

### Housing Market Analysis and Housing Needs for Special Populations

This section of the Consolidated Plan contains the analysis of housing market conditions in the City, as required by Section 91.210 of the Local Government Consolidated Plan Regulations. This section also discusses the housing and community development needs of special needs populations in Toledo. The section concludes with a discussion of the public and assisted housing inventory available in Toledo, pursuant to Sections 91.205, 91.210 and 91.215 of the regulations.

#### Housing Conditions

**Supply of Housing.** The U.S. Census' American Community Survey (ACS) estimates that Toledo had 137,410 housing units as of 2008 as displayed in Exhibit III-1. ACS estimated that 18,424 of these units were vacant, for a vacancy rate of 13.4 percent. Exhibit III-2 shows that of these vacant units, 14 percent were units for sale, 29 percent for rental, 9.4 percent sold or rented waiting for occupancy, and 47.2 percent other. Between 2000 and 2008 vacant housing units increased by 68.3 percent. Within the vacant unit category the largest increase was seen for other vacant units. Between 2000 and 2008 other vacant units increased by more than 2½ times from 2,520 units in 2000 to 8,689 units in 2008. Exhibit III-3 shows the location of vacant housing units in the City by Census Tract.

Exhibit III-1 Housing Units, Toledo, 2000 and 2008						
	2008		2000		Change 2000 to 2008	
	Number	Percent	Number	Percent	Number	Percent
Total	137,410		139,880		(2,470)	(0.98)%
Occupied	118,986	86.6%	128,925	92.2%	(9,939)	(7.7)%
Vacant	18,424	13.4%	10,946	7.8%	7,478	68.3%

Source: 2000 U.S. Census and 2008 American Community Survey

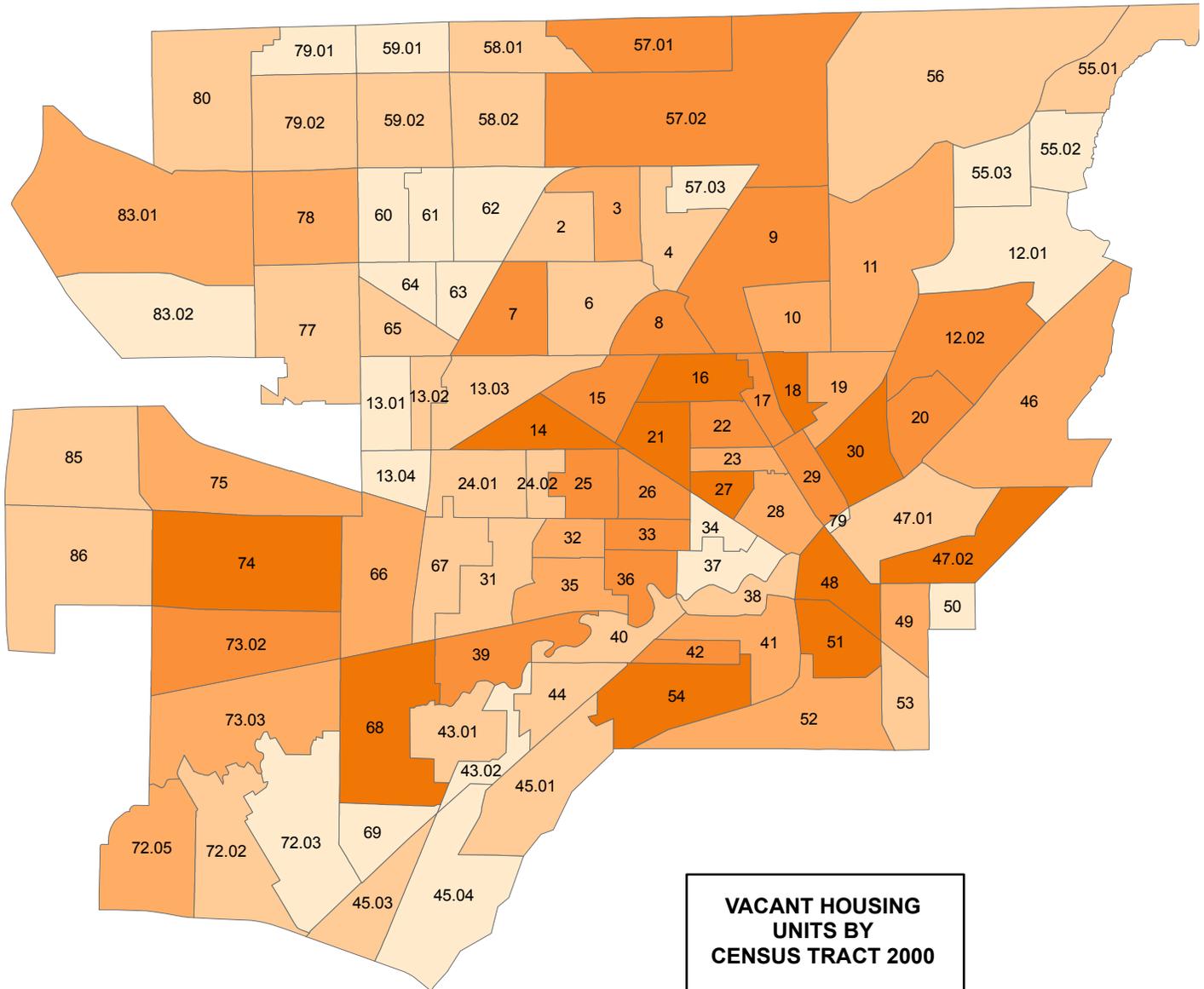
Exhibit III-2 Vacancy Status, Toledo, 2000 and 2008						
	2008		2000		Change 2000 to 2008	
	Number	Percent	Number	Percent	Number	Percent
Total Vacant Units	18,424		10,946		7,478	68.3%
For Sale	2,647	14.4%	1,509	13.8%	1,138	75.4%
For Rental	5,359	29.0%	4,973	45.3%	386	7.8%
Rented or sold, not occupied For seasonal, recreational, or occasional use	1,729	9.4%	1,963	17.9%	(234)	(11.9)%
Other vacant	8,689	47.2%	2,520	23.0%	6,169	244.8%

Source: U.S. Census and 2008 American Community Survey

# SECTION III

## Housing Market Analysis and Housing Needs for Special Populations

**Exhibit III-3 Vacant Housing Units by Census Tract, Toledo, 2000**



Source: 2000 Census

# City of Toledo

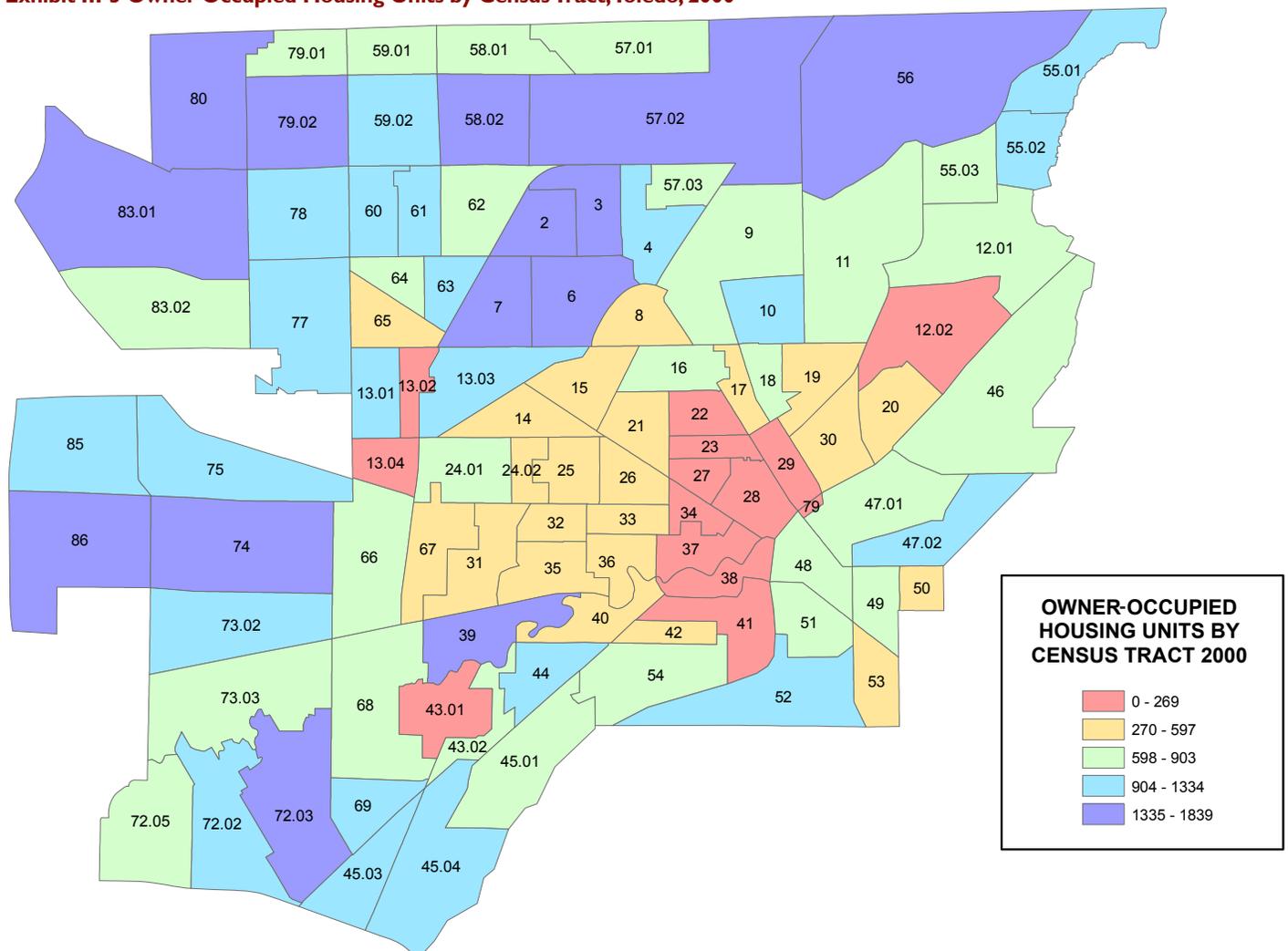
Consolidated Plan FY2010-2015

**Tenure.** For 2008, ACS estimated that 58.7 percent of the city's housing units were occupied by owners and 41.3 percent were occupied by renters as displayed in Exhibit III-4. Exhibit III-5 maps owner-occupied housing units by Census Tract and Exhibit III-6 maps renter-occupied housing units by Census Tract in the City.

