



City of Toledo
Department of Neighborhoods

CAPER

**CONSOLIDATED ANNUAL
PERFORMANCE and EVALUATION
REPORT**

July 1, 2011 - June 30, 2012

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CITY OF TOLEDO



Department of Neighborhoods

September 27, 2012

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

RE: 2011-2012 Consolidated Annual Performance and Evaluation Report (CAPER)

Dear Ms. Lawson:

Please find enclosed one original and four (4) copies of the City of Toledo's Consolidated Annual Performance and Evaluation Report (CAPER) submitted for the 37th program year, July 1, 2011-June 30, 2012.

Please know, as required, the City of Toledo Department of Neighborhoods did the following:

- Draft copies of the CAPER were placed in various designated sites throughout the city.
- The meeting notice was published in local newspapers, including the Toledo Free Press, The Sojourner's Truth, and La Prensa.
- A public meeting was held in Toledo City Council Chambers on Thursday, September 13, 2012, at 5:00 p.m. One person testified at the public meeting. No written comments to the CAPER were received prior to the City's submittal.

Please do not hesitate to contact this office and the undersigned, if any questions arise or additional information is needed regarding the CAPER for PY 37. Thank you.

Respectfully,

A handwritten signature in black ink, which appears to read "Lourdes Santiago". The signature is written in a cursive style.

Lourdes Santiago
Director

LS:slt
Enclosures

**CITY OF TOLEDO 2011-2012
Consolidated Annual Performance and Evaluation Report**

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I. EXECUTIVE SUMMARY

Based on its status as an entitlement city and participating jurisdiction, the City of Toledo (COT), Department of Neighborhoods (DON), receives federal funds from the Department of Housing and Urban Development (HUD) for the accomplishments of objectives as identified in the 2010-2015 Five Year Consolidated Plan (CONPLAN). These funds are allocated towards two of the three HUD priorities; benefit to low- and moderate-income persons and elimination of slum and blight. The Consolidated Annual Performance and Evaluation Report (CAPER) documents the accomplishments for the Program Year (PY); specifically, this CAPER addresses PY 2011 - 2012 for the City of Toledo.

For the PY 2011 - 2012, the City of Toledo partnered with many local, state and federal organizations to address and accomplish the priorities of the CONPLAN. Areas of highest priorities and where most progress was achieved include:

- Improvement of housing conditions through the rehabilitation and repair of owner-occupied, rental property and demolition of vacant structures
- Assistance to social and human service organizations engaged in: promoting educational and life-skills programs; soup kitchens; access to health services; and, legal assistance for housing landlord/tenant relations
- Elimination of homelessness
- Economic development
- Foreclosure prevention

These activities continue to enhance neighborhood stabilization efforts directed towards economic recovery of the City and its residents. Much progress has been made in those areas as demonstrated by quantitative information provided in attached Tables 1C and 3B included in this report and as explained in the narrative. As of this year, the COT/DON started providing quantitative comparison of its accomplishments. Attempts to locate 2010 data for the tables were sometimes unsuccessful and identified as *data not found (DNF)*. In the last half of the PY 2011 - 2012, the DON has undergone restructuring of its department to better serve the community and adhere to HUD requirements.

As the PY 2011 - 2012 is the second year of the 2010-2015 CONPLAN, some adjustments were made to reflect the continuing changes in our economic and social environment. Some efforts have shifted from new construction to the rehabilitation and repair of homes (particularly of rental units) and additional efforts are taking place to continue increasing the number of persons who can achieve homeownership in Toledo.

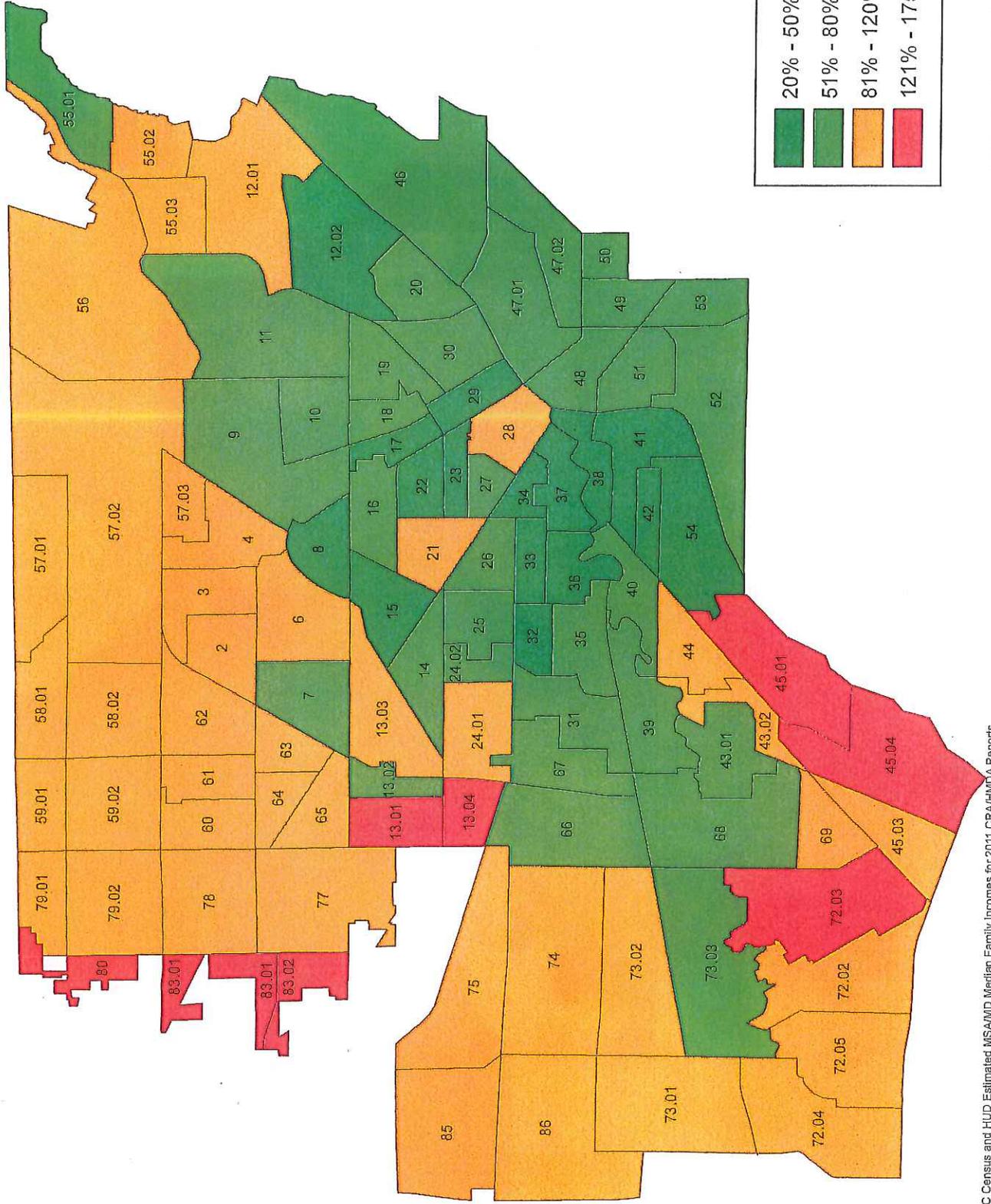
Summary of Resources and Distribution of Funds

Federal funds available for the PY 2011 - 2012 were:

Source	Available	Commitment / Grant Period	Expended
Community Development Block Grant (CDBG)	\$7,048,050.36	PY 2011 - 2012 100% committed	\$6,790,557.73 (in PY 2011)
HOME Investment Partnerships (HOME)	\$2,697,406.00	PY 2011 - 2012 100% committed	\$326,744.64 (in PY 2011)
Emergency Shelter Grant (ESG)	\$565,006.00 (includes substantial amendment of \$199,675)	PY 2011 - 2012 (the substantial amendment extends the grant into 2012)	\$320,577.31 (in PY 2011)
Community Development Block Grant-Recovery (CDBG-R)	\$2,141,045.00	Three-Year grant - expiring on 9/2012	\$1,450,565.20 (in PY 2011)
Neighborhood Stabilization Program (NSP1)	\$12,270,706.00	Four-Year grant - expiring on 3/2013	\$1,840,567.81 (in PY 2011)
Neighborhood Stabilization Program 2 (NSP2)	\$10,150,840.00	Three-Year grant - expiring on 2/2013	\$4,129,923.13 (in PY 2011)
Neighborhood Stabilization Program 3 (NSP3)	\$3,591,517.00	Three-Year grant - expiring on 3/2014	\$1,732,102.86 (in PY 2011)
Homelessness Prevention and Rapid Re-Housing Program (HPRP)	\$3,275,494.00	Three-Year grant - expiring on 8/2012	\$2,675,730.12 (cumulative to date)
CDBG Program Income (estimated)	\$510,637.24	Estimated for PY 2011 - 2012	\$652,118.18 (in PY 2011)
HOME Program Income (estimated)	\$18,103.87	Estimated for PY 2011 - 2012	0.00 (in PY 2011)

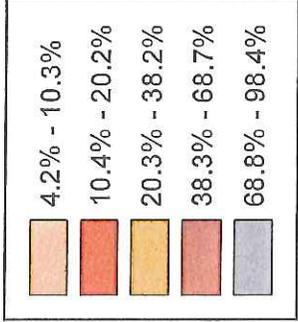
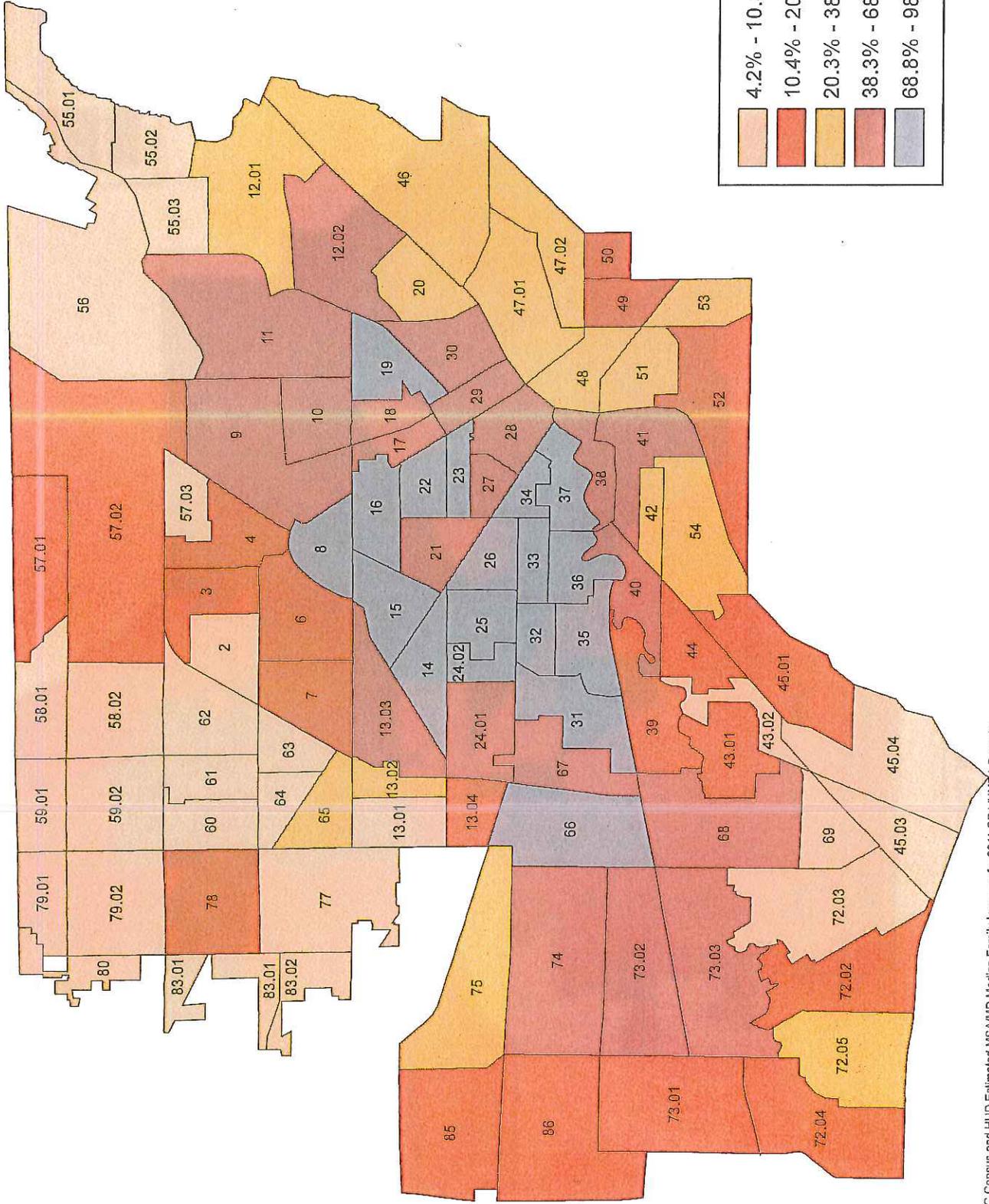
The maps in the following pages, contain data that identifies the areas of most need in the COT where efforts were concentrated to accomplish the priorities of the CONPLAN.

Percent Median Family Income by Census Tract 2011

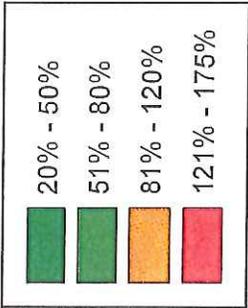
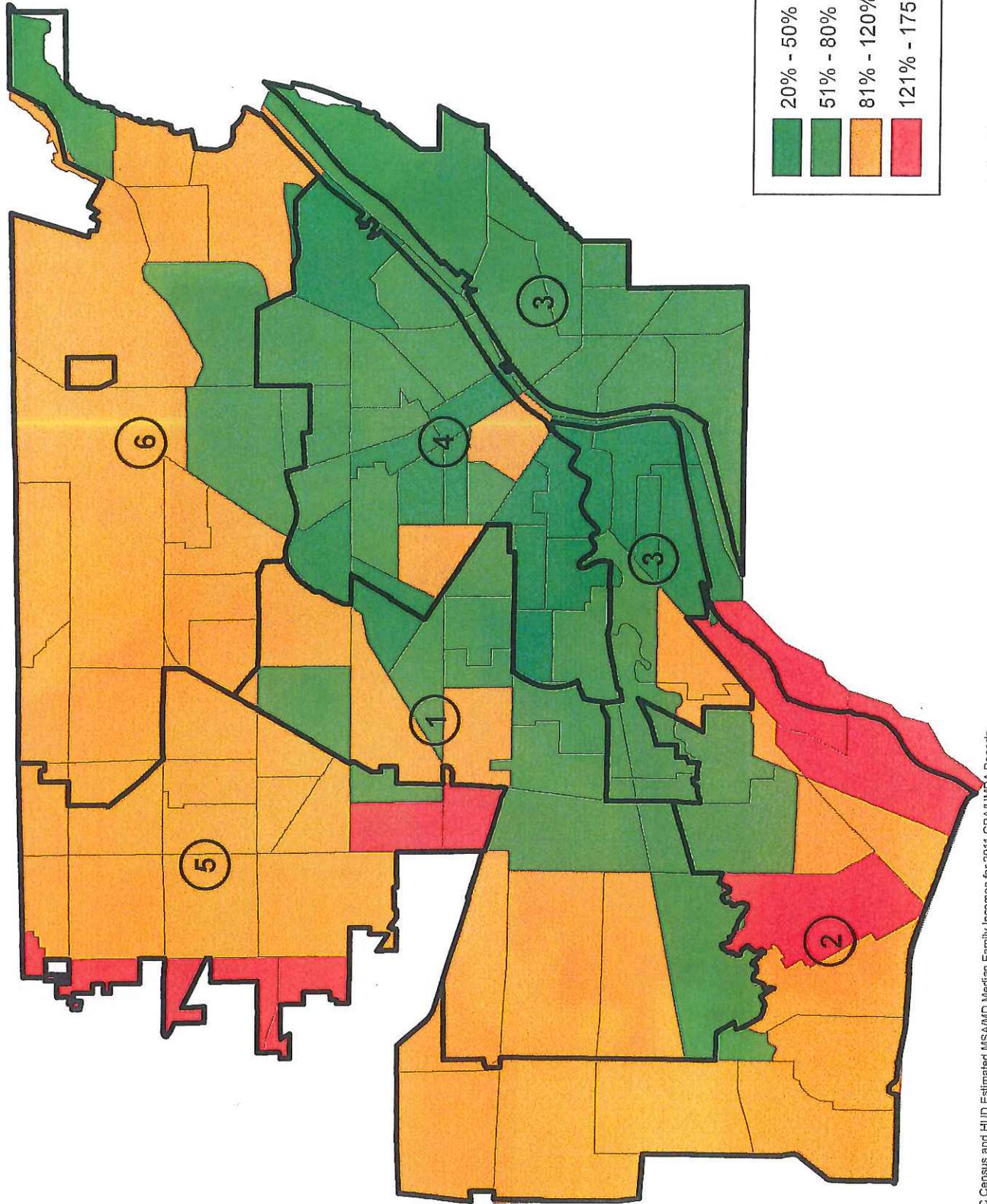


