

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, NSP) provides valuable activities that assist low- to moderate-income persons. The COT's DOD remains a key player in Toledo's economic success even in the struggling Toledo economy. Investors were attracted to Toledo and committed to economic development investment. Regional partnerships have flourished and will continue into the future. DOD contracted with the Lucas County Economic Development Corporation (LCEDC) in June 2012 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:

- Despite continuing efforts, 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 had a slight increase in Toledo from 8.2% in May 2012 to 8.7% at the end of June 2013. (Ohio Dept. of Job and Family Services). Not included in the above statistics is the percentage of people who stopped seeking unemployment benefits.
- 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.
- 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 indicates that Lucas County faces a shortage of affordable housing. LMHA has a waiting list of 8,128 applicants for units in the Housing Choice Voucher (HCV) program, a waiting list of 365 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 DON continues to pursue cooperative efforts within the CoC (TLCHB, LMHA, and other local organizations).

- The rate of foreclosures remain an obstacle to safe, decent, and affordable housing. Toledo ranked 53rd among the United States metro areas for foreclosures in the first half of 2012 (Toledo Blade, August 30, 2012). 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- moderate-income families in attaining and/or maintaining affordable housing. A summary of efforts for PY 2012- 2013 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 four-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 three-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 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.

- Emergency Repair Programs - Local major organizations offer emergency housing repair services. *Economic Opportunity Planning Association of Greater Toledo (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. Activities using the Ohio Housing Trust Fund (OHTF) provide up to \$5,000 as necessary to keep a unit habitable by a household with an income at or below 35% of the AMI. CDBG funding provides services for households with an income at or below 35% of the AMI.
- CHDO HOME Development Fund - HOME funds are granted as gap financing to CHDOs acting as an owners, sponsors, or developers of single family or multi-unit housing. While homeownership opportunities are promoted through this funding source, rental units are also developed for the benefit of low- moderate-income population. Funds may be utilized for construction or rehabilitation of housing units. The DON annually budgets a minimum of 15% of its HOME allocation (CFR 92.300) for the development by CHDOs of safe and decent housing for homebuyers and renters. If the developed home is not sold within defined time limits, the unit becomes available as a rental unit, again to a low- to moderate-income household.

Rental housing is “owned” by the community housing development organization if the community housing development organization is the owner in fee simple absolute of multifamily or single family housing (or has a long term ground lease) for rental to low-income families in accordance with CFR 92.252. If the housing is to be rehabilitated or constructed, the community housing development organization hires and oversees the developer that rehabilitates or constructs the housing.

- 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 DON 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 Inspections 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 DON 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 DON’s relocation officer links individuals with community services (including public housing) and/or makes referral for housing counseling for homeownership.

- Owner-Occupied Rehabilitation - Funds are 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 are not tax delinquent. 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 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.
- Toledo-Lucas County Housing Fund (TLCHF) – This local non-profit is comprised of the DON, Lucas County, community stakeholders, and private non-profit agencies. In June 2013, their Board approved a new mission statement: *The TLCHF is tasked with securing and providing a dedicated funding stream designed to create and sustain economically and racially diverse neighborhoods of choice throughout Lucas County.* In March of 2013, the TLCHF in partnership with the Lucas County Land Bank funded:
 1. The Home Safety and Accessibility Program at the Ability Center of Greater Toledo – Proposed building a minimum of 25 permanent ramps or other access/safety modifications to individuals with disabilities whose incomes do not exceed 120% AMI in Lucas County (\$31,350 TLCHF);
 2. Friendship New Vision’s program, Sustaining Secor Garden’s Renewal – Gap financing to construct two new homes on Underwood Avenue in the Secor Gardens neighborhood for households with incomes above 120% AMI (\$100,007 TLCHF);
 3. Home Rehab Repair program of Maumee Valley Habitat for Humanity – rehabilitate four vacant homes, repair 11 homes and repair/replace 5 roofs for low-income homeowners (\$57,418 TLCHF and \$14,682 Land Bank);

4. Harbor House's Two project of 300 Beds, Inc./dba Harbor House – Rehabilitate three-bedroom vacant home next to Harbor House on Cherry Street for a “step-up” to transitional housing for homeless women who have completed Harbor House outpatient treatment (\$16,600 Land Bank);
 5. Washington Village Plat 10 Homeownership project of the Lucas County Metropolitan Housing Authority – Construct two new homes on vacant land for sale to households above 80% AMI, as the 1st of three phases (on Moorish Ave. near the Collingwood Green senior housing development) (\$100,000 Land Bank).
 6. Fulton Street Sanitary Extension project of NeighborWorks Toledo Region – Private construction of public sanitary sewer line to six building sites along Fulton St. as part of the 40-unit Legacy Homes (\$26,200 Land Bank).
- Community Development Corporations (CDC) - 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 these efforts in 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).
 - Community Housing Development Organizations (CHDO) – a CDC or other non-profit that meets necessary qualifications, including a goal of providing and developing affordable housing. A CHDO must be certified annually, have board membership that has at least 33% of its members representing low- to moderate-income persons for its designated area, and have capacity to carry out housing development. CHDOs may act as developers, sponsors, and/or owners of housing to be developed for LMI households and demonstrate effective project control. By statute, 15% of HOME funds annually must be set aside for eligible CHDOs, specifically those that have capacity, as qualified by the COT.
 - Community-Based Development Corporation (CBDO) - This is a specifically designated status given to a third-party partner whereas a qualified entity that receives this status can only undertake eligible projects under the following categories: neighborhood revitalization, community economic development, and energy conservation. The COT funded one CDC that has achieved CBDO status, United North Corporation, allowing them to undertake new construction for housing units.

- 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, 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.

Preferred Properties, Inc. also completes accessibility modifications and rehabilitation projects within the City of Toledo for homes occupied by very low- and low-income persons with disabilities.

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 DON continues to partner with organizations such as Adelante and United North Corporation who have had successful financial education programs, with the goal of increasing homeownership through financial education. 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 is achieved through the cooperation of a myriad of diverse entities.

For efforts that directly relate to housing, the City of Toledo's Division of Housing and Neighborhoods Development of the DON works closely with the TLCHF, LMHA, the Homebuilders Association of Greater Toledo, local CDCs and CHDOs to undertake housing activities, which include owner-occupied rehabilitation, rental projects, down-payment assistance, and tenant-based rental assistance.

In addition, as applicable, CDCs that have met requirements for CBDO status may construct new housing units, as necessary, within targeted areas. With the current housing slump, only those units contributing to a renaissance in a defined area are approved for the receipt of federal funds. For the 2012 program year, only developers affiliated with the NSP undertook construction projects, which were concentrated in tipping point neighborhoods.

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 were developed with NODA, ETFC, Habitat for Humanity, NTR, and EOPA for the provision of exterior house repairs, house repairs, rental rehabs and weatherization services.

