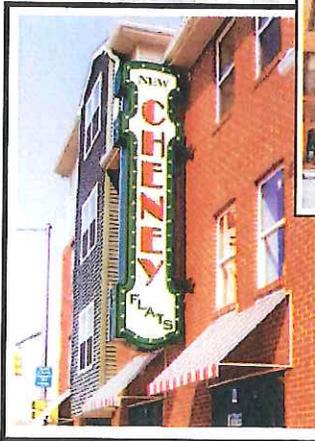
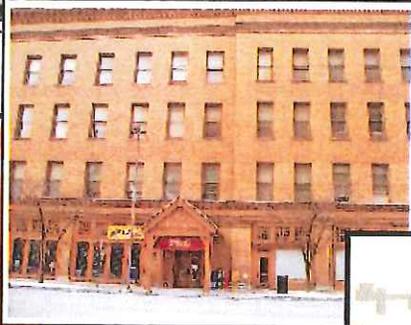
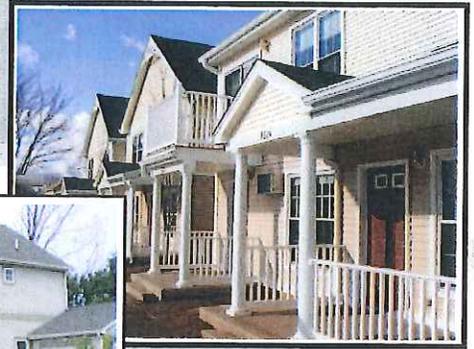


2009-2010

# CITY OF TOLEDO CONSOLIDATED ANNUAL Performance and Evaluation Report (CAPER)



Michael P. Bell, Mayor  
Kattie Bond, Director, Department of Neighborhoods



CITY OF TOLEDO



Department of Neighborhoods

September 27, 2010

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: 2009-2010 Consolidated Annual Performance and Evaluation Report (CAPER)

Dear Ms. Lawson:

I am pleased to submit the City of Toledo's Consolidated Annual Performance and Evaluation Report (CAPER) for the 35<sup>th</sup> program year, July 1, 2009-June 30, 2010. Enclosed are the original and four (4) copies.

Additionally, as required:

- Draft copies of the CAPER were placed in various designated sites throughout the city.
- The meeting notice was published in local newspapers, including The Blade, The Toledo Journal, and El Tiempo.
- A public hearing was held in Toledo City Council Chambers on Wednesday, September 15, 2010, at 2:00 p.m. No written comments to the CAPER were received prior to the City's submittal.

If you have any questions or need additional information, please do not hesitate to contact this office.

Sincerely,

A handwritten signature in black ink, appearing to read "Kattie M. Bond".

Kattie M. Bond  
Director

KMB:slt  
Enclosures



**CITY OF TOLEDO 2009-2010  
Consolidated Annual Performance and Evaluation Report (CAPER)**

**TABLE OF CONTENTS**

**Executive Summary .....1**

**Assessment of Five-Year Goals and Objectives .....3**

Priority Operational Goals .....3

Priority Program Goals .....5

**Program Compliance.....21**

**Citizen Participation.....27**

**Continuum of Care .....27**

**Jurisdictional Discharge Policy .....34**

**Emergency Shelter Grant (ESG).....34**

**General Strategy to Meeting Underserved Needs .....36**

1. Obstacles to Meeting Underserved Needs .....36

2. Foster and Maintain Affordable Housing .....38

3. Public Housing Improvements and Resident Initiatives.....42

4. Evaluation and Reduction of Lead-Based Hazards .....46

5. Reduce the Number of Persons Living Below the Poverty Level .....47

**Affirmatively Furthering Fair Housing.....48**

Action plan addressing the impediments .....51

**Developing the Community’s Institutional Structure .....80**

**Leveraging Resources.....81**

Federal Resources .....83

State Resources .....88

Local Resources .....89

**STATISTICS REPORTS**

**CDBG Activity Summary Report (PR03).....91a**

**Program Year 2009 Summary of Accomplishments (PR23) .....202**

**List of Activities by Program Year and Project (PR02).....210**

**ESG Statistics for Projects as of 2009 (PR19) .....332**

**Status of HOME Grants (PR27).....449**

**Status of CHDO Funds by Fiscal Year (PR25) .....461**

**CDBG Housing Activities (PR10).....467**

**CDBG Financial Summary for Program Year 2009 (PR26) .....489**

**HOME Match Report.....491**

**HOME Annual Performance Report (APR).....497**

**Public Notice.....521**

**2009-2010 CAPER Public Hearing.....523**



EXECUTIVE SUMMARY  
CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

The City of Toledo, Department of Neighborhoods (DON) is the grantee for Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), and HOME Investment Partnerships Program (HOME) funds, based on its status as an entitlement city/participating jurisdiction. These funds, originating from the Department of Housing and Urban Development (HUD), are allocated toward the improvement of communities through assistance to low- to moderate-income persons and addressing slum and blight. A summary of the achievements for the 2009-2010 program year constitutes the Consolidated Annual Performance and Evaluation Report (CAPER).

The City of Toledo was the beneficiary of additional HUD funds from the Housing and Economic Recovery Act of 2008 (HERA) and the American Recovery and Reinvestment Act of 2008 (ARRA) for foreclosure assistance, homeless prevention activities, and activities designed to maximize job creation and stabilize neighborhoods.

The Neighborhood Stabilization Program (NSP) allocated funds toward areas of greatest need, including those with the greatest percentage of home foreclosures, those with the highest percentage of homes financed by a sub-prime mortgage related loan, and those identified by Toledo as likely to face a significant rise in the rate of home foreclosures. Funds totaling \$12,270,706 were fully committed in June 2010 and work continues.

The Homeless Prevention and Rapid Re-Housing Program (HPRP), designed to provide financial assistance and services to either prevent households from becoming homeless or help those who are experiencing homelessness to be quickly re-housed and stabilized, launched in November 2009. Through June 30, 2010, centralized intake screened 1,079 potential participants. The program scheduled 486 appointments, with 244 participants referred to the program. HPRP is the collaborative effort of the City of Toledo and five subgrantees, including the Toledo Lucas County Homelessness Board (TLCHB). Housing relocation and stabilization services center on long-term sustainability.

CDBG-Recovery (CDBG-R) funds have been utilized for exterior repairs and rental unit rehabilitation, including weatherization services that foster energy-efficiency. Two traffic islands were completed along a central corridor to attract redevelopment in adjacent vacant parcels. As of June 2010, 8.49 FTE jobs were created and/or retained.

Through a competitive process, the City of Toledo was recently approved for \$10,150,840 in NSP 2 funds to further the efforts of stabilizing neighborhoods through the acquisition, demolition, and/or rehabilitation of abandoned, blighted and foreclosed properties within targeted neighborhoods, primarily in the city.

All efforts undertaken as a result of federal funds leveraged both financial and collaborative support from area resources. The accomplishments, both operational and programmatic, are inclusive within this document. The 2009 program year was the final year of the 5-year 2005-2010 Consolidated Plan. Unforeseen five years ago was the

impact that a downturn in the economy would have on local efforts during the last two years. Unemployment increased, causing a ripple effect in the sale of homes, the number of abandoned and/or blighted structures, and the already high rate of foreclosures.

Goals that centered on new construction efforts and the acquisition, rehabilitation and sale of homes were made more difficult, partially due to the inability of households to obtain lending.

The responsibility of administering projects, monitoring, and adhering to federal guidelines lies with the City of Toledo's DON. The primary purpose of monitoring is to ensure compliance with the regulations governing programmatic, financial and administrative performance and ensuring that performance objectives are achieved on schedule and within budget. Several methods are used to evaluate the performance of funded partners: site visits, an assessment of independent audit reviews, assessment of request for funds, and evaluation of monthly reports. Each source of funding: CDBG, HOME, and ESG, as well as HPRP, CDBG-R, NSP, has its own specific eligibility and performance requirements, as detailed within this document.

The CAPER also describes the City of Toledo's process for public access and participation relating to federal funds. The Citizen Participation Plan describes procedures for public notices and the dissemination to the public of a draft copy of this report for review before final submission to HUD. A 15-day public comment period allowed interested parties the opportunity to remark, in writing, on any aspect of the process.

The City of Toledo's Continuum of Care (CoC) narrative details the achievements of the Toledo/Lucas County CoC. The TLCHB is also an integral partner for the HPRP.

Strategies to meet the underserved needs of the community include: fostering and maintaining affordable housing, affirmatively furthering fair housing, addressing lead-based hazards and promoting programs that target central city neighborhoods. A discussion on reducing the number of people below the poverty level is also included.

A summary of the Analysis of Impediments (AI) is included as required. The chart documents actions taken during the 2009-2010 year to address the 11 identified impediment areas. This also is the final year of the 5-year AI strategic plan. Highlighted are goals that have been met.

A discussion of public housing improvements and resident initiatives from the Lucas Metropolitan Housing Authority (LMHA) is included within the report.

A detailed summary showing the allocations per activity is included within the CAPER, along with the identified federal, state, and local resources that were leveraged to carry out activities in the 2009-2010 program year. All required statistical reports summarizing accomplishments are also included as a part of this document.

## ASSESSMENT OF 5-YEAR GOALS AND OBJECTIVES

As a part of its 5-Year CONPLAN, the City of Toledo established operational and programmatic goals to meet HUD-defined objectives: create a safe, livable environment, foster and promote decent housing, and create economic opportunities. Approved activities must meet a national objective (benefit low- to moderate-income persons or address/eliminate slum and blight). The July 1, 2009 through June 30, 2010 period represents the final year of the City of Toledo's 2005-2010 5-Year plan. All goals, along with achievements, or elucidation if a goal fell short of its objective, are discussed below. Operational goals are detailed in order of appearance in the CONPLAN, while programmatic goals are listed in priority order.

### **PRIORITY OPERATIONAL GOALS**

#### **Goal: Improve Coordination of Services**

This goal highlights three components (operational efficiency, neighborhood empowerment, and cooperation/collaboration) designed to promote cooperation within the community that maximizes benefits and outcomes through the use of federal funds.

Lagrange Development Corporation (LDC) and NorthRiver Development Corporation (NRDC) finalized efforts to unite the respective organizations as it relates to CDBG funding. The new entity, United North was established in July 2007 and joined two neighborhood groups within North Toledo, combining resources, talents, and encouraging greater participation among residents of both neighborhoods. United North has been instrumental in the successful implementation of the New Schools, New Neighborhoods project, championing rehabilitation and infrastructure efforts within the neighborhoods surrounding the new construction of new elementary schools. This effort has also encouraged more participation by the affected neighborhoods, empowering them to participate to a higher degree, either as individuals or community groups.

#### **Goal: Funding Transition Planning for Non Priority Services**

This goal centered on the elimination and/or reduction of dependence on CDBG funding by subrecipients (third-party partners) over the five-year period ending June 2010. This plan, optimistic in its intent, was partially achieved. Due to the declining economy and funding decreases within the community, including federal sources, many third-party partners are making do with less. Outputs remain the same or have increased due to increased need within the community for many agencies, including soup kitchens, food pantries, health care providers, and short-term housing. Concrete steps that were enacted towards the achievement of this goal include the reduction of reliance on CDBG funds by childcare and/or youth groups. While remaining a priority within the City of Toledo, the threshold of priority is lower when weighed against other higher priority city needs, affordable housing, job creation, etc.

**Goal: Transition Planning for Community Development Corporations (CDC)**

This goal centers on the elimination and/or reduction of dependence on CDBG funding by subrecipients (third-party partners) who are community development corporations (CDC) over the five-year period ending June 2010. This plan promoted mergers and/or partnerships where efficiencies could be created. While the goal of reducing CDC reliance on CDBG was not achieved, the DON funded fewer CDCs. Two smaller CDCs, Housing East Redevelopment Corporation (HERC) and Ottawa Community Development Corporation (OCDC), merged their operations under Neighborhoods Housing Services (NHS). This allowed the expertise of personnel at the smaller agencies to focus on specific projects, while creating efficiencies within administrative positions.

**Goal: End Chronic Homelessness**

The City of Toledo remains an active partner of the Toledo/Lucas County Continuum of Care (CoC), with five designated positions on the Board of Directors for the TLCHB. During the 2009-2010 program year, the City of Toledo supported TLCHB as the leader and facilitator of the Toledo Lucas County CoC and its planning and implementation of the community's plan to end homelessness, including the "*CASE (Community Alliances and Strategic Efforts) Plan to Prevent, Reduce, and End Homelessness*". The focus of this comprehensive and broad plan is to move the community's response of merely managing homelessness, to the prevention and elimination of it. The CASE Plan has four specific goals: Homelessness Prevention, Coordinated Homeless Service, Sufficient Affordable Housing, and Community Engagement, Coordination and Oversight.

The TLCHB also acts as the facilitator of the HPRP, designed to promote a systemic change in the way the CoC addresses homelessness. This program, funded through ARRA funds, began serving clients as of November 2009.

**Goal: Economic Development**

The 5-year goal of the City of Toledo for the 2005-2010 period was to restructure its approach to economic development and combine its economic development operations with that of Lucas County in the belief that one department would provide a streamlined approach to redevelopment.

The Lucas County Improvement Corporation (LCIC), established as a nonprofit organization in 1964, now acts as the delegated authority for Lucas County as well as local townships, jurisdictions, and cities within the county. While the City of Toledo did promote this concept during the planning stages of the 2005-2010 5-Year Consolidated Plan, a change in the city's administration (mayoral election) in January 2006 brought a different perspective to the role of the LCIC within the city. The Department of Development saw the LCIC as an active partner, but continued to rely on City of Toledo development staff to promote initiatives within the city limits.

With the election of a new mayor in November 2009, the city of Toledo is primed to assume a stronger role within the LCIC and a new effort to entice the city to actively promote a regional approach to economic development continues. This is bolstered by a taskforce study in 2008, which confirmed and clarified the existence of the LCIC as a viable organization dedicated to promoting economic development for all of Lucas County.

**Goal: Increase New Resources Available to Achieve Housing Goals**

The DON Housing Section continues to promote the stabilization of neighborhoods through its efforts to increase resources, both locally and statewide.

In July 2009, the DON Housing Section, in collaboration with local nonprofit and for-profit agencies, applied for a competitive NSP (2) grant. The grant was approved for \$10,150,840 to expand the efforts aimed at addressing the effects of foreclosures within the community. Funds will be used for rehabilitation of housing units, redevelopment, and demolition services. These additional funds have leveraged funds from local entities and also augment the efforts undertaken by NSP.

This is in addition to the continued partnership between the county and the city. The Toledo/Lucas County Housing Fund, expanded from the Toledo Housing Fund, now includes the county, private nonprofit agencies, and community stakeholders to expand the work of the DON Housing Section.

**PRIORITY PROGRAM GOALS**

*Goal: Homeownership*

This goal encourages affordable homeownership opportunities for low- to moderate-income households by maintaining and expanding existing homeownership opportunities.

- The *DON's Housing Section*, in its efforts to maintain and expand homeownership through down-payment assistance and/or buyer subsidy (which may include education and counseling), assisted 67 households for the 2009-2010 program year. This allowed the City of Toledo to assist eligible first-time homebuyers (those whose incomes do not exceed 80% of median income) with down-payment and/or closing costs, thereby expanding the number of owner-occupied homes within the city limits by making homes affordable.
- The *DON's Housing Section* also promoted homeownership through counseling assistance, which encompasses budgeting, predatory lending awareness, credit counseling, and housing maintenance. While proposing to assist 200 households, the *DON's Housing Section* assisted 720 households, providing greater access to homeownership. The *Housing Section* partnered with local lenders and nonprofit agencies for this endeavor.

- The *DON's Housing Section*, in a collaborative effort with community development corporations and local lenders, encouraged mixed-income neighborhoods through the market-rate promotion of two housing units, thereby increasing homeownership opportunities.
- *Adelante, Inc.* utilized CDBG to support their Housing Outreach Initiative. This initiative provided counseling assistance to 39 potential homebuyers, which included budgeting, predatory lending awareness, credit counseling, and housing maintenance. These efforts ensure optimum opportunity for down-payment assistance for potential homebuyers. This activity had the positive affect of allowing 18% of those assisted to become homeowners, attaining the HUD objective of decent housing.
- *Neighborhood Housing Services (NHS)* provided mortgage loan assistance, including education and counseling, to 12 households. The number of households assisted was a 32% decrease from the 2008 program year. Reasons that factored into the lower number included the lack of credit eligibility by the target population and the low interest in purchasing a home by prospective buyers. For those who accessed loans, the availability of this activity provided for a .015% increase in owner-occupied householder tenure within the city.
- *NHS*, in partnering with *Jobs and Family Services* and the *Fair Housing Center (FHC)*, provided rescue loans to prevent foreclosure of a home, thereby preserving homeownership within the city. There were 95 program participants, and of those, 21 received direct financial assistance to avoid foreclosure, which represented .5% of homeowner-occupied foreclosure filings for LMI homeowners.
- *NRDC*, in the third of a three-year project to provide down-payment assistance (DPA) and/or buyer subsidy upon the completion of two new construction housing units, has not achieved its goal. Their efforts to construct two new homes and provide DPA were impeded by the continued sluggish housing market. *NRDC* has completed one housing unit (3019 Cynabare) but has not identified a second address. This activity will remain open within HUD's Integrated Disbursement Information System (IDIS) until both units are identified, constructed, and sold to LMI households.
- *Toledo Community Development Corporation (TCDC)* began a three-year homeownership project in 2006, slated for completion during the 2008-2009 program year. *TCDC* originally proposed to build nine (9) single-family homes. This goal was reduced after the first year to one new home constructed and down payment assistance provided for that household. This project will remain open until *TCDC* achieves its goal.
- *Organized Neighborhoods Yielding eXcellence (ONYX)* maintained an open activity from the agency's 33<sup>rd</sup> CDBG year of increasing eligibility for

homeownership through down-payment assistance. They have assisted one homebuyer, but must provide at least one additional homeowner with down-payment assistance. This activity will remain open.

*Goal: Rehabilitation*

Housing rehabilitation remains a priority in improving the quality of neighborhoods. The HUD-defined objective, Decent Housing, is achieved through the improvement of housing units, including rental units, which adds to community stability and neighborhood revitalization. Rehabilitation efforts also encourage other neighborhood-based revitalization efforts.

- The *DON's Housing Section* maintains administration of the owner-occupied rehabilitation program. The program assists homeowners with home repairs to meet code requirements and control lead hazards. In partnership with local lenders, the Ohio Department of Development (ODOD), Local Initiatives Support Corporation (LISC), and Northwest Ohio Development Agency (NODA), the *DON's Housing Section* completed rehabilitation on 89 owner-occupied housing units, an increase from the proposed 60 housing units, thereby achieving its goal of improving the quality of the city's owner-occupied housing stock to existing building codes by 5%.
- Four community development corporations had open projects from the 2008 program year under the owner-occupied rehabilitation program. While *OCDC* did not complete any of its proposed rehabs during the 2008-2009 program year, the agency did complete two rehabs in 2009, achieving a 67% success rate. *TCDC* completed an additional housing unit, increasing its total to two of four proposed owner-occupied rehabilitations, but will remain open until at least one additional unit is rehabbed. *NRDC* completed 16 repairs, ten over its proposed outcome indicator, successfully improving the quality of owner-occupied housing stock by .02% in their target area. *LDC* rehabbed ten owner-occupied homes, improving the quality of housing stock in their service area by .2%. Both *NRDC* and *LDC* have achieved successful completions.
- *OCDC* had an open owner-occupied rehabilitation project from the 2007-2008 program year, having only completed one of four proposed. *OCDC* completed two additional owner-occupied rehabs during the 2009 program year to achieve a 75% success rate for its rehab project, which benefited LMI persons.
- *TCDC* projected to rehab four owner-occupied housing units for the 2009 program year. Due to an open 2008 activity in this category, which remains active, the agency has not completed these units. Completion is scheduled within the 2010 program year. The 2008 CAPER referenced *TCDC* as having an open rehab project from the 2007 program year, but this was a reporting error.

- *ONYX* rehabbed five housing units, allowing homeowners to remain in their residences, an increase of one over their goal. Within census tract 33, block group 3, *ONYX* improved the quality of owner-occupied housing stock by 3.6%.
- The *DON's Housing Section* also facilitated the rehabilitation of 255 renter-occupied housing units, thereby improving the quality of the city's rental-housing stock to existing building codes by 2%.
- The *DON's Housing Section* assisted 37 households with decent, safe, and sanitary housing through its Tenant-Based Rental Assistance (TBRA) program, thereby increasing the existing rental unit occupancy for low-income individuals by at least .005%.
- The *DON's Housing Section* also provided six families with homeownership opportunities through the acquisition and rehabilitation of housing units. Not only did this provide homeownership opportunity, but it also increased the value of the properties, with a minimum 85% increase in the appraised values.
- *Friendship New Vision (FNV)* completed its 2008 program year goal of acquiring, rehabbing, and selling two single-family housing units in their targeted area. The first completed home was leased in June 2009, and the second housing unit was transferred to the buyer in August 2010, increasing the value of the homes rehabbed by 60% and also promoting sustainability within the neighborhood.
- *FNV* also proposed acquiring, rehabbing, and selling two single-family homes for the 2009 program year. One single-family home (1105 Elysian) was rehabbed and sold. The second unit has not been completed. This activity will remain open for the 2010 program year.
- *NHS* projected rehabbing 12 owner-occupied housing units. They rehabbed 36 housing units, thus promoting the sustainability of the targeted neighborhoods in east and west Toledo. By their efforts, they improved the quality of owner-occupied housing stock by 3%.
- *NHS*, in also assuming the business management of *OCDC* as of April 1, 2009, assumed an owner-occupied home rehabilitation in West Toledo. They completed one rehab, separate from the *OCDC*-sponsored owner-occupied rehab discussed above, thereby improving the quality of current owner-occupied housing stock by 1.25% per block assisted. The rehab of 520 Walden Street within census tract 48 improved the quality of owner-occupied housing stock by 2% and reduced the number of vacant houses by 20% in the target area.
- *Housing East Redevelopment Corporation (HERC)* continues with its project to complete the acquisition, rehabilitation, and sale of two homes from the 2007

program year. One home (720 Yondota) is also being assisted with NSP funds while the other home (648 Raymer) has a mechanic's lien, delaying completion.

- *VIVA South Toledo CDC*, in proposing to conduct repairs to seven housing units within its service area, achieved a 58% success rate. With four homes rehabbed, owner-occupants were able to maintain residency, promoting neighborhood stability and improving the quality of owner-occupied housing stock by 26% in census tracts 41, 42, 54.01, and 54.
- *VIVA South Toledo CDC* also met the HUD objective of decent housing through its rehabilitation to owner-occupied homes. Three housing units were rehabbed, improving the quality of housing stock within the targeted census tracts, meeting the HUD-defined outcome of sustainability.
- For the 2008 program year, *VIVA South Toledo CDC* proposed to rehabilitate and lease two rental units within the *LaOnda* target area within its south Toledo neighborhood service area. With one unit complete for this rehab project, designed to promote neighborhood stability, the activity will remain open into the 2010 program year.
- In the 34<sup>th</sup> year, *LDC* began a two-year project for the acquisition and rehabilitation of two housing units for resale. One housing unit has been identified and is currently under review by the *DON's Housing Division*, while the second unit is being evaluated for cost. This activity, originally proposed for completion during the 2009 program year, will remain open for the 2010 program year.
- *NRDC* completed its two-year project in the 2009 program year to preserve affordable multi-unit residential housing for low- to moderate-income seniors and the disabled. For the 2008 year, *NRDC* rehabilitated 75 housing units and during the 2009 program year, rehabbed 81 units. This project improved the quality of affordable subsidized rental units by 18% in census tract 29.
- *TCDC* proposed the acquisition and rehabilitation of two homes as part of its Harbinger Homes project. This three-year project, anticipated to be completed during the 2008 program year, will remain open for the 2010 program year. One housing unit has been rehabbed with the occupant provided with a lease-purchase agreement. The second unit has not yet been identified.
- A historical/environmental review is completed for each federally funded project undertaken within the *DON*. These reviews, completed in accordance with CFR 58.36, determine the exemption, categorical exclusion, or environmental impact statement for all projects funded through CDBG, ESG, HOME, and all applicable stimulus grants. In conducting 1,154 reviews, the *DON's Housing Section* ensured 100% compliance by funded projects to federal regulations under this category.

