costs of providing training on ESG requirements and attending HUD-sponsored ESG trainings; costs of preparing and amending the ESG and homelessness-related sections of the Consolidated Plan, Annual Action Plan, and CAPER; and costs of overseeing the completion of environmental reviews. No ESG funds were allocated to the eligible category of Street Outreach during the program year. Other program requirements are as follows:

- Funds used for street outreach and emergency shelter activities are limited to the greater of 60% of the COT's total fiscal year grant for ESG or the hold-harmless amount established by Section 415(b) of the McKinney-Vento Act for such activity during the fiscal year most recently completed before the effective date under section 1503 of the HEARTH Act.
- All sub-recipients and sub-subrecipients must make matching contributions to the ESG program equal to the amount of ESG funds provided by HUD. Matching contributions may originate from federal, state, local, and private sources. However, the following requirements apply to matching contributions from a Federal source of funds:
 - Any federal funds used as a match must not prohibit those funds from being used to match ESG funds.
 - If ESG funds are used to satisfy the matching requirements of another Federal program, then funding from that program may not be used to satisfy the matching requirements for ESG.
- Sub-recipients of ESG funding are required to be a Contributing HMIS Operator (CHO), as mandated by the HEARTH Act. Victim service providers, under the Violence Against Women Act (VAWA), cannot participate in HMIS. Providers that do not participate in HMIS use a comparable database that produces unduplicated, aggregate reports instead. Activities funded under this component must comply with HUD's standards on participation, data collection and reporting under a local HMIS.
- All emergency shelters receiving ESG funds met state or local government safety and sanitation standards, as applicable, as well as the minimum safety sanitation, and privacy standards as stated in CFR 576.403(b).

h. Reduce the number of persons living below the poverty level

Real median family income peaked in 2006 at \$66,300 and is now \$6,840 (10.32%) lower. From a post peak low of \$56,850 in 2011, real median family income for Toledo grew by \$2,610 (4.59%) in 2013. (<http://www.deptofnumbers.com/income/ohio/toledo/>). Even though, Toledo's families experienced a slight increase in median income, the poverty rate in Toledo remains high at 27.2% according to the 2009-2013 American Community Survey 5-Year Estimates.

Although at a slow pace, continuing efforts at reducing poverty in Toledo produced some gains towards recovery. The Bureau of Labor Statistics reports a change in unemployment rates in the Toledo Metropolitan Statistical Area from 6.5% in July of 2014 to 5% in July of 2015, an indication that the job market is slightly improving.

The City of Toledo continues to partner with private industry, the Port Authority, Lucas County, the University of Toledo and many other government agencies to increase employment and economic prosperity in Toledo. Employment is expected to continue to increase into the future. Below are a few highlights of the recent activities that have had a positive effect on the Toledo economy, employment and housing environment.

- **Sunland Logistics Solutions** - A warehouse services and transportation logistics provider, based in Simpsonville, S.C., will open a new distribution facility in West Toledo that will make available 40 new jobs and \$340,000 investment at the new facility at 4100 Bennett Rd. (www.toledoblade.com/Technology/2015/07/28/Distribution-facility-announces-40-jobs)
- **Toledo Lucas County Port Authority** – Passenger traffic at Toledo Express Airport rose by double digits for a second consecutive year in 2014, due primarily to rising vacation travel on Florida routes flown by Allegiant Air. An 11.65 percent increase of passengers over 2013, for a total of 176,545 people, flew in or out of Toledo's commercial airport during 2014 (<http://www.toledoblade.com/local/2015/01/17/Toledo-Express-passenger-traffic-up>)
- **Late Mortgages** – Fewer homeowners in metro Toledo were reported as significantly late in their mortgage payments. The 90-days-plus delinquency rate has dropped six consecutive months and in June was 3.84%. (<http://www.toledoblade.com/Real-Estate/2015/08/28/Area-homeowners-payments-timelier>)
- **Negative Equity/“Underwater” Properties** – In the second quarter of 2015, one of every eight residential properties in Toledo with a mortgage were “underwater” (their home values were less than the amount owed). This represents a 12.8% level which was down significantly from a year earlier when 16.3 % of properties were “underwater.” Although this decline is a good indicator of continued healthy recovery for Toledo, nationally, 8.7% of property owners were experiencing negative equity.

(<http://www.toledoblade.com/Real-Estate/2015/09/16/Local-underwater-properties-decline>)

- **Toledo Mud Hens** - An expanded Swamp Shop, a rooftop patio, and restaurant with a high-tech arcade are planned projects of the Toledo Mud Hens. The Mud Hens \$21 million Hensville project has reached its halfway point. The Hensville project is redeveloping old buildings and a parking lot in the Toledo Warehouse District into retail, office, restaurant and event space.
(<http://www.toledoblade.com/local/2015/08/26/Hensville-project-reaches-halfway-point>)
- **Regional Growth Partnership (RGP)** – The Regional Growth Partnership continues to promote the Northwest Ohio Region, of which Toledo is one of the main cities. Recently, through the RGP’s editorial marketing program, a local tech startup made its way to New York City to interview with two top-tier media outlets. Roost, a client of the RGP’s Rocket Ventures program, is a developer of innovative push notification software. Roost was selected and participated in Y Combinator's Summer 14 batch, a seed accelerator that provides funding, advice, and connections during two three-month programs per year. Y Combinator's acceptance rate is around 1 percent and its total portfolio is valued at approximately 50B. It's considered the best program of its kind in the world. Roost raised approximately 3MM from venture capitalists in California, New York, Japan and the Midwest. (rgp.org)
- **ProMedica** - ProMedica gets final approval for its plan to move downtown and consolidate its operations in one campus-like setting along the Maumee River. The headquarters will occupy the former power plant and the adjacent KeyBank building. Funding of the project will come from multiple sources including the sale of ProMedica-owned properties and historic tax credits calculated at an estimated amount of \$12 or \$13 million.
- **Hollywood Casino** – While statewide revenues for casinos remain essentially flat from August 2014 – August 2015, Toledo’s Hollywood Casino experienced increase in revenues by 1.6%. (Revenues do not include food and beverage sales or other transactions). Year-to-date figures continue to indicate a trend towards higher revenue for the rest of the year 2015. (<http://www.toledoblade.com/local/2015/09/09/August-mixed-for-gaming-in-Ohio>)
- **Demolition of Blighted Structure** - Toledo’s low- and moderate-income census tracts have a varying, aging housing stock. Seventy percent of the homes were built prior to 1960 (<http://www.city-data.com/neighborhood/City-Center-Toledo-OH.html>). The City’s land bank continues to acquire and sell vacant lots to adjacent homeowners and to landlords and businesses for maintenance and rehabilitation or new construction. Since it was formed, the land bank has acquired and sold over 1,200 properties to help with stabilizing neighborhoods and increasing property values.

- **HUD funds** - Construction projects funded with CDBG, CBDG-R, HOME, NSP1, NSP2 and NSP3 also contributed to the creation of jobs and the expansion of business opportunities in Toledo, particularly for small businesses.
- **Block Watch Programs** - The City of Toledo Police Department continues to sponsor a vigorous Block Watch program. The Toledo Neighborhood Block Watch Program is a community partnership involving neighborhood volunteers, law enforcement, and other community services. The program serves to make neighborhoods safer and more wholesome.
- **Home Sales** – Sales of single-family home in metro Toledo in June increased 15 percent over the same month a year ago, new figures from the Toledo Regional Association of Realtors showed. (<http://www.toledoblade.com/Real-Estate/2015/07/15/Report-says-metro-area-home-sales-are-hearty>).
- **U.S. Auto Sales** – Industry analysts estimate that total March sales reached nearly 1.5 million cars and trucks, a number not seen since May 2007. Total U.S. sales are expected to be up 3 to 5 percent over March of 2012. All automakers report U.S. sales through the day today. The strong numbers are another sign that Americans are buying cars in increasing numbers as their financial situation improves. (<http://www.toledoblade.com/Automotive/2013/04/02/Chrysler-US-sales-up-5-percent-in-March.print>)
- **City of Toledo** – The City utilizes federal funds for projects and activities that have a positive impact on employment, job training and retention, and provides assistance to businesses. HUD funds from CDBG, NSP, and ESG programs assisted low- and moderate-income individuals with critical needs.

Through combined community efforts, persons in greatest need are provided with the following: life skills training, counseling and advocacy, childcare, transportation, substance abuse counseling, direct financial assistance, legal assistance, special needs population case management, and other monetary assistance. The Department of Neighborhoods continues to offer programs that foster homeownership.

- **Homelessness** - In spite of a poor economy, high unemployment, and reduced population, Toledo has made progress in consolidating and eliminating duplicative services to the homeless. The collaboration has allowed the community to achieve better economies of scale to continue to make progress at helping those in need. TLCHB has pledged that all Toledo/Lucas County citizens desiring to be “homed” will be. “Homed” is living in safe, affordable permanent housing with adequate resources and support systems to achieve one’s potential and contribute to the well-being of one’s household and community.
- **United Way** - The City of Toledo has a top ranking United Way network for a city of its size. Funding for United Way’s program year 2015-2016 in the City of Toledo was

estimated at \$4.2 million. United Way assist those in most need of its services including children, families, adults, and service providers. United Way's goals are that:

- Children are prepared to enter and graduate from school with a plan for career, life, and work;
- Individuals and families are financially stable; and,
- Members of our communities are healthy.
-

United Way also partnered with the Department of Neighborhoods on many projects to ensure a real concentration of resources directed to where it will do the most good.

- **Toledo Community Foundation (TCF)** – TCF serves the Toledo region. Since 1973, the Foundation has worked with individuals, families and businesses, assisting them in making effective choices that match the Foundation's philanthropic interests with the community needs, creating a better community for all. The Foundation plays a variety of other civic roles such as educator, catalyst or conveyor on key community issues and makes available the expertise of its professional staff to a wide range of community efforts (www.toledocf.org).
- **T-Town Initiative** – The City of Toledo T-Town Initiative was recently developed by the Mayor's Office to enhance safety and the quality of life within the City of Toledo. This initiative is implemented in collaboration with the Toledo Police Department and the Department of Code Enforcement. Neighborhoods are selected for the Toledo Neighborhoods T-Town Initiative based on the strong community involvement demonstrated by the residents. This is part of the Mayor's plan to work with neighborhoods to give them the support they need to prevent blight and further deterioration of their neighborhoods (<http://toledo.oh.gov/news/2014/07/t-town-7-24/>).
- **Employer Sponsored Small Dollar Loans (ESSDL)** – As an alternative to predatory lending which offers loans at 400+% interest, various Toledo organizations are collaborating to support area employees in providing a small dollar loan alternative with a fair interest rate to hard working Toledo area residents. Organizations participating in this initiative are: Toledo Metro Federal Credit Union, Lucas County, Filene Research Institute, Lucas County Family and Children First Council, United Way of Greater Toledo, LISC and five other local credit unions. Several Toledo area employers are committed to this program, including ProMedica Health Systems, Neighborhood Health Association, Goodwill Industries, and Vistula Management (cynthiaC@Filene.org).
- **Downtown** - With recent announcements of large/growing corporations like ProMedica and Lathrop planned relocations to downtown, demand is increasing for downtown locations. The City is already seeing residential vacant rates near zero with a rent up demand for new units. ProMedica is expected to bring 700 jobs downtown.

5. Leveraging Resources

The COT partners with federal, state and local organizations to address the priorities identified in the 2010-2015 Consolidated Plan. HUD's allocations assisted to leverage other resources and efforts for the City of Toledo and its third-party partners. The combination of CDBG dollars and other resources make it possible for third-party partners to carry out their activities. Federal and state funds assist in strengthening the case for non-profits who seek out additional dollars for operational and project expenses.