Data Sources: FFIEC Census and HUD Estimated MSAMD Median Family Incomes for 2011 CRAFT/MDA Reports

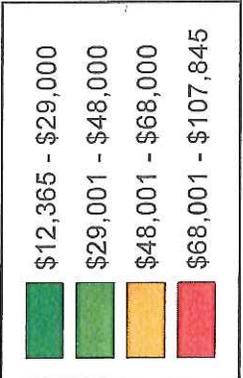
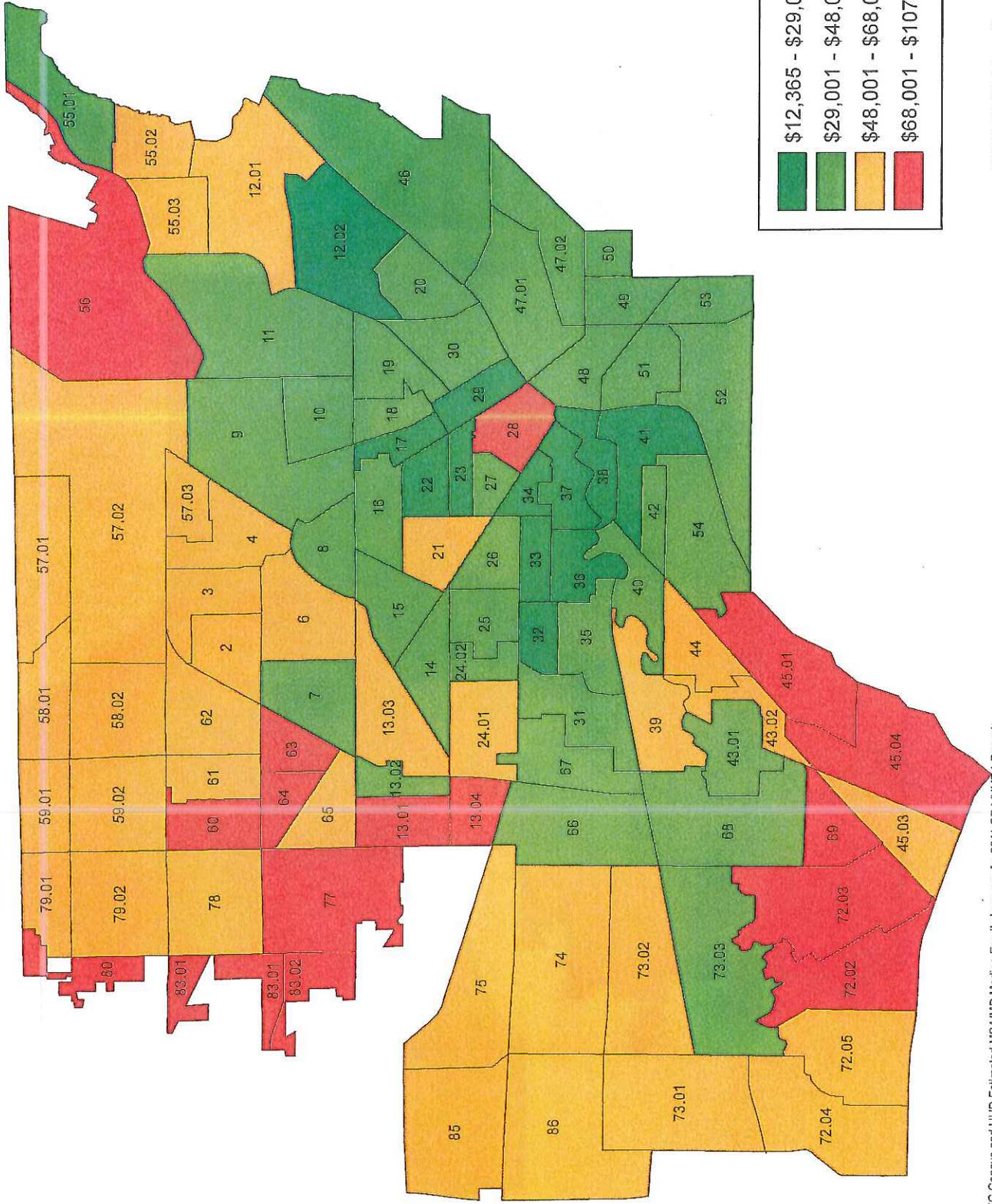
Percent Minority Population by Census Tract 2011



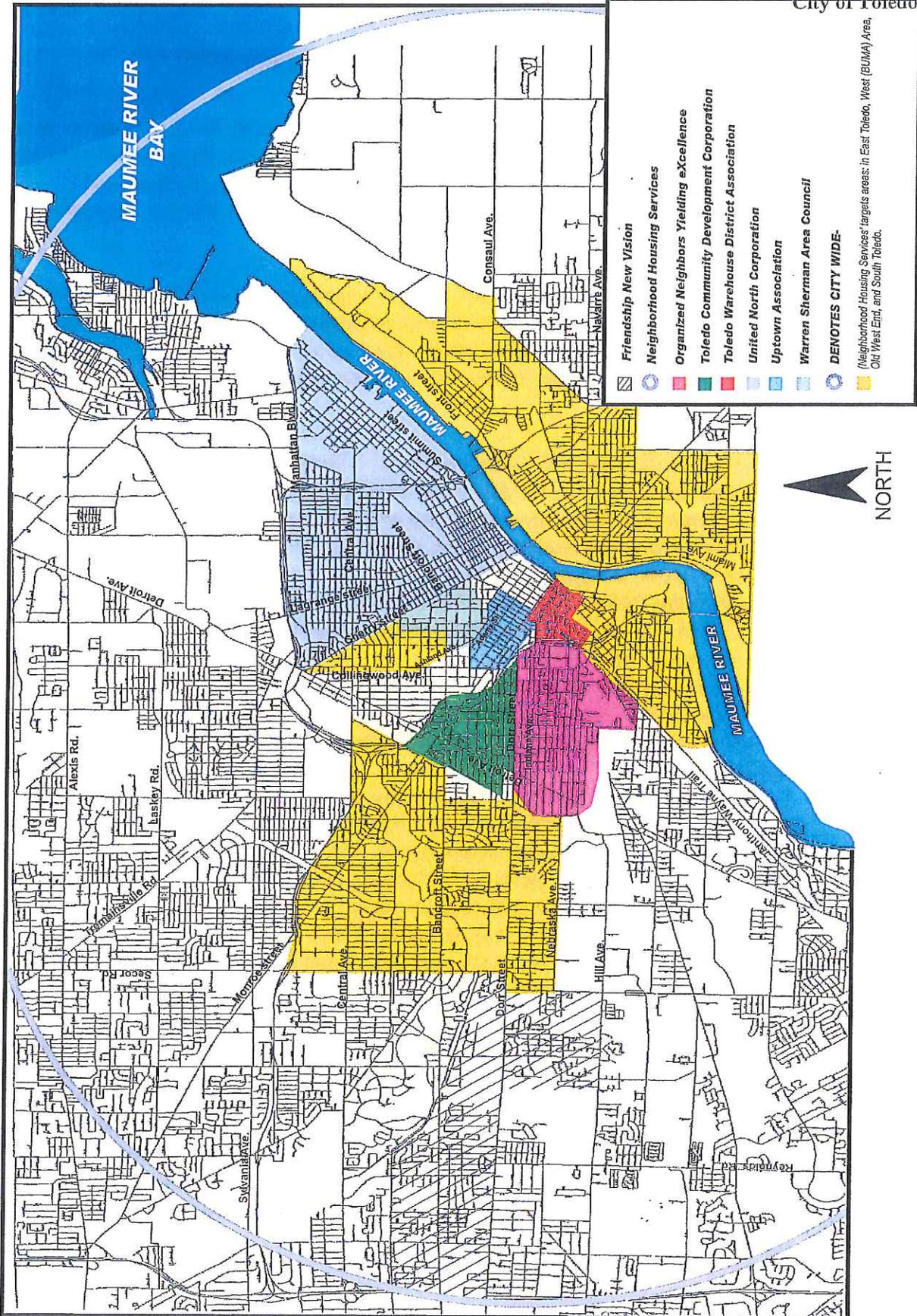
Percent Median Family Income by Council District 2011



Median Household Income by Census Tract 2011



CDC's in the City of Toledo 2012



II. FIVE-YEAR PLAN ASSESSMENT OF PROGRESS

The City of Toledo's program year, July 1, 2011 through June 30, 2012, represents the second year of the 2010-2015 Five-Year Consolidated Plan (CONPLAN). Projects selected for funding were evaluated based not only on their ability to stimulate neighborhood revitalization, economic growth and community development, but whether they addressed a priority goal and/or a funding gap.

For the 2011-2012 program year, the City of Toledo again prioritized its goals according to community needs, assessing whether the project addressed a critical need and/or recently emerging issue, such as the foreclosure crisis. The City also utilized the priority operations goals listed below as a benchmark to measure whether projects reflected a more concentrated and coordinated effort.

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

8. Simplify Processes for Residents and Organizations to Receive Assistance - Improve the process for providing information for individuals and agencies seeking financial and/or technical assistance.
9. Disperse Affordable Housing - Target public and private investment (local lenders, other partners) to attract additional investment for affordable housing and creating diverse neighborhoods.
10. Affirmatively Furthering Fair Housing – Implementing a five-year Fair Housing Plan to ensure that all persons have equal access to the housing of their choice in an area of their choice.
11. Target Resources for Impact - To maximize the impact of accessed resources, select neighborhoods receive project funding, encouraging additional investment.

PRIORITY PROGRAM GOALS

Eleven priority program goals guided the City of Toledo in determining which projects and activities to fund for the period July 1, 2011 through June 30, 2012. These goals were established through various citizen participation methods such as forums and stakeholder meetings and will continue to be utilized within the City of Toledo's strategic planning efforts through June 30, 2015. Below is a summary of accomplishments for each priority category under each applicable goal.

1. Improve Housing Conditions

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

All efforts under rehab/repair of owner-occupied housing units meet the HUD-defined objective of Decent Housing and the HUD-defined outcome of Sustainability or Availability/Accessibility.

The *Division of Housing and Neighborhood Development* of the DON utilized HOME funds to complete the rehabilitation of 30 owner-occupied housing units, thereby improving the quality of housing stock within the city limits. The units were all brought up to existing building codes.

The *Division of Housing and Neighborhood Development* of the DON utilized an additional source of funds, Nuisance Abatement Trust Funds, a non-federal source, to provide owner-occupied homes with minor repairs of their housing units. The number of those assisted, six, led to improved living conditions of residents. This project was undertaken in partnership with the Northwest Ohio Development Agency (NODA), which leveraged an additional \$80,000 for this project.

The *Division of Housing and Neighborhood Development* of the DON also commenced lead-hazard control rehabilitation for eight owner-occupied housing units. Of those, six were completed during PY 2011. This project, while limited in the number of units it could

positively affect, was designed to assist homeowners in the absence of a Lead-Hazard Reduction grant, which was not awarded to the City of Toledo in PY 2011.

United North Corporation (UNC) provided rehabilitation to owner-occupied, single family households in its service area (census tracts 10, 11, 12.02, 16, 17, 19, 29 & 30). They rehabilitated 11 units targeting low- and moderate-income households achieving 69% of their projected outcome and improving the housing stock in their area by 2.1%. Though United North's rehabilitation efforts did not achieve its goal of 16 units, they continue to make a visible impact in the housing stock in the neighborhood.

Neighborhood Housing Services, Inc. (NHS) completed a total of 45 owner-occupied housing rehabilitations during the PY 2011 serving the city of Toledo east and west side neighborhoods (census tracts 14, 15, 24.01, 24.02, 25, 31, 32, 35, 46, 47.01, 47.02, 49, 51, 52, 53, 66, 67 & 74). The organization achieved 150% of the annual output goal to improve the quality of existing housing stock.

Maumee Valley Habitat for Humanity (MVHFH) improved the quality of housing stock through owner-occupied rehabilitation to 16 housing units. Their original goal was achieved. Their efforts resulted in improvement of the housing stock within the Secor Gardens and Library Village areas by .0025%.

Toledo Community Development Corporation (TCDC) rehabilitated one owner-occupied housing unit and has three other units at different stages of completion. This activity remains open at the end of the PY 2011. Additionally, TCDC committed to improve the quality of housing stock through an owner-occupied energy conservation rehabilitation activity. This activity also remains open. The DON has met with TCDC staff and is looking into a resolution to close this activity.

Organized Neighbors Yielding eXcellence (ONYX) was to participate with COT/DON to also perform housing rehabilitation but lack of capacity stymied this effort. The COT did not enter into a contract with ONYX; therefore, no achievement will be reported for this organization for any activity listed in the 2011 Action Plan. No funds were expended in this activity.

DON's *Division of Housing and Neighborhood Development* applied HOME funds toward the improvement of owner-occupied housing units for six households through lead hazard control. This allowed for a continuation of work beyond the HUD Lead Grant funding period, which ended in PY 2010, thereby increasing the housing stock that meets existing building codes.

The *Division of Housing and Neighborhood Development* utilized CDBG-R funds in support of its Rehabilitation Collaboration project, to complete one (1) housing unit, in partnership with Neighborhood Housing Services of Toledo, Inc. and Economic Opportunities and Planning Association (EOPA). The remaining 63 units were completed prior to PY 2011. Besides meeting the HUD-defined objective and outcome of Decent Housing and Sustainability, respectively, for the 64 total units, the project also created a total of 13 full-time equivalency (FTE) jobs, in the construction field.

The *Division of Housing and Neighborhood Development* utilized CDBG-R funds for the benefit of its Roof/Envelope Program. Although none of the housing units were completed during PY 2011, a total of 158 units were completed over the life of the grant, which began on July 23, 2009. Funds were fully expended within this project, and, due to the extreme need within city limits, unutilized dollars from other CDBG-R projects were reallocated for this project. This American Recovery and Reinvestment Act (ARRA) funded project created a total of 30.62 FTE jobs in the construction field. This number had not been previously reported within the 2010-2015 Consolidated Plan period.

Economic Opportunity Planning Association of Greater Toledo, Inc. (EOPA), during the reporting period, completed rehabilitation and improvements on 81 of a proposed 84 owner-occupied, single-family housing units to benefit elderly and disabled persons. The agency met 95.24% of the projected annual goal; and 100% of the families served were able to maintain housing for at least six months.

East Toledo Family Center (ETFC) provided emergency home repairs to 90 households at-risk of losing their homes, thereby allowing them to maintain a healthy and safe living environment and/or resolve local housing code violations. This resulted in improvement of the quality of .36% of the senior citizen, owner-occupied housing stock in the City of Toledo.

Toledo Municipal Court (TMC), met the HUD-defined objective of addressing decent housing, specifically for those who have been cited for housing code violations. Toledo Municipal Court completed two housing code violation abatement repairs under its Code Violation Abatement Program (CVAP). Improvements were made to 1% of the housing stock cited in criminal housing trials (191). During PY 2011 - 2012, the CVAP Program was subject to a federal audit, delaying the progress towards achieving the goal of 22 housing units. Staff of the DON and CVAP have met and addressed issues limiting progress. Work will continue during the PY 2012-2013.

High Priority Goal: Rental Rehabilitation and Repairs

Efforts under rental rehab and repairs meet the HUD-defined objective of Decent Housing and the HUD-defined outcome of Sustainability and Affordability.

Under CDBG-R, the *Division of Housing and Neighborhood Development* projected to assist 18 households with rehabilitation of rental units in single-family structures (1 to 4 residential units in a structure), but the 1:1 match requirements limited potential for assistance. However, two rental units are being rehabbed and will be reported in the PY 2012 CAPER.

The *Division of Housing and Neighborhood Development* of the DON also commenced lead-hazard control rehabilitation for eight renter-occupied housing units. This project, undertaken in concert with the Lead-Hazard control project for owner-occupied units, was also limited in the number of units it could positively affect in the absence of a Lead-Hazard Reduction grant, which was not awarded to the City of Toledo in PY 2011. For PY 2011, however, four units were completed.

United North Corporation (UNC) began a two-year project in PY 2010 to improve the quality of rental housing stock through the rehabilitation of three low- to moderate-income housing units. In PY 2011, *UNC* achieved five of three proposed units exceeding the projected goal of improving the quality of housing stock by 2% for PY 2011 - 2012.

High Priority Goal: Home Maintenance Education

Federal funds were not utilized for this objective in the PY 2011 - 2012.