### *Goal: New Construction*

New construction is promoted as an element of maintaining and sustaining neighborhood growth. Specially designated community development corporations, identified as CBDO's, may also undertake new construction projects within targeted areas to promote neighborhood revitalization, allowing maximum impact within a geographic location.

- The *DON's Housing Section*, through HOME funds, facilitated the new construction of owner-occupied housing and renter-occupied housing units during the 2009-2010 program year. Eight housing units were built for owner-occupants while another 101 were constructed for renters. This had the net affect of improving the quality of housing stock within the city by 2%.
- The *DON's Housing Section*, in continually promoting mixed-income housing developments, identified and targeted two housing units, increasing homeownership opportunities for LMI households.
- *TCDC* proposed a 2-year project that would create new senior-only rental apartment units through a lease agreement. While no measurable outcome indicators were achieved for the first year, completion of the 38 units is scheduled by June 2011, promoting neighborhood stability.
- *LDC* began a 2-year construction project for the development of new rental units. This project successfully completed six units in the first year, resulting in the successful placement of six households into the rental units. Another 18 units were completed during the 2009 program year, decreasing the number of vacant lots by 4% in the target area, and increasing the number of decent housing units.
- *FNV*, in partnership with *Habitat For Humanity (HFH)*, proposed a project whereby they would provide parcels for *HFH* to construct two new homes for LMI households. While one home has been fully constructed, the closing of the sale and transfer of ownership has not occurred. Construction has not started on the second unit yet. This project will remain open into the 2010 program year.

### *Goal: Fair Housing*

The *Toledo Fair Housing Center (FHC)* is dedicated to affirmatively furthering fair housing. Their goal is to ensure that residents shall have housing choices regardless of race, color, religion, gender, sexual orientation, familial status, national origin, handicap, or financial status. Their services extend protection to homebuyers and homeowners from unfair lending practices through community education on predatory lending.

- *FHC* investigated 405 complaints of housing discrimination within the City of Toledo. Of the total number of discrimination cases opened, 61% were resolved

successfully. *FHC* also monitored 11 settlement agreements within the City of Toledo, with 100% maintaining compliance with the settlement.

- During the past year, *FHC* conducted 32 educational seminars/trainings with 462 participants. These trainings, targeted to the general public and housing industry, are designed to increase public knowledge of fair housing rights and responsibilities under the Fair Housing laws. By increasing access to these educational seminars by 20%, housing providers attained an elevated understanding of fair housing rights and responsibilities under the Fair Housing laws.
- *FHC* marketed and co-hosted one neighborhood tour in partnership with the DON. The event, held in October 2009, highlighted the NSP, with speakers providing information on the program, housing opportunities, and homeowner eligibility. Approximately 70 housing representatives attended, again, a slight reduction from the previous year. The current economic situation and stalled housing market may still be factoring into the reduced attendance as many realtors and housing professionals are forgoing their certifications.
- *FHC* continued to network with neighborhood groups, agencies, and industries in order to further define and eliminate impediments to fair housing. *FHC* did complete, in partnership with the City of Toledo, an Analysis of Impediments strategic plan to encompass the 2010-2015 fiscal years. Specific accomplishments as they relate to the Analysis of Impediments (AI) are detailed under the **Affirmatively Furthering Fair Housing** section of this report.

*Goal: Lead-Based Paint Hazard Control*

The City of Toledo maintains efforts to reduce lead hazards and incidences of lead poisoning through lead treatment and education. In addition, homes treated for lead increases their market potential, providing sustainability within a neighborhood.

- The *DON's Housing Section* incorporates lead practices into all housing rehabilitation projects conducted by the City of Toledo, mainly due to the existing housing stock becoming older. For the 2000 census, 32.7% of current housing stock was over 66 years old and nearly 78% was over 30 years old. For the 2009 program year, 131 housing units were inspected for lead issues with recommendations/action for lead-safe practices as a condition of utilizing the City of Toledo's programs, thus maintaining a suitable living environment for residents. Partners included the *Health Department, Northwest Ohio Resource Center, NHA, LMHA, Promedica Health Services, NHS, FNV, EOPA, and Catholic Charities.*
- The *DON's Housing Section* facilitated educational training to 217 low- to moderate-income families where the high risk of lead poisoning is identified. The goal is to have owners/renters of housing show an increased knowledge of

lead-hazard prevention practices. All children living in these homes who are under the age of six received blood screening testing for lead.

*Goal: Code Enforcement/Nuisance Abatement*

The DON's Division of Code Enforcement/Nuisance Abatement activities fall under HUD's objective of providing a more suitable living environment for residents of Toledo. Their efforts increased the sustainability of neighborhoods through the abatement of nuisances and the successful resolution to criminal and civil citations, effectively addressing slum and blighted properties.

- The DON's *Division of Code Enforcement/Nuisance Abatement*, in conducting its 72-hour nuisance-code ticket violation program, issued 4,200 Notice of Liability (NOL) tickets during the 2009 program year. Actual 72-hour nuisance code violations increased by 10%.
- The *Division of Code Enforcement/Nuisance Abatement*, in collaboration with the Toledo Police Department (TPD), carried out the "Clean Sweep" program, designed to reduce and eliminate slum and blighted properties through criminal citations. In targeting 1,000 housing units in the door-to-door campaign, property owners received written information about home maintenance, the recycling program, and the financial rewards of tips on quality-of-life crimes. Over 1,200 housing units were reached, including multi-unit complexes. The outcome showed a 10% increase in outreach participation. Citations may include warrants, missing auto stickers and parking tags, 18-hour checks, and illegal scrap loads confiscated, among others. Due to the increased participation, 1 FTE position was also created within the division.
- As part of its "Worst to First" program, the *Division of Code Enforcement/Nuisance Abatement* in partnership with the TPD, identified 64 nuisance properties, and either demolished or rehabilitated them, thus removing them from the list. This resulted in a 60% increase in the number of housing units scheduled for demolition. This activity was part of a citywide geographically targeted revitalization effort, with the focus on slum and blight and demolition, promoting a more suitable living environment.
- In its efforts to improve neighborhood desirability through inspection, code enforcement, and resolution of citations of blighted properties to avoid court action, the *Division of Code Enforcement/Nuisance Abatement* issued 2,800 30-day notice citations. The local outcome indicated no decrease in overall court action. This could be attributed to the citywide increase of court actions due to an increase in the general populace to be threatened with court action.
- The *Toledo-Lucas County Regional Health District*, in partnership with the *Division of Code Enforcement/Nuisance Abatement*, identified and corrected areas of concentrated rodent infestation through house-to-house block surveys

(569 housing units), thus increasing the viability of vacant property for future reuse by 10%.

*Goal: Demolition/Clearance*

The Division of Code Enforcement/Nuisance Abatement continued its efforts to improve the quality, vitality, and desirability of neighborhoods through clearance of unsafe and dilapidated buildings. The net effect is the availability of additional parcels for future housing, commercial development, park space, or redistribution to adjacent residents.

- For the 2009-2010 program year, the *Division of Code Enforcement/Nuisance Abatement* demolished 250 units. This geographically targeted revitalization effort addressed slum and blight. While no rebuilds were achieved on the vacant lots, possibly due to the current economic plight, the availability of marketable land increased. Future rebuilding is planned pending better economic status.

## **Ending Chronic Homelessness**

*Goal: Prevention*

Homelessness prevention activities, designed to provide optimum opportunity to allow persons to remain in housing, include: case management, aftercare, emergency home repairs to those at risk of homelessness, financial assistance, and legal assistance. CDBG and ESG provided support to the following subrecipients (third-party partners) for activities that provide continued access to decent, healthy and safe housing, while promoting a more suitable living environment.

- *East Toledo Family Center*, which received CDBG, provided emergency home repairs to 46 housing units, promoting a suitable living environment for those assisted. This activity had the net effect of improving the quality of senior citizen, owner-occupied housing stock by .18%, as well as preventing homelessness and institutionalization.
- *Economic Opportunity Planning Association of Greater Toledo, Inc. (EOPA)*, also a recipient of CDBG, provided emergency home repairs to 85 very low- to low-income homeowners, including seniors and those with disabilities. Of the households who obtained assistance, 100% will be able to maintain housing for at least six months after completion of repairs.
- *Toledo Municipal Court (TMC)*, as a recipient of CDBG, also met the HUD-defined objective of addressing decent housing, specifically for those who have been cited for housing code violations. *TMC* provided emergency repairs to 18 households. With rehabilitation to these housing units, *TMC* improved the quality of owner-occupied housing stock within its program by 2.6%, based on the number of eligible housing code violation cases cited (698).

- *Neighborhoods In Partnership (NIP)*, a community development corporation, originally proposed a group work camp for the 34<sup>th</sup> year to undertake emergency repairs/rehab in partnership with the city. This project was categorized as “open”, meaning not completed. The agency has dissolved and did not draw down any funds for this project. The project was cancelled.
- Six local shelters and transitional facilities, *Beach House, Family House, Catholic Charities’ LaPosada, Family Promise, and NAOMI House* dispensed \$52,322.74 to 76 households for homelessness prevention activities. Funds were used to support rent, security deposits, and utility expenses.
- *Legal Aid of Western Ohio (LAWO)* assisted 93 at-risk persons with comprehensive legal representation, with the intent of avoiding homelessness. Persons served were at risk due to mitigating circumstances such as employment problems, local predatory lending practices, domestic violence disputes, bankruptcy, and landlord/tenant issues. In making services available and accessible, 77% of those served were able to secure and/or preserve access to safe, affordable housing.

*Goal: Outreach*

Outreach efforts center on the provision of services to homeless persons and the “hardest to reach” populations that frequent soup kitchens and pantries as well as those households experiencing abject poverty, allowing them access to supplemental food products. In providing access to these services, communitywide efforts promote a more suitable living environment, thus meeting the HUD-defined objective and outcome.

- *St. Paul’s Community Center (SPCC)*, one of the major soup kitchens in the Greater Toledo area, provided 1,156 unduplicated persons with lunch through their meal program. This ensured that homeless persons were provided at least one nutritious meal a day within the central city, thereby meeting the basic needs of 44% of the city’s homeless population.

*Goal: Emergency Shelter*

The City of Toledo emergency shelters provide a suitable living environment offering safe, temporary housing to individuals and families who are homeless, including those defined by HUD as “chronically homeless.” Persons seeking respite in a shelter may be coming from the streets, abandoned buildings, living in cars, and other places not meant for human habitation. Shelters are made available and accessible to persons in need.

- During the 2009-2010 program year, CDBG and ESG funds were used to provide short-term overnight accommodations to 2,413 homeless men, women, and children at six facilities: *Beach House, Catholic Charities LaPosada, Family House, Family Promise of Greater Toledo, St. Paul’s Community Center, and the YWCA Battered Women’s Shelter*. All shelters, as required by

HUD's McKinney-Vento regulations, with the exception of the *YWCA*, which services domestic violence victims, participate in the local Homeless Management Information System (HMIS). Efforts continued to maximize partnerships among shelters and other supportive services agencies providing the opportunity for a more successful placement to either transitional, or permanent housing. Of those who exited from an emergency shelter during the 2009 program year, 43.2% were placed into transitional or permanent housing.

*Goal: Transitional Housing*

The Toledo/Lucas CoC, based on its 5-year goal, has not advocated for increases in the number of transitional beds offered, but the adoption of a strategy that centers on the development of transitional beds towards limited populations who may struggle with a housing first model, such as those with substance abuse issues and ex-offenders.

- Of the five (5) transitional facilities receiving CDBG and ESG, three provide medium-term housing to single women and/or women with children. The five funded agencies, *Aurora Project, Inc.*, *Bethany House*, *Family Outreach Community United Services (FOCUS)*, *Harbor House/300 Beds Inc.* and *NAOMI Transitional House* served 378 persons, a decrease of 11% for the 2009 program year. One issue faced by transitional facilities, which contributes to the decreased number who are placed into permanent housing, is the lack of affordable housing to place persons in, thus extending their stay at a facility beyond what is necessary. To promote stability once persons obtain permanent housing, residents receive supportive services, i.e., life skills training, parenting classes, job training, counseling, and case management. Of those who left transitional housing during the 2009 program year, 74.3% moved into permanent housing, meeting the HUD-mandated CoC goal of 71%.

*Goal: Permanent Supportive Housing*

The lead entity for the Toledo/Lucas CoC, TLCHB, continues to progress in its goal to increase the number of permanent housing units. The five-year goal was for the creation of 344-450 new available beds. The development of beds designed for persons with severe, chronic disabilities (defined by HUD as a diagnosable substance use disorder, serious mental illness, developmental disabilities, chronic physical illness or disability, including the co-occurrence of two or more of these conditions) remains a priority.

- The partnership of *LMHA* and *YWCA of Greater Toledo* has resulted in the opening of its 15 units of permanent housing for homeless persons. This project began accepting clients for residency in spring 2010.
- The *Volunteers of America* continues to develop 40 units of permanent housing for chronically homeless persons as part of its Chestnut Hill II project. This project is slated for completion in late 2010.

## Economic Development

*Goal: Business Development (including job creation and capital investment)*

The overall goal within this category is to create and retain jobs, increasing the potential for business development and job opportunities, especially to low- to moderate-income persons. Community development corporations also contribute to business development through technical assistance to for-profit enterprises.

- The *Department of Development (DOD)*, through its Economic Development Loan (EDL), Neighborhood Economic Development Loan Pool (NEDL) and façade programs, provided 15 façade grants, totaling \$227,588, along with one EDL, which totaled \$50,000. This had the positive benefit of retaining 21 jobs. Additionally, three new façade grant programs were created to assist businesses in areas not currently covered by the two existing programs.
- The *DOD* assisted five businesses with establishing and/or expanding their companies in the city: *Nokomis, Ottawa Hills Travel Agency, Flaming PIT BBQ, Toledo Clinic, and I Networks*. These five businesses created 96 jobs and retained 500. Additionally, \$4,360,000 of new capital investment was realized.
- The *DOD* fielded requests from 34 businesses for specialized technical assistance relating to specific projects, i.e. architectural drawings, permit issues, lease negotiations, and infrastructure improvements.
- *NHS* provided technical assistance to five (5) commercial businesses: *Moawad Construction, LLC, Lexamed, Anigames, Daridi Investment (aka Ray's Party Store), and Freedman Management, LLC*. This assistance included access to the façade and NEDL programs and resulted in the economic growth and improvement of .30% of the businesses.
- *NRDC* also provided technical assistance allowing commercial businesses within the Summit-Lagrange-Galena business district to secure funding for grants and/or loans. Through their efforts to *Toledo GROWS, Vistula Building (daycare center), and the NRDC satellite office, NRDC* assisted 3% of the businesses in this district helping to promote sustainability to the targeted area.
- *LDC* provided technical assistance to three (3) commercial businesses in their efforts to secure funding for grants and/or loans improving opportunity for sustainability. They assisted the *Ohio Theatre, Liberty Tax Services, and the Lagrange Management Corporation*, thus supporting the sustainability of 2% of the Lagrange-Stickney business districts.
- *ONYX* furnished four businesses with technical assistance: *Toledo Urban Credit Union, Teresa Foster-Johnson, Inc., Aunt Minnie, and Parker Enterprises, LLC*. This is an 80% success rate (4/5), thereby providing economic growth and

improvement to 6% of the 59 businesses in census tracts 32, 33, 34, 35, 36, 37 and 40.

- *TCDC* reported that it provided technical assistance to three commercial businesses during the 2009 program year. As of the preparation of this report, complete information for the agencies, including DUNS numbers, had not yet been provided to the DON. This activity will remain open.
- *LISC* provided technical assistance and support services to six organizations (CDCs) to increase CDC capacity to carry out eligible neighborhood revitalization and/or economic development activities. The CDCs were: *NRDC*, *FNV*, *VIVA South*, *United North Corporation (UNC)*, *TCDC*, and *ONYX*. This assistance resulted in 86% of locally funded CDCs and their respective board members receiving financial skills training.
- The *DOD*, including the *Real Estate Section*, in the second of a two-year project, oversaw the clearance of the Southwyck site, which was demolished in year one. The site is now 100% shovel ready, thus providing economic opportunity for potential new businesses within this targeted revitalization area. Discussions with various investors continue to occur since the withdrawal of the initial investor, who optioned out of the project.
- *DOD'S Real Estate Section* continued its work toward converting the former library site in Toledo's old south end to community reuse. With the building rehabbed, marketing efforts to sell the site resulted in two potential buyers. Serious negotiations continue in an effort to bring this vacant parcel to community-oriented re-use, thereby promoting economic opportunities for a potential business.
- In providing real estate tax abatements during the 2009 program year, the *DOD'S Real Estate Section* promoted commercial/industrial development. Due to the tax abatement offered, \$16 million worth of improvements were made to several sites. In terms of job retention, 142 jobs were retained while over the next three-year period, including 2009, 47 jobs will be created. This promotes sustainability within mixed-use neighborhood and/or downtown districts.
- *DOD'S Real Estate Section* processed 66 Community Reinvestment Area (CRA) applications. The improvements, valued at an estimated \$31 million, included upgrades to 351 rehabbed and newly constructed housing units, inclusive of a senior rental complex.
- *LDC* and *NRDC* accessed CDBG for capacity-building assistance, resulting in the unification of the two CDCs. This collaborative merger unites two nonprofits with similar missions and contiguous areas. While no financial efficiencies have resulted, the organization is better able to undertake larger

projects. It also provides increased access for aid and technical assistance for those residents and businesses in the combined service area.

- *NIP*, not funded for the 2009-2010 program year, maintains two open 34th year activities: the provision of technical assistance to businesses, and micro-enterprise development for potential businesses. Although *NIP* received minimal funding for these activities, they will remain open in IDIS pending final resolution of recompense.

*Goal: Stimulate Downtown Development/Riverfront Development*

The overall goal within this category is to create, promote and sustain vital, business districts through the development and/or expansion of storefronts and new development projects in the downtown area, including riverfront property.

- *DOD's Real Estate Section* had proposed a revitalization of the Swan Creek area to mixed-use development estimated as a long-term project (10 years). This project, in partnership with TetraTech, was designed to improve the downtown and Warehouse District with tentative plans for a riverwalk development. Due to the stagnant economic downturn within the region, TetraTech did not exercise its option. However, they have indicated potential interest for future development.

*Goal: Stimulate Neighborhoods Development/Brownfield Development*

This goal centers on the creation, promotion, and sustainability of neighborhoods with mixed-use business districts and stimulation of community and economic development through prioritized brownfield redevelopment, thus creating urban neighborhoods of choice and sites for major employers.

- The *DOD's Real Estate Section* coordinated efforts to intake and return foreclosed or tax-delinquent parcels to tax-producing status. For the 2009-2010 program year, they received 48 parcels and sold 38 to nonprofits, for-profit agencies, and individuals. As an outcome, 66% of the properties were returned to a tax-producing status.
- The *DOD's Real Estate Section* coordinated efforts with the public, specifically, neighborhood residents and groups, to allow them to obtain licenses, which would allow for the utilization of public-owned vacant lots in distressed neighborhoods for the purpose of gardening. Thirty-seven parcels were developed as gardens achieving a 3.8% re-use benefit for the sustainability of the neighborhoods.
- *LDC*, in the third year of its three-year goal to revitalize the mixed-used district through rehabilitation of commercial business properties (2829-31 Lagrange Street), encountered an obstacle that delayed the completion of this project. While expected to improve 25% of the buildings on the block by the end of the

2009 program year, it is now slated for completion during the 2010 program year due to a break in the sewer line, which caused a temporary stoppage.

- *TCDC's* micro-enterprise project for the 2008 program year is complete. *TCDC* proposed to assist in the development of two new businesses through an evaluation of the feasibility and sustainability of a proposed business, refining business plans, and determining potential for micro-enterprise loans. The two micro-enterprise businesses assisted were *Our Shop* and *Ms. Cathy's Learning Center*.
- The *Toledo-Lucas County Plan Commissions* processed 26 zoning and neighborhood applications in accordance with the Toledo Subdivision Rules, Regulation, and Zoning Ordinance. They also provided services to the C-6 commercial revitalization districts, completed rezoning studies, detailed development plans, and assisted neighborhoods. Their activities promoted a more suitable living environment for City of Toledo residents. Their efforts in providing assistance also extended to technical assistance/inquiries from 33 neighborhood organizations as part of a geographically targeted revitalized effort encompassing the region.

## Quality of Life

### *Goal: Public Services*

While the category is broad-based, the focus centers on food product for the homeless, those at risk of homelessness, and persons with special needs, as it relates to access to groceries, food supplements, and meals for very-low and low-income persons.

- *Helping Hands of St. Louis* and *Martin Luther King Kitchen for the Poor (MLK)* provided supplemental grocery and food items, including food boxes, to low- to moderate-income persons. Collectively, the agencies served 2,168 persons, a decrease of 8.3% in the number of unduplicated persons served for the 2009 program year. However, those seeking supplemental nutrition from outside sources require assistance for longer periods of time, thus accessing meals more often. The number served does not reflect the number of times service is accessed. This continued access to meals allows both soup kitchens to provide a positive outcome: Those served by *Helping Hands of St. Louis* realize an average savings of \$900 in funds, which is used for housing and utility costs. *MLK* ensures that 100% of those provided with food boxes have continued access to meals.
- For the 2009 program year, *Toledo Seagate Food Bank (TSFB)* served 4,655 individuals, including children, as part of their food pantry program. *TSFB* provides grocery items, food supplements, and food boxes to low- to moderate-income persons. The average dollar value benefit per individual supplement is

\$140, which is diverted for other household expenditures such as rent, utilities, and medical expenses.

*Goal: Coordinate Health Care Services*

Ensuring a minimum standard of quality healthcare for low- to moderate-income individuals, including homeless persons, promotes healthier habits by those served as well as reducing the burden on hospitals that would otherwise provide services through expensive emergency room visits. Preventative maintenance is encouraged.

- *Neighborhood Health Association (NHA)*, as a recipient of CDBG, provided preventative healthcare services to 5,627 low- to moderate-income adults. This represents yet another increase from the prior year of 28%. Continued access to preventative healthcare is vital, and *NHA* continues to reduce the instances of reoccurrences of illness within those served. Through the improvement of the availability and accessibility to healthcare, 5% of adults showed a decrease in their illnesses.

*Goal: Housing-related Supportive Services*

This goal, supported by CDBG funds, focuses on the provision of services for special needs populations, specifically those with HIV/AIDS.

- *AIDS Resource Center Ohio (ARC)* provided case management and direct financial assistance to 491 persons with HIV/AIDS, thus promoting a more suitable living environment for this special needs population. Making these services available and accessible for persons with HIV/AIDS enabled 95% of those who received services to avoid homelessness.

*Goal: Infrastructure*

The City of Toledo budgeted HUD funds to provide for street and storm drains, and/or curb and gutter work, including sidewalks, thereby providing persons with new or improved access.

- The City of Toledo concentrated its efforts as part of the New Schools, New Neighborhoods (NSNN) Initiative focusing its efforts on the areas surrounding Garfield, Sherman, and Chase schools. The City of Toledo replaced sidewalks, which included the installation of 26 wheelchair ramps (eight in the Garfield area and 18 in the Sherman/Locust area), thereby providing a more suitable living environment for 80 residents (housing units) in the districts. This had the net affect of improving the targeted areas by 100%.

### *Goal: Infrastructure Rehabilitation for Special Needs*

This goal supports quality-of-life enhancement through infrastructure rehabilitation to accommodate special needs population, specifically those with physical disabilities, thus ensuring an increased level of decent housing.