In recent years, revitalization efforts have been a priority of local, regional, state and federal organizations. The City of Toledo utilizes funding from a variety of sources to assist in its revitalization efforts. Federal dollars in the community through CDBG, ESG, NSP and HOME have been combined with other governmental sources to aid in the deterioration of low-income neighborhoods in the City of Toledo. A list of federal and other resources used to address the COT's priority goals as established in the 2010-2015 Consolidated Plan and 2014 -2015 Action Plan is below. The amounts listed represent funds expended, unless otherwise indicated.

FEDERAL RESOURCES

Community Development Block Grant (CDBG) - \$TBD

Community Development Block Grant (CDBG) was utilized to carry out a wide range of projects directed at neighborhood revitalization, economic development, and improved public facilities and services that meet HUD-defined objectives (Suitable Living Environment, Decent Housing, Creating Economic Opportunities) and outcomes (Availability/Accessibility, Affordability, Sustainability). CDBG is allocated on a formula basis, determined by a statutory formula that uses general objective measures, poverty, housing overcrowding, and age of current housing stock to determine community need.

CDBG funds are designed to benefit low- to moderate-income persons, aid in the prevention of slum and blight, or address other urgent needs that pose a serious and immediate threat to the health and welfare of the community.

HOME Investment Partnerships Program (HOME) - \$TBD

The HOME Program, authorized under Title II of the Cranston-Gonzales National Affordable Housing Act (NAHA), is intended to provide decent, affordable housing to very low to low income households, expand the capacity of non-profit housing providers, strengthen the ability of state and local governments to provide housing, and leverage private sector participation.

Emergency Solutions Grant (ESG) (former Emergency Shelter Grant) - \$TBD

ESG, like CDBG, was determined by statutory formula for an entitlement community. The City of Toledo utilized the ESG to:

- improve the quality of emergency shelters for homeless individuals and families;
- provide operational support for shelters;
- provide essential services to shelter residents;
- rapidly re-house homeless individuals and families;

- prevent families and individuals from becoming homeless, and
- implement and maintain the Homeless Management Information System (HMIS).

Eligible categories for expenditures under ESG include: street outreach, emergency shelter, prevention, rapid re-housing, data collection (HMIS) and administration. Administration expenses are within specified funding limits set by HUD as well as the combined expenses of street outreach and emergency shelter activities. Third-party partners must have an active homeless representative on their board, as well as involve residents in the operation of the program as conditions of funding.

Continuum of Care Homeless Assistance Grant (CoC) Renewals - \$4,323,019

This HUD grant allocated funds to grantees committed to serving homeless and chronically homeless persons. Funds were made available through the CoC program, which combined three previous HUD programs: the Supportive Housing Program (SHP), Shelter Plus Care (S+C), and Single-Room Occupancy (SRO). The CoC program is designed to assist homeless persons move toward self-sufficiency and permanent housing. The program funds transitional housing (TH), permanent supportive housing (PSH), and supportive services only (SSO). Eligible activities include acquisition, rehabilitation, new construction, leasing, operating costs, supportive services, HMIS, and administrative costs. Match requirements vary for each activity.

The Toledo/Lucas County Continuum of Care (CoC), through the TLCHB, solicits applications yearly and evaluates projects that will deliver quality housing and services to the homeless and are consistent with both HUD and local CoC priorities. Each year, the local CoC reviews its renewal burden and the costs of PSH costs versus non-PSH costs as an element in determining priorities for funding. The community plan includes all the components of a CoC system: outreach/assessment, emergency shelter, transitional shelter, supportive services, and permanent housing.

The TLCHB prepared and submitted the 2014 CoC HUD Program application. Of the total \$4,323,019, all were Tier 1 requests. The Tier 1 requests were for 19 Permanent Housing projects, four Transitional Housing projects and two HMIS projects.

Of the \$4,389,962 that the Toledo/Lucas County CoC requested, HUD has announced that 25 Lucas County renewal projects have received a total allocation of \$4,189,822 which included the CoC Planning grant for \$57,990.

Neighborhood Stabilization Programs (TBD including Program Income)

As part of the national effort to address the high incidence of foreclosure, the City of Toledo utilized NSP funds in three stipulated needs categories: areas with the greatest percentage of home foreclosures, areas with the highest percentage of homes financed by sub-prime mortgage-related loans, and areas identified as likely to face a significant rise in the rate of home foreclosures. NSP1 funds were 100% obligated. For the 2014 -2015 program year, the city drew down NSP1 funds (including Program Income) for the following eligible activities: acquisition and rehabilitation (50% to 120% AMI), acquisition and rehabilitation (at or below 50% AMI),

demolition, redevelopment and administration. Funds were allocated to benefit low, moderate, and middle-income persons and families whose incomes do not exceed 120% AMI.

A consortium consisting of the City of Toledo, non-profit and for-profit organizations received funds under NSP2 for the same activities as NSP1. NSP2 funds were 100% obligated.

NSP3 was awarded on a formula basis. The City of Toledo received funds for the following activities: acquisition and rehabilitation (50% to 120% AMI), acquisition and rehabilitation (at or below 50% AMI), demolition, redevelopment and administration. NSP3 funds were also 100% obligated.

Emergency Food and Shelter Program (EFSP) Phase 32 - \$217,125.00

The Emergency Food and Shelter Program (EFSP), formerly known as FEMA, supplemented and expanded the work of local emergency shelters, soup kitchens, and food banks. The funds were limited to program expenditures for food, meals, shelter (either in a mass-sheltering facility or a motel/hotel), rent/mortgage assistance and utility assistance.

The Phase 32 award for the Emergency Food and Shelter Program (EFSP) was an 18.5% decrease from Phase 31. The board prioritized its funding and determined that the greatest unmet needs are food, utility and rental assistance. A thorough review of funding received showed that served meals received 29%, other food received 20%, rental assistance received 14%, other shelter received 2%, mass-shelter received 0%, utility assistance received 33%, and administration received 2%. Twelve local agencies participated in the local EFSP program. (Dates of service for Phase 32 were from October 1, 2014 through September 30, 2015. Period dates for Phase 33 are pending.)

Section 8 Housing Choice Voucher Program (HCVP) - \$21,700,355

This program assisted over 4,100 very low-income families in leasing privately owned decent, safe, and sanitary rental housing. HUD entered into contracts with local public housing agencies (PHAs), such as Lucas Metropolitan Housing Authority (LMHA), to administer the program. The PHA issued rental vouchers to eligible, very low-income families. The families were free to locate suitable rental units that met their needs. The PHA made assistance payments to the private owners who leased their rental units to the eligible families. The assistance payment compensated for the difference in what a very low-income family could afford and the approved rent for the dwelling. Rental units leased under this program must have met HUD Housing Quality Standards (HQS). In selecting applicants for assistance, LMHA gave preference to families, the elderly, persons with disabilities, and disabled persons who were not currently receiving rental assistance.

Additionally, LMHA provided housing assistance to Non-Elderly Disabled (NED) Category 2 individuals transitioning from nursing homes and other institutions (hospital, nursing facility, intermediate care facility for the mentally retarded, and institution for mental disease) into the community. There were four partnering agencies that provided referrals and support for those living in an institution for at least 90 days.

Section 8 Rental Voucher Program (Project Based) - \$1,272,391.00

This assistance was tied to specific units pursuant to a contract with the owner for a defined term, usually 5 to 15 years. LMHA contracted with five properties who participated in this program Lakewood Senior Housing, Neighborhood Properties, Inc. (both scattered sites), Chestnut Hill, Renaissance Senior Apartments, and the YWCA. A PHA may choose to use up to 20% of its voucher assistance to implement a project-based voucher program. This component of the program encouraged owners to construct or rehabilitate rental housing for very low-income families at rents within the HUD-established, fair-market rents for the area. For this, assistance was tied to specific units pursuant to a contract with the owner for a defined term, usually two to five years.

Section 8 Moderate Rehabilitation Program - \$236,543.00

This program assisted very low-income families in obtaining decent, safe, and affordable housing in privately owned, rehabilitated buildings. Public housing agencies (PHAs) administering this program advertised the availability of funds and selected landlords to participate in the program based on a competitive process. Landlords agreed to rehabilitate properties to meet certain safety and sanitation standards. PHAs set the rents based on the costs of owning, managing, maintaining, and rehabilitating the property that fell within the maximum rents for the area as determined by HUD. HUD did not add any additional units to this program.

Public Housing Modernization & Development - \$4,313,982.00 (Capital Fund Programs)

Federal aid is provided directly to local PHAs (e.g., LMHA) to develop housing for lower-income families. Local PHAs develop, own, and operate public housing developments. HUD furnishes technical assistance for planning, developing, and managing the projects. Likewise, HUD allocates three types of financial assistance: funding for 100% of development costs, annual contributions for operating subsidy, and modernization funds. The PHA may also acquire existing housing, with or without rehabilitation, from the private market. LMHA expects to retrofit all of its remaining units with energy conservation measures using sustainable building products, expected to be financed through Energy Performance Contracts (EPC).

Public Housing Operating Subsidy - \$10,774,768.00

Federal dollars were provided to local PHAs for project operations. HUD provided additional annual contributions (operating subsidies) required to help PHAs maintain and operate their housing developments, establish operating reserves, and offset operating deficits. LMHA received operating subsidies annually based on the number and age of housing units and the occupancy levels maintained during the preceding fiscal year. Per HUD requirements, LMHA operated its housing developments pursuant to the business model utilized by the private multi-family housing market. Income and expenditures for FY 2014 were captured by each of the six Asset Management Projects (AMP).

Section 108 Loan Guarantee

Entitlement communities may borrow up to five times their annual entitlement for eligible economic development, public facility, and housing activities. Terms of the loan may not exceed

20 years. Communities may structure agreements such that a development entity provides for repayment. Communities must pledge future entitlement grants as a source of repayment.

City of Toledo Revolving Loan Fund - \$127,000.00 (expended in PY214)

The City of Toledo's Revolving Loan Fund was started with CDBG program income funding. The Enterprise Development Loan Program (EDL) is now funded with program income generated from the repayment of previous years' loans and remained active during the program year 2014 -2015. The EDL program allows for business loans to be made to qualified borrowers (including micro-enterprises) for the purpose of facilitating business development and expansion (including job creation). Three businesses were assisted in PY2014 with Revolving Loan Funds.

Toledo Public Schools – Federal Programs - \$3,057,470.00

Through various Federal resources, Toledo Public Schools received dollars to provide services and programs beyond regular academic activities. These include:

- Community Hubs – Hubs provided wraparound services for students and the community. A director and a team operate hubs. Participating schools and lead partners were as follows:
 - Scott High School - Lutheran Social Services
 - Pickett Elementary - University of Toledo
 - Robinson Elementary School - University of Toledo (funded by United Way at \$100,000)
 - Leverette Elementary- YMCA (funded by United Way at \$100,000)
- Extended School Day – Students received a 30-43 minutes extended school day and received additional intervention and enrichment services. Scott High School, Robinson Elementary School, Pickett Academy, CHASE STEM Academy and Glenwood Elementary Schools benefited from this program.
- Early Warning Intervention and Management System (EWIMS) – EWIMS is a drop-out prevention system that Scott High School used to identify and then intervene with students that exhibited drop-out risk indicators. This system will be utilized in the 2015-2016 school year at each comprehensive high school by the freshman clusters.
- Read 180/System 44 – Reading intervention programs were provided at Scott High School, Pickett Elementary School, Glenwood Elementary School and Robinson Elementary.
- Student Support Services – Through this program, various staff were added to help support the needs of the whole child. Staff included: parent coordinator, life coach, social worker, art therapist, counselor, nurse, reading coach, match coach and intervention assessment teacher, among others. The following schools benefited from the additional staff positions: Scott High School, Pickett Elementary, Robinson Elementary, and Glenwood Elementary.