Exhibit III-4 Housing Units - Tenure								
	2008			2000			Owner Occupied Change 2000 to 2008	Renter Occupied Change 2000 to 2008
	Owner Occupied	Renter Occupied	Total Occupied	Owner Occupied	Renter Occupied	Total Occupied	Percent	Percent
Toledo	69,895	49,091	118,986	77,062	51,863	128,925	(9.3)%	(5.3)%

Source: 2008 American Community Survey

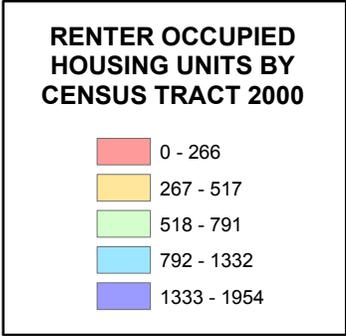
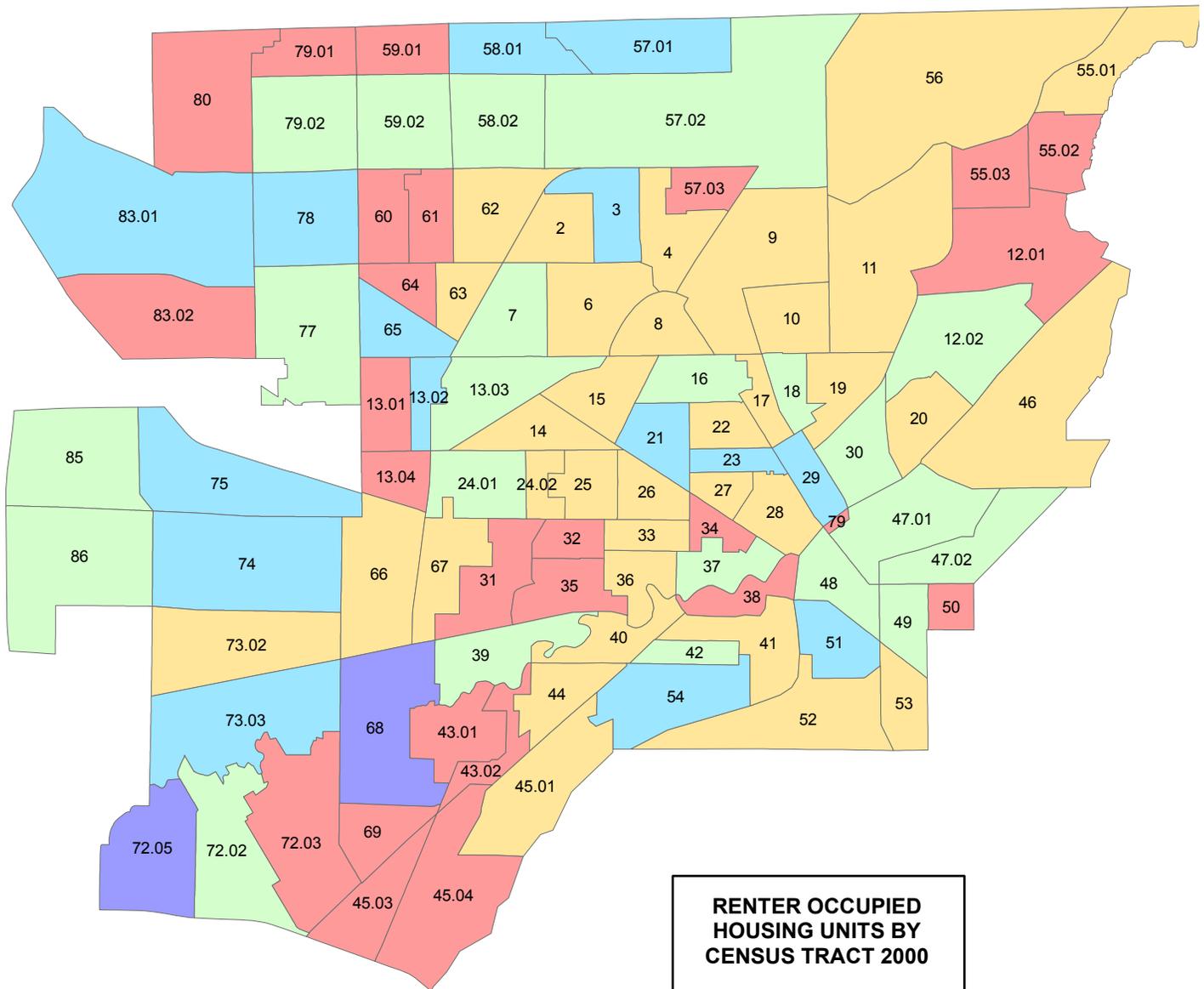
**Exhibit III-5 Owner-Occupied Housing Units by Census Tract, Toledo, 2000**



# SECTION III

## Housing Market Analysis and Housing Needs for Special Populations

**Exhibit III-6 Renter Occupied Housing Units by Census Tract, Toledo, 2000**



Source: 2000 Census



# City of Toledo

## Consolidated Plan FY2010-2015

**Housing Change.** Since 2000, the city has experienced a decrease of 2,470 housing units, a one percent decline in housing stock. This is equivalent to losing 309 housing units in the city each year. The number of households has decreased faster than housing units (households decreased by 7.7 percent compared to one percent for housing units). This suggests that there is an ever-increasing surplus supply of housing units in the city. This is reflected in the “other vacant” housing unit category that increased from 2,250 units in 2000 to 8,609 in 2008.

**Housing Type.** Exhibit III-7 shows the breakdown of housing units by type according to the 2008 ACS. The city’s housing stock is largely made up of single-family detached homes. Multifamily units are just under a third of total units.

<b>Exhibit III-7 Occupied Housing Units by Type, Toledo, 2008</b>		
	<b>Number</b>	<b>Percent</b>
Total Units	137,410	
Single family detached	89,801	65.4%
Single family attached	4,197	3.1%
Multifamily	40,500	29.4%
Mobile home and other	2,912	2.1%

Source: 2008 American Community Survey

Exhibit III-8 shows the types of dwelling units for which the city has issued building permits from 2000 through July 2008. The exhibit shows that multifamily permits have dominated the types of dwelling units built in the city, especially during the past few years. The exhibit also shows the recent decline in the number of permits issued, reflective of the downturn in the housing market.

<b>Exhibit III-8 Building and Demolition Permits Issued by Type, 2000 through 2008</b>				
Source: City of Toledo	<b>New Single Family Units</b>	<b>New Multi Family Units</b>	<b>All Units Demolished</b>	<b>Net Change in Units</b>
2000	93	231	328	-4
2001	247	520	234	533
2002	203	154	250	107
2003	283	208	233	258
2004	117	328	299	146
2005	119	136	328	-73
2006	76	92	383	-215
2007	92	186	464	-186
2008 to July	66	61	459	-332
TOTALS	1296	1916	2978	234

Source: Toledo Division of Building Inspection

**Age of Housing Structures (Year Built).** Table III -9 shows the distribution of housing units by year built as estimated by the ACS for 2008. Thirty-six percent of the city’s housing stock was built before 1939 and another 52 percent between 1940 and 1970. Exhibit III-10 maps the median age of housing structures by Census Tract in the City.

<b>Exhibit III-9 Age of Housing Structures, Toledo, 2008</b>				
	<b>Owner Occupied</b>	<b>Renter Occupied</b>	<b>All Units</b>	<b>Percent</b>
Total Units	69,895	49,091	137,410	
Built 2005 or later	85	605	844	0.6%
Built 2000 to 2004	583	1,921	2,807	2.0%
Built 1990 to 1999	1,990	2,034	4,024	2.9%
Built 1980 to 1989	2,463	4,545	8,402	6.1%
Built 1970 to 1979	5,896	9,913	18,215	13.3%
Built 1960 to 1969	8,338	5,345	13,983	10.2%
Built 1950 to 1959	17,130	5,812	24,921	18.1%
Built 1940 to 1949	8,987	3,867	14,144	10.3%
Built 1939 or earlier	24,423	15,049	50,070	36.4%