Medium Priority Goal: Demolish Abandoned Houses

The *Division of Code Enforcement* of the COT's Department of Inspection processed 301 housing units for demolition using a combination of funds from the City of Toledo, the Lucas County Land Bank, and CDBG. Additionally, the *Division of Code Enforcement* processed 103 units that were demolished with NSP2 and NSP3 funds. The demolitions were completed in partnership with the COT's Division of Streets, Bridges & Harbors (SB&H). The proposed demolition goal was 280 units.

Medium Priority Goal: Housing Code Enforcement and Nuisance Abatement

The *Division of Code Enforcement* of the COT's Department of Inspection issued 12,773 orders to property owners in PY 2011 - 2012. Of the 12,773 total, approximately 70% or 8,941 were issued in low moderate areas. Nearly 1,600 follow up fines were issued to property owners who failed to comply with the original orders. A series of "Spring Sweeps" were made by the Code Enforcement inspectors to check for high grass, junk and debris.

The *Lucas County Regional Health District*, in collaboration with the Department of Inspections, resolved housing complaints (nuisance abatements) to avoid court action, specifically as it relates to rodent complaints. Based on a citizen complaint, sanitarians issue orders to residents to resolve rodent complaints. Of the 1,427 housing units that received violations, 1,094 were resolved before court action was necessary (a five percent increase over the outcome proposed), thus promoting a more decent living environment.

City Policy: New Housing Construction

As new construction efforts were deemed a lower priority by consensus, only efforts that were undertaken in defined target areas undergoing comprehensive revitalization efforts were considered for funding. *UNC*, having met that standard, constructed 24 rental-housing units for low- to moderate-income households within the target area: Sherman, Chase and Woodward. Other efforts within the target area include the Sherman-Rental Rehab, a \$1 million investment project and Cranes Landing, a 40-unit complex designed for seniors (one- and two-bedrooms) being created on the site of the former Chase Elementary School, making use of vacant space to increase housing stock.

In addition to the above projects, LMHA and NHS both completed projects originating from prior years. LMHA acquired and constructed three housing units for homeownership. Two of

these housing projects originated in 2005 and the third began in 2006. The slump in the housing market contributed to a lack of qualified buyers. NHS's acquisition and new construction of a unit in north Toledo resulted in a sale in PY 2011. These four projects are now complete.

UNC's new rental construction project for senior housing is still in the building stage scheduled to be completed on time by November 1, 2012.

2. Public Service (Social/Human Programs)

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

Federal funds were not allocated for the 2011 program year.

High Priority Goal: Soup Kitchens and Feeding Programs

Activities under this goal met HUD's national objective of Suitable Living Environment and the defined outcome of Availability/Accessibility. Persons who benefitted from feeding programs potentially could divert the savings in food purchases toward other basic living expenses such as rent, utilities, etc.

Toledo Seagate Food Bank (TSFB) received CDBG, which it utilized to provide nutritional food supplements to city residents. *TSFB* served 4,486 persons, 37 over its initial projection. Through their efforts, each recipient received an average benefit valued at \$140 per week.

Martin Luther King Kitchen for the Poor distributed supplemental grocery and food boxes to 802 extremely low- to moderate-income persons, exceeding the projected goal by 69%.

St. Paul's Community Center (SPCC), one of the major soup kitchens in the Greater Toledo area, provided 1,281 unduplicated persons with lunch through their meal program. They were able to complete 99% of their projected proposed outcomes. This ensured that homeless persons were provided at least one nutritious hot meal a day within the central city.

Helping Hands of St. Louis, one of the major food pantries located in the East Toledo area, provided groceries on a monthly basis to 1,696 persons, accomplishing 97% of their projected goal. They also provided 574 hygiene kits, 830 homeless kits, 71,481 meals, and 2,368 bags of groceries.

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

As a recipient of CDBG, *Neighborhood Health Association of Toledo, Inc. (NHA)* provided quality, primary and preventative healthcare services to 4,957 persons, exceeding the proposed outcome by 10% over projection. Through their efforts, extremely low and low-income persons improved their access to healthcare.

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

Both efforts below meet the HUD-defined objective of promoting Decent Housing and also the HUD-defined outcome of Availability/Accessibility.

As a CDBG sub-recipient, *Legal Aid of Western Ohio, Inc. (LAWO)* assisted 102 low- to moderate-income persons residing within the City of Toledo with high quality, comprehensive legal services to maintain affordable housing.

Advocates for Basic Legal Equality, Inc. (ABLE) is a Homeless Prevention and Rapid Re-Housing Program (HPRP) sub-grantee of the City of Toledo and received HPRP dollars to provide legal assistance to two special needs populations: homeless persons and those persons at-risk of homelessness. ABLE assisted clients as follows: eviction prevention/eviction delayed, Ohio Works First benefits preserved, veterans benefits/rights increased, obtained affordable housing through transfer or relocation, obtained Supplemental Security Income benefits, preserved/obtained Medicaid benefits/rights, preserved food stamp benefits/rights, enforced rights to decent/habitable housing, redress for illegal/unfair charges by landlord, obtained SSD benefits/rights, corrections made to rental accounts, monetary benefits and awards to clients including damages, debt write-off, reduced fees or penalties and other awards. ABLE assisted 330 clients (low- to moderate-income).

3. City Infrastructure

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

Federal funds were not allocated for the 2011 program year.

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

Federal funds were not allocated for the 2011 program year.

Low Priority Goal: Upgrade/Replace Street Lights

Federal funds were not allocated for the 2011 program year.

4. Eliminate Homelessness

High Priority Goal: Permanent Supportive Housing

Meeting HUD's objective of Suitable Living Environment and the outcome of Availability/Accessibility, *Family Outreach Community United Services (FOCUS)*, funded for scattered site permanent housing, provided 73 persons with safe decent housing throughout the city. Of those served, 86% were able to maintain their housing for a minimum

of seven months, increasing their long-term sustainability. *FOCUS* mimics a housing first model, promoted by HUD as a viable and cost-effective solution to end homelessness.

High Priority Goal: Homeless Prevention

All agencies that provided financial assistance to clients as part of the CoC’s homeless prevention effort, met the HUD-defined objective of Decent Housing and the outcomes of Affordability. CBDG and the Emergency Shelter Grant (re-named Emergency Solutions Grant) funded five shelters and four transitional facilities. Homeless prevention activities included financial assistance with monthly rent, deposits and utilities.

Aurora Project provided assistance to 37 individuals. *Beach House* provided assistance to 54 individuals (28 adults and 27 children) and all of their clients accessed or maintained housing after exiting their facility. *Bethany House* assisted 12 individuals with homeless prevention and 83% of households obtained and maintained permanent housing for a minimum of six months. *N.A.O.M.I* provided homeless prevention assistance through an allocation of funding for security deposits, and short-term subsidies for rent/utilities, for a total of 24 persons. *La Posada* assisted 36 individuals. *Family House* assisted 111 individuals (31 households) with rent and utility. *Family Promise of Greater Toledo* closed its doors in November, 2011 mainly due to lack of support from their church host. Information on homeless prevention activities undertaken by *Family Promise of Greater Toledo* is yet to be determined. The *YWCA* provided financial assistance to families at-risk of becoming homeless: 22 individuals. ESG funds for homeless prevention assisted 296 individuals through the agencies listed above surpassing the goal of assisting 287 individuals.

Through the Homeless Prevention and Rapid Re-Housing Program (HPRP), The *Toledo Lucas County TASC*, *Toledo Area Ministries (TAM)* and *EOPA* provided direct financial assistance to 185 individuals through HPRP and ODOD funds as follows:

	Unduplicated # of Persons Assisted (Any DFA)	Rental Assistance	Security/Utility Deposits	Utility Payments
EOPA	31	31	1	6
TASC	106	103	15	33
TAM	48	46	14	0

The proposed outcome for this activity was a total of 100 individuals for the above three agencies.

Medium Priority Goal: Supportive Services

AIDS Resource Center Ohio (ARC Ohio) provided case management and direct financial assistance to 409 persons with HIV/AIDS. Their intent in providing services was to ensure that this population avoided homelessness. The net effect of making these services available was that 91% of the 409 persons with HIV/AIDS served avoided homelessness. This outcome

was higher than projected as ARC anticipated that 85% of persons with HIV/AIDS would avoid homelessness.

Low Priority Goal: Transitional/Temporary/Emergency Shelters

Beach House set a goal of providing emergency shelter to 260 individuals. They served 248 persons of whom, 55 received non-residential services, 233 exited, and of those, 98 moved to transitional or permanent housing (42%). Renovations and construction during the last few months of 2011, prevented *Beach House* to operate at full capacity. Additionally, referrals decreased due to the mild winter Toledo experienced. (This activity is now closed for PY 2011; however, the reports attached to this CAPER will show it as open.)

Catholic Charities LaPosada, provided shelter to 243 individuals and successfully placed 85% into transitional or permanent housing. *Family House* served 896 individuals and of those, 562 exited to transitional or permanent housing. Before its closing, *Family Promise of Greater Toledo* served 19 individuals (7 adults and 12 children) who received residential services (however, this number cannot be confirmed). *St. Paul's Community Center's* shelter services served 396 persons. They were able to complete 92% of their projected proposed outcomes. Lastly, the *Young Women's Christian Association (YWCA)*, through its Battered Women Shelter, provided safe 30-day emergency shelter and crisis services to 398 victims of domestic violence.

A total of 1,933 homeless individuals received overnight shelter at the agencies listed above (excluding *Family Promise of Greater Toledo*).

The four transitional facilities funded through CDBG, ESG and the Supportive Housing Program, provided 188 persons with medium-term housing. *Aurora Project, Inc.* provided 65 homeless women and their children with transitional housing. Of those 39 exited the program, and 28 (72%) obtained permanent housing for at least six months. *Bethany House*, a transitional facility, provided temporary housing to 68 homeless victims of domestic violence, including children. Of those served, 82% were able to obtain and maintain permanent housing. *Harbor House/300 Beds, Inc.* provided transitional housing to 37 homeless women recovering from chemical dependency. *New Attitude on my Image (N.A.O.M.I.)* provided safe transitional housing and homeless assistance to 18 women with substance abuse issues, exceeding the projected outcome by 64%. Two of the women served or 11% successfully completed the transitional house program to obtain and remain in permanent housing for six months.

As of the 2011 program year, all transitional facilities were held to the same HUD-defined and community-defined outcome: achievement of 71% of those leaving transitional programs going into permanent housing. The Toledo Lucas County Homelessness Board reports that in 2011, 69% of homeless persons in Toledo exited to and stayed in permanent housing for at least six months, and increase of 9% from 2010. The COT and the CoC continue work towards reaching the goal of 71%.

5. Economic Development - Job Creation

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

UNC, through its Financial Opportunity Center (FOC), provided 81 persons with training and ongoing case management services to develop financial management skills, thus improving household stability. The number of persons who received financial stability training who were able to improve household stability was 4.2%. UNC worked with Owens Community College, Job and Family Services, The Source, and other service providers in the development of work plans for assisted persons. (This activity is now closed for PY 2011; however, the reports attached to this CAPER will show it as open.)

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

UNC provided technical assistance to seven commercial businesses to create vital sustainable neighborhoods with mixed-use districts. Through their assistance to 3% of the businesses in their target areas, the businesses were able to secure funding for grants and/or loans. The businesses assisted were: Historic Vistula Foundation, Ohio Theater-Port Loan, Ohio Theater-Ohio Cultural Facility Commission, St. Hedwig's, Volunteers of America, Ohio Theater-Fifth Third Grant, Ohio Theater-Ohio Arts Council Grant.

NHS reported business technical assistance for five (5) businesses during the reporting period. The organization accomplished 100% of its projected output goal. Economic growth and improvement was obtained for .4% of the businesses in the east and west Toledo business districts. The businesses assisted were: *Mercy St. Vincent's, Toledo Botanical Gardens, Nueva Esperanza Community Credit Union, Cherry Legacy Homes, Inc., Honey-KA.*

Toledo-Lucas County Plan Commission processed 16 inquiries from neighborhood organizations during the 37th CDBG year, 20 administrative approvals in the historic districts, 14 historic districts commission approval, and 18 neighborhood zoning/planning requests. Their activities promoted a more suitable living environment for Toledo residents, increasing the overall sustainability of the City of Toledo. (This activity is now closed for PY 2011; however, the reports attached to this CAPER will show it as open.)

UpTown Association, Inc. provided business technical assistance to ten businesses and two entrepreneurs with interests in the UpTown commercial district, providing economic growth and improvement of 1.30% of the businesses located in the targeted area. Those assisted include: Creative Living Services, God's Success Reentry Recovery Services, Inc., Harold Lincoln Company, Neighborhood Health Association of Toledo, Inc., Pam's Corner, Ltd., Toledo Deaf Club, The Toledo Repertoire Company, Reddish Printing, Valentine Antiques & Vintage, Great Finds on Adams, Rebecca Boone (entrepreneur) and Veteran's Assistance Center (entrepreneur). Additional businesses were assisted with concerns regarding vacant building boarding, broken windows, graffiti and garbage removal.

The Department of Development (DOD) subcontracted with the Lucas County Improvement Corporation (LCIC) to provide technical assistance to 30 businesses. The LCIC contract was awarded in June 2012 and will be continued for PY 2012-2013. Therefore, accomplishments will be reported in PY 2012.

High Priority Goal: Secure New Capital Investment

The Department of Development (DOD) issued Enterprise Development Loans (EDL) to four companies. The beneficiaries of the loans included: First Days Daycare, Rick's City Diner, Sportsman Café, and Los Hermanos Enterprise. Two of the businesses are in low- and moderate-income census tracts. The loan program provided \$172,500.00 and assisted four businesses thereby meeting its goal.

Low Priority Goal: Develop Urban Agriculture/Vertical Gardens

The *Toledo GROWS* program, funded through Toledo Botanical Garden's (TBG) CDBG contract, supported the development of urban agriculture in targeted neighborhoods by converting blighted and vacant lots into community gardens. TBG served 813 persons, exceeding its proposed outcome indicator of 165 persons. Their success is attributed to their educational outreach to schools. The agency was successful in establishing six new gardens and providing ongoing support and resources for 160+ existing gardens.

Low Priority Goal: Develop Business Incubators

Federal funds were not allocated for the 2011 program year.

6. Enhance Housing Choice

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

The *Ability Center of Greater Toledo* provided 20 home modification projects (ramp, low-rise steps, handrails, grab bars) for low-income individuals with disabilities. The organization achieved 133% of their proposed outcome indicator. The home modifications enabled low-income individuals to safely enter and exit their homes so they could access their communities and make progress toward their independent living goals.

Medium Priority Goal: Improve Outreach of Housing Programs and Services

Federal funds were not allocated for the 2011 program year.

Medium Priority Goal: Fair Housing

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

homeowners from unfair lending practices through community education on predatory lending.

FHC investigated 524 complaints of housing discrimination within the City of Toledo. Of the total number of discrimination cases opened, 63% were resolved successfully. *FHC* also monitored eight settlement agreements within the City of Toledo, with 100% maintaining compliance with the settlement.

The *FHC* continues the work towards the implementation of the Analysis of Impediments. See full report on page 24.

7. Improve Housing Affordability

High Priority Goal: Foreclosure Prevention

The *Fair Housing Center (FHC)* provided education, case management, and direct fund disbursement to 47 households as part of the Foreclosure Rescue Funding Program, established as part of the CDBG-R stimulus grant. This activity, through its direct financial assistance, promoted sustainability to households, and offered an alternative to the loss of their residence. In addition, 17 households obtained loan modifications without the need for financial assistance.

NHS provided intake, evaluation, counseling, and mortgage debt negotiation for 39 individuals/homeowners who received direct financial assistance, thereby meeting 87% of the organization's proposed outcome for the homeless prevention/foreclosure intervention program. Data for foreclosure filings derived from the 2010 Lucas County Clerk of Courts, reflects that 1% of program participants avoided foreclosure and homelessness. Residents of the following census tracts were served with this activity: (2, 3, 6, 9, 10, 13.03, 16, 17, 20, 25, 33, 38, 44, 49, 51, 52, 53, 55.02, 57.01, 57.02, 58.02, 59.01, 69, 72.03, 73.03, 74, 84, 85).

Medium Priority Goal: Rental Assistance

The *Division of Housing and Neighborhood Development*, through its tenant-based rental assistance (TBRA), provided rent payments on behalf of an additional ten households for the period July 1, 2011 through June 30, 2012.

Medium Priority Goal: Homebuyer Assistance

The *Housing Division of the DON*, in its continued efforts to maintain and expand homeownership within the city, provided down-payment assistance (which may include closing costs) to households during the 2011 program year using HOME funds. The total number of households provided down payment assistance was 30. (This number includes 11 projects that were started and completed in PY 2011 and the remaining were open projects from prior years that were completed in PY 2011). Assistance to first-time homebuyers (those whose incomes do not exceed 80% AMI) included homebuyer counseling prior to the purchase of the home.