- *The Ability Center of Greater Toledo* provided rehabilitation to homes through the installation of ramps and accessible bathroom modifications for individuals with disabilities. Ramps were designed to comply with Americans with Disabilities Act (ADA) guidelines and were approved by the City of Toledo's Building- Inspection Department before construction began. For the 2009 program year, 21 persons were assisted through the construction of ramps, bathroom modifications, and stair lifts. The direct outcome of this accessibility project resulted in 100% of those assisted to maintain and/or increase their independent living status.

### *Goal: Other Public Services (Youth, Childcare, Transportation, Recreation)*

While identified as a priority within the scope of the CONPLAN, activities under this category were evaluated as a low (versus medium or high) priority. The decline in federal dollars necessitates that the City concentrate on funding higher priority goals. On the strength of its concentrated effort at preventing early alcohol and/or substance abuse, Self-Expression Teen Theater received funding.

- *Self-Expression Teen Theater Institute (SETT)*, a youth-based activity, was funded for a youth mentoring program, providing education and training that promotes abstinence from alcohol, tobacco, and illegal substances. They served 29 youths, 73% of their projected goal. Of the 29 youths provided with mentoring, household income verification was obtained for 18 children, which still met HUD's 51% LMI threshold. SETT did not provide documentation to support that it met its outcome.

## **PROGRAM COMPLIANCE**

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 subrecipients. Goals are reevaluated annually to validate consistency with the CONPLAN, confirm priority status, and update information as needed. The 2009 CAPER summarizes accomplishments for activities and projects undertaken during the program year, as projected within the 2009-2010 One-Year Action Plan and funded through HOME, CDBG, ESG, NSP, CDBG-R and HPRP awards. ESG program compliance is discussed separately within the ESG section.

## CDBG

Each activity or project funded through CDBG must meet basic eligibility guidelines and national objective criteria. Once funding is allocated and formally approved by Toledo City Council, the DON executes contracts with all third-party partners, delineating expectations as to work plan(s), activity or project budget(s), and adherence to federal and local regulations.

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.

DON executes a contract/grant agreement with each third-party partner based on eligible activities/projects. 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 a contract is executed with a third-party partner.

The written agreement, or contract, includes, but is not limited to the following provisions: Statement of Work; Statement of Budget; Maintenance and Availability of Records; Independent Audit Responsibilities; Adherence to Uniform Administrative Requirements; Reversion of Assets; Adherence to Federal Regulations; Attachments to OMB Circular 1-102 Requirements; and, Compliance with all Applicable Public Laws.

Monitors' duties include, but are not limited to reviewing activities to ensure federal, state, and local regulation compliance, conducting general financial reviews, on-site review of eligibility documentation, ensuring procurement policies and practices are adhered to and communicating to all third-party partners the DON's evaluation of their performance.

The DON also requires all city divisions and third-party partners who are recipients of CDBG to track measurable outcomes, based on program content, for each objective. These outcomes were designed to evaluate the success of an intended activity or project and are in addition to the HUD-defined outcomes.

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. The PCA assists the DON when reviewing third-party partners and determining the level of interaction needed, if any.

A **Concern** identifies issues and circumstances that may not be serious, but if left unattended could result in a more serious occurrence, and is addressed through a *Recommended Action*.

A **Finding** documents noncompliance with a major component of a contract, i.e. generally accepted accounting principles, federal regulation, or specific contract condition. This action identifies a *Corrective Action* and a timetable for correction of the deficiency.

The DON has established four levels of intervention as a part of its PCA: Agency Notice, Agency Warning, Agency-At-Risk, and Agency Suspension. Each third-party partner is notified of DON's policies and standards of performance. The DON conducts technical training workshops, as warranted, to assist third-party partners in understanding the myriad of rules and regulations that must be adhered to. The DON Administrative Services staff ensures that the handbook for both ESG and CDBG updates all third-party partners of their responsibilities as to the receipt of federal funds. DON Program Monitoring Specialists also provide technical assistance in an effort to increase efficiency and effectiveness of all funded partners.

## HOME

The HOME Investment Partnerships Program, more commonly known as HOME, is designed to expand the supply of decent, safe, sanitary affordable housing for very-low- and low-income families. To achieve this, HOME allows communities to design and implement strategies for more affordable housing: promote government, private industry, and nonprofit organization partnerships utilizing all available resources to provide affordable housing and expand community housing development organization (CHDO) capacities to continue developing affordable housing.

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.

### **Objectives:**

Each activity selected for HOME funding shall meet at least one of the following program objectives:

- Objective 1: To expand the supply of affordable owner-occupied housing for very-low- and low-income families. This activity includes new construction, acquisition, rehabilitation, conversion, buyer subsidy, and demolition.
- Objective 2: To expand the supply of affordable rental housing for very-low- and low-income families. This activity includes new construction, acquisition, rehabilitation, conversion and demolition.
- Objective 3: To make housing more affordable through the use of tenant-based rental assistance.
- Objective 4: To assist very-low- and low-income families obtain the skills and knowledge necessary to become homeowners and tenants.

## Additional Eligibility Requirements

- Housing developers must own property or have the contractual obligation of a property owner to develop the property on behalf of an existing owner. For HOME-assisted rental housing, the developer must obtain financing, rehabilitate or construct, and maintain/manage the project. For first-time homebuyer programs where the CHDO does not have ownership of the property, the developer must obtain financing, rehabilitate or construct, and transfer title of the property within a specified time frame.
- In the case of a CHDO acting as a housing sponsor for HOME-assisted rental housing, the CHDO may develop a project that it solely or partially owns, and agrees to convey ownership to a second nonprofit organization at a predetermined time prior to or during development, or upon completion of the development of the project. A CHDO sponsor must always own the project and shift the responsibility to another specific nonprofit at some specified time.
- Organizations that were designated as CHDOs within the City of Toledo for the 2009-2010 year are:

Friendship New Vision, Inc.  
Neighborhood Housing Services of Toledo  
Organized Neighbors Yielding eXcellence, Inc.  
Toledo Community Development Corporation  
Toledo Metro Housing Community and Development Network  
United North Corporation  
VIVA South Toledo Community Development Corporation  
Warren Sherman Area Council

## Eligible Activities

Funds may be used to develop and support affordable rental housing and homeownership affordability through:

- Acquisition (including assistance to first-time homebuyers/buyer subsidy)
- New construction
- Reconstruction, or moderate or substantial rehabilitation of non-luxury housing with suitable amenities
- Site improvements or conversion
- Demolition
- Tenant-based rental assistance, including security deposits
- Other expenses including financing costs, relocation expenses of any displaced persons, families, businesses, or organizations
- Reasonable administrative and planning costs (subject to a 10% cap)
- CHDO operating costs

## NSP

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;
- 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.

For NSP purposes, the definition of "blighted structure" is identified in the context of state or local law. Funds must be obligated by September 2010. The City of Toledo has met this commitment. Oversight of the program is maintained within the DON's Housing Division. Proper internal checks and balances have been established to ensure compliance with NSP regulations and guidelines.

## HPRP

All grantees were required to obligate funds to subgrantees by September 30, 2009. HPRP grantees are also required to expend 60% of HPRP funds within two (2) years (August 3, 2011) of the date that funds become available to the grantees and 100% of funds within three years (August 3, 2012) of the date fund became available. Administrative costs are capped at 10%, which is to be shared with subgrantees.

Funds are intended to target two populations:

- Individuals and families who are currently in housing but are at 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).

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

Financial assistance is limited to the following: short-term rental assistance, medium-term rental assistance, security deposits, utility deposits, utility payments, moving costs assistance and motel and hotel vouchers. Payments are only payable to third parties, i.e. landlords or utility companies.

Housing relocation and stabilization services center on assistance to program participants and are limited to case management, outreach and engagement, housing search and placement, legal services, and credit repair.

Data collection activities involve operating an HMIS for purposes of collecting and reporting data and analyzing patterns of HPRP use. Administrative costs may be used for pre-award costs, accounting, preparing reports, obtaining audits, and other similar costs related to administering the grant. Administrative costs are limited to 5% of the total amount expended under HPRP. Certain activities are specifically prohibited and ineligible, as defined in HUD regulations.

HPRP eligibility requirements stipulate that the household must be at or below 50% of AMI. In addition, any individual/family provided with financial assistance must have at least an initial consultation with a case manager or authorized representative to determine appropriate type of assistance warranted. The household must be either homeless or at risk of losing housing and meet the following circumstance: no appropriate subsequent housing options have been identified, and the household lacks the financial resources and support networks needed to obtain immediate housing or remain in its existing housing.

In addition, the City of Toledo, and its partner, TLCHB, stipulated that all households must meet at least one of the following eight selected *additional* criteria:

- Eviction within one (1) week from a private dwelling (including housing provided by family or friends);
- Severe rental cost burden (paying more than 50% of income for rent and utilities);
- Pending foreclosure of rental housing;
- Sudden and significant loss of income;
- Recent traumatic life event, such as death of spouse or primary care provider, or recent health crisis that prevented the household from meeting its financial obligations;
- Significant amount of medical debt;
- Youth with past or current involvement with the foster care system; and,
- Past institutional care (prison, treatment facility, hospital).

### CDBG-R

HUD encourages grantees to use CDBG-R for development costs associated with infrastructure activities that provide basic services to residents or activities that promote energy efficiency and conservation through rehabilitation/retrofitting of buildings. There are also mandates that all grantees must adhere to.

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 give preference to activities that can be started and completed expeditiously, with a goal to obligate at least 50% of funds for activities that can be initiated within 120 days of enactment of the Recovery Act.

Each activity carried out with CDBG-R funds requires grantees to report on the number of jobs estimated to be created or retained. Grantees must ensure that 70% of CDBG-R is expended for activities that benefit low- and moderate-income persons. Public service activities are capped at 15% with limitations on administrative costs capped at 10%. All CDBG-R funds must be expended by grantees by September 30, 2012. Oversight of the program rests with the DON's Housing Division and Administrative Services.

## **CITIZEN PARTICIPATION**

The City of Toledo, as required by HUD, 24 CFR Part 91, Subpart B, utilizes its Citizen Participation Plan (CPP) to inform and notify citizens of their ability to review all applicable documents as it relates to the CAPER. The CPP, updated in June 2009, establishes the timelines for public hearings and public comment periods. For the CAPER, the CPP stipulates that a minimum of one public hearing is to be held for citizen comments before final submission to HUD and that notices for the public hearing be provided at least seven (7) days in advance of the scheduled hearing. The public notice advises the locations that the draft CAPER is made available for review. A minimum of 20 public locations, including all city branches of the public library, was selected as designated sites for citizens to review the CAPER. 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 from September 8 through September 22, 2010. The City of Toledo always encourages its citizens to comment on achievements, or lack thereof, and the manner in which funds are allocated and/or expended.

For the 2009-2010 CAPER, notices were placed in three periodicals, *The Blade*, *The Toledo Journal*, and *El Tiempo*, seven days in advance of the public comment period. The latter two publications target their newspapers to African-American and Hispanic/Latino audiences, respectively. In accordance with federal statute, the City of Toledo held a public hearing on Wednesday, September 15, 2010, in City Council Chambers to provide opportunity for citizen comments. No comments were received.

## **CONTINUUM OF CARE**

### **Toledo/Lucas County Homelessness Board**

The Toledo/Lucas County Continuum of Care (CoC) includes both city and county participation through the TLCHB. Primary responsibilities include implementation and oversight of the "*CASE (Community Alliances and Strategic Efforts) Plan to Prevent, Reduce and End Homelessness*" and oversight of the community's efforts to implement the Plan. The governing body is composed of 25 representatives of the local community including public, private and business sectors, faith-based organizations, funders, and the Toledo Area Alliance to End Homelessness (TAAEH). TLCHB references information from its 2004 gaps analysis study and subsequent findings, "*Homelessness in Toledo & Lucas County, A Comprehensive Community Needs Assessment and Action Plan*," as the basis for its strategic planning. Actions taken each year reflect the community intent in

addressing the needs of the homeless and those at risk of homelessness. TLCHB board representatives serve on all planning groups.

The Toledo/Lucas County CoC-related planning groups include:

- Toledo Area Alliance to End Homelessness (TAAEH) - this group consists of a network of service providers that, in conjunction with TLCHB, identify gaps within the system and promote solution-oriented approaches to homelessness issues through direct service.
- Community Continuum of Care Forum - this comprehensive, communitywide annual gathering of various organizations and stakeholders (i.e. grantors, developers, homeless service providers, public officials, consumers) identifies the elements necessary for a successful CASE Plan and, also, the components necessary for effective planning, program implementation, and oversight.
- TLCHB Community Engagement, Coordination & Oversight Committee - this group facilitates the process for solicitation of input and feedback of local needs, specifically, the Community CoC Forum, and assists the board in determining the priorities of the community based on said input and feedback. It also is responsible for recommending strategies in meeting goals identified by the CASE plan.
- TLCHB Coordinated Services Committee - this group develops and monitors the standards of service delivery in a manner that is increasingly seamless and effective. This committee advises and monitors the HMIS policies, procedures, data collection, and reports.
- TLCHB Homeless Prevention Committee - this group provides financial and support services and resources deemed necessary for people to either obtain or maintain permanent housing. This committee is actively involved in shaping and implementing HPRP.
- TLCHB Sufficient Affordable Housing Committee - this group initiates and consults with other local community housing entities to develop housing strategies that will target persons who are experiencing homelessness or are at imminent risk of becoming homeless.
- HMIS Committee - this group assists the HMIS director in streamlining the data collected and assuring quality-control procedures to reduce and eliminate the possibility of duplicate homeless counts. The Committee also advises on community reporting procedures and dissemination of data.
- TLCHB CoC Citizens Review Committee - this group assists TLCHB staff in determining the process and preparing the application for new HUD Supportive Housing Program grant applications. This committee also assesses program

achievements and need for improvement of all renewal applications, including scoring, ranking and recommending programming for funding. Recommendations are forwarded to TLCHB for final board approval.

- The Community CoC Application Committee - this groups assists TLCHB staff in preparing Exhibit One of the annual application to HUD and assists the Citizens Review Committee in assessing achievement of goals.

Achievements for the Toledo/Lucas CoC for the 2009-2010 year include:

- The continued administration of the CASE Homeless Prevention and Housing Placement program funded through ODOD. This program assisted 62 households, who received financial aid totaling \$80,000. The program will continue through December 31, 2010 and is expected to serve an additional 53 households.
- Expansion of committee membership in two areas: Community Outreach and Homeless Prevention. Efforts to expand other committees will continue. The 2010 CASE to Care Community meeting, held in July 2010, included broad participation from community providers, funders, community leaders, and program participants. A review of the CASE plan was presented for feedback and input as it continues to evolve and be implemented.
- Active involvement by TLCHB with the two new PSH projects: Volunteers of America (VOA) Chestnut Hill project and the YWCA Apartments. The former is soon to break ground and the latter began operations in spring 2010.
- Assistance by TLCHB in transforming two transitional projects (FOCUS, Catholic Charities) into permanent supportive housing programs. TLCHB also initiated program development for collaboration at Chestnut Hill between Catholic Charities and VOA.
- Collaboration with the Re-entry Coalition of Northwest Ohio, a consortium of providers targeting the needs of individuals exiting correctional institutions, on the specific needs of those experiencing homelessness or in need of homelessness prevention assistance.
- Preparation and submission of the 2009 CoC HUD-SHP agreement, resulting in full funding of \$3,905,981 for 23 renewal projects and funding for one new project of \$397,467. The projects included one supportive services only project, HMIS, seven transitional housing facilities, and 14 permanent housing projects. The new project funded was Chestnut Hill II.
- Continued adherence to the adopted standards for CoC participation, which have also become part of the criteria utilized by ESG, CDBG, and United Way in funding homeless service providers.

- Provision of a 12-month demographic and statistical report by HMIS for the CASE meeting and quarterly updates to TLCHB for review and analysis. HMIS also provides quarterly training with all contributing HMIS organization (CHO) end-users and conducts bi-annual meetings with the CHO executive directors for community building and performance review and improvement.
- Continuation of efforts by TLCHB board and staff to maintain the viability of the CASE plan to ensure compatibility and cohesive efforts with the City of Toledo's 5-Year Consolidated Plan and other area strategies, including the Toledo-Lucas County Housing Fund, LMHA, ESG, and Federal Emergency Food and Shelter program. These efforts build upon the homeless service provider capacity to increase the percentage of homeless persons achieving employment and permanent housing, while exploring potential funding streams and resources for local efforts.
- Commitment by TLCHB to strengthen its organizational capacity and stability by contributing to community funding decisions for homeless and homeless prevention programs. Other goals: review and recommend staffing needs and plans; review and recommend changes to its Code of Regulations; seek and secure operations funding; strategize and recruit board members that strengthen the board's work; all remain ongoing.

These efforts ensure that the community continues to implement steps to end chronic homelessness and help assure that every citizen of Toledo desiring to be *homed*, will be. Adopting a macro-outlook to change the community's practice from that of *managing homelessness* to one that moves toward *ending homeless* and examining the root causes, providing "no wrong door" to service, implementing minimum standards of service at shelters, and providing greater access to mainstream resources are crucial for the community's success.

#### **Homeless Management Information System (HMIS)**

HMIS, implemented in November 2004, continues to collect and enter data on homeless persons.

HMIS Action Steps for the 2009-2010 period include:

- Identified and incorporated current relevant policies and those requiring updates, based on HUD-mandated and recommended revisions
- Developed an internal management plan for staff
- Developed reporting mechanisms to monitor progression of the CASE Plan
- Developed an all inclusive/comprehensive report for all HMIS affiliations
- Developed an aggregate reporting tool for TAAEH & TLCHB
- Developed a centralized exit form that corresponds with the Centralized Intake form
- Created standardized agency/director reports
- Held bi-annual executive director meetings

- Held quarterly end-user meetings
- Enhanced relationships between CHOs
- Developed working relationships with Non-CHOs
- Collaborated with TAAEH to strengthen and enhance the Point-In-Time process
- Maximized the efficiency of data-entry

### Housing Inventory

Emergency Shelter - In most cases, this is the first level of entry that homeless persons access. The goal is to stabilize persons in crisis and provided linkage to the most appropriate service provider, including housing, once assessment occurs.

The current shelter inventory with population served and their capacity are:

Agency Name	Population Served	Number Of Beds	Other: (overflow/mat/cot)	Maximum Stay (Days)
Beach House	Families & unaccompanied females	22		90
Black Cherry	Unaccompanied men / unaccompanied women	18		
Cherry Street Mission	Unaccompanied men (recovery, mental illness)	118	50	Open
Cherry Street Mission (Sparrow's Nest)	Unaccompanied women	59	6	Open
Cherry Street Mission (Abigail House)	Unaccompanied women	8		Open
Family House	Families (general)	90	15	90
Family Promise	Families (general)	14		30
LaPosada	Families (general)	29		90
St. Paul's Community Ctr.	Unaccompanied men and women (mental illness)	35	6	30
Toledo Gospel Rescue Mission	Unaccompanied males	80		5
Toledo Gospel Rescue Mission (Rebekah's House)	Unaccompanied females	22		Open
YWCA Battered Women's Shelter	Unaccompanied females & females w/children (victims of domestic violence)	28		30
<b>Total:</b>		523	77	

Transitional Facilities - This is medium-term housing for those not ready to access permanent housing. Transitional facilities in the local CoC serve specific subpopulations, as evidenced by the chart below. The CoC continues to review elements of this component for long-term effectiveness.

The inventory of transitional shelters, along with population served and capacity include:

Agency Name	Population Served	Number Of Beds	Max. Stay (Months)
Adams House	Unaccompanied men	24	Open
Aurora Project	Unaccompanied men & women w/children (recovery)	20	18
Bethany House	Unaccompanied women & women w/children (victims of domestic violence)	24	18
Cherry Street Mission TH	Unaccompanied men (recovery, mental illness)	42	Open
Cherry Street Mission (Oasis House)	Unaccompanied men (recovery, mental illness)	22	Open
Cherry Street Mission (Sparrow's Nest TH)	Unaccompanied women	35	Open
FOCUS	Unaccompanied men, women, & families (general)	158	18
Harbor House	Unaccompanied Women (recovery)	14	18
Idle Time Club	Unaccompanied Men (recovery)	20	10
NAOMI Transitional House	Unaccompanied Women (recovery)	5	24
Neighborhood Properties, Inc. (Road to Recovery)	Unaccompanied Women (recovery, mental illness)	17	18
Open Door Ministry	Unaccompanied Men (recovery)	41	18
The Dwelling Place	Unaccompanied men, women, & families (mental illness)	11	24
Toledo Gospel Rescue Mission	Unaccompanied men (recovery)	7	24
	<b>Total:</b>	440	

Permanent Supportive Housing - Housing types vary in their design, promoting community-based, long-term living settings. The Greater Toledo CoC, through the TLCHB, continues to promote permanent supportive housing (PSH) as an answer to housing homeless persons. Listed below are the agencies that are currently providing permanent supportive housing:

The inventory of PSH units include:

Agency Name	Population Served	Number Of Units
FOCUS PSH	Steps to Home PSH SMF+HC	24
Lucas County T.A.S.C.	Homeless, ex-offenders (individuals and families)	20
	Affordable Housing SMF+HC	61
	S+C Site (A Place Called Home-MHRSB))	15
	S+C (SPC III) (MHRSB)	19
	S+C Pathway to Shelter (MHRSB)	15
	CSH Scattered Sites (State of Ohio)	5
	First Avenue	12

Neighborhood Properties, Inc.	Fresh Start	12
	Homeless Families w/mental illness	30
	Homeless Families w/mental illness expansion	12
	Homeless Veterans SMF w/mental illness	21
	Housing First	21
	IDDT Scattered Sites (MHR SB)	10
	PACT Partnership	14
	Safe Haven	12
Neighborhood Properties, Inc.	ODMH/Prevention	100
Theresa Foster Johnson, Inc.	Unaccompanied men, women (mental illness)	6
<b>Total Units (comprised of 475 beds):</b>		<b>409</b>

Two other PSH projects are in the development stage: Good Samaritan Renovation is under construction and when completed, will served six households; and VOA Chestnut Hill II began construction in Fall 2009 and when completed, will serve 40 individuals who are either chronically homeless or exiting correctional institutions without other housing options.

Other components of the Toledo/Lucas County CoC

The City of Toledo and Lucas County utilize three other components to promote a successful continuum of care process. They are accessed to varying degrees. Each element is continuously under review to ensure optimum effectiveness.

- o Outreach and Assessment - The engagement of those who are “chronically homeless is conducted by teams of social workers and medical personnel. Needs are identified and referrals made to appropriate service providers. The teams’ focus centers on three populations: persons with a severe and persistent mental illness, ex-offenders released into homelessness, and homeless veterans.
- o Homeless Prevention - Activities designed to aid households to maintain their housing are a crucial link within the CoC. If efforts are increased to prevent loss of housing, the burden on the shelter system and other public institutions is lessened. The HPRP grant, released to the City of Toledo and facilitated by TLCHB, includes as part of its mission, assistance that will allow up to 400 households to obtain access to rent and utility assistance to maintain their housing. The life of the grant extends until August 2012.
- o Supportive Services - This element is structured to assist clients with a myriad of services that facilitate the movement toward, or in maintenance of permanent housing. They include: medical, transportation, credit counseling, drug and alcohol treatment, domestic violence counseling, psychiatric care and HIV/AIDS counseling. Specialized services are available for special needs populations.

## JURISDICTIONAL DISCHARGE POLICY

While the City of Toledo does not have an established policy in place that oversees the myriad methods of discharge from publicly funded institutions of systems of care, it does, through the Toledo Lucas County Continuum of Care, maintain open communication with the various institutions, such as health care, foster care, and correctional facilities, to ensure that discharge from those establishments does not immediately result in homelessness for persons leaving their charge.

The TLCHB, of which the City of Toledo 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 Toledo community.

