



City of Toledo
Department of Neighborhoods

CAPER

CONSOLIDATED ANNUAL PERFORMANCE and EVALUATION REPORT

July 1, 2013 - June 30, 2014

**D. Michael Collins, Mayor
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CITY OF TOLEDO



DEPARTMENT OF NEIGHBORHOODS

September 25, 2014

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

RE: 2013-2014 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 39th program year, July 1, 2013-June 30, 2014.

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 Toledo Free Press, The Toledo Journal, and La Prensa.
- A public meeting was held on Tuesday, September 16, 2014, 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
2013-2014
Consolidated Annual Performance and Evaluation Report

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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) 2013 for the City of Toledo, encompassing July 1, 2013 through June 30, 2014.

For the PY 2013 - 2014, the City of Toledo partnered with many organizations to address and accomplish the priorities of the CONPLAN. 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 made 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 four years according to the goals established in the CONPLAN for 2010-2015.

As efforts continue to meet the goals and objectives identified in the CONPLAN, adjustments are made to reflect continuing changes in our economic and social environment. Due to the distressed housing market conditions, efforts have shifted from new construction to the rehabilitation and repair of homes and 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 2013 - 2014 were:

Source	Available	Commitment / Grant Period	Expended
Community Development Block Grant (CDBG)	\$7,008,842.00	PY 2013 - 2014 100% committed	\$4,942,284.35 (in PY2013)
HOME Investment Partnerships (HOME)	\$1,638,050.00	PY 2013 - 2014 100% committed	\$645,920.73 (in PY2013)
Emergency Solutions Grant (ESG)	\$498,959.00	PY 2013 – 2014 100% committed	\$468,898.73 (in PY2013)
Neighborhood Stabilization Program (NSP1) - (\$227,870.81- Program Income)	\$1,159,716.11	Four-Year grant – expired on 3/2013	\$871,018.45 (in PY2013)
Neighborhood Stabilization Program 2 (NSP2) - (\$127,576.08 - Program Income)	\$3,547,150.38	Three-Year grant – expired on 2/2013	\$3,038,954.32 (in PY2013)
Neighborhood Stabilization Program 3 (NSP3) - (\$143,556.52 - Program Income)	\$1,090,352.80	Three-Year grant – expired on 3/2014	\$1,337,491.29 (in PY2013)
CDBG Program Income	\$485,885.41	PY 2013 – 2014 32% committed	\$157,500.00 (in PY2013)
HOME Program Income	\$78,645.84	PY 2013 – 2014	\$0.00 (in PY2013)

Geographic Distribution and Location of expenditures

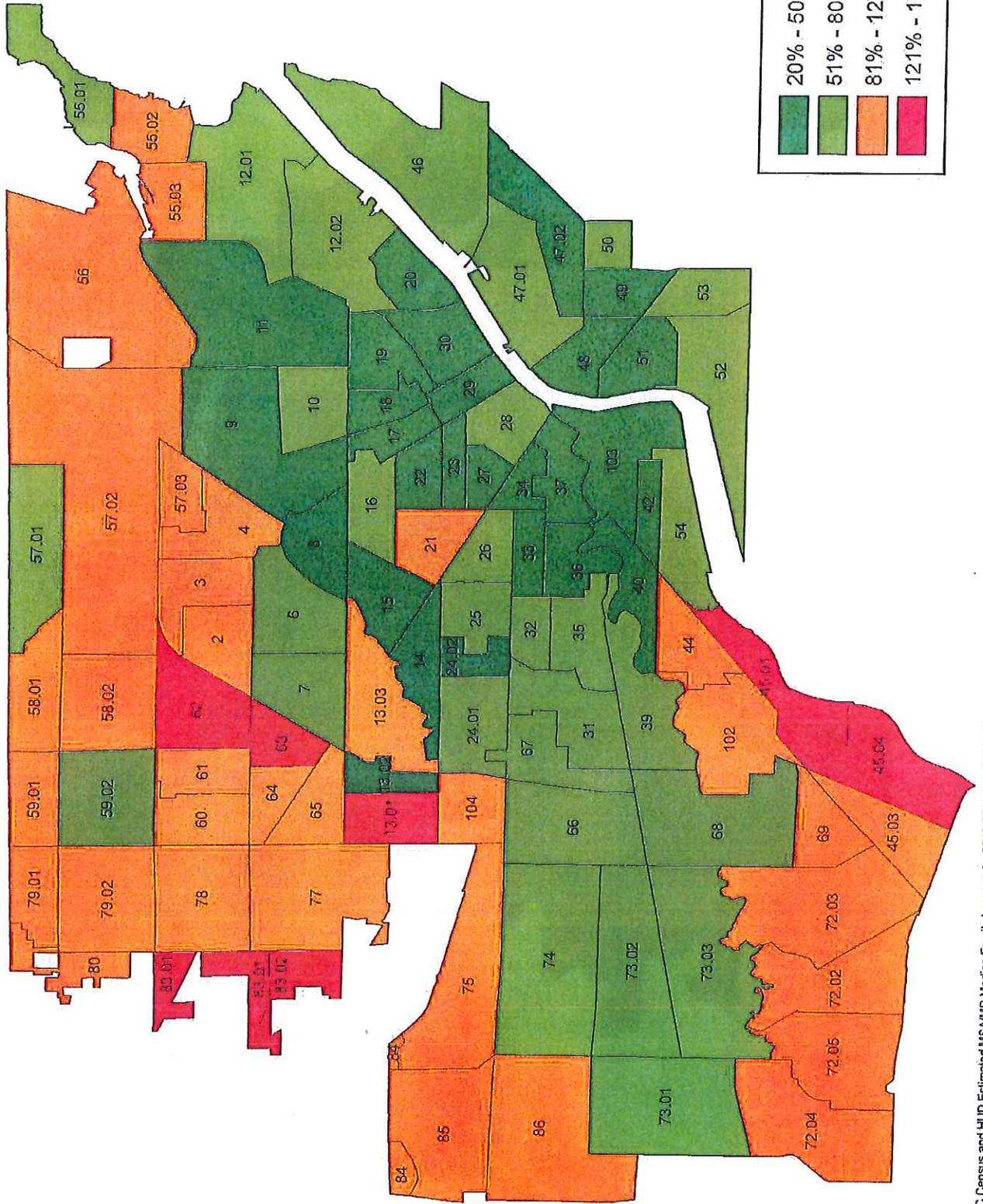
The maps on the following pages contain data identifying the areas of most need in the COT where efforts were concentrated to accomplish the priorities of the CONPLAN. On the map on page 3, green areas note the census tracts with populations whose incomes are at or below 80% of the Median Family Income. These are the areas where identified priorities in the Action Plan were concentrated. The green areas represent 57 low -moderate-income census tracts which are:

6	12.01	17	24.01	29	35	46	51	59.02	73.03
7	12.02	18	24.02	30	36	47.01	52	66	74
8	13.02	19	25	31	37	47.02	53	67	103
9	14	20	26	32	39	48	54	68	
10	15	22	27	33	40	49	55.01	73.01	
11	16	23	28	34	42	50	57.01	73.02	

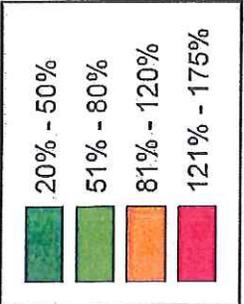
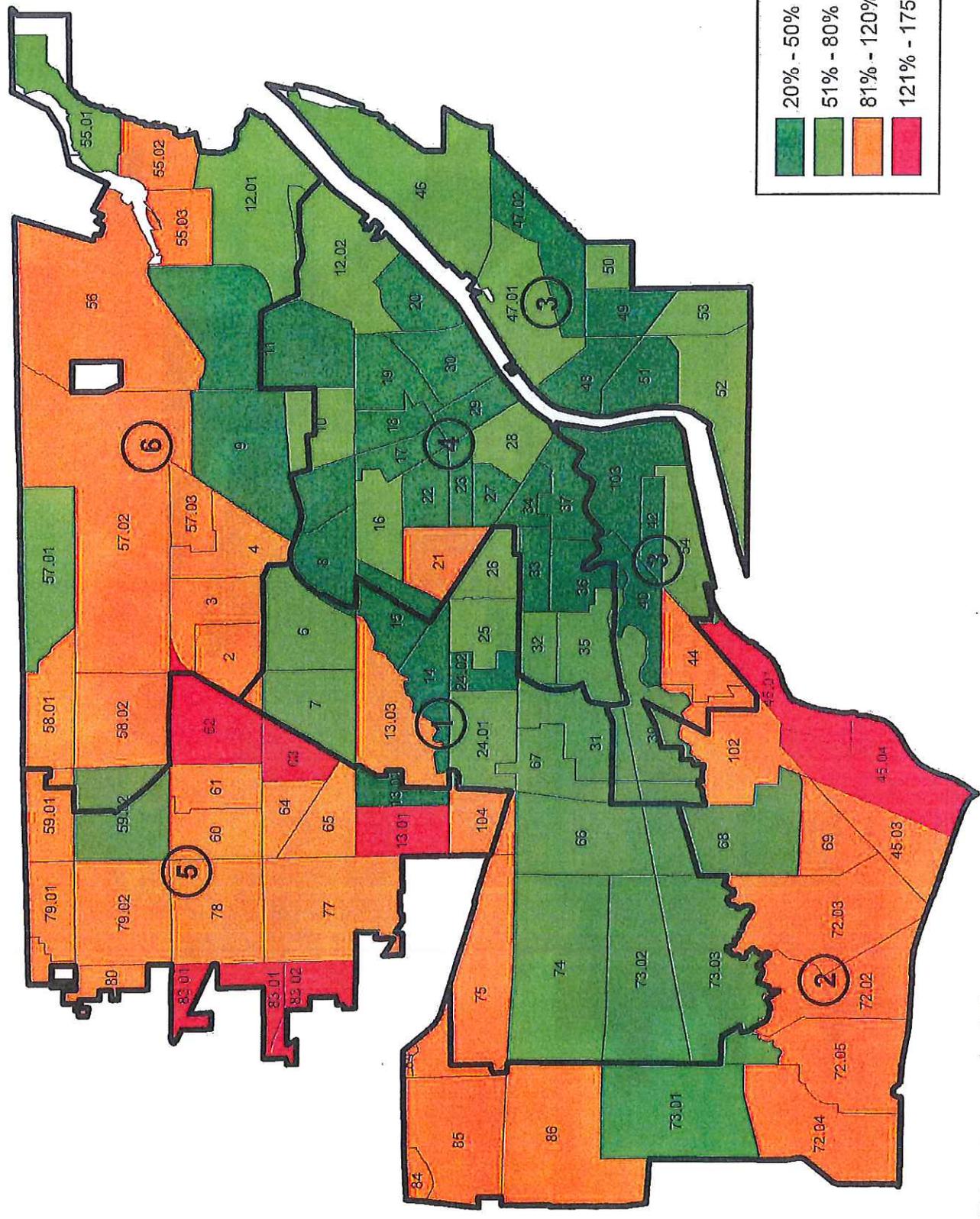
Code enforcement activities were also concentrated in the same 57 low -moderate-income census tracts listed above.

NSP3 targeted areas where NSP1 and NSP2 proved to be more effective in responding to the rising foreclosures and declining property values and included one moderate-income census tract (21) and seven low-income census tracts (16, 29, 30, 67, 66,74 and 68).