- Social and Emotional Learning Programming (SEL) – Federal dollars were invested in SEL programs at Pickett, Robinson and Glenwood Elementary Schools to address the climate and culture of their buildings. This program along with the Positive Behavioral Intervention and Supports (PBIS) program is expanding throughout the district.
- After School and Mentoring Programming – In partnership with the YMCA, Jonas Education group, 21st Century grants, University Church, Partners in Education and other partners, additional services were offered to students after school including: tutoring, extracurricular activities and dinner. Scott High School, Glenwood, Marshall, Raymer, Chase, Reynolds, Rosa Parks, Riverside, Jones, Leverette and Spring Elementary Schools benefited from this programming. The district is working to building community partnerships at each of the schools.

AIDS Resource Center Ohio (ARC Ohio) - \$813,500.00 (expended regionally in PY2014)

ARC Ohio is a nonprofit, community-based organization whose mission is to lead the fight against HIV/AIDS through awareness, advocacy and care. To this end, ARC Ohio provided comprehensive support services, HIV testing & counseling, prevention education, medical care, pharmacy, behavioral health and linkage to care services. Eligibility for the programs include: HIV positive or “at risk”; NW Ohio resident; 80% Area Median Income; must have a plan to increase income through education, training, job attainment or plan for independence from subsidy assistance. ARC Ohio’s regional office serves 8 counties: Defiance, Fulton, Henry, Lucas, Ottawa, Sandusky, Williams and Wood. In PY2014, ARC Ohio served 545 households in the northwest Ohio region.

Housing Opportunities for Persons with AIDS (HOPWA) Toledo Area - \$286,500.00 (northwest Ohio region expenditure for PY2014)

Locally, AIDS Resource Center Ohio (ARC Ohio) is the grantee for HOPWA. ARC OHIO services include emergency financial aid (through Ryan White, part B and other resources); linkage to care; nutrition/pantry program; case management; housing assistance; HIV counseling, testing & referral (CTR); evidence-based prevention initiatives; and, public policy and advocacy activities. ARC Ohio participates in the Balance of State Homeless Management Information System (HMIS). In PY2014, HOPWA funding assisted 164 households in northwest Ohio.

ARC Ohio’s short-term rent, mortgage, and utility assistance (STRMU) is provided to HIV-positive, low-income individuals who otherwise are ineligible for or unable to attain participation in other community housing programs due to wait lists, criminal histories, exhausted community resources or similar circumstances. Such assistance is provided in accordance with eligibility and limitations of the funder to support household attainment of self-sufficiency with supportive services and/or until access to other community programs such as Shelter Plus Care, Supportive Housing Programs, and Housing Program Rapid Placement are accessible as part of long-term housing stability plans.

Additionally, ARC Ohio’s supportive services assisted clients with obtaining and maintaining long-term affordable housing, and helped them access a spectrum of HIV-related services within

the CoC. In addition to suitable, affordable housing, these resources contribute to the overall health, well-being and stability (including housing stability) for the client. HOPWA-funded supportive services are an integral part of helping the community devise and implement sustainable, long-term housing strategies for PLWHAs and their loved ones.

Area Office on Aging of Northwestern Ohio – \$35,396,794.00 (includes local, State and Federal Resources) (anticipated estimate)

Serving Lucas and nine surrounding counties, the Area Office on Aging (AOA) of Northwestern Ohio provided quality services that allowed seniors to be as independent as possible, empowering them to live life to the fullest. In PY2014, the Area Office on Aging served 39,500 seniors.

Services and Programs offered by the Area Office on Aging include: Long-Term Care Consultation; Family Caregiver Support Program; Aging and Disability Resource Network; Long Term Care Ombudsman Program; Multipurpose Senior Centers Meals & Elderly Nutrition Programs; Kinship Navigator; Ohio Seniors Health Insurance Information Program (OSHIIP); PASSPORT and Retired Senior Volunteer Program (RSVP).

Veterans Administration – TBD

Serving Lucas and nine surrounding counties, since 1978, the Veterans Administration operated a Toledo Community based Outpatient Clinic that provided services including: Primary Care; Anti-coagulation; Women's Health; Healthcare for Homeless Veterans (HCHV); Mental Health (included substance abuse); Home-based Primary Care (HBPC); Primary Care; Case Management; Liver Clinic; Dental; New Patient Orientation; Laboratory; Nuclear Medicine; Nutrition; Vascular studies; Pharmacy; OEF/OIF Outreach; Physical Therapy; Optometry; Ophthalmology; Radiology; Physical Medicine and Rehabilitation; Social Work; Tele-health (CCHT); Audiology; and, Education programs. The Veterans Benefits Administration (VBA) and the Veterans Health Administration (VHA) partnered to streamline the process for service-connected disability claims with a program called Click 2 Benefits. The Toledo Community Based Outpatient Clinic was a pilot site for Click 2 Benefits, which allows Veterans to speak directly with a VBA claims specialist through instant messaging.

In September 19, 2012, the VA Ann Arbor Healthcare System (VAAAHS), opened a new 66,000 square foot VA Community Based Outpatient Clinic (CBOC), located at 1200 South Detroit Avenue, Toledo, Ohio 43614. The new Toledo CBOC significantly expanded and enhanced the many services provided to Veterans. The Toledo CBOC served eight Ohio counties: Lucas, Ottawa, Fulton, Sandusky, Henry, Seneca, Wood, and Hancock. Veterans also came to the clinic from other counties in Ohio, as well as southeastern Michigan. In Fiscal Year 2014 (October-September), the Toledo CBOC saw 14,741 veterans, accounting for more than 140,000 appointments.

VA Toledo veterans also had access to a health care facility with medical/surgical services, primary care provider, specialty care and mental health services. The VAAAHS Health Care for Homeless Veterans covered Ann Arbor, Flint, Jackson and Toledo metropolitan areas, offering a Homeless Veterans hotline to veterans who were homeless or at risk for homelessness with 24/7 access to trained counselors. The hotline offered information and assistance to Veterans and their

families related to: VA Medical Centers; federal, state, and local partners; and community-based agencies, service providers, and others who worked with or simply wanted to support our nation's Veterans.

In Toledo, the Veteran's Administration has five emergency shelter beds, 10 residential substance abuse treatment beds, 17 transitional beds and 110 VA Supported Housing/Housing Choice Section 8 vouchers through LMHA.

The Veterans Administration is affiliated with the University of Toledo's College of Medicine and Life Sciences. The benefit is that the Toledo CBOC hosts residents and students for Internal Medicine, Pain Management and Rehabilitation, Dentistry, Psychiatry, as well as Pharmacy Student Interns and Nursing students who receive their clinical training at the Toledo CBOC.

STATE RESOURCES

Home Weatherization Assistance Program (HWAP) - \$1,223,542.00

This is a state-sponsored, low-income residential energy-efficiency program administered by NeighborWorks® Toledo Region, Inc. (NWTR), formerly NHS, reduces low-income households' energy use, creating more affordable housing for those households at or below 150% of the federal poverty guidelines. Households receiving assistance through Home Energy Assistance Program (HEAP), Temporary Assistance for Needy Families (TANF) or SSI are also eligible. The primary energy improvement, which focuses on reducing heating costs, is the elimination of air infiltration, blower-door guided air leakage reduction, heating system repairs or replacements, and health and safety testing and inspections. NWTR was able to provide 246 units of service for eligible households during the PY 2014 -2015.

Warm Choice Weatherization Fund - \$1,339,048.00

Funded through Columbia Gas of Ohio and administered by NTR, the program promoted community awareness of energy conservation through a comprehensive weatherization program. Warm Choice was a free weatherization and energy education program for residential customers in Toledo and the surrounding metropolitan area with the objective of helping low-income energy users save energy and money by reducing household energy consumption. Installing energy conservation measures and educating family members on their use of energy were the primary activities to reduce energy consumption. During PY 2013 -2014, NWTR was able to provide 234 units of service for eligible households utilizing program services.

Community Connections - \$541,874.00

Funded through Toledo Edison (FirstEnergy) and administered by NWTR, this program provided wiring replacements and upgrades, roof repairs and replacements, electric heating and cooling system repairs and replacements, and weatherization for electrically heated or cooled homes to households up to 150% of the poverty level, or families of military personnel called to active duty. NWTR was able to provide 350 units of service under this program in PY 2014-2015.

Ohio Housing Finance Agency (OHFA)

The Ohio Housing Finance Agency (OHFA) facilitates the development, rehabilitation and financing of low- to moderate-income housing. The Agency's programs help first-time homebuyers, renters, senior citizens, and others find quality affordable housing that meets their needs. OHFA funds competitive fixed-rate mortgage loans and provides financing for the development and rehabilitation of affordable rental housing through the Housing Tax Credit program, issuing tax-exempt mortgage revenue bonds, and other affordable housing programs. (<https://ohiohome.org>)

In Toledo/Lucas County, the funds and projects listed below were supported by OHFA in PY2014.

- **Neighborhood Initiative Program (NIP) - \$3,221,525.00 (second and third round of funding)**
Funds awarded to help prevent foreclosures and stabilize local property values through the demolition of vacant and blighted homes.
 - Lucas County Land Reutilization Corporation. Funds for property acquisition and removal as well as plans for greening and ongoing maintenance of the property.

- **Multifamily Revenue Bonds - \$5,000,000.00**
The bonds provide low-cost debt financing for the acquisition, construction and rehabilitation of affordable housing communities.
 - New Town Apartments. Funds were awarded for the acquisition and rehabilitation of a 100-unit multifamily housing development for low-and moderate-income individuals and families in Toledo.

- **Housing Development Loan (HDL) program - \$4,500,000.00**
This program provides financial assistance for the development and rehabilitation of affordable housing through unclaimed funds from the Ohio Department of Commerce.
 - Vistula Heritage Village. Funds for the rehabilitation of 250 units in 41 single family, duplex, triplex and multifamily buildings.

- **Capital Funding to End Homelessness Initiative (CFEHI) - \$840,000.00**
These funds were a one-time boost to local the Continuum of Care to assist with their strategies to end homelessness in Ohio. The Toledo Lucas CoC received funding through the following project:
 - Neighborhood Properties Modernization Phase II (Toledo, Oregon and Lucas County). Funds were awarded for the rehabilitation of two apartment complexes that will preserve 34 units of permanent supportive housing for individuals with a severe and persistent mental illness. Rehabilitation of these units will make them more energy efficient and affordable.

- **Capital Improvement Program - \$375,000.00**
This fund is designed to provide funding for minor renovations and maintenance on aging properties funded by the Ohio Department of Mental Health and Addiction Services (ODMHAS).
 - Neighborhood Properties Modernization Phase 3 (Toledo). Funds for the rehabilitation of three two-story buildings with a total of 40 units that are designated for individuals and families who were homeless and/or are diagnosed with a mental illness.

Ohio Housing Finance Agency (OHFA) Restoring Stability - \$57,750.00

OHFA offered the Restoring Stability Program, which helped to mitigate foreclosure for unemployed workers by providing catch-up payments for up to six months. NWTR of Toledo facilitated entry into the program upon a consumer's selection to NWTR from the OHFA website for Restoring Stability. For the PY2014-2015, 79 individuals were served.

Ohio Assistance Grant Program - Emergency Repair - \$232,289.00

NWTR accessed funds under this program for emergency home repairs and handicapped accessibility modifications for individuals whose income was 50% AMI and below. NWTR provided 46 households with emergency improvements in the PY2014.

Ohio Assistance Grant Program - Emergency Repair - \$TBD

NWTR will access funds under this program for emergency home repairs and handicapped accessibility modifications for individuals whose income is 50% AMI and below. NWTR anticipates providing households with improvements within the next two years. With the success of this program, NWTR will seek additional grant funding in the upcoming year.

LOCAL RESOURCES

Empowering and Strengthening Ohio's People – \$TBD

ESOP is a non-profit HUD-certified housing counseling agency. Their main focus is to stabilize and strengthen communities. ESOP accomplishes its goals in Lucas County through foreclosure prevention by assisting with mortgage payments, reduction or elimination of mortgages, delinquent taxes, principal reduction, etc. In program year 2013 -2014, ESOP assisted 52 homeowners in Lucas County with a total of \$923,100. Most of the homeowners live in Toledo, and all are located within a 25 mile radius of downtown Toledo.

