

## Introduction

### Background

The Cranston-Gonzales National Affordable Housing Act of 1990 enacted the HOME Investment Partnership Program which provided additional federal funds for housing across the country. The legislation combined earlier required HUD plans into one document called the Comprehensive Housing Affordability Strategy (CHAS).

In 1994, the United States Department of Housing and Urban Development (HUD) replaced the CHAS with a new 5-year plan called the Consolidated Plan. The Consolidated Plan incorporates many of the requirements of the CHAS along with other non-housing community development needs. The Consolidated Plan combines into one document, the planning and reporting requirements of the different HUD entitlement programs listed below:

- Community Development Block Grant Program (CDBG);
- The Supplemental Community Development Block Grant-Recovery Act (CDBG-R);
- The HOME Investments Partnership Program (HOME);
- The Emergency Shelter Grant Program (ESG);
- The Neighborhood Stabilization Program (NSP);
- The Homeless Prevention and Rapid Re-Housing Program (HPRP); and
- Housing Opportunities for Persons with AIDS (HOPWA).

The City of Toledo is a HUD entitlement Community, meaning that it receives its funding directly from HUD. In 2010, Toledo will be receiving \$8,761,779 of CDBG Funds, \$2,697,406 of HOME Funds, and \$353,061 of ESG Funds.

Entitlement communities are required to prepare a consolidated plan every five years to remain eligible for federal assistance. Toledo's current plan is good through June 30, 2010. This new 2010 Consolidated Plan will take effect on July 1, 2010 until June 30, 2015.

### Summary of the Consolidated Plan Development Process

The 2010-2015 Consolidated Plan for the City of Toledo was prepared with the assistance of an eleven member planning steering committee appointed by the Department of Neighborhoods in consultation with a local planning consulting group, Poggemeyer Design Group. The Planning Steering Committee consisted of the following members:

- Mr. Michael Badik, Commissioner, Department of Neighborhoods
- Ms. Veronica Burkhardt, Administrative Analyst, Department of Neighborhoods
- Ms. Deb Conklin, Acting Director, the Toledo-Lucas County Homelessness Board
- Ms. Linda Cuning, Executive Director, Abri Family Services
- Ms. Linda Ewing, Vice President Community Affairs, Fifth-Third Bank
- Mr. Tom Gibbons, Principal Planner, Toledo-Lucas County Plan Commissions
- Ms. Maria Gorny, Manager, Administrative Services, Department of Neighborhoods

- Ms. Olivia Holden, Business Owner, ASSETSToledo
- Mr. Ronald Jackson, Deputy Director, the Toledo-Lucas County Metropolitan Housing Authority
- Ms. Paula Lewis, Chair, the Toledo Area Alliance to End Homelessness
- Rev. Donald Perryman, Pastor, Center of Hope Community Baptist Church

The Consolidated Plan was developed using HUD's Guidelines for Consolidated Submissions for Community Planning and Development Programs. The Annual Action Plan for 2010 details specific activities, which will be funded to accomplish these goals. The Strategic section of the Consolidated Plan contains strategies that will guide funding decisions through the consolidated planning period. The consolidated plan includes strategies to meet the needs of housing, homelessness, special needs populations, non-housing community development needs and strategies to reduce poverty.

The required Analysis of Impediments to Fair Housing Choice will be included in a separate document. This report was prepared by the Toledo Fair Housing Center in partnership with the City of Toledo.

Amendments to the Consolidated Plan are defined as any change within a budgetary item of 30% or more and/or a change within the programmatic/service scope of the Plan.

### Required Consultation and Social Services

The planning committee was created to provide guidance towards the preparation of the consolidated plan. It was instrumental in identifying the persons to be invited to the five focus groups and the locations of the five community forums. The predominant activity associated with the preparation of the plan involved the gathering and compiling of pertinent information and data from numerous housing and community development organizations and service providers throughout the Toledo community. Public input was accomplished through the five focus groups and five community forums. The Focus Groups covered five distinct subject areas: housing, neighborhoods, economic development, transportation and infrastructure, and human and social services. The focus group participants were chosen by the Consolidated Plan Planning Committee. Individuals were picked for their respective knowledge of local trends and experience with that particular topic area. The focus groups identified key areas of need and service gaps within the five topic areas. Using these key areas of need and service gaps from the focus groups, a questionnaire was then developed to be presented at five community forums held throughout the City of Toledo. The sites for these forums were selected by the planning committee. At the forums, information was provided on the purpose and requirements of the Consolidated Plan along with an overview of the results of the focus groups. More importantly, the attendees were asked to complete the questionnaire and to prioritize the recommended programs and strategies to address the needs and service gaps. The votes were made and recorded electronically using the TurningPoint Software. These priority strategies were then used to develop the housing and community economic development goals, strategies and outcomes for the Consolidated Plan.