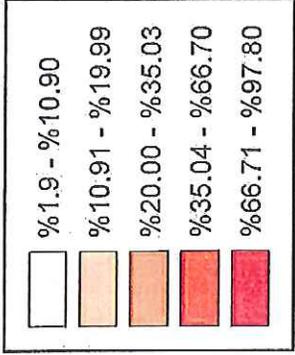
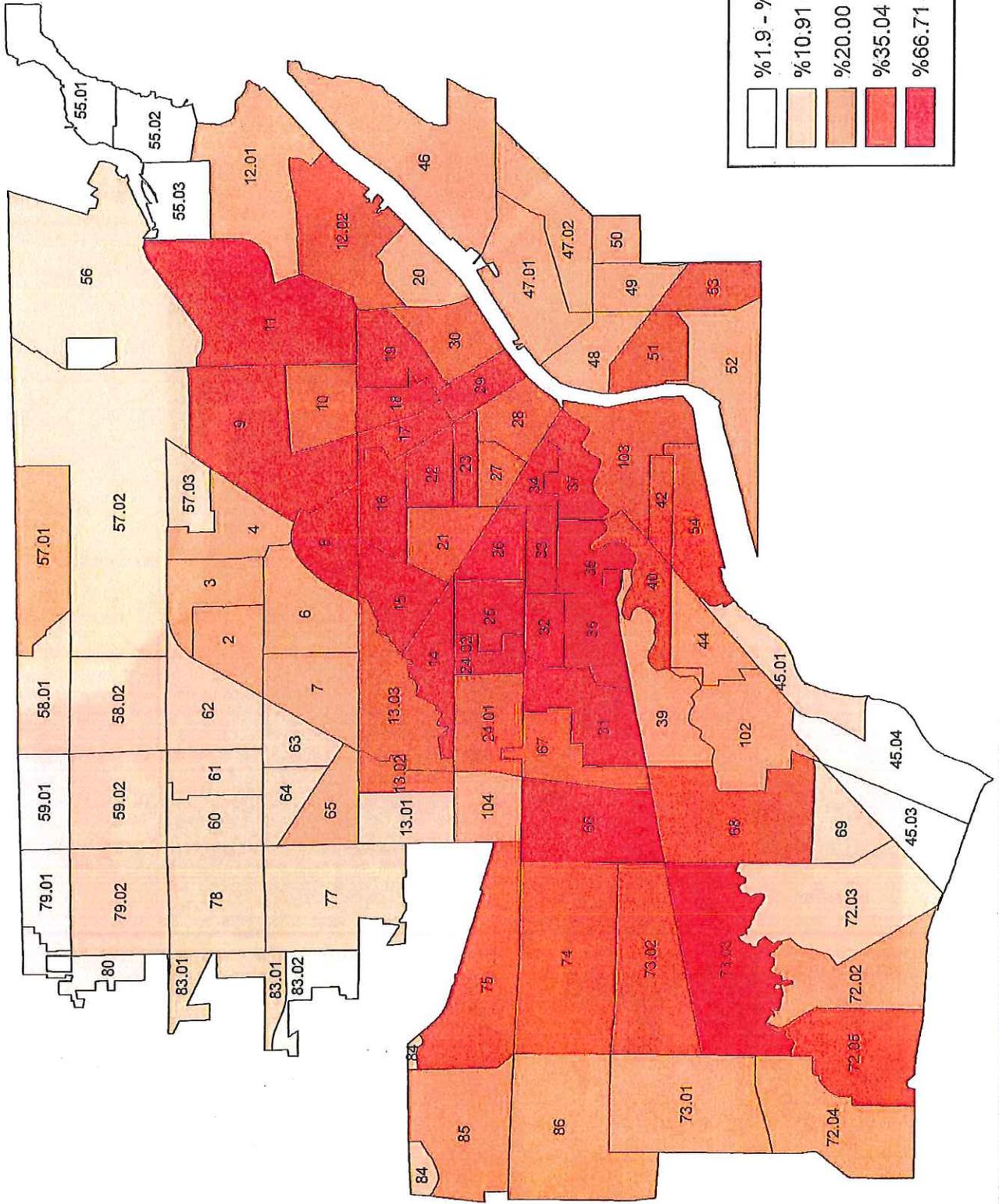
Percent Median Family Income by Census Tract 2012



Percent Median Family Income by Council District 2012

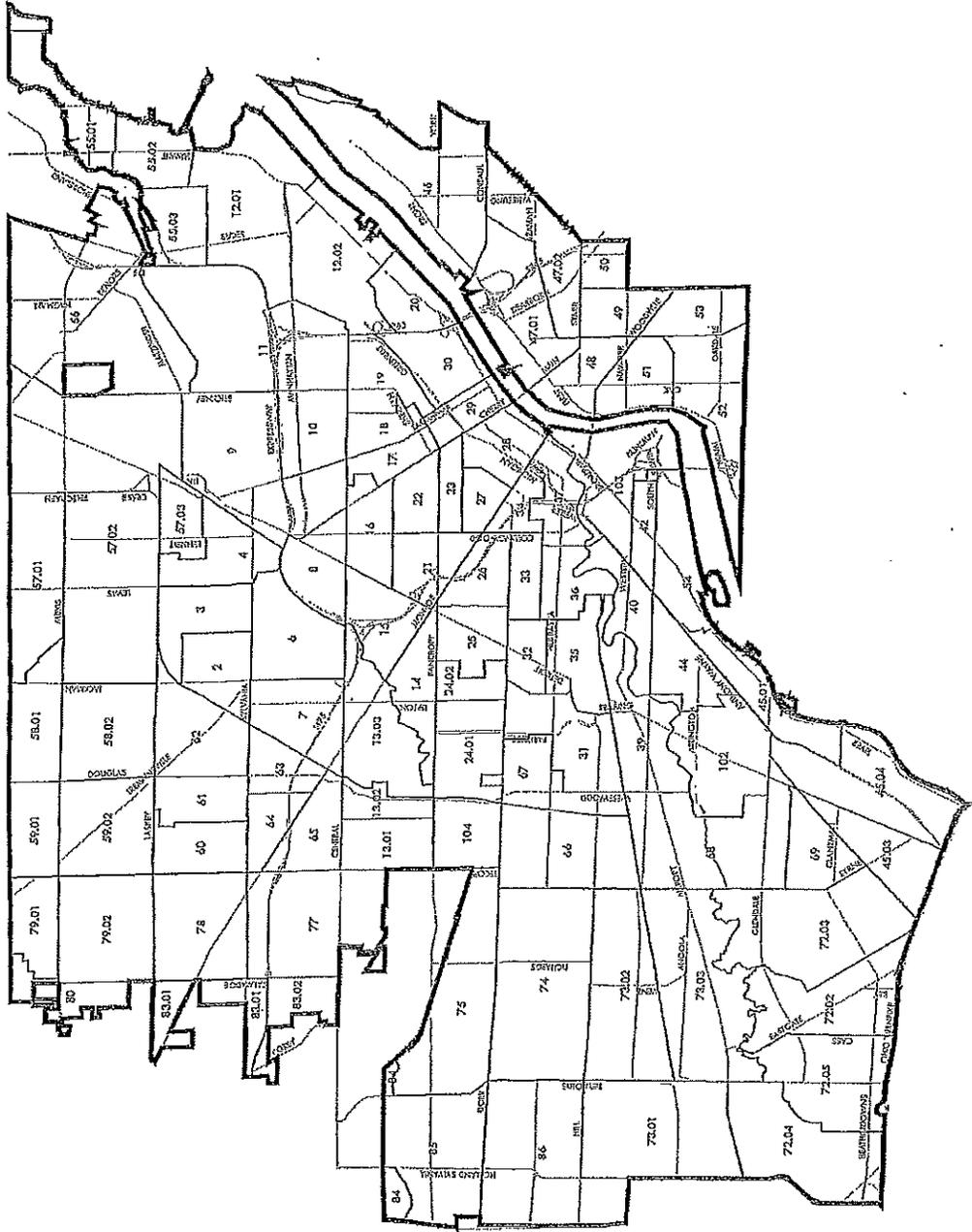


Percent Minority Population by Census Tract 2012



Census Tracts

City of Toledo



Produced by the Toledo Lucas County Plan Commission 04-29-2013. Tract data from 2010 Census.



II. FIVE-YEAR PLAN ASSESSMENT OF PROGRESS

The City of Toledo's program year, July 1, 2013 through June 30, 2014, represents the fourth year of the 2010-2015 Five-Year CONPLAN. 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 CONPLAN.

For the Program Year (PY) 2013-2014, 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, 2013 through June 30, 2014. These goals were established in the 2010-2015 CONPLAN through various citizen participation methods such as forums and stakeholder meetings and will 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 20 owner-occupied housing units. The units were all brought up to existing building codes.

United North Corporation (UNC) provided rehabilitation to seven owner-occupied, single-family units. UNC's proposed outcome of 16 was not met. This activity remains open at the end of the PY2013.

NeighborWorks® Toledo Region (NTR) (formerly Neighborhood Housing Services, Inc.) completed a total of 53 owner-occupied housing rehabilitations achieving 88% of their proposed outcome.

Maumee Valley Habitat for Humanity met 100% of their proposed outcome for the PY2013, which was to rehab 15 owner-occupied homes.

Pathway (formerly Economic Opportunity Planning Association of Greater Toledo, Inc.-EOPA) completed emergency repairs and improvements on 43 single-family, owner-occupied housing units meeting 143% 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 48 low- moderate-income senior citizen homeowners, exceeding their proposed outcome by six households. Increased demand from eligible income homeowners contributed to the increase in the number of repairs completed by ETFC.

Friendship New Vision (FNV) received CDBG dollars to acquire and renovate three homes. Their contract for the 39th Program Year has been extended until December of 2014 due to circumstances that delayed the completion of their activity.

Additionally, with NSP funds, 12 homes were renovated 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. Rehabilitations were not completed due to delays in the bidding and construction process. This activity remains open. Additionally, UNC completed PY2012 rental rehab activity for which six out of eight units have been completed.

The Division of Housing and Neighborhood Development of the Department of Neighborhoods utilized HOME funds to complete the rehabilitation of 10 rental units. Another five units were proposed to be rehabilitated; however, the difficulty of owners in meeting the required match presented a barrier for eligible applicants.

High Priority Goal: Home Maintenance Education

Federal funds were not utilized for this objective in PY2013.

Medium Priority Goal: Demolish Abandoned Houses and other Structures

The Division of Code Enforcement of the Department of Inspection administered the demolition of 1,190 structures within the City of Toledo. These were reported as follows:

- 425 in coordination with the Land Bank
- 666 demolitions since August 2012 also in coordination with the Land Bank
- 28 demolitions conducted with General Fund and NSP
- 71 fire and emergency demolitions

Using NSP funds, seven vacant and dilapidated housing units were demolished in PY2013.

Medium Priority Goal: Housing Code Enforcement and Nuisance Abatement

The Division of Code Enforcement of the COT's Department of Inspection actively enforced housing and zoning codes by inspecting 12,253 housing units (180% 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.

The Prosecutor's Office improved neighborhood housing conditions by prosecuting 770 violators of the Toledo Municipal Code Housing Code in LMI areas, reaching 96% of its proposed outcome.

The Lucas County Regional Health District (LCRHD), followed up on 872 referrals for rodent complaints exceeding their proposed goal by 45%.

The Beautification Action Team (formerly the *Neighborhood Beautification Action Program*) of the Department of Inspection (formerly part of the *Department of Public Service*) followed up on 11,723 work orders. This number was lower than normal due to the extreme weather conditions during the months of January, February and March 2014.

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 eight rental units (Collingwood Green, Phase I) and one home buyer unit.

2. Public Service (Social/Human Programs)

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

Toledo Community Development Corporation (TCDC) provided job training and employment placement to five individuals, reaching 100% of their proposed goal. TCDC targeted individuals from the reentry population.

The After School All Stars program provided after-school educational enrichment opportunities and life-skills training to 196 youth in Toledo.

Adelante provided 40 youth in low- to moderate-income areas with financial education classes.

Adelante also provided services and advocacy to 97 citizens (with emphasis on Spanish only speakers) in the areas of housing, financial stability, educational access and other social service needs.

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.