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 maintains active engagement with the TLCHB board of directors and participation on its subcommittees. The City of Toledo also maintains a productive relationship with TLCHB for the elimination of homelessness in Toledo. The TLCHB and the COT continue to promote systemic change within the continuum enhancing local relationships within the CoC. United Way of Greater Toledo has emerged as a significant partner, managing 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 include 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, Lucas County Toledo Area Treatment Accountability for Safer Communities (TASC), Economic Opportunity Planning Association (EOPA), Toledo Area Ministries (TAM), Family Outreach Community United Services (FOCUS) and Advocates for Basic Legal Equality (ABLE). The CoC has 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 populations, remain an integral part of the CoC.

Community development not only encompasses housing and homeless issues, but the stability of jobs and employment within a community. The City of Toledo's Department of Development (DOD) utilizes its position to promote access for job creation, job retention and business development. It cultivates active partnerships with the Regional Growth Partnership, Toledo Lucas County Port Authority, Lucas County Economic Development Corporation (LCEDC), and the University of Toledo. The DOD also maintains strong ties with *The Source*, which conducts business development training and acts as a network for job seekers.

Gaps remain and are 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 undertake activities on a parallel line, creating service silos. Though efforts may be duplicative, the reluctance of organizations to relinquish direct ownership and management of *specialized* services remains. Recognizing the existence of these gaps, as well as the silos, the City of Toledo continues to seek partnerships, coordination or collaboration and funds that contribute 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 2010, HUD has rated LMHA a standard performing PHA. Since 2011, HUD has rated LMHA as a high-performing PHA.

For PY 2012, LMHA reported that 2,184 of their renters were below 30% of the Median Family Income (MFI); 315 renters were between 31% – 50 % MFI; and, 60 renters were between 51% – 80% MFI.

LMHA programs accessed in PY 2012 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 2012 (Jan. – Dec.). The grant provides for the employment of three service coordinators for family developments.
- Public Housing Family Self-Sufficiency Program - began in May 2005 and currently has 98 program participants. Currently, 30 public housing families have graduated from the program and 19 became homeowners. The goals of LMHA's current participants to move them towards self-sufficiency, developed during fiscal year 2012, are: 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 \$55,100, each for fiscal year 2012 and 2013. The Family Self-Sufficiency Section 8 Program has 364 participants, and 101 homeownership closings to date.
- In an effort to augment services to its residents in each of the above program areas, LMHA has rebuilt a coordinating committee 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 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 programs in the 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 Programs, families that have successfully completed housing counseling training, families currently not receiving rental assistance, veterans, single persons that are disabled and those displaced by government action.

LMHA allocated vouchers through the Housing Choice Voucher Program, consisting of 4,366 tenant-based vouchers, 240 Non-Elderly & Disabled, 150 Mainstream, 47 Mod Rehab, 110 VASH, 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 2012.

- 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, it expended \$234,696 in the 2012 fiscal year.
- Public Housing Development - for fiscal year 2012, LMHA's Capital Fund Program expended \$5,279,041. Annual capital contributions from HUD for fiscal year 2013 were \$3,885,250.

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:

- Completion of a comprehensive physical needs assessment and marketing study.
- Completion of an Investment Grade Energy Audit.
- Analyzed the organization of their Asset Management Plan and the financial sustainability of their current grouping of assets.

Additional progress included:

- LMHA has continued to move forward on major reconstruction efforts at 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
 - Completed construction and currently accepting applications for Phase I of the new Collingwood Green Development.
 - Currently, the elderly only development is greater than 66% leased
 - 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 spring 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
 - Planned and identified funding sources for major infrastructure improvements.
- Applied for and was awarded permission from HUD to convert the Parqwood Apartments using the Rental Assistance Demonstration program. Additional developments are being evaluated for conversion at this time.
- Partnered with NHS of Toledo to help weatherize Low-Income Public Housing (LIPH) units occupied by low-income residents to help lower their utility bills using Home Weatherization Assistance Program funds.

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, 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), United Way, Workforce Investment Board, St Vincent's Mercy Hospital, Sykes Scholarship Program, along with various other community programs.

LMHA 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 DON 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 DON's 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 PY 2012, the DON 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 DON 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 DON 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 DON 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, with highest priority given to units occupied by children under the age of six or at least one pregnant female.

Through June 30, 2013, the DON has processed 56 lead intakes of which 17 have completed enrollment eligibility.

g. Ensure compliance with program and comprehensive planning requirements

The City of Toledo's DON 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 2012 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, NSP3, HPRP and CDBG-R 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 DON 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 adherence to generally accepted accounting practices, maintenance of eligibility documentation, and proper procurement policies and practices, among others.

The primary goal of the DON's 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 DON's 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 DON also requires all city divisions receiving CDBG funds to track measurable outcomes, based on program content, for each objective previously identified.

The DON 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 four years of receipt. 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 PJS 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 was previously the beneficiary of a 50% reduction in match requirement due to the stress criteria. Effective for the 2012 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 promotion 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).

The Division of Housing and Neighborhood Development within the DON continues to refine its process and procedures to ensure it is performing at the highest level of adherence to HUD regulations. Training, review of forms, and tracking of projects is ongoing.

CDBG-R

Section 1602 of the ARRA requires that grantees shall use grant funds in a manner that maximizes job creation and economic benefit. For infrastructure activities, grantees must have given preference to projects that could be started and completed expeditiously, with a goal to obligate at least 50 percent of funds for activities that could be initiated within 120 days of enactment of the 2009 Recovery Act.

An environmental compliance review process is required. In addition, all projects must report on the number of jobs estimated to be created or retained. All grantees, sub-recipients, and contractors participating in the CDBG-R program must obtain a Data Universal Number System (DUNS) number. Grantees must ensure that 70% of its CDBG-R grant be expended for activities that benefit low- and moderate-income persons. Public service activities are capped at 15% with limitations on administrative costs capped at ten percent. All CDBG-R funds must be expended by grantees by September 30, 2012. Quarterly reporting within the Fed.Recovery.gov system is also mandated by the 10th of each month after the affected quarter ends.

Oversight of the CDBG-R program rests with the Divisions of Housing and Neighborhoods Development and Administrative Services of the DON.

NSP

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

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 is 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 CFR 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.

HPRP

In the PY 2012, the DON Administrative Services Division maintained oversight of the program, with semi-annual monitoring of all sub-grantees. The manager and program teams met regularly to ensure compliance with regulations.

The ARRA of 2009 authorized funds to benefit two targeted populations:

- Individuals and families who are currently in housing but are at imminent risk of becoming homeless and need temporary rent or utility assistance to prevent them from becoming homeless or assistance to move to another unit (prevention);
- Individuals and families who are experiencing homelessness (residing in emergency or transitional shelters or on the street) and need temporary assistance in order to obtain housing and retain it (rapid re-housing).

All grantees awarded funds as an entitlement community were mandated to obligate all funds to sub-grantees by September 30, 2012. At least 60% of HPRP funds were expended within two years (August 3, 2011 for Toledo) of the date that funds become available to the grantees and 100% of funds expended within three years (August 3, 2012 for Toledo) of the date funds became available. Administrative costs were capped at 10%, which was to be shared with subgrantees.