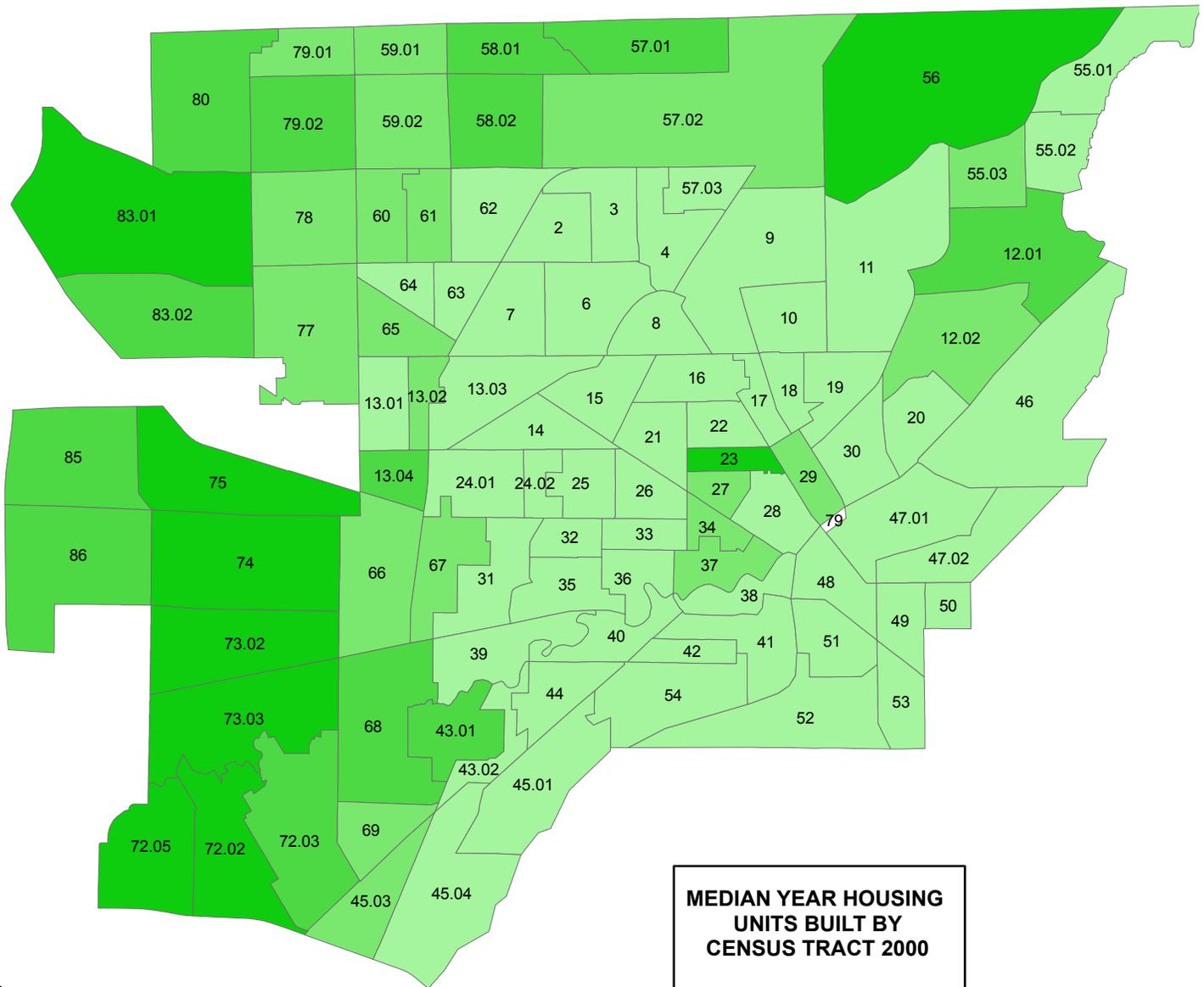
Source: 2008 American Community Survey



# SECTION III

## Housing Market Analysis and Housing Needs for Special Populations

**Exhibit III-10 Median Age of Housing Structure by Census Tract, Toledo, 2000**



**MEDIAN YEAR HOUSING  
UNITS BUILT BY  
CENSUS TRACT 2000**

- Before 1950
- 1950 - 1961
- 1962 - 1969
- 1970 - 1976

Source: 2000 Census



# City of Toledo

## Consolidated Plan FY2010-2015

**Condition of Housing.** The 2008 ACS reported that approximately 1,904 housing units in Toledo are considered severely substandard because they lacked complete plumbing facilities or complete kitchens. Together, assuming no overlap, these units represented about 1.6 percent of the city's total housing units in existence in 2008.

**Housing Unit Size.** The majority of owner-occupied homes in the city were three-bedroom units according to the 2008 ACS as displayed in Exhibit III-11. Two bedroom units held the second largest percentage. Over 40 percent of renter-occupied homes in the city were two-bedroom units. One bedroom units were the second largest percentage for renter-occupied units. The distribution of different sized units has remained relatively constant over past decades.

	Owner Occupied	Percentage Owner	Renter Occupied	Percent Renter
Total housing units	69,895		49,091	
No bedrooms	137	0.2%	1,808	3.7%
1 bedroom	695	1%	12,669	25.8%
2 bedrooms	13,955	20%	19,988	40.7%
3 bedrooms	41,786	59.8%	11,091	22.6%
4 bedrooms	11,784	16.9%	2,728	5.6%
5 or more bedrooms	1,538	2.2%	807	1.6%

Source: 2008 American Community Survey

**Overcrowding.** The ACS estimates for 2008 that the average number of persons per housing unit in Toledo was 2.32. This is slightly lower than the 2000 Census' estimate of 2.38.

HUD requires communities to estimate the number of housing units that are overcrowded as part of the consolidated plan. The Census Bureau has no official definition of overcrowding. The most widely used measure assumes that a home becomes overcrowded where there are more than 1 household members per room. According to the ACS estimate for 2008 less than 1 percent of owner-occupied units in Toledo were overcrowded (using the more than 1 person per room definition) and 2.4 percent for renter-occupied units were overcrowded based on the numbers shown in Exhibit III-12.

	Owner Occupied	Renter Occupied
Total	69,895	49,091
0.50 or less occupants per room	58,862	34,955
0.51 to 1.00 occupants per room	10,539	12,954
1.01 to 1.50 occupants per room	398	707
1.51 to 2.00 occupants per room	96	361
2.01 or more occupants per room	0	114

Source: 2008 American Community Survey

### Lead Based Paint Hazards (91.124(g))

HUD requires communities to estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.

Secondly, HUD asks communities to outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based paint hazards is related to the extent of lead poisoning and hazards.

**Housing units with lead-based paint hazards.** Exhibit III-13 shows that city wide, an estimated 20,088 occupied units contain lead-based paint hazards. Of these, Exhibit III-14 shows approximately 3352 are occupied by extremely low-income, 2606 by low-income, and 3730 by moderate-income families.

The hazard of lead-poisoning is real; out of 6,050 total children screened in 2007, 245 cases of lead poisoning were reported in the City of Toledo according to the Ohio Department of Health. The Ohio Bureau of Child and Family Health Services, through its Ohio Childhood Lead Poisoning Prevention Program, requires "high risk" children between under the age of 72 months to be tested if:

- Enrolled in Medicare
- Sibling of a child with an elevated blood lead level
- Residing in a "high risk" zip code within Toledo

There are 15 "high risk" zip codes within the core, pre-1950 housing stock area of the city as shown in Exhibit III-15.



# SECTION III

## Housing Market Analysis and Housing Needs for Special Populations

<b>Exhibit III-13 Estimated Units Affected by Lead-Based Paint</b>								
Year Constructed	Tenure	Occupied Units	Percent Units with Lead Paint	Occupied Units with Lead Paint	Percent Occupied Units with Lead Hazard	Occupied Units with Lead Hazard	Percent Units with Lead Hazard Occupied by LMI Households	Units with Lead Hazards Occupied by LMI Households
Before 1940	Owner	27,605	90.0%	24,845	44.0%	10,932	37.4%	4,089
	Renter	14,485	90.0%	13,037	44.0%	5,736	66.5%	3,814
1940-1959	Owner	26,545	80.0%	2,124	18.0%	382	35.1%	134
	Renter	8,860	80.0%	7,088	18.0%	1,276	64.4%	822
1960-1979	Owner	14,315	62.0%	8,875	9.5%	843	25.0%	211
	Renter	15,590	62.0%	9,669	9.5%	919	67.2%	618
Total Owner and Renter		107,400		65,638		20,088		9,688

Source: HUD National Data and 2008 American Community Survey

Exhibit III-13 was derived by using HUD national data ratios and 2008 ACS data to estimate the number of occupied households and LMI occupied households that may have been exposed to lead-based paint or have lead-based paint hazards. This table reveals that there may be 65,638 occupied units with lead paint within the City of Toledo and 20,088 occupied units with lead hazards. Of those units with lead hazards, 9,688 units are Low-Moderate income. .

Exhibit III-14 assumes a proportional consistency between the percentage breakdown of households between extremely low; low, and moderate-income and the proportion of housing units with lead hazards occupied by the same income categories. This allows an estimate of the number of extremely low, low and moderate income households exposed to lead hazards.

<b>Exhibit III-14 Housing Units with Lead Hazards for LMI, Toledo, 2008</b>			
LMI	Number of Households	Percent	Units with Lead Hazards Occupied by LMI Households
Extremely low-income	21,819	34.6%	3352
Low-income	16,937	26.9%	2606
Moderate-income	24,315	38.5%	3730
Total	63,071	100.0%	9688