Utilizing NSP1 funds, the *Housing Division of the DON* acquired and rehabilitated foreclosed properties to provide affordable housing for households at or below 120% AMI. The Housing Division of the DON sold 14 units, rented one and leased one. (A total of 94 units were proposed for the four years of NSP1 funding.)

Friendship New Vision (FNV) was funded through CDBG to acquire, rehabilitate and sell seven housing units to LMI households, which would have the positive affect of increasing the number of occupied housing stock in Census Tracts 66, Block Groups 2 & 4 and Census Tract 74, Block Group 4. As of June 2011, this project remains open since two homes have been sold to LMI individuals, one home was sold to a non-LMI, three houses are at different stages of completion and one home has been completed. While the activity will remain open until a benefit to LMI persons can be shown, efforts continue toward the completion of the rehab and sale of the homes. The poor economy has played a role in finding qualified buyers for the homes.

NHS conducted homebuyer education sessions and performed mortgage-lending activities to provide direct financial assistance to homebuyers or to mitigate foreclosure using CDBG funds. Residents in the following census tracts benefited from this activity: (7, 8, 11, 13.03, 16, 18, 20, 42, 44, 45.04, 46, 53, 55.01 & 55.03). Eighteen households received direct financial assistance during the reporting period, representing a 78% accomplishment rate.

Adelante, Inc., funded through CDBG, provided homeownership counseling services to economically disadvantaged, limited English proficient (LEP) and/or Spanish speaking only individuals with the goal of increasing citywide homeownership. Adelante served 174 potential homeowners. Twenty-one persons were assisted in purchasing homes, three persons were able to avoid foreclosure and seven clients entered a land contract. Adelante achieved over five times their goal of assisting in purchasing homes.

Through NSP2, the *Housing Division of the DON* acquired, rehabilitated and sold three housing units during the July 1, 2011 through June 30, 2012 period. Home acquisition for resale efforts was only conducted when deemed appropriate. Given the current economic conditions, the addition of housing units to the current house market will only add to the vacant housing stock in the city. NSP2 funds were concentrated in demolition efforts to reduce blighted structures within Lucas County and decrease potential vandalism of vacant structures.

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

Federal funds were not allocated for the 2011 program year.

8. Improve Neighborhood Conditions

Medium Priority Goal: Vacant Lot Improvements

The COT's Department of Development (*DOD*) was instrumental in the development of vacant lot improvement. The goal of one business assisted was accomplished. The lot was a former brownfield and was sold to the Toledo Area Regional Transit Authority (TARTA). *DOD* also partnered with the Toledo Lucas County Port Authority to ensure success of this activity. The lot was converted to a major parking area for the public transit system's buses.

The *Real Estate Division* of the *DOD*, under its land reutilization program was successful in selling 68 parcels to private owners, which are then brought back to productive status by the new owners. These efforts promote a more suitable living environment and meet the HUD-defined outcome of sustainability through property maintenance/enhancements.

The *Real Estate Division* of the *DOD* also retained ownership of another 26 parcels of land that were maintained, at no additional cost to the city, by individuals and private organizations, thereby supporting community stability and ensuring a more suitable living environment. These efforts promote neighborhood beautification by volunteers who may potentially qualify as purchasers in the future.

Adapting to the current economic conditions of the housing market, emphasis was not placed in the construction of new homes as originally intended in the 2011 –2012 Action Plan. Instead the above activities were considered more suitable to promote neighborhood revitalization efforts.

Medium Priority Goal: Eliminate Lead Hazards

The *DON* was not awarded a HUD Lead-Hazard Reduction Grant for PY 2011. However, recognizing the importance of addressing and eliminating lead hazards in our community, the *DON's Division of Housing and Neighborhood Development* continued to conduct lead-risk assessments. In addition to 41 projects funded under HOME in 2011 that were assessed for lead hazards, the Rehabilitation staff assessed an additional 227 housing units as part of the Homelessness Prevention and Rapid Re-Housing Program (HPRP), decreasing the lead-based paint hazards in the City of Toledo housing stock and promoting sustainability within the housing units affected.

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

Federal funds were not utilized in PY 2011 for this goal.

Medium Priority Goal: Environmentally Clean Brownfield Sites

The *DOD* in partnership with *Toledo's Division of Environmental Services* and other community agencies undertook an environmentally safe "green" development project named

the UpTown Signature Park. The project will clear and develop a 2.5 acre site in the middle of Toledo's UpTown District. The Ohio Department of Development awarded \$1,500,000 to the project. Additionally, \$250,000 was contributed from the COT's Environmental Services, \$100,000 was contributed by Mercy College, \$15,000 from LISC, \$35,000 from the UpTown Association, and \$100,000 was committed by the DON. The environmental cleanup is nearly completed and redevelopment planning is underway.

Plabell Rubber property redevelopment was spearheaded by the *DOD*. The City acquired ownership of the site to eliminate blight. A developer for the property was found and the site was awarded \$865,700 from the Ohio Department of Development, and \$250,000 from the COT's Division of Environmental Services. The environmental cleanup and demolition of the building are nearly completed. Redevelopment of the site is ongoing and includes expansion of Rivereast Custom Cabinets. The remaining portion of the site has plans for either commercial or residential development. The site is located at 300 South St. Clair and is in census tract 38, a low- and moderate-income area.

The *DOD* was the leader on a multiyear project to remediate and redevelop the Cook's Department Store former property at 3111 Buckeye Street. The site is a 12-acre brownfield in a LMA. The City of Toledo is coordinating planning for the site with the Lucas County Land Bank and United North CDC.

The *DOD* is also involved in orchestrating the clearance and planned rebuilding of a commercial lot in census tract 37. The firm of Hull & Associates plans to rebuild and locate on the site. Hull & Associates is an engineering company providing brownfield redevelopment, environmental engineering, energy and waste management services.

Low Priority Goal: Rodent Abatement

The Lucas County Regional Health District inspected for rodent activity 703 housing units targeted for demolition during the PY 2011. Of the 703 housing units that were inspected, 588 were demolished. A total of 1,071 housing units with Health Code violations (i.e. rodent activity) were corrected using CDBG funds, and 910 code violations were corrected by the owner. Code violations corrected using other funding sources totaled 184. The Health Department achieved 196% of the CDBG goal, exceeding its proposed outcomes by 96%.

9. Enhance Neighborhood Business Districts

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

Federal funds were not utilized for the PY 2011.

Low Priority Priority Goal: Infrastructure & Streetscape Improvements

Federal funds were not utilized for the PY 2011.

10. Transportation Issues

Low Priority Goal: Improve Streets, Roads and Sidewalks

Federal funds were not utilized for the 2011 program year.

11. Enhance Downtown and Warehouse District

Low Priority Goal: Expand Façade Program

UpTown Association, Inc. provided businesses with technical assistance for three façade grants: Toledo Repertoire Theater, Harold Lincoln Company and Neighborhood Health Association.

III. ASSESSMENT OF ANNUAL PROGRESS

1. Affirmatively Furthering Fair Housing

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

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

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

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

Other impediments that were frequently mentioned, but not included within the AI were: the insufficiency of the transportation system, the need for locally-driven solutions and more collaborations, lack of education and information sharing, and inaccurate public perceptions. The COT, in conjunction with the FHC, is implementing mandatory training sessions for all Third-Party Partners in the PY 2012 - 2013. The objective of the trainings is to broaden the understanding of fair housing issues and improve reporting to the FHC.

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

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

ANALYSIS OF IMPEDIMENTS – Progress Report

Section	Goals/ Objectives	Action Steps	Primary Responsibilities/ Partners	Relevant Information
Rental	Improve landlord-tenant relationship in order to promote long-term, sustainable housing of choice.	Establish a landlord-tenant agency to address issues arising between housing providers and tenants.	City of Toledo, Adelante	<p>Accomplished The Greater Toledo Housing Coalition applied for a grant to assist with establishing a landlord-tenant agency but did not receive the funding. Adelante, a local agency, was identified by the City of Toledo to perform landlord/tenant mediation services and a plan was developed to put a program in place. The Department of Neighborhoods has contracted with Adelante to conduct this program in PY 2012-2013.</p>
		Conduct a feasibility study to determine need for and scope of landlord training. Determine, as part of study, whether training should be mandatory.	Landlord-Tenant Agency	<p>In Progress Adelante will conduct training of volunteers and staff to implement their landlord-tenant mediation program.</p>
		Inform providers of rental housing of rights and responsibilities through training of landlords of multi-family units containing 4+ units.	Landlord-Tenant Agency	<p>In Progress Implementation of this program will start in the 2012-2013 Program Year.</p>

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Rental	Ensure full enjoyment of rental housing units for disabled tenants.	Assist clients with reasonable accommodation and modification requests.	Toledo FHC	5 cases opened representing 6 people in the households. 1 was a systemic case.
		Investigate reasonable accommodation denials or complaints.	Toledo FHC	Ongoing 5 complaints investigated
		Investigate reasonable modification denials or complaints.	Toledo FHC	Ongoing 7 complaints investigated
		Assist clients with complaint process as needed.	Toledo FHC	Ongoing 15 cases were opened representing 25 clients (2 cases were systemic)
Rental	Ensure equal access to housing regardless of race.	Investigate complaints of racial discrimination.	Toledo FHC	Ongoing 41 complaints investigated
		Conduct testing using HUD-approved methodologies.	Toledo FHC	Accomplished A total of 80 tests were completed. Of these, 23 were based on race in the rental market.
		Where indicated, file administrative complaints with HUD/OCRC.	Toledo FHC	Ongoing 12 administrative complaints were filed with HUD/OCRC
Foreclosure and Foreclosure Prevention	Help to reduce and/or prevent foreclosures, thereby stabilizing area neighborhoods.	Provide consumers with foreclosure prevention resources including, but not limited to: education, emergency mortgage assistance, and loan modifications.	Toledo FHC, Neighborhood Housing Services, City of Toledo, Empowering and Strengthening Ohio's People (ESOP), Lucas County and NODA	Ongoing The Fair Housing Center reported: 604 lending intakes were completed representing 1,633 people. <i>ESOP reported: 220 homeowner intakes were completed.</i>
		Education: Foreclosure prevention counseling, financial management training, credit counseling, mortgage rescue, scam identification.	Toledo FHC, Neighborhood Housing Services, and NODA	296 households received education/counseling; representing 872 people.

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Foreclosure and Foreclosure Prevention	Help to reduce and/or prevent foreclosures, thereby stabilizing area neighborhoods.	Emergency mortgage assistance: grants from funding sources such as CDBG-R, Federal Home Loan Bank, etc.	Toledo FHC and NHS	Ongoing 46 CDBG-R Grants were provided to homeowners; representing 115 people. 87 Restoring Stability (RS) applications were approved for a total benefit to the homeowner of \$1,330,303. This RS program served 259 people.
		Loan Modifications: working with lenders/servicers through such programs as Making Home Affordable.	Toledo FHC, NODA, ESOP, Consumer Credit Counseling Services (CCCS) and NHS	Ongoing The Fair Housing Center reported: 53 Loan Modifications obtained; \$1,086,766 monetary savings to homeowners. This represents 131 people. ESOP reported: Hardest Hit Funds (HHF – Save the Dream): Help to apply for rescue funding from the State of Ohio. 35 Loan Modifications obtained. 5 Lien eliminations (HHF). 40 Rescue payment assistance awarded (HHF). 25 Mortgage payment assistance awarded (HHF)
Foreclosure and Foreclosure Prevention	Mitigate negative impact of foreclosures on targeted neighborhoods.	Acquire, rehab and sell foreclosed properties in NSP-designated "tipping point" neighborhoods.	City of Toledo and NSP partners	Accomplished Efforts were made to concentrate NSP2 funds in the tipping point neighborhoods.
		Strategic acquisition and demolition of unsalvageable foreclosed properties.	City of Toledo and NSP partners	Ongoing Efforts continue to demolish vacant foreclosed homes.

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Foreclosure and Foreclosure Prevention	Address issues faced by families who have been displaced due to foreclosure.	Provide alternative housing options.	United Way 2-1-1, Homeless Shelters, Transitional housing facilities, LMHA, City of Toledo and NSP partners	Ongoing Between 7-1-11 and 6-20-12, LMHA increased its FSS/HVCP homeowners by 8 families. LMHA now has a grand total of 119 homeowners. No homeowners have had their mortgages foreclosed. Ten families were displaced due to foreclosure and assisted according to the local Homeless Management Information System. NSP funds are used to purchase vacant properties and no displacements take place as a result.
		Connect families with community resource services.	Toledo FHC, United Way 2-1-1	Ongoing 732 Referrals for community resources
Assisted Housing	Expand availability of Section 8 housing.	Effectively market the Section 8 program and its benefits to landlords.	LMHA	Accomplished LMHA welcomed 170 new landlords to the program.
		Negotiate for Section 8 units in settlement agreements to increase the number of units available for Section 8 housing in historically closed communities.	Toledo FHC, OCRC	Ongoing No Section 8 units have been included in settlement agreements

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<p style="text-align: center;">Assisted Housing</p>	<p>Expand availability of Section 8 housing.</p>	<p>Encourage HUD to provide sufficient funding to allow LMHA to properly carry out the voucher program.</p>	<p>Toledo FHC, LMHA and City of Toledo</p>	<p>Ongoing LMHA applies for voucher funding programs offered by HUD. LMHA was awarded 240 "Non Elderly Disabled" vouchers and 237 are housed. LMHA was awarded 60 "Money Follows the Person" vouchers. These vouchers help applicants transition from nursing homes to their own units. 23 applicants are housed. Overall, LMHA increased its total vouchers, less Veteran's Affairs Supportive Housing (VASH) vouchers from 4,112 to 4,453, a net of 341 vouchers. The VASH vouchers went from 41 to 75 vouchers, a net of 34.</p>
<p style="text-align: center;">Assisted Housing</p>	<p>Promote reasonable access of the re-entry population to assisted housing opportunities.</p>	<p>Review current policies and discuss the feasibility of tiered rentals and transitional housing for people re-entering society as well as the development of distinct criteria for different offenses.</p>	<p>Toledo FHC, Lucas County Re-entry Coalition and LMHA</p>	<p>In Process LMHA plans to study and evaluate this issue in its next planning cycle.</p>

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Zoning and New Construction	Adopt a single, consistent occupancy standard in order to eliminate uncertainty and provide better guidance to fair housing practitioners, housing providers, and consumers.	Identify existing discrepancies among various City of Toledo codes, policies and procedures.	City of Toledo	<p>Accomplished The City of Toledo adopted the State's Ohio Building Code (OBC) in 2006 and the Residential Code of Ohio for 1-, 2-, 3-Dwellings (RCO) in 2007 by referenced authority found in Toledo Municipal Code (TMC) Part Thirteen - Building Code. These codes establish building and design codes, as well as standards for occupancy for all occupancies consistent with the International Code Council's standards used across the United States, including all jurisdictions in NW Ohio. All local discrepancies with these codes were removed by March, 2008.</p>
		Identify existing discrepancies between City and County codes, policies and procedures.	City of Toledo and Lucas County	<p>The City's zoning codes, embodied in TMC Part Eleven – Zoning Code, was updated in 2004 with zoning standards consistent with the American Institute of City Planners. No discrepancies exist between the City and the County.</p>

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Zoning and New Construction	Adopt a single, consistent occupancy standard in order to eliminate uncertainty and provide better guidance to fair housing practitioners, housing providers, and consumers.	Convene appropriate and authoritative entities for the development and adoption of a consistent standard.	City of Toledo, Lucas County, and Toledo FHC	Accomplished The OBC and RCO, updated by the State in 2011 incorporate USDAG standards, adopted by all jurisdictions in NW Ohio. TMC §1355 defines accessibility standards to all structures. Further, the City of Toledo, the only jurisdiction in Ohio, in conjunction with the "Ability Center," the local advocacy agency for persons with disabilities adopted TMC §1347 Visitability standards to encourage direct and easy access to homes.
Zoning and New Construction	Ensure that appropriate zoning and permit decisions are made regarding housing, both established and new, for persons with disabilities.	Toledo-Lucas County Plan Commission will provide the Toledo Fair Housing Center with notification of any permit applications filed concerning housing for persons with disabilities.	Toledo-Lucas County Plan Commission	Ongoing No final occupancy permits were granted for any group homes from 7/1/11 to 6/30/12.
		Monitor permit applications and the resulting decisions for compliance with fair housing legislation, especially regarding design and adaptability provisions of the Fair Housing Act, and challenge any questionable denials.	Toledo FHC	NO ACTION
Fair Housing Awareness	Ensure that the information regarding fair housing is correct and consistent.	Review, update, and revise City of Toledo municipal code discrimination ordinances to include all protected classes.	City of Toledo and Toledo FHC	Accomplished Include federally protected class of familial status.
		Review, update, and revise Fair Housing Center materials to include local and state protected classes (as needed).	Toledo FHC	Accomplished Materials Updated