Lucas County Land Bank - \$442,793.00

The Lucas County Land Bank (Land Bank) is a community improvement corporation designed to strengthen neighborhoods in Lucas County by returning vacant and abandoned properties to productive use while promoting stable housing and supporting the need for alternative, non-restrictive funding resources to address housing development.

In PY2014, the Land Bank issued a Request for Proposals for its Housing Fund grant program in the 2014-2015 Grant Funding Round. For the PY2014 round, \$583,316 in grant funding was awarded to help facilitate meritorious projects and programs relating to housing. The 2014 RFP guidelines were similar to those of previous years, with a focus on gap financing for the

development of market rate, mixed use and mixed income housing. Recipients and amounts are as follows:

- \$108,000 to JA2 Investments LLC for the North Pointe Commons Project (market rate rental in the North River neighborhood) - \$92,500.00 expended as of July 2015 (deadline for expenditures is December 2015)
- \$178,000 to Maumee Valley Habitat for Humanity for new home construction, home renovation, and home repairs throughout Toledo / Lucas County. - \$121,935.00 expended as of July 2015 (deadline for expenditures is December 2015)
- \$175,000 to NeighborWorks Toledo Region for improvements to the TOTCO Homes (transition from rental to home ownership) - \$0.00 expended as of July 2015 (deadline for expenditures is December 2015)
- \$82,316 to Pathway for roof and emergency home repairs throughout Toledo - \$81,320.11 expended as of July 2015 (deadline for expenditures is December 2015)
- \$40,000 to United North for emergency repairs and exterior paint in Vistula / Chase School neighborhoods - \$0.00 expended as of July 2015 (deadline for expenditures is December 2015)

In addition, two projects received expenditures made pursuant to grants awarded under the 2013-2014 Grant Round:

- \$47,038 expended to Friendship New Vision for the construction of a new home in the Secor Gardens neighborhood.
- \$100,000 expended to LMHA for the construction of two new single family homes in the Washington Village subdivision.

The Lucas County Land Bank provided flexible resources to address gaps in project funding, and actively engaged both public and private sector entities to advocate for high quality and safe neighborhoods. It provided opportunity for community partners to submit annual proposals for funding to undertake an array of housing development projects.

Local Initiatives Support Corporation (LISC) - \$470,000.00 in capacity building grants

The Toledo Local Initiatives Support Corporation (LISC) receives operating and program funds to support local efforts by providing technical assistance, training and financial support to community organizations. Funds are awarded through a competitive process. The organizations utilize these funds to support capacity building, support innovative approaches to assist and engage low- to moderate-income families, and develop strategies that are comprehensive and work with the community to create “neighborhoods of choice.”

For the 2014 program year, LISC provided \$470,000.00 in capacity building grants to assist in the revitalization of neighborhoods in the Toledo area. Recipients and their efforts included: United North, Neighborworks® Toledo Region, East Toledo Family Center, the Arts Commission of Greater Toledo, the Economic and Community Development Institute, Lutheran Social Services of Northwest Ohio, Neighborhood Health Association, and the Toledo Botanical Gardens. These capacity building and program grants advanced strategies to transform neighborhoods, provide financial coaching services, small business assistance and loans, community engagement and planning, and training to neighborhood residents and businesses.

Community Reinvestment Areas (CRA)

The DOD's Real Estate Division provided real estate tax abatements on the increased value of property after development, new construction, or rehabilitation. This effort continued to promote investment on residential, commercial, or industrial structures in neighborhoods that experienced decline resulting from disinvestment. The Real Estate Division certified 87 CRA applications for the program year 2014-2015 as follows:

- 71 for 1-2 family residential units including rehabilitation and new construction;
- four (4) for commercial/residential multi-units (251 new units, and 5 rehab units);
- four (4) for commercial new construction;
- seven (7) for commercial rehab; and,
- one (1) for new construction industrial expansion.

The total estimated real property investment was over \$79 million.

Mobile Meals of Toledo, Inc. - \$2,252,000

Mobile Meals of Toledo, Inc. help clients sustain independence and enhance their quality of life by delivering nutritious food. They have two main programs:

- *Home-delivered Meal Program* (Meals-on-Wheels program) – provided home-delivered, dietician-approved meals to anyone needing assistance with meal preparation and/or diet maintenance. From July 1, 2014 – June 30, 2015, 1,287 clients enrolled in this program.
- *The Weekender Program* - provided shelf-stable, kid-friendly food items to low-income school children on Friday before leaving school to supplement their nutrition over the weekend. This allowed them to come to school on Monday well nourished and better able to concentrate on their schoolwork. From July 1, 2014 – June 30, 2015, 46,955 Weekender bags were delivered from this program.

Mobile Meals of Toledo was funded mostly by government sources (70%). The remaining funding came from a variety of sources including private pay, rebates, grants and contributions.

Boys and Girls Clubs - \$1,833,127

Youth Education Programs is identified as a city policy priority in the 2010-2015 COT Consolidated Plan. Programs locally funded and operated by the Boys and Girls Clubs of Toledo assist the COT's citizens in obtaining this service. The Boys and Girls Clubs operates four

locations in Toledo offering programs and services after school and during the summer. Their program is designed to impact three primary areas of adolescent development: academic success, good character and citizenship, and healthy lifestyles. During 2014, the Clubs served 6,402 children.

Land Reutilization Program

Initiated in 1991 in accordance with State of Ohio law, the City of Toledo's Land Reutilization Program allows the city to acquire unproductive land that was foreclosed upon due to delinquent property taxes, and then transfer the property to productive end users. The goal is to return the "unproductive" property back to a tax-producing status, create new revitalization opportunities through affordable housing sites, commercial developments, brownfield reutilization and neighborhood enhancements, and retain the property for a beneficial public use, i.e. parks and recreation. Property is acquired by the city from foreclosure proceedings, forfeited land, and gift of deed in lieu of foreclosure. The City of Toledo Real Estate Division of the Department of Development (DEBD) sold or transferred 20 parcels in program year 2014-2015 including:

- one parcel gifted to ProMedica for redevelopment as the Ebeid Center for Population Health;
- one parcel sold to ACD Partners as added green space for their multi-family housing complex;
- finalized land exchange with the Board of Education of the City of Toledo for Sherman Park and the new Sherman Elementary School;
- four parcels transferred to the Lucas County Land Bank (2 for urban gardens, 1 for residential expansion and 1 for business expansion); and,
- thirteen parcels were sold to adjacent property owners for yard expansion and/or gardening purposes.

The Real Estate Division also has 42 residential parcels under licenses to community groups and property owners to establish gardens or otherwise maintain the properties. Additionally, the Real Estate Division worked with the Lucas County Land Reutilization Corporation (LCLRC) for acquisition of several properties for projects of the Departments of Public Utilities and Public Service.

Other miscellaneous projects also coordinated by the Real Estate Division included:

- Wrangler Land Assemblage Project;
- acquisition of the former Textileather Corporation site;
- acquisition of the former Medcorp parcels from American Ambulette and Ambulance Service;
- acquisition of six additional commercial parcels and four industrial acreage parcels;
- acquisition of nine residential parcels from eight owners and finalized the relocation of affected owner occupants and/or tenants;
- signed Purchase Agreements with four additional residential owners (2 owner occupied and 2 tenant occupied);

- acquired the former Southwyck Mall Site (68 acres) on Reynolds Road and continue to market for redevelopment;
- secured title to 214 Dura Avenue from the LCLRC for expansion of the police impound/tow lot; and,
- assistance to the Law Department with properties at Drexel Drive and Sylvania Avenue received as part of a litigation settlement and continue to work with them on finding a qualified investor for purchase and redevelopment of the site.

United Way of Greater Toledo – \$4,216,096 (estimated for the City of Toledo)

Serving Lucas, Ottawa Counties, United Way of Greater Toledo invested in three main areas: Education, Income and Health. Investment decisions are finalized by June every year for the following calendar year. Funding for United Way’s program year 2014 -2015 in the City of Toledo was estimated at \$3.9 million. Funding for 2015-2016 is estimated at \$4.2 million. A list of United Way funded programs can be found at their website at: <http://www.unitedwaytoledo.org/communityinvestments>.

YMCA of Greater Toledo - \$30 Million

The YMCA of Greater Toledo provided a variety of programs including: child care, youth day camp, youth sports, swimming instruction, gymnastics, health and fitness classes, teen leadership programming, senior programming, art and humanities programs and after-school programs throughout the City of Toledo. In program year 2014 -2015, the YMCA served 130,000 individuals.

Toledo Area Ministries (TAM) - \$44,167.00

TAM connected area congregations and non-profit organizations to better meet human need, create community and work for justice. They assisted in providing an emergency three-day supply of food to people in need once a month at 13 pantries across Toledo. TAM also coordinated a co-op to pool resources and provided the lowest cost to stock pantries. Other services included: access to resources, street outreach, assistance to trafficking victims and adult services for street level victims of prostitution, healthy marriage and relationship training, and assistance in improving economic stability for individuals. In 2014, TAM served 64,095 individuals thru all of its ministries. Most of TAM’s funding was from state and federal sources; and the remaining from foundations and private contributions.

TASC (Treatment Accountability for Safer Communities) of Northwest Ohio - \$1,863,482

TASC offered services to individuals (male, female and juveniles) with substance abuse or mental illness who were involved in the criminal justice system. Services included: assessment, treatment or referral to treatment, case management, monitoring compliance with drug and/or alcohol treatment, abstinence, and reporting to referring criminal justice agency. The TASC model provided an integrated system of care in meeting the needs of the justice system, the treatment system and the consumer. TASC programs worked with courts (including drug and juvenile) and corrections to ensure treatment is available for community-based supervision and institutional aftercare. Participants received a psycho-social assessment by a licensed social

worker to determine the nature and extent of their alcohol and/or drug involvement. Consumers were referred to the most appropriate treatment provider based on the results of the assessment. TASC case managers monitored the individual's progress, provided continued support, and coordinated the delivery of services, including drug testing. TASC kept referral sources and service providers informed of the client's progress through regular reporting.

To assist in the Continuum of Care's efforts to eliminate homelessness, TASC manages a supportive housing program that utilized scattered housing sites. The individuals in this program were chronically homeless due to the criminal-justice and/or AOD involvement. In program year 2014, 3,079 individuals were served in the City of Toledo.

Lucas County Veterans Service Commission (LCVSC) - \$1,696,801.00 (received in County funds in PY2014)

The Veterans Service Commission provided financial assistance, referrals, information and aid in obtaining Veterans Administration (VA) and other benefits to Veterans and their families (totaling \$62,225,000 in compensation and pension paid directly to the Lucas County veterans and their families). Services included: temporary emergency financial assistance; transportation to area VA hospitals; death benefits (burial expenses, cemetery plots, pensions, VA application assistance, etc.). The LCVSC teamed up with the VA Homeless program and 1Matters to help provide homeless veterans with assistance to get them into housing. In addition, funding was provided to individuals for compensation and pension payments. The LCVSC served over 10,210 veterans and their families for financial and VA claim filing assistance during PY2014.

The Lucas County Residence Service Commission was established in 1886 under the Soldier and Sailors Relief Act. Similar commissions are located in all 88 counties in Ohio.

The National Church Residence is building a 75-unit one bedroom apartment complex (off Detroit Avenue) called Commons at Garden Lake (planned opening will be in the fall of 2015). The VA will provide the supportive housing component and National Church Residence will manage and own the property. Outreach services will be conducted through the Lucas County Veterans Services Commission, 1Matters, St. Paul's Community Shelter, Cherry Street Mission Ministries and other local shelters.

The Veterans Administration and the Lucas County Veterans Service Commission work together but are two different agencies. LCVSC is a County agency and the VA is a Federal agency.