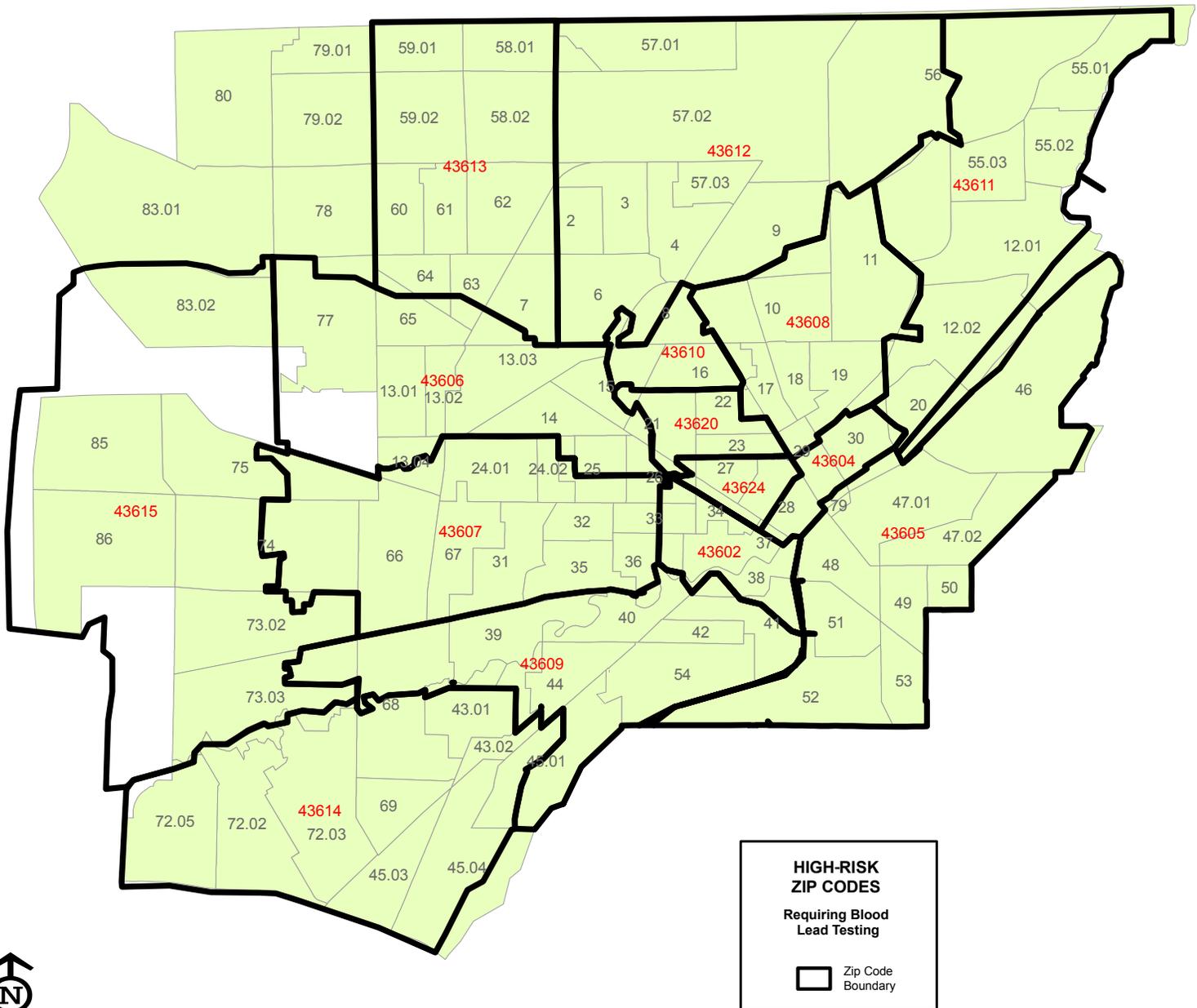
Source: 2008 American Community Survey

Exhibit III-16 counts the number of households that are at risk for lead paint poisoning with children under 6. Lead paint was banned in 1978, so housing units built before 1980 are more likely to contain lead based paint. In addition, children are more at risk for lead poisoning than adults. This table counts the number of pre-1980 housing units occupied by households including children.

# City of Toledo

Consolidated Plan FY2010-2015

Exhibit III-15 15 High-Risk Lead Paint Zip Codes Map, Toledo



Source: 2000 Census

# SECTION III

## Housing Market Analysis and Housing Needs for Special Populations

**Exhibit III-16 Estimated Households Including Children Under 6 Affected by Lead-Based Paint, Toledo**

Year Constructed	Owner Occupied	Households includes children under 6	Percent	Renter Occupied	Households includes children under 6	Percent
Before 1940	27,605	4,120	14.9%	14,485	3,630	25.1%
1940-1959	26,545	3,025	11.4%	8,860	1,325	15.0%
1960-1979	14,315	2,270	15.9%	15,590	2,675	17.2%
Total Units	68,465			38,935		

Source: 2009 CHAS Data

**Actions to reduce lead-based paint hazards and how integrated into housing policies and programs.** Toledo is taking the following actions to evaluate and reduce lead-based paint hazards into housing policies and programs. The city's program uses a coordinated network consisting of private health officials, community development corporations, Lucas Metropolitan Housing Authority (public housing authority), social service agencies, and other city departments. The program targets central city neighborhoods where low-income families occupy two of every three residential units and the concentration of pre-1978 structures containing lead paint is estimated to exceed 80 percent.

The program consists of:

- Public Education
- Identifying lead hazards
- The remediation of lead-based paint hazards in the targeted households
- Providing training opportunities for low-to moderate-income citizens

The City of Toledo, Department of Neighborhood's Housing Section administers an owner-occupied rehabilitation program and a Community Housing Development Organization (CHDO) program, both of which are required to be assessed for lead hazards. Licensed personnel conduct the assessment. Properties where lead hazards are discovered are abated through the use of lead abatement contractors, in accordance with federal regulations.

Additionally, the city was awarded a \$3.9 million grant, through the Lead Hazard Reduction Demonstration Grant Program (LHRDBP) from HUD, to undertake lead-based paint hazard control activities to make lead-safe units. Over the three years, the city will make 330 lead-safe units. The program is in its second year (2009-2010).

In addition, homes that receive down-payment assistance through HOME funds are assessed visually for lead hazards. Homes where lead hazards exist must have the homes made lead-safe prior to finalizing the sale.

### Manufactured homes

The number of mobile homes (manufactured homes) in the city was an estimated 2,156 units in 2008 by the ACS as displayed in Exhibit III-17. Gross rent was over 30 percent of household income for an estimated 190 mobile home renters according to the American Community Survey three year estimate for 2006-2008.

**Exhibit III-17 Mobile Homes by Tenure, Toledo, Average 2006-2008**

	Owner	Renter
Occupied Mobile Homes	1,835	321
Gross Rent Over 30%		190

Source: American Community Survey, three year estimate 2006-2008

The City has some 33 mobile home parks (also termed manufactured home parks). According to the Toledo Lucas County Health Department these parks contain a total of 3,303 lots as listed in Exhibit III-18. The American Community Survey for 2006-2008 estimated a total of 3,254 mobile homes in the city. However, ACS estimated only 2,156 occupied mobile home units, resulting in a vacancy rate of 33.7 percent. This suggests an under count of occupied units. The vacancy rate according to the 2000 Census was 10.7 percent.

# City of Toledo

Consolidated Plan FY2010-2015

**Exhibit III-18 Mobile Home Parks, Toledo, 2007**

Name	Address	No. of Lots
Ali Properties	2343 Dorr, Toledo 43607	6
Heritage Hills	207 S Reynolds, Toledo 43615	51
Bowlus TP	1010 Bowlus, Toledo 43607	15
Carl's MHP	1025 Westwood, Toledo 43607	20
Coleman Village	5383 Lewis, Toledo 43613	85
Harvest Square	3905 Strang, Toledo, 43623	38
Porter's MHP	2414 Tremainsville, Toledo 43614	30
Carriage Way MHP	5722 Telegraph, Toledo 43617	46
Royal Village	7519 Dorr St., Toledo 43615	233
Byrne Hill	3601 Hill, Toledo 43614	236
Creekside MHP	18 City Park, Toledo 43609	91
Buckland Staler	3002 Airport, Toledo 43612	62
Shamrock MHP	1330 Alexis, Toledo 43612	128
Parkside Plaza	5315 Lewis, Toledo 43612	103
Lloyd's MHP	5033 Bennett, Toledo 43612	14
Florence MHP	624 Custer, Toledo 43612	35
Meadowbrook Ests	340 S Reynolds, Toledo 43615	302
Westbrook	5702 Angola Rd, Toledo 43615	344
Willowbrook Place	5001 South, Toledo 43615	266
Cypress Point	2501 Consaul, Toledo 43605	265
The Village at Glendale	2915 Glanzman Rd. Toledo 43614	43
Westbrook Senior Vlg	715 Holland-Sylvania, Toledo 43615	112
Lilac Lanes	4747 Laskey, Toledo 43614	26
Reynolds Village	961 S Reynolds, Toledo 43614	219
Ivy Grove	5319 Secor, Toledo 43614	35
Kingsman Inc	1413 Miami St, Toledo 43605	24
PK MHP	6125 Telegraph, Toledo 43612	95
Liberty MHP	2140 Nebraska, Toledo 43614	71
Belaire MPH	3019 Nebraska, Toledo, 43614	124
Twinwall Village	2957 Tremainsville, Toledo 43613	136
Alexis MHP	1957 E Alexis, Toledo 43612	25
Tim's MHP	2045 E Alexis, Toledo 43612	4
Heaton Park	4346 S Detroit, Toledo 43614	19
TOTAL LOTS		3,303

Source: Toledo-Lucas County Health Department, 2007

## Housing Affordability

This section discusses the affordability of both for sale and rental housing in the City of Toledo, beginning with for sale housing.

**Housing to buy.** The median value of an owner-occupied home in the City of Toledo was \$101,000 in 2008 according to the ACS. In 2000, the Census estimated the median at \$75,300. Based on these estimates, the median has increased by \$25,700, or by an average of \$3,671 per year. This equates to a 34 percent increase in value since 2000, or an average of 4.9 percent per year.

The median household income of owner occupied housing in Toledo has increased since 2000 – but by only \$2,822 according to the

ACS. This equates to a 6.6 percent increase in income since 2000, or an average of less than one percent per year.

The Toledo Board of REALTORS reported an average for sale price in Lucas County of \$106,206 in 2008, about \$5,200 more than ACS estimate for Toledo in 2008. One year later, the Board of REALTORS found that the 2009 average sale price had dropped to \$93,777, or by 11.7 percent. Housing values in the city have declined by 12 percent according to the Lucas County Auditor's 2009 triennial valuation.

Exhibit III-19 shows estimated owner occupied housing costs as a percentage of income for the city according to the 2008 ACS. It shows nearly one out of three owner-occupied households in Toledo pay more than 30 percent of their income on housing. Home prices vary dramatically within the city as mapped in Exhibit III-20. The map shows housing values by census tracts for Toledo from the 2000 Census.

**Exhibit III-19 Owner Housing Costs as a Percentage of Household Income, Toledo 2008**

	Less than 20%	20 to 29%	30% or more	Owner Occupied Units
Estimated Total Owner Occupied Housing Units				69895
Less than \$20,000	743	2056	8648	11447
\$20,000 to \$34,999	3065	2454	7620	13139
\$35,000 to \$49,999	4260	4537	4219	13016
\$50,000 to \$74,999	7207	6992	1605	15804
\$75,000 or more	13577	2102	200	15879
Zero or negative income				610
Total	28852	18141	22292	
	(41.6%)	(26.2%)	(32.2%)	

Source: 2008 American Community Survey

**Housing to rent.** In 2000, the median rent in Toledo was \$469. In 2008 according to the ACS, the median had increased to \$618, or by 32 percent. In 2008, according to ACS, a renter is paying \$149 more per month for the median rental unit than in 2000. This renter would need to earn \$5,961 more per year to cover the cost of this increase without being cost burdened. By comparison, the median income for renters in Toledo decreased by \$1,428 between 2000 and 2007, from \$20,508 per year in 2000 to \$19,080 in 2008 according to ACS.