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		Review, update, and revise OCRC materials to include all protected classes.	OCRC and Toledo FHC	Accomplished Included state-protected class of military status, and municipally-protected class of sexual orientation.
Fair Housing Awareness	Increase awareness of fair housing laws and the entities responsible for their enforcement.	Provide outreach to housing industry professionals and public and private organizations.	Toledo FHC	Ongoing 42 trainings were completed representing 484 people.
		Provide outreach in the form of trainings, presentations, resource booths, printed materials, media outlets, and website.	Toledo FHC	Ongoing 10 resource booths; 2,434 printed materials distributed; 8 news articles/segment, 62 print ads, 14 audio/text ads, 2 public affairs shows, and 300 TV PSAs, and 88 radio PSAs reaching 855,726 (this includes the same people who were reached by multiple media outlets); website is currently being redeveloped.
		Identify fair housing outreach materials requiring translation into languages other than English and explore possible funding sources to complete task.	Toledo FHC	Accomplished FHC received HUD grant to translate fair housing materials, including web site
	Promote more extensive collaboration and increase education and information sharing.	Identify entities that have an influence on impediment areas and facilitate in-person and electronic communications between these entities.	Toledo FHC	Ongoing FHC continues meetings and electronic communications with entities that have an influence on impediment areas
		Explore utilization of social networking sites/social media marketing.	Toledo FHC	Accomplished Facebook page created for the Toledo FHC; 250 Total "Likes"
	Decrease the incidence of fair housing violations in condominium bylaws.	Conduct an audit of publicly-recorded condominium documents for violations of the Fair Housing Act.	Toledo FHC	In process
		Offer condominium associations fair housing training.	Toledo FHC	NO ACTION

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Real Estate Sales	Increase affordable housing opportunities in traditionally underserved communities.	Conduct neighborhood tour for housing industry professionals to highlight housing opportunities.	Toledo FHC and City of Toledo	No Tour held during FY 10-11; This task has been removed from FHC work plan for FY 11-12 (per the advisement of the City of Toledo)
	Increase affordable housing opportunities in traditionally underserved communities.	Evaluate viability of Toledo Board of REALTORS Certified Affordable Real Estate Sales (CARES) professionals program and better incentivize participation.	Toledo Board of REALTORS and Toledo FHC	Meeting held on Feb. 24, 2011 to discuss CARES; it was determined that CARES may have run its course due to market conditions and other available certifications at the state and national levels
Lending and Finance	Increase community lending opportunities through Community Development Financial Institutions (CDFIs).	Encourage increased funding for the CDFI Fund through the U.S. Department of Treasury.	Toledo FHC, NODA and NHS	Accomplished FHC/NODA staff sent e-mails and made phone calls to offices of elected officials encouraging support of funding for CDFIs
		Encourage conventional lenders to support CDFIs through low/no-interest loans.	Toledo FHC, NODA and NHS	Ongoing FHC/NODA staff met with Huntington Bank
		Provide input to regulators regarding the activities of conventional lenders in order to strengthen compliance and support of CRA.	Toledo FHC	Accomplished FHC, under a grant from the Dept. of Justice, analyzed business practices of conventional lenders utilizing HMDA data and neighborhood characteristics. This information was released during a conference in Cleveland.
	Expand banking and financing opportunities for the traditionally underserved and unbanked.	Work with community lenders and banks to develop a community-wide initiative to alleviate the dependency on check-cashing facilities and payday lenders.	Toledo FHC, Bank On, community lenders and banks	Accomplished Bank On Program officially launched in May 2011; 11 financial institution partners; web site and printed materials have been created
		Create a program to move consumers from "Check Systems" to conventional banking products.	Toledo FHC, Bank On, community lenders and banks	Ongoing Bank On Program goal to open 2,000 new accounts over next two years

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Homeowners Insurance	Provide the opportunity for quality, affordable full-replacement cost insurance policies in historically underserved communities.	Conduct systemic investigations of minimum age restrictions, minimum value restrictions and redlining.	Toledo FHC	Ongoing FHC conducted five systemic investigations of insurance discrimination
		Conduct investigations of differential treatment in customer service issues and risk assessment of dwelling.	Toledo FHC	Ongoing FHC investigated 8 allegations of individual insurance discrimination, marking an increase over allegations of systemic discrimination; Many complaints involved the processing of insurance claims
		Educate consumers and the community leaders, organizations, professionals and others who serve them regarding policies and practices of homeowners insurance providers, with special emphasis on the differences between full-replacement cost and market value policies.	Toledo FHC	Accomplished Information on homeowners insurance is included in educational outreach trainings for both housing industry professionals and the general public. Additionally, FHC developed a "Homeowners Insurance Consumer Tip Sheet"
Advertising Violations	Decrease the presence, frequency, and dissemination of discriminatory language in the advertisement of housing.	Monitor area print media for fair housing violations, particularly race, familial status and disability.	Toledo FHC	Ongoing FHC regularly monitors print media for fair housing violations
		Monitor internet for fair housing violations, particularly familial status, gender, national origin, sexual orientation, and race.	Toledo FHC	Ongoing FHC regularly monitors internet ads for fair housing violations
		Conduct auditing and follow-up testing where necessary.	Toledo FHC	Ongoing No advertising cases were filed

Monitoring Process

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

2. Affordable Housing

a. Comparison of proposed numeric goals

Information contained in the attached Table 1C, Summary of Specific Objectives (as prescribed by HUD) summarizes the COT's objectives for the PY 2011 - 2012 and the progress towards improving affordable housing goals.

As the data demonstrates in Table 1C, the COT and its partners have made significant progress in the areas of providing home repairs for senior citizens and individuals with disabilities; also, in preventing foreclosures through loans for LMI individuals. These activities have allowed citizens to continue the affordability of their homes.

Activities for the aggressive priority goal of acquisition and rehabilitation of units for re-sale have been delayed due to the poor housing market. Emphasis has been placed in demolition of blighted structures and re-distribution of land for alternative productive uses. In comparison to 2012, the number of building permits in 2011 remains about the same reflecting that an increase in smaller repairs/maintenance is occurring; therefore, homes are being maintained and homeowners are not leaving. This is an indication that neighborhoods are being stabilized.

The DON only engaged in providing the tenant-based rental assistance program with the YWCA in PY 2011. The Luca Metropolitan Housing Authority (LMHA) handles the majority of rental units for LMI individuals in Toledo and the DON did not contract with the LMHA as stated in the 2011-2012 Action Plan. This would have been a duplication of services.

b. Number of households served meeting the Section 115 requirements for affordable housing

Attached Table 3B, Annual Affordable Housing Completion Goals (as prescribed by HUD) reports the completion goals for households served with HOME and CDBG funds during the PY 2011. ESG funds were not used for housing activities in PY 2011. All households served with federal funds were LMI individuals. Households of owner-occupied or rental units with federal funds met the requirements of Section 215. Section 215 is defined in 24 CFR 92.252 and 92.254 and indicates that housing units for acquisition must be: single family units; modestly priced (home does not exceed 95% of the median purchase price for the area); acquired by a low-income family; and the principal residence of the family for the period described in paragraph (a)(4) of 24 CFR 92.254. Resale and recapture requirements must meet regulations in 24 CFR 92.254.

c. Description of efforts to address worst case needs

The City of Toledo has identified strategies to address worst case needs (defined as low income renters and those in substandard housing) as it relates to involuntary relocation. Involuntary relocation may be triggered when the City of Toledo's Department of Inspections, Code Enforcement Division identifies a dwelling as either unfit or a nuisance. A dwelling is also deemed unfit by The City of Toledo's Department of Public Utilities when the dwelling has been identified as not having adequate sanitation facilities or running water. Lastly, a dwelling is identified as unsafe for human habitation as a result of a fire when the City of Toledo Fire Department has identified safety-related issues that makes the dwelling unfit for the tenant to remain in the home. Relocation support services are provided in all scenarios of involuntary relocations and the City of Toledo DON provides relocation support and advisory services.

DON's action steps in addressing worst case needs include:

- Providing uniform, fair, and equitable treatment of persons whose real property has been deemed unfit for habitation and protect those who are displaced in connection with safety related issues.
- Using 2012 income limits to assist those families with 50% of HUD Area Median Income or below to ensure relocation assistance is provided to displaced persons to lessen emotional and financial impact of displacement.
- Providing final inspection of identified housing units to ensure that the housing conditions of displaced persons are improved and substandard housing is minimized for individuals in the community.

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

The COT contracted with the Ability Center for PY 2011 - 2012 to provide housing modifications to accommodate special-needs populations. The Ability Center modified houses by constructing ramps, low-rise steps, handrails, porch lifts, and bathroom modifications to provide accessibility. The COT also contracted with the East Toledo Family Center and EOPA to provide repairs for the elderly.

3. Homeless and Other Special Needs

The COT's DON works closely with the Toledo Lucas County Homelessness Board (TLCHB) in reducing and ending homelessness. The DON contracted with seven emergency shelters (one closed its doors) and four transitional housing facilities. Through these partners, the COT/DON provided services to 2,163 homeless persons. The TLCHB reports that at least 77% of homeless persons were able to move into permanent housing for at least six months and that the percentage of persons exiting from transitional to permanent housing increased by 9%. These are indicators that we are making progress towards eliminating homelessness in

Toledo. A report generated from the Homeless Management Information System (HMIS) indicates that 986 households (2,322 individuals) were prevented from becoming homeless.

The COT, through the Toledo Lucas County Continuum of Care (CoC), maintains active communications with the health and foster care system and with correctional facilities to prevent homelessness when individuals leave their organizations. All organizations have agreed to work together to identify and address barriers that may exist.

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

The COT also contracted with the AIDS Resource Center to provide services to people living with HIV/AIDS.

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), provide valuable activities that assist low- to moderate-income persons. The COT's Department of Development (DOD) remains a key player in Toledo's economic success even in the struggling Toledo economy. Major 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 Improvement Corporation (LCIC) 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:

- Unemployment and under employment remain a problem in Toledo. Employment and a better economy are the answer to meeting the majority of needs of the underserved. While some slight change in a positive direction has been made in Toledo, much work remains. Unemployment is continuing to decline in Toledo from 9.9% in May 2011 to 8.1% at the end of June 2012. This rate of decline is indicative of a downward trend and is expected to continue given the expansion of industry and investment in Toledo (<http://www.deptofnumbers.com/unemployment/ohio/toledo>).
- A lack of adequate rental assistance can cause the very low- and low-income individuals and families to thither on the brink of homelessness. The Toledo Lucas County Homelessness Board 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 15% 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 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 also contributes to food programs.

- Toledo lacks of adequate housing to provide 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 4,209 applicants for units in the Housing Choice Voucher (HCV) program and a waiting list of 1,000 applicants for the Low Income Public Housing (LIPH) 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 between the CoC, TLCHB, LMHA, and other local organizations.
- 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, 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- and moderate-income families in attaining and/or maintaining affordable housing. A summary of efforts for PY 2011 - 2012 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 were used to benefit low,

moderate, and middle-income persons and families whose incomes did not exceed 120% AMI. The city also sets aside at least 25% of the funds to benefit persons and families whose incomes do 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. NSP1 received \$12,270,706 and will focus 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 \$10,150,840 from HUD. The funds are 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. Though the target areas under NSP2 has been expanded to include areas in Lucas County outside the City of Toledo limits experiencing increased foreclosure, efforts are concentrated in the tipping point neighborhoods severely impacted by foreclosure. Oregon, Sylvania Township, and Springfield Township are some of the areas outside the City of Toledo limits that may be included in the target areas under NSP2. The City of Toledo received \$3,591,715 Neighborhood Stabilization 3 (NSP3) funds from HUD 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 (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), located within a target market community. 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.
- Toledo Code Violation Abatement Program (CVAP) – This program was developed by the City of Toledo’s DON to address the housing needs of low- to moderate-income owner occupants cited into *Toledo Municipal Court* for housing code violations. Grants not exceeding \$4,500 are awarded to homeowners whose household income is at, or below 80% of AMI to alleviate housing code violations

with the intended outcomes being a substantial improvement in the living conditions of the home, physical improvement to the neighborhood through the elimination of slum and blight, and the preservation of housing stock.

- CHDO HOME Development Fund – HOME funds are granted as gap financing to CHDOs acting as owner, sponsor, or developer of single-family detached housing to be newly constructed, or rehabilitated for homeownership by families earning no more than 80% of AML. DON provides a Buyer Subsidy Program that will afford direct assistance to purchasers of housing sponsored or developed by a CHDO. DON provided a minimum of 15% of its annual HOME allocation to fund this pool for income-eligible, first-time homebuyers.
- Relocation Program - 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. 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 DON serves a "72-Hour Unfit for Human Habitation" order to an occupant. If the occupant cannot secure decent, safe, and sanitary temporary housing, DON evaluates each case individually to determine support needed. Support may include, but is not limited to assistance with temporary hotel stay, rental, or storage assistance. DON administers referral services (including for Section 8 eligibility) and counseling.
- Owner-Occupied Rehabilitation - Funds are made available to homeowners living within the city who qualify, based on household earnings of less than 80% of AML, to address housing code issues, energy inefficiencies, and accessibility modifications. The DON, alongside and/or in coordination with CDCs, local lenders, NODA, and LISC, assumes responsibility for this initiative that improves the quality of occupied, homeowner housing stock.
- 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 nonprofit is comprised of the DON, Lucas County, community stakeholders, and private nonprofit agencies. Their vision is to work toward vibrant economically and racially diverse communities and neighborhoods through facilitation of production and preservation

of housing within the city and Lucas County. In PY 2011 - 2012, the TLCHF collaborated with local organizations as follows:

1. Ability Center of Greater Toledo – Completed six permanent ramps and three temporary ramps;
 2. ADAMS House – property upgraded (TLCHF funds pending disbursements);
 3. Maumee Valley Habitat for Humanity – four homes repaired;
 4. United North – at the time of this report, under their Emergency Repair Project, 39 families are on waiting list and two home repairs are in progress.
- Community Development Corporations (CDCs) - Community-based development corporations that assist in carrying out housing development. They may engage in owner-occupant and rental rehab, new construction of single- and multi-family housing, first-time homebuyer education and counseling, lease-for-purchase homeownership, acquisition of vacant houses for use, creation and retention of jobs, expansion of businesses, workforce development, and reducing community deterioration through neighborhood economic and housing development. Many CDCs are designated as CHDOs with access to the 15% set-aside from HOME. Currently, the COT is investing efforts to develop capacity and closer collaboration among local CDCs (funds and technical assistance for building capacity).
 - 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 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. 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.

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, 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 the next section, 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 Housing Division of the DON works closely with the TLCHF, LISC, the Homebuilders Association of Greater Toledo, local CDCs and CHDOs to undertake housing activities, which include owner-occupied rehabilitation, 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 2011 program year, only UNC and developers affiliated with the NSP undertook construction projects, which were concentrated in both tipping point neighborhoods and neighborhoods within the New Schools New Neighborhoods (NSNN) initiative, a private-public partnership that is helping to rebuild neighborhoods around Toledo's new public school buildings.

CHDOs and other developers continued to collaborate with the City of Toledo as part of the NSP project, 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 50% or less of AMI.

CDBG-R, funded through the ARRA of 2009, also necessitated community partnerships. The DON commissioned the FHC to undertake a foreclosure rescue project designed to increase the ability of homeowners to avoid foreclosure through assistance, including emergency payments to mortgage companies on behalf of qualified LMI households. FHC is better able to obtain loan modifications for homeowners when it is able to provide grant funds as an inducement to loan companies. Partnerships were also developed with NODA, NHS, 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 representation on the TLCHB board of directors and its subcommittees. The City of Toledo maintains a productive relationship with TLCHB for the implementation of HPRP. This grant, which continues to promote systemic change within the continuum, has provided the springboard to enhance local relationships within the CoC. Within the scope of HPRP activities, United Way has emerged as a significant partner managing a centralized intake process as an entry for HPRP services. Other partners in the HPRP planning and implementation team include the Lucas County Commissioners, Lucas County Workforce Development Agency (operating under the Workforce Investment Act of 1998), Lucas County Job and Family Services, and Veteran's Service Commission. Active partners (sub-grantees) included 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 Improvement Corporation (LCIC), and the University of Toledo; e.g in the development of the Intermodel/Airline Junction project. This project, an expansion of the Norfolk Southern Railway to reconfigure the airline junction intermodel terminal to improve capacity and reduce congestion, is expected to generate 900 plus jobs in and around the terminal over the next several years.

Collaborations such as this demonstrate the success and continued need for multi-interagency cooperation. The DOD also maintains strong ties with *The Source*, which conducts business development training and acts as a network for job seekers.

Gaps remain, however, which are also 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 2,701 units of public housing 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 20011, HUD has rated LMHA as a high-performing PHA.