Toledo Lucas County Port Authority (TLCPA) - \$909,744.00 (expended from 07/01/13– 06/30/14 - funding for programs)

The TLCPA has two main programs that aid in fulfilling the objectives of the 2010-2015 COT's Consolidated Plan:

- Diversified Contractor Accelerator Program (DCAP) - Offers access to capital to area Minority, Women or Disadvantaged Business Enterprise contractors for the purchase of materials and payment of extended labor costs. DCAP goal is to remove some of the obstacles that many minority & women-owned businesses face in obtaining access to

capital from traditional financial sources. Fourteen (14) contractors were assisted with this program.

- Community Economic Development Initiative (CEDI) - Assists community-based organizations in creating or revitalizing existing commercial structures that will attract or retain businesses in Lucas County to facilitate new employment opportunities. Eight (8) organizations were assisted with this program.

Matching requirements

To satisfy matching requirements for CDBG and ESG, our third-party partners were required to seek other funding sources for at least the same amount as the CDBG funds awarded. Resources used as a match included federal, state and local resources such as: ODOT, ODJFS, FEMA, United Way, private foundations and contributions, grants, etc. For CDBG, the amount of dollars reported as a match exceeded the 1:1 ratio and totaled close to \$1.7 million and for ESG, \$569,389.00 was reported as a match.

6. Citizen Comments

The City of Toledo adheres to conditions established within its Citizen Participation Plan (CPP) to inform and notify citizens of their ability to review and comment on all applicable documents as it relates to the CAPER. The CPP is a HUD requirement, per HUD 24 CFR Part 91, Subpart B.

For the CAPER, the CPP establishes that a minimum of one public hearing is held, with notices for that public hearing being provided at least seven (7) days in advance of the scheduled hearing. The public notice also advises the locations that the Draft CAPER is made available for review.

The CAPER was available for citizens' review at a minimum of 20 public locations, including all city branches of the public library. The public notice advised citizens of their opportunity to provide public input and comment for a period of 15 days. The City of Toledo encouraged its citizens to comment on achievements, or lack thereof, and the manner in which funds are allocated and/or expended.

For the 2014 -2015 Draft CAPER, notices were placed in three periodicals, *The Blade*, *La Prensa* and *The Sojourner's Truth*. The latter two publications target their newspapers to Hispanic/Latino and African-American audiences, respectively. Additionally, the Public Notice was posted on the City of Toledo's website. In accordance with federal statute, the City of Toledo will hold a public hearing at the Toledo-Lucas County Main Library (a location in downtown accessible via public transportation and free parking for those attending the hearing) to provide an opportunity for citizen comments.

The timeline for Citizens Comments for the CAPER was as follows:

Friday – 8/14/15	Public Notice sent to <i>The Blade</i> , <i>The Sojourner's Truth</i> and <i>La Prensa</i> .
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Sunday – 8/16/15	Public Notice published in <i>The Blade</i> .
Wednesday – 8/19/15	Public Notice published in <i>The Sojourner's Truth</i> and <i>La Prensa</i> .
Tuesday – 8/25/15	Public Notice posted on the City of Toledo's Website.
Tuesday – 9/01/15	Draft CAPER delivered to designated locations.
Wednesday – 9/02/15	15-day public comment period began.
Tuesday – 9/08/15	Public meeting on Draft CAPER @ 6:00 p.m. at the Main Toledo-Lucas County Public Library.
Thursday – 9/17/15	Public comment period ends.

Copies of the Public Notices published in the newspapers mentioned above are included in the attachments to this document. A summary of the Public Hearing and citizen comments is provided in the attachments also.

7. Self-Evaluation

Activities performed in the PY 2014 -2015 by the COT and its third-party partners addressed the needs identified in the 2010-2015 Consolidated Plan.

Much progress has been made in the rehabilitation and repair of owner-occupied and rental housing. Investing in rehabilitation and repair suggests a confidence of the health of the neighborhood, a high perception of neighborhood safety, and a stable future of the neighborhood. A neighborhood with a strong image will continue to attract homeowners that are willing to invest and maintain a sense of community pride.

Combining multiple funding sources, the City of Toledo made much progress in the demolition of vacant and abandoned structures in the last five years. Demolition efforts continue in the City; therefore, reducing blight and contributing to safety in neighborhoods.

Progress continues towards the elimination of homelessness in Toledo. In coordination with the Toledo Lucas County Homelessness Board and the Continuum of Care members, Toledo is meeting the goals established for the Elimination of Homelessness.

The City of Toledo continues to be very successful in attracting new businesses and residents into the downtown area.

The attached Table 1C, Summary of Specific Objectives, illustrates goal achievement by activities and indicates accomplishments towards the goals established in the 2010-2015 Consolidated Plan.

One barrier in fulfilling our objectives continues to be the poor economy. As a result of the mortgage crisis, financial institutions have tightened their requirements for obtaining loans, limiting families' capabilities for home purchasing. Additionally, although some progress has been made in the employment rates, many Toledo citizens are still looking for jobs or taking lower paying jobs, affecting their ability to preserve their homes.

The trainings for Third Party Partners continues to increase knowledge and understanding of CDBG and federal regulations; thereby, increasing performance of CDBG recipients.

8. Monitoring

The Administrative Services Division of the Department of Neighborhoods manages and monitors all CDBG and ESG federal funds received from HUD. Third-party partners were required to submit monthly documentation to program monitors regarding activity, financial and administrative performance of agencies. Monitors review and evaluate information received. On a monthly schedule, monitors visited agencies for a comprehensive review of the agency as a whole. These visits include review and verification of financial information, detailed review of activities performed, verification of the implementation of internal controls and technical assistance as needed. Monitoring reports were produced quarterly and sent to the TPPs. HOME and NSP activities were monitored similarly by the Housing and Neighborhoods Development Division of the Department of Neighborhoods.

Status of Grant Programs

Activities in the areas of acquisition, rehabilitation and sale of properties continue to be completed; however, some activities in this category may be delayed at times due to the continuing slow economic recovery. City-wide efforts continue in the demolition of blighted structures and the reutilization of land. The Department of Neighborhoods contracted in PY2014 with those partners who have been successful at helping residents obtain homeownership.

Grant Disbursements

Grant disbursements continue to be made in a timely manner by the Department of Neighborhoods upon receipt and review of proper and accurate supporting documentation. No actual expenditures differ from letter of credit disbursements in HUD's reporting system (IDIS).

IV. PROGRAM NARRATIVES

1. Assessment of Relationship of CDBG Funds to Goals and Objectives

The City of Toledo, as an entitlement community, received \$6,889,058.00 in CDBG funds plus program income from CDBG for the 2014 program year of \$482,060.68.

All activities carried out responded to overall goals and priorities developed and described within the 2014 -2015 Action Plan. CDBG allocations, as distributed by category, were identified as follows:

Public Service

\$1,006,018.70

Non-profit social service organizations that provided:

- Food programs for the homeless (High Priority)
- Emergency shelter and transitional housing (Low Priority)
- Permanent Supportive Housing (High Priority)
- Homelessness prevention assistance (High Priority)
- Supportive services for homeless (Medium Priority)
- Healthcare services (Medium Priority)
- Advocacy through legal aid (Medium Priority)
- HIV/AIDS services (Medium Priority)
- Assistance for housing rehabilitation for persons with disabilities (Medium Priority)

Community Development Corporations

\$418,964.00 (Operational) CDBG (less capacity building)

Non-profit neighborhood organizations that performed activities such as:

- Housing rehabilitation/repairs (High Priority)
- Down-payment assistance (Medium Priority)
- Business development (High Priority)
- Homebuyer education (Medium Priority)

Fair Housing/Public Health

\$283,712.00 CDBG (Operational & Program)

Non-profit organizations that:

- Investigated and resolved housing discrimination issues (Medium Priority)
- Eliminated impediments to fair housing by expanding housing/homeownership opportunities (Medium Priority)
- Provided rodent control services to promote healthy environments (Low Priority)

Economic Development

\$347,110.40 CDBG (Operational & Program)

Activities that:

- Encouraged downtown revitalization/development (High Priority) and enhanced downtown and warehouse districts (Low Priority)
- Created/retained jobs (High Priority)
- Provided assistance to businesses and industries (High Priority)
- Developed urban agriculture (Low Priority)

Housing and Neighborhood Revitalization

\$3,490,296.30 CDBG (Operational & Program)

Activities that:

- Expanded partnerships with the public, private and non-profit sectors to rehabilitate existing housing stock and build new, affordable, decent, and safe housing stock (High Priority)

- Conducted repairs and emergency repairs for homeowners, including senior citizens (High Priority)
- Revitalized neighborhoods through zoning code enforcement (Medium Priority)
- Completed demolition and nuisance abatement activities (Medium Priority)
- Foreclosure Prevention (High Priority)
- Homebuyer Assistance (Medium Priority)
- Vacant Lot Improvements (Medium Priority)
- Environmentally Clean Brownfield sites (Medium Priority)

Planning & Administrative (including COT's Plan Commission)

\$1,326,678.60 CDBG (Operational & Program)

Activities such as:

- Strategic short- and long-term planning and implementation of community projects and programs through coordinated professional staff persons
- Acting as fund administrator in determining eligibility of third-party partners
- Providing financial oversight and monitoring of programs and activities
- The preparation of federally required annual reports based on the allocation of funds
- Community development plans
- Policy planning, management and capacity-building activities

2. Changes in Program Objectives

No changes were deemed necessary in the program objectives.

3. Assessment of Efforts in Carrying Out Planned Activities

The COT is a grantee and government funds are leveraged with state and local funds to address the priorities identified in the Consolidated Plan. Federal and state allocations are combined with local resources to complement and strengthen the impact of dollars in our community. Strategically, to maximize the utilization of resources in our community, the COT has actively sought and engaged in collaborations with local groups. A good example of this is the strong collaboration the COT has developed with the TLCHB. This collaboration assisted in the elimination of duplicate services and is enhancing efforts for the elimination of homelessness.

Resources listed in the 2010-2015 Consolidated Plan address the priority areas of needs identified. Combining all resources together, the COT is addressing the most pressing needs in the areas of neighborhood stabilization.

During the PY 2014 -2015, the Department of Neighborhoods received one request for a *Certification of Consistency with the Consolidated Plan* (HUD form issued to organizations, as requested, verifying that their goals are in line with the city's goals and objectives as established in the Consolidated Plan). A *Certification of Consistency* was awarded to the Lucas Metropolitan Housing Authority for their federal application to the Jobs Plus Pilot Program. The purpose of Jobs Plus Pilot program is to develop locally-based approaches to increase earnings and advance employment outcomes such as work readiness, employer linkages, job placement,

educational advancement and financial literacy. The place-based Jobs Plus Pilot program addresses entrenched poverty among public housing residents by offering targeted developments with various incentives and supports, including income disregards for working families, employer linkages, job placement and counseling, educational advancement, and financial counseling. (<http://www.federalgrants.com/Jobs-Plus-Pilot-Program-48423.html>)

The Department of Neighborhoods continues to make efforts to meet the goals and objectives identified in the Consolidated Plan. Expanded efforts to meet the most critical needs of our neighborhoods are the number one priority of the department.

4. Use of CDBG Funds for National Objective

All CDBG activities were used to benefit low- and moderate-income persons or reduce slum and blight. At least 70% of the COT's CDBG funding was used to benefit low- and moderate-income individuals, in accordance with HUD.

5. Anti-Displacement and Relocation

a. The Department of Neighborhoods has taken the following steps to minimize the amount of displacement resulting from CDBG-assisted activities:

- When an activity results in tenant assistance relocation and real property acquisition, the Department of Neighborhoods uses HUD's Hand Book 1378 as a guide to ensure all federally mandated requirements are being addressed.
- The Department of Neighborhoods has incorporated written language as it relates to tenant assistance relocation and real property acquisition into all written formal housing agreements. This ensures the agency is aware of their responsibilities under the Uniform Relocation Act of 1970.
- Upon the identification of a federal, state or local funded housing project, the Relocation Officer will be notified to ensure ongoing technical support is provided to the contracted agency to minimize displacement of resident(s).
- Language regarding the URA Act of 1970 requirements is included in the initial written agreement completed by an agency when a project is identified and prior to it being initiated.
- Actions such as acquisition, renovation and demolition may trigger eligibility for relocation assistance. Promptly after eligibility is determined, the agency must provide a written "Notice of Eligibility" to all residents of the property.
- A face-to-face interview will be conducted and completed to assess individual relocation needs and preference for replacement housing in order to minimize any hardship or displacement related to relocation.