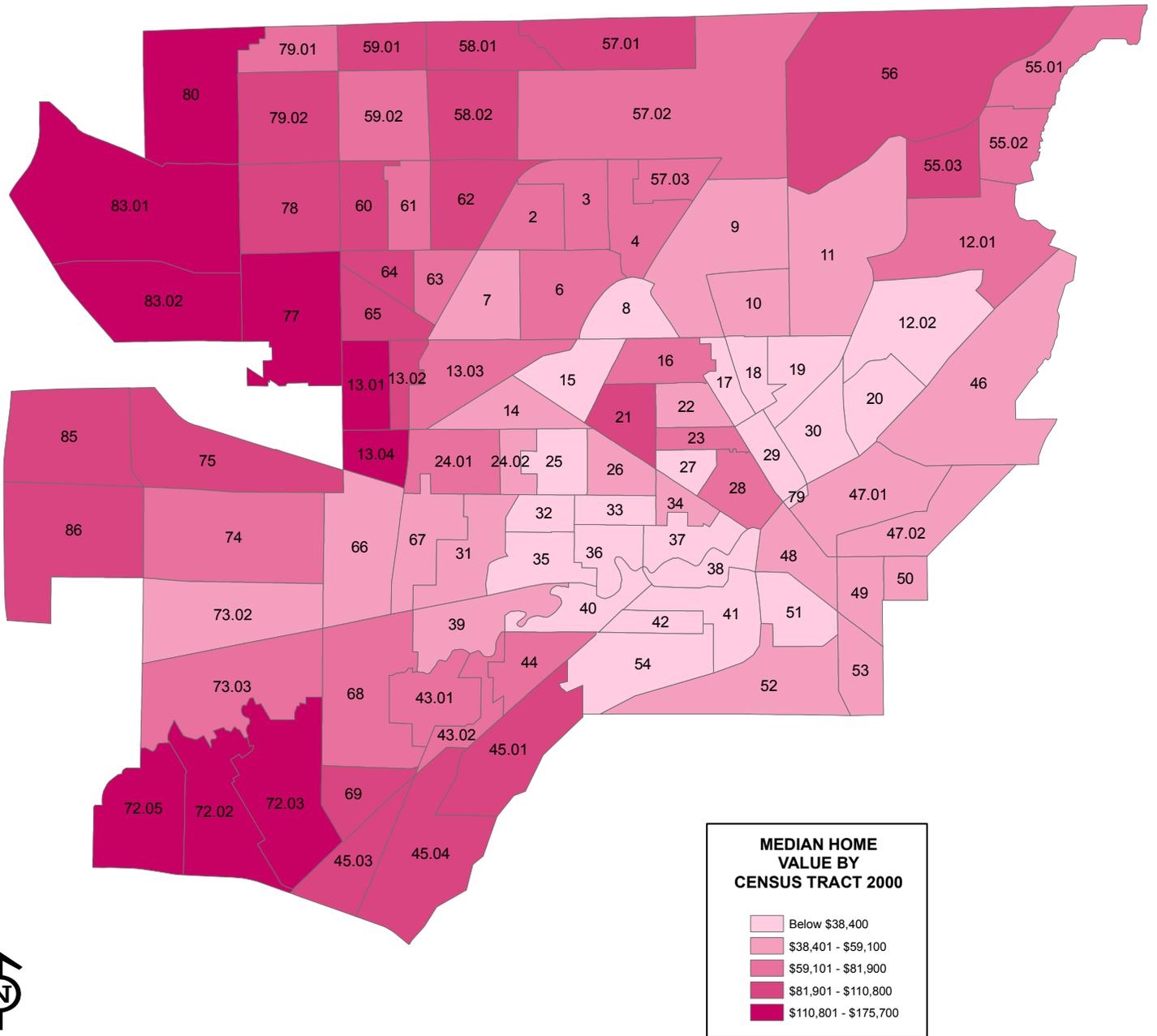
Exhibit III-21 shows estimated renter occupied housing costs as a percentage of income for the city according to the 2008 ACS. It shows just over half of renter-occupied households in Toledo pay more than 30 percent of their income on housing. Exhibit III-22 shows how the average rental rates vary by census tract from the 2000 Census.



# SECTION III

## Housing Market Analysis and Housing Needs for Special Populations

**Exhibit III-20 Housing Values Map By Census Tract, Toledo 2000**



Source: 2000 Census

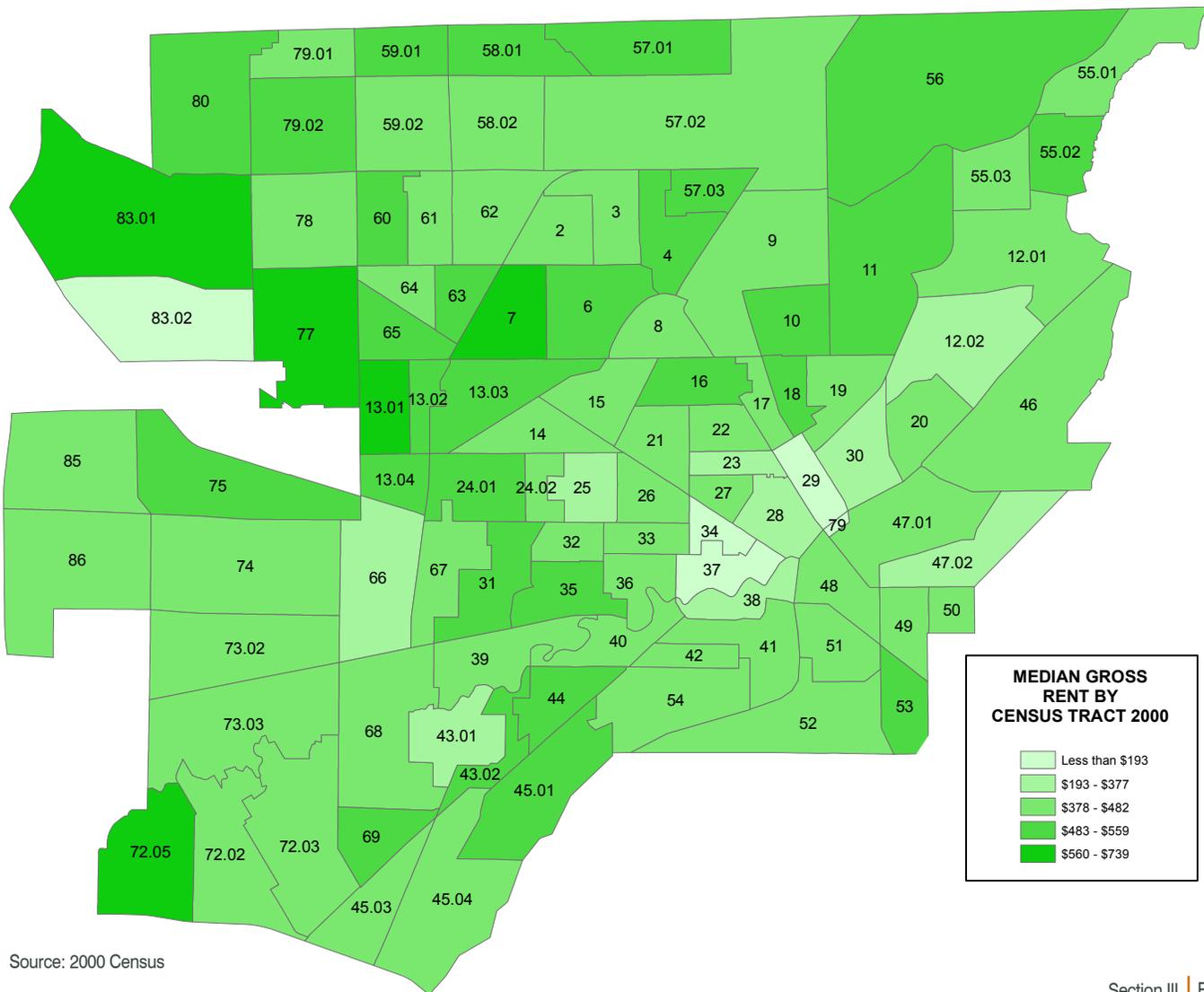
# City of Toledo

Consolidated Plan FY2010-2015

**Exhibit III-21 Renter Housing Costs as Percentage of Household Income, Toledo 2008**

	Less than 20%	20 to 29%	30 % or more	Renter-Occupied Units
Estimated Total Renter Occupied Housing Units				49,091
Less than \$20,000	948	1,775	19,621	22,344
\$20,000 to \$34,999	720	4,034	5,367	10,121
\$35,000 to \$49,999	3,682	2,007	1,191	6,880
\$50,000 to \$74,999	1,967	945	61	2,973
\$75,000 or more	2,489	257	73	2,819
Zero or negative income and no cash rent				3,954
<b>Total</b>	<b>9,806 (20%)</b>	<b>9,018 (18.4%)</b>	<b>26,313 (53.6%)</b>	

**Exhibit III-22 Gross Rent By Census Tract, Toledo 2000**



Source: 2000 Census

# SECTION III

## Housing Market Analysis and Housing Needs for Special Populations

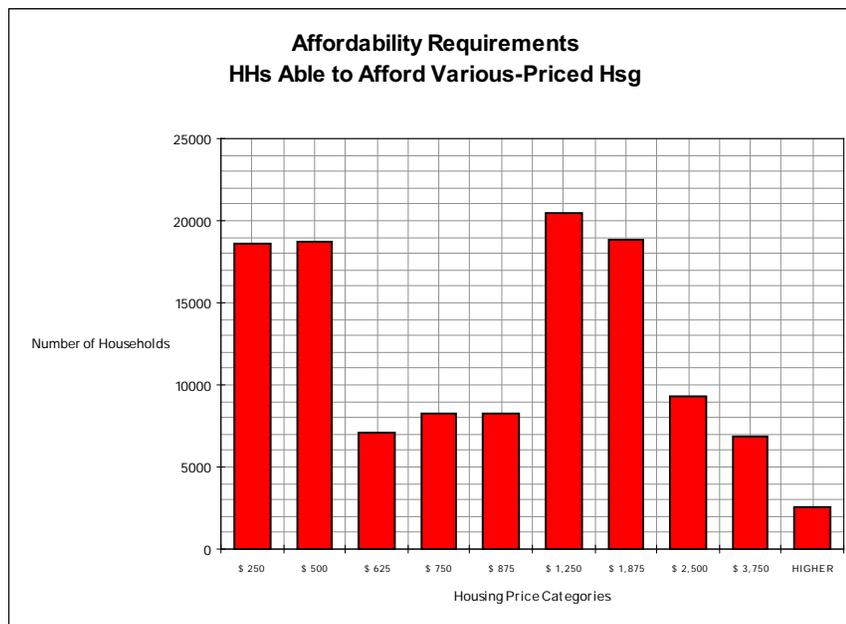
### Housing Affordability Analysis

The gap between the cost of available housing and the demand for housing at affordable cost can be estimated through a series of analyses that unite Census household income information with specified monthly housing costs. Exhibit III-23 depicts the estimated number of owner and renter occupied households with household income in ten ranges of income grouped from ranges reported in 2008 ACS. The monthly housing costs affordable to each income range were determined using the assumption that affordable monthly housing costs were limited to 30 percent of the household income, a ratio used in HUD programs as the maximum housing cost permitted for a household. This computation provides affordable monthly housing costs for each income category and is shown graphically in Exhibit III-24. One third of the households in the city could afford to pay between \$875 and \$1,875 per month for housing. However, nearly a third (31.3 percent) could only afford payments of under \$500 per month for housing.