## EMERGENCY SHELTER GRANT

The City of Toledo received \$351,145 in Emergency Shelter Grant funds for the period July 1, 2009 through June 30, 2010. Six emergency shelters and four transitional housing facilities were granted funds to provide assistance to homeless and at-risk homeless persons.

Emergency shelters served both individuals and families and included facilities that provided temporary residence to specific subpopulations, such as those with a severe and persistent mental illness and victims of domestic violence. Transitional shelters provided services to both single women and single women with children, and encompassed facilities that served specific subpopulations: those with substance abuse issues and victims of domestic violence.

Eligible activities undertaken during the 2009-2010 fiscal year included operating costs of a shelter or transitional facility, homeless prevention activities designed to assist households with rent, deposit costs and utility assistance, and essential services. ESG also funded administrative costs. All allocations adhere to the ESG federal requirements as to limits for specific categories. The 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.
- Administration costs are capped, as determined by legislation and regulations, at up to 5% of a grantee's funds for administering the grant.
- Acquisition and new construction **are not** eligible ESG-funded activities, and Davis-Bacon requirements **do not apply** to ESG-funded renovation, major rehabilitation, or conversion activities.

Other restrictions:

- While *individual* ESG subrecipients of Essential Services and Homeless Prevention activities were not limited to 30% of their grant, the City of Toledo exercised its right to place the 30% limitation on all awarded agencies to ensure HUD programmatic regulations are not violated.
- The City of Toledo required all applying organizations to document matching funds equal to the total ESG funds requested from the City of Toledo. Matching funds were to be available as of the start of the grant award (July 1, 2009 through June 30, 2010). Matching funds included:
  - Cash match for the specific ESG program(s) funds being requested for;
  - Value or fair rental value of any donated material or building;
  - Value of any lease on a building;
  - Value of the time and services contributed by volunteers to carry out the program.

The valuation of in-kind services must follow the Code of Federal Regulations (CFR) 24 at §85.24(7)(c) which states:

*"Unpaid services provided to a grantee or subgrantee by individuals will be valued at rates consistent with those ordinarily paid for similar work in the grantee's or subgrantee's organization. If the grantee or subgrantee does not have employees performing similar work, the rates will be consistent with those ordinarily paid by other employers for similar work in the same labor market. In either case, a reasonable amount for fringe benefits may be included in the valuation."*

- Participation of a homeless or formerly homeless person in a policy-making function within the organization (such as on the Board of Directors).

- Involvement of participants in the operation of the ESG-funded activity either through employment, or as a volunteer within the organization.

In its continued emphasis on homeless prevention, the DON funded six emergency shelters and transitional facilities for the 2009-2010 period. The agencies utilized homeless prevention funds to assist 75 households with rent payment, security deposits and utility expenses. A total of \$52,322.74 was disbursed during the program year, representing 15% of the 23<sup>rd</sup> year allocation, an increase of 7% from the prior year.

As indicated in the City of Toledo's 2005-2010 CONPLAN and in the 2008-2009 One-Year Action Plan, addressing chronic homelessness remains a priority goal not only within the City of Toledo, but also within Lucas County. Six emergency shelters were funded for the 2009 program year. One shelter, Family Promise of Greater Toledo, rotates participating church locations in providing night beds for homeless families. In addition, four transitional facilities received CDBG to support operating costs, essential services, and homeless prevention activities. All shelters assist homeless individuals in obtaining appropriate supportive services, including maintaining outcomes toward the goal of permanent housing.

#### Match

The City of Toledo leveraged its ESG grant with funding from a myriad of sources, including HUD's Homeless Assistance Program CoC grant, FEMA, CDBG, Justice Assistance Grant, Ohio Housing Trust Fund, Ohio Department of Development, Lucas County Marriage License, Mental Health and Recovery Services Board of Lucas County, United Way of Greater Toledo, as well as various individual and foundation donations, in-kind services and materials, and volunteer hours. The total received for the 2009 program year was \$3,186,887.83, representing a 1:9 ratio for its match.

## **GENERAL STRATEGY TO MEETING UNDERSERVED NEEDS**

### **1. OBSTACLES TO MEETING UNDERSERVED NEEDS**

The City of Toledo's federal allocations (HOME, CDBG, ESG) allow for a myriad of programs designed to assist low- to moderate-income persons. The City of Toledo leverages other funding sources to further their efforts in meeting the underserved needs of low- to moderate-income persons. However, several factors persist that act as barriers to ensuring success within these programs.

- The continued high foreclosure rate not only in Ohio, but in northwest Ohio continues to add to the local economic slump as higher rates on adjustable mortgages are forcing more homeowners to relinquish their homes. The increased mortgage payments have forced homeowners to either make efforts to refinance or face foreclosure. The deteriorating property values however, are not conducive to homeowners in obtaining and/or sustaining the credit to maintain their homes. The number of homeowners who need assistance to avoid foreclosure is staggering. For Ohio specifically, approximately 10% of

homeowners have missed at least one mortgage payment as of the end of June 2010. Many will not receive the assistance they need. Lenders have placed more stringent restrictions on those accessing loans for residential purposes. Directly linked to housing delinquencies, home sales, and or housing starts, is employment, or lack thereof.

- During the 2009 program year, the unemployment rate continued to inch upward, due mostly to job losses within the manufacturing sector. In mid 2010, the seasonally unadjusted unemployment rate was 12.8%, an increase from the 12.1% in May 2010.
- As further discussed in the section *Reducing the Number of Persons Living Below the Poverty Level*, the increased number of persons living below the poverty level acts as a barrier to meeting the underserved needs of the community.
- An increase in the meals served to homeless persons and in the number of those accessing food pantry items points to another obstacle in meeting the underserved needs of the community: household income levels that remain stagnant or are reduced, forcing families into no-win situations, making choices as to which necessities to obtain. Families must choose between rent and mortgage payments, food, utilities, and/or medical care, causing more of them to rely on public support for subsistence. Soup kitchens and food pantries continue to see an increase in the underemployed, working poor, and people holding down two jobs accessing services, and as mentioned above, in the **new** unemployed. The demand has not lessened for these vital services.
- The provision of safe, decent, and affordable housing for the underserved has many obstacles. The tightening of credit due to foreclosures has limited the opportunities for low-income persons to own their own home and participate in building wealth through homeownership. The inadequate availability and accessibility of Section 8 housing certificates cause larger numbers of individuals and families to expend more than 30% of their income for housing. The increased foreclosures, *and a resulting increase in vacancies*, have increased the amount of deferred maintenance, which in turn decreases property values in the surrounding neighborhood and affects investment decisions for remaining property owners.
- Dispersal of funding throughout the city, duplication of services and lack of coordinated programming lessens the impact of expenditures on neighborhoods in which housing assistance is made. A more focused public investment of HUD, State of Ohio, and City of Toledo funds in targeted areas would produce a better outcome in addressing the underserved housing needs. An increased deterioration of housing stock in particular neighborhoods continues to contribute to middle-class flight from low- and moderate-income

neighborhoods, creating pockets of poverty and increasing the concentration of poor in those neighborhoods.

## 2. FOSTER AND MAINTAIN AFFORDABLE HOUSING

The need for safe, decent, affordable and diverse housing is vital to any community. It is especially critical when communities such as the City of Toledo are faced with additional obstacles, such as underemployment or high unemployment levels, that forces households to make choices where they may be vulnerable to losing their housing. Factor into this, homeowners who are unable to maintain upkeep on their residences, which contributes to blighted areas. The net effect is the decline of once stable neighborhoods. While there exists a severe concentration of foreclosures within the central city neighborhoods, it is no longer confined to specific areas. An escalation in foreclosure filings can also be attributed to refinance loans and home equity loans that greatly exceed the true value of the home's market value. The home is financed for more than it is worth. With the decreased market and over-inflated values placed on the home, the homeowner becomes overextended. Some homeowners simply walk away, creating a plethora of vacant properties.

To combat the burgeoning rate of foreclosures within the City of Toledo, the DON's Housing division has accessed HERA and ARRA stimulus funds to promote the HUD objective of decent housing.

### NSP

The Housing and Economic Recovery Act (HERA) of 2008 provided the City of Toledo with \$12,270,706 of Neighborhood Stabilization Program (NSP) funds. The City of Toledo is utilizing funds to acquire and redevelop foreclosed properties in order to prevent blighting influences in the city's neighborhoods. All prospective homeowners are required to attend and complete an eight-hour homeownership training session by a qualified HUD-approved counseling agency.

The four categories of funding, plus administration, the amount expended and utilization of funds to support stable, affordable housing include:

#### Acquisition and Rehabilitation (50% to 120% AMI): \$4,737,000.00

There are 42 targeted foreclosed properties scheduled for rehabilitation and eventual sale to families and individuals whose income do not exceed 120% AMI. Eleven houses were renovated during the 2009 program year, with 12 under various stages of rehabilitation. Of the homes renovated, two were sold, two were pre-sold, and four more were in lease purchase agreements. The DON's Housing division has partnered with the following developers: NHS (1), R. Gant LLC (5), Summerfield (3), Fort Industry Development (3), Valencia (8), Home Renewal Systems (12), and Friendship new Vision (9). The City of Toledo also plans to renovate two homes as models. The program generated \$140,043.59 in program income, which was immediately expended in housing projects under this category. For the 2009 program year, \$4,144,952.36 was spent.

Acquisition and Rehabilitation (at or below 50% AMI): \$3,067,676.50

Two developers, Jessco Homes and R. Gant LLC have concentrated their efforts on the rehabilitation of homes for those at or below 50% AMI. Jessco Homes is contracted for eight housing units under this category. Two units began construction during the 2009 program year for which they received \$291,620. R. Gant LLC was in negotiations to purchase and renovate a foreclosed apartment complex (less than 8 units) for renting to households whose incomes do not exceed 50% AMI.

Demolition: \$1,318,968.90

The City of Toledo has oversight of identifying blighted/dilapidated units for demolition. A total of \$620,899.94 was spent to demolish 183 housing units, 12 garages, and seven non-residential structures, thereby removing blighted structures in central and east Toledo neighborhoods.

Redevelopment/New Construction: \$1,920,000

Six developers have been contracted to construct 21 new housing units. The lone house under construction has been pre-sold. Participating developers include: R. Gant LLC (3), NHS (1), United North (10), Maumee Valley Habitat for Humanity (2), ONYX (4), and Toledo Community Development Corporation (1), with \$464,413.15 spent.

Administration

The City of Toledo has budgeted \$1,227,060.60 for administrative purposes, with \$342,833.84 spent during the 2009 program year for personnel, supplies, marketing, advertisement, and the purchase and licensing of an additional X-Ray Fluorescence analyzer. Funds also were utilized for lead training to increase the capacity of properly trained lead contractors for NSP lead hazard reduction/abatement activities.

NSP allows the City of Toledo to continue to combat the effect of foreclosures, promoting the use of funds to increase neighborhood stability and decreasing the potential flight of urban dwellers from residences within city limits.

**NSP2**

A consortium consisting of the City of Toledo and local nonprofit and for-profit organizations received \$10,150,840 from HUD under NSP2. This competitive grant allocated funds as of February 2010, to be fully expended by February 2013 for further concentration of efforts as established under the first NSP grant. NSP2 expands the service area beyond the tipping point neighborhoods to include the suburbs of Oregon, Sylvania Township, and Springfield Township. The funds follow the same guidelines of the NSP grant, requiring a dedication of 25% of funds used to benefit those at or below 50% of AMI.

Categories of funding as chosen by the consortium are: acquisition and rehabilitation, including a set-aside for housing units specifically for those at or below 50% of AMI, demolition, redevelopment, and administration. This program had not yet started, but is expected to provide positive impact during the 2010 program year.

To promote efforts that meet the HUD-objective of decent housing, the City of Toledo, in collaboration with or through third-party partners, also offers access to programs that assist low- to moderate-income families in attaining and/or maintaining housing that is affordable.

- Emergency Repair Programs - Local major organizations offer emergency housing repair services. *Economic Opportunity Planning Association (EOPA)* offers emergency grants for eligible homeowners (including seniors and those with disabilities), whose household income is between 0-50% of the area median income (AMI). *EOPA's* 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. 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 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 area median income. 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. 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 and counseling, and may assess tenants for Section 8 eligibility.

- Owner-Occupied Rehabilitation - Funds are made available to homeowners living within the city who qualify, based on household earnings of less than 80% of AMI, to address housing code issues, energy efficiencies, 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. The TLCHF is a reorganization of the Toledo Housing Fund, expanding the scope of the area served from the City of Toledo, to also being inclusive of all Lucas County. For the FY2009 Funding Round, \$279,300 was awarded to six organizations, leveraging \$406K in additional funds.
- Community Development Corporations (CDCs) - Community-based development corporations that assist in carrying out housing development. They 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, and reducing community deterioration through neighborhood economic and housing development. Many CDCs are designated as CHDOs and have access to the 15% set-aside from HOME. In addition, CDCs collaborate with EOPA as part of their emergency repair program in making referrals for repair assistance to homes in targeted and/or neighborhood areas, in conjunction with their own intentional efforts within that area, to create a synergy of action.

- Community-Based Development Corporation (CBDO) - This is a specifically designated status given to a third-party partner for which a qualified entity that receives this status can only undertake eligible projects under the following categories: neighborhood revitalization, community economic development, and energy conservation. A CBDO must be organized under state or local law to carry out community development activities, maintain at least 51% of its governing body's membership from: 1. Low- and moderate-income residents of its area of operation, 2. Owners, or senior officers of private establishments and/or other institutions in or serving the specific geographic area of operation, or 3. Representatives of low- and moderate-income neighborhood organizations located in the geographic area of operation. There are currently three CDCs that have achieved CBDO status, allowing them to undertake new construction for housing units, based on their ability to market and place LMI persons into the completed units: *United North Corporation, TCDC, and FNV.*
- Ramps and Accessibility Modifications – The *Ability Center of Greater Toledo* (ACT) Home Accessibility Program addresses 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.

### 3. PUBLIC HOUSING IMPROVEMENTS AND RESIDENT INITIATIVES

- A. Low-Income Public Housing (LIPH): Lucas Metropolitan Housing Authority ("LMHA") owns and successfully operates 3,100 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). Since 2006, HUD has rated LMHA as a standard performing PHA.

Public Housing Operating Subsidy for LIPH: Federal funding is provided to local housing authorities for conventional public housing programs. For 2009, LMHA was eligible for \$13,642,875 in funding for this program, but due to HUD's 88.42% proration for 2009, LMHA received \$12,063,029. This is a reduction of \$1,579,846.

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. LMHA was awarded a ROSS grant totaling \$606,512 in fiscal 2009.

The Public Housing Family Self-Sufficiency program began in May 2005 and currently has 56 program participants. During this time, there have been 14 public housing families graduate from the program and become homeowners. The goals of LMHA's current participants to move them towards self-sufficiency, developed during fiscal year 2009, are: employment (15), education (15), credit repair (20), and homeownership (5). To coordinate this program, LMHA was awarded a ROSS grant in the amount of \$51,947 in fiscal year 2009.

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

LMHA assisted very-low-income families in leasing privately owned rental housing through the following three separate programs: Housing Choice - 3,615 vouchers, Mainstream - 150 vouchers, and Mod Rehab - 47 vouchers, for a total of 3,912. LMHA utilized 98% of the vouchers available, and expended \$23,063,803 on these HUD assisted programs in fiscal 2009.

The Family Self-Sufficiency Section 8 Program has 351 participants, and has 103 homeownership closings to date.

- C. Section 8 Moderate Rehabilitation: This program assists 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 \$233,780 in the 2009 fiscal year.
- D. Public Housing Development: For fiscal year 2009, LMHA's Capital Fund Program expended \$3,013,827. Routine annual capital contributions from HUD decreased for the 2009 program year. However, LMHA was also awarded

\$6,437,159 in ARRA Capital Fund Stimulus dollars in 2009. Of the ARRA funds awarded, LMHA expended \$1,748,056 in 2009.

LMHA has developed an ambitious implementation strategy to allow the greatest number as possible of residents to access the benefits of this stimulus fund.

Over the course of 12 months, staff at LMHA initiated over 50 separate projects using the ARRA grant. The projects are diverse, ranging from total comprehensive renovation of scattered site units, to long awaited updates to mechanical and electrical systems throughout the housing authority.

LMHA anticipates that 100% of the stimulus money will be spent by the end of the 2010 calendar year.

#### E. Public Housing Improvements

LMHA has:

- Continued to move forward on planning for major reconstruction efforts at Brand Whitlock and Albertus Brown. LMHA has engaged the Boulevard Group to assist in the master planning of the redevelopment of the two public housing sites. In November 2009, LMHA submitted a HOPE VI application in support of the redevelopment, but was not funded. In February 2010, the LMHA submitted a LIHTC application to develop Phase I of Collingwood Green, but did not receive funding. LMHA plans to resubmit both applications and complete a demolition application to HUD in Fall 2010.
- One unit (3411 N. Erie) that is currently for sale, in collaboration with the City of Toledo's DON.
- Completed the first new LIPH in Toledo in over 25 years. The Houck Townhomes were completed in September 2009, and attained full occupancy by December 1, 2009.
- Partnered with NHS of Toledo to help weatherize LIPH units occupied by low-income residents to help lower their utility bills using HWAP funds.

#### F. Resident Services

- Continued services at Mini-Family Resource Center called Hope House at Weiler Homes
- Active Central Resident Council and five (5) site-based Resident Councils
- Neighborhood Networks Computer Labs at six (6) sites
- Senior Nutrition Programs
- Meals on Wheels
- Mental Health Programs (Unison Behavioral, Zepf Community Mental Health Center, Harbor)
- Family Self-Sufficiency Program
- Experience Works job sites

- Home Ownership Program
- Nutrition Programs (OSU Extension)
- School Tutoring Program (Earl Inc.)
- Girl Scouts
- Boy Scouts
- GED Program (Partnership with Owens Community College and Penta)
- 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)
- Getting Ahead Program
- Help Me Grow
- ROP Program
- Daycare Program
- Benefit Bank
- VITA Centers
- National Youth Sports Program
- NASA Summer Youth Program
- Mobile Dental Center
- 4-H Camp
- Annual College Scholarships
- Partnership with The Source for Job Development and Placement
- Summer Feeding Program
- Annual Volunteer Recognition Dinner
- Section 3 Employment Opportunities
- YMCA Fun Bus
- Sidewalk Sunday Schools
- Youth Mentoring

G. Resident Services continue collaborative efforts with the following additional partners:

- Boy Scouts, Girl Scouts, Cathedral of Praise, Cherry Street Mission, Community Development Center, The Dental Center, East Toledo Family Center, EOPA, Experience Works, Jay Ramon Group, Lucas County Children Services, Lucas County Regional Health District, Greater Toledo Urban League, 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, Urban Minority Alcoholism

and Drug Abuse Outreach Program (UMADAOP), United Way, Workforce Investment Board, along with various other community programs.

- Partnership Initiatives: LMHA continued to work with a variety of partners within the community. These partners include local and national not-for-profit agencies, citizen action agencies, as well as many local businesses that enhance our ability to build better neighborhoods by providing comprehensive housing opportunities for qualified individuals and families through creative and professional services in partnerships with the greater community.

#### 4. EVALUATION AND REDUCTION OF LEAD-BASED HAZARDS

The City of Toledo remains committed to providing lead-safe and decent, safe, and sanitary housing for eligible families. Efforts addressing lead-based paint hazards are essential especially when targeting rehabilitation projects in the central city neighborhoods. In these areas, 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 %.

The DON Housing Section, the recipient of a \$3.8 million Lead Hazard Reduction Demonstration Grant, coordinated efforts to address lead issues within the City of Toledo. This grant, originating in November 2007, utilizes a network of private and public entities to address local lead issues. The Lead grant expires December 2010. The DON requested an extension from HUD in summer 2010. Partners include: Lucas County Regional Health District, Northwest Ohio Resource Center, NHA, LMHA, Promedica Health Services, NHS, FNV, EOPA and Catholic Charities. HUD has changed its focus from addressing the Lead issues to a holistic housing rehabilitation approach in addition to Lead issues, moisture, vectors and code items.

It offered the following:

- Targeted outreach to families with pregnant household members and newborns through the Lucas County Regional Health District, social service agencies, medical offices and clinics;
- Visual inspections offered free of charge to at-risk households;
- Public education detailing the dangers of lead-based paint and information on avenues to abate the hazards;
- Brochures and other printed materials available for monolingual speaking persons (Spanish as their primary language) detailing lead-based hazards;
- Grants to remediate lead hazards for targeted households whose incomes are at or below 80% of the median area income (as established by HUD) and adjusted for family size;
- Contractor and laborer's training in identifying and treating lead-based hazards.

## 5. REDUCE THE NUMBER OF PERSONS LIVING BELOW THE POVERTY LEVEL

The City of Toledo, similar to other communities throughout the nation, remains challenged in its efforts to reduce the number of persons living below the poverty level. Poverty is generally defined for a household as one where cash income falls below the official federal poverty thresholds, varying for family size and number of children. For 2009, the poverty level was established \$21,954 for a family of four, which includes cash income only, before tax deductions.

The City of Toledo utilizes federal funds for projects and activities which provide the greatest impact for employment, job training, and retention of jobs to position low- to moderate-income households to increase family income. The City of Toledo continues to emphasize the importance of jobs that pay at least a living wage, potentially elevating the status of households above the poverty line. All DOD projects and programs are continually reviewed to determine what modifications may be warranted to adapt to the current climate and business needs. The DOD also is involved in promoting the City of Toledo as a “solar” hub. Assistance for businesses in this field would also provide living wage jobs for citizens.

The city has been the recipient of three federal stimulus grants designed to create jobs while also delivering needed services. As described in previous sections, CDBG-R, HPRP, and NSP funds are being utilized to stimulate the economy and assist in the stabilization of families and neighborhoods.

HPRP funds specifically, have been utilized to promote a systemic shift in the way communities address homelessness, promoting a centralized intake approach within the CoC. Imminent changes to ESG, as a part of the McKinney-Vento Homeless Assistance Program, have positioned the City of Toledo to be prepared to streamline community goals, based on the recent 2009 HEARTH Act, which emphasizes homeless prevention, establishes rapid re-housing as a viable solution to homelessness and expands HUD’s current definition of homelessness to include veterans. These efforts, inclusive of access to mainstream resources, are designed to promote the stability of families, while increasing family income. The City of Toledo continues to maintain an active presence on the TLCHB, the governing body for the Toledo/Lucas County CoC.

Sustaining the momentum in developing and refining the Toledo/Lucas County CoC’s regional approach to addressing homelessness (and ultimately, poverty), the TLCHB is charged with addressing homelessness issues and ensuring that all “citizens of Toledo and Lucas County desiring to be ‘homed’ will be”. “Homed” also means having adequate resources and support systems to achieve one’s maximum potential, both within their individual household and as part of the community. Their efforts, documented under the CoC section, are part of an effort to reduce those living below the poverty level.

CDBG funds assist homeless persons residing in emergency shelters and transitional facilities, not merely with temporary housing, but through supplementary services that are designed to optimize their success in obtaining and maintaining permanent housing,

with or without support services. Support services offered to persons transitioning to permanent housing include: life skills training, counseling and advocacy, childcare, transportation, substance abuse counseling, and financial assistance. Each element, integral in an individual's movement toward independence and self-sufficiency, is part of the continuum of care approach to elevating homeless persons' income status.

As it is generally recognized that poverty is at the root of all homelessness, efforts in the past year by the City of Toledo again focused on promoting homeless prevention activities through CDBG and ESG, such as legal assistance, case management for special needs populations, and interim monetary assistance i.e. rent, deposits and utilities, disbursed to allow residents to maintain housing.

The City of Toledo, DON homeownership and home buying programs allow families to build equity in their homes, encourage stability in the family unit and increase net worth. The down-payment assistance programs offered enables low-income persons to become homeowners, creating equity. The primary source of wealth/asset-building for low-income persons is a well maintained home.