The four eligible categories for HPRP were: financial assistance, housing relocation and stabilization services, data collection and evaluation, and administrative costs.

ESG

During the 26th 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; the costs of preparing and amending the ESG and homelessness-related sections of the Consolidated Plan, Annual Action Plan, and CAPER; and the 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 the section 415(b) of the McKinney-Vento Act for such activity during the fiscal year most recently completed before 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, 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 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 to reduce 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 activities that have had a positive effect on the Toledo economy, employment and housing environment.

- **Hollywood Casino in Toledo** - On March 29, 2012 Toledo welcomed the new Hollywood Casino. The Casino invested \$320 million in the Toledo facility and created 1,300 jobs (Toledo Blade, June 3, 2012). Industry analysts and government officials said Ohio's gambling scene is still in its fledgling stage — too new to measure the long-term impact or project with certainty how much revenue the 33% tax that casinos pay will generate for schools, cities, counties, and other agencies. The Casino remains open with large crowds today (toledoblade.com/business/2013/05/28/).

- **Chrysler Corporation** - Chrysler has invested large amounts of money in several U.S. assembly plants in recent years. Chrysler Group LLC plans to invest at least \$365 million to expand and improve its Toledo Assembly complex. A second shift will be added creating employment opportunities for 1,105 persons. The new positions will add \$36 million in new payroll dollars coming into the community. (toledoblade.com/jeep/201108/10)
- **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 also provides an extensive array of property management and development services. As of June 30, 2013, the company's broadly diversified portfolio consisted of 1,183 properties in 46 states, the United Kingdom, and Canada (www.hcreit.com).
- **Toledo Lucas County Port Authority** - Toledo Express Airport (TOL) experienced a 26.47% increase in passenger traffic in May 2013 compared to May 2012, according to figures released June 27 by the Toledo-Lucas County Port Authority. A total of 15,280 passengers traveled through Toledo in May for the third consecutive month of increased traffic. More than half of that total, 8,051, traveled on Allegiant, which experienced a 66% increase in May. The Port Authority also approved recommendations to expand the scope of the Green Community Program to include public and private projects. The program can maximize current and potential future flexibility in the financing of energy efficiencies and alternatives for those projects (<http://www.toledoportauthority.org/>).

A groundbreaking ceremony earlier in May 2013 was held for the construction of a 1,500-foot new roadway and utilities at Overland Industrial Park, formerly known as the Jeep Site. The Port Authority will begin construction on a 100,000 square-foot building with Harmon Family Development. (news@toledofreepress.com).

The international cargo shipments during the 2012 navigation season increased and the Port Authority was awarded the prestigious Robert J. Lewis Pacesetter Award from the Saint Lawrence Seaway Development Corporation (SLSDC) for its work (<http://www.toledoportauthority.org/>).

- **Regional Growth Partnership (RGP)** – One primary achievement for RGP in 2012 was successfully redefining itself as the true one-stop shop for business and site consultants with potential interest in investing in the region. More focus was placed on sales and marketing and the attraction of new business. RGP put together a framework to integrate the new Jobs Ohio economic development model into the organization. By the end of 2012, the project management team at the RGP was fully staffed, trained and in the field following the processes and procedures established by Jobs Ohio to make the economic development delivery system move at the speed of business. (<http://rgp.org/>).

- **Mercy St. Vincent Medical Center** - This year the Center opened a “Home Away from Home” facility located on the campus of Mercy St. Vincent Medical Center. It houses 15 guestrooms, each complete with two queen-sized beds and a private bathroom, telephone, TV and daily housekeeping services. A comfortable lobby, children's play area, vending machines, and a laundry room are also part of the facility. Locating this facility on the campus is a major benefit to families who are being treated at the Center.
(<http://www.mercyweb.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).
- **Veterans Administration New Outpatient Clinic** - New VA Outpatient Clinic will open in South Toledo. The new facility expands a number of services now offered. Additional space in the new facility will allow more patients to be seen in the dental clinic and eye clinic, and expand mental health services. The facility will also contain state-of-the-art physical therapy equipment such as an underwater treadmill and an occupational therapy center with a mock kitchen and bathroom to aid in the relearning of daily tasks by veterans recovering from injury or a stroke. The new clinic is about twice the size of the existing facility. Construction on the 99,850-square-foot building started in March 2011 and was completed in July 2013
(www.toledoblade.com/Medical/2012/08/30/VA).
- **Toledo Regional Chamber of Commerce** - The Small Business Development Center was the recipient of the 2012 Economic Impact Award for Job Creation from the Ohio Department of Administrative Services. This award is given annually to the center with

the highest number of jobs created during the fiscal year, as reported by the businesses served. The center was credited with creating 331 jobs and retaining another 548 jobs through its consulting activities. The Center has helped companies obtain over \$3.8 million in loans and other capital (toledoblade.com/2012/12/04).

- **New Commercial Construction** - Two new hotels will be built in West Toledo. One hotel, a four-story, 108-room Hampton Inn and Suites, is expected to open in July 2014. A second hotel and retail and restaurant space will follow. Developers expect to spend about \$25 million on the entire project (Toledoblade.com/2013/07/03/).
- **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 million 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** - plans to build a new 55,000-square-foot medical office building and expanded parking areas at its campus off West Central Avenue just north of the hospital. The build-out will include a two-story building housing physician offices, retail space for The Pharmacy Counter, and the ProMedica Toledo Hospital Family Medicine residency program (toledoblade.com/local/2013/01/10/).
- **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>). In 2012, the land bank acquired and sold 111 vacant lots to adjacent homeowners and an additional 74 lots to landlords and businesses for maintenance and new construction. It also acquired nearly 40 vacant and abandoned residential structures that were sold to purchasers to rehab. Since it was formed, the land bank has acquired and sold over 1,200 properties to help with stabilizing neighborhoods and increasing property values. The Ohio Attorney General has awarded the land bank a \$3.7 million grant as part of the "Move Ohio Forward" program, and with additional matching funds from its own budget and the City of Toledo, the land bank has roughly \$6.8 million to demolish over 800 of the very worst vacant and blighted structures in our community by the end of this year. (Wade Kapszukiewicz, Lucas County Treasurer - <http://co.lucas.oh.us/index.aspx?NID=2063>).
- 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.
- The City of Toledo Police Department continues to sponsor a very 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.