Exhibit III- 23 Toledo Housing Affordability				
Households in Category, Owner and Renter Occupied	2008 Household Income		Affordable Monthly Housing Costs	
	Low limit	High Limit	Low	High
18,630	0	9,999	\$ 0	\$ 250
18,683	10,000	19,999	\$ 250	\$ 500
7,068	20,000	24,999	\$ 500	\$ 625
8,274	25,000	29,999	\$ 625	\$ 750
8,274	30,000	34,999	\$ 750	\$ 875
20,435	35,000	49,999	\$ 875	\$ 1,250
18,871	50,000	74,999	\$ 1,250	\$ 1,875
9,330	75,000	99,999	\$ 1,875	\$ 2,500
6,814	100,000	149,999	\$ 2,500	\$ 3,750
2,607	150,000	HIGHER	\$ 3,750	HIGHER
118,986				

Assumption 1) Affordable Monthly Housing Cost Allowance without Utilities=30%  
Source: 2008 American Community Survey

### Exhibit III-24 Affordability Requirements



# City of Toledo

Consolidated Plan FY2010-2015

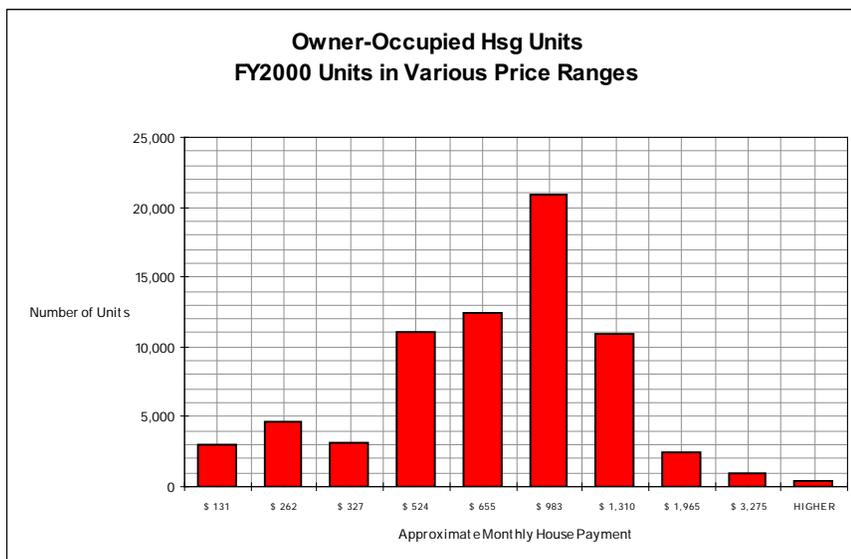
The distribution of owner-occupied housing units according to value and approximate monthly mortgage payment is shown in Exhibit III-25. The approximate mortgage payment for each range was calculated assuming that 95 percent "Loan to Value" financing was made available at an interest rate of 6 percent for a term of 30 years and that insurance and taxes did not exceed 15 percent of the monthly payment

<b>Exhibit III-25 Owner-Occupied Housing Costs</b>				
Estimated 2008 Owner Occupied Housing Units in Category	2008 Specified Owner Occupied Housing Unit Value		Approximate House Payment Costs	
	Low limit	High Limit	Low	High
2,962	\$ 0	\$ 19,999	\$ 0	\$ 131
4,670	\$ 20,000	\$ 39,999	\$ 131	\$ 262
3,202	\$ 40,000	\$ 49,999	\$ 262	\$ 327
11,041	\$ 50,000	\$ 79,999	\$ 328	\$ 524
12,413	\$ 80,000	\$ 99,999	\$ 524	\$ 655
20,870	\$ 100,000	\$ 149,999	\$ 655	\$ 983
10,954	\$ 150,000	\$ 199,999	\$ 983	\$ 1,310
2,499	\$ 200,000	\$ 299,999	\$ 1,310	\$ 1,965
906	\$ 300,000	\$ 499,999	\$ 1,965	\$ 3,275
378	\$ 500,000	HIGHER	\$ 3,275	HIGHER
69,895				

Assumptions  
 1. Ratio of Mortgage Loan Amount to Unit Value 95%  
 2. Annual Interest Rate Charged in Mortgage 6.00%  
 3. Typical Loan Term in Years 30  
 4. Insurance / Taxes as a function of Pmt 15%

The distribution of housing units according to value and approximate monthly payment is graphically furnished in Exhibit III-26. Nearly half of owner-occupied housing units in the city (48 percent) fell into the \$80,000 to \$149,999 value range with monthly mortgage payments between \$424 and \$983. Nearly a third of owner-occupied houses (31.4 percent) were under \$40,000 with a monthly mortgage payment of under \$262.

## Exhibit III-26 Owner-Occupied Housing Units



# SECTION III

## Housing Market Analysis and Housing Needs for Special Populations

Exhibit III-27 displays the number of rental units in eleven ranges of rental costs for renter occupied housing units estimated for the city in 2008 by ACS. The majority of rental units (58 percent) rented for between \$500 and \$999. The figures and calculations for renter-occupied housing costs displayed in Exhibit III-27 are shown graphically in the Exhibit III-28.

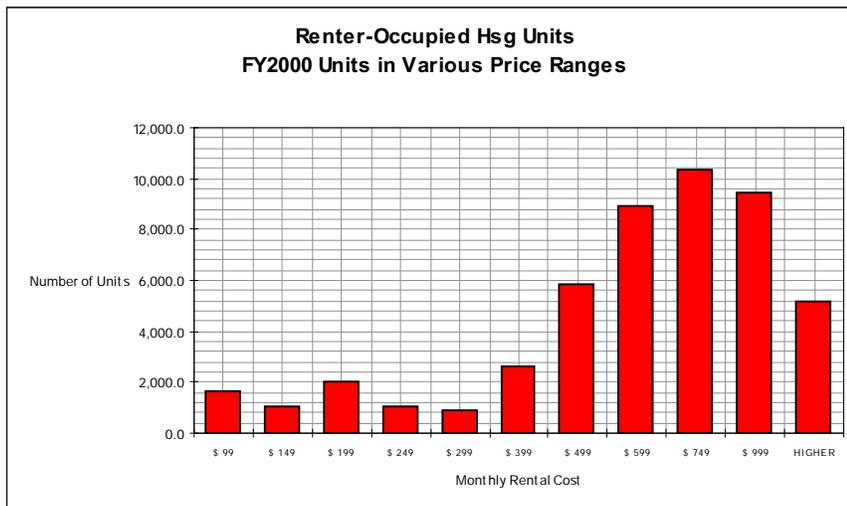
To determine the gap (surplus/shortage) between supply and affordability, a number of formulas were calculated to convert the income, mortgage payment, and rental ranges into identical ranges. Exhibit III-29 lists the low and high limits for each of the ten income categories in the first column. The second column provides the number of households with an income in the range shown in the first column. The third column has the maximum affordable monthly housing costs at the low and high limits for each of the ten household income categories. The fourth and fifth columns provide the estimated number of owner-occupied units and rental units that are affordable to each income range, with the total of both indicated in the sixth column. The last column compares the number of households in the income range with the number of units affordable to that income range. This difference denotes the surplus or shortage of units within that income category.

**Exhibit III-27 Renter-Occupied Housing Costs, Toledo**

Estimated 2008 Housing Units in Category	2008 Specified Rental Hsg. Units By Gross Rent		Number of Housing Units in Category (Adjusted)	%
	Low limit	High Limit		
1200	\$ 0	\$ 99	1,677.0	3%
557	\$ 100	\$ 149	1,034.0	2%
1575	\$ 150	\$ 199	2,052.0	4%
574	\$ 200	\$ 249	1,051.0	2%
931	\$ 250	\$ 299	931.0	2%
2607	\$ 300	\$ 399	2,607.0	5%
5860	\$ 400	\$ 499	5,860.0	12%
8926	\$ 500	\$ 599	8,926.0	18%
10350	\$ 600	\$ 749	10,350.0	21%
9455	\$ 750	\$ 999	9,455.0	19%
5148	\$ 1,000	HIGHER	5,148.0	10%
1908	No Cash Rent			
49,091			49,091	100%

Assumptions  
1. Units with no Cash Rent were distributed equally among the first four rent categories

**Exhibit III-28 Renter-Occupied Housing Units**



# City of Toledo

Consolidated Plan FY2010-2015

**Exhibit III-29 Surplus/Shortage of Housing by Supply and Affordability**

Column 1		Column 2	Column 3		Column 4	Column 5	Column 6	Column 7
2008 Household Income		Household's Only Able to Afford Housing Cost	Maximum Affordable Monthly Housing Costs		Estimated Owner-Occupied Units Affordable to Income Range	Estimated Rental Units Affordable to Income Range	Housing Units Available in Cost Range	Surplus/Shortage
Low limit	High Limit		Low	High				
0	9,999	18,630.0	\$0	\$250	7,203.4	5,814.0	13,017	-5,613
10,000	19,999	18,683.0	\$250	\$500	13,320.7	9,398.0	22,719	4,036
20,000	24,999	7,068.0	\$500	\$625	10,916.2	10,660.8	21,577	14,509
25,000	29,999	8,274.0	\$625	\$750	8,894.8	8,613.4	17,508	9,234
30,000	34,999	8,274.0	\$750	\$875	7,964.1	4,745.5	12,710	4,436
35,000	49,999	20,435.0	\$875	\$1,250	15,796.9	9,856.5	25,653	5,218
50,000	74,999	18,871.0	\$1,250	\$1,875	4,162.7	0.0	4,163	-14,708
75,000	99,999	9,330.0	\$1,875	\$2,500	713.4	0.0	713	-8,617
100,000	149,999	6,814.0	\$2,500	\$3,750	914.0	0.0	914	-5,900
150,000	HIGHER	2,607.0	\$3,750	HIGHER	0.0	0.0	0	-2607
TOTAL		118,986			69,886	49,088	118,975	-11

For the first income category, Column 1, there were roughly 18,630 households earning less than \$10,000 per year. The affordable monthly housing costs for these households should be less than \$250 (column 3). The estimated number of units within this income range was 13,017, (column 6). The difference between the available supply and need was, therefore, a shortage of 5,613 for this income category (column 7). There was a surplus of units priced between \$250 and \$1,250 per month. It would appear that there is a shortage of units priced \$1,250 per month and over, which may indicate that there is a potential market for more mid-range and upscale housing for persons with income ranges of over \$50,000.