Toledo Seagate Food Bank (TSFB) provided nutritional food baskets to 4,551 city residents.

Martin Luther King Kitchen for the Poor (MLK) distributed supplemental groceries and food boxes to 1,032 extremely low- to moderate-income persons, exceeding their projected goal by 47%. MLK exceeded their proposed goal due to the continued poor economy and high unemployment rate.

St. Paul's Community Center (SPCC) provided 2,691 unduplicated persons with lunch through their meal program. The agency exceeded their proposed outcome indicator by 112%, and attributed this significant increase to improved client tracking.

Helping Hands of St. Louis, provided groceries to 1,853 persons, exceeding their proposed outcome by 6%.

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

Neighborhood Health Association of Toledo, Inc. (NHA) provided direct medical care to 4,884 low – to moderate-income Toledo residents (109% of their goal).

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

Legal Aid of Western Ohio, Inc. (LAWO) assisted 98 low- to moderate-income persons residing within the City of Toledo with comprehensive legal services to maintain affordable housing.

Adelante, Inc. provided 20 low- to moderate-income tenants with mediation services to settle rental-housing disputes.

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 PY2013 for any of the three above priorities.

4. Eliminate Homelessness

High Priority Goal: Permanent Supportive Housing

Family Outreach Community United Services (FOCUS), under their scattered site permanent supportive housing program, provided 118 unduplicated persons 29,945 total nights of service of safe decent housing throughout the city. The average household length of stay was 524 days. Of those households exiting, 40% experienced an improvement in income and 100% exited with non-cash benefits.

High Priority Goal: Homelessness Prevention

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 called *Project Home*.

Under the *Project Home* rapid re-housing program, ESG funds assisted 533 unduplicated individuals during the reporting period. Project Home provided a total of 57,661 service-nights or 797 household service-months. The average length of stay was 135 days with 92% of persons exiting to permanent housing. Of those households who exited Project Home, 89% left with non-cash benefits and 31% of adults were employed at exit.

As a result of the United Way of Greater Toledo's Coordinated Assessment (CA) screening and diversion process, 260 households were diverted from shelter. CA took 3,586 housing crisis phone calls/walk-ins with about 19% (680) of those households entering an emergency shelter.

Medium Priority Goal: Supportive Services

AIDS Resource Center Ohio provided a total of 18,339 nights of service to 77 unduplicated persons. Seventy-five percent of persons served identified "HIV/AIDS Diagnosis" as their disabling condition and 13% identified themselves as victims of domestic violence.

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 7,279 nights of service to 170 unduplicated persons with an average length of stay of 43 days. Of those households who exited *Beach House*, 69% exited to permanent or temporary housing, 20% of households experienced an improvement in income, while 74% exited with non-cash benefits.

Catholic Charities (LaPosada) provided 11,612 nights of shelter to 261 unduplicated persons with an average length of stay of 53 days. Of those households who exited *La Posada*, 94% exited to permanent or temporary housing, 23% experienced an improvement in income and 90% exited with non-cash benefits.

Family House provided a total of 30,594 nights of service to 654 individuals with an average length of stay of 50 days. Of those households that exited *Family House*, 88% exited to permanent or temporary housing, 22% experienced an improvement in income and 85% exited with non-cash benefits.

St. Paul's Community Center's emergency shelter provided a total of 12,445 nights of service to 290 unduplicated persons with an average length of stay of 43 days. Of those persons who

exited *St. Paul's*, 62% exited to permanent or temporary housing. 11% of individuals experienced an improvement in income at exit and 78% left with non-cash benefits.

The *Young Women's Christian Association (YWCA)*, through its Battered Women Shelter, provided safe 30-day emergency shelter and crisis services to 340 victims of domestic violence. The YWCA does not report to the local HMIS database due to federal restrictions on disclosing personally identifying victim information. The average nights of service at the Battered Women's Shelter was 36 days.

The City of Toledo funded two transitional housing programs with CDBG funds during the 2013 program year.

Aurora Project provided a total of 4,903 nights of service to 47 unduplicated individuals with an average length of stay of 118 days. 72% of households exited to permanent housing. 90% of households exited with non-cash benefits.

Harbor House provided a total of 3,572 nights of service to 37 unduplicated individuals with an average length of stay of 110 days. 63% of households exited to permanent or temporary housing. 63% 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 43 persons with financial literacy and employment readiness training and work support services. UNC exceeded its proposed outcome of 30 people by 43%. A partnership with the WSOS Community Action organization allowed participants from the Youthbuild to be part of the workshops offered by UN. (In Youthbuild programs, low-income individuals age 16–24 work toward their GEDs or high school diplomas while learning job skills by building affordable housing for homeless and low-income people and participating in leadership development activities in their communities.)

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

UNC provided technical assistance to 93 commercial businesses exceeding their projected outcome of 20 by 465%. Strategic networking and promotion assisted UNC in exceeding its outcome for this goal. Technical assistance provided included:

- Promotion of available economic development programs and resources offered by the city and county in UN's publications and website and by visiting local businesses
- Review technical assistance needs of target area businesses
- Referrals to SCORE, Assets Toledo, Chamber of Commerce or other local programs to assist business owners with development needs

- Assistance to business owners with final business plan review and applications for funding
- Determination of eligibility for funding and administration of the micro-lending grant program

Pathway (formerly EOPA) received technical assistance to stabilize the agency for the hiring and retention of a Chief Executive Officer to carry out activities of this community action agency.

The Department of Development (DOD) 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. Also, working under contract with the Lucas County Economic Development Corporation and the UpTown Association, DOD provided technical assistance to 24 businesses. Four businesses were granted Enterprise Development Loans by the DOD.

High Priority Goal: Secure New Capital Investment

Federal funds were not allocated to this activity for the 2013 program year.

Low Priority Goal: Develop Urban Agriculture/Vertical Gardens

Toledo GROWS provided resources, educational opportunities and ongoing support to 366 citizens in low-income neighborhoods to convert blighted vacant lots into community gardens and maintain existing ones.

Low Priority Goal: Develop Business Incubators

Federal funds were not allocated to this activity for the 2013 program year.

6. Enhance Housing Choice

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

Preferred Properties, Inc. is finalizing the completion of their PY2012 activity for accessibility modifications and rehabilitation of five rental-housing units within the City of Toledo occupied by very low- and low-income persons with disabilities. Four homes are completed and one home will be completed in the first quarter of the PY2014.

Medium Priority Goal: Improve Outreach of Housing Programs and Services

The Department of Neighborhoods actively participated in community, neighborhood and block watch meetings and made presentations to many organizations and groups in the community. At these meetings, the Department of Neighborhoods explained and discussed available housing programs and the process for the Action Plan and the upcoming 2015-2020 Consolidated Plan.

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.

During the program year, the Toledo Fair Housing Center exceeded all four of its proposed outcome indicators. The agency held 39 seminar trainings in Toledo and educated 823 people about fair housing rights and obligations. Three hundred and sixty-two complaints of illegal housing discrimination in Toledo were received and tested by the Fair Housing Center during the program year. Furthermore, the agency monitored five settlement agreements for compliance in order to prevent future violations of the law. The Department of Neighborhoods received four quarterly reports from the Toledo Fair Housing Center on the Analysis of Impediments.

7. Improve Housing Affordability

High Priority Goal: Foreclosure Prevention

Through NeighborWorks® Toledo Region's Homelessness Prevention, Foreclosures Intervention Program, 98 people achieved a positive outcome of mortgage rescues with mortgage loans or grants being provided to prevent foreclosure and preserve homeownership. *NTR* achieved 131% of their proposed outcome.

Medium Priority Goal: Rental Assistance

The Division of Housing and Neighborhood Development of the Department of Neighborhoods utilized HOME funds toward assisting 27 people with Tenant-Based Rental Assistance (TBRA) for the PY2013. This was a partnership with 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 12 households during the 2013 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, 15 households were awarded Down Payment Assistance.

Under the CHDO set aside project, five units were renovated: one designated for home buyer and eight rental units.

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

Federal funds were not allocated to this priority for the 2013 program year.

8. Improve Neighborhood Conditions

Medium Priority Goal: Vacant Lot Improvements

The Real Estate Division of the DOD, under its land reutilization program, was successful in selling or transferring 23 parcels to private owners, which are then brought back to productive status by the new owners. The Real Estate Division also: entered into lease for redevelopment of the former site of the South Toledo YMCA as a dog park; sold 37 acres to an international firm to build a new facility with projected employment of 124 employees by 2017; and, entered into a farming lease agreement for a 48 acre parcel at Capital Commons.

Additionally, the Real Estate Division certified 55 applications for Community Reinvestment Area (CRA) locations for the program year 2013-2014.

NSP funds assisted in new housing developments also using vacant parcels. During the PY2013, the following was reported under redevelopment:

NSP1- one home under construction

NSP2 - one home built and sold

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 PY2013, the Department of Neighborhoods completed and received lead clearance on 19 units. The Department also reviewed and processed an additional 96 lead intakes, of which 31 were eligible to enroll in the program. The goal is to provide interim control lead abatement and clearance of 165 housing units through June 30, 2015.

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

Federal funds were not utilized in PY2013 for this goal.

Medium Priority Goal: Environmentally Clean Brownfield Sites

The COT, in collaboration with the UpTown Association, Inc. (UTA) is in the process of establishing a viable, sustainable neighborhood through the development of a 2.5-acre park in the heart of the UpTown district and the renovation of a four-story building adjacent to the park through remediation of environmental hazards via a two-phase process. The two phases include:

- Phase 1 – environmental remediation (asbestos removal and removal of underground storage tanks) completed August 2012;
- Phase 2 – finalize the appropriate use of park space and building; two additional jobs will be created from this activity.

The COT contracted with *UTA* to assist in the creation of two LMI jobs through the creation of the park. This activity remained open at the end of PY2013 due to Phase 2 currently ongoing. The park was almost complete by the end of the PY2013.

Low Priority Goal: Rodent Abatement

The *LCRHD* also followed up on code enforcement proceedings prior to the demolition of 463 housing units, exceeding their proposed outcome for this activity by 54%.

9. Enhance Neighborhood Business Districts

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

Low Priority Priority Goal: Infrastructure & Streetscape Improvements

Federal funds were not utilized for the above priorities in PY2013.

10. Transportation Issues

Low Priority Goal: Improve Streets, Roads and Sidewalks

Federal funds were not utilized for this priority in the program year 2013.

11. Enhance Downtown and Warehouse District

Low Priority Goal: Expand Façade Program

Federal funds were not utilized for this priority in the program year 2013.

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 is to be 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 will be held accountable for the actions are included in the following chart along with relevant information for reference on the progress made to date.