- According to Ohio Supreme Court data, 3,030 new foreclosure case filings were reported in Lucas County in 2012 — a 6% drop from the previous year, but still the sixth-highest total among the state's 88 counties (Cuyahoga County ranked first with 11,427 filings) (<http://www.toledoblade.com/Editorials/2013/05/13/Foreclosure-misery.html#VqdFHrp8L5xxA5hm.99>)
- CoreLogic, a real estate data firm, said 5.62% of mortgages in the area were at least 90 days delinquent in March. That's down from 5.79% in February. A year earlier the rate was 6.27%. The rate has declined since early 2010. (The data includes loans that are in foreclosure or foreclosed properties that have been purchased by a bank.) (<http://www.toledoblade.com/Economy/2013/05/24/Mortgage-delinquencies-continue-to-drop-locally.html#gE37hqQ8Ap2iiEyD.99>)
- Sales of single-family homes reported in Toledo and the surrounding area by the Toledo Board of REALTORS® totaled 6,793 in 2012. This was an increase of 6% compared to the year 2011. Sales volume generated during this time period totaled \$711 million, an increase of 10% from 2011 and led to an average sales price of \$104,869 which represented an increase in average sales price of 4% compared to 2011. 15,253 listings were added to the system during the time period, which was a decrease of 4% from 2011. (*Local Market Update – 2012 Year in Review*, Toledo Board of Realtors)
- The City of Toledo utilizes federal funds for projects and activities that have a positive impact on employment, job training and retention, and providing assistance to businesses. HUD funds from CDBG, NSP, and ESG programs assisted low- and moderate-income individuals with critical needs.
- 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.
- Through combined City of Toledo community efforts, those 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 DON continues to offer programs that foster homeownership.
- The City of Toledo has a top ranking United Way network for a city of its size. In 2012, United Way raised over \$13 million to assist those in most need of its services including

children, families, adults, and service providers. United Way also partnered with the DON on many projects to ensure a real concentration of resources directed to where it will do the most good.

- The Toledo Community Foundation 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).

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 our 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 2012-2013 Action Plan is below. The amounts listed represent funds expended, unless otherwise indicated.

FEDERAL RESOURCES

Community Development Block Grant (CDBG) - \$6,336,983.03

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 were 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.

CDBG-Recovery (CDBG-R) - \$400,454.37

The CDBG-R program was a HUD-funded appropriation under the American Recovery and Reinvestment Act (ARRA) of 2009. For the life of the grant, which began on July 23, 2009, the City of Toledo's DON received \$2,141,045. The City of Toledo submitted a substantial amendment to its 2008-2009 One-Year Action Plan as a condition for receipt of funds. Section 1602 of the ARRA requires that grantees shall use funds to maximize job creation and economic benefit, and must report on the number of jobs estimated to be created or retained. Additionally, 70% of funds were mandated for activities that benefit low- and moderate-income persons. Administrative costs are capped at 10%. To ensure that CDBG-R funds were used in an expedient manner, HUD has established a deadline of September 30, 2012 by which all funds must be expended. All funds, with the exception of \$450.00, were expended in advance of the September 30 deadline.

Homelessness Prevention and Rapid Re-Housing Program (HPRP) - \$326,705.63

This allocation, authorized under Title XII of the American Recovery and Reinvestment Act (ARRA) of 2009, specified the uses for Homelessness Prevention and Rapid Re-Housing Program (HPRP) funds. Funds were allocated according to the formula used for ESG.

HPRP provides direct financial assistance for persons who are either homeless, or are at imminent risk of homelessness. Eligible categories of funding include:

- Housing Relocation and Stabilization Services;
- Direct Financial Assistance;
- Data Collection and Evaluation;
- Administrative Costs (capped at 5% of the grant).

All grantees who were awarded HPRP must draw down 60% of allocated funds from HUD's Integrated Disbursement and Information System (IDIS) within two years of the grant start date (August 3, 2009 for Toledo) and 100% within three years of the date. All funds were expended before September 30, 2012.

HOME Investment Partnerships Program (HOME) - \$240,307.21 (includes program income)

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. For PY 2012, the City of Toledo received an allocation of \$1,682,898 to undertake eligible activities.

Participating jurisdictions (PJ) use HOME funds for a variety of housing activities according to local housing needs. Eligible HOME-funded activities include homeowner rehabilitation, homebuyer activities, rental housing, and tenant-based rental assistance. Up to 10% may be used for eligible planning and administrative costs. A set-aside of 15% of a PJ's allocation is mandated for use for housing that is owned, developed, or sponsored by Community Housing Development Organizations (CHDO). PJ's may also use up to 10% of their CHDO set-aside for

special assistance to CHDOs, including operating costs, project predevelopment expenses, capacity building, and use of HOME project proceeds. Financial assistance can be provided in the form of a buyer subsidy to the purchaser of housing sponsored or developed by a CHDO.

Emergency Solutions Grant (ESG) (former Emergency Shelter Grant) - \$536,215.45

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.

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 - \$4,229,069

This HUD grant allocated funds to grantees committed to serving homeless and chronically homeless persons. Funds were made available through 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 TTLCHB, 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 2012 CoC HUD Program application. Of the total \$4,551,637 requested, Tier 1 requests totaled \$4,336,684 while Tier 2 requests totaled \$214,953. The Tier 1 requests were for seven Transitional Housing renewal projects, fifteen Permanent Supportive Housing renewal projects, one supportive service only renewal project, one HMIS renewal project, one new (reallocation) CoC planning project, and one new (reallocation) CoC

HMIS expansion. The Tier 2 requests include one PSH renewal project and one new PSH bonus project (Harbor House 2).

Of the \$4,551,637 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 \$4,229,069. No announcement has been made regarding any new projects or planning requests as of the submission of this report.

Neighborhood Stabilization Programs (NSP1, 2 and 3) - \$4,029,515.03

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 2012-2013 program year, the city drew down \$4,436,671.81 of NSP1 funds 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. For the 2012-2013 program year, the city expended \$3,030,185.64 for NSP2 activities. 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. During the 2012 program year, the City of Toledo spent \$575,856.86 of NSP3 funds.

Federal Emergency Management Agency (FEMA) Phase 30 - \$195,264.00

The Emergency Food and Shelter Program (EFSP) 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 approximately a 16% decrease from Phase 29. With this reduction, the board prioritized its funding and, upon determining that the greatest unmet need is 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 shows 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 participate 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) - \$23,798,454.00

This program assisted very low-income families in leasing privately owned decent, safe, and

sanitary rental housing. HUD enters into contracts with local public housing agencies (PHAs), such as Lucas Metropolitan Housing Authority (LMHA), to administer the program. The PHA issues rental vouchers to eligible, very low-income families and 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, LMHA gives preference to families, the elderly, persons with disabilities, and disabled persons who are not currently receiving rental assistance.

Additionally, LMHA provides 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 are four partnering agencies that provide referrals and support for those living in an institution for at least 90 days.

Section 8 Rental Voucher Program (Project Based) - \$1,127,191.00

This assistance was tied to specific units pursuant to a contract with the owner for a defined term, usually 5 to 15 years. LMHA currently has two properties participating in this program (Lakewood Senior Housing & Neighborhood Properties [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 encourages 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 - \$234,696.00

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 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 and they must fall within the maximum rents for the area as determined by HUD. HUD is not adding any additional units to this program.