### Housing Cost Burden Analysis

The United States Department of Housing and Urban Development (HUD) has defined housing affordability as payment for monthly housing expenses that does not exceed 30 percent of a household's monthly gross income. The housing expense may be the monthly rent payment or the monthly mortgage payment including the principal, interest, and monthly cost for taxes and insurance (PITI). According to HUD, households that are paying from 31 percent to 49 percent of their monthly gross income towards housing expenses are considered high cost burdened households. Households that are paying more than 50 percent of their monthly gross income for housing are considered severely cost burdened households.

Exhibit III-30 illustrates the number of households in the city who are cost burdened to some degree using information from the 2000 CHAS Databook. The table reveals that 22,905 extremely low-income (those households earning 30 percent or less of the area median income) were cost burdened in the City of Toledo. Of these 22,905 cost burdened households 6,649 were owner-occupied and 15,256 renter-occupied. Specifically, there were 4,734 owner-occupied households that were paying between 30 percent and 50 percent of their monthly gross income for housing expenses, and 3,450 owner-occupied households that were paying more than 50 percent of their monthly gross income for housing. Of the extremely low-income cost burdened households in the city, 16,256 were renter-occupied households. Specifically, there were 11,330 renter-occupied households paying between 30 percent and 50 percent of their monthly gross income for housing expenses and 8,632 renter-occupied households that were paying more than 50 percent of their monthly gross income for housing. Similar comparisons can be made for the very low-income and low-income categories, but with lower cost burden rates.

# SECTION III

## Housing Market Analysis and Housing Needs for Special Populations

Exhibit III-30 Cost-Burdened Households, Toledo, 2000										
Specified Owner-Occupied Housing						Renter Occupied Housing				
	Total Cost Burdened Units	30-50% of Income (High Burdened Cost)		Over 50% of Income (Severely Burdened Cost)		Total Cost Burdened Units	30-50% of Income (High Burdened Cost)		Over 50% of Income (Severely Burdened Cost)	Total Cost Burdened Units
	Number	Number	%	Number	%	Number	Number	%	Number	%
Extremely Low Income (Household Income <=30% MFI)	6,649	4,734	71.2%	3,450	51.9%	16,256	11,330	69.7%	8,632	53.1%
Very Low Income (Household Income >30% to <50% MFI)	8,100	3,775	46.6%	1,652	20.4%	9,734	5606	57.6%	1,003	10.3%
Low Income (Household Income >50% to <80% MFI)	14,645	3,383	23.1%	571	3.9%	10,416	1,614	15.5	94	0.9%

Source: 2000 CHAS Databook

### Barriers to Affordable Housing (91.210(e))

This section explains whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of Toledo. Such policies include tax policy affecting and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

**Land Use Controls.** Most of the land in the city has been developed. There are only a small number of large vacant tracts of land that remain, thereby limiting the future development of residential units. There are a number of smaller parcels that are vacant and suitable for infill construction of residential units. A number of vacant or underutilized industrial and commercial buildings are also prime locations for redevelopment along the Maumee riverfront, with residential use being at least a component of the use.

**Zoning Ordinance and Subdivisions.** The City's Zoning Code, updated in 2004, does not appear to be a barrier to affordable housing. It permits multifamily housing in three of the seven residential zoning districts. In addition, there is a district that allows both single family and duplexes. All of the commercial districts are mixed use districts and allow multifamily units. The code also contains flexible standards for existing, undersized vacant lots to facilitate infill development. The three single family residential districts have smaller minimum lot sizes when compared to many of the jurisdictions surrounding the City of Toledo. One identified barrier is the dated 1950's zoning district map for the city which leave some residential properties zoned commercial or industrial. Rezoning for today's mortgage underwriting requirements for residential zoning can cause additional time and money for prospective buyers.

**Housing and Building Codes.** The City of Toledo enforces the Ohio Building Officials Association Code for 1, 2 and 3 unit structures, which is based on the International Residential Code. For multifamily dwellings Toledo has adopted the Ohio Building Code, which is based on the International Code Council's code.

The City's housing code enforcement efforts increased in 2007 with the adoption of systematic inspections for land installment contracts. Residential land contract conveyances in the city now require an inspection for compliance with Ohio Property Maintenance Code. This certification program results in an increase in housing quality for a segment the housing market.

**Policies Affecting Return on Residential Investment.** The principal negative policy effects which will impact low income households are high land development costs in underdeveloped areas of the city relative to the LMI household's ability to pay for new construction; rehabilitation cost to bring units up to code; and poor control of existing property maintenance which results in eventual loss of viable housing stock through dilapidation. These conditions tend to restrict the opportunities for low-income individuals, impose higher cost of home ownership and maintenance when they can find housing, and reduce the range of housing types and choices in many neighborhoods. Suitable infrastructure (water, sewer, roads) is widely available in most sections of the city.

Continued code enforcement efforts are needed to keep the current affordable housing stock in usable condition and to stabilize neighborhoods.

**Environmental Barriers.** A barrier to the development and redevelopment of infill sites in the city is environmental contamination. An EPA "Brownfields 2009 Assessment and Cleanup Grant Fact Sheet" for Toledo points out the decline in industry has left the city with a legacy of about 250 brownfield sites. Populations in neighborhoods most impacted by brownfields have declined by almost 38 percent between 1970 and 2000. Clean up of these sites can be very costly, thereby limiting the ability to attract new business and housing to these sites. It is much easier and cheaper to develop "Greenfields" in the unpolluted, outlying communities than it is to develop the "brownfields" in the city.

The City of Toledo and the Toledo-Lucas County Port Authority have worked diligently to bring together environmental assessment and clean-up grants from many state and federal sources that involve a range

of purposes and specifications. The City's Division of Environmental Services has acquired over \$14 million in EPA and Ohio Department of Development funding to redevelop city neighborhoods and the riverfront. This also includes the management of these state and federal grants, which help to make efforts possible. The Division is also responsible for managing the environmental assessments, job training, and the Brownfield Cleanup revolving loan funds.

There are some areas of the city where development is limited by natural features. Flooding is a deterrent to development along several streams within the city. The city is also home to many wetland areas. These areas are unique habitat for waterfowl and other delicate wildlife. Federal guidelines and requirements for sensitive environmental conditions that exist in these areas may make development infeasible through strict regulation, impact fees, and inflated development costs.

**Vacant and Abandoned Buildings.** An inventory of all vacant and abandoned buildings is not maintained by the city. The Department of Neighborhoods estimates there are roughly 2000 vacant and abandoned homes in Toledo. The City implemented an Abandoned Residential Building Ordinance in 2008, Toledo Municipal Code §1767. The purpose of this legislation is to ensure responsible ownership of all vacant residential buildings in the City. For the past two years the City has maintained an inventory of approximately 416 structures as vacant and abandoned residential structures.

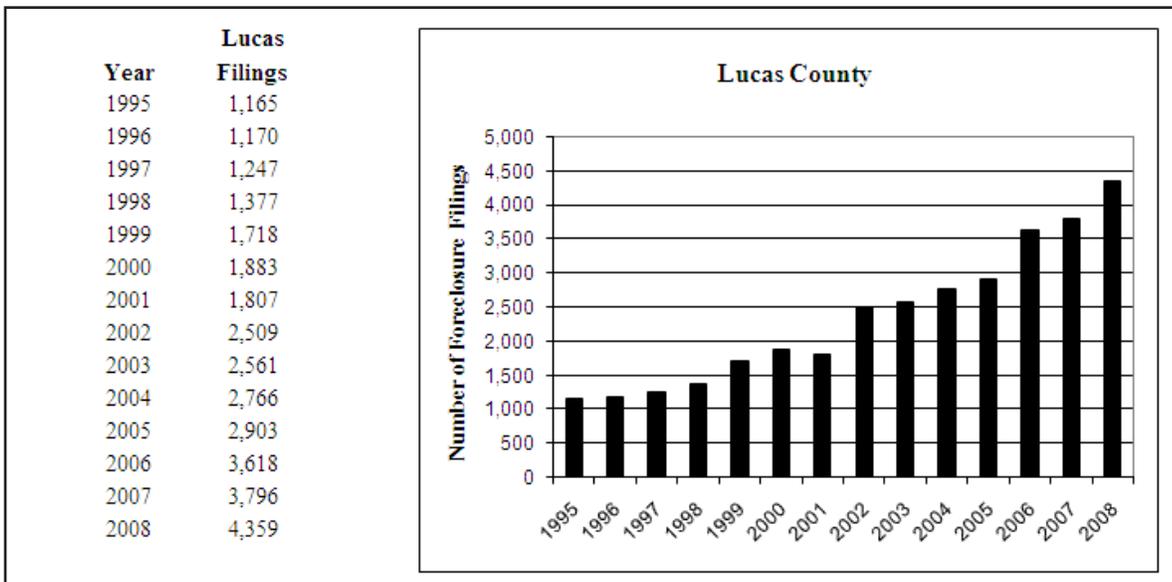
Over the past two years, the foreclosure market has placed many single family houses on the market at substantially reduced prices contributing to the City's estimated 2008 vacancy rate of 13.4 percent. The influx of foreclosures and constricting of available bank credit has substantially reduced investor interest in neglected residential structures. As a result of increased supply, and decreased demand, most of the City's inventory

of registered vacant and abandoned residential structures would likely not be good candidates for acquisition and rehabilitation by private investors. Therefore, the onus is on the City and its community based development organizations to devise a method for turning these vacant structures into available, affordable housing stock.