It is also essential that educational opportunities are available to households, specifically children, to provide an avenue for children living in poverty to break the cycle a family may be in. Children in transient households, caused by inconsistent and inadequate income, achieve lower test scores and have higher dropout rates, limiting future employment opportunities for children when they grow to adulthood. A strong public school system is essential. The current lack of affordable healthcare adds yet another factor to deepening debt for households already struggling with underemployment or unemployment.

Many factors, all with their own underlying causes, add to the poverty level within a community. Those cited, while significant, do not attest to the full scope of issues that are faced by the City of Toledo and its community. The cause and affect of issues are multi-faceted in their scope. It will take resolve and continued, active coordination between private and public sector entities to affect the poverty level in a positive way, reducing the number of families falling within that gap.

## **AFFIRMATIVELY FURTHERING FAIR HOUSING**

The City of Toledo, in affirmatively furthering fair housing choice, partners with the Fair Housing Center (FHC) in the development of the Analysis of Impediments (AI) and corresponding Fair Housing Action Plan 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 conducts a comprehensive review of barriers in the community that inhibit consumers from acquiring the housing of their choice based on race, color, ancestry, national origin, religion, sex, military status, familial status, or disability. This full-scale analysis and strategic planning process coincides with the City's Consolidated

Plan timeline and is completed every five years. This 2009 report represents the final report for the 2005 AI analysis to eliminate impediments to fair housing choice.

Impediments to fair housing are defined by HUD as “any actions, omissions, or decisions taken because of race, color, religion, sex, disability, ancestry, military status, familial status or national origin which restrict housing choices or the availability of housing choices.”

The process for identifying impediments was broad-based and included a series of community forums to solicit public comments: interviews with housing providers, consumers and public officials (24 CFR 91); research of local zoning codes/ordinances; and document reviews. The AI is used as a starting point for the development of a Fair Housing Action Plan. The impediments analysis includes jurisdictional background data, an evaluation of the jurisdictions’ current fair housing profile, identification of impediments to fair housing choices, an assessment of current public and private fair housing programs or activities, and recommendations for addressing identified impediments. The identified impediments are used as the basis for the priority program goals for the Fair Housing Action Plan.

#### Monitoring Process

Jurisdictions that receive federal dollars, either directly or as a pass-through, are required to complete an AI. The official process is prescribed and monitored by HUD. The state's ODOD performs some monitoring responsibilities as well.

The Fair Housing Action Plan lists priority program goals that must be completed in order to curtail and eliminate the impediments identified in the AI. The Analysis was broken down by factors that impact open housing choice and provides a discussion of any identified impediments. Conclusions and recommendations for addressing the impediments are developed based on the comprehensive analysis. A summarization of the impediment areas identified as priorities detailed in the Fair Housing Action Plan contains the following: Economics, Employment, Transportation, Education, Insurance, Housing for Persons with Disabilities, Zoning and Policy, Lending, Real Estate and Rental, Assisted Housing, and New Immigrant Issues.

By adopting an amalgam of models (Fair Housing Planning Guide: Volume 1; U.S. Department of HUD; and Office of Fair Housing and Equal Opportunity), the city created the AI, which provided the framework for the City’s region to be positioned to eliminate artificial barriers to consumer housing choice, and improve the overall market conditions. The City of Toledo'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 monthly 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.

Additional reporting and data collection were established in the 2007 program year to include input from third-party partner public service agencies and CDCs that receive CDBG and ESG funding. The DON, in collaboration with the FHC, provided a comprehensive AI presentation to all participants for that program year. It was recognized that while many of the third-party partners might not be directly involved in addressing an impediment goal/objective, activities conducted by the agencies may address the identified impediment areas and may be included as ancillary information.

Economic & Employment	Primary Responsibility / Partners	
<p>Goals/Objectives</p> <p>1. The City of Toledo must continue in its attempts to not only retain current employers, but also persist in efforts to increase the number of living wage jobs.</p> <p>ONGOING GOAL/OBJECTIVE</p> <p>2. Their needs to be an emphasis placed upon creating non-service-related businesses and jobs in the urban core.</p> <p>ONGOING GOAL/OBJECTIVE</p>	<p><i>City of Toledo, DON, DOD</i> Urban League, Lucas County E.D., Workforce Development, Port Authority, Chamber of Commerce, Regional Growth Partnership.</p> <p><i>City of Toledo, DOD</i> Lucas County E.D., Workforce Development, Port Authority, Chamber of Commerce, Urban League, Regional Growth Partnership</p>	<p>The City of Toledo, Department of Development (DOD), in order to strengthen the regional approach needed to revitalize Toledo, continues to work closely with the Toledo Lucas County Port Authority, Regional Growth Partnership (RGP), Lucas County Improvement Corporation (LCIC), and the University of Toledo (UT) to attract large businesses to the city and region that promote job creation.</p> <p>One such effort is the DOD's active partnership with RGP, Toledo Lucas County Port Authority, LCIC and UT in the continued development of the Intermodal/Airline Junction project. This project received nearly \$9.7 million from state and federal grants and loans, for the expansion of the Norfolk Southern Railway to reconfigure the airline junction intermodal terminal to improve capacity and reduce congestion. The DOD provided an additional \$6.5 million in American Recovery and Reinvestment Act (ARRA) funds, expected to generate 900+ jobs in and around the terminal within the next several years.</p> <p>Health Care REI, a publicly traded real estate investment trust that has been at the forefront of senior living and health care real estate since the company was founded in 1970, initiated a cost-effective move in relocating to a site recently vacated by Dana Corporation. 95 jobs were retained. Some of the employees moving into the new headquarters are from the Nashville, TN office, with some employees possibly relocating from Jupiter FL. Health Care REIT is also incorporating green energy and employee wellness features at the Dorri St. office.</p> <p>The City of Toledo also offers several economic incentive programs to large and small businesses and industries, which are inclusive of non-service related businesses. The incentives are:  <b>Enterprise Zone Tax Abatement Grants</b>  A ten-year real and personal tax exemption to businesses making capital investment within the Enterprise Zone. Businesses are required to create or retain employment. The net tax abatement to the business is 55% (or 65% if the project location is in a sub-zone) with a payback to the school district.  <b>Community Reinvestment Area (CRA) Grants</b>  Promotes new construction and/or rehabilitation of existing commercial and industrial structures by providing real property tax exemption on new real</p>

Goals/Objectives	Primary Responsibility / Partners
<p>Economic &amp; Employment</p>	<p>capital investment. All abatements shall be for 100% of the value of the new improvements as certified for eligibility by the City's housing officer. Multi-family and commercial/industrial projects will be subject to a negotiated payment to the school board as determined by a CRA Real Property Tax Abatement Agreement.</p> <p><b>Municipal Job Creation Tax Credit Program</b>        Designed to create jobs and increase the tax base. A minimum of 25 new jobs must be created over a three-year period and companies must be approved by the State of Ohio Jobs Tax Credit Program to qualify under the Toledo Jobs Tax Credit Program. The credit is applied to the company's municipal franchise tax and is based upon the municipal income tax paid to Toledo by the new employees over a period of ten years.</p> <p><b>Downtown Employee Incentive Program (DEIP)</b>        The DEIP encourages private businesses to expand and stay within the Downtown Overlay District. The DOD, in efforts to maintain the City's downtown competitiveness as a site location for new businesses and the expansion of existing businesses, implemented DEIP. The DEIP provides a company a monetary award predicated upon their annual gross payroll, number of jobs either created and/or retained, and amount of municipal income tax such a payroll would generate in the city.</p> <p><b>Enterprise Development Loan (EDL) Program</b>        The EDL program's primary goal is the retention and creation of jobs for low- and moderate-income residents of the City of Toledo by providing subordinated, term-financing at attractive rates. The EDL program encourages private lenders to provide credit to firms that have difficulty securing reasonable financing that promotes growth while preserving working capital. In addition, the EDL program directly serves the needs of disadvantaged business enterprises that very often lack the resources to obtain credit through conventional means.</p> <p><b>The Neighborhood Economic Development Loan Pool (NEDL)</b>        The primary objective of NEDL is to promote the growth and profitability of local enterprises by providing access to conventional credit sources for businesses and individuals who do not normally qualify for commercial credit. The NEDL program is a loan pool of Fifth Third Bank, KeyBank, Huntington National Bank, National City Bank, along with the DOD, cooperating under common lending criteria to provide that source.</p> <p>The NEDL program is part of a business development process to cultivate</p>

Economic & Employment	
Goals/Objectives	Primary Responsibility / Partners
	<p>feasible micro-enterprise proposals through linkages of prospective business applicants with a network of community resources. The network provides technical assistance in the early formulation of the business plan and later, assistance with solving operating problems. An essential resource in this network is the "peer organization" of NEDL recipient businesses, which can provide technical assistance through shared experience with other group members.</p> <p>The DOD, for the 2009 program year, provided 15 facade grants, totaling \$227,588, and one EDL for \$50,000 to local businesses. As a result, 21 jobs were retained. The DOD also fielded requests from 34 additional businesses for specialized technical assistance, such as architectural drawings, permit issues, lease negotiations, and infrastructure improvements.</p>

Economic & Employment - Ancillary Impediment Activity Information	
Date: 7/1/09 - 6/30/2010	Agency Activity (please provide detail)
	<p><b>Legal Aid of Western Ohio (LAWO)</b> represents clients improperly denied access to public benefits such as Social Security disability benefits, thereby maximizing their available resources for housing.</p> <p><b>YWCA</b> implemented an economic empowerment program in partnership with the University of Toledo's Eberly Center. The curriculum concentrates on actual credit restoration, resume building, and financial literacy targeted for the special circumstances of domestic violence survivors including restoration, resume building, and financial literacy.</p> <p><b>Economic Opportunity Planning Association (EOPA)</b> provides monthly financial literacy class taught at the agency. CRC Case Managers make job referrals and attend sessions hosted by the Source for job information and referrals to clients. The reentry program also made job referrals to ex-offenders and held employment readiness training classes. Job training classes are held at the Source with instructors from Owens Community College. Classes focused on solar production, green jobs, medical technology jobs and pre-apprenticeship.</p> <p><b>St. Paul's Community Center</b> partners with the Source where clients obtain work experience on the switchboard/reception and dietary/kitchen.</p> <p><b>Ability Center of Greater Toledo's (ACT) Pathways 2 Success program</b> (Bureau of Vocational Rehabilitation) averaged over 100 students per quarter, 40 of whom found part time/seasonal paid employment.</p> <p><b>Neighborhood Housing Services (NHS)</b>, through ARRA funding from the Dept. of Energy, funded ten new employment positions within the home Weatherization Assistance Program.</p> <p><b>Harbor House</b> collaborates with various job placement agencies (Source, Jobs USA One) to assist its residents in securing employment recently expanding opportunities by seeking volunteer placement (i.e. Toledo Zoo, library, Toledo Public Schools, etc.) and partnerships with local companies for full-time employment (i.e. Hilton Toledo, Park Inn, Chrysler, 5/3 Bank).</p> <p><b>Aurora Project</b> staff is trained counselors of the Ohio Benefit Bank (OBB), which facilitates access to income benefits for residents.</p>

Economic & Employment - Ancillary Impediment Activity Information	
Date: 7/1/09 – 6/30/2010	Agency Activity <i>(please provide detail)</i> <b>Fair Housing Center (FHC)</b> utilizes the services of Experience Works and Owens Community College Interns to provide on-the-job training and work experience. <b>Friendship New Vision (FNV)</b> was a site for the Work Force Employees <b>Organized Neighbors Yielding eXcellence (ONYX)</b> partnered with FNV and Toledo Community Development Corporation (TCDC) and is actively involved in the Dorr Street Corridor Project and UT's Dorr Street Project (DSC). Monthly meetings continue on creating ways to bridge downtown development and the development around the University in a way that will uplift the entire corridor and adjacent neighborhoods.

Transportation	
Goals/Objectives	Primary Responsibility / Partners
<p>1. Toledo Area Regional Transit Authority (TARTA) should assess, as part of a regional growth initiative, the feasibility of expanding its service market into areas like Oregon and Swanton. GOAL/OBJECTIVE HAS BEEN COMPLETED</p>	<p><i>Toledo Area Regional Transit Authority (TARTA)</i> Toledo Metropolitan Area Council of Governments (TMACOG), City Council, County Commissioners, Public, City of Oregon, adjacent municipalities.</p> <p>A great deal of effort and expertise has been utilized in order to address transportation issues within the City of Toledo and the surrounding region. The region's first-ever comprehensive study of public transit was released in September 2004. Findings from the study were incorporated into regional and local plans and programs. The Regional Transportation Plan (RTP) includes major project and policy initiatives. The previous RTP was the "2025 Regional Transportation Plan—Update 2004." Federal funding is coordinated through the regional Transportation Improvement Program (TIP). The TIP is a coordination and funding document developed by state and local governments and authorities in the TMACOG Transportation Planning Area and lists all transportation projects and improvements that will use federal and state transportation funding from July 1, 2005 through June 30, 2009. The TIP provides a comprehensive year-by-year listing of all spending on significant transportation projects, allowing coordination between the various agencies with jurisdiction over portions of the transportation system in our area. The "2006-2009 TIP" includes 128 projects with total construction cost of over \$641,528,000. Work on the TIP is on a biannual cycle, describing transportation improvement projects that will be funded in our planning region over a four-year period.</p> <p>Before major projects move to the TIP, they are part of a longer-range plan. The current long-range plan in development is called "On the Move: 2007-2035 Transportation Plan."</p> <p>Several transportation programs and initiatives are also maintained to provide greater access to those areas not served by public transit in the surrounding area suburbs, as well as responding to the transportation needs of the low- to</p>

Transportation	Goals/Objectives	Primary Responsibility / Partners
	<p>moderate-income population. These types of commuter services include: Share-A-Ride, a computerized service that matches car and vanpool partners for the daily commute to work or school; Guaranteed Ride Home program, a safety net for commuters registered with Share-A-Ride to ensure that no one who shared a ride to work is left without transportation home in the event of an emergency or unexpected overtime; Park and Ride Lots, area locations where commuters can park their car and catch the bus or meet carpool partners; Commuter Choice, tax information employees/employers should know about that could save money each year; and Commuter Link's Car Buy Program, which helps working low-income families become more self-sufficient by assisting them in buying mechanically sound, reliable used vehicles.</p> <p>The Mobility Alliance, a new transportation advocacy group, advocates for public transportation, passenger rail, and other forms of transportation alternatives to the private automobile.</p> <p>A presentation was made to Taco's Commuter Services Council. Information was presented on the AOI to Fair Housing Study and the recommendations from that report that deal with transportation issues. FHC's VP of Development and Public Relations serves on the TMACOG Board of trustees and the Commuter Services Council. The Commuter Services Council adopted goals and objectives of the Toledo Area Regional Transit Authority (TARTA) that include:</p> <ul style="list-style-type: none"> <li>• Providing a reliable vehicle and communications system to assist the special needs of the elderly and persons with disabilities</li> <li>• Increasing accessibility of the elderly and persons with disabilities where public transit does not serve</li> <li>• Removing transportation barriers for agencies to provide for the elderly and persons with disabilities</li> <li>• Providing reliable wheelchair lifts and restraints to assist the special needs of the elderly and persons with disabilities</li> <li>• Coordinating with other transportation providers and agencies to meet the demand of our region</li> <li>• Providing opportunity and coordination for nonprofit organizations to use the funding to support the administrative costs of sharing services provided to the elderly and persons with disabilities</li> </ul> <p>The TARTA Planning Department is responsible for the Authority's short-term</p>	

Transportation	Goals/Objectives	Primary Responsibility / Partners
<p>2. TARTA should be encouraged to take a more aggressive approach to marketing and promoting TARTA. The system should be promoted as a service, convenience, pro-environment initiative, and attraction as opposed to a system to which people resort that cannot afford private transportation. GOAL/OBJECTIVE HAS BEEN COMPLETED</p>	<p><i>Toledo Area Regional Transit Authority (TARTA)</i> County, Corporations, Ohio D.O.T., TMACOG</p>	<p>capital and service planning. These duties include designing new routes and service options. The planning department also acts as the principle liaison for TARTA's communications with other federal, state, and local agencies. TARTA continues to evaluate Spencer Twp., Rossford, Perrysburg, and Waterville flex-routes. Service changes continue to be investigated and instituted on an as-needed basis. Currently TARTA maintains service and flex-routes for Toledo, Maumee, Ottawa Hills, Perrysburg, Rossford, Spencer Twp., Sylvania, Sylvania Twp. and Waterville Ohio.</p> <p>Regional discussions were initiated with four suburban mayors with concerns about public transit. TMACOG hosted a forum in July 2007 with elected leaders within the Toledo MSA, which included presentations on the Regional Core Circulator Study. There is an ongoing TMACOG Mayor's forum initiated by mayors of Maumee, Sylvania, Oregon and Perrysburg to discuss alternative funding, countywide service, and other transit issues.</p> <p>TARTA continues to market its Toledo Mud Hens services. Twelve "Park &amp; Ride" locations were established in order to provide round-trip shuttle service to the City of Toledo's Mud Hens, minor league baseball games located in downtown Toledo. The City of Toledo and five surrounding municipalities were included in the services. Other special events marketed during the program year included: college routes for the University of Toledo, Lourdes, Owens and Stautzenberger Colleges, Ozone Action Days, and special fares were implemented along with bike week with transit fare discounts. TARTA developed a school safety program with a "hip-hop" message that talks to students in their language about playing it safe when riding the TARTA bus.</p> <p>TARTA is also taking part in a study investigating the impact of using a mixture of biodiesel fuels and petroleum-based diesel fuel. The Intermodal Transportation Institute at the University of Toledo with two different fuels will conduct the study. Forty-eight TARTA buses and the City of Toledo Division of Streets, Bridges &amp; Harbor diesel-powered vehicles will take part in the vehicle testing. The study will focus on differences in emissions, engine performance, engine wear, and operating costs. Air quality for passengers will also be measured.</p> <p>An additional TARTA mini-bus will show the benefits of injecting a small amount of hydrogen in the air intake of the vehicle using B20 fuel. The hydrogen</p>

<b>Transportation</b>	
Goals/Objectives	Primary Responsibility / Partners
	portion of the study was developed and is being directed by H2 Engine Systems.

<b>Transportation - Ancillary Impediment Activity Information</b>	
Date: 7/1/09 - 6/30/2010	Agency Activity <i>(please provide detail)</i>
	<p><b>Family Promise</b> has provided over \$2,500 in weekly bus passes and tokens for clients.</p> <p><b>Harbor House</b> provides bus passes and tokens for all residents to enable them to attend treatment facilities, physical and mental health centers, area meetings, court appearances, job interviews, etc. The entire expense of these passes is absorbed by the agency, which currently spends over \$7,000 annually.</p> <p><b>EOPA CRC Case Managers</b> and the <b>Reentry Program</b> passed out monthly bus passes, bus tokens and gas cards to customers that met income guidelines for services, namely going to work with verified employment.</p> <p><b>ACT</b> advocacy staff continues to participate in monthly TMACOG meetings. ACT also coordinates complaints regarding TARTA and TARPS service from individuals with disabilities and ensures that staff at TARTA appropriate corrective action.</p> <p><b>The AIDS Resource Center Ohio (ARC Ohio)</b> assists eligible clients to apply for handicap TARTA passes for clientele. ARC Ohio provides additional transportation financial assistance to eligible, low-income individuals for housing and employment searches; public benefits appts, and medical, dental, substance abuse treatment or mental health treatment appointments. For the past year, they provided \$7,312.74 in assistance.</p> <p><b>The Neighborhood Health Association (NHA)</b> provides transportation services directly to the elderly in the south end of Toledo. Additionally, the <b>Mildred Bayer Clinic</b> for the Homeless Transportation Van provides transport to and from the homeless shelters for clients who are transitioning from temporary to more permanent housing by affording clients support to reach their doctor appointments, children's appointments, JFS, social security, and support groups, etc.</p> <p><b>FNV</b> is a state recognized contract-transportation agency and has received its National Provider Identification Number.</p>

<b>Education</b>	
Goals/Objectives	Primary Responsibility / Partners
<p>1. Toledo Public Schools (TPS) should focus efforts on improving its grade card on statistics that may impact housing choice. These would include:</p> <ul style="list-style-type: none"> <li>a. Proficiency Test Scores</li> <li>b. # of students graduating from high school</li> <li>c. # of students going on to obtain secondary degrees</li> <li>d. # of children taking ACT or SAT tests</li> </ul> <p>ONGOING GOAL/OBJECTIVE</p>	<p><i>Toledo Public Schools (TPS)</i> Partners in Education, Teacher's Union, University of Toledo, Owens Community College, Lourdes College, Washington Local District, City / County.</p> <p>Toledo Public Schools (TPS) has received the results from the Ohio Department of Education, announcing the district's scores from the 2009-2010 standardized testing, which include the Ohio Graduation Test and the Ohio Achievement Assessment tests. TPS met four of the 26 state indicators, with a performance index of 82.6. TPS district designation remains in The district met the state requirement of attendance for all grades, with a 94.9%, above the 93% minimum. The 2008-2009 graduation rate was below the minimum of 90%, showing a graduation rate of 83.7%.</p> <p>One kindergarten-through eighth grade school, Birmingham School, moved up</p>

Education	Goals/Objectives	Primary Responsibility / Partners	
	<p>two spots from "continuous improvement" to "excellent. From the charter schools, top performers were the Toledo School for the Arts, Wildwood Environment Academy, and two specialized autism schools. However, nine schools, two more than last year, were given the lowest "academic emergency" rating. TPS also did not meet expectations in reading and math scores for two separate subgroups: black and disabled students. The superintendent would like to use federal "Race to the Top" grant funds, TPS's share is \$10.8 million, to focus on improving this area.</p> <p>Parent involvement is a true focus for TPS. The district has introduced the Win-with-ten volunteer program. This endeavor encourages all parents to volunteer at least 10 hours each year at their child's school. Volunteer opportunities vary from organizing fund-raising activities, to working in the library to assisting students in the cafeteria. Results from this volunteer effort have been very positive. The district has also been very aggressive in promoting the importance of parents attending Parent-Teacher Conferences. In the past four years, the district has seen an increase of seven percent in parents attending conferences. Some schools have recorded an increase of 15 percent in parents participating in these mid-year updates.</p> <p>The Building for Success project has entered its final phase. This project promises to rebuild a majority of schools across the district into state-of-the-art learning centers. There are currently 33 new schools open — the most recent new school to open is Woodward High School. The \$800 million construction project, which is funded by the Ohio School Facilities Commission and local tax levies, provides wireless technology to students, along with the highest level of security and AV/AC systems. Schools currently under construction include Beverly Elementary, Marshall Elementary, Walbridge Elementary, Riverside Elementary, Old Orchard Elementary, Longfellow Elementary and Birmingham Elementary. Six other schools, including Scott High School, Waite High School, Edgewater Elementary, Crossgates Elementary, Glendale-Feilbach Elementary and Harvard Elementary, are part of Segment Six of the rebuilding and renovation effort. The schools are currently undergoing renovations, which include updating technology, adding energy efficient windows, roofing treatments and AV/AC units.</p>		
<p>2. Because quality of education plays such an important role in housing choice, TPS, the City of Toledo and Washington Local must collaborate</p>		<p>Lucas County Board of Education All County School Districts</p>	<p>Toledo Public Schools continues to foster community partnerships that ultimately benefit students. In working with the Boys &amp; Girls of Toledo, the district now</p>

<b>Education</b>		
<p><b>Goals/Objectives</b> more on improving educational resources, quality of education, and public school images. <b>ONGOING GOAL/OBJECTIVE</b></p>	<p><i>Primary Responsibility / Partners</i> University of Toledo, Owens Community College</p>	<p>has a Boys &amp; Girls Club at Sherman Elementary. This Club is joined to the school by a common hallway and has become a favorite after-school retreat for students. While at the Club, students enjoy a variety of activities and also receive after-school tutoring. The success of this program has been so tremendous that the Boys &amp; Girls Clubs of Toledo is planning to open a Club at the new Marshall Elementary School, which is scheduled to open for the 2011-12 school year. This Center will serve the needs of students in south Toledo.</p> <p>District officials continue to work closely with other community partners including Partners in Education, the Old Newsboys and the YMCA. Through these partnerships, TPS is able to offer students additional tutoring support, scholarship opportunities and a wellness program.</p> <p>The University of Toledo and Owens Community College continues to support TPS graduates by providing free college tuition. Students must show financial need by completing the Free Application for Federal Student Aid (FAFSA) to qualify for the program. Each institution then has separate eligibility requirements. Both programs have been extremely popular and now make college a reality for more students than ever before. As a point of reference: The University of Toledo offers the same tuition-free program to students from the other large Ohio urban districts.</p>

<b>Education - Ancillary Impediment Activity Information</b>		
<p>Date: 7/1/09 – 6/30/2010</p>	<p><i>Agency Activity (please provide detail)</i> <b>Beach House</b> provides opportunities for UT and Owens Community College Nursing students to receive practical experience at the shelter. The agency also partners with Toledo Public Schools to provide weekly tutors for its residents. <b>FOCUS</b> offers assistance to clients to apply for training and education programs including assistance with tuition for those obtaining licenses that guarantee suitable wage (STNA, trades, etc), purchase of uniforms, boots, work clothes, or any equipment if other resources are available. <b>Adelante</b> provides support for HeadStart recruitment for LEP population and partners with TPS to overcome barriers that LEP families face within the school system. The agency also provided a summer tutoring program and academic tutoring and prevention education for at-risk children and youth in grades K-12. Provided academic tutoring and prevention education program for at risk children and youth in grades k-12. <b>EOPA</b> provides certified GED classes at the agency that are free and open to the public as well as Small Business and Entrepreneurial classes. E.O.P.A. also subcontracted with two providers to provide tutorial services to elementary and middle school children to help with math, science and reading in preparation for proficiency tests.</p>	

Education - Ancillary Impediment Activity Information	
Date: 7/1/09 - 6/30/2010	Agency Activity (please provide detail) <b>LaPosada Shelter</b> partners with Toledo Public Schools to provide tutoring to children residing in the Shelter.