ANALYSIS OF IMPEDIMENTS – Progress Report

Section	Goals/ Objectives 2010-2015	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	The COT contracted with Adelante, a local social service agency, to provide landlord-tenant mediation services in PY12. Adelante's program 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 organization will no longer be conducting this activity. The COT and its partners are re-evaluating ways to effectively address landlord-tenant issues.
		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 FHC continually responds and follows up on complaints.
Rental		Investigate reasonable accommodation denials or complaints.	Toledo FHC	
		Investigate reasonable modification denials or complaints.	Toledo FHC	
		Assist clients with complaint process as needed.	Toledo FHC	
Rental	Ensure equal access to housing regardless of race.	Investigate complaints of racial discrimination.	Toledo FHC	
		Conduct testing using HUD-approved methodologies.	Toledo FHC	
		Where indicated, file administrative complaints with HUD/OCRC.	Toledo FHC	
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, NTR, City of Toledo, ESOP, Lucas County and NODA	Agencies continually work on providing resources as needed. Since the start of PY12, more than 200 appointments for counseling and education were conducted by FHC. Lucas County, through its "Foreclosure Prevention" brochure, lists agencies that provide foreclosure-related services. ESOP provides foreclosure prevention counseling and other resources and oversees HAMP and Restoring Stability programs which assist homeowners who are unable to remain in their homes and sell their properties.
		Education: Foreclosure prevention counseling, financial management training, credit counseling, mortgage rescue scam identification.	Toledo FHC, NTR, and NODA	

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Section	Goals/ Objectives 2010-2015	Action Steps	Primary Responsibilities/ Partners	Relevant Information
Foreclosure and Foreclosure Prevention	Help to reduce and/or prevent foreclosures, thereby stabilizing area neighborhoods.	Emergency mortgage assistance: grants from funding sources such as Federal Home Loan Bank, etc.	Toledo FHC and NTR	The FHC resolved the cases of more than 55 families in need of assistance.
		Loan Modifications: working with lenders/servicers through such programs as Making Home Affordable.	Toledo FHC, NODA, ESOP, Consumer Credit Counseling Services (CCCS) and NTR	The FHC completed more than 20 loan modifications.
Foreclosure and Foreclosure Prevention	Mitigate negative impact of foreclosures on targeted neighborhoods.	Acquire, rehab and sell foreclosed properties in NSP-designated "tipping point" neighborhoods.	City of Toledo and NSP partners	Through NSP1 & NSP2, the COT renovated at least 64 houses and sold or leased 40 units in "tipping point" neighborhoods. Work continues with NSP3 .
		Strategic acquisition and demolition of unsalvageable foreclosed properties.	City of Toledo and NSP partners	NSP1 (which ended in March 2012) funded the demolition of 417 units. NSP2 (which ended in Feb. 2013) funded the demolition of 180 units. NSP3 continues to work on demolitions with 25 units demolished so far.
Foreclosure and Foreclosure Prevention	Address issues faced by families who have been displaced due to foreclosure.	Provide alternative housing options.	United Way 2-1-1, Homeless Shelters, Transitional Housing, LMHA, City of Toledo and NSP partners	The partners continue to work to provide housing options. LMHA reported over 400 people per month who participated in its FSS/Homeownership Programs.
		Connect families with community resource services.	United Way 2-1-1	Ongoing
Assisted Housing	Expand availability of Section 8 housing.	Effectively market the Section 8 program and its benefits to landlords.	LMHA	LMHA added more than 70 landlords to this program. Ongoing.
		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	Work continues in this area, although no Section 8 vouchers have been negotiated.
		Encourage HUD to provide sufficient funding to allow LMHA to properly carry out the voucher program.	Toledo FHC, LMHA and City of Toledo	HUD's funding for the Housing Choice Voucher Programs increased by 2.44% for LMHA's PY2013.
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	Meetings were held with ex-offenders the first Wednesday of the month to offer an overview of LMHA's program and answered individual questions.

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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 and the City of Toledo will continue to work with the FHC and the County to resolve this issue.
		Identify existing discrepancies between City and County codes, policies and procedures.	City of Toledo and Lucas County	The discrepancies persist and the City of Toledo will continue to work with the FHC and the County to resolve this issue.
		Convene appropriate and authoritative entities for the development and adoption of a consistent standard.	City of Toledo, Lucas County, and Toledo FHC	The discrepancies persist and the City of Toledo will continue to work with the FHC and the County to resolve this issue.
Zoning and New Construction	Ensure that appropriate zoning and permitting decisions are made regarding housing, both established and new, for individuals with disabilities.	Toledo-Lucas County Plan Commission will provide the Toledo Fair Housing Center with notification of any permit applications filed concerning housing for individuals with disabilities.	Toledo-Lucas County Plan Commission	Ongoing. Toledo-Lucas County Plan Commission staff provided quarterly updates and other information as needed.
		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	Ongoing, as needed.
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	Toledo City Council approved to include military status as a protected class in the City of Toledo. The Municipal Code now contains the following protected classes, in compliance with federal and state law: race, color, religion, national origin, ancestry, sex, handicap, age, familial status, sexual orientation, and military status.
		Review, update, and revise Fair Housing Center materials to include local and state protected classes (as needed).	Toledo FHC	Accomplished.
		Review, update, and revise OCRC materials to include all protected classes.	OCRC and Toledo FHC	The FHC will work with the OCRC to include the protected classes currently missing from their website.
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	Ongoing
		Provide outreach to the general public.	Toledo FHC	Ongoing
		Provide outreach in the form of trainings, presentations, resource booths, printed materials, media outlets, and website.	Toledo FHC	Ongoing
		Identify fair housing outreach materials requiring translation into languages other than English and explore possible funding sources to complete task.	Toledo FHC	Reasonable Accommodation and Rental market brochures were translated into Spanish. Efforts continued in 2013 to expand translation services.

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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	Ongoing participation in meetings and electronic communications with entities that have influence on impediment areas.
		Explore utilization of social networking sites/social media marketing.	Toledo FHC	Accomplished: Facebook page and Twitter account.
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 audit and a draft report with its findings and recommendation have been completed.
		Offer condominium associations' fair housing training.	Toledo FHC	The Center developed training materials based on the findings and recommendations of its audit and offered three trainings in November 2013 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	No longer an activity in the FHC work plan per the City of Toledo. The COT held a tour in the Spring of 2013.
		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	Accomplished 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 NTR	Ongoing
		Encourage conventional lenders to support CDFIs through low/no-interest loans.	Toledo FHC, NODA and NTR (formerly NHS)	Ongoing
Lending and Finance		Provide input to regulators regarding the activities of conventional lenders in order to strengthen compliance and support of CRA.	Toledo FHC	Accomplished: Information released at conference in Cleveland. FHC is currently working with lenders to encourage CRA best practices.
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	Accomplished: 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	Accomplished: Program launched in 2011.
Homeowners Insurance	Provide the opportunity for quality, affordable full-replacement cost insurance policies in historically underserved communities.	Conduct systemic investigations of minimum age restrictions, minimum value restrictions and redlining.	Toledo FHC	Ongoing as needed.
		Conduct investigations of differential treatment in customer service issues and risk assessment of dwelling.	Toledo FHC	Ongoing as needed.
Homeowners Insurance	Provide the opportunity for quality, affordable full-replacement cost insurance policies in historically underserved communities.	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	Ongoing through distribution of information to professionals and the general public. A "Homeowners Insurance Consumer Tip Sheet" has been developed.

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	Ongoing.
		Monitor internet for fair housing violations, particularly familial status, gender, national origin, sexual orientation, and race.	Toledo FHC	Ongoing.
		Conduct auditing and follow-up testing where necessary.	Toledo FHC	Ongoing, as appropriate.

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 2013 - 2014 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; 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 to assist with rehabilitation projects for low- to moderate-income homeowners. Housing priorities are adjusted according to the housing market conditions that affect the sale of homes.

In PY2013, the *Division of Housing and Neighborhood Development* began a Tenant-Based Rental Assistance (TBRA) program 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. Through this program, homeless persons are assisted with direct financial assistance for rent, security deposit, and utility deposit. An average of 25 households per year will be served over the next three years. The first client enrolled in November of 2013.

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

Table 3B on the following page, Annual Affordable Housing Completion Goals (as prescribed by HUD), reports the completion goals for households served with HOME and CDBG funds during the PY2013. 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 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.

The table below contains the percentage of persons assisted with affordable housing at the different income levels. A total of 251 homeowners and renters were assisted with affordable housing units using CDBG and HOME funds.

MFI	Homeowners	Renters
0 – 30%	43.4%	13.5%
30 – 50%	24.7%	2.0%
50 – 80%	11.2%	4.4%

**Table 3B
 Annual Affordable Housing Goals**

Grantee Name: City of Toledo Program Year: 2013-2014	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			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	81	79	<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			<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			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation- existing units	19	18	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	22	27	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental	41	45	<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	25	22	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Homebuyer Assistance	15	12	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Owner	40	34	<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			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation- existing units	44	40	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	22	27	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	15	12	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Combined Total Sec. 215 Goals	81	79	<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	49	51	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	203	200	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal	252	251	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

c. Description of efforts to address worst case needs

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 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.

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, 2013 to June 30, 2014, NPI made contact with and provided services to 208 individuals through its outreach. Of those individuals, 155 contacts became enrolled as PATH clients. PATH assisted 28 individuals in obtaining transitional, supportive or permanent housing. A total of \$220,000 was expended during the program year 2013.

- 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 PY2013, ESG and CDBG funds supported five emergency shelters, two transitional housing facilities, one permanent supportive housing agency, two agencies for rapid re-housing and homelessness prevention case management and the CoC-designated coordinated assessment program.

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.

The City of Toledo continued to remain committed to its Continuum of Care (CoC) goals and strategies as identified in the Consolidated Plan. Working in conjunction with the TLCHB and the CoC partners, transitional housing exits to permanent housing increased from 74% in PY 2011 to 79% in PY 2013, with 82 out of 107 households achieving a permanent housing outcome. Of those homeless persons who obtained permanent housing, 96% 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 22%, with 259 out of 1,157 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 will continue to work with agencies like FOCUS to convert existing transitional housing units to permanent supportive housing where possible.

One projected outcome identified in the CONPLAN 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 January 27, 2009 survey identified 312 chronically homeless individuals, while the 2013 PIT survey taken on January 29, 2013 identified only 149 chronically homeless individuals. This comes out to a 52% reduction in four years.

The two paragraphs above are clear evidence of the continuing progress towards the city's goal of 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 avoid homelessness. Examples of such programs are: food (soup kitchens), owner-occupied rehab, rental assistance, home repairs to seniors and people with disabilities,

foreclosure prevention, job training and education programs, among others. The COT also contracted with the AIDS Resource Center to provide services to people living with HIV/AIDS.

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 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 6.8% in June 2014 to 7% in July 2014 (Ohio Dept. of Job and Family Services). A year ago the unemployment rate in Toledo was 9.6%. The decreases come from a combination of more people working and fewer people in the labor force. The city added 1,900 jobs from last year, but 1,700 people left the labor force. (The Blade, 8/20/2014).
- In Toledo and across Ohio, workers with better education and far more productive than the labor force of a generation ago did not experience their achievements reflected in their paychecks or in their bank accounts. (<http://www.toledoblade.com/DavidKushma/2014/08/31/On-Labor-Day-a-gloomy-job-climate>). Ohio productivity grew by nearly 67% between 1979 and 2013, while median hourly wages fell by 1.1%. Ohio's median wage was \$15.81 last year, slightly above 2012 but well below the highs of \$17.11 and \$16.12 in 1999 and 1979, which means that Ohio's median wage was nearly 90 cents less per hour than the national median. Though manufacturing outputs increased, it required fewer workers. The main reason for fewer workers was improved technology. (<http://www.toledoblade.com/State/2014/09/03>).

- 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).
- Real medium-family income in Toledo has dropped 9.53% in the last three years. (<http://www.deptofnumbers.com/income/ohio/toledo/>). Families frequently must choose 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 Brookings Institute recently classified Toledo as having the greatest increase in poverty in the United States (Toledo Blade, November 3, 2011). 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 6,794 applicants for units in the Housing Choice Voucher (HCV) program, a waiting list of 509 applicants for the Low Income Public Housing (LIPH) program, and a waiting list of three for the Low Income Housing Tax Credit (LIHTC) 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 920 housing units moved into some state of foreclosure in June, an increase of nearly 100% compared with the same month in 2013 (Toledo Blade, July 22, 2014). The aftermath of a foreclosure action is often vacant and abandoned property. U.S. Senator Sherrod Brown and the Government Accountability Office found a disproportionate number of bank walk-aways in Ohio compared to other states. A bank walk-away happens when a bank evicts an owner but fails to take title of the property. Vacant homes associated with abandoned foreclosures contribute to increased crime and decreased neighborhood property values. Abandoned property increases the cost to local governments that must maintain or demolish vacant properties. (http://www.policymattersohio.org/home-insecurity-april2012#_ftn18)
In Toledo, it is rare that a bank will actually take title to any foreclosed property in a low- and moderate-income area. Reducing the number of foreclosures is dependent on Toledo's economy and the job market. 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 2013- 2014 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 used to stabilize neighborhoods that have been severely impacted by the foreclosure crisis, focusing 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 expired, 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. 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, meeting 150% of poverty income level (and in some cases not more than 35% of AMI). 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.