- The Department of Neighborhoods ensures that a trained Relocation Officer is made aware of all projects that involve tenant relocation assistance and real property acquisition.
- The Relocation Officer will review all proposed relocation plans and budgets to ensure that promptly after eligibility is determined the agency provides a written “Notice of Eligibility for Relocation Assistance,” which initiates benefits under the URA Act of 1970.

b. Steps taken to identify households, businesses, farms or non-profit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.

c. Steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or non-profit organizations.

The City of Toledo follows a non-displacement policy for all commercial or resident tenants in projects using federal, state and/or local funds for the following activities: demolition, rehabilitation, acquisition, or conversion of households, business, farms and non-profit organizations who occupy properties subject to the Uniform Relocation act or Section 104(d) of the Housing and Community Development Act of 1974, as amended. The Third Party notification of proposed use of federal funding, Acquisition Application, is used by the Department of Development to ensure that owners and tenants are offered fair and consistent treatment through relocation planning, ensuring that persons displaced or temporarily relocated are matched with appropriate resources.

6. Low/Mod Job Activities

Economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons - None.

7. Program income received

- a. Amount of program income reported that was returned to each individual revolving fund:
\$121,945.40
- b. Amount repaid on each float-funded activity – N/A
- c. All other loan repayments broken down by the categories:

Housing Rehabilitation: \$6,675.04
Economic Development Loans: \$334,624.05
Nuisance Abatement Recovery: \$5,029.88

d. Amount of income received from the sale of property by parcel: \$480.00

8. Prior period adjustments

\$0.00

9. Loans and other receivables

a. Principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received. – N/A

b. Total number of other loans outstanding and the principal balance owed as of the end of the reporting period.

As of June 2015:

- COT’s Department of Economic and Business Development loan program [Enterprise Development Loan Program (EDL)] reported EDL’s outstanding with a principal outstanding balance of \$730,996.00 for 20 loans.
 - Rehab Loans: 11 loans with a balance owed of \$38,544.57.
- c. Total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.
- Deferred loans: 113 loans with a principal balance owed of \$1,581,769.00 at the end of PY2014. Deferred loans are payable in full upon sale, lease or other transfer of property title or death of the undersigned. Should the terms or conditions of the deferred loan be broken, a 6% interest rate will be charged.
- d. Total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period
- 1 loan: loan amount: \$39,000 which was settled for \$1,600.00
- e. A list of the parcels of property owned by the grantee or its sub-recipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period –

Type	Parcel/ID#	Street Number	Street Name
FED	6-02267	827	AVONDALE
FED	2-29491	1646	BELMONT
FED	3-20061	1393	BROADWAY
FED	3-20057	1397	BROADWAY
FED	9-14244	1525	BROADWAY
FED	9-14237	1527	BROADWAY

**Consolidated Annual Performance and Evaluation Report
July 1, 2014 – June 30, 2015
City of Toledo**

FED	13-23827	1125	CITY PARK
FED	14-11114	829	COLFAX
FED	12-23884	723	COLLINGWOOD
FED	16-16187	1413	COLLINGWOOD
FED	10-06881	2472	COLLINGWOOD
FED	4-11087	1426	DETROIT
FED	9-64631	2417	DETROIT
FED	2-21124	2771	DETROIT
FED	10-21514	2803	DETROIT
FED	7-04531	735	DORR
FED	4-63347	704	ELIZABETH
FED	7-04584	1212	EWING
FED	3-00107	1317	EWING
FED	10-00214	1101	FERNWOOD
FED	7-24431	108	FLOYD
FED	7-24427	110	FLOYD
FED	7-24424	114	FLOYD
FED	2-16364	2350	GENESEE
FED	2-16361	2352	GENESEE
FED	9-57277	610	HAMILTON
FED	9-57284	618	HAMILTON
FED	6-09014	2259	HOLLYWOOD
FED	6-09017	2263	HOLLYWOOD
FED	12-18727	128	INDIANA
FED	12-18714	132	INDIANA
FED	12-18721	134	INDIANA
FED	6-01877	659	INDIANA
FED	3-20017	1111	IRONWOOD
FED	9-15871	1509	LAWRENCE
FED	7-25184	2328	LAWRENCE
FED	12-23824	506	LUCAS
FED	12-23835	514	LUCAS
FED	4-63351	657	LUCAS
FED	1-08067	1429	MILBURN
FED	1-08071	1431	MILBURN
FED	1-08074	1435	MILBURN
FED	7-13404	539	PALMWOOD
FED	7-13361	579	PALMWOOD
FED	13-11307	774	REDWOOD
FED	12-23857	502	VANCE
FED	12-23911	506	WABASH
FED	12-18707	1101	WASHINGTON
FED	2-21677	307	WINTHROP
FED	12-22631	409	WOODLAND
FED	12-11484	104	WOODRUFF

10. Lump sum agreements

\$0.00

11. Neighborhood Revitalization Strategies

Neighborhood Revitalization Strategies included NSP1, NSP2 and NSP3.

NSP1

Acquisition and Rehabilitation (50% to 120% AMI)

During the four year period of this grant, the city and its third-party developers acquired 42 foreclosed properties in NSP1 target areas for rehabilitation and eventual sale to families and individuals whose income do not exceed 120% AMI. In PY 2014:

- three homes were renovated; and,
- three homes were sold during this year by the following developers: Jessco Homes (1) and Home Renewal System (2).

Program income in the amount of \$177,896.58 was generated from the sale of the homes and the funds will be expended in housing projects under this category.

Acquisition and Rehabilitation (at or below 50% AMI)

The city set aside \$3,067,676.50, as required by regulations under the program, to address the housing needs of families and individuals whose income does not exceed 50% AMI. Jessco Homes renovated three homes during the year. An apartment complex under construction by R. Gant, LLC (Legacy Apartments) is scheduled to be completed in early 2016.

Redevelopment

NTR, R. Gant, LLC, Toledo Community Development Corporation (TCDC), UN, Maumee Valley Habitat for Humanity (MVHFH) and ONYX committed to build 21 homes during the four years of the NSP1 grant. One new home was built and sold by TCDC during this program year. The sale generated \$71,000 of program income.

Administration

No administrative costs were spent during this program year as administrative funds were exhausted within the grant period.

Summary

Three homes were renovated, and three homes were sold during this period. One new home was built and sold during the reporting period. The sold houses generated \$248,896.58 in program income. The entire four-year grant of \$12,270,706 has been expended. Program income will continue to fund activities.

NSP2

Acquisition and Rehabilitation (50% to 120% AMI)

For this three-year grant, a consortium was formed with plans to spend about \$2,875,000 to purchase and rehabilitate 23 foreclosed units to be occupied by households whose incomes do not exceed 120% AMI. This activity provides affordable, safe, and decent homes for prospective families and persons primarily in Library Village neighborhoods. In PY 2014, developers in the consortium accomplished the following:

- NTR sold one house and has four homes under various stages of construction;
- R. Gant LLC sold one house; and,
- Karp & Associates sold one house.

The three homes sold during the year under this category generated \$219,675.70 in program income.

Acquisition and Rehabilitation (at or below 50% AMI)

R. Gant, LLC was to spend \$250,000 to acquire and renovate two housing units to address the housing needs of households whose incomes do not exceed 50% AMI. No homes were sold during this period. One home is available for sale.

Demolition

The consortium planned to spend about \$1,015,084 to demolish 127 housing units. This activity removed blighted units mostly in targeted central city and East Toledo neighborhoods that include Chase, Garfield, Sherman, Dorr Street Corridor, La Onda and Ironwood. No units were demolished this program year as funds set aside for demolition were exhausted in previous years.

Redevelopment

No funds were spent under this category for the PY2014.

Administration

The consortium set aside \$1,015,084 for administrative purposes. Some of the administration funds were spent on qualified homebuyer's housing counseling training, supplies, and marketing. Funds for administrative activities were exhausted in previous years.

Summary

Three homes were rehabilitated during this program year and three homes were sold during the year generating \$219,675.70 in program income. The entire three-year grant fund of \$10,150,840.00 has been expended as reported in PY2013.

NSP3

Acquisition and Rehabilitation (50% to 120% AMI)

The city and its third-party developers acquired five foreclosed properties in NSP3 target areas for rehabilitation and eventual sale to families and individuals whose income do not

exceed 120% AMI. In PY2014, R. Gant Properties LLC sold two homes and Maumee Valley Habitat for Humanity sold one home. The sale of the homes generated \$206,131.29 in program income.

Acquisition and Rehabilitation (at or below 50% AMI)

The city set aside \$897,928.75, as required by regulations under the program, to address the housing needs of families and individuals whose income does not exceed 50% AMI. Utilizing NSP3 funds, R. Gant, LLC continues the renovation four rental housing units located at 529 Elm Street to address the housing needs of people whose incomes do exceed 50% AMI.

R. Gant LLC, will make five additional housing units in a multi-unit apartment available to benefit individuals under this category.

Demolition

This activity was designated to remove blighted units, mostly in the following targeted neighborhoods: Central City, East Toledo, La Onda and Ironwood. A total of \$359,171.50 was spent in prior years to demolish 59 vacant, abandoned, and dilapidated housing units and a dilapidated former nursing home.

Redevelopment

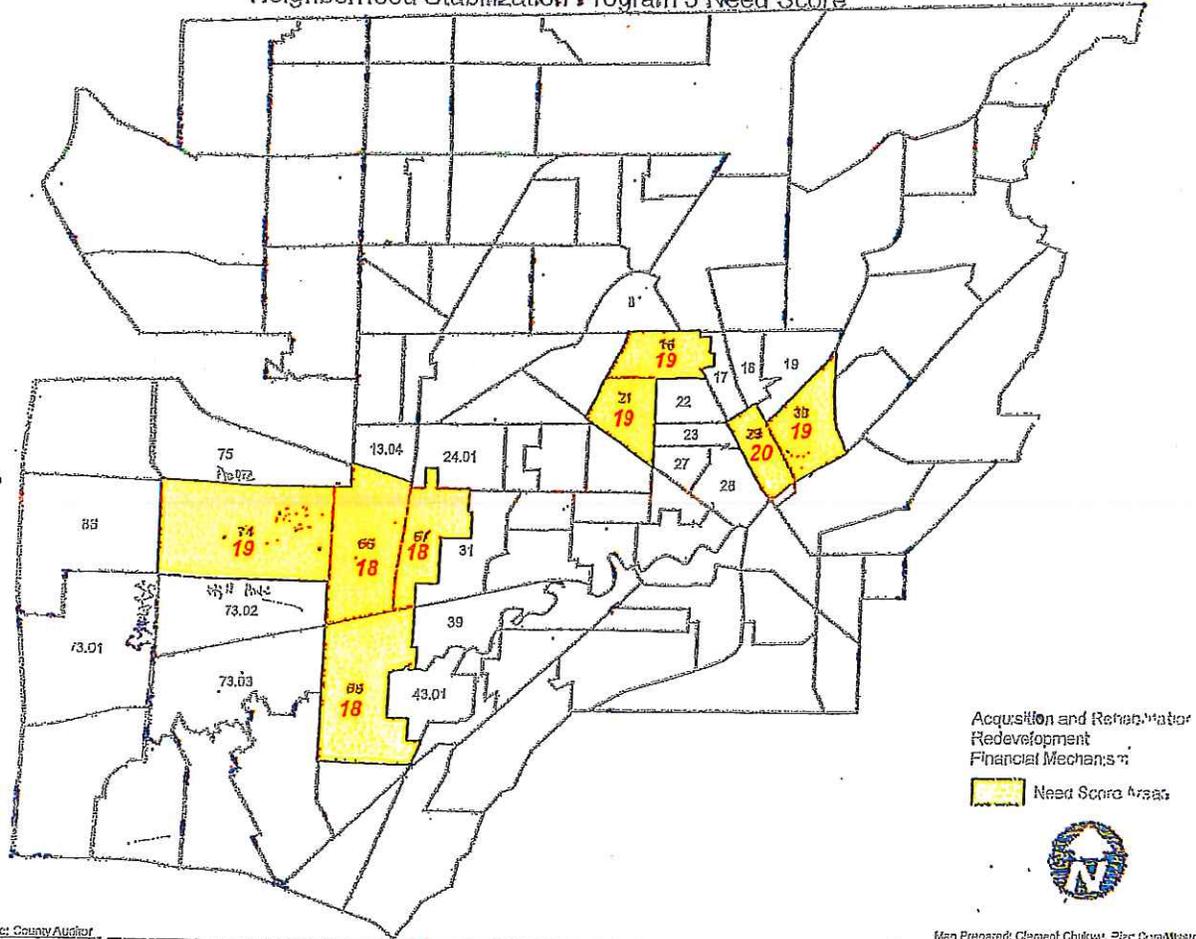
No new homes were built or sold during this reporting year.