Assisted Housing		
Goals/Objectives	Primary Responsibility / Partners	
<p>1. Lucas Metropolitan Housing Authority (LMHA) should include specific provisions in its Strategic Plan to reach full compliance with the Jaimez decision by the year 2010. ONGOING GOAL/OBJECTIVE</p>	<p>Lucas County Metropolitan Housing Authority (LMHA) ABLE, Fair Housing, Toledo City Council, township trustees.</p>	<p>In compliance with the decision from Jaimez v. Toledo Metropolitan Housing Authority, 758 F.2d 1086 (1985), affirmed by the U.S. Court of Appeals for the Sixth Circuit, LMHA has taken steps to revise policies and procedures to abide by the Jaimez decision in order to address racial imbalances that existed in the public housing projects. LMHA made revisions to the agency's Admissions and Continued Occupancy Policy Governing Conventional Public Housing (revised 6/17/09, resolution number 7582, to include a section on the Violence Against Women Act (VAWA). Specific sections address within the comprehensive policy include: Nondiscrimination, Compliance with Civil Rights Laws and Court Orders, Eligibility for Admission and Processing of Applications, Affirmative Marketing, Waiting List Management, Tenant Selection and Assignment Plan, Organization of the Waiting Lists, Unit Offers to Applicants, Good Cause for Applicant Refusal of Unit Offer, Guide for Housing Locations; Transfer Policy, General Transfer Policy, and Cost of Transfers and Other Req. LMHA also provides fair housing training for all of its employees. LMHA completed six new-construction low-income public housing units in a non-impacted area of North Toledo in September 2009.</p>
<p>2. LMHA and HUD should take every step available to secure scattered-site housing in non-impacted areas. Districts that have no or little subsidized housing (Oregon, Ottawa Hills, Maumee) should work with LMHA and HUD to develop and/or locate housing for LMHA's affordability programs. GOAL/OBJECTIVE HAS BEEN COMPLETED</p>	<p>LMHA Fair Housing Center, Planning Commission, City and Legislative Organizations.</p>	<p>The Housing Choice Voucher Program (HCV) is the federal government's major program for assisting very-low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments. The participant is free to choose any housing meeting the requirements of the program and is not limited to units located in subsidized housing projects. Housing-choice vouchers are administered locally by LMHA. LMHA administers the HCV program in Lucas, Wood and most of Fulton county in Ohio, and Monroe County, Michigan. LMHA administers over 3,900 Housing Choice Vouchers and owns and operates over 3,100 conventional public housing units at 34 sites throughout Toledo and greater Lucas County, which includes 201 scattered-site properties.</p>

Assisted Housing	Goals/Objectives	Primary Responsibility / Partners	
<p>3. Districts with little or no subsidized housing should develop affordable housing goals and seek "out-of-the-box" solutions for reaching affordable housing goals. For example, a district may opt to partner with a housing service provider such as Neighborhood Housing Services or a private developer to develop affordable housing using tax credits or grants from the Ohio Housing Trust Fund.</p> <p><b>GOAL/OBJECTIVE HAS BEEN COMPLETED (THIS IS A LOWER PRIORITY)</b></p>	<p>LMHA made concerted efforts to promote Section 8 participation in outlying counties. LMHA now assists Section 8 participants in Monroe County, Michigan, and the following Ohio counties: Fulton, Wood, Henry and Ottawa, which are contiguous to Lucas County. LMHA has the premier Section 8 Homeownership Program in Ohio. Section 8 clients are advised during the eligibility process that the Section 8 voucher is portable anywhere in the country. LMHA assisted very-low-income families in leasing privately owned rental housing through the following three separate programs: Mainstream - 150 vouchers, Housing Choice - 3,615 vouchers, and Mod. Rehab - 47 vouchers. Low- to moderate-income families have been able to obtain housing within the cities of Oregon, Sylvania, and Perrysburg, utilizing the Section 8 Rental Voucher program (housing choice vouchers). LMHA utilized 98% of the vouchers available and 100% of the funds available, with the addition of HAP reserves.</p> <p>LMHA entered into an agreement with the City of Oregon to administer a HOME Investment Partnership, Tenant-Based Rental Assistance (TBRA) Program. The intent is to increase interaction with Oregon, in anticipation of expanding to other communities within the Toledo MSA. LMHA's homeownership office also has plans to begin acquiring properties in need of rehabilitation throughout Lucas County and rehabilitating these homes for sale to low-to-moderate individuals and families at affordable prices. In addition, properties are being investigated in surrounding areas such as Spencer Township, west of the City of Toledo, on the border of Lucas County.</p> <p>LMHA acquired a formerly market-rate apartment complex in Sylvania Township in February 2006. The Westridge Apartments currently have 20% of the residents receiving TBRA, an example of mixed-income housing.</p> <p>LMHA began a public housing homeownership program patterned after the successful Section 8 Home Ownership Program initiated in 2001. The program helps low-income families currently renting through LMHA to move into ownership while continuing to receive monthly housing assistance. LMHA offers down-payment assistance through the City of Toledo. Each buyer can receive a grant of \$5,000 for down payment and closing costs. The City of Toledo continues to have the greatest number of subsidized, affordable housing in the area.</p>	<p><i>County Commissioners</i>          LMHA, Private Developers, FHC, local municipalities, ODOD, HUD.</p>	

Assisted Housing Goals/Objectives	Primary Responsibility / Partners	
<p>4. LMHA should embark upon a major promotional campaign to alert landlords of the benefits of participating in the Section 8 program with specific emphasis on recruiting landlords in non-impacted areas to participate in the program. ONGOING GOAL/OBJECTIVE (NEVER ADDRESSED)</p>	<p><i>LMHA/Fair Housing</i> Housing Service Providers, Property Owners, Fair Housing Center.</p>	<p>LMHA maintains a relationship with NHS, which provides comprehensive homeownership training to Public Housing and Section 8 clients. The training includes credit counseling and repair. LMHA also assists clients in the purchase, loan and closing process. The Family Self-Sufficiency Section 8 program has had 103 homeownership closings to date.</p> <p>LMHA promotes the benefits of participating in the Section 8 programs through outreach and marketing to EOPA, CDC's, CRA Investment officers of local banks, area service providers, such as ACT, and mental health providers. To increase presence in the community and promote opportunities, LMHA also looks to strengthen its relationships with Catholic Charities Homeownership Counseling program, FNV Homeownership Counseling program, General Motors Acceptance Corporation (GMAC), and the Northwest Ohio Development Agency (NODA).</p> <p>LMHA sponsored landlord fairs complete with vendors from the City of Toledo, FHC, and a private attorney as resources. LMHA also spoke at various landlord meetings and developed an information packet specific to landlord issues. This is used to disseminate information about the Section 8 program.</p>
<p>5. LMHA should collaborate with landlord tenant and fair housing organizations to provide training opportunities for consumers on how to improve credit ratings, improve their rental histories, and clean up their criminal history reports. GOAL/OBJECTIVE HAS BEEN COMPLETED</p> <p>6. The Fair Housing Center should negotiate for Section 8 units in settlement agreements to increase the number of units available for Section 8 housing in historically closed communities. ONGOING GOAL/OBJECTIVE</p>	<p><i>Fair Housing</i> LMHA, NODA, and other credit counseling providers.</p> <p><i>Fair Housing</i> LMHA</p>	<p>LMHA has participated in a variety of special programs associated with target groups such as physically, or mentally handicapped individuals and welfare clients.</p> <p>Although the ROSS Homeownership Grant has ended, LMHA continues to create homeowners from their public housing program families using the Section 8 Housing Choice Voucher Program. The PH-FSS specialist provides the casework and refers residents to qualified agencies who provide the counseling required by HUD for low-income families to become homeowners.</p> <p>LMHA assisted very-low-income families in leasing privately owned rental housing for separate Section 8 Housing programs.</p> <p>HUD has mandated a nationwide change that will transition the current business structure of all public housing authorities to a project-based asset management structure. The executive office of the LMHA took a proactive position in order to become a role model in the state as they transitioned to this mandate. LMHA began the initiative in July 2005 by implementing an Interim Director of Project-</p>

Assisted Housing Goals/Objectives	Primary Responsibility / Partners	
		<p>Based Development whose primary responsibility was to design, reorganize and transition to project-based management operations. The conversion to project-based management will improve responsiveness; reduce operating costs (including overhead); and assist in the management of LMHA properties in a manner that is competitive with other operators of affordable housing.</p> <p>In February 2006, LMHA purchased 190 rental units at 2716 Westmar Court, Toledo, OH 43615, Sylvania Township. Of the 190 units, 22 units are townhomes. LMHA has obtained 20% occupancy for its Section 8 participants.</p> <p>LMHA has a small remaining balance from HOME grants from the City of Toledo to be used in conjunction with the Public Housing and Housing Choice Voucher Homeownership programs. This can be used to provide down-payment assistance funds. LMHA is using private contractors to build single-family homes. One home remains for sale.</p> <p>The Public Housing Family Self-Sufficiency Program began in May 2005 and currently has 56 program participants. During this time, there have been 14 public housing families graduate from the program and move into homeownership. The goals of our current participants to move them towards self-sufficiency, developed during fiscal year 2009, are: employment (15), education (15), credit repair (20), and homeownership (5).</p> <p>LMHA constructed Brennan Estates, a mixed-income community with six-market rate and five affordable houses contained on the same city block. To date, LMHA has sold ten of 11 homes. The same contractor built the homes, which are of similar design. They have air conditioning and rear decks. LMHA sold the homes at 3530 Willow Run, and 3603 Turret Green. At Hyde Park, there are 12 new homes of which four are market rate (\$150,000+) and eight are affordable. All the homes were built by the same builder and designed by the same designer so that there is no distinction between the affordable and market-rate homes. LMHA built one single-family affordable house less than 200 feet away from a new single-family subdivision (Washington Village Estates) that has homes valued at \$250,000. LMHA's home sold for \$110,000. LMHA continues plans to build additional housing in the Washington Village neighborhood as part of the Brand Whitlock /Albertus Brown redevelopment project. LMHA successfully initiated an incentive program for scattered-site housing options to conventional residents.</p>

<p><b>Assisted Housing - Ancillary LMHA Activity/Information</b></p>	
<p>Landlords are reluctant to invest dollars to make improvements to the unit as required by LMHA.</p> <p>Landlords who previously used the program and had negative experiences are not aware of programmatic changes, i.e. old rules had more prohibitions and new rules can benefit the landlords.</p> <p>Consumers using the program are being turned down because of poor landlord references or criminal history.</p>	<p>LMHA is obligated to follow the Housing Quality Standards (HQS) set forth in 24 CFR 982.401 and its Section 8 Administrative Plan. Properties that do not comply with HQS are not eligible to be placed in the program.</p> <p>LMHA has sponsored landlord fairs complete with vendors from the City of Toledo, FHC and a private attorney as resources. LMHA also spoke at various landlord meetings and developed an information packet specific to landlord issues.</p> <p>LMHA does not consider poor landlord references unless they involved criminal activity. LMHA must screen for criminal activity history to determine eligibility. LMHA cannot control or impact an applicant's prior rental or criminal history.</p>
<p>LMHA's Section 8 Housing Choice Voucher Administrative Plan's section on Fair Housing provides in pertinent part:</p> <p>"The LMHA will comply fully with all federal, state, and local nondiscrimination laws, and with rules and regulations governing fair housing and equal opportunity in housing and employment, including:</p> <ul style="list-style-type: none"> <li>• Title VI of the Civil Rights Act of 1964</li> <li>• Title VIII of the Civil Rights Act of 1968 (as amended by the Community Development Act of 1974 and the Fair Housing Amendments Act of 1988)</li> <li>• Executive Order 11063</li> <li>• Section 504 of the Rehabilitation Act of 1973</li> <li>• The Age Discrimination Act of 1975</li> <li>• Title II of the Americans with Disabilities Act (to the extent that it applies; otherwise, Section 504 and the Fair Housing Amendments govern)</li> <li>• When more than one civil rights law applies to a situation, the laws will be read and applied together.</li> <li>• Any applicable state laws or local ordinances, and any legislation protecting individual rights of tenants, applicants, or staff that may subsequently be enacted."</li> </ul> <p>To further its commitment to full compliance with applicable civil rights laws, LMHA will provide information on federal, state, and local equal opportunity laws and any recourse available to program participants, if they were to become victims of discrimination. Such information will be made available during the family briefing, and all appropriate fair housing information and housing discrimination complaint forms will be made a part of the family's briefing packet.</p> <p>Except as otherwise provided in 24 CFR 8.21(c)(1), 8.24(a), 8.25, and 8.31, no individuals with disabilities shall be denied the benefits of, be excluded from participation in, or otherwise be subjected to discrimination because LMHA's facilities are inaccessible to, or unusable by persons with disabilities. Posters and housing information are displayed throughout LMHA's offices so as to be easily readable from a wheelchair.</p> <p>All of LMHA's offices are accessible to persons with disabilities. The TTD 419-259-9529 and Ohio Relay 7-1-1, or 800-750-0750 provide accessibility for the hearing impaired.</p> <p>LMHA's Admissions and Continued Occupancy Policy, provides in pertinent part:</p>	<p>LMHA provides in pertinent part:</p>

Assisted Housing - Ancillary LMHA Activity/Information

" A) Compliance with Civil Rights Laws and Court Orders

- 1) *Lucas Metropolitan Housing Authority (LMHA) will comply with all laws and court orders relating to civil rights, including but not limited to:*
- 2) Title VI of the Civil Rights Act of 1964 (42 U.S.C. §2000d et seq.) and 24 CFR Part 1
- 3) Fair Housing Act (42 U.S.C. §§3601-3631) and 24 CFR Parts 100, 108, and 110
- 4) Executive Order 11063 on equal opportunity in housing and 24 CFR Part 107
- 5) Executive Order 13166 on improving access to services for persons with limited English proficiency
- 6) Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. §794) and 24 CFR Part 8
- 7) Age Discrimination Act of 1975 (42 U.S.C. §§6101-6107) and 24 CFR Part 146
- 8) Title II of the Americans with Disabilities Act (42 U.S.C. §§12131-12134), 28 CFR 35
- 9) Opinions and court orders in *Jaimes v. Toledo Metropolitan Housing Authority*, Case No. C74-68, in the U.S. District Court, Northern District of Ohio, Western Division ("Jaimes Court Decision")

10) All applicable state and local laws and ordinances, including Ohio Rev. Code §4112.02."

LMHA will promote equal opportunity in housing and has a formula for remedying past discrimination. LMHA razed eight dilapidated houses on Earl Street and Forsythe Street, which border Weiler Homes, in order to improve the overall site conditions at Weiler Homes. LMHA's core document for the Low-Income Public Housing Program, its Admissions and Continued Occupancy Policy, provides that LMHA will promote equal opportunity in housing. LMHA's core document for the Section 8 Program, its Section 8 Administrative Plan, promotes equal opportunity in housing. LMHA conducts annual Fair Housing education to all staff. LMHA prominently displays required Fair Housing posters. LMHA's web site has links to the Toledo Fair Housing Center and the Ability Center of Greater Toledo. The LMHA is master planning the redevelopment of the Brand Whitlock and Albertus Brown communities.

Assisted Housing - Ancillary Impediment Activity Information

Date: 7/1/09 - 6/30/2010

Agency Activity *(please provide detail)*

LAWO represents eligible clients who have been improperly denied or terminated from assisted housing programs, including the Section 8 Housing Choice Voucher Program, Public Housing, and other federally subsidized housing complexes and/or clients who are in the process of being evicted from public and subsidized housing. As a result, many low-income clients have been able to obtain or retain essential housing subsidies.

Adelante provides financial literacy and homeownership workshops to LEP clients.

YWCA received limited ARRA funds for rapid re-housing and is implementing housing activities, which includes follow up case management. Other greater longer-term funds are inaccessible due to a local requirement to participate in HMIS, which excludes domestic violence victims. For safety reasons, this subpopulation, by law, should not and are not entered into the database.

ACT staff continues to work with LMHA to ensure that low-income individuals with disabilities have accessible housing. ACT works with FHC to assist individuals with disabilities to resolve housing issues. ACT's Housing Coordinator attends meetings with LMHA, Toledo Area Alliance to End Homelessness, and the Housing Coalition.

New Immigrant Issues		
Goals/Objectives	Primary Responsibility / Partners	
<p>1. The Fair Housing Center should work with other organizations, such as the Farm Labor Organizing Committee, Farm Labor Research Project, Jewish Community Center, Islamic Center of Greater Toledo, the International Institute, et. al., to educate their constituents about their rights and responsibilities under the Fair Housing Act GOAL/OBJECTIVE HAS BEEN COMPLETED</p>	<p><i>Fair Housing Center</i> Farm Labor Organizing Committee, Farm Labor Research Project, Jewish Community Center, Board of Community Relations.</p>	<p>FHC assists any consumer wishing to file a complaint of discrimination, regardless of their legal status. Many times, this group is unwilling to speak up because of the fear of ramifications.</p> <p>The City of Toledo awarded 35<sup>th</sup> Year CDBG funding to Adelante, Inc. in support of their Housing Outreach Initiative project. Through the utilization of bilingual housing outreach professionals, the goal is to increase occupancy/ownership of affordable decent, safe and sanitary housing through increased access to housing counseling and financial management services in a culturally sensitive manner. The Latino Housing Initiative provides community outreach on homeownership opportunities and programs available, group orientation on homeownership services and programs, one-on-one housing counseling and educational workshops, and access to down-payment assistance. Biweekly workshops are ongoing in order to accommodate program beneficiaries.</p>

New Immigrant Issues - Ancillary Impediment Activity Information		
Date: 7/1/09 - 6/30/2010	Agency Activity (please provide detail)	
	<p>NHA works with migrant workers and their families through Mildred Bayer Clinic for the Homeless Project Black Bag in order to provide on-site professional medical services. NHA also has a full time translator on staff as well as on-call translators to assist new and existing patients at doctor visits and associated needs of the visit.</p> <p>Adelante continues to present informational sessions on immigrant rights related to domestic violence, access to healthcare, higher education and issues related to employment.</p> <p>YWCA works with Legal Aid/ABLE to provide legal assistance to Domestic Violence survivors with immigration issues re: VAWA law provisions for DV survivors for Visa Applications. The agency provides training to Rural Opportunities staff on safety planning for DV survivors, and sexual assault training, and provide case management for their clients (migrant workers).</p> <p>FHC renewed its contract with Language Line, an interpretation service that can translate in more than 150 languages.</p>	

Housing for Persons with Disabilities		
Goals/Objectives	Primary Responsibility / Partners	
<p>1. Local disability rights, fair housing and civic organizations should form closer linkages to provide a seamless network of services for individuals experiencing problems in the housing</p>	<p><i>Ability Center.</i> MRDD, Mental Health providers, Toledo Area Alliance to End Homelessness (TAAEH), LMHA,</p>	<p>The City of Toledo established the Mayor's Commission on Disabilities to ensure that the City is in compliance with the Americans with Disabilities Act (ADA) and to enhance communication with the disability community. The Commission serves as the City's first formal vehicle to address the concerns of the disability</p>

Housing for Persons with Disabilities		
Goals/Objectives	Primary Responsibility / Partners	
<p>arena. GOAL/OBJECTIVE HAS BEEN COMPLETED</p>	<p>FHC and Housing Providers.</p>	<p>community. The Commission consists of 12 members, appointed by the mayor, and confirmed by City Council. This commission is still active as an advisory body to the Mayor and City Council.</p> <p>Major goals of the Toledo Commission include: Promoting the value of diversity, dignity and the quality of life for people with disabilities; assuring that people with disabilities receive services and other assistance and opportunities they need to achieve their maximum potential through increased independence, productivity, and integration into the community; advocating for public policy change, systems change, and community acceptance of all people with disabilities and their families; promoting inclusion, informed choice, and independence among all people with disabilities, including those with the most severe disabilities and their community, neighbors, coworkers and friends; recognizing the contributions of all people with disabilities as they share their talents at home, school and work, and in recreation and leisure activities; and, serving as a catalyst to create systematic change to promote awareness of disability-related issues that will ultimately benefit all citizens of Toledo.</p>
<p>2. The school systems must be sure that their diversity and tolerance resources include segments that deal with persons with disabilities. GOAL/OBJECTIVE HAS BEEN COMPLETED</p>	<p>All local school systems Ability Center, Equal Aces Ministries, Public Libraries, Ohio Civil Rights Commission.</p>	<p>Roughly 31% of the complaints received at the FHC involve disability discrimination. FHC works with other agencies, including ACT, to ensure that people with disabilities are not discriminated against. Regular requests for reasonable accommodations are made to landlords so tenants can have full enjoyment of the dwelling.</p> <p>TPS offers special programs and services available to support learning for students with special needs, based on individual needs. The district provides services for special education students in their home school, or to the closest other school in their high school area that has appropriate services.</p> <p>Transportation is provided for all special education students based on individual needs. To address day-to-day operational/programmatic concerns, the Toledo Public Schools Parent Task Force also works with the ACT on systemic special education issues that affect more than one student.</p> <p>As referred to in the "Education" section, the TPS system is undergoing a substantial construction process throughout the schools system. In an effort to eliminate artificial barriers to integration when reaching decisions on the location of new schools, expansion of existing schools, and redistricting of existing schools, projects will meet or exceed all applicable health, welfare, and safety</p>

Goals/Objectives	Primary Responsibility / Partners	
<p>Housing for Persons with Disabilities</p> <p>3. Real estate, lending, insurance, rental and other housing industry companies / groups should actively recruit persons with disabilities to join their teams. GOAL/OBJECTIVE IS ONGOING (NOT ADDRESSED)</p> <p>4. Inspection and building code departments should check new housing facilities to ensure that new housing is built in accordance with accessibility standards. GOAL/OBJECTIVE IS ONGOING</p>	<p><i>Ability Center</i> Neighborhood Properties, Toledo Board of Realtors ®.</p> <p><i>City of Toledo, Lucas County, Oregon, Maumee and Sylvania, Ohio building regulation departments</i> Fair Housing Center, Ability Center, Home Builders Association</p>	<p>codes and comply with all local, state, and federal mandates.</p> <p>The ACT continues to work on a local, state and federal level to secure policy changes that benefit individuals with disabilities to help people with disabilities access goods and services they need to live independent lives.</p> <p>In September 2005, Toledo City Council passed a "Visitability" ordinance (ord.577.05) - the first in Ohio - for all new construction of one-, two- and three-family homes in the city, financed with public funds. The ACT was a key supporter of the ordinance along with the Home Builders Association of Greater Toledo, and other local disability-related organizations.</p> <p>New housing construction issues addressed in the Visitability ordinance include, but are not limited to: Provide at least one no-step entrance (required no-step entrance to be accessed via a Visitable route); all doorways on the Visitable entry-level shall have a minimum net clearance of 32", and all hallways and corridors on the main floor shall be at least 36" wide and provide a wheelchair accessible bathroom, or half-bath on the main floor, and all walls in the required bathroom/half-bath shall have reinforcing/backing in the walls to allow for the future installation of grab bars, and wall outlets on the main floor shall be mounted at least 15" above the finished floor and light switches, thermostats and other control devices on the main floor shall be mounted no higher than 48" above the finished floor. Also, all housing construction, including new and rehabbed properties, must be inspected prior to receiving a certificate of occupancy to ensure that all projects are completed to code and built in accordance with required accessibility standards. The City of Toledo Building Inspectors ensure that new construction is built in accordance with accessibility standards, which is also tracked by the DON, Housing Section in order to ensure compliance for all new housing construction utilizing federal funds received through the City of Toledo.</p>
<p>Specific FHC Activities Related To Impediment Area The Center coordinates efforts with Neighborhood Properties, Inc., Preferred Properties, and ACT. All three organizations serve the needs of persons with mental and physical disabilities.</p>		

Housing for Persons with Disabilities - Ancillary Impediment Activity Information

Date: 7/1/09 - 6/30/2010

Agency Activity (please provide detail)

LAWO ensures that clients with disabilities are able to obtain and maintain affordable, accessible housing, by requesting reasonable accommodations in the administration of federal housing programs, or defending against evictions. LAWO refers clients to FHC, ACT, and the OCR and works in partnership with these agencies to insure that clients' rights to accessible housing are preserved. NHS recently completed construction of South East Toledo Homes II project. All 25 houses were built to meet the City of Toledo's visitability ordinance. Three homes are fully accessible and all 25 were leased during the period. FHC receives, investigates and monitors complaints of housing discrimination based on disability. ACT successfully transferred 35 individuals out of nursing homes and back into their communities and is currently working with another 55 individuals in nursing homes. The agency also maintains an updated list of accessible housing; participates, through advocacy staff, on the Ohio Olmstead Task Force, which makes recommendations to state agencies regarding issues of self-determination and choice in housing for people with disabilities; completed construction on 36 access ramps, eight bathroom modifications, 14 stair rails and grab bars and seven sets of low rise step installations for 39 disabled persons; began a three-year term on the Governors Council for Persons w/ Disabilities, with a seat on the Access Concerns Committee with the intent of making Visitability a priority; and was appointed to the Williams County Habitat For Humanity (HFH). ACT staff also serves on the board for a community development corporation, providing design input for development plans.