- 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. A CHDO must be certified each time it seeks a commitment of funds. 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 measurables. 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. Award is based on a CHDO meeting all 2013 Home Program Final Rule requirements, published July 24, 2013.

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 Department of Inspection 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 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 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 one year, 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, offers below-market-rate loan products to assist targeted populations in increasing their financial security through homeownership. It offers loans for home purchases and provides gap financing. It also offers below-market interest rate loans for home repairs and improvements. Qualifying guidelines include owner-occupied homes, location within the target market community, 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 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 Building Inspection Department 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, Neighborkors® Toledo Region and United North Corporation 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 CONPLAN 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, comprised of not only local partners, such as the Lucas County LandBank, LMHA, NeighborWorks® Toledo Region, and LISC, but the Cleveland Housing Network (CHN). 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. Lending institutions are expected to also play a key role as the local plan is developed and fine-tuned.

In the 2010-2015 CONPLAN, 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 constructed one new housing unit during PY2013. This housing unit was part of the Cherry Legacy project, which is in a defined target area. The project, when complete, will consist of 40 scattered site rental housing units for low-income households.

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

Gaps remained and were further affected by reduced funding. The tenuous climate of the economy lends itself to decisions to 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, coordination or collaboration 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 2,745 units of public housing and 32 Low Income Housing Tax Credit (LIHTC) 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 PY2013, LMHA reported that 2,115 of their renters were below 30% of the Median Family Income (MFI); 309 renters were between 31% – 50 % MFI; and, 59 renters were between 51% – 80% MFI.

LMHA programs accessed in PY2013 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. LMHA was awarded a three-year ROSS grant totaling \$625,545 in fiscal 2011 (Jan. – Dec.), for which \$366,382 is remaining for the FY 2013-2015. The grant provided for the employment of three service coordinators for 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). To coordinate this program, LMHA was awarded a ROSS FSS grant in the amount of \$55,110, each for fiscal year 2012 and 2013. 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. LMHA utilized 96% of the HCV tenant-based vouchers available and 100% of the special program vouchers allocated, and expended over \$28 million on these HUD rental assistance programs in fiscal year 2013.

- 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 \$170,168 in the 2013 fiscal year.
- Public Housing Development - for fiscal year 2013, LMHA's Capital Fund Program expended \$5,051,444. Annual capital contributions from HUD for fiscal year 2014 were \$4,203,629.

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 on-going 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 is expected to start 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 began in the spring of 2014 for Collingwood Green Phase II.
- LMHA applied for and was awarded permission from HUD to convert the Parqwood Apartments using the Rental Assistance Demonstration (RAD) program. Closing is expected in August 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
- Neighborhood Networks Computer Labs at four sites
- Senior Nutrition Programs
- Food Pantry at six family sites
- Meals on Wheels
- Mental Health Programs (Unison Behavioral, Zepf Community Mental Health Center, UMADOAP)
- Family Self-Sufficiency Program
- Experience Works job sites
- Homeownership Program
- Nutrition Programs (OSU Extension)
- School Tutoring Program (Kynard Child Development)
- 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)
- Benefit Bank
- Mobile Dental Center
- Annual College Scholarships
- Partnership with *The Source* for Job Development and Placement
- Feed Lucas County Children Summer Feeding Program
- Section 3 Employment Opportunities
- YMCA Fun Bus
- Sidewalk Sunday Schools
- 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, *The Source*, 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, 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 PY2013, 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 165 housing units through June 30, 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, 2013 through June 30, 2014, the Department of Neighborhoods completed and received lead clearance on a total of 19 units. The Department of Neighborhoods also reviewed and processed an additional 96 lead intakes of which 31 have completed and submitted applications for the program and have subsequently been deemed eligible and enrolled.

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 2013 CAPER summarizes these below. While the list may not be inclusive of all regulations, they summarize major elements of each grant: HOME, CDBG, 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 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 (PCA) 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. Effective with the 2012 HOME appropriations, PJs are required to expand HOME funds within 4 years of commitment. Additionally, 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. 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%.

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

- completion of a Historical Environmental Review for all housing projects;
- verification of income eligibility at the time of application and if relay of funds extends beyond six months from the original application re-certification as to 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; and,
- inspections of properties to ensure affected units are decent, safe and affordable, and in compliance with Housing Quality Standards (HQS)
- reference documents 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 of all rental projects to ensure income eligibility.

The Division of Housing and Neighborhood Development 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 PY2013 year, Neighborhood Development Specialists and Financial Assistance Specialists received two separate trainings on new aspects and reporting mechanisms of the Integrated Disbursement and Information System (IDIS). Additionally, four Housing staff individuals received certification as Housing Development Finance Professionals, enabling better analysis of both homebuyer and rental projects.

NSP

Oversight of all NSP programs is maintained within the Division of Housing and Neighborhoods Development of the Department of 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 to 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.

Regulations for NSP3 can be found at 75 FR 64322 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 27th program year, ESG funds supported four eligible categories: Emergency Shelter, Homelessness Prevention, Rapid Re-housing, and HMIS. ESG funds also funded administrative costs, capped at 7.5% by federal statute. These 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 carrying out environmental review responsibilities. 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

New data from the U.S. Census Bureau's annual American Community Survey for 2012 shows a slight increase in the Toledo area's median household income and a flat poverty rate. Fewer people in the Toledo metro area are living below the poverty line and they are bringing home slightly more in their paychecks than they did in 2011. In a related statistic, the percentage of

households that qualified for food assistance benefits fell in the metro area by about .08 percent. The percentage of people living in poverty in the City of Toledo in 2012 was estimated by the bureau at 24.6 %, a 0.5 increase from 2011 and nearly five percentage points higher than 2008 when the rate was 20 %. Therefore, efforts continue in reducing poverty in Toledo.

The City of Toledo partners 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.

- **REIT, Inc. Health Care REIT, Inc.** - REIT is a S&P 500 company with headquarters in Toledo, Ohio. The company is a real estate investment trust that invests across the full spectrum of seniors' housing and health care real estate and provides an extensive array of property management and development services. As of June 30, 2014, the company's broadly diversified portfolio consisted of 1,224 properties in 46 states, the United Kingdom, and Canada (www.hcreit.com). The number of properties for REIT, Inc. increased by 41 properties since last year.
- **Toledo Lucas County Port Authority** - As of April 2014, passenger traffic at Toledo Express Airport (TOL) continued to climb during the first quarter of 2014 with a 14.44% increase as compared to the same period during the previous year. A total of 47,164 passengers made the choice to fly through Toledo during the months of January, February and March. American Airlines showed an 8.19% increase for the quarter, with a total of 18,618 passengers. This upward trend indicated that more northwest Ohio travelers booked flights from Toledo when purchasing airfare. (<http://www.toledoportauthority.org/>)

The Toledo-Lucas County Port Authority, Overland Industrial Park I, LLC, City of Toledo, Lucas County and other area officials held a groundbreaking ceremony on June 13, 2014 for the construction of a 100,000 square foot building at Overland Industrial Park, formerly known as the Jeep Site <http://www.toledoportauthority.org/>. Standard & Poor's (S&P) announced in June 2014 an upgrade to the Toledo-Lucas County Port Authority's Northwest Ohio Bond Fund rating from a "BBB+" to an "A-" investment-grade rating with a stable outlook (<http://www.toledoportauthority.org/>).

- **Regional Growth Partnership (RGP)** – One primary achievement for RGP in 2014 was to host a delegation of prominent site consultants to promote the Toledo/Northwest Ohio region as a top location for business investment. Ten site consultants from across the country representing such cities as Los Angeles, Washington, D.C., Dallas, Charlotte and Phoenix, made their way to the Toledo region for a three-day FAM Tour event to learn more about the area's assets. This tour marked the second straight year the RGP played host to a large number of consultants. During the visit, they heard from executives at some of the region's largest companies explain why they chose to invest and do business in Northwest Ohio. Presentations were made by Owens Corning, Dana, O-I, Sauder

Woodworking and Marathon Petroleum. Another session focused on the region's acclaimed work ethic, with testimonials presented by executives at companies across Northwest Ohio, including North Star BlueScope Steel, Pro-Tec Coating and Hylant Group. This was a great opportunity for Northwest Ohio to make a strong and personal sales proposal to key decision makers who took the time to visit this region. The idea that this region was able to attract 10 of the top national site consultants for several days was an impressive endeavor. The three day FAM Tour received initial feedback from consultants that was very positive. One described it as one of the most enjoyable FAM Tours that provided a very clear and insightful picture of Northwest Ohio (<http://rgp.org/>).

- **Swan Creek in Toledo's Warehouse District** - A public-private partnership is leading the way to redevelop a 5.49-acre former coal gas manufacturing plant along Swan Creek in Toledo's Warehouse District – a property that will serve as the future home of Hull's new Toledo office. The site is the former location of the Toledo Gas Light & Coke Company, where coal gas was manufactured from 1887 through 1918. Columbia Gas of Ohio purchased the property in 1963 to support its natural gas distribution business, and vacated the building in spring 2010 to relocate personnel to other locations throughout northwest Ohio. Working with Hull to complete the property transfer, redevelopment plans, and grant application, the City of Toledo was awarded \$3 million in Clean Ohio Revitalization Funds (CORF) in November 2010 to clean up a 3.62-acre portion of the property. Columbia Gas of Ohio contributed more than \$2.5 million toward property cleanup, \$1.4 million of which served as the CORF grant match. The grant helped fund asbestos abatement and demolition of an obsolete 80,340-square-foot building constructed in 1947, and the implementation of remedies to address soil, soil gas, and groundwater contamination caused primarily by previous gas plant operations. Hull is planning to acquire a portion of the property from River Road Redevelopment to build a new 25,000-square foot office and relocate 35 Toledo-based professionals to this location. The redevelopment plans currently call for constructing a green building following LEED standards and creating a walkway along Swan Creek, an important section of the City's planned 1.5-mile Swan Creek Riverwalk. The City expects that Hull's \$2.8 million office construction commitment will help revitalize Toledo's promising Warehouse District (hullinc.com/hull-project-development).
- **Toledo Regional Chamber of Commerce** – The Toledo Regional Chamber of Commerce was named Chamber of the Year at the 100th annual American Chamber of Commerce Executives (ACCE) Conference in Cincinnati. Toledo won against fellow finalists Association of Washington Business, Boise Metro Chamber of Commerce and Commerce Lexington, Inc. to take home the top honor in ACCE's category 4. Chambers honored with the Chamber of the Year designation not only demonstrated organizational strength, but also made an impact on key community priorities, such as education, transportation, business development and quality of life. The Toledo Regional Chamber

of Commerce serves a membership of more than 2,300 businesses. This is the third win for the Toledo Regional Chamber of Commerce this decade.
(<http://www.toledofreepress.com/tag/toledo-regional-chamber-of-commerce/2014/8/13>).