For PY 2011, LMHA reported that 2,457 of their renters were below 30% of the Median Family Income (MFI); 132 renters were between 31% – 50 % MFI; and, 32 renters were between 51% – 80% MFI.

LMHA programs accessed in PY 2011 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 \$606,512 in fiscal 2011 (Jan. – Dec.). The grant provides for the employment of three service coordinators for family developments. In addition, LMHA awaits HUD decision on the award of an additional \$625,544.58 grant that was submitted that would fund service coordination at three additional family sites beginning in January 2013.
- Public Housing Family Self-Sufficiency Program - began in May 2005 and currently has 70 program participants. Currently, 25 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 2011, are: employment (15), education (18), credit repair (20), and homeownership (2). To coordinate this program, LMHA was awarded a ROSS grant in the amount of \$56,660 in fiscal year 2011. The Family Self-Sufficiency Section 8 Program has 364 participants, and 101 homeownership closings to date.
- 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.

In addition to the Housing Choice program, under which 3,954 vouchers were issued, LMHA assisted very-low-income families in leasing privately owned rental housing through the following programs: Non-Elderly & Disabled – 240 vouchers, Mainstream - 150 vouchers, Mod Rehab – 47 vouchers, VASH – 112 vouchers and Money Follows the Person – 60 vouchers for a total of 4,563. LMHA utilized 97% of the vouchers available, and expended over \$22,000,000 on these HUD assisted programs in fiscal 2011.

- 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 \$178,000 in the 2011 fiscal year.
- Public Housing Development - for fiscal year 2011, LMHA's Capital Fund Program expended \$5,063,893. Annual capital contributions from HUD for fiscal year 2012 were \$3,800,000.

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 our Asset Management Plan and the financial sustainability of our current grouping of assets.

Additional progress include:

- Continued to move forward on planning for major reconstruction efforts at Brand Whitlock and Albertus Brown housing developments. LMHA has demolished the entire Brand Whitlock/Albertus Brown site, and is currently 50% through construction of Phase I of the new Collingwood Green development. The development will include additional green space, a community center and several small businesses.
- 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. Efforts consist of:

- public education
- identifying lead hazards
- remediation of lead-based paint hazards in the targeted household
- providing training opportunities for low- to moderate-income citizens

The City of Toledo, through its DON Housing and Neighborhood Development Division, administers an owner-occupied rehabilitation program and a CHDO program, both of which are required to be assessed for lead hazards. Licensed personnel conduct the assessment. Properties where lead hazards are discovered are abated through the use of lead abatement contractors, in accordance with federal regulations. In addition, for PY 2011, the DON included, as part of its HOME-funded homeowner activities, lead rehabilitation to LMI households. While the latter effort could not assist all homes at-risk and/or exposed to lead hazards, the DON included this as an interim stop gap in the absence of an active Lead Hazard Reduction Demonstration Grant.

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.

In January 2012, the City of Toledo applied for the Lead Hazard Reduction Demonstration Grant Program, a three-year grant. While not awarded a direct contract, the DON's Housing

and Neighborhood Development Division did negotiate with the Toledo-Lucas County Health Department to act as sub-grantee in providing interim control lead abatement and clearance of 165 housing units. Negotiations continued through June 2012 for finalization of the partnership, with the City of Toledo providing a match (CDBG) of approximately \$660,714 over three years to offset direct project staff time required to complete the contracted Lead Hazard Control and Health Homes activities.

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 2011 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. PJs are also required to expend HOME funds within five years of receipt. Also as part of the receipt of HOME funds, PJs are required to maintain and develop partnerships, contingent upon the project or activity undertaken. Partners may include CHDOs, subrecipients, developers, owners and sponsors, and private lenders.

Each Participating Jurisdiction (PJ) incurs a 12.5% match requirement for HOME funds. Matching contributions must be one that is permanent to affordable housing, provided by any public or private donor, and come from a nonfederal source.

Specific examples of the ongoing monitoring of HOME programs include, but is not limited to: completion of a Historical and 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; 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. Ongoing 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 percent of its CDBG-R grant be expended for activities that benefit low- and moderate-income persons. Public service activities are capped at 15 percent 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 Housing Division and Administrative Services of the DON.

NSP

Oversight of all NSP programs is maintained within the Housing Division 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 effected by foreclosed properties that have also been abandoned. NSP2 is authorized by the ARRA of 2009 and is provided to states and local government, nonprofits, and a consortium of public and/or private nonprofit entities on a competitive basis. The City of Toledo, in partnership with local developers, nonprofits 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 meet developer standards that include agency capacity, demonstrated experience, and access to private financing for housing development. While NSP1 may be utilized for nonresidential purposes, NSP2 must be used for housing.

NSP3

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

Regulations for NSP3 can be found at 75 FR 64322 and includes the restriction of allowing only the use of the low- and moderate-income benefit. It also redefines and supersedes the definition of low- and moderate-income, thus allowing those with incomes that exceed 80% AMI but do not exceed 120% AMI to qualify. While NSP may be utilized for nonresidential purposes, NSP3 must be used for housing.

HPRP

The DON Administrative Services Division maintains oversight of the program, with semi-annual monitoring of all sub-grantees. The manager and program teams meet 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 are mandated to obligate all funds to sub-grantees by September 30, 2012. At least 60% of HPRP funds must be expended within two (2) 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 are capped at 10%, which is to be shared with sub-grantees.

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

ESG

Locally, ESG supported the operating costs of a shelter or transitional facility along with homeless prevention activities designed to assist households with rent, deposit costs and utility assistance, and essential services. ESG also funded administrative costs, which were capped at 7.5% by statute. Other federal limits are as follows:

- Staff salaries (including fringe benefits) paid under the operating costs category are limited to 10% of the grant. **Maintenance and security salary costs are not subject to the 10% standard.**
- Essential Services category is limited to 30% of the city's entire ESG grant. The 30% limitation applies to the grant as a whole. Funding is also restricted to new services, or a quantifiable increase in services above the level previously funded.
- Homeless Prevention activities are capped at 30% of the total grant amount. The limitation is based on the overall grant to the jurisdiction. The statutory limitation is not waivable.
- Acquisition and new construction **are not** eligible ESG-funded activities. Also, Davis-Bacon requirements **do not apply** to ESG-funded renovation, major rehabilitation, or conversion activities.
- All 25th Year ESG third-party partners are required to match funds equal to the total ESG funds requested from the City of Toledo.

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

In prior years, Toledo was the international hub of industry and employment. However, in recent years, the City of Toledo has become one of the poorest urban cities in the United States. For example in the year 2000, the unemployment rate in Toledo was at 4% now it is at 8.1% (www.research.stlouisfed.org). The City of Toledo has parented 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.

- The Chrysler Corporation announced a \$500 million expansion of its Toledo plant in November, 2011. The expansion will create 1,100 jobs in 2013. The jobs require a high school education and have an entry level starting salary of \$15.00 per hour. The new employment is expected to attract many workers from LMI census tracts (New York Times, November 17, 2011).
- The General Motors Corporation is also investing in Toledo with 240 new jobs being created as a result of a \$204 million expansion of the GM transmission plant in Toledo (www.newsnet5.com, August 23, 2012).
- On March 29, 2012, Toledo welcomed the new Hollywood Casino. The Casino invested \$320 million and created 1,300 jobs (Toledo Blade, June 3, 2012).

- 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.
- Other major businesses in Toledo continue to expand all across the United States. Recently, the National Health Care Company (REIT) bought the Sunrise Senior Living Company for \$845 million. REIT is the third largest health care real estate investment trust in the US with ownership of 58,000. REIT cited a major growth trend countrywide that contributed to their decision. Residents over the age of 65 are expected to increase by 79% in the next 18 years (Toledo Blade August 23, 2012).
- The Toledo Lucas County Port Authority continues to be a major partner with the COT. The Port Authority has placed a major emphasis on building a solid business environment in the Toledo area. The Port Authority's projects help retain and create new jobs. Recently, a major effort has begun with a planned industrial park in LMI census tract eight, the former Jeep site. Environmental remediation was completed and plans are being implemented for several new manufacturing and service companies to be located on this site. The Port Authority was instrumental in attracting the Great Lakes Maritime Museum to Toledo's spectacular river front. The Museum will include a retired great lakes freighter on permanent exhibit. The Port Authority also provides a Diversified Contractors Accelerator Program (DCAP) to provide financial solutions to encourage increased participation by Northwest Ohio-based minority and women-owned contractors in publicly bid work and privately funded construction projects (www.toledoportauthority.org).
- A major downtown Toledo building has received a \$5 million historic preservation tax credit from the State of Ohio Department of Development. The Fiberglass Tower (renamed Tower on the Maumee) has been vacant since 1996. The Tower project is expected to cost \$47 million and is to include a Courtyard by Marriott hotel and 70 residential apartments as well as office and retail space. The project will create 376 permanent jobs (www.development.ohio.gov/newsroom/2012PR/June/6.htm).
- The first annual international investor's forum will be held in Toledo in September 2012. Months of planning have preceded the event that is being coordinated by Toledo's private economic development organization, the Regional Growth Partnership (RGP). The name of the gathering is the 5 Lakes Global Economic Forum. Over 200 foreign investors from China, Japan, Europe and UAE are expected (Toledo Blade June 24, 2012).
- The City of Toledo partnered with the Regional Growth Partnership (RGP), the Port Authority, the University of Toledo, and various businesses to attract major business investment to Toledo including Chinese investors who purchased a major

restaurant complex, a major hotel, and a large tract of land along Toledo's riverfront with plans for redevelopment (Toledo Blade, July 1, 2012).

- The Mercy St. Vincent Medical Center, located in a low- and moderate-income area, began a major community development initiative named the Cherry Street Legacy project (Legacy). Crime, blighted structures, lack of decent housing and poor street conditions and lighting all contribute to the obstacles facing Toledo in meeting the needs of the underserved. The Legacy project has demonstrated noteworthy, tangible outcomes. Improvements have been made in the infrastructure with the repaving of Delaware Street. The First Energy Company has upgraded the street lighting in the area at the request of the Legacy neighborhood groups. The Legacy project assisted the City of Toledo and the Lucas County Land Bank in the identification and demolition of blighted structures. The lots cleared by demolition are being reused for new housing, open spaces, and community gardens. A strategy of working with responsible homeowners, the City of Toledo, and the Lucas County Land Bank resulted in transferring 52 vacant lots to adjoining neighbors. An alley was vacated to create defensible space. In collaboration with Lucas County Juvenile Court, Saturday Warriors come into the neighborhood each Saturday providing volunteer time and talent to help maintain community gardens, and clear sidewalks that have been covered with grass for years.
- The Legacy project also partnered with church groups to build steps and perform minor repairs for the elderly. The neighborhood has joined together to perform area clean ups involving many individuals. Another example of the increased community participation in the Legacy project area is the participation in the Restorative Justice Circles initiative of the Lucas County Juvenile Court. Over 50 members of the community have received training to facilitate Restorative Justice Circles. Restorative Justice Circles are a process to allow community members to deal with juvenile delinquency as a form of court diversion. Several juveniles went through the Restorative Justice Circles with great success. A \$9 million housing project was awarded to Neighborhood Housing Services (NHS) CDC to construct 40 new homes in the Legacy area. NHS has also reached out to all households in the area to help them apply for weatherization programming.
- The City of Toledo Police Department sponsors 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. Toledo is home to more than 180 block watch groups.
- The number of foreclosures continues to fluctuate in Toledo with a downward trend in the last year. The 2011 foreclosure filings decreased by 23.5% over 2010 (www.supremecourt.ohio.gov). Foreclosures in Toledo are expected to remain higher than the national average until the joblessness rate decreases and the under

employed are able to find better jobs (www.toledoblade.com). However, Toledo area bankruptcy filings are decreasing which should reflect in a foreclosure decline in a few years. “Filings in July in U.S. Bankruptcy Court in northwest Ohio decreased by 18 percent compared with the same month a year earlier, marking the fifth consecutive month that filings have dropped and the 22nd time in the last 23 months” (Toledo Blade, August 26, 2012).

- Home sales in Toledo are also recovering slowly with a 3.9% increase in the month of July 2012. “Local real estate agents say they're seeing lower inventory, multiple offers on more homes, and stabilizing sales prices. The percentage of delinquent mortgages and homes in foreclosure are down from last year. Mortgage rates remain near record lows” (Toledo Blade, August 26, 2012).
- 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, HOME, 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 spearhead programs to foster homeownership and home buying to assist families with permanent supportive housing.
- The City of Toledo has a top ranking United Way network for a city of its size. In 2011, United Way gave over \$13 million to 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 possible for the 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.

Revitalization efforts for the City of Toledo are a priority of local, regional, state and federal organizations. 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 2011-2012 Action Plan is below. The amounts listed represent funds expended, unless otherwise indicated.

FEDERAL RESOURCES

Community Development Block Grant (CDBG) - \$TBD

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

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

CDBG-Recovery (CDBG-R) - \$1,450,565.20

The CDBG-R program is 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 are used in an expedient manner, HUD has established a deadline of September 30, 2012 by which all funds must be expended. All funds are on track to be expended in advance of the September 30th deadline.

Homelessness Prevention and Rapid Re-Housing Program (HPRP) - \$2,675,730.12

This allocation, authorized under Title XII of the American Recovery and Reinvestment Act (ARRA) of 2009, specifies 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;
- 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 are expected to be expended by September 30, 2012. Additional dollars in the amount of \$655,916.62 from the Ohio Department of Development were used for HPRP activities.

HOME Investment Partnerships Program (HOME) - \$326,744.64

The HOME Program, authorized under Title II of the Cranston-Gonzales National Affordable Housing Act (NAHA), is intended to provide decent, affordable housing to lower-income households, expand the capacity of nonprofit housing providers, strengthen the ability of state and local governments to provide housing, and leverage private sector participation. For PY 2011, the City of Toledo received an allocation of \$2,697,406 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 Shelter Grant (ESG) (re-named Emergency Solutions Grant) - \$TBD

ESG, like CDBG, is determined by statutory formula for an entitlement community. The City of Toledo received the Emergency Shelter Grant (ESG) to support emergency shelters and transitional facilities with a myriad of activities. Eligible expenditures under ESG include operating expenses, essential services, homeless prevention, building rehabilitation, renovation and conversion, and administration, all within the specified funding limits as set by

HUD. 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) - \$4,569,422 (awarded)

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

The Toledo/Lucas County Continuum of Care (CoC), through the Toledo/Lucas County Homelessness Board (TLCHB), solicits applications yearly evaluating 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 preparation and submission of the 2011 CoC HUD Supportive Housing Program (SHP) application, resulted in funding to 24 renewal projects (one HMIS project, one supportive services only project, seven transitional housing projects and 15 permanent supportive housing projects) and one new permanent supportive housing project (PSH), *Commons at Glendale*, altogether totaling \$4,569,422.

Neighborhood Stabilization Programs (NSP1, 2 and 3) - \$8,536,600.84

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 are 100% obligated. For the 2011-2012 program year, the city expended \$2,923,506.61 (including program income of \$1,082,938.80) 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% Area Median Income (AMI). A consortium consisting of the City of Toledo, nonprofit and for-profit organizations received funds under NSP2 for the same activities as NSP1. For the 2011-2012 program year, the city expended \$3,987,646. 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. For the 2011 program year, the City of Toledo spent \$1,625,448.23.

Federal Emergency Management Agency (FEMA) Phase 29 - \$231,853.00

The Emergency Food and Shelter Program (EFSP) supplements and expands the work of local emergency shelters, soup kitchens, and food banks. The funds are 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 29 award for the Emergency Food and Shelter Program (EFSP) is approximately a 42% decrease from Phase 28. With this reduction, the board prioritized its funding and, upon determining that the greatest unmet need is homeless prevention and rental assistance, subsequently increased the percentage of assistance in this area to 19.75% for calendar year 2011. It was only 8% for the 2010 year. A thorough review of funding received shows that served meals received 19%, other food received 15%, mass-shelter received 18%, utility assistance received 26.25%, and administration received 2%. Eighteen local agencies participate in the local EFSP program. (Dates of service for Phase 29 were from January 1, 2011 through Feb 28, 2012. Period dates for Phase 30 are pending.)

Section 8 Housing Choice Voucher Program (HCVP) - \$23,059,272.00

This program assists 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 disability, and disabled persons who are not currently receiving rental assistance.

Section 8 Rental Voucher Program (Project Based) - \$1,147,356.00

The assistance is 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). A PHA may choose to use up to 20 percent 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. The assistance is tied to specific units pursuant to a contract with the owner for a defined term, usually two to five years. LMHA currently has two housing providers (Lakewood Senior Housing and Neighborhood Properties, Inc.) participating in this program. Three more properties are expected to participate in the program prior to 2011-year end (Chestnut Hill, Renaissance Senior Apartments, and the YWCA).