Administration

The City of Toledo set aside \$359,171.50 for administrative purposes (10% of the total grant). Some of the administration funds were spent on qualified homebuyer's housing counseling training, supplies, and marketing. The funds were expended in prior program years.

The following map illustrates the NSP areas by census tracts funded by NSP3.

Neighborhood Stabilization Program 3 Need Score



HOME

1. Assessment of Relationship of HOME Fund to Goals and Objectives

The City of Toledo utilized HOME funds in PY2014 for the benefit of low- to moderate-income households, primarily those at the lowest income level. Within the 2010-2015 Five-Year Consolidated Plan, the highest priority and most critical need, determined through both community forums and stakeholder meetings, was the improvement of housing conditions. This includes rehabilitation to owner-occupied homes and rental rehabilitation and repairs. Both are the top two priorities within the Activity Goal. For PY2014, the Division of Housing within the Department of Neighborhoods assisted 22 owner-occupied households with rehabilitation, including lead abatement where applicable, to their primary residence. Another two units were rehabilitated as rental units for low-income households.

While new construction of housing units is also ranked under the first priority within the City of Toledo, it was deemed appropriate only where comprehensive revitalization efforts are ongoing. Historically, the addition of new construction units without pre-approved buyers only added to the glut of unsold housing units on the market. Lending institutions' that placed more restrictive requirements on loans further exacerbated the turnaround of placing homebuyers into units. Vacant units also invited theft and vandalism. During the 2014 program year, the Housing Division, in partnership with the Fair Housing Center, began looking at a Model Bank initiative, focusing on ways for lending institutions to be more receptive to lending in previously neglected areas as well as encouraging friendlier terms for those seeking loans and services.

As previously discussed, Cherry Legacy, a 40-unit rental project, is one of the few more recent new construction projects with successful results. This project was also funded with Low Income Housing Tax Credits (LIHTC).

One example of a targeted effort that met the Consolidated Plan intent is the Bridgepoint Project, undertaken by Preferred Properties, Inc., a senior housing project that was completed in PY2014. Eleven units, all HOME assisted, were constructed for the benefit of persons aged 60 and over.

The Department of Neighborhoods completed the following projects during the period July 1, 2014 through June 30, 2015 with HOME funds:

Type	HOME Assisted
CHDO Set-Aside	6 housing units
Owner-Occupied	22 housing units
TBRA	47 households
Down-Payment Assistance	14 housing units
Special Projects	11 housing units
Total	100

A total of 53 HOME-assisted housing units were completed (new or rehabilitated) during PY2014. This reflects the Department of Neighborhoods' commitment to maintain and/or

improve the neighborhoods through positive improvement to existing homes. The long-term effect is an available stock of homes deemed safe, affordable and decent for those at or below 80% AMI.

For the Tenant-Based Rental Assistance program (TBRA), 47 households, all homeless with incomes below 30% AMI, were assisted with direct financial assistance. Thirty households exited during PY2014 and 19 were new enrollees during the July 1, 2014 - June 30, 2014 period. Continuing services from the previous program year were 28 households. Average length of stay for households was 10.2 months.

Overall, the Department of Neighborhoods continues to assess policies and tools used to qualify persons for assistance. The goal is to have procedures that are flexible enough to allow for the burgeoning number of households that need assistance, while remaining within the framework of the regulations and statutes of HUD. Continuing policies previously amended in PY2013, the Department of Neighborhoods Owner-Occupied Rehabilitation program maintained its policy of eligibility for families at or below 80% area median income as a Forgivable Deferred Payment Loan, thereby making the program more affordable to homeowners and further increasing the flexibility of the program. The Department of Neighborhoods' Division of Housing and Neighborhood Development continues to review, assess and refine all program requirements and policies.

2. HOME Match Report

Each PJ incurs a match liability, which must be satisfied by the end of each fiscal year. This liability requires PJs to match 25 cents for each dollar of HOME funds spent toward affordable housing. Match contributions must be one that is permanent to affordable housing provided by any public or private donor, and must come from a nonfederal source. The City of Toledo is currently at a match reduction of 100%, due again to its fiscal distress status. This status has been maintained since the 2012 program year.

3. HOME MBE and WBE Report

- a. Use **Part III of HUD Form 40107** to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).

HUD Forms 40107 and 2516 are included in the attachments. While completing these forms, it was noted that two contracts completed in PY2014 were with non-profit agencies. The totals of these contracts were more than the amounts of HOME funds leveraged by the City of Toledo. As a result, it was difficult to determine the portion of HOME funds provided by the City of Toledo that was allocated specifically to contractors or subcontractors. Included in the report from these two agencies is the number of contractors and subcontractors that completed work on these projects.

4. Assessments

a. Results of on-site inspections of rental housing

Random samples were taken of HOME-assisted units. The results of on-site inspections of rental housing indicated that all of the units inspected met property standards. Additionally, as a requirement for TBRA recipients, all units are assessed for Housing Quality Standards before move-in and payment to the landlord (CFR 92.209(i)).

b. HOME jurisdiction's affirmative marketing actions

The HOME jurisdiction's affirmative marketing actions include requiring all Community Housing Development Organizations (CHDO) to develop and utilize a marketing plan that includes Fair Housing standards. All HOME contract templates are also being reviewed by the City of Toledo Law Department to strengthen and define responsibilities of HOME-funded partners.

Additionally, as part of the annual review for all rental units, Housing staff will be reviewing affected projects for evidence of the following:

- Copies of correspondence with any individual, organization, or agency whose membership consists of primarily protected class members;
- Copies of advertisements on behalf of particular audiences;
- Information on how the project does/will provide accommodations for person with disabilities;
- Current policy(ies) or notices for referrals of housing complaints and/or questions to its agency contact and/or the Fair Housing Center.

c. Outreach to minority and women-owned businesses

The Department of Neighborhoods' outreach to minority and women-owned businesses continues to be strengthened. The Department's new procedures implemented since 2012 mirrors that of the Department of Purchasing. The Department of Neighborhoods procures contractors for the rehabilitation of existing housing or the construction of new housing in low-to moderate-income neighborhoods in the City of Toledo. For bids under \$10,000, an email with the bid packet attached is broadcasted to the DON's current list of remodeling contractors, Home Builders' Association, Professional Remodeler Organization and Minority Contractors' Association. This ensures all qualified contractors are provided an opportunity to bid on a packet.

For bids of \$10,000 or more, the bid package is entered into the Systems Applications and Products and Data Processing (SAP) system, and then posted to the DON's web page. Bids of \$40,000 or above are posted on the web page and are advertised in the City of Toledo's Journal. In addition, an email broadcast is sent to all contractors currently on the DON's bid list, along with notification to the Home Builders' Association, Professional Remodeler Organization and Minority Contractors' Association to advise them to check the website.

The DON also conducted training for all current and potential contractors on May 18, 2012, which included affirmation of the DON's commitment to MBE/WBE contractors, focusing on the inclusion of the Minority Report and Minority Business Enterprise Goal Commitment forms as a part of every contract. The current goal for all contracts/agreements relating to the purchase of goods, services, construction and/or renovation projects for HOME-funded projects is 21% overall.

The Department of Neighborhoods attended a LMHA sponsored workshop on August 5, 2015 at the University of Toledo Scott Park Campus Auditorium. The workshop provided participants with information on Federal, State & Local Government Agencies as well as with information on doing business with the Ohio Turnpike and LMHA's procurement policy. Section 3 information was also provided to the attendees and Section 3 breakout sessions were held immediately following the workshop. The Department of Neighborhoods will continue working with community partners to expand the use of low and very low-income individuals and contractors on HUD eligible activities under Section 3.

EMERGENCY SOLUTIONS GRANT

1. Assessment of Relationship of ESG Funds to Goals and Objectives

As part of its formula grant, the City of Toledo received \$569,389.00 in Emergency Solutions Grant funds for the 2014 program year. The City of Toledo partnered with five emergency shelters, three transitional housing facilities, four agencies for rapid re-housing activities and one agency for activities related to coordinated assessment. Homeless service agencies provided assistance to both individuals and families, as well as the following subpopulations: persons with a severe and persistent mental illness, victims of domestic violence, and persons with substance abuse issues.

In 2010, the United States Interagency Council on Homelessness released the nation's first ever "Federal Strategic Plan to Prevent and End Homelessness". Titled "Opening Doors", the plan contained specific themes and objectives aimed at ultimately setting the path to ending all types of homelessness. One of those themes involved retooling the homeless crisis response system and transforming "homeless services to a crisis response system that prevents homelessness and rapidly returns people who experience homelessness to stable housing." In response, the City of Toledo, in collaboration with the Toledo Lucas County Homelessness Board and local community agencies, implemented the Continuum of Care's coordinated assessment for screening, diversion, homelessness prevention and re-housing services. Based on a centralized approach, all households enter the system through a single, centralized point in order to receive the bulk of homeless services. The United Way 2-1-1 center served as the single, centralized point for Toledo and Lucas County, although there is a "no wrong door" approach for services.

ESG funds supported coordinated assessment activities in order to provide households experiencing similar scenarios with similar solutions while minimizing the "side door" entry into programs or services. In addition to supporting United Way 2-1-1 staff undertaking coordinated assessment responsibilities, ESG funds were allocated towards direct financial assistance (DFA)

to individuals determined to be eligible through United Way 2-1-1. Direct financial assistance included rent payment assistance (including up to six months of arrears), utility bill payment assistance (including up to six months of arrears), rent and utility security deposits, moving and storage cost assistance, as well as motel and hotel vouchers. Coupled with this financial assistance, case management was provided through TASC of Northwest Ohio and in-kind services from Lutheran Social Services.

The City of Toledo understands the importance of strengthening the capacity of public and private organizations through collaboration and knowledge of successful interventions to prevent and end homelessness. The collection, reporting and analysis of quality, timely data on homelessness is essential in order to effectively strengthen the CoC as a whole. Quality data, both discrete and aggregated, allows for targeted interventions, tracking results, strategic planning, and resource allocation. ESG funds supported data collection efforts through the Homeless Management and Information System (HMIS), currently managed by the TLCHB.