Real Estate Sales

Goals/Objectives

1. All real estate companies should adopt and sign the Fair Housing Declaration.  
GOAL/OBJECTIVE HAS BEEN COMPLETED  
(Note: Not all real estate companies signed)

Primary Responsibility / Partners

All local realtors  
Fair Housing Center (FHC),  
Toledo Board of Realtors ®

The Toledo Board of Realtors ® continues to work with individual brokers and real estate companies to adopt and sign the Fair Housing Declaration and agree to: provide equal professional service without regard to the race, color, religion, sex, handicap, familial status, or national origin of any prospective client or customer, or the residents of any community; stay informed about fair housing laws and practices, improving clients' and customers' opportunities and said business; develop advertising that indicates that everyone is welcomed and no one is excluded, thereby expanding clients' and customers' opportunities to see, buy or lease property; inform clients and customers about their rights and responsibilities under the fair housing laws by providing brochures and other information; refuse to tolerate noncompliance; take a positive approach to fair housing practices and aspire to follow the spirit, as well as the letter of the law and develop and implement fair housing practices in order to carry out the spirit of the declaration. Brokers are urged to adopt and display the Fair Housing Declaration which has recently been posted on the Toledo Board of Realtors ® website.

2. In continuing to educate area real estate

Toledo Board of Realtors ®

The Toledo Board of REALTORS (TBR) offers numerous continuing education

**FAIR HOUSING ACTION PLAN  
Priority Program Goals**

**CITY OF TOLEDO  
Analysis of Impediments 2009**

Real Estate Sales	Primary Responsibility / Partners	
<p><b>Goals/Objectives</b> professionals about the problems of sales discrimination, the Fair Housing Center, together with the Board of Realtors®, the Department of HUD, OCRC and the Justice Department should collaborate on educational programs designed to encourage real estate agents comply with the letter and the spirit of fair housing laws. These educational programs should include segments on diversity issues in order to address prevalent, often subconscious biases and stereotypes that may influence the practices of even the most diligent professional. The educational programs should also contain segments on the agent's role in fostering negative housing patterns such as neighborhood decline, property value decline, residential flight, and predatory lending issues. <b>GOAL/OBJECTIVE HAS BEEN COMPLETED</b></p>	<p>OCRC, HUD and the FHC.</p>	<p>classes every year in order for Ohio licensees to meet their education requirements. In addition, the Board also offers ten-hour Post Licensure for those newly licensed sales agents. TBR makes other continuing educational opportunities available through the National Association of Realtors® including on-line diversity training such as "At Home with Diversity". The TBR also maintains an Affordable Housing &amp; Cultural Diversity Committee whose role is to inform and assists members in their understanding and responsibilities in giving equal service to clients and customers. It implements programs that address affordable housing issues and develops and enhances opportunities for multicultural buyers, sellers and real estate agents. This committee also created the Certified Affordable Real Estate Specialist (CARES) certification process.</p>
<p>3. The City of Toledo may need to look at "out-of-the-box" remedies to promote Toledo neighborhoods. <b>GOAL/OBJECTIVE HAS BEEN COMPLETED</b></p>	<p><i>City of Toledo</i> City, County, Fair Housing Center, CDC's, Housing Providers.</p>	<p>The City of Toledo partners annually with FHC on a neighborhood tour event that serves to promote the City's movement towards progressive and revitalized neighborhoods. The event targets an average of 125 housing industry professionals and provides an opportunity for the City and its Community Development partners to showcase examples of targeted neighborhood investments to provide quality, affordable housing.</p> <p>The City of Toledo, DON works with the area's Community Development Corporations on the "Model Neighborhood" Project where a targeted block group is selected and the City works with neighbors in order to provide extensive and comprehensive clean-up services. These initiative efforts are developed to support and revitalize stum and blighted area neighborhoods.</p>
<p>4. Real estate companies who do not have a presence in predominately African-American and Hispanic communities should be encouraged to establish offices in those areas. <b>ONGOING GOAL/OBJECTIVE</b></p>	<p><i>Fair Housing Center</i> Toledo Board of Realtors®, real estate agencies.</p>	<p>Currently, there is only one company with an office in predominately African-American and Hispanic communities. However, another office is African-American owned, with a different concept. For a fee, agents have the opportunity to work under a brokerage, but utilize their home offices as a work base. There is also a realtor's office within the downtown area, located near predominately African-American and Hispanic communities.</p>

Real Estate Sales	Goals/Objectives	Primary Responsibility / Partners	
	<p>5. Community Development Corporations should receive fair housing and fair lending training on an annual basis. CDC's should also collaborate with fair housing, accessibility, and housing groups, as well as HUD to ensure that housing renovated or built by CDC's is done within accordance with fair housing laws. GOAL/OBJECTIVE NOT ADDRESSED</p>	<p>City of Toledo Fair Housing Center, Community Development Corporations, OCRC, HUD.</p>	<p>The Toledo Realist Association is actively involved in uniting minority-business partners. Their number one priority is to promote democracy in housing through education and quality service in communities that are typically overlooked. Monthly meetings occur the third Saturday of each month. The Association provides ongoing training to those in attendance.</p> <p>The City is also working with area CDC's in order to assist with the development of individual comprehensive marketing strategies with the anticipation that this will provide the respective agencies with the proper tools to be able to sell newly constructed, or rehabbed properties within their service areas.</p> <p>The Toledo Housing Task Force issued a report and recommendations on the following five goals:</p> <ol style="list-style-type: none"> <li>1. Increase the quality of Toledo's neighborhoods and housing stock by focusing public and nonprofit investments in a limited number of targeted neighborhoods to maximize impact, and attract and sustain additional private investment by encouraging developers to build market-rate housing within the City of Toledo. We will be successful when: <ul style="list-style-type: none"> <li>·1,000 housing units are newly constructed, rehabilitated, or brought up to code per year</li> <li>·Community benchmarking indicators rise above the 2007 baseline (determined at later date)</li> <li>·Developers and others indicate increased satisfaction with customer service provided by City departments</li> </ul> </li> <li>2. Increase homeownership rates, especially within target neighborhoods, and increase the percentage of homeowners with disposable income. We will be successful when: <ul style="list-style-type: none"> <li>·We have a five percent increase in the homeownership rate in target neighborhoods</li> <li>·We slow the downward trend in the homeownership rate for Toledo</li> </ul> </li> <li>3. Ensure equal access to appropriate housing in all neighborhoods for all people through education, counseling, investigation, and enforcement. We will be successful when: <ul style="list-style-type: none"> <li>·Toledo's newly amended Fair Housing Laws are utilized more effectively</li> <li>·Survey results indicate a favorable change in the perception of accessibility to all neighborhoods</li> </ul> </li> </ol>

<b>Real Estate Sales</b>	
<b>Goals/Objectives</b>	<i>Primary Responsibility / Partners</i>
<p>4. Create economically diverse neighborhoods throughout Toledo and Lucas County. We will be successful when:</p> <ul style="list-style-type: none"> <li>·Existing and newly created incentives are effectively employed</li> <li>·HOME-assisted rental development is no longer concentrated in a small number of neighborhoods</li> <li>·Inclusionary zoning policies are implemented within the jurisdiction of Lucas County</li> </ul> <p>5. Improve the quality of life in all Toledo neighborhoods. We will be successful when:</p> <ul style="list-style-type: none"> <li>·Community survey results indicate residents feel safer in their neighborhoods and are more satisfied with the quality of Toledo's housing, infrastructure and public services</li> <li>·Residential property values increase</li> <li>·We create a "community of choice" by beginning to slow Toledo population and tax-base loss</li> </ul>	<p>Affordable housing for all citizens is a priority of the Affordable Housing and Cultural Diversity Committee of the Toledo Board of Realtors®. Working toward that goal, the committee determined education of members and consumers is critical. Therefore, it continues to encourage realtors and teams of realtors to attain and maintain CARES certification.</p>
<p>6. The Toledo Board of REALTORS® should encourage real estate agents to receive the Certified Affordable Real Estate Salesperson (CARES) certification. GOAL/OBJECTIVE HAS BEEN COMPLETED</p>	<p><i>Toledo Board of Realtors®</i> Fair Housing Center, NODA, and real estate agencies.</p>
<b>Real Estate Sales</b>	
<b>Goals/Objectives</b>	<i>Primary Responsibility / Partners</i>
<p>Specific FHC Activities Related To Impediment Area: FHC's Vice President of Development and Public Relations serves on the Toledo Board of REALTORS® Affordable Housing and Cultural Diversity Committee. They have created a certification for affordable real estate specialists—Certified Affordable Real Estate Specialist. The Committee also works to identify affordable housing resources in the community. FHC provides quarterly fair housing training to REALTORS® as part of their post-licensure classes.</p> <p>FHC's CEO and Director of Enforcement &amp; Compliance serve on the Greater Toledo Housing Coalition, which addresses a variety of topics dealing with housing-related issues. Recent activities have included monitoring Community Reinvestment Act activities by local lenders, advocating for a Point of Sale ordinance in order to improve the safety and soundness of Toledo's housing stock, and trying to find solutions for the lack of landlord/tenant services in Toledo and the surrounding community.</p>	

Real Estate Sales - Ancillary Impediment Activity Information	
Date: 7/1/09 - 6/30/2010	Agency Activity <i>(please provide detail)</i> Adelante works with local lenders to assist LEP clients enrolled in the agency's Housing Initiative program. FNV sold two NSP homes (one rehab and one new construction) and currently has possession of three additional homes to be rehabbed and sold through the program. The agency will also rent seven NSP homes to buyers in an attempt to help them create a credit record through leasing, with an option to purchase. FNV donated land to HFH build a home in FNV target area and will assist the buyer with down-payment assistance. NHS engaged in the activity of selling surplus vacant lots, which were owned by NHS and OCDC, to adjacent homeowners. As of June 2010, five NHS lots and four OCDC lots had been sold. FHC conducted a training for the Toledo Board of REALTORS® and a CEU-certified class for a local real estate sales firm.

Lending		
Goals/Objectives	Primary Responsibility / Partners	
<p>1. The City of Toledo should encourage conventional lenders to increase the level of prime lending in historically underserved areas. These lenders might be able to examine risk assessment models that expand consumers' ability to obtain low-cost mortgages. GOAL/OBJECTIVE NOT ADDRESSED</p>	<p><i>City of Toledo</i> Fair Housing Center, Bank CRA Officers, community groups, lending institutions, federal and state regulators.</p>	<p>The passage of SB 185, an anti-predatory lending bill expands the Consumer Sales Protection Act (CSPA) to home mortgages (Ohio is the 49th state to do so). CSPA provides remedies for unfair and deceptive lending practices and also establishes a duty of mortgage brokers to their borrowers. The bill lists prohibited practices and enables the administration to expand the list without congressional approval. Among the prohibited acts is coercion between a broker/lender and appraisers to obtain an inflated value. There will be extended background checks for mortgage brokers and appraisers. Appraisers will be required to obtain a license. Terms of the mortgage must be disclosed at least 24 hours before closing.</p>
<p>2. The City of Toledo, the Fair Housing Center, and Community Development Corporations (CDC's) should co-sponsor a Home Maintenance Seminar designed to educate consumers about making needed repairs, shopping for a contractor, obtaining a home repair or home equity loan, and performing home maintenance services that mitigate losses. GOAL/OBJECTIVE NOT ADDRESSED</p>	<p><i>Fair Housing Center, City of Toledo</i> The City of Toledo, the Fair Housing Center, Community Development Corporations, local businesses.</p>	<p>FHC has taken a lead role in the issue of predatory lending in this area. FHC created the Predatory Lending Remediation Program, Restoring the Dream, to assist victims of this practice. This is a foreclosure prevention aimed not only at current homeowners, but also potential homebuyers. FHC has created numerous educational materials on the dangers of predatory lending and its ramifications for families in our area. FHC conducts educational outreach to many area groups and at local community events on predatory lending.</p>
<p>3. Consumer groups, community-based organizations, real estate agents, insurers, lenders, lending regulators and the secondary market need to expand and beef up education and outreach efforts. These efforts should focus on</p>	<p><i>Fair Housing Center</i> The City of Toledo, the Fair Housing Center, Neighborhood Housing Services, Community Development Corporations,</p>	<p>There are a total of four HUD-approved housing counseling agencies in the Toledo area: CCCS of The Midwest, FNV, NHS, and NODA. Comprehensive services provided to homebuyers include: a Home Equity Conversion Mortgage Counseling program, a Home Improvement &amp; Rehabilitation Counseling program, four Homebuyer Education Programs, four Loss Mitigation programs, two Marketing &amp; Outreach Initiatives, a Mobility &amp; Relocation Counseling program, three Money/Debt Management programs, three Mortgage Delinquency &amp; Default</p>

Lending	Primary Responsibility / Partners	
<p>Goals/Objectives</p> <p>educating consumers about the home-buying process, loan process, credit and insurance scoring issues, home maintenance, foreclosure prevention, and financial management issues. As a part of this initiative, the City of Toledo, the Fair Housing Center and CDC's should co-sponsor a lending seminar to help educate consumers who are obtaining mortgage, refinance, home equity or other loans on how to raise their credit scores, shop for the best loan product, and conduct a cost-benefit analysis to secure the best loan.</p> <p>GOAL/OBJECTIVE HAS BEEN COMPLETED</p>	<p>counseling agencies, regulators, HUD, housing agencies, lenders, secondary mortgage market, NODA.</p> <p><i>City of Toledo</i> Community Development Corporations, local community-based organizations, Fair Housing Center, Habitat for Humanity, lenders, insurance companies.</p> <p><i>Fair Housing Center</i> NODA, Fannie Mae.</p>	<p>Resolution Counseling programs, four Post-purchase Counseling programs, two Predatory Lending programs, a Renter's Assistance program, two Services for Homeless programs, two Spanish (S. Am) programs, and one Spanish (Euro).</p> <p>Through NHS NeighborWorks Home Ownership Center, low-to moderate-income homeowners receive homebuyer education/training programs. Part of the homebuyer education curriculum is home improvement "how-to" classes, as well as general housing maintenance. NHS also provides community building and real estate development. For the 2009 program year, NHS provided certified homebuyer education including home improvement and rehabilitation counseling, homebuyer education programs, loss mitigation, money debt management, post-purchase counseling, predatory lending, and pre-purchasing counseling. NHS is a HUD-certified housing counseling specialist site along with four other sites located within the Toledo area.</p> <p>The City of Toledo did not complete a "Raise-the-Roof" activity during the 2009 program year. However, it was successful during the five-year period in achieving two such events. In 2005, NIP assisted in the repair of 28 homes through the Group Work Camps Foundation. In 2007, NIP also sponsored a work camp in partnership with HEART Work Camp to complete the repair of 27 homes, through the effort of 250 volunteers.</p> <p>FHC, NODA, and FannieMae® created a partnership to homeowners subject to predatory lending practices. The program is designed to provide alternative financing to borrowers who may have become victims of abusive mortgage lending practices. The partnership provides a variety of important services, including analyzing the home loan to determine if there are indications of predatory and/or illegal lending practices. Based on the analysis, the FHC may be able to work with the lender to negotiate changes and/or fees to lower the loan balance. NODA may be able to work with homeowner to help refinance the loan with one of seven local, reputable lender partners offering positive provisions and provide a second mortgage at a reduced interest rate. NODA and the FHC assist the homeowner in understanding the terms and features of the loan and provide financial and credit counseling.</p> <p>The FHC's CEO met with local mortgage bankers and rebutted previous testimonials which downplayed the foreclosure situation in the nation and, in particular, in Ohio, stating that not only is the current foreclosure situation at</p>
<p>4. Each CDC needs to implement a "Raise-the-Roof" type program for their communities to help improve the quality of housing stock in the central city. CDC's should attempt to hold at least two such events in their jurisdictions over the next five years.</p> <p>5. The Fair Housing Center, Northwest Ohio Development Agency and Fannie Mae should continue efforts to broaden the reach of the Restoring the Dream Loan Remediation Program so that more consumers can be relieved from their predatory loans.</p> <p>GOAL/OBJECTIVE HAS BEEN COMPLETED</p>		

Lending		
Goals/Objectives	Primary Responsibility / Partners	
<p>6. The City of Toledo should aggressively continue its efforts to implement the City's Anti-Predatory Lending Ordinance. GOAL/OBJECTIVE HAS BEEN COMPLETED</p>	<p>City of Toledo Predatory Lending Oversight Committee</p>	<p>epidemic proportions, but all indications appear to show that the next two years will produce even higher foreclosure rates as 2/28 and 3/27 adjustable-rate mortgages (ARM) loans make their first adjustments.</p> <p>FHC continues to investigate complaints of predatory lending. FHC provides mortgage assistance to homeowners/families facing foreclosure with predatory loans and who meet income criteria set forth by the state. Beginning in January, FHC received a grant from the Ohio Department of Development (ODOD) to assist families facing foreclosure. This grant allows FHC to provide up to three months (up to \$2,100) of back mortgage assistance to those with a predatory loan. If a loan has been deemed predatory and the homeowner meets additional program requirements, the Center either works with the current lender to refinance the loan with affordable terms, or helps the homeowner refinance with another lender. FHC also has emergency mortgage assistance grant monies from the Lucas County Department of Job and Family Services. Through these programs, to date, the Center has saved Lucas County residents over \$2.66 million (an average of \$54,326 per client) and maintain a waiting list of approximately 63 households.</p>
<p>7. The City of Toledo should evaluate the need and benefit of a Fee Generation Ordinance to generate funds to pay for consumer education designed to decrease the prevalence of predatory loan or loans that provide no Net Tangible Benefit to the borrower. GOAL/OBJECTIVE NOT ADDRESSED</p>	<p>City of Toledo Predatory Lending Oversight Committee</p>	<p>The City maintains a Foreclosure Prevention Task Force made up of representatives from the City of Toledo, FHC, Lucas County, County Recorder, Treasurer, and Clerk of Courts as well as local nonprofits that try to prevent the rising numbers of foreclosures. For example, the County mails out information with foreclosure notice that includes the Center as a contact for help with foreclosure prevention such as emergency mortgage assistance, or loan modification. In addition, both the City and County are conducting various outreach efforts including television and newspaper spots, as well as community meetings in which information is disseminated about the foreclosure process along with contact information about agencies who offer various programs designed to help homeowners who are currently in foreclosure, or are struggling to make their mortgage payments.</p> <p>The Toledo-Lucas County Housing Fund went from a citywide to a countywide entity last year. The Fund issued a Request For Proposals to build vibrant economically and racially diverse neighborhoods. The Fund will facilitate the production and preservation of housing within Lucas County. The Fund awarded a grant to the FHC to assist ten families at risk of foreclosure due to predatory lending practices by providing emergency mortgage assistance.</p>

Lending - Ancillary Impediment Activity Information	
Date: 7/1/09 - 6/30/2010	Agency Activity (please provide detail) LAWO and its affiliate, Advocates for Basic Legal Equality, Inc. (ABLE) launched a project to provide legal assistance to individuals and families facing foreclosure that works in collaboration with the State of Ohio Attorney General's office and other agencies. FHC, a HUD-Certified housing counseling agency, receives, investigates and addresses complaints from the lending market, if which most continue to be predatory lending and lending where a homeowner seeks assistance with a mortgage delinquency and makes no allegation of discrimination. FHC assists with temporary (may be permanent after the trial period) loan modifications for homeowners. The average monthly savings for the program is \$373. FHC also has programs to assist homeowners with permanent loan modifications, of which the average savings is \$262 on monthly mortgage payments through the program. The total savings (over the life of the loan) is an average of \$37,144 per homeowner, with an average principle reduction of 5.575%. NHS lending programs includes homeownership refinancing, encompassing rehabilitation and rescue loans to mitigate foreclosure. NHS successfully completed the process to become SAFE Act compliant and secured licenses for both mortgage and second mortgage broker in Ohio.

Insurance	
Goals/Objectives	Primary Responsibility / Partners
<p>1. Local jurisdictions, which fund housing programs, should strongly encourage their program participants to insure their homes to the full replacement value. Local jurisdictions should encourage residents living in historically underserved communities to insure their homes to full value.</p> <p>GOAL/OBJECTIVE NOT ADDRESSED</p> <p>2. The Fair Housing Center should continue its efforts to conduct research regarding insurance scoring issues and the impact of these systems on historically underserved communities.</p> <p>ONGOING GOAL/OBJECTIVE</p>	<p>City of Toledo Fair Housing Center, insurance companies.</p> <p>Fair Housing Center National Fair Housing Alliance, local Community Development Corporations</p>
<p>Specific FHC Activities Related To Impediment Area: FHC advocates for the elimination of discriminatory underwriting guidelines. Discriminatory insurance policies limit the coverage of property insurance. As a result, many consumers cannot rebuild their properties after a significant loss. Consumers lose their homes, neighborhoods lose quality-housing stock and the city loses part of its tax base. FHC is currently involved in litigation with a major insurer to address its discriminatory underwriting practices. FHC is also beginning discussions with another insurer to address restrictions based on age of the property. FHC provides insurance counseling and investigative services to residents of Toledo.</p>	<p>FHC works with complainants who believe an insurance company has discriminated against them. Testing of the insurance industry is done to root out systemic discrimination. One administrative complaint was filed with HUD on the basis of insurance.</p> <p>FHC created and distributes a Homeowner's Insurance Tip Sheet to area residents on the importance of appropriate insurance coverage. A lawsuit was filed against an insurance company operating in Toledo. One of the allegations of the suit is "redlining."</p> <p>FHC conducts testing on the insurance industry by having callers pose as potential clients. Results of the testing are based on a number of factors including the time of response, the cost of the insurance, and level of insurance offered to the tester. FHC, along with consultants, also met with a homeowner insurer in 2005 to discuss ways of evaluating their data to eliminate unfair impact of credit scoring and attaching a score to the home that follows the home regardless of subsequent purchases.</p>

<b>Insurance - Ancillary Impediment Activity Information</b>	
Date: 7/1/09 - 6/30/2010	Agency Activity <i>(please provide detail)</i> <b>FHC</b> continues to investigate allegations/complaints of discrimination in the housing insurance market.

<b>Zoning Codes And Public Policy</b>		
<b>Goals/Objectives</b>	<b>Primary Responsibility / Partners</b>	
<p>1. Units of local government should review their ordinances and adopt one regional occupancy/density standard to eliminate confusion and provide better guidance to fair-housing groups, housing providers, and consumers. GOAL/OBJECTIVE NOT ADDRESSED</p>	<p><i>City of Toledo, Lucas County Municipalities, Townships</i> Toledo-Lucas County Plan Commission, Toledo Department of Neighborhoods, Toledo Division of Building Inspection, Fair Housing Center, Apt. Council, Community Development Corporations, TMACOG</p>	<p>The "Zoning Code of the City of Toledo, Ohio" is intended to implement and be consistent with Toledo's Comprehensive Plan and other adopted plans in a manner that protects the health, safety, and general welfare of the citizens of Toledo. The Zoning Code is prepared in accordance with the City's Comprehensive Plan, which is the Toledo 20/20 Comprehensive Plan, Toledo by Choice, as adopted by Council on September 12, 2000, and any additions and amendments thereto as may be approved by the City Plan Commission and City Council. The City of Toledo's Zoning Code was reviewed and revised with an effective date of June 6, 2004.</p> <p>The Toledo-Lucas County Plan Commissions seek to create a community with high quality of life and access to economic opportunity for all of our residents. The Plan Commission accomplishes this primarily by providing effective guidance on land use decisions.</p> <p>Aside from facilitating development projects through the planning and approval process, staff is involved in a number of day-to-day activities. Historic District Reviews, Site Plan Reviews, Special Use Permits, rezoning, and lot splits comprise the top five case types. Other Actions: prepared major text amendments to the zoning code which include "Green: provisions, day cares, multiple building on a lot, animal services, recycling and small collection facilities, and convenience store spacing; updated the neighborhood land use maps for the 20/20 Comprehensive Plan; updated City of Toledo Subdivision Rules and Regulations; provided technical and planning assistance to the Summit Street Corridor Overlay District; facilitated rezoning to support mixed-use developments in Downtown, Uptown, and the Warehouse District by working with both groups to develop a mixed-use zone; provided technical and planning assistance to the Dorr Street Corridor Study; and working with the GSA for Civic Center Mall and new federal court house.</p>

Zoning Codes & Public Policy - Ancillary Impediment Activity Information	
Date: 7/1/09 -- 6/30/2010	Agency Activity (please provide detail) <p>FHC continues to receive and address complaints of discrimination based on zoning and participates in numerous hearings and meetings regarding increasing the Lucas County conveyance fee and its uses.                      NHS completed a Board of Zoning Appeals process to obtain a waiver for possible redevelopment at the Masonic Temple at 401 Main St. The waiver will permit residential units at the street level.                      VIVA South Toledo CDC worked with the City to prohibit a new carryout on Broadway just across the alley from Westfield Elementary School. The occupancy did not proceed.                      FHC: continues to receive and address complaints of discrimination based on zoning and participated in numerous hearings and meetings regarding increasing the Lucas County conveyance fee and its uses.</p>

Rental Market		
Goals/Objectives	Primary Responsibility / Partners	
<p>1. Local fair housing advocates and agencies, and Apartment Council representatives of the Homebuilder's Association should adopt aggressive measures to encourage their members to comply with the letter and spirit of fair housing laws. For example, any landlord convicted of a fair housing violation should be precluded from membership until they have undergone fair housing training.                      ONGOING GOAL/OBJECTIVE</p> <p>2. Federal and state organizations, such as HUD, the Department of Justice, and OCRC should provide more education to both the general public and industry groups in order to sensitize the public to the provisions of fair housing laws and administrative and civil complaint processes.                      ONGOING GOAL/OBJECTIVE</p> <p>3. Local governments should collaborate to ensure that investors are maintaining the housing units they own.                      GOAL/OBJECTIVE HAS BEEN COMPLETED</p>	<p><i>Homebuilders Association</i>                      FHC, City of Toledo.</p> <p><i>Fair Housing Center</i>                      HUD, Ohio Civil Rights Commission, Department of Justice, City of Toledo, Ohio Department of Development.</p> <p><i>City of Toledo, local jurisdictions.</i>                      Housing and real estate organizations, TMACOG.</p>	<p>FHC regularly assists complainants of illegal housing discrimination and enforces compliance with housing discrimination settlement agreements. As a subrecipient of CDBG through the City of Toledo, the FHC assisted 405 persons within the city with housing discrimination out of an annual goal of 112. In addition, five settlement agreements were monitored (a total of six cases were monitored, but one case originated outside the City).</p> <p>31 educational programs/seminars were conducted for consumers and housing providers within the City of Toledo reaching 432 participants. An estimated 2,610,793 people were reached through advertising in print, on radio, on television, and on public affairs programs. This number includes the same people who were reached by multiple media outlets.</p> <p>The City of Toledo has re-instituted its "Dirty Dozen" program. This program aggressively and continuously pursues decrepit commercial, industrial and residential properties containing numerous code violations that present an immediate risk to the health, safety, and welfare of the citizens of Toledo. Efforts are concentrated on obtaining a resolution of rehab and/or demolition of properties.</p>

<b>Rental Market</b>		
<p>Goals/Objectives</p> <p>4. Local governments should continue fair housing enforcement, education, and outreach activities.</p> <p><b>GOAL/OBJECTIVE HAS BEEN COMPLETED</b></p>	<p><i>Primary Responsibility / Partners</i></p> <p>City of Toledo, local jurisdictions, Fair Housing Center, OCRC, HUD, Department of Justice.</p>	<p>In addition to information cited under objective #1, FHC provided ongoing support for the City of Toledo's Analysis of Impediments to Fair Housing Choice. FHC also provided technical assistance and fair housing counseling to victims throughout the Toledo MSA, assisting 11 consumers in filing HUD/ORC complaints to obtain reparation through administrative and legal avenues. In addition, public awareness activities (PSA's, advertising, public affairs programs, news articles) were provided through varying media outlets (radio, television, and print) promoting fair housing practices, equal housing opportunities and predatory lending practices.</p>

<b>Rental Market - Ancillary Impediment Activity Information</b>		
<p>Date: 7/1/09 - 6/30/2010</p>	<p><i>Agency Activity (please provide detail)</i></p> <p>NHS completed the construction and occupancy of the 25 homes built through the South East Toledo Home II project. Units will remain rental for a 15-year period for low-income households. NHS in an attempt to provide an alternate means to homeownership, committed to the future sale of residential properties through a lease with option contract with income eligible homebuyers. This activity is consistent with the asset management responsibilities that NHS has as a lender and facilitates home sales with consumers who cannot secure conventional mortgages.</p> <p>FHC continues to receive and address complaints alleging discrimination in the rental market.</p> <p>Catholic Charities PSH/SAFAH, FEG and La Posada all offer rental housing counseling to participants in their respective programs. PSH/SAFAH will mediate conflict between their clients and landlords. FEG offers one-time rental assistance.</p> <p>ARC-Ohio provides financial assistance to ensure access to subsidized housing through subsidized facilities and LMHA. Assistance is also provided for HIV+ clients and their families experiencing homelessness via provision of OHTF funds and to those needing homelessness prevention assistance via local HOPWA &amp; Ryan White CARE Act funds.</p> <p>Financial Assistance provided for the period ending June 2010: \$79,155</p> <p>FNV is renting four of NSP homes and one CDBG home to help the potential buyers create a credit record through leasing with option to purchase.</p>	

## **DEVELOPING THE COMMUNITY'S INSTITUTIONAL STRUCTURE**

The context of the City of Toledo's 5-Year CONPLAN is an inter-jurisdictional effort. Many institutional structures, both directly and indirectly, assist in the identification of gaps, preparation of action steps to address the gaps, implementation of the action steps and leveraging resources to undertake varying activities to close the 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 DON's Housing Division works closely with local CDCs and CHDOs to undertake housing rehabilitations. In addition, as applicable, CBDOS 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 where federal funds are utilized. CHDOS and other developers also continued to collaborate with the City of Toledo in the NSP project, concentrating its efforts on rehabilitation and resale, redevelopment, and demolition of housing units, designed to strengthen the ability of a neighborhood to sustain homeownership and reduce slum and blight. Relationships with lenders are critical for this grant, as 25% of funds received through NSP must benefit persons who are at 50% or less of AMI.

CDBG-R has also contributed to the further development of existing relationships as it relates to housing efforts. Through the foreclosure rescue activity, FHC has increased its ability to provide emergency payments to mortgage companies on behalf of qualified LMI households to avoid foreclosure. FHC is better able to obtain loan modifications for homeowners when it is able to provide grant funds as an inducement to loan companies.

A rehabilitation collaboration project, also funded through CDBG-R, allows weatherization efforts to occur once moisture, ventilation, or electrical issues have been resolved by one of the City of Toledo's many partners, i.e., EOPA, NODA, and the East Toledo Family Center.

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 has strengthened its support network in this area within the last five years. The establishment of the TLCHB in 2005 as the lead agency and facilitator for the annual Homeless Assistance Program grant has brought a more cohesive outlook. 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.

TLCHB, as the local CoC leader, has also generated funds into the community for HPRP. They received an allocation of \$708,300 from ODOD as part of the state of Ohio's HPRP's allocation. They also assisted in the design and implementation of the CASE-HPRP.

The City of Toledo maintains active representation on the TLCHB board of directors and its subcommittees, including the Citizen Review Committee. 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, Workforce Investment Act (WIA) Lucas County Jobs and Family Services, and Veteran's Service Commission.

Gaps remain, however, including the ability for all local service providers to "buy in" to a new approach for understanding and reducing instances of homelessness.

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. One instance of their efforts involves its partnership with the Regional Growth Partnership, Toledo Lucas County Port Authority, LCIC, and University of Toledo in developing the Intermodal/Airline Junction project. This project received an infusion of funds in summer 2010, totaling nearly \$9.7 million from state and federal grants and loans, for the expansion of the Norfolk Southern Railway to reconfigure the airline junction intermodal terminal to improve capacity and reduce congestion. With an additional investment from the city of \$6.5 million from ARRA funds, it 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. DOD also maintains strong ties with *The Source*, which conducts business development training and acts as a network for job seekers.

CDBG-R funds were expended to develop infrastructure in the central city corridor, which opens the possibility for the development of businesses and growth in the area. While efforts to induce the creation of new and/or expanded businesses, and thereby, jobs, are ongoing, the benefits of economic development efforts can be elusive to identify at times. Preliminary ideas, preplanning and an ultimate decision to not proceed with a project are not evident except for those close to the potential project. The tenuous climate of the economy lends itself to decisions to not move forward. Oftentimes, organizations undertake activities on a parallel line. Though efforts may be duplicative, the reluctance of organizations to relinquish direct ownership and management of specialized services remains. Even with gaps, the DOD continues to seek partnerships and funds that contribute to growth within the City of Toledo.

## **LEVERAGING RESOURCES**

The City of Toledo, as an entitlement community and participating jurisdiction, received \$10,806,140 in consolidated federal funds, plus program income from both HOME and CDBG for the 2009 program year. The sources are:

Community Development Block Grant (CDBG):	\$7,744,525
HOME Investment Partnerships Program:	\$2,710,740
Emergency Shelter Grant (ESG):	\$ 351,145

CDBG Program Income:	\$ 583,279
HOME Program Income:	\$ 18,103

The city also received funding from HERA and the ARRA for three active programs:

Neighborhood Stabilization Program (NSP)	\$12,270,706
Homelessness Prevention and Rapid Re-Housing Program (HPRP)	\$ 3,275,494
Community Development Block Grant-Recovery (CDBG-R)	\$ 2,141,045

In utilizing each funding source, the City of Toledo adhered to federally identified regulations and guidelines in carrying out eligible activities for each program. All activities carried out responded to overall goals and priorities developed and described within the 2009-2010 Action Plan. CDBG, ESG, and HOME allocations, as distributed by category, are identified below:

**Public Service**

**\$743,828.10 CDBG (Operational & Program); \$351,145 ESG (Program)**

Nonprofit social service organizations that provided:

- Food programs for the homeless
- Emergency shelter and transitional housing
- Homelessness prevention assistance
- Healthcare services
- Advocacy through legal aid
- HIV/AIDS services
- Assistance for housing rehabilitation for persons with disabilities
- Youth services

**Community Development Corporations**

**\$1,164,354 CDBG (Operational); \$406,611 HOME (Program)**

Nonprofit neighborhood organizations that performed activities such as:

- Housing rehabilitation/repairs
- Down-payment assistance
- New housing construction
- Business development
- Homebuyer education

**Fair Housing/Public Health**

**\$202,687 CDBG (Operational & Program)**

Nonprofit organizations that:

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

### **Economic Development**

**\$743,529.90 CDBG (Operational & Program)**

Activities that:

- Encouraged downtown revitalization/development
- Created/retained jobs
- Provided assistance to businesses and industries

### **Housing and Neighborhood Revitalization**

**\$3,495,348 CDBG (Operational & Program); \$2,033,055 HOME (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
- Conducted emergency repairs for homeowners
- Revitalized neighborhoods through zoning code enforcement
- Completed demolition and nuisance abatement activities
- Fostered lead-based education and increased the number of lead-safe units in partnership with other public, private, and nonprofit sectors

### **Planning & Administrative**

**\$1,394,738 CDBG (Operational); \$271,074 HOME (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.

## **FEDERAL RESOURCES**

### **Community Development Block Grant - \$7,744,525**

Community Development Block Grant (CDBG) is utilized to carry out a wide range of community development activities 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. The City of Toledo received a reduction from its original allocation of \$8,038,110 for the 2009-2010 program year. A successful challenge to the census, showing a decreased population, resulted in an adjustment to the residential population. This increased the city's population to 316,851. However, as a consequence, the growth lag *was less* when calculated against the higher population, resulting in a decrease in funding.

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.

Eligible activities include acquisition of real property, housing activities including rehabilitation of resident properties and home-purchase activities, public facilities, special assessments and interim assistance, economic development, homeless services, healthcare, and neighborhood revitalization efforts, among others.

#### **CDBG-Recovery - \$2,141,045**

The CDBG-R program is a HUD-funded appropriation under the American Recovery and Reinvestment Act (ARRA) of 2009. Although funds were not expended until the 2009 program year, 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.

For CDBG-R, 70% of funds are to be used 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. The City of Toledo has expended \$980,840.59 for the 2009 program year for rehabilitation projects, a roof envelope program, the Dorri Street Corridor upgrade, and administration.

#### **Homelessness Prevention and Rapid Re-Housing Program (HPRP) - \$3,275,494**

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. The City of Toledo submitted a substantial amendment to its 2008-2009 One-Year Action Plan as a condition for receipt of funds. Eligible categories of funding include:

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

To ensure that HPRP funds are used in an expedient manner, grantees must draw down from HUD's Integrated Disbursement and Information System (IDIS) 60% of its grant funds within two (2) years of the grant start date (August 3, 2010) and 100% within three (3) years of the date.

#### **HOME Investment Partnerships Program - \$2,710,740**

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.

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.

All HOME-assisted projects contain the following language: *Borrower shall undertake good faith efforts and affirmatively seek, as declared in City of Toledo Ordinance #838-91, to include minority- and women-owned business (MBE and/or WBE) participation in the project at minimum levels of 21.1% of the dollar value of the contracts with priority consideration being given to the employment of local citizens. Good faith efforts to secure MBE and WBE participation shall be documented by borrower.*

Onsite Inspections of Affordable Rental Housing and Assessment of Affirmative Marketing Actions: the DON, Divisions of Building Inspection and Housing inspect all HOME-assisted projects to insure they meet applicable Housing Codes. Certificates of Occupancy are only issued once all code items have been addressed. The Office of Affirmative Action/Contract Compliance (AA/CC) monitors all HOME-assisted projects.

#### **Emergency Shelter Grant - \$351,145**

The City of Toledo received Emergency Shelter Grant (ESG), which was utilized 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 operations of the program as conditions of funding.

ESG, like CDBG, is also determined by statutory formula for an entitlement community. Match for ESG is met through a combination of CDBG, state funds, and private funding sources and is set at one-to-one.

#### **Continuum of Care Homeless Assistance Grant (CoC) - \$4,303,448**

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.

For the 2009 program year, 23 projects received renewal funding of \$3,905,981 and one new project, Chestnut Hill II, received \$397,467.

#### **Neighborhood Stabilization Program (NSP) \$12,207,706**

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. To receive NSP, the City of Toledo submitted a substantial amendment to its 2008-2009 One-Year Action Plan. As of June 30, 2010, NSP Funds were 98% obligated. For the 2009-2010 program year, the city expended \$5,864,719.29 of NSP 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.

#### **Federal Emergency Management Agency (FEMA) Phase 27 - \$430,936**

The Emergency Food and Shelter Board of Lucas County acts as administrator for this federal grant, which assists to supplement and expand the work of local emergency shelters, soup kitchens, and food banks through the use of these funds. 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 2009-2010 allocation represents a 22% increase from last year due to a one-time American Reinvestment Recovery Act (ARRA) stimulus funding allocation.

#### **Section 8 Housing Choice Voucher Program - \$23,900,000 estimated**

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. 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 disburses the

difference between 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. In selecting applicants for assistance, LMHA gives preference to families, the elderly, handicapped persons, and disabled persons who are not currently receiving rental assistance.

**Section 8 Housing Choice Voucher Prog. (Project Based) - \$3,000,000 estimated**

A PHA may choose to use up to 15% 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 one property (Lakewood Senior Housing) participating in this program. During fiscal year 2009, LMHA began the regulatory process to accept additional housing providers into this program.

**Section 8 Moderate Rehabilitation Program - \$260,000 estimated**

This program assists very low-income families in obtaining decent, safe, and sanitary 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, which 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 Development - \$5,000,000 (Capital Fund Programs) estimated**

Federal aid is provided directly to local PHAs (e.g., LMHA) to develop housing for lower-income families. Local PHAs develop, own, and operate public housing developments. HUD furnishes technical assistance for planning, developing, and managing the projects. Likewise, HUD allocates three types of financial assistance: funding for 100% of development costs, annual contributions for operating subsidy, and modernization funds. The PHA may also acquire existing housing, with or without rehabilitation, from the private market. In the period 2010-2011, 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.

Currently, HUD funds only the HOPE VI program for development. LMHA does receive Capital Improvement funds annually and has received Housing Replacement Factor funding, which it plans to use for new unit development.

**Public Housing Operating Subsidy - \$13,600,000 estimated**

Federal dollars are provided to local PHAs for project operations. HUD provides additional annual contributions (operating subsidies) required to help PHAs maintain and operate their housing developments, establish operating reserves, and offset operating deficits. LMHA receives operating subsidies annually based on the number and age of housing units and occupancy rates throughout the course of the year.

### **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.

## **STATE RESOURCES**

### **Home Weatherization Assistance Program (HWAP) - \$5,548,860**

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 leverage a total of \$981,963.28 during the program year (7/01/09 - 6/30/10) for eligible households utilizing program services. Utilizing the leveraged funds, NHS was able to provide 403 units of service.

### **Warm Choice Weatherization Fund - \$864,792**

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. NHS was able to leverage a total of \$981,963.28 during the program year for eligible households utilizing program services. With these leveraged funds, NHS was able to provide 403 units of service.

### **Community Connections - \$750,000**

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 leverage a total of \$750,000 during the program year for eligible households utilizing program services. With these leveraged funds, NHS was able to provide 346 units of service.

### **Ohio Housing Trust Fund - \$402,000**

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. ARC Ohio's Toledo office did not receive funding during the 2009 program year. However, TCDC utilized an allocation of \$402,000 for its Englewood Senior Housing project that will provide 38 housing units by the end of the 2010 program year.

#### **Housing Opportunities for Persons With AIDS - \$213,604**

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. Locally, AIDS Resource Center Ohio (ARC) is the grantee for HOPWA and assists with rental and utility deposits, case management, supplies, and administrative costs. ARC received \$178,231 for case management/supportive services and \$35,373 in client assistance and/or housing-related funds for the 2009 program year.

#### **Ryan White Funds - \$358,462**

Ryan White funds are disbursed through the Ohio Department of Health and assist with case management services, equipment, emergency assistance related to Client HIV-related transportation, nutrition, outpatient doctor fees, medications, and medical supplies. During the past year, AIDS Resource Center Ohio (ARC) was the beneficiary of \$358,462 for medical-related expenses, food, and transportation, et al.

### **LOCAL RESOURCES**

#### **Toledo Lucas County Housing Fund - \$279,300**

This independent board is tasked with distributing funds and other resources for affordable and market-rate housing projects within both the city limits and Lucas County. The board provides guidance and is diverse in its representation, ensuring that member composition includes housing specialists, financial institutions, and public service agencies. For the 2009 program year, six organizations received funds. The agencies, their amounts, and funds leveraged include: Ability Center (\$59,500), \$12.6K in leverage; United North Corporation (\$70,000), \$132.5K in leverage; NW Ohio Development Agency/NHS (\$74,800), \$13.2K in leverage for foreclosure prevention activities; and FNV (\$75,000), \$248K in leverage. Due to a delay in the receipt of funds anticipated from the City of Toledo parking garage revenue, the Housing Fund had not yet announced its 2010 round of funding.

#### **Local Initiatives Support Corporation (LISC) - \$146,914**

The Toledo Local Initiatives Support Corporation (LISC) receives operating and program funds to support local efforts. Program funds are awarded through a competitive process with all funds provided directly to nonprofit agencies, minus a small administrative fee.

For the 2009 program year, LISC provided Financial Management Board Training for CDC Board Members to three organizations. Four other organizations that receive public funds attended to obtain more information on the topic. The importance of this training, in times of

economic strife, is crucial to maintaining well-managed organizations while improving their outputs and outcomes that will increase capacity and operational efficiencies.

LISC's role in the implementation of NSP consisted of coordinating technical assistance provided by local and national sources and consultants. This included access to information on foreclosed properties, interpretations of HUD policy updates, and access to loan capital to undertake projects.

LISC also hosted two ARRA AmeriCorps members for a year, specifically assigned to work on foreclosure issues in north and east Toledo neighborhoods – both heavily impacted by the economic crisis. LISC and the nonprofit Resource Center provide training to the AmeriCorps members, with LISC staff providing supervision of the program.

#### **Community Reinvestment Areas**

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.

#### **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 three sources: foreclosure proceedings, forfeited land, and gift of deed in lieu of foreclosure.