Public Housing Modernization & Development - \$3,885,253.00 (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. In the period 2012-2013, LMHA continued it plans to demolish obsolete buildings and develop new housing units to

replace those units. 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 - \$11,606,926.00

Federal dollars were provided to local PHAs for project operations. HUD provides 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 now operates its housing developments pursuant to the business model utilized by the private multi-family housing market. Income and expenditures for FY 2012 were captured by each of the nine Asset Management Projects (AMP). With the demolition of the Brand Whitlock Amp group, the LMHA has reconfigured Amp groupings to six for FY 2013.

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 - \$50,000

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 re-payment of previous years' loans and remained active during the program year 2012-2013. 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).

In the PY 2012, one loan was issued to Rick's City Diner 2. This loan was to assist the business into relocating in Toledo due to their current site being no longer available. The loan will help to retain 14 current employees and create 2 new jobs during the first two years of business at the new location.

Housing Opportunities for Persons with Aids (HOPWA) Toledo Area - \$174,320.00

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; public policy and advocacy activities. ARC Ohio participates with the HMIS system. ARC assisted 124 households and 58 families.

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. In 2012, ARC OHIO-Toledo served 243 Persons Living with HIV/AIDS (PLWHA) and their beneficiaries, reaching 98% of its projected goal for the year.

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. For 2012, ARC OHIO-Toledo served 1,014 PLWHA and their families; achieving a 107% success rate for its goal.

STATE RESOURCES

Home Weatherization Assistance Program (HWAP) - \$1,323,292

This is a state-sponsored, low-income residential energy-efficiency program administered by Neighborhood Housing Services of Toledo, Inc. (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. NHS was able to provide 282 units of service for eligible households during the PY 2012 - 2013.

Warm Choice Weatherization Fund - \$1,459,336

Funded through Columbia Gas of Ohio and administered by NHS, the program promotes community awareness of energy conservation through a comprehensive weatherization program. Warm Choice is 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 are the primary activities to reduce energy consumption. During PY 2012 - 2013, NHS was able to provide 265 units of service for eligible households utilizing program services.

Community Connections - \$162,090

Funded through Toledo Edison (FirstEnergy) and administered by NHS, this program provides 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. NHS was able to provide 406 units of service under this program in PY 2012 - 2013.

Ohio Housing Trust Fund - \$1,680,400.00

A flexible state funding source that provides affordable housing opportunities, expands housing services and improves housing conditions for low-income persons through a wide range of housing activities. Activities include housing development, emergency home repair, accessibility modification and services related to housing and homelessness, including homeless prevention. In 2012, the following organizations in Lucas County received funding from the Ohio Housing Trust Fund:

Homeless Crisis Response Grant

- Toledo Lucas County Homelessness Board - \$587,000. Homeless prevention assistance to individuals and families at or below 30% AMI and imminently at-risk of homelessness.

Supportive Housing Grant

- Aurora Project, Inc. - \$246,800. Sixteen units of transitional housing and services for homeless single females and households with children who are at or below 35% AMI.
- FOCUS - \$156,200. Thirty-three units of permanent supportive housing to homeless, disabled households with children who are at or below 35% AMI.
- Volunteers of America - \$94,400. Forty units of permanent supportive housing for homeless, disabled single males and females who are at or below 35% AMI.

Housing Assistance Grant

- Ability Center of Greater Toledo - \$200,000. Emergency home repairs and handicapped accessibility modifications to homeowners below 50% AMI.
- Northwest Ohio Development Agency - \$80,000. Emergency home repairs and handicapped accessibility modifications to homeowners who are at or below 50% AMI.

Housing Development Assistance

- Preferred Properties, Inc. - \$300,000. Support for the *Bridge Point Senior Village*, a non-housing credit rental project involving the new construction of a one-story building with 11 units. Units will be restricted to households 62 years of age or older.

Resident Service Coordinator Program

- Area Office on Aging of NW Ohio - \$16,000. Support for a part-time service coordinator for *The Renaissance*.

Housing Opportunities for Persons with AIDS - \$174,320

Funded through the Ohio Department of Development, the Housing Opportunities for Persons with AIDS (HOPWA) grant provides eligible non-profit organizations and units of local government with funds to devise long-term comprehensive strategies for meeting the housing and supportive service needs of persons with Acquired Immune Deficiency Syndrome (AIDS) or HIV-related illness. In Toledo, ARC Ohio received \$174,320 for the calendar year 2012 (see page 59).

LOCAL RESOURCES

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. During the 2012 program year, the TLCHF funded the following six projects in partnership with the Lucas County Land Bank:

- The Ability Center of Greater Toledo - permanent ramps and other modifications to a minimum of 25 individuals (\$31,350 TLCHF)
- Friendship New Vision – gap financing for two new homes in the Secor Gardens neighborhood (up to \$100,007 TLCHF)
- Maumee Valley Habitat for Humanity - four home rehabilitations (\$57,418 TLCHF & \$14,682 Land Bank)
- 300 Beds Inc./dba Harbor House – rehabilitation of a 3-bedroom vacant home next to Harbor House for homeless women (\$16,600 Land Bank)
- Lucas County Metropolitan Housing Authority – construction of two new homes on vacant land near the Collingwood Green senior housing development (\$100,000 Land Bank)
- NeighborWorks Toledo Region – private construction of public sanitary sewer line to six buildings as part of the 40-unit Legacy Homes project. (\$26,200 Land Bank)

Local Initiatives Support Corporation (LISC) - \$425,130.00

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 and moderate income families, and develop strategies that are comprehensive and work with the community to create “neighborhoods of choice.”

For the 2012 program year, LISC provided \$200,130 in capacity building grants to assist in the revitalization of neighborhoods in the Toledo area. Recipients and their efforts included:

- ETFC received grants to support a community outreach staff person working in the Garfield Neighborhood;
- NeighborWorks® Toledo Region received grants to support community development efforts around the Cherry Street corridor area and ongoing efforts in East Toledo, as well as, an approval \$200,00 loan;
- UNC received grants to support two staff positions and community development efforts in their ONE Village, particularly, the Ohio Theatre Revitalization project;
- Friendship New Vision, UpTown Association, Preferred Properties, United North and NeighborWorks® Toledo Region received grants to attend the National Development Council training for the Housing Development Finance Professional Certification;

- Financial Opportunity Coaches at ETFC and UN received grants to attend multiple trainings on Credit Building and Repair, Access to Benefits and Employability Coaching Skills.

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 approved 41 CRA applications for the program year 2012-2013: 39 were for 1-2 family residential units including rehabilitation and new construction; two were for industrial use. The total potential return on these community investments is \$6,366,987.

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 29 parcels in program year 2012-2013 including: one parcel processed through the deed in lieu of foreclosure program to Western Avenue Baptist Church elimination of a nuisance property and enabling an established organization to access a location from which they can continue and expand on the services offered to the surrounding community; 15 parcels sold to New Hope Missionary Baptist Church for additional off-street parking and for future new construction of a church community center with the continued gardening and maintenance of green space; three parcels transferred to the Lucas County Land Bank for urban gardens and residential expansion; one parcel was sold for commercial redevelopment as part of a new Dollar General store at Bancroft and Ashland Avenues; and nine parcels were sold to adjacent property owners for yard expansion. The Real Estate Section also has 32 residential parcels under licenses to community groups and property owners to establish gardens or otherwise maintain the property. The Real Estate Division also accepted a gift parcel at 2618 Benedict for the Department of Public Utilities as an addition to sludge basin at Wheeling and Consaul.