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The Consolidated Plan planning committee also reviewed the final program goals, outcomes and strategies along with the Consolidated Plan drafts.

The general public was invited to attend the two public hearings on the consolidated plan as well as to comment on the plan during the 30 day comment period. The two public hearings were held on Wednesday, March 31, 2010 and Wednesday, April 21, 2010. The 30 day comment period was from March 30–April 28, 2010.

### Lead Agency

The City of Toledo's Department of Neighborhoods Division of Administrative Services is the lead agency responsible for the preparation, monitoring and reporting of the 2010-2015 Consolidated Plan.

### Institutional Structure

The Department of Neighborhoods (DON) has oversight and administration responsibilities related to all of the entitlement programs funded by HUD. The department administers the City's CDBG, CDBG-R, HOME, NSP, ESG, and HPRP programs as well as a HUD lead grant. The Division of Administrative Services is responsible for the financial oversight, program monitoring and reporting requirements of all HUD funded programs and services. The Department of Neighborhoods, Housing Division, administers the HOME and Lead programs.

Both the Department of Neighborhoods Administrative Services and Housing Divisions work and cooperate closely with local human service and housing providers along with local institutions to address the local needs within the community with available local, state and federal resources.

The Division of Code Enforcement, also within the Department of Neighborhoods, administers the City's code enforcement activities for regulatory compliance. This division is also responsible for the City's action phone line "Call City Hall".

Throughout the year, the Department of Neighborhoods works closely with the Internal Review Committee (IRC) made up of city staff and a Citizens Review Committee (CRC), consisting of community volunteer residents appointed by the Department, to prioritize CDBG budgets and determine yearly recommendations for funding to non-profit groups, community development corporations and social service groups.

The IRC and CRC set annual goals and funding strategies based on the Consolidated Plan and available funds. The committees are responsible for evaluating requests for funding and making recommendations to City Council that are based on the applicant's past performance, the leveraging of other resources, coordination and collaboration, self sufficiency, sustainability, service area demographics and project efficiencies.

### Areas of Concern

Several maps in the Consolidated Plan identify areas of concern using

different criteria or program requirements. Exhibit II-6 displays the areas of minority concentration. Exhibit II-16 identifies Toledo's low and moderate income census tracts. Exhibit IV-1 identifies Toledo's 9 Zip Codes that have been identified as being the most impoverished by recent United Way of Greater Toledo studies. Exhibit V-2 displays the City's NSP target areas. Additionally, Exhibit II-2 identifies the City's 25 district neighborhoods for planning purposes. The City is currently updating its land use plan by these neighborhood areas.

### Coordination Efforts

The Department of Neighborhoods will serve as the lead agency for the coordination of the City of Toledo's HUD entitlement programs listed in the 2010-2015 Consolidated Plan. The Department will work with all area housing and community development organizations, agencies and applicable service providers in the implementation of the Consolidated Plan strategies. To maximize resources and avoid duplication of efforts, the Department of Neighborhoods will keep open lines of communication with these organizations and continually collaborate with them in regards to new program development and the administration of on-going programs and services.

### Statutory Goals

The City's 5 year consolidated Plan will adhere to HUD's three (3) Statutory Goals to assist the extremely low, very low, and low and moderate income households:

- provide decent housing;
- provide a suitable living environment; and
- expand economic opportunities.

### Guiding Principles/Implementation Objective

In implementing its 2010-2015 Consolidated Plan, the City will be guided by the following principles.

- Maximizing private sector funds by providing public funds only for identified market gaps
- Increasing cooperation and coordination between city and other funders
- Sustaining multi-year investments
- Maintaining an on-going public process to allow for a flexible annual plan that responds to a fluid environment
- Creating a prioritized approach for the utilization and appropriation of federal funding sources based on a community needs assessment and housing assessment
- Supporting the principles of the City's Master Plan called "Toledo 20/20 Plan", the 2009 Neighborhood Stabilization Program (NSP) strategies, the 2007 Toledo Housing Task Force Report and Recommendations, and the City's Homeless Plan adopted in September 2008 entitled "Community Alliances and Strategic Efforts (CASE) Plan"
- Avoiding duplication and waste

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### Implementation Objectives

Along with setting budget priorities, the City of Toledo will establish measurable outcomes and benchmarks to gauge success over the next five year (2010-2015) period.