- **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 administrators are working with investors on a \$10 to \$15 million expansion and renovation project near the ballpark. The proposal includes restoring a pair of three-story buildings on St. Clair adjacent to the stadium as well as the old Spangler Candy Co. building across the street (toledoblade.com/Retail/2013/08/21/).
- **ProMedica** - ProMedica plans to move downtown to the former Toledo Edison Steam Plant to consolidate its operations in one campus-like setting along the Maumee River. The headquarters would occupy the former power plant and part of 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. (toledoblade.com/Medical/2014/08/20/).
- **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.
- **Ohio Supreme Court Foreclosure Cases** – According to data released by the Ohio Supreme Court, the number of Ohio foreclosure case filings in 2013 hit its lowest levels in 11 years. For 2013, common pleas courts statewide reported 53,163 new residential, commercial, and tax foreclosure case filings to the Supreme Court, or 17,306 fewer compared to 2012, a 24.6 percent decline (http://www.courtnewsOhio.gov/happening/2014/foreclosureStats_050614.asp). Foreclosure activity for Toledo increased 23% in July from the same month a year ago, but it was down 57% from June. According to the

Lucas County Courts offices, there were 116 foreclosure cases, down from 153 cases a year ago. (<http://www.toledoblade.com/Real-Estate/2014/08/16/Foreclosures-rise-in-Toledo.html>).

- **CoreLogic**, a real estate data firm, stated that 4.17% of mortgages in the area were at least 90 days delinquent in June. That's down from 4.23% in May. A year earlier the rate was 5.34%. The rate has declined for 19 consecutive months for more than four years. (The data includes loans that are in foreclosure or foreclosed properties that have been purchased by a bank.) (<http://www.toledoblade.com/business/2014/08/21/Overdue-mortgages-fall-in-Toledo-area-locally.html#gE37hqQ8Ap2iiEyD.99>)
- **Toledo Bankruptcy** – Bankruptcy filings in Toledo fell 16% in August compared with August 2013. There were 381 filings in August 2014 compared with 455 a year earlier. It was the 15th consecutive month and the 49th in the last 53 months in which the court saw a year-over-year drop. (<http://www.toledoblade.com/business/2014/09/03>).
- **Sales of single-family homes** – Sales of single-family homes in Toledo and surrounding area by the Toledo Board of Realtors® totaled 1,503. This was an increase of two percent compared to the year 2013. Sales volume generated during this time period totaled \$189 million, an increase of 4% from 2013 and lead to an average sales price of \$100,121, which represented an increase in average sale price of 5% compared to 2013. 2,859 listings were added to the system during the time period, which was an increase of 12% from 2013 (*Local Market Update – 2014 Year in Review*, Toledo Board of Realtors).
- **U.S. Auto Sales** – The U.S. automobile business was booming in new-car sales, with the projection of at least 16.3 million vehicles being sold in 2014. Though it was good news that the demand to buy new and used cars increased, longer loans were utilized to purchase used and new vehicles. Consumers took out subprime loans that were over 10% interest with long-term loans extending to approximately 72 months. From April through June of 2014, 41% of new-car loans were for financing largely about six years and 14% of used-car loans were for periods covering between six and seven years according to Experian data. The long-term loans for Toledo consumers could result in a snowballing impact of accumulating debt. (<http://www.toledoblade.com/Automotive/2014/09/02>).
- **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. In 2013, United Way raised over \$13 million to 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).

- **Toledo Income Tax Collection** – Income tax collection for the City of Toledo through June 30, 2014 were up almost 4% from collections in 2013. The City of Toledo collected \$71.5 million, which indicated a positive trend contributing to improving the economy. The City of Toledo projects that Toledo will collect a total of \$165 million in income taxes by the end of the 2014 year.
(<http://www.toledoblade.com/local/2014/08/01/Toledo-sees-rise-in-income-tax-collection>).
- **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 CONPLAN. 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 CONPLAN and 2013-2014 Action Plan is below. The amounts listed represent funds expended, unless otherwise indicated.

FEDERAL RESOURCES

Community Development Block Grant (CDBG) - \$4,942,284.35

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) - \$645,920.73

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) - \$468,898.73

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

- improve the quality of emergency shelters for homeless individuals and families;
- help operate shelters;
- provide essential services to shelter residents;
- rapidly re-house homeless individuals and families; and,
- prevent families and individuals from becoming homeless, and
- operate 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 - \$4,189,822

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 2013 CoC HUD Program application. Of the total \$4,389,962 requested, Tier 1 requests totaled \$4,132,183 while Tier 2 requests totaled \$257,779. The Tier 1 requests were for five Transitional Housing renewal projects, sixteen Permanent Supportive Housing renewal projects, one HMIS renewal project, one new (reallocation) CoC planning project, and one CoC HMIS expansion. The Tier 2 requests include one PSH renewal project and one supportive service only renewal project.

Of the \$4,389,962 that the Toledo/Lucas County CoC requested, HUD has announced that 25 Lucas County renewal projects (both Tier 1 and Tier 2) have received a total allocation of \$4,189,822 which included the CoC Planning grant for \$57,990.

Neighborhood Stabilization Programs (5,746,467.47 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 2013-2014 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 31 - \$195,264.00

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 30 award for the Emergency Food and Shelter Program (EFSP) was a 16% decrease from Phase 29. With this reduction, the board prioritized its funding and, upon determining that the greatest unmet need was homelessness prevention and rental assistance, subsequently increased the percentage of assistance in this area to 34.5% for calendar year 2012. It was only 19.75% for the 2011 year. A thorough review of funding received showed that served meals received 14.5%, other food received 14.5%, mass-shelter received 0%, utility assistance received 34.5%, and administration received 2%. Ten local agencies participated in the local EFSP program. (Dates of service for Phase 30 were from March 1, 2012 through May 31, 2013. Period dates for Phase 31 are pending.)

Section 8 Housing Choice Voucher Program (HCVP) - \$23,546,790

This program assisted 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) - \$1,313,958.00

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 - \$234,598.00

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 select 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 - \$4,204,629.00 (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 - \$11,310,634.00

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 2013 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 - \$218,410.08 (expended in PY213)

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 2013-2014. 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). Eleven businesses were assisted in PY2013 with Revolving Loan Funds.

Toledo Public Schools – Federal Programs - \$3,057,470.00 (expended in PY2013)

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
 - 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 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.
- Educators for Social Responsibility (ESR) – Through this program, available at Scott High School, a coach supported teachers in English and special education departments to maximize and strengthen teaching practices and instructional supports to create engaging, caring and equitable classrooms. The ESR coach also assessed successful implementation of targeted discipline protocols.
- 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, math coach, intervention assessment teacher, among others. The following schools benefited from the additional staff positions: Scott High School, Pickett Elementary, Robinson Elementary, and Glenwood Elementary.
- Do the Math/Do the Math Now – Math intervention for the lowest performing students as identified by the Scholastic Math Inventory. This program was available at 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.
- After School Programming – In partnership with the YMCA and 21st Century grants, additional services were offered to students after school including: tutoring, extracurricular activities and dinner. Glenwood, Rosa Parks, Riverside, Jones, Leverette and Spring Elementary Schools benefited from this programming.

Housing Opportunities for Persons with AIDS (HOPWA) Toledo Area - \$312,737.59 (regional expenditure for PY2013)

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 HMIS system.

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 – \$42,389,209 (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.

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); and, 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 2013, the Toledo CBOC saw nearly 15,000 Veterans, accounting for more than 100,000 visits.

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 VAAHS 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; 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 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) - \$1,113,485

This is a state-sponsored, low-income residential energy-efficiency program administered by NeighborWorks® Toledo Region, Inc. (NTR), formerly NHS, that 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. NTR was able to provide 254 units of service for eligible households during the PY 2013 - 2014.

Warm Choice Weatherization Fund - \$1,419,617

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, NTR was able to provide 255 units of service for eligible households utilizing program services.

Community Connections - \$235,921

Funded through Toledo Edison (FirstEnergy) and administered by NTR, 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. NTR was able to provide 475 units of service under this program in PY 2013 - 2014.

Ohio Housing Finance Agency (OHFA)

HDAP offers various affordable housing opportunities through providing assistance for construction costs to local developers to support projects. The following projects were awarded assistance in Toledo by the OHFA in PY2013:

- Parqwood Apartments – Housing Development Assistance Program (HDAP) - \$6,000,000 in multifamily Housing Bonds; \$1,000,000 in HDAP and \$1,500,000 in R-TCAP for the rehabilitation of a 134-unit building involving energy-efficient updates to the community for seniors.
- Collingwood Green Phase II - \$350,000 in HDAP and \$1 million in Housing Development Loan (HDL) for new construction of 68 units for families consisting of 11 two-story townhouse buildings.
- Neighborhood Properties, Inc. - Capital Improvement Program (CIP) - \$428,280 for the Substantial rehabilitation of two, four-unit, single-story buildings.
- Toledo Homes I and II – Housing Investment Fund - \$750,000 for LMHA to address the revitalization of an economically distressed neighborhood in Toledo. The program’s goal is to rehabilitate and sell 39 occupied homes to current residents and 14 vacant units to new homebuyers and demolish 33 vacant homes.
- Arlington by the Lake - \$3,250,000 in Multifamily Housing Bonds (MHB) and \$1,500,000 through the Recycled Tax Credit Assistance Program (R-TCAP) for the acquisition and rehabilitation of a three-story building with 50 one-bedroom units for seniors.

Ohio Housing Finance Agency (OHFA) Restoring Stability - \$1,720,000

OHFA offered the Restoring Stability Program, which helped to mitigate foreclosure for unemployed workers by providing catch-up payments for up to six months. NTR of Toledo facilitated entry into the program upon a consumer’s selection to NTR from the OHFA website for Restoring Stability. For the PY 2013-2014, 98 individuals were served.

Ohio Assistance Grant Program - Emergency Repair - \$138,087.80

NTR accessed funds under this program for emergency home repairs and handicapped accessibility modifications for individuals whose income was 50% AMI and below. For the PY 2013-2014, NTR provided 52 households with emergency improvements.

Ohio Assistance Grant Program - Emergency Repair - \$200,000 (anticipated estimate)

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

LOCAL RESOURCES

Empowering and Strengthening Ohio's People – \$923,100

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 ESOP's Toledo office in downtown Toledo.

Toledo Lucas County Housing Fund & Lucas County Land Bank - \$346,257.00

The Toledo Lucas County Housing Fund's (TLCHF) vision is to work toward vibrant economically and racially diverse communities and neighborhoods through facilitation of production and preservation of housing within the city and Lucas County. In 2013, the Toledo-Lucas County Housing Fund (Housing Fund) merged into the Lucas County Land Bank. The Land Bank is now tasked with carrying on the Housing Fund's mission of promoting stable housing within the community and supporting the need for alternative, non-restrictive funding resources to address housing development.

No new allocations were made in PY2013. However, the Land Bank issued a Request for Proposals for its Housing Fund grant program in the June 2014 Grant Funding Round. For the 2014 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 for the North Pointe Commons Project (market rate rental in the North River neighborhood).
- \$178,000 to Maumee Valley Habitat for Humanity for new home construction, home renovation, and home repairs throughout Toledo/Lucas County.
- \$175,000 to NeighborWorks® Toledo Region for improvements to the TOTCO Homes (transition from rental to home ownership).
- \$82,316 to Pathway for roof and emergency home repairs throughout Toledo; and,
- \$40,000 to United North for emergency repairs and exterior paint in Vistula/Chase School neighborhoods.

Continuing the work of the Toledo-Lucas County Housing Fund, 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, 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) - \$650,930.00

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 2013 program year, LISC provided \$558,108.00 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, Uptown, Neighborhood Health Association, Friendship New Vision, Pathways, United Way, the Lucas County Land Bank and Preferred Properties. 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 55 CRA applications for the program year 2013-2014: 50 were for 1-2 family residential units including rehabilitation and new construction; four were for commercial/industrial rehab and one was commercial new construction. The total estimated real property investment was over \$6.8 Million.

Mobile Meals of Toledo, Inc. - \$2,396,762

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, 2013 – June 30, 2014, 1,282 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, 2013 – June 30, 2014, 44,606 Weekender bags were delivered from this program.

Mobile Meals of Toledo was funded mostly by government sources (79%). The remaining funding came from a variety of sources including private pay, rebates, grants and contributions.