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

- the sale and transfer of the former Fleet and Facilities site on Albion Street to American Steel Products for the commercial/industrial redevelopment of vacant non-productive buildings and land;
- the sale of vacant City owned property on Hill Avenue to Gabel Real Estate for VM Products business expansion;

- contracting for auctioning and completing sales on behalf of the Lucas County Prosecutor and the TPD for four parcels of real property (three residential and one commercial) that were seized and turned over to the City by Judgement Entry for liquidation; facilitated Blair Park parcel split and necessary zone change for construction of new Fire Station No. 12 off Suder Avenue; and
- final acceptance of the former YMCA site as an extension of Woodsdale Park for lease to Toledo Unleashed for redevelopment as a dog park.

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 prerogative 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. Additionally, the public notice was posted in the COT's website. The public notice also 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 2012-2013 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. In accordance with federal statute, the City of Toledo held a public hearing at Holy Trinity Orthodox Church (a location in downtown accessible via public transportation and with plenty of free parking) to provide opportunity for citizen comments.

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

Wednesday – 8/14/13 Public Notice sent to *Toledo Free Press*.

Friday – 8/16/13 Public Notice sent to *The Toledo Journal* and *La Prensa*.

Sunday – 8/18/13	Public Notice published in <i>Toledo Free Press</i> .
Wednesday – 8/21/13	Public Notice published in <i>The Toledo Journal</i> and <i>La Prensa</i> .
Friday – 8/23/13	Public Notice posted on the COT's Website.
Friday – 8/30/13	Draft CAPER delivered to designated locations.
Tuesday – 9/3/13	Public comment period began.
Thursday – 9/12/13	Public meeting on Draft CAPER @ 6:00 p.m. at Holy Trinity Greek Orthodox Church.
Wednesday – 9/18/13	Public comment period ended.

A copy of the Public Notice published in the newspapers mentioned above is attached to this document.

As stated above, the public hearing was held on September 12, 2013 from 6:00 p.m. to 8:00 p.m. Other than the presentations on the accomplishments of the City of Toledo Departments, Fair Housing Center and the Toledo Lucas County Homelessness Board, no other comments were received at the hearing.

The Public Hearing was planned to be streamed live and posted to the COT's website. Technical difficulties prevented this from happening. The City is making every effort to remedy this situation. As soon as the website is available, video recording of the public hearing will be posted.

One written comment was received by the Department of Neighborhoods (DON) regarding the Draft CAPER during the comment period. The comment, in letter format, from the Lucas County Regional Health District addressed the importance of rodent control (a CDBG funded activity of the Health District). Please see letter in the Attachments.

As noted in the timeline above, the comment period commenced on September 3, 2013 and continued for fifteen days thru the close of day on September 18, 2013.

The City of Toledo accepted all comments as to the content of the Draft CAPER. A summary of comments and copy of the written comment received are attached to this document.

7. Self-Evaluation

Activities performed in the PY 2012 - 2013 by the COT and its third-party partners addressed the needs identified in the 2010-2015 CONPLAN as indicated on page number 67, section IV.1.

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 DON has enhanced its organizational capacity which has allowed the DON to better carry out activities. An increased number of Program Monitoring Specialists and Neighborhood Development Specialists has improved the Department's ability to offer technical assistance to third-party partners and improve services to housing clientele.

Annual revisions to the Third-Party Partner (TPP) Agreement continue to strengthen the DON's and the third-party partners' ability to meet established objectives and requirements that match priorities identified in the 2010-2015 CONPLAN. Revised agreements coupled with a stronger monitoring staff lead to a better assessment of programs and the development of future improvements to better meet community needs.

The re-implementation of monthly trainings for TPPs has increased knowledge and understanding of CDBG and federal regulations; thereby, increasing performance of CDBG recipients.

Additionally, the DON has taken an active role in strengthening the capacity of community development corporations (CDC). Funds were awarded for PY2012 to eliminate duplication of efforts and strengthen CDCs activities in the City of Toledo.

8. Monitoring

The Administrative Services Division of the DON manages and monitors all 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. Quarterly, 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, technical assistance as needed, etc. Monitoring reports were produced

quarterly and sent to the TPPs. HOME and NSP activities were monitored by the Housing and Neighborhoods Development Division of the DON.

Similarly, the Housing Division of the DON monitors HOME, CDBG-R and NSP funds.

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 DON contracted in PY2012 with those partners who have been successful at helping residents obtain homeownership.

Grant Disbursements

Grant disbursements continue to be made in a timely manner after the DON has received and reviewed proper and accurate supporting documentation. No actual expenditures differ from letter of credit disbursements in HUD's reporting system (IDIS).

IV. PROGRAM NARRATIVES

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

The City of Toledo, as an entitlement community, received \$6,839,464.00 in CDBG funds plus anticipated program income from CDBG for the 2012 program year of \$493,184.00.

Program income for CDBG surpassed the \$25,000 allowable acceptable limit. While the amount anticipated is a best planning estimate at the time, the difference may be due to lump sum payoffs of loan repayments.

All activities carried out responded to overall goals and priorities developed and described within the 2012-2013 Action Plan. CDBG allocations, as distributed by category, are identified as follows:

Public Service

\$832,842.90

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

\$697,900.00 (Operational) CDBG (less capacity building)

Non-profit neighborhood organizations that performed activities such as:

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

Fair Housing/Public Health

\$150,000 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

\$327,783.52 CDBG (Operational & Program)

Activities that:

- Encouraged 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

\$3,463,044.78 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)

\$1,367,892.80 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 an administrator of funds 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

Please see Table 1C (attached) for progress made towards goals for providing affordable housing.

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. In PY 2011 - 2012, the COT identified CDCs who are in need of building capacity and developed plans for improved collaborations and use of funds to expand the impact of CDCs in our neighborhoods. In PY 2012, the COT continued to work with CDCs to increase their capacities.

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 2012 - 2013, the DON did not receive requests for certifications of consistency (document issued to organizations, as requested, verifying that their goals are in line with the city objectives.)

The DON 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. The recent restructuring of the DON has allowed for furthering the implementation of the Consolidated Plan.

4. Use of CDBG Funds for National Objective

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

5. Anti-Displacement and Relocation

a. The DON 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 COT/DON uses HUD's Hand Book 1378 as a guide to ensure all federally mandated requirements are being addressed.
- The COT/DON 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 COT/DON 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 DOD and DON 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. A revitalized development has been created, renting to low- to moderate-income families and providing affordable housing to our community.

6. Low/Mod Job Activities

No economic development activities were undertaken where jobs were made available but not taken by low- or moderate-income persons.