Section 8 Moderate Rehabilitation Program - \$211,008

Assists 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 (Capital Fund Programs)

Federal aid is provided directly to local Public Housing Agencies (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 2011-2012, LMHA plans to demolish obsolete buildings and develop new housing units to replace those units. LMHA expects to retrofit all the remaining LMHA units with energy conservation measures using sustainable building products, which is expected to be financed through Energy Performance Contracts (EPC).

Public Housing Operating Subsidy - \$12,222,965.00

Federal dollars are provided to local Public Housing Agencies (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 receives 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 are captured by each of the nine Asset Management Projects (AMP).

Section 108 Loan Guarantee

Entitlement communities may borrow up to five times their annual entitlement for eligible economic development, public facility, and housing activities. Terms of the loan may not exceed 20 years. Communities may structure agreement 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

The City of Toledo maintains a revolving loan fund, which remained active for the 2011-2012 program year. The Enterprise Development Loan Program (EDL) provides revolving income to the City of Toledo, Department of Development (DOD), which allows for new loans to be processed and façade grants to be provided for business development and expansion. The loans are issued with the intent that full repayment will be made by the recipient. The DOD does not forgive loans as a matter of practice.

The Department of Development (DOD) issued Enterprise Development Loans (EDL) to four companies. The beneficiaries of the loans included First Days Daycare, Rick's City Diner, Sportsman Café, and Los Hermanos Enterprise. Two of the businesses are in low- and moderate-income census tracts, and two businesses have pledged to create five LMI jobs. The loan program provided \$152,500.00 and assisted four businesses.

HOPWA Toledo Area - \$179,218.00

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 and cooperates with the HMIS system. ARC assisted 107 households and 55 families.

ARC'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+ Care, Supportive Housing Programs, and Housing Program Rapid Placement are accessible as part of long-term housing stability plans. In 2011, ARC OHIO-Toledo served 221 Persons Living with HIV/AIDS (PLWHA) and their beneficiaries, 116% of those projected for the year.

Additionally, ARC'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 continuum of care. 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 2011, ARC OHIO-Toledo served 848 PLWAH and their beneficiaries; 113% of those projected for the year.

STATE RESOURCES

Home Weatherization Assistance Program (HWAP) - \$2,948,738

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 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 686 units of service for eligible households during the PY 2011 - 2012.

Warm Choice Weatherization Fund - \$1,245,004

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 2011 - 2012, NHS was able to provide 131 units of service for eligible households utilizing program services.

Community Connections - \$347,393

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 at 150% of poverty line, or families of military personnel called to active duty. NHS was able to provide 724 units of service under this program in PY 2011 - 2012.

Ohio Housing Trust Fund - \$1,469,400

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 that include housing development, emergency home repair, handicapped accessibility modification and services related to housing and homelessness, including homeless prevention. In 2011, the following organizations in the City of Toledo received funding from the Ohio Housing Trust Fund:

Family Outreach Community United Services, Inc. (\$501,800)
Catholic Charities Diocese of Toledo (\$143,800) (multi-county services)
Aurora Project, Inc. (\$246,800)
Beach House, Inc. (\$87,500)
Aurora Project, Inc. (\$59,500)
Northwest Ohio Development Agency (\$80,000)
Ability Center of Greater Toledo (\$200,000) (multi-county services)
Neighborhood Properties, Inc. (\$150,000)

Housing Opportunities for Persons with AIDS - \$179,218

Funded through the Ohio Department of Development, the Housing Opportunities for Persons with AIDS (HOPWA) grant provides eligible nonprofit 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, the Aids Resource Center received \$179,218 for the calendar year 2011.

LOCAL RESOURCES

Toledo Lucas County Housing Fund - \$139,793.00

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 2011 program year, the TLCHF funded five projects:

- The Ability Center of Greater Toledo - six permanent ramps and three temporary ramps (\$27,555)
- UNC - 39 low income families are on waiting list and three applications are in process for emergency home repairs (\$64,238)
- NODA - two home repairs in progress (\$25,000)
- ADAMS House - upgrade to property is completed (\$3,000)
- Maumee Valley Habitat for Humanity - four home repairs completed (\$20,000)

Local Initiatives Support Corporation (LISC) - \$357,430.00

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 2011 program year, LISC provided \$357,430 in capacity building grants to assist in the revitalization of neighborhoods in the Toledo area:

- ETFC received grants to support a community outreach staff person working in the Garfield Neighborhood;
- NHS received grants to support community development efforts around the Cherry Street corridor area and ongoing efforts in East Toledo;
- UNC received grants to support two staff positions in their ONE Village;
- St. Paul's Community Center and the Toledo School for the Arts working in the Uptown neighborhood received grants for the required Corporation for National and Community Service (CNCS) match for their AmeriCorps members' stipends.

Community Reinvestment Areas (CRA)

The DOD's Real Estate Division provides real estate tax abatements on the increased value of property after development, new construction, or rehabilitation. This effort continues to promote investment on residential, commercial, or industrial structures in neighborhoods that experienced decline resulting from disinvestment. The Real Estate Division approved 66 CRA applications for the program year 2011-2012: 56 were for 1-2 family residential units including rehabilitation and new construction; two were for commercial/residential investments; and eight were for commercial/industrial use. The total potential return on this community investment is \$23,622,108.00.

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 49 parcels in program year 2011-2012 including: 25 to the Mercy St. Vincent's Medical Center Legacy Project and NHS for new housing; four parcels to the Lucas County Land Bank for urban gardens, commercial expansion and residential expansion, and two parcels to the St. Clair redevelopment. COT also gifted one parcel of land for a six-unit apartment rehabilitation project; one parcel to TARTA; nine parcels for residential yard expansion; seven parcels for commercial expansion. The Real Estate Section also licensed 47 residential parcels to community groups and property owners to establish gardens or otherwise maintain the property.

Other miscellaneous projects were also coordinated by the DOD including: completed land exchange for Capital Commons; acquisition of a new COT Fleet & Facilities Division building on N. Expressway Drive, which provided for the re-use of a vacant non-productive building; complete sale of land near Toledo Airport for commercial redevelopment; finalized sale of property to the Sylvania Church of God.

Matching requirements

To satisfy matching requirements for CDBG and ESG, our third-party partners are required to seek other funding sources for at least the same amount as the CDBG funds awarded. Resources used as a match include federal, state and local resources such as: ODOT, 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 is available for citizens' review at a minimum of 20 public locations, including all city branches of the public library. The public notice also advises citizens of their opportunity to provide public input and comment for a period of 15 days. The draft CAPER was available for review and comment at all designated locations as well as on

the city website. The City of Toledo encourages its citizens to comment on achievements, or lack thereof, and the manner in which funds are allocated and/or expended.

For the 2011-2012 CAPER, notices were placed in three periodicals, *The Toledo Free Press*, *La Prensa* and *The Sojourner Truth*. 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 in City Council Chambers to provide opportunity for citizen comments.

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

Thursday – 8/23/12	Public Notice sent to <u><i>Toledo Free Press</i></u>
Friday - 8/24/12	Public Notice sent to <u><i>La Prensa</i></u> and <u><i>The Sojourner's Truth</i></u>
Sunday - 8/26/12	Public Notice published in <u><i>Toledo Free Press</i></u>
Wednesday - 8/29/12	Public Notice published in <u><i>La Prensa</i></u> and <u><i>The Sojourner's Truth</i></u>
Tuesday - 9/4/12	Draft CAPER delivered to designated locations
Wednesday - 9/5/12	Public comment period begins
Thursday - 9/13/12	Public CAPER meeting @ 5:00 p.m. to 7:00 p.m. in Council Chambers
Thursday - 9/20/12	Public comment period ends

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

The City of Toledo accepted all comments as to the content of the Draft CAPER. No written comments were submitted. A transcript of the public hearing is attached to this document.

7. Self-Evaluation

Activities performed in the PY 2011 - 2012 by the COT and its third-party partners address the needs identified in the 2010-2015 CONPLAN as indicated on page number 66.

Much progress has been made in the rehabilitation and repair of owner-occupied and rental housing. The Toledo-Lucas County Plan Commission reports that residential building permits for the year 2012 are about the same as 2011 (year to date). Also, building plan reviews are up about 9% from 2011 (year to date). This illustrates an increase in smaller repairs/maintenance, which further indicates that homes are being maintained and

homeowners are not leaving. People are fixing up their homes and staying in their neighborhoods. Investing in 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. Attached Table 1C, Summary of Specific Objectives, illustrates goal achievement by activities and indicates efforts towards rehabilitation and repairs of owner-occupied housing.

Another positive effect of the revitalization activities in the City of Toledo is the downtown district is no longer considered an LMI area. Many efforts have been 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 by filling numerous vacancies existing at the beginning of the PY 2011 - 2012 and making personnel changes to better carry out activities. Increased numbers 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.

A revised Third-Party Partner Agreement strengthens the DON's and the third-party partners' ability to meet established objectives and requirements that match priorities identified in the 2010-2015 CONPLAN.

The revised agreement coupled with a stronger monitoring staff is leading to better assessment of programs for the development of future improvements as needed to better meet community needs.

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

8. Monitoring

The Housing Division of the DON manages and monitors all federal funds received from HUD. Since February of 2011, the DON has been fully staffed in the Program Monitoring section for CDBG, ESG and HPRP. Third-party partners are required to submit monthly documentation to program monitors regarding activity, financial and administrative performance of agencies. Monitors review and evaluate information received. Quarterly, monitors visit 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 are produced twice a year.

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 is also contracting in PY2012 with those partners who have been successful at helping residents obtain homeownership and it is not funding those partners who experienced difficulty in this area in previous years.

Grant Disbursements

Grant disbursements continue to be made on time after the DON has received proper and accurate documentation. No actual expenditures differ from letter of credit disbursements.

IV. PROGRAM NARRATIVES

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

The City of Toledo, as an entitlement community and participating jurisdiction, received \$7,359,894.36 in CDBG funds plus anticipated program income from CDBG for the 2011 program year of \$510,637.24

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

All activities carried out responded to overall goals and priorities developed and described within the 2011-2012 Action Plan. CDBG allocations, as distributed by category, are identified as follows:

Public Service

\$777,040.00 CDBG

Nonprofit 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

\$1,224,516.00 (Operational) CDBG (less capacity building)

Nonprofit 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

\$262,271.00 CDBG (Operational & Program)

Nonprofit 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

\$978,337.55 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

\$3,096,916.19 CDBG (Operational & Program)

Activities that:

- Expanded partnerships with the public, private and nonprofit sectors to rehabilitate existing housing stock and build new, affordable, decent, and safe housing stock (High Priority)
- Conducted repairs for homeowners including senior citizens and emergency repairs (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)
\$1,531,450.86 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 City of Toledo is an entitlement community and governmental funds are paired 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 has developed plans for improved collaborations and use of funds to expand the impact of CDCs in our neighborhoods.

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 2011 - 2012, the DON did not receive requests for certifications of consistency.

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 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 URA 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 nonprofit 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.

In June 2011, the Lucas County Metropolitan Housing Authority (LMHA) and the City of Toledo announced the demolition and replacement of two central Toledo housing developments: the Brand Whitlock and Albertus Brown. LMHA had implemented the requirements of the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974 to address the involuntary displacement of 227 residents that were found to be living in substandard housing. Of the displaced residents, 212 received Section 8 vouchers and 15 remained housed in Public Housing Units. A revitalized development, Collingwood Green, will be constructed on the site.

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

N/A

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.

N/A

7. Program income received

a. Amount of program income reported that was returned to each individual revolving fund:
\$161,493.80

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

c. All other loan repayments broken down by the categories of housing rehabilitation, economic development, or other:

Housing Rehabilitation: \$69,985.82
Economic Development Loans: \$393,087.82
Nuisance Abatement Recovery: \$20,450.74

d. Amount of income received from the sale of property by parcel: \$7,100.

8. Prior period adjustments

N/A

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, 2012:

- COT's Department of Development loan program [Enterprise Development Loan Program (EDL)] reported 41 EDL's outstanding with a principal outstanding balance of \$1,333,770.
 - Rehab Loans: 8 loans with a balance owed of \$81,310.39
- c. List separately the 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: 319 loans for a total amount of \$4,220,932.00. 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 additional foreclosed properties were

purchased with program income funds for renovation under this category during the year. Eighteen houses were renovated during this reporting period and eight were under various stages of rehabilitation. Fourteen houses were sold and one was leased. Developers participating in activities under this category are NHS (only house is currently rented), R. Gant LLC (sold one remaining house), Summerfield (one house is ready for sale), Fort Industry Development (completed and sold remaining house), Valencia (sold three houses), Home Renewal System (sold three houses), and Friendship New Vision (the houses have been completely renovated). The City of Toledo is also involved with acquisition and rehabilitation of houses under this category (sold two houses). \$997,938.80 of program income was generated 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. Jessco Homes completely renovated a house ready for sale, and three more houses were under various stages of renovation. R. Gant LLC completed renovation on one of three buildings, and spent \$1,044,198.32 during the year.

Redevelopment

NHS, R. Gant, LLC, Toledo Community Development Corporation (TCDC), United North (UN), Maumee Valley Habitat for Humanity (MVHH) and ONYX were required to build 21 houses. R. Gant, LLC built two houses that were ready for sale. Ten of UN's newly built houses have all been rented. ONYX built four units at a cost of \$650,000 and rented them. NHS built one house that sold for \$85,000, and one of the two houses built by MVHH was ready for sale. \$650,000 was spent during the year.

Administration

Administrative costs include salaries, marketing/advertisements, supplies and training. Administrative costs spent during the program year amounted to \$146,369.36.

Summary

The city spent \$1,840,567.81 of NSP1 funds during the year. In addition, a total of \$1,082,938.80 in program income was generated during the same period. Altogether, the city spent in direct costs of the NSP program \$2,923,506.61 during the 2011-2012 Program Year. The City renovated 19 foreclosed houses, built seven new houses, completely renovated one multi-unit (30) structure, and sold 15 houses during the year.

NSP2

Acquisition and Rehabilitation (50% to 120% AMI)

A consortium was formed which plans to spend about \$3,583,962 to purchase and rehabilitate 28 foreclosed units that will be occupied by households whose incomes do not exceed 120% AMI during the one year period. This activity provides affordable, safe, and decent homes for prospective families and persons primarily in Library

Village neighborhoods. The consortium members identified properties for acquisition and rehabilitation to address housing needs of people whose incomes do not exceed 120% AMI. Neighborhood Housing Services (NHS) acquired three more foreclosed houses and completed the renovation of one house. The remaining five houses are under various stages of renovation. R. Gant LLC acquired six foreclosed houses and they are under various stages of renovation. One Maumee Valley Habitat for Humanity (MVHH) property was completely renovated and another is under construction. United North (UN) acquired one property that is being rehabilitated. Friendship New Vision (FNV) acquired one additional property during the year. All the houses were renovated and three were sold generating \$231,400 in program income. Karp & Associates purchased four foreclosed properties, and sold the only completed house to generate \$68,148.60 in program income.

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. All projects under this category are in various stages of construction. No funds were spent in PY 2011 for this activity.

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. NSP2 funds may also be used to demolish dilapidated structures outside the boundaries of the City of Toledo but within Lucas County. One hundred and one (101) blighted housing units were demolished in PY 2011 - 2012 at a cost of \$645,328.59.

Redevelopment

Lucas Metropolitan Housing Authority (LMHA) and United North have currently under construction two multi-unit housing projects with NSP2 financing. These two units will assist 50 households whose income does not exceed 50% AMI. In PY 2011 - 2012, \$1,913,143.85 has been spent.

Administration

The consortium has set aside \$1,015,084 for administrative purposes. Some of the administration funds will be spent on qualified homebuyer's housing counseling training, supplies, and marketing just to name a few. The City of Toledo spent \$345,107.60 under this category.

Summary

Seven houses have been completed and three were sold to generate \$299,548.60 in program income. One hundred and one blighted units were demolished at a cost of \$645,328.59, and two multi-unit housing projects are currently under construction. \$4,129,923.13 of NSP2 funds has been spent in PY 2011.

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 acquired and completely renovated two houses at a cost of \$259,690.88. The City of Toledo acquired three properties that are under various stages of development. The City spent \$1,085,044.13 during the year towards the purchase and renovation of the houses.

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. R. Gant LLC is the developer under this category and will make five housing units available to benefit people under this category. \$497,928.75 was spent in PY 2011 towards a multi-unit housing project under construction.

Demolition

This activity will be used to remove blighted units mostly in targeted central city, East Toledo, La Onda and Ironwood. A total of \$8,500 was spent in PY 2011 to demolish two housing units during the period.

Redevelopment

Maumee Valley Habitat for Humanity (MVHH) was required to build one house during the period. Two vacant parcels were identified for acquisition and redevelopment. No funds were spent in PY 2011 for this activity.