Boys and Girls Clubs - \$2,396,762

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 2013, the Clubs served 4,414 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 DOD sold or transferred 23 parcels in program year 2013-2014 including:

- one parcel that was sold for the expansion of a business, Toledo Tool & Die, resulting in the retention of 76 full-time and 24 part-time jobs with the potential for creation of 12 new jobs;
- one parcel was sold to A+ Building Maintenance & Home Repair for future expansion and security purposes;
- one parcel was sold to the Volunteers of America for redevelopment as a 120-unit residence halfway house;
- four parcels were sold to Dale-Riggs Funeral Home for expansion of their parking lot;
- five parcels transferred to the Lucas County Land Bank for urban gardens and residential expansion;
- the Toledo Fire Fighter's Museum took title to the former Fire Station that houses the current Fire Fighter's Museum to allow them to embark on a capital campaign to raise funds for a substantial addition to the current building;
- 3 parcels were sold for the development of a garden for a business; and,
- 7 parcels were sold to adjacent property owners for yard expansion and/or gardening purposes.

The Real Estate Section also has 38 residential parcels under licenses to community groups and property owners to establish gardens or otherwise maintain the properties. The Real Estate Division also worked with the Lucas County Land Reutilization Corporation for acquisition of several properties for Departments of Public Utilities and Public Service projects.

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

- Sold 37 acres in TRIAD Business Park within the Monclova JEDZ to Senator International for development of a build to suit 100,000 SF+/- facility for an international manufacturing company with projected employment of 124 employees by 2017 and an annual projected payroll of \$6.5+ million.
- Finalized negotiations and entered into a lease with Toledo Unleashed for redevelopment of the former YMCA site adjacent to Woodsdale Park as a dog park.
- Advertised for bids and entered into Farming Lease agreement for a 48-acre parcel known as Capital Commons.

United Way of Greater Toledo – \$3,926,516 (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 2013-2014 in the City of Toledo was estimated at \$3.9 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 2013-2014, 205,402 individuals were served.

Toledo Area Ministries (TAM) - \$1,159,216

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 14 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 2013, TAM served 50,000 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 - \$1,570,328

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 2013, 3,173 individuals were served in the City of Toledo.

Lucas County Veterans Service Commission (LCVSC) - \$49,947,000 (received in Federal funds in 2013)

The Veterans Service Commission provided financial assistance, referrals, information and aid in obtaining Veterans Administration and other benefits to Veterans and their families. Services included: temporary emergency financial assistance; transportation to area VA hospitals; death benefits (burial expenses, cemetery plots, pensions, Veterans Administration application assistance, etc.). The LCVSC teamed up with the V.A. Homeless program and 1 Matters to help provide veteran homeless assistance to get them into housing. In addition, funding was provided to individuals for compensation and pension payments.

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 of 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, 1 Matters, St. Paul's Community Shelter, Cherry Street Mission Ministries and other local shelters.

The Veterans Administration (VA) and the Lucas County Veterans Service Commission (LCVSC) 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) - \$625,000 (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.

- 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.

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: ODOD, FEMA, United Way, private funds, etc.

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 2013-2014 Draft CAPER, notices were placed in three periodicals, *The Toledo Free Press*, *La Prensa* and *The Toledo Journal*. 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 held 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:

Wednesday – 8/13/14	Public Notice sent to <i>Toledo Free Press</i> .
Friday – 8/15/14	Public Notice sent to <i>The Toledo Journal</i> and <i>La Prensa</i> .
Sunday – 8/17/14	Public Notice published in <i>Toledo Free Press</i> .
Wednesday – 8/20/14	Public Notice published in <i>The Toledo Journal</i> and <i>La Prensa</i> .

Wednesday – 8/28/14	Public Notice posted on the City of Toledo’s Website.
Friday – 8/29/14	Draft CAPER delivered to designated locations.
Tuesday – 9/02/14	15-day public comment period began.
Tuesday – 9/16/14	Public meeting on Draft CAPER @ 6:00 p.m. at the Main Toledo-Lucas County Public Library.
Wednesday – 9/17/14	Public comment period ends.

A copy of the Public Notice published in the newspapers mentioned above is attached to this document as well as a summary of the Public Hearing and citizen comments.

7. Self-Evaluation

Activities performed in the PY 2013 - 2014 by the COT and its third-party partners addressed the needs identified in the 2010-2015 CONPLAN.

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 the 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. The attached Table 1C, Summary of Specific Objectives, illustrates goal achievement by activities and indicates efforts towards rehabilitation and repairs of owner-occupied housing.

Continuing to build on the fact that the City of Toledo’s downtown district is no longer considered an LMI area, efforts continue to be successful in attracting new businesses and residents into the downtown area.

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 re-implementation of trainings for TPPs has increased 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 started to fall behind schedule as stated before, due to the poor economy. City-wide efforts have been redirected to the demolition of blighted structures and the reutilization of land. The Department of Neighborhoods contracted in PY2013 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 \$7,008,842.00 in CDBG funds plus anticipated program income from CDBG for the 2013 program year of \$485,885.41.

All activities carried out responded to overall goals and priorities developed and described within the 2013-2014 Action Plan. CDBG allocations, as distributed by category, were identified as follows:

Public Service

\$1,045,038.38

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

\$334,273.64 (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

\$228,589.70 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

\$224,182.22 CDBG (Operational & Program)

Activities that:

- Encourage downtown revitalization/development (High Priority) and enhance downtown and warehouse districts (Low Priority)
- Created/retained jobs (High Priority)
- Provided assistance to businesses and industries (High Priority)
- Develop urban agriculture (Low Priority)

Housing and Neighborhood Revitalization

\$4,078,821.76 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)
\$1,305,831.30 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 CONPLAN. 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 CONPLAN 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 2013 - 2014, the Department of Neighborhoods did not receive requests for Certifications of Consistency with the Consolidated Plan (HUD form issued to organizations, as requested, verifying that their goals are in line with the city objectives). The Department of Neighborhoods issued a letter to United North Corporation in support of their grant proposal to the Byrne Criminal Justice Innovation Program. United North's proposal requested funding to suppress crime and improve neighborhoods revitalization efforts in the Cherry Street Corridor. Additionally, the Mayor's Office issued letters of support for the Low Income Tax Credit projects listed below.

- St. Hedwig's Senior Housing – Conversion of existing building into a 44-unit apartment building for seniors (55 years and older).
- Collingwood Green III – Third phase of the development of a Master Planned Community for public housing (LMHA) (55 units spread out over eight two-story buildings).
- Vistula Development / Vistula Heritage Village – Renovation of 41 buildings with 250 apartments in the Historic Vistula Neighborhood. (funded)

“Mayoral Priority Points” were designated for St. Hedwig’s Senior Housing and Collingwood Green III. “Mayoral Priority Points” give tax credit applications one additional point in their overall score. A maximum of two “Mayoral Priority Points” are allowed annually. Since Vistula Heritage Village was successful in obtaining half of the credits needed for the project, it was expected that they will get the second half without the aid of priority point designation.

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 and the Department of Neighborhoods 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.

In July 2012, R. Gant Properties, LLC and the City of Toledo entered into a contract for the acquisition and rehabilitation of Legacy Hills under the Neighborhoods Stabilization Program. R. Gant Properties implemented the requirements of the URA or Section 104(d) of the Housing and Community Development Act of 1974 to address the involuntary displacement of 8 tenants. Of those residents, eight were found to be living in substandard housing. Of the displaced residents, six were assisted in the location of permanent housing and two of the residents voluntarily chose to move and forfeit/decline their rights to relocation supports. Of the six residents assisted, all six received relocation assistance which included but was not limited to moving costs, utility transfers and/or reconnection fees, and a cash subsidy to offset the increase of monthly rent rates to new comparable housing. Legacy Hills, the revitalized development, is currently renting to low- to moderate-income families and providing affordable housing to our community.

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: \$455,682.34

b. Amount repaid on each float-funded activity – N/A

c. All other loan repayments broken down by the categories:

Housing Rehabilitation: \$7,034.58

Economic Development Loans: \$263,560.57

Nuisance Abatement Recovery: \$10,339.99

d. Amount of income received from the sale of property by parcel: \$12,828.50

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 30, 2014:

- COT's Department of Development loan program [Enterprise Development Loan Program (EDL)] reported EDL's outstanding with a principal outstanding balance of \$966,569.00 for 31 loans.

- Rehab Loans: 11 loans with a balance owed of \$88,901.76

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: 13 loans with a principal balance owed of \$1,555,726.85 at the end of PY2013. 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. – N/A
- 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. – N/A

10. Lump sum agreements

N/A

11. Neighborhood Revitalization Strategies

Neighborhood Revitalization Strategies included NSP1, NSP2 & 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 2013:

- two homes were renovated and two homes are under various stages of rehabilitation; and,
- three homes were sold during this year by the following developers: Home Renewal System (two) and the City of Toledo (one).

Program income generated \$170,944.48 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 building under construction by R. Gant, LLC (Cherry Legacy) is near completion at the end of PY2013.

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 of the two recently built homes by Neighborworks® Toledo Region (formerly NHS) was sold during the year generating \$63,000 in program income. Another new home built by R. Gant LLC in a previous year

was sold during this program year generating \$105,000 in program income. Another home is under construction by Gant, LLC.

Administration

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

Summary

One new home was built and five houses were renovated during the year. Altogether five homes were sold and the sales generated \$338,944.48 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 that will 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 2013, developers in the consortium accomplished the following:

- NTR has five homes under various stages of construction;
- R. Gant LLC acquired six foreclosed homes, renovated three of them, sold one and one home remains under construction at the end of this program year;
- Maumee Valley Habitat for Humanity (MVHH) sold a home;
- UN sold one home;
- Friendship New Vision (FNV) sold one property; and,
- Karp & Associates sold two properties.

The six homes sold during the year under this category generated \$321,551.57 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. This program year, one of two properties was sold and the other one was renovated. The sold home generated \$60,351.98 in program income.

Demolition

The consortium planned to spend about \$1,015,084 to demolish 127 housing units. This activity is used to remove 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 have been exhausted.

Redevelopment

UN built and sold a home this program year generating \$30,211.33 in program income. Additionally, \$1,620,540.00 was spent towards the conversion of a former commercial building into 15 residential units.

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. The City of Toledo spent \$43,842.31 during the PY2013 in administrative expenses.

Summary

Four homes were rehabilitated during this program year. Eight homes sold during the year generating \$412,114.88 in program income. A total of \$1,667,382.31 was spent during the year. The entire three-year grant fund of \$10,150,840.00 has been expended as reported in PY2012.

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. The City of Toledo rehabilitated and sold one home during the year. The sale of the home generated \$75,556.52 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 is in the process of renovating four rental housing units 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 \$31,140.00 was spent to demolish seven vacant, abandoned, and dilapidated housing units during the period.

Redevelopment

Maumee Valley Habitat for Humanity (MVHH) committed to build one house during the period. Two new houses were built: one was sold prior to this program year and the remaining home was sold this program year. The sale of the home generated \$68,000 in program income.