7. Program income received

- a. Amount of program income reported that was returned to each individual revolving fund:
\$199,265.56
- b. Amount repaid on each float-funded activity – \$0
- c. All other loan repayments broken down by the categories of housing rehabilitation, economic development, or other:

Housing Rehabilitation: \$15,115.55
Economic Development Loans: \$332,241.25

Nuisance Abatement Recovery: \$13,049.78

d. Amount of income received from the sale of property by parcel: \$15,681.00

8. Prior period adjustments

\$0

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, 2013:

- COT's Department of Development loan program [Enterprise Development Loan Program (EDL)] reported EDL's outstanding with a principal outstanding balance of \$994,639.00 for 35 loans.

- Rehab Loans: 10 loans with a balance owed of \$88,504.67

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: 115 loans with a principal balance owed of \$1,555,726.85 at the end of PY 2012. 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)

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. Five houses were renovated during this reporting period and three are under various stages of rehabilitation. Seven houses were sold during the year by the following developers: Summerfield (one), Valencia (three), Home Renewal System (two) and the City of Toledo (one). \$379,354.00 of program income was generated from the sale of the houses and the funds were immediately 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. Three properties owned by Jessco Homes will soon be completely renovated. An apartment building under construction by R. Gant, LLC is near completion. R Gant, LLC spent \$467,851.29 during the year.

Redevelopment

NTR, R. Gant, LLC, Toledo Community Development Corporation (TCDC), UN, Maumee Valley Habitat for Humanity (MVHH) and ONYX committed to build 21 houses. One of the two recently built houses by R. Gant, LLC was sold during the year (\$80,000 in program income). Ten of the UN's built houses have been rented. ONYX built four units and rented them in a prior year. NHS built one house that was sold in a prior year. One of two recently built houses by MVHH was sold in PY 2012, generating \$65,000 of program income. Two other houses are under construction.

Administration

Administrative costs include salaries, marketing/advertisements, supplies and training. Administrative costs spent during the program year amounted to \$484,590.45.

Summary

The city drawdown amount for this program year was \$4,436,671.81. The amount expended during the program year was \$502,384.30. In addition, a total of \$524,354.00 in program income was generated, five foreclosed houses were renovated and nine houses were sold during the year. The entire four-year grant of \$12,270,706 has been expended.

NSP2

Acquisition and Rehabilitation (50% to 120% AMI)

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. NTR sold one house during the year and the remaining houses (five) are under various stages of

construction. R. Gant LLC acquired six foreclosed houses, renovated and sold two of them, with the four remaining properties in various stages of rehabilitation. Maumee Valley Habitat for Humanity (MVHH) completed the rehabilitation of two houses and sold one of the two houses. UN renovated one property during the year. Friendship New Vision (FNV) also renovated one property during the year. Karp & Associates renovated all three remaining properties during the year.

Acquisition and Rehabilitation (at or below 50% AMI)

R. Gant, LLC is 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. One of the two properties was renovated during the year and the other one is nearing completion.

Demolition

The consortium plans 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. Nine blighted housing units were demolished in PY 2012 - 2013 at a cost of \$60,755.41.

Redevelopment

LMHA and UN built two multi-unit housing projects with NSP2 financing. These two units will assist 50 households whose incomes do not exceed 50% AMI. \$2,714,266.31 was spent during the 2012 – 2013 year.

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, just to name a few. The City of Toledo spent \$255,163.92 during the PY 2012.

Summary

Four of ten renovated houses were sold during this PY. The sale of four houses generated \$307,540.78 in program income. Nine blighted units were demolished at a cost of \$60,755.41. The entire three-year grant fund of \$10,150,840.00 has been expended.

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. Fort Industry Development sold two homes that had been renovated in a prior year. The sale of the houses generated \$106,822.13 of program income. The City of Toledo rehabilitated and sold two of three properties previously acquired. The one remaining house is under construction. Sale of the two houses generated \$152,117.67 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. \$400,000 will be spent towards the provision of four rental housing units to address the housing needs of people whose incomes do exceed 50% AMI. R. Gant LLC, the developer, will make five additional housing units in a multi-unit apartment available to benefit individuals under this category. \$497,928.75 was spent in a prior year towards a multi-unit housing project.

Demolition

This activity will be used to remove blighted units mostly in targeted central city, East Toledo, La Onda and Ironwood. A total of \$152,907 was spent to demolish 25 vacant, abandoned, and dilapidated housing units during the period. This expenditure includes program income in the amount of \$8,500.00 and a total of \$18,477.00 not recorded yet in the COT's internal accounting software.

Redevelopment

Maumee Valley Habitat for Humanity (MVHH) was required to build one house during the period. Two new houses were built and one was sold for \$60,000 (program income). A total of \$294,057.52 was spent during the year.