**Foreclosures.** Foreclosures are not tracked on a yearly basis in Toledo. However, they are for Lucas County. Exhibit III-31 graphically shows the exponentially rise in county foreclosures. In 1995, Lucas County witnessed 1,165 foreclosure filings. In 1998, there were 1,377 foreclosures filed in Lucas County. For 2001, the figure had risen even further, reaching a total of 1,883 foreclosures. By 2002, a near doubling of the 1998 figure was observed, with 2,509 foreclosures being filed, and the trend carried on. In the year 2004, a record 2,766 foreclosures were filed in Lucas County. The record was repeatedly broken over the subsequent years, as the year of 2005 saw 2,903 filings; 3,618 filings were recorded for 2006; and 3,796 new filings originated in 2007. The 4,359 new filings in 2008 moved Lucas County to the ranking of second in per capita foreclosure filings in the state, with only Cuyahoga County having a higher status.

HUD's model estimates the amount of foreclosures for Toledo over the 18-month period encompassing January 1, 2007 to June 2008 to be approximately 5,737. The Ohio Department of Development has identified a portion of Toledo, consisting of 73 census tracts, as one of its Priority Investment Areas to address Inner City Distress. According to HUD's estimated number of foreclosures for all Lucas County census tracts, the foreclosures in these 73 tracts comprise over 45% of total estimated foreclosures in the county. However, the census tracts only make up approximately 34% of total mortgages in the county, as represented by the data.

**Exhibit III-31 Foreclosures Filings, Lucas County, 1995-2008**



Source: Policy Matters Ohio Foreclosure Growth in Ohio 2009 Report

# SECTION III

## Housing Market Analysis and Housing Needs for Special Populations

The causes of the foreclosure crisis are addressed in HUD's 2009 "Report to Congress on the Root Causes of the Foreclosure Crisis." The report concludes that most of the initial increase in foreclosures was driven by subprime loans, both due to the fact that these inherently risky loans had come to account for a much larger share of the mortgage market in recent years and because the foreclosure rates among these loans were rising rapidly. Subprime foreclosures have grown most rapidly among adjustable-rate loans. But as the economy deteriorated in 2008 and 2009, the level of foreclosures among prime fixed-rate loans also rose, further exacerbating the crisis.

The report also notes there are significant differences in the extent of the foreclosure crisis across market areas. A group of states in the Midwest, including Illinois, Indiana, Michigan, and Ohio, had relatively high foreclosure rates even before the crisis began due to weaknesses in local economies. House prices fell in these Midwest states after 2005, but not by as much as in states that experienced higher price increases prior to the crisis. Since 2005, the economic conditions have deteriorated further, with falling housing prices and rising unemployment contributing to foreclosure rates in 2008 and 2009 nearly as high as those in Arizona, California, Florida, and Nevada.

### Special Needs Housing

Due to lower incomes and the need for supportive services, special needs groups are more likely than the general public to encounter difficulties finding and paying for adequate housing, and often require enhanced community services. The groups discussed in this section include:

- The elderly and frail elderly
- Persons with physical disabilities
- Persons with developmental disabilities
- Persons with severe mental illness
- Persons with substance abuse problems
- Ex-offenders
- Persons with HIV/AIDS
- At-risk youth
- Victims of domestic violence

The methodology used to gather and analyze information for the housing and non-housing needs assessment involved analysis of secondary data and existing studies on the housing needs of special populations including, as well as stakeholders and service providers in the city.

### The Elderly

The elderly are the population in the community age 62 and older. The frail elderly are those individuals who are 62 and older who are unable to perform at least three activities of daily living, including eating, bathing, dressing, toileting, and transferring.

**Total Elderly Population.** The American Community Survey estimates the city's senior population (over 62) at 43,344 as of 2008, making up 15.3 percent of the city's population overall. By 2030, the senior population (over 65) is projected to grow to 50,451 or 19.8 percent of the city's population according to projections from the Ohio Department of Development and TMACOG. Projections do not include the 62 and over age cohort.

**Needs of the Elderly.** Low-income seniors face a wide range of housing issues, including substandard housing, a need for modifications due to physical disabilities, as well as a lack of affordable housing.

HUD's 1999 Elderly Housing Report provides the latest national data available on seniors living in housing in need of repair or rehabilitation. HUD reported that 6 percent of seniors nationwide lived in housing that needed repair or rehabilitation. Applying this rate to the City of Toledo, it is estimated that as many as 2,165 elderly residents (6 percent of the city's elderly population) were likely to live in substandard housing in 2008.

**Frail Elderly.** No data is currently available from the Census or from local agencies providing information on the number of frail elderly living in the community as HUD defines it. However, the Census does provide information on persons living with disabilities and divides those persons into age categories, including 65 and older. In 2008, as shown in Exhibit III-33, 14,732 of the city's elderly had a disability, or about 43 percent of all elderly. Disability is defined as a condition making it difficult to do activities such as walking, dressing, bathing, or remembering. This compares with 18 percent of non-institutionalized residents overall who reported a disability. Elderly persons with such needs are best housed in accessible housing (including assisted living and nursing home facilities), or need assistance (modifications as well as services) to remain in their homes. Exhibit III-34 maps the 65 years of age and over population with disabilities for the City by Census Tract.

**Exhibit III-33 Persons 65 and Older with Disabilities, Toledo, 2008**

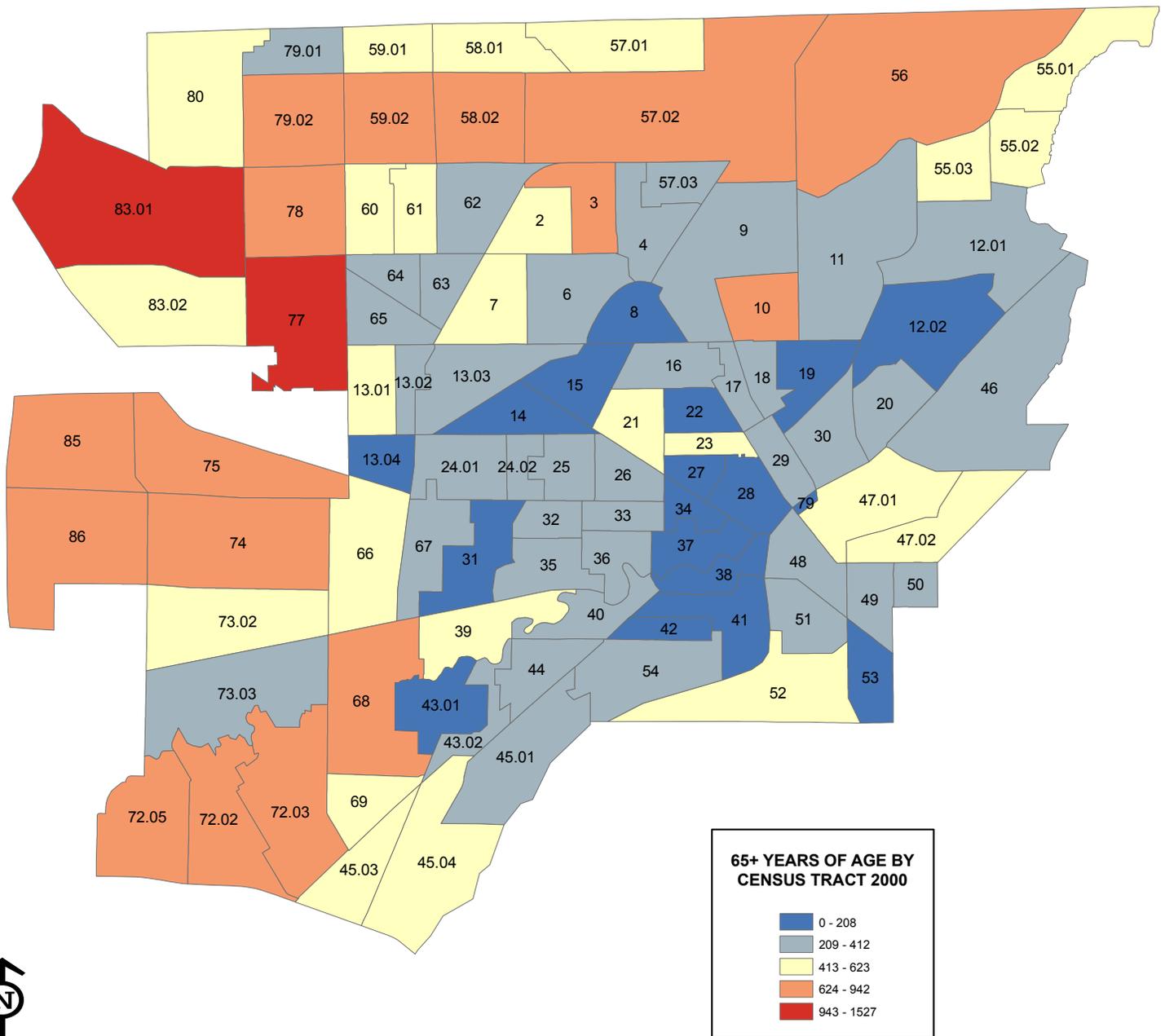
	Persons	Percent
Living with one type of disability	6,061	17.7%
Living with two or more disabilities	8,671	25.3%
Living with no disabilities	19,523	57.0%

Source: 2008 American Community Survey

# City of Toledo

Consolidated Plan FY2010-2015

**Exhibit III-32 65+ Years of Age By Census Tract, Toledo 2000**