Administration

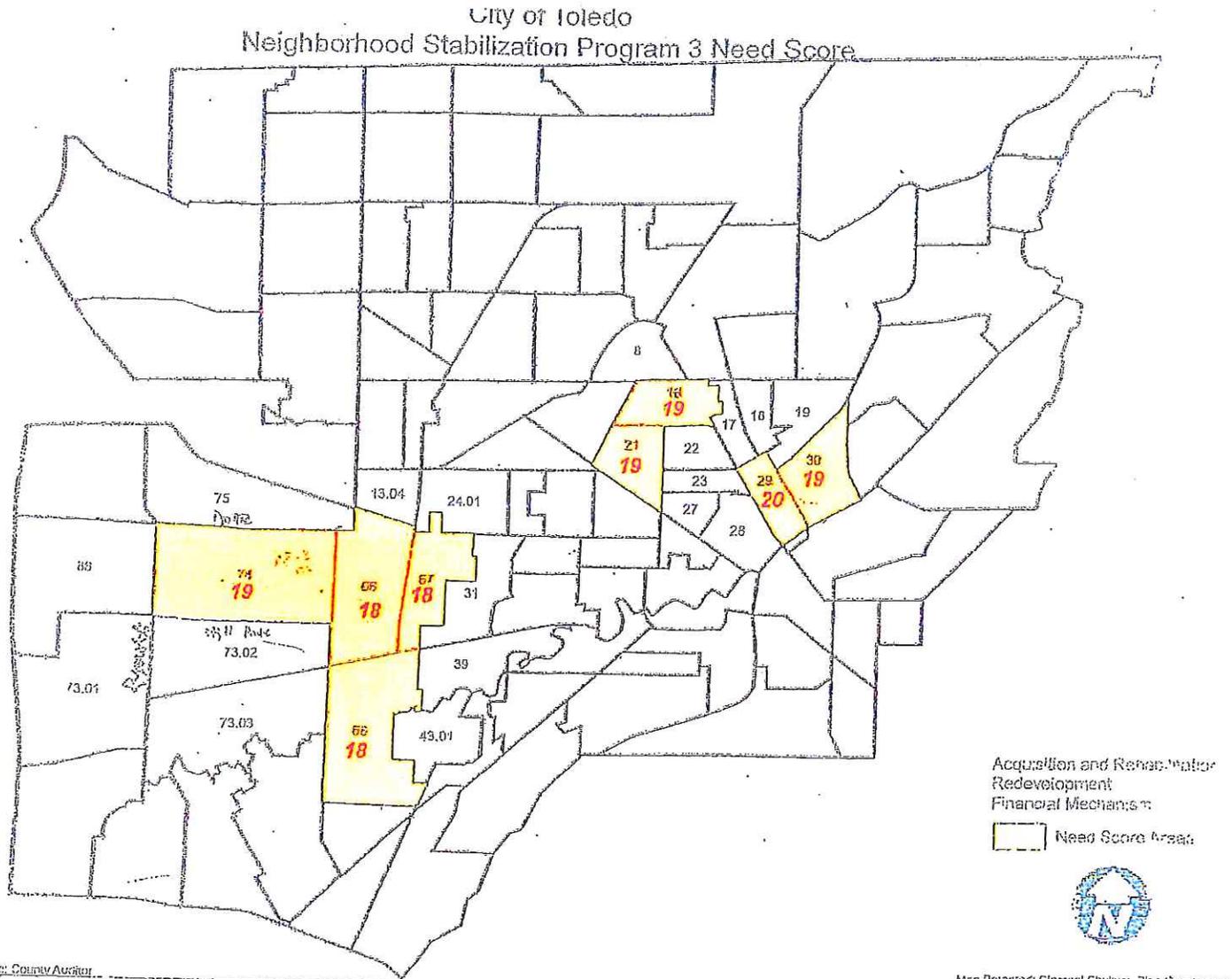
The city spent \$30,805.73 on various administrative activities during PY2013.

Summary

To demolish seven housing units, the city spent \$31,140. Two homes were sold for \$143,556.52 (program income) and one home was rehabbed by the City. A total of \$596,945.73 was spent in the PY2013.

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

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



HOME

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

The City of Toledo utilized HOME funds in PY2013 for the benefit of low- to moderate-income households, primarily those at the lowest income level. Within the 2010-2015 Five-Year CONPLAN, 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 PY2013, the Department of Neighborhoods assisted 20 households with rehabilitation, including lead abatement, to their primary residence and 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. 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. As previously discussed, Cherry Legacy is one of the few new construction projects underway, and it is a rental unit. This project is also funded with Low Income Housing Tax Credits (LIHTC).

One example of a targeted effort that met the CONPLAN intent is Collingwood Green Phase I, a senior housing project that was completed in PY2013. Eight HOME assisted units were constructed. Collingwood green Phase I includes a total of 65 units. The next phase, Collingwood Green Phase II, will consist of a mixed-income townhouse project adjacent to the senior project.

The Department of Neighborhoods completed the following projects during the period July 1, 2013 through June 30, 2014:

Type	HOME Assisted
CHDO Set-Aside	9
Owner-Occupied	20
Rental Rehabilitation	2
TBRA	27
Down-Payment Assistance	14
Special Projects	9
Total	194

A total of 194 HOME-assisted housing units were completed (new or rehabilitated) during PY2013. 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.

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 amended in PY2013, the DON's 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 DON Division of Housing and Neighborhood Development continues to review and assess 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 for both the 2012 and 2013 fiscal years.

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, the Department of Neighborhoods discovered that 14 projects actually completed in PY2013 were included in last year's report. Therefore, those projects are not reported again this year. The Department of Neighborhoods is awaiting information on one project completed in PY2013; however, at the printing of the CAPER the information was not available and it will be included next year.

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 part of the TBRA program, all units are assessed for Housing Quality Standards before move-in and payment to the landlord.

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.

c. Outreach to minority and women-owned businesses

The DON's outreach to minority and women-owned businesses continues to be strengthened. The City of Toledo, DON's new procedures 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 meeting on August 28, 2013 at One Village Council. Section 3 information was provided to those attending. A Contractors meeting was held on December 10, 2013 and a Contractors' Forum was held on May 13, 2014. At both events, Section 3 information was provided as well as an opportunity to complete an *Application for Contractor Certification*. 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 \$489,959.00 in Emergency Solutions Grant funds for the 2013 program year. The City of Toledo partnered with five emergency shelters, two transitional housing facilities, and two agencies 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.

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 the financial assistance, case management through TASC of Northwest Ohio and in-kind services from Lutheran Social Services were provided.

The City of Toledo understands the importance of strengthening the capacity of public and private organizations through collaboration and knowledge about 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, allow 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. 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, Head Start Program, as well as local contributions from foundation(s), private contributions, fundraisers, and in-kind services/materials. The total leveraged for the 2013 program year was \$1,652,191.00.

3. State Method of Distribution

N/A

4. Activity and Beneficiary Data

With ESG funds, persons were provided homelessness prevention services through short-term assistance to access or maintain housing and were provided homeless assistance through emergency shelter. No administrative funds were awarded to 3rd party recipients. HMIS data shows that for PY 2013, at least 77% of people served were able to obtain and remain in permanent housing for at least six months surpassing the CoC goal of 71% for PY 2011.

Included in the attachments is a copy of the ESG CAPER submitted in IDIS which presents the total of ESG funds expended for Homelessness Prevention, Homeless Assistance and Administration.

5. Chronic Homelessness

- a. Action steps taken to address chronic homelessness.

Chronic homelessness is addressed through the Toledo/Lucas County Continuum of Care (CoC), which includes both city and county participation through the TLCHB. Outreach services and emergency shelters are aspects of how chronic homelessness is addressed. TLCHB governs the CoC and oversees the community’s plan to end homelessness (adopted in fall 2008): the Community Alliances and Strategic Efforts (CASE) to Prevent, Reduce and End Homelessness Plan.

Chronic homelessness addressed through the CoC outreach efforts includes teams of social workers, medical personnel, and a veteran's organization personnel. These teams engage the "chronic" homeless through street outreach, provision of food, blankets, clothing, hygiene supplies, "street corner" assessments, crisis intervention, peer support, and transportation. Agencies involved in these efforts include Projects for Assistance in Transition from Homelessness (PATH) and Homeless HealthCare for Veterans (HHCV). Supportive services are offered through 266 permanent housing beds for the chronically homeless in Toledo. Projects are operated by Shelter Plus Care, Permanent Supportive Housing (scattered site and project based), and the Ohio Department Mental Health Program.

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, 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 on multiple occasions to call 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

Notable Achievements for the Toledo/Lucas County CoC PY 2013-2013

- Preparation and submission of the 2013 HUD CoC Program (CoC) application, for which HUD has allocated 24 Tier 1 and Tier 2 renewal and new projects totaling \$4,189,822.

- For the 2013 Program Year, the Toledo/Lucas County CoC has 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 PSH projects are at 99% (201 out of 204), the HPRP projects are at 96% (532 out of 555) and the TH programs are at 92% (75 out of 82).
- The Toledo/Lucas County CoC increased the percentage of persons exiting transitional housing to permanent housing by 4%. In the 2010 program year, permanent housing placements were at 60%; in program year 2011 placements were at 69%, and in program year 2012, placements were at 75%; in program year 2013, placements were 79% (73 out of 92). The CoC remains committed to reaching its goal of 80% and continues to focus on identifying resources and program modifications that will assist in achieving this goal.
- Fifteen percent of persons (13 out of 87) exiting TH are employed. Thirteen percent (21 out of 160) of persons exiting PSH are employed, 49% (81 out of 167) have improved income with benefits, and 42% (112 out of 264) exited HCRP with employment. While those who leave emergency shelter have a lower percentage (17% or 126 out of 727) of employment, they, more often than not, enter shelter without employment or income; and securing employment within a 30-90 day shelter stay is very difficult.
- 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 2013. The key note speakers were Joyce Probst-McAlpine, Assistant Director of Montgomery County CoC, and Michael Marsh, Executive Director of Toledo Fair Housing Center.
- Held nine Housing Collaborative Network meetings with funded CoC partners.
- Held three community forums to invite participation in creation of better solutions to gaps in community service delivery.
- Provided three service level trainings which included CEU's for agencies within the Toledo Lucas County CoC service area.

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, and Lutheran Social Services, focuses around a centralized intake system, case management supervision, and direct case management. To date, the program has expended \$385,000 (including \$200,000 from the Ohio Development Services Agency) in direct financial assistance and stabilization services.

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. An administrator, employed and supervised by TLCHB, oversees the process and provides technical support for operations, promoting collaborative efforts among service providers.

In PY 2013-2014, 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;
- 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	22		90
Cherry Street Mission (CSM)	Unaccompanied men	144	96	Open
CSM Sparrow's Nest	Unaccompanied women	23	10	Open
Family House	Families (general)	90		90
LaPosada	Families (general)	36		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	6	30
	Total:	515	162	

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	24	Open
Aurora House	Unaccompanied adult women in recovery and households with children	22	18
Bethany House	Adult women experiencing domestic violence, unaccompanied and households with children	39	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
FOCUS	Unaccompanied men, women, & families (general)	156	18
Harbor House	Unaccompanied women (recovery)	14	18
Haven Homes	Unaccompanied men and women	24	
NAOMI Transitional House	Unaccompanied women (recovery)	5	24

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Agency Name	Population Served	Number Of Beds	Maximum Stay (Months)
Neighborhood Properties, Inc. (Road to Recovery)	Unaccompanied men and women (recovery, mental illness)	17	18
Open Door Ministry	Unaccompanied men (recovery)	50	18
The Dwelling Place	Unaccompanied men, women, & families (mental illness)	11	24
Toledo Gospel Rescue Mission	Unaccompanied men (recovery)	5	24
	Total	472	

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	# of Units
Catholic Charities SAFAH	Unaccompanied adults & families	18
FOCUS PSH	Families	21
Lucas County T.A.S.C.	Walls for ALL	13
	Women of Tomorrow	11
Neighborhood Properties, Inc.	Veterans w/ Mental Illness	21
	Families w/ Mental Illness	24
	Housing First	21
	First Avenue	12
	Family Expansion	31
	Fresh Start	30
	Haven	12
MHR SB	Affordable Housing	61
	PACT	14
	S+C Pathway to Shelter	15
	S+C Place called Home	15
	SPC III	19
SPCC Home Base		16
YWCA of Greater Toledo	YWCA Apartments	25
Volunteers of America	Chestnut Hill	40
	Family Steps	5
	<i>Sub-total # of Units:</i>	424
NPI – ODMH/Prevention	<i>*variable</i>	289
	<i>Total:</i>	713