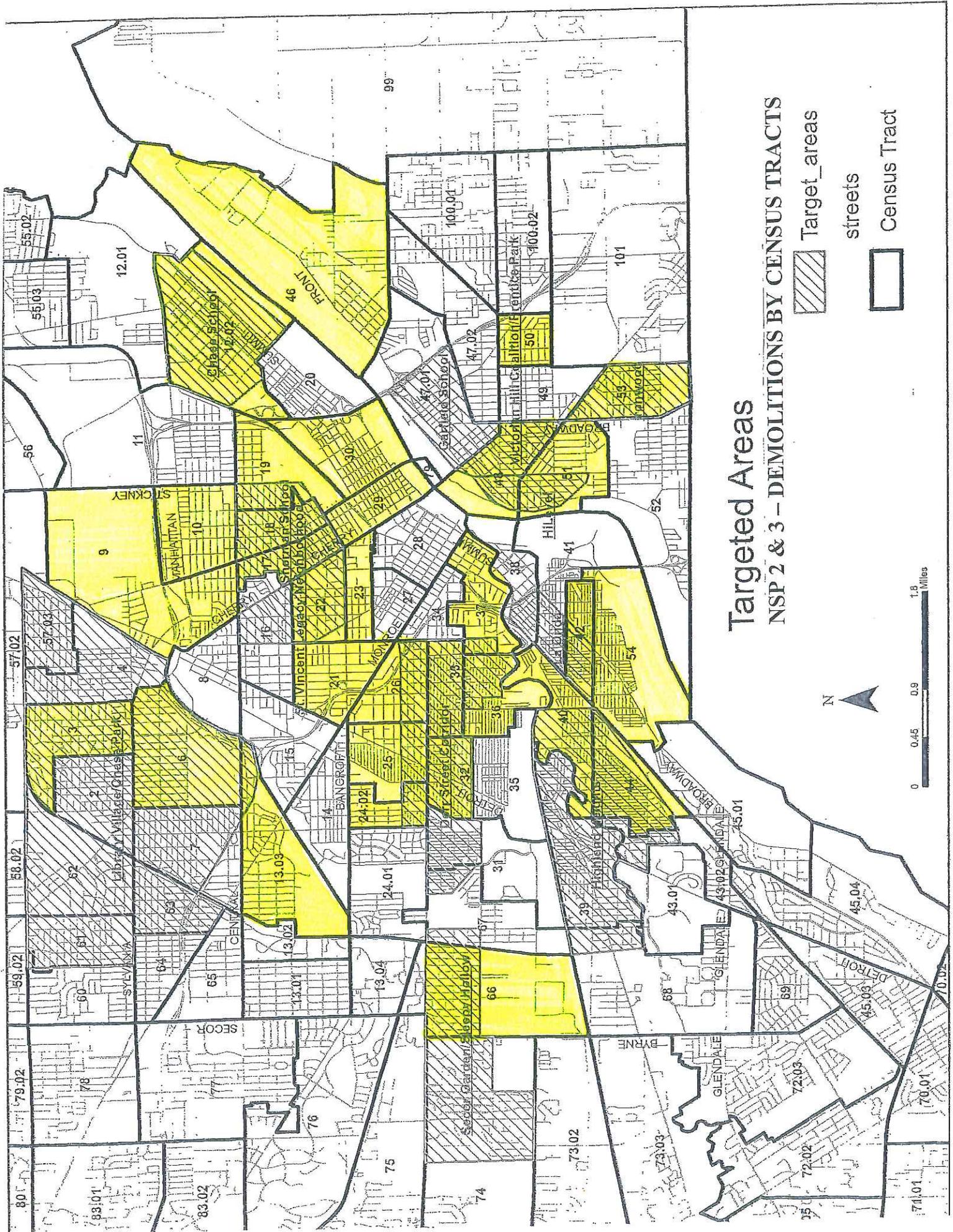
Administration

\$128,892.34 was spent by the city on various administrative activities during the year.

Summary

The city spent \$152,907 to demolish 25 housing units. Five houses were sold for \$318,939.80 (program income). A total of \$575,856.86 of the grant funds was spent in the PY 2012. This expenditure includes program income in the amount of \$52,434.57

The map on the following page illustrates the demolition areas by census tracts funded by NSP2 and NSP3.



Targeted Areas

NSP 2 & 3 – DEMOLITIONS BY CENSUS TRACTS

HOME

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

The City of Toledo utilized HOME funds in PY 2012 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 PY 2012, the DON assisted 27 households with rehabilitation, including lead abatement, to their primary residence and another four units were rehabilitated primarily for lead-hazards. The four rental units were occupied by low- or extremely low-income households. Statistics on the demographics for these projects will be included in the final CAPER report.

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. One example of a targeted effort that meets the CONPLAN intent is the project(s) in north Toledo, where UN continued to promote synergy with concentrated efforts around its New Schools, New Neighborhoods (NSNN) projects. Their efforts included economic development within their main district as well as rental senior housing and owner-occupied rehab. LMHA is also targeting a neighborhood to revitalize the housing stock. Collingwood Green Senior Housing is under construction and funding requests have been submitted for Collingwood Green Phase II, a mixed-income townhouse project adjacent to the senior project.

The DON completed the following projects during the period July 1, 2012 through June 30, 2013:

Type	HOME Assisted	Total Units
Rental Acquisition and New Construction	2	10
Rental New Construction	6	40
Rental Rehabilitation	26	55
Owner-Occupied Rehabilitation	27	27
Down-payment Assistance	50	50
Total	113	182

A total of 113 HOME-assisted housing units were completed (new or rehabilitated) during PY 2012. One hundred five (105) of the overall units that were rehabbed and/or constructed were rental units. This reflects the DON's 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.

HOME funds were used to benefit lower-income families. HOME funds used for down-payment assistance benefited 50 households. Please refer to Table 3B on page 30 for numbers of individuals provide with affordable housing through HOME funds.

Overall, the DON 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. During PY2012, the DON changed the HOME Owner/Occupant program for families between 60-80% area median income from a loan program to a Forgivable Deferred Payment Loan, thereby making the program more palatable 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 PJS 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 was previously the beneficiary of a 50% reduction in match requirement due to the stress criteria. Effective for the 2012 fiscal year, the City of Toledo, due again to its fiscal distress, has received a match reduction of 100%.

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 attached.

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 (24) met property standards.

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. As the DON Division of Housing & Neighborhood Development has undergone significant staffing changes, the DON is meeting with the Fair Housing Center to further strengthen its actions.

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 DON 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 May 18, 2012 training also included an update on the Section 3 Summary Report and how contractors could qualify as a prime recipient of HUD funding, which includes reporting accomplishments of all recipients and Section 3 covered contractors and subcontractors.

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 \$610,343.00 in Emergency Solutions Grant funds for the 2012 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 contains specific themes and objectives aimed at ultimately setting the path to ending all types of

homelessness. One of those themes involves retooling the homeless crisis response system through the objective of transforming “homeless services to crisis response systems that prevent homelessness and rapidly return 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 serves 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 submits a hard copy along with the rest 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: HUD's Supportive Housing Program, FEMA's Emergency Food and Shelter Program, CDBG, ODSA, Lucas County Marriage Tax Licenses, Mental Health and Recovery Services Board of Lucas County, United Way of Greater Toledo, Lucas County Drug Court, as well as local contributions from foundation(s), private contributions, fundraisers, and in-kind services/materials. The total leveraged for the 2012 program year was \$1,215,292.

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. Additionally, no administrative funds were awarded to sub-sub-recipients. HMIS data shows that for PY 2012, 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 Homelessness prevention committee. The committee's third objective speaks to its intent: "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 2012-2013

- Preparation and submission of the 2012 HUD CoC Program (CoC) application, for which HUD has allocated 24 Tier 1 and Tier 2 renewal projects totaling \$4,229,062. HUD has not rendered a decision as regards to funding one HMIS expansion project, one CoC planning project and one new permanent supportive housing project.
- For the 2012 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% (132 out of 133), the HPRP projects are at 93% (240 out of 259) and the TH programs are at 78% (50 out of 64).

- The Toledo/Lucas County CoC increased the percentage of persons exiting transitional housing to permanent housing by 6% or four families. 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% (64 out of 85). 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.
- Nine percent of persons (7 out of 80) exiting TH are employed. Eleven percent (19 out of 170) of persons exiting PSH are employed, 44% (76 out of 172) have improved income with benefits, and 45% (153 out of 342) exited HPRP with employment. While those who leave emergency shelter have a lower percentage (16% or 133 out of 823) 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 given our current job market.
- 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 2012. The key note speaker was Mark Johnston, **Acting Assistant Secretary for HUD's Office of Community Planning and Development**. **Mr. Johnston** had been HUD's Deputy Assistant Secretary for Special Needs and also served as HUD's Senior Advisor on Homelessness and as Deputy Director for the U.S. Interagency Council on Homelessness.
- Held nine Housing Collaborative Network meetings with funded CoC partners.

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 acts as the project manager, with the City of Toledo acting as administrator for the funds. A coordinated effort, 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 \$236,938.73 (including \$97,203.23 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 2012-2013, 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 are:

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		30
Toledo Gospel	Unaccompanied men			

Rescue Mission (TG)		71		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:		471	112	425

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
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
MHRSB	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