As part of the submission requirements for the CAPER, the City of Toledo is now required to report the ESG accomplishments electronically through HUD’s eCon Planning Suite in the Integrated Disbursement and Information System (IDIS) and submit a hard copy as part of the CAPER that the jurisdiction is required to complete. National performance objectives and outcomes are already predetermined in IDIS based on the activity category. The grantee may not choose their performance objectives and outcomes. The applicable objectives and outcomes are as follows:

HESG Activity Category	Performance Objective	Performance Outcomes
Prevention	Provide Decent Affordable Housing	Affordability
HMIS	N/A	N/A
Rapid Rehousing	Provide Decent Affordable Housing	Affordability
Administration	N/A	N/A
Shelter	Create Suitable Living Environment	Availability/Accessibility

2. Matching Resources

The City of Toledo leveraged many resources to match its ESG grant. ESG funded agencies are required to provide a 1:1 match. Match sources include: HUD’s CoC Program, FEMA’s Emergency Food and Shelter Program, CDBG, ODSA, United Way of Greater Toledo, Job and Family Services, as well as local contributions from foundation(s), private contributions, fundraisers, and in-kind services/materials. The total amount of dollars reported as match for the ESG was \$569,389.00.

3. State Method of Distribution

N/A

4. Activity and Beneficiary Data

With ESG funds, persons were provided short-term assistance to access or maintain housing and homeless assistance through emergency shelter. HMIS data shows that for PY 2014, at least 91%% of people served were able to obtain and remain in permanent housing for at least six months surpassing the CoC goal of 71% established in PY2011.

Included in the attachments is a copy of the ESG CAPER to be submitted in IDIS which presents the total of ESG funds expended for Rapid Re-housing, Permanent Supportive Housing, Transitional Housing, Emergency Shelter, Coordinated Assessment, HMIS and Administration.

5. Chronic Homelessness

a. Action steps taken to address chronic homelessness.

Chronic homelessness is defined as unaccompanied homeless individuals with a disabling condition who have either been continuously homeless for a year or more or have had at least four episodes of homelessness in the past three years. Chronic homeless individuals require special engagement in efforts to assist them.

The Toledo Lucas County Homelessness Board (TLCHB) is the lead agency toward this effort for the local continuum of care network and includes both city and county participation. The TLCHB governs the CoC and oversee the community's plan to end homelessness (adopted in the fall of 2008): *Community Alliances and Strategic Efforts (CASE) to Prevent, Reduce and End Homelessness*.

The plan includes outreach services and emergency shelters as components of assistance toward this subpopulation. For several years, and continuing through PY2014, teams of social workers, medical personnel, and a veteran's organization personnel actively engage the chronic homeless through street outreach, provision of food, blanket distribution, clothing, hygiene products, crisis intervention, "street corner" assessments, peer support and transportation. As engagement occurs, and trust develops, individuals who may be living in non-sheltered places may be open to placement into shelters where they will receive further services. This effort is coordinated through the Projects for Assistance in Transition from Homelessness (PATH) and the Homeless HealthCare for Veterans (HHCV) organizations.

Chronically homeless individuals also have opportunity to be placed into housing that is designed specifically for this subpopulation. Supportive services are offered in conjunction with the 266 permanent housing beds for chronically homeless persons in Toledo. Neighborhoods Properties, Inc. which oversees the outreach effort, is the major sponsor of permanent supportive housing, both scattered-site and project-based, for chronically homeless persons. Additionally, Toledo has three Shelter Plus Care projects. The Ohio Department of Mental Health Program also provides funding for local projects.

6. Homeless Discharge Coordination

As part of the government developing and implementing a homeless discharge coordination policy, ESG homelessness prevention funds may be used to assist very-low income individuals and families at-risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.

The COT does not have an established policy in place at this time that oversees the numerous methods of discharge from publicly funded institutions of systems of care. Through the Toledo Lucas County Continuum of Care (specifically the TLCHB), however, the COT is engaged in open communication with various institutions including health care, foster care, and correctional facilities to develop and adopt such a policy. Additionally, all community institutions have policies stating that individuals are not to be discharged into a homeless situation. The TLCHB has informed and educated community stakeholders regarding calling 2-1-1 if an individual is facing a housing crisis. This ensures that persons discharged from those institutions do not immediately face homelessness.

The TLCHB, of which the COT is an active member, addresses institutional discharge through its Housing Stability Committee. One of the committee's objectives is to "develop a discharge-planning model from the criminal justice, medical and behavioral health systems that provides for follow-up and flexibility in individual housing plans." The committee has also included youth aging out of foster care within its scope of service.

All institutions review current policies on a regular basis and have agreed to work together to determine where barriers may exist. The goal is to collect and share information for continued refinement of the various discharge policies within the community.

7. Additional Information on Efforts to Eliminate Homelessness in Toledo

Highlights of the achievements for the Toledo/Lucas County CoC in PY 2014-2015 are:

- Preparation and submission of the 2014 HUD CoC Program (CoC) application, for which HUD has allocated 25 Tier 1 renewal projects totaling \$4,323,019.
- For the 2014 Program Year, the Toledo/Lucas County CoC continued to overachieve on HUD's performance benchmark of 77% of the persons placed into permanent housing from homelessness remaining housed for at least six months. The outcomes reported in the Toledo/Lucas County CoC HMIS program show that the Permanent Supportive Housing (PSH) projects are at 100%, the Rapid Re-Housing (RRH) projects are at 95% and the Transitional Housing (TH) programs are at 100%.
- Seventeen percent of persons exiting TH are employed. Sixteen percent of persons exiting PSH are employed, 86% have improved income with benefits and 27% exited RRH with employment. Seventeen percent of those leaving shelter are employed.

- Held a Homelessness Conference (*Congress to End Homelessness*) facilitated by the TLCHB and the COT Department of Neighborhoods and attended by CoC partners in November 2014. The key note speaker was Beverly Ebersold, Regional Coordinator from the United States Interagency Council on Homelessness.
- Held seven Housing Collaborative Network meetings with funded CoC partners.
- Held three community forums to discuss the future approach to ending homelessness in Toledo.
- The CoC has provided several training opportunities for the evidence-based assessment tool Service Prioritization Decision Assistance Tool (SPDAT) for both the initial training as well as training for community trainers.

Rapid Re-Housing and Homelessness Prevention

The TLCHB currently only provides homelessness prevention services to individuals or families that meet Category 2, “Imminent Risk of Homeless,” of HUD’s definition of homeless and provides rapid re-housing services to individuals or families that meet the Category 1, “Literally Homeless” of HUD’s definition of “homeless.” Project Home is charged with providing financial and support service resources deemed necessary for people to either obtain or maintain permanent housing. Their efforts are focused on: those households at imminent risk of losing housing; those persons exiting shelter and transitional housing; those persons released by public institutions without permanent housing placement; and, adequate community response in the areas of housing, education and employment. Project Home demonstrates the collaborative and comprehensive efforts to end homelessness:

Project Home

The State of Ohio’s Housing Crisis Response Program and funds from the United Way of Greater Toledo’s funds were also leveraged to support this project. TLCHB is the project manager for this process which also includes Lucas County TASC, FOCUS, Beach House and Lutheran Social Services, focuses around a coordinated access system, case management supervision, and direct case management.

The HMIS is utilized to track data for clients served and as a method for developing reporting mechanisms for patterns of use.

Homeless Management Information System (HMIS)

HMIS, implemented in November 2004, continues to collect and enter data on homeless persons. There is no single point of entry for HMIS. Shelters, housing providers and supportive service agencies enter data into HMIS. An administrator, employed and supervised by TLCHB, oversees the process and provides technical support for operations, promoting collaborative efforts among service providers.

In PY 2014 -2015, the TLCHB continued to build on previously reported HMIS achievements including:

- Maintained the HMIS subcommittee under the governance of TLCHB;

- Continued to integrate HMIS in the planning, monitoring, and analysis work of TLCHB;
- Addition of and adherence to all new HUD-HMIS required data elements;
- Continuation of efforts to develop reporting mechanisms to monitor progression of the CASE Plan;
- Expanded data quality program beyond completeness to include incongruity among data elements;
- Worked with funders and program monitors to ensure congruity between case files and data reported in HMIS;
- Continuation of efforts to develop and implement automated CDBG/ESG monthly tracking reports;
- Continued to hold biannual executive director meetings; and,
- Continued to hold quarterly end-user meetings.

Housing Inventory

Emergency Shelter - In *most* cases, this is the first level of entry that homeless persons access. The goal is to stabilize an unaccompanied individual, or family in crisis and provide assessment and linkage to other service providers.

The current shelter inventory with populations served and their capacities follows:

Agency Name	Population Served	Number Of Beds	Other (mat/cot)	Maximum Stay (Days)
Beach House	Families & unaccompanied women	23		90
Cherry Street Mission (CSM)	Unaccompanied men	144	96	Open
CSM Sparrow's Nest	Unaccompanied women	23	10	Open
Family House	Families (general)	103		90
LaPosada	Families (general)	38		90
St. Paul's Community Ctr.	Unaccompanied men and women (mental illness)	35 35	50	90
Toledo Gospel Rescue Mission (TG)	Unaccompanied men	80		5
TG Rebekah House	Unaccompanied women	22		90
YWCA Battered Women's Shelter	Unaccompanied women & women w/children (victims of domestic violence)	28	8	30
	Total:	531	1164	

Transitional Housing - Long-term temporary housing for those with specialized needs. Current transitional programs serve specific subpopulations such as domestic violence victims, those with substance abuse, ex-offenders, and those with a severe and persistent mental illness. Life-skills training, parenting-skills training, job development, job placement and case management assist clients as they prepare for permanent placement into housing.

Below is a list of the transitional shelters and their capacities:

Agency Name	Population Served	Number Of Beds	Maximum Stay (Months)
Adams House	Unaccompanied veterans	20	Open
Aurora House	Unaccompanied adult women in recovery and households with children	17	18
Bethany House	Adult women experiencing domestic violence, unaccompanied and households with children	44	18
Cherry Street Mission	Unaccompanied men (recovery, mental illness)	39	24
CSM Abigail House	Unaccompanied women	5	
Cherry Street Mission (Sparrow's Nest)	Unaccompanied women (recovery, mental illness)	61	24
Harbor House	Unaccompanied women (recovery)	14	18
Haven Homes	Unaccompanied men and women	24	
NAOMI Transitional House	Unaccompanied women (recovery)	5	24
Neighborhood Properties, Inc. (Road to Recovery)	Unaccompanied men and women (recovery, mental illness)	17	18
Open Door Ministry	Unaccompanied men (recovery)	30	18
The Dwelling Place	Unaccompanied men, women, & families (mental illness)	12	24
Toledo Gospel Rescue Mission	Unaccompanied men (recovery)	5	24
	Total	293	

Permanent Supportive Housing – Housing types vary in their design, promoting a community-based, long-term living setting. Three Shelter Plus Care (S+C) projects continue to provide 55 units of housing. The rental assistance provided is matched with an equal value of supportive services provided to the target population - the mentally disabled. The Toledo/Lucas County CoC, through the TLCHB, will continue to promote permanent supportive housing and permanent housing so that every person desiring to be homed in Toledo and Lucas County has that option.

Listed below is the updated current inventory of permanent supportive housing:

Agency Name	Population Served/Project Name	# of Units
Catholic Charities SAFAH	Unaccompanied adults & families	23
FOCUS PSH	Families	33
Lucas County T.A.S.C.	Walls for ALL	23
Neighborhood Properties, Inc.	Veterans w/ Mental Illness	21
	Families w/ Mental Illness	24
	Housing First	21
	First Avenue	12
	Family Expansion	12
	Fresh Start	12
	Haven	12
MHR SB	Affordable Housing	61
	PACT	14
	S+C Pathway to Shelter	15
	S+C Place called Home	15

Consolidated Annual Performance and Evaluation Report
 July 1, 2014 – June 30, 2015
 City of Toledo

	SPC III	19
SPCC	Home Base	16
YWCA of Greater Toledo	YWCA Apartments	62
Volunteers of America	Chestnut Hill	40
	Family Steps	5
	<i>Sub-total # of Units:</i>	440
NPI	ODMH/Prevention <i>(number of units could vary)</i>	289
	<i>Total:</i>	729