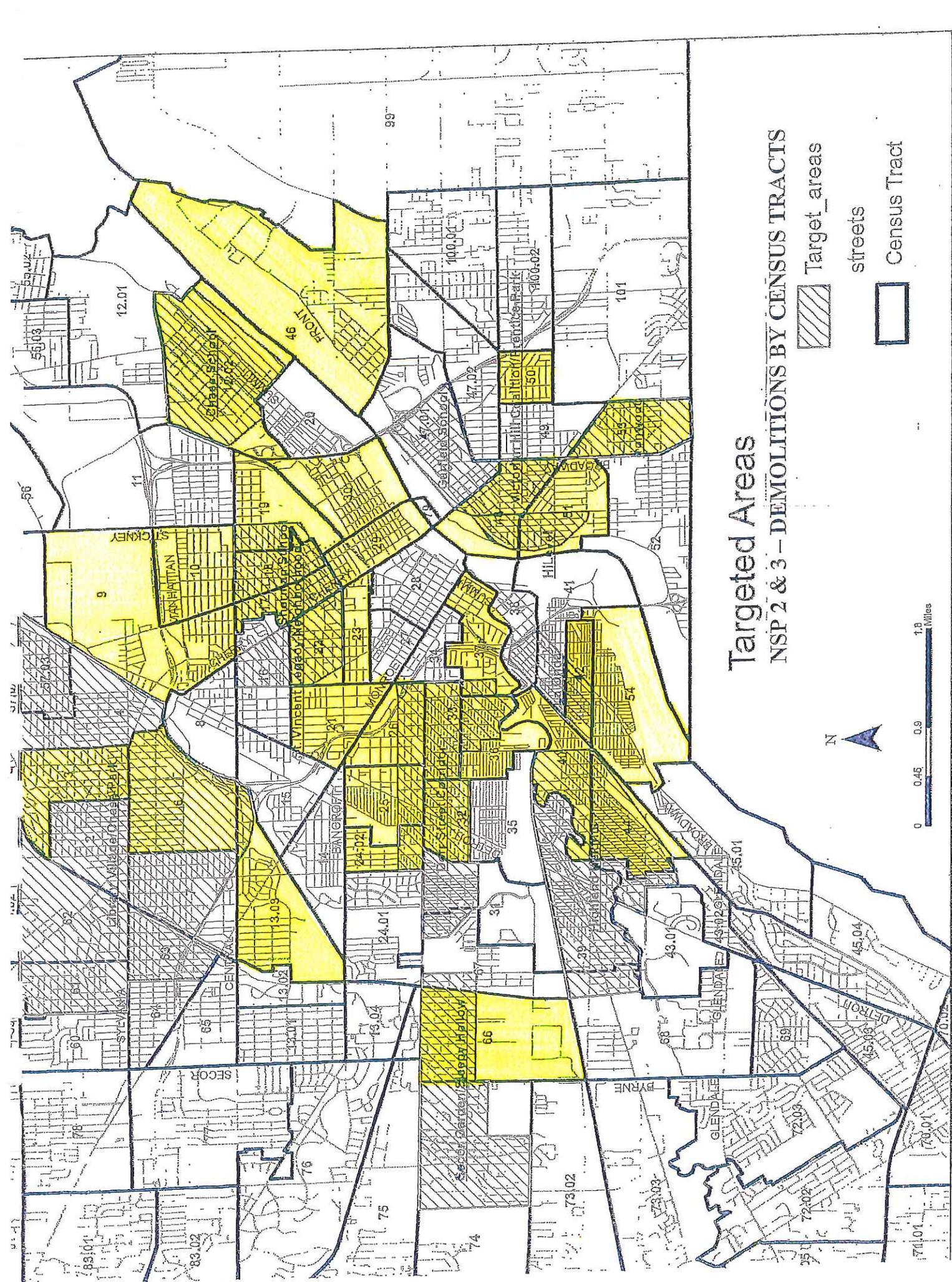
Administration

\$192,473.63 was spent by the city on various administrative activities during the year.

Summary

The city spent \$8,500 to demolish two housing units. Five houses were purchased for rehabilitation and two of the houses were completely renovated and are ready for sale. The city and its partners spent \$685,134.13 towards acquisition and renovation of the five houses. A total of \$1,732,102.86 was spent in PY 2011 of NSP3 funds.

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



HOME

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

The City of Toledo utilized HOME funds in PY 2011 for the benefit of low- to moderate-income households, primarily those at the lowest income level. Within the 2010-2015 Five-Year Consolidated Plan, the highest priority, and most critical need, determined through both community forums and stakeholder meetings was the improvement of housing conditions. This includes rehabilitation to owner-occupied homes and rental rehabilitation and repairs. Both are the top two priorities within the Activity Goal. For PY 2011, the Department of Neighborhoods (DON) assisted 26 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. Of the 30 households assisted, 24 were between 0 - 30% and 30 - 50% of area median income (AMI), 15, and nine, respectively.

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 United North Corporation 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.

The DON completed the following projects during the period July 1, 2011 through June 30, 2012:

- Rental Acquisition and Rehabilitation: 5 units
- Rental Acquisition and New Construction: 7 units
- Rental New Construction: 54 rental units
- Rental Rehabilitation: 34 units
- Homebuyer New Construction: 5 units
- Homebuyer Acquisition and Rehabilitation: 7 units
- Owner-Occupied Rehabilitation: 30 units

A total of 142 housing units were completed (new or rehabilitated) during PY 2011. One hundred of the 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. Of the 142 HOME activities completed during PY 2011, 62% benefited households between 0 - 30% AMI. Another 22%

of projects completed benefited households between 30 – 50% AMI, with the balance showing 11% of households were between 50 - 60% AMI, and the final 3% were between 60 - 80 % AMI.

HOME funds were also used for down payment assistance to benefit 30 households. Of those assisted, one household was between 0 – 30% MFI, 5 between 31 – 50 % MFI and 23 between 51-80% MFI.

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. One policy change, enacted in March, 2012, falls under the DON owner-occupied rehabilitation program. Previously, those with negative equity were automatically disqualified from applying for assistance. While not in conflict with HOME guidelines, the purpose of HOME funds for homeowner assistance is not for the purpose of recapturing funds, but to stabilize households already at-risk. Furthermore, allowing homes in a state of deterioration to become further deteriorated does not benefit the immediate neighborhood, and adds to the increased blight. As a matter of assessment, length of time in the home is now factored in. Limits for negative equity are capped at approximately 15 - 20 percent. The DON Division of Housing and Neighborhood Development continues to review and assess all program requirements and policies.

2. HOME Match Report

For the PY 2011, the City of Toledo incurred a 12.5 percent match requirement for HOME dollars expended. This is a reduction of the HUD requirement by 50%. For the past few years, HUD has factored in the stress criteria, which resulted in the decreased match requirement. Matching contributions must be in the form of a contribution that is permanent to affordable housing, provided by any public or private donor, and comes from a non-federal source. A HOME Match Report HUD-40107-A on match contributions is attached.

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

The results of on-site inspections of rental housing indicated that nearly all of the units inspected (127) met property standards. Only six units failed Housing Quality Standards, which includes common areas and a building's exterior within the HOME program. The six failed units are scheduled for re-inspections within the 2012 program year.

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 was strengthened during the latter six months of PY 2011. 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 also 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 SHELTER GRANT

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

As part of its formula grant, the City of Toledo received \$565,006.00 in Emergency Shelter Grant funds for the 2011 program year. The COT partnered with nine shelters, including four transitional housing facilities. These organizations were granted ESG funds for homeless assistance, homeless prevention, and administrative costs. The shelters served both individuals (male and female) and families, and included short- and medium-term residence and the following subpopulations: persons with a severe and persistent mental illness, victims of domestic violence, and persons with substance abuse issues.

Below is a list of the shelters that provided homeless prevention assistance with ESG dollars to families at-risk of becoming homeless including their proposed and actual outcome indicator:

	<u>Outcome Indicator (persons)</u>	
	<u>Proposed</u>	<u>Actual</u>
Aurora Project	10	37
Beach House	44	54
Bethany House	13	12
N.A.O.M.I.	8	24
La Posada	97	36
Family House	55	111
YWCA	5	22

Five out of six shelters surpassed their goal for the number of persons assisted with homeless prevention. The increase in the proposed goals is reflective of the continuing effects of the poor economy and the strategy to assist those at larger risk of becoming homeless. Homeless prevention assistance included financial assistance with monthly rent, security deposits and utilities.

Using ESG funds, the organizations below provided overnight shelter to homeless persons. Their proposed and actual outcome indicators are also listed.

	<u>Outcome Indicator (persons)</u>	
	<u>Proposed</u>	<u>Actual</u>
Beach House	260	248
Family House	460	620
La Posada	195	234
St. Paul's Community Center	430	396
YWCA	475	560

Beach House experienced renovations and construction in its shelter, limiting its ability to operate at full capacity during the last few months of 2011.

Individuals in the shelters were provided comprehensive case management services including referral to legal and other services, assistance with accessing financial benefits, identifying suitable permanent housing and obtaining employment. Case management allowed for the development of individualized plans for shelter residents that helped them achieve the level of income needed to sustain permanent housing.

ESG funds contributed significantly to the progress on the goals for homeless and homeless prevention assistance identified in the 2010 – 2015 CONPLAN. It is already evident that the COT will be exceeding the CONPLAN goals in these areas:

- Over five years, 750 households will be assisted with homeless prevention (296 persons assisted in PY 2011 only).
- Approximately 2,500 persons will be assisted yearly through the City's shelter system (2,058 persons assisted in PY 2011 only).

The DON allocated \$48,065.47 to homeless prevention. The amount expended during the PY 2011 - 2012 was \$46,066.95.

Table 1C (attached) reports on the achievements of ESG funded activities.

As part of the COT comprehensive plan to end homelessness, ESG recipients were required to be part of the Toledo Area Alliance to End Homelessness (TAAEH) and be active in one of their committees; involve residents in the operation of the ESG-funded program (employment or volunteering); and, have at least one active homeless or formerly homeless representative on their board of directors. Additionally, ESG recipients were required to be an active participant within the Homeless Management Information System (HMIS).

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, ODOD, 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. A total of \$2,226,769.82 was leveraged for the 2011 program year, representing a 1:5 match ratio, slightly less than the 1:7 ratio for the 2010 program year, but still significant.

3. State Method of Distribution

N/A

4. Activity and Beneficiary Data

With ESG funds, 296 persons were provided homeless prevention services through short-term assistance to access or maintain housing and 2,019 persons were provided homeless assistance through emergency shelter. Additionally, administrative funds were awarded to four shelters for \$15,886.27. HMIS data shows that 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.

ESG funds expended in PY 2011 for Homeless Prevention, Homeless Assistance and Administration totaled \$320,577.31.

5. Chronic Homelessness

a. Actions steps taken to address chronic homelessness.

Chronic homelessness is addressed through individual shelters and through the Toledo/Lucas County Continuum of Care (CoC), which includes both city and county participation through the Toledo Lucas County Homelessness Board (TLCHB.) 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 Continuum of Care 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. This includes the addition of 13 beds made possible through a FY 2010 Continuum of Care Bonus Grant award. Permanent housing beds projects are operated by Shelter plus Care, Permanent Supportive Housing (scattered site and project based), and Ohio Department Mental Health Program.

In October 2011, the TLCHB board voted for the Commons at Garden Lake, a Permanent Supportive Housing Project, to be the number one project in the Toledo Lucas County 2011 Continuum of Care Application to HUD. The project was subsequently awarded \$415,400 on March 6, 2012 for capital expenditures. As Toledo's newest project, Commons at Garden Lake will expand Permanent Supportive Housing units for addressing homelessness in our community. Specifically, the project will serve Chronically Homeless Veterans. Sixteen units of the 80 unit project will be reserved for veterans who are Chronically Homeless with a preference for VA service eligible Homeless Veterans.

6. Homeless Discharge Coordination

As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless 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 that oversees the numerous methods of discharge from publicly funded institutions of systems of care. However, through the Toledo Lucas County Continuum of Care, the COT maintains open communication with various institutions including health care, foster care, and correctional facilities. 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 Homeless 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 2011-2012

- Preparation and submission of the 2011 CoC HUD Supportive Housing Program (SHP) application, which funded 24 renewal projects (one HMIS project, one support services only project, seven transitional housing projects and 15 permanent supportive housing projects, of which three are shelter plus care) and one new permanent supportive housing project, *Commons at Glendale*, altogether totaling \$4,569,422.
- The creation of new permanent housing beds for those experiencing chronic homelessness, achieved through the addition of 16 beds to the CoC PSH inventory through *Chestnut Hill*.
- The continued success of at least 77% of persons experiencing homelessness staying in permanent housing for at least six months after permanent housing placement. For those agencies reporting this outcome in HMIS: PSH is at 98% for the 2011 program year; HPRP is also at 98%; and TH is at 63%.
- The Toledo/Lucas County CoC increased the percentage of persons exiting transitional housing to permanent housing by 9%. In the 2010 program year, permanent housing placements were at 60%; in program year 2011 placements were

at 69%. The CoC remains committed to reaching its goal of 71% and continues to focus on identifying resources and program modifications that will assist in achieving this goal.

- 21% of persons exiting TH are employed. 14% of persons exiting PSH are employed and 21% have improved income with benefits, and 33% exited HPRP with employment. While those who leave emergency shelter have a lower percentage (13%) 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.
- Two successful community meetings facilitated by the TLCHB and attended by CoC partners: *CASE to Care Homelessness* CoC meeting in September 2011, the “Impact of HEARTH: Challenges and Opportunities”, and in June 2012, a forum on community performance and measurements and diversion strategies was held.

Homelessness Prevention

The TLCHB Homelessness Prevention Committee 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. The Homeless Prevention and Rapid Re-Housing project demonstrates the collaborative and comprehensive efforts to end homelessness:

CASE - HPRP

As a result of the ARRA of 2009, the City of Toledo and Lucas County received a combined \$4.2 million for housing stabilization services and direct financial assistance to assist in efforts designed to either prevent individuals and families from becoming homeless or help those who are experiencing homelessness to be quickly re-housed and stabilized. Funds from the United Way of Greater Toledo 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, EOPA, Toledo Area Ministries, and Lutheran Social Services, focuses around a centralized intake system, case management supervision, and direct case management. To date, the program has expended \$3,331,646.74 (including \$655,916.62 from the Ohio Department of Development) in direct financial assistance and stabilization services preventing homelessness for 896 households totaling 2,322 persons.

The Homeless Management Information System (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.

HMIS achievements for 2011-2012 include:

- Maintained the HMIS subcommittee under the governance of TLCHB;
- Continued to integrate HMIS in the planning, monitoring, and analysis work of TLCHB;
- Addition 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, 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 population served and their capacity 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	160	60	Open
CSM Abigal House	Unaccompanied women	5		
CSM Sparrow's Nest	Unaccompanied women	26		Open
Family House	Families (general)	90	15	90
LaPosada	Families (general)	38		90
St. Paul's Community Ctr.	Unaccompanied men and women (mental illness)	30	5	30
Toledo Gospel Rescue Mission (TG)	Unaccompanied men	71		5
TG Rebekah House	Unaccompanied women	22		
YWCA Battered Women's Shelter	Unaccompanied women & women w/children (victims of domestic violence)	28		30
Total:		492	80	

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 capacity:

Agency Name	Population Served	Number Of Beds	Maximum Stay (Months)
Adams House	Unaccompanied veterans	24	Open
Aurora House	Adult women in recovery, unaccompanied and households with children	20	18
Bethany House	Adult women experiencing domestic violence, unaccompanied and households with children	34	18
Cherry Street Mission	Unaccompanied men (recovery, mental illness)	44	24
Cherry Street Mission (Sparrow's Nest)	Unaccompanied women (recovery, mental illness)	67	
FOCUS	Unaccompanied men, women, & families (general)	158	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
	<i>Total</i>	482	

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:

Consolidated Annual Performance and Evaluation Report
 July 1, 2011 – June 30, 2012
 City of Toledo

Agency Name	Population Served	Number Of Units
Aurora Project	Families	2
Catholic Charities SAFAH	Unaccompanied Adults & Families	13
FOCUS PSH	Families	22
Lucas County T.A.S.C.	Homeless, ex-offenders (individuals, (4) families)	27
Neighborhood Properties, Inc.	Single men, women, & families (mental illness)	
	SHP Permanent Housing	61
	SPC Site (A Place Called Home)	15
	CSH Scattered Sites (State of Ohio)	5
	Homeless Veterans	21
	Homeless Families	24
	Housing First	21
	S+C Pathway to Shelter	15
	PACT Partnership	14
	First Avenue	12
	Family Expansion	12
	Fresh Start	12
Haven	12	
SPCC Home Base		13
YWCA of Greater Toledo	YWCA Apartments	25
	<i>Sub-total # of Units:</i>	326
NPI – ODMH/Prevention	<i>*variable</i>	288
	<i>Total:</i>	614