To address the current problems and market conditions facing Toledo, the following objectives have been developed by the City and will be used in developing, implementing and funding housing and community development strategies. Projects and funding requests made to the City should therefore adhere to any one of the following objectives.

- To promote mixed income housing throughout the City of Toledo and to review criteria that defines a policy to avoid the concentration of low-income housing units
- To promote long term homeownership for existing homeowners and potential homeowners by providing access to decent, safe, and affordable housing units throughout the city
- To develop appropriate standards for neighborhoods that target approaches to address the preservation of desirable residential areas by focusing on their edges and transitional neighborhoods (targeting)
- To develop incentives for a housing program that encourages rehabilitation by establishing minimum standards for emergency home repair, owner-occupied rehabilitation, and vacant unit rehabilitation
- To address the impact of foreclosures on community neighborhoods within the City of Toledo
- To maximize the impact in target areas by concentrating on strategic investment for all income categories, including middle- and upper income households
- To promote the vision of the Community Alliances and Strategic Efforts (CASE) Plan to move from managing homelessness to efforts that address, prevent, reduce, and end homelessness
- To promote and leverage the Homeless Prevention and Rapid Re-Housing Program funds with other community resources and services, as applicable, to move homeless persons into permanent housing
- To promote the practice of home-based services (field case management) to create sustainability in permanent housing for homeless persons
- To promote and market economic opportunities that promote alternative energy projects, providing for entrepreneurs and existing businesses to establish and/or expand business ventures, leading to the creation/retention of jobs
- To continue stimulating economic development within the City of Toledo through the facilitation of financial incentives, providing technical support and promoting Toledo's strategic location, thus enhancing the quality of life
- To promote collaborative endeavors and increased coordination of human services within the City of Toledo, thereby providing a suitable living environment and increasing the quality of life for low to moderate-income persons

### Citizen Participation

In preparing the 2010-2015 Consolidated Plan, the City had an extensive citizen participation process. This process included the following elements:

#### Appointment of a Planning Steering Committee:

This eleven member committee, described previously, provided guidance in the preparation of the Consolidated Plan. It recommended focus group participants, forum locations, and reviewed drafts of the consolidated plan

#### Focus Groups:

Five focus groups were convened and organized around the following five topic areas.

- Housing
- Neighborhoods
- Economic Development
- Transportation/Infrastructure
- Social/Human Services

The topics and questions were developed in conjunction with the Steering Committee, City staff and the consultants. An overview of the five focus groups held during September 10 and 11, 2009 is included in the appendix.

#### Community Forums:

Using the information from the focus groups, a set of questions were developed for each topic area and a questionnaire was developed to establish priorities. This questionnaire was then presented at five separate community forums held at different locations of the City between September 24, 2009 and October 13, 2009. At the forums, using a power-point presentation, a brief background of the purpose and requirements of a Consolidated Plan was given followed by the questionnaire. The questionnaire was incorporated into an electronic voting system using the TurningPoint Software. Participants were able to independently vote on their priority strategies for each topic area with the results instantaneously tallied and provided at the end of each question. This voting process kept the participants engaged and maintained everyone's interest level for the duration of the meeting. An overview of the forums is included in the appendix.

#### Public Hearings:

Two public hearings were held on the Consolidated Plan at One Government Center.

The dates of these hearings were Wednesday, March 31, 2010 and Wednesday, April 21, 2010.

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### **Thirty-Day Comment Period:**

The consolidated plan draft was distributed throughout the City for the required 30 day comment period. This period was from March 30 until April 28, 2010. A notice was published 14 days in advance of the 30 day comment period. The Plan was available for public review at the following locations:

- The City of Toledo Department of Neighborhoods
- The City of Toledo Clerk of Council
- The Toledo-Lucas County Plan Commissions
- All local branches of the Toledo-Lucas County Public Library
- The Ability Center of Greater Toledo
- The Fair Housing Center
- The Lucas Metropolitan Housing Authority
- The Toledo-Lucas County Homelessness Board

### **Citizen Participation Plan:**

The citizen participation process associated with the preparation and adoption of the City's 2010-2015 Consolidated Plan meets the requirements of the City's adopted citizen participation plan as required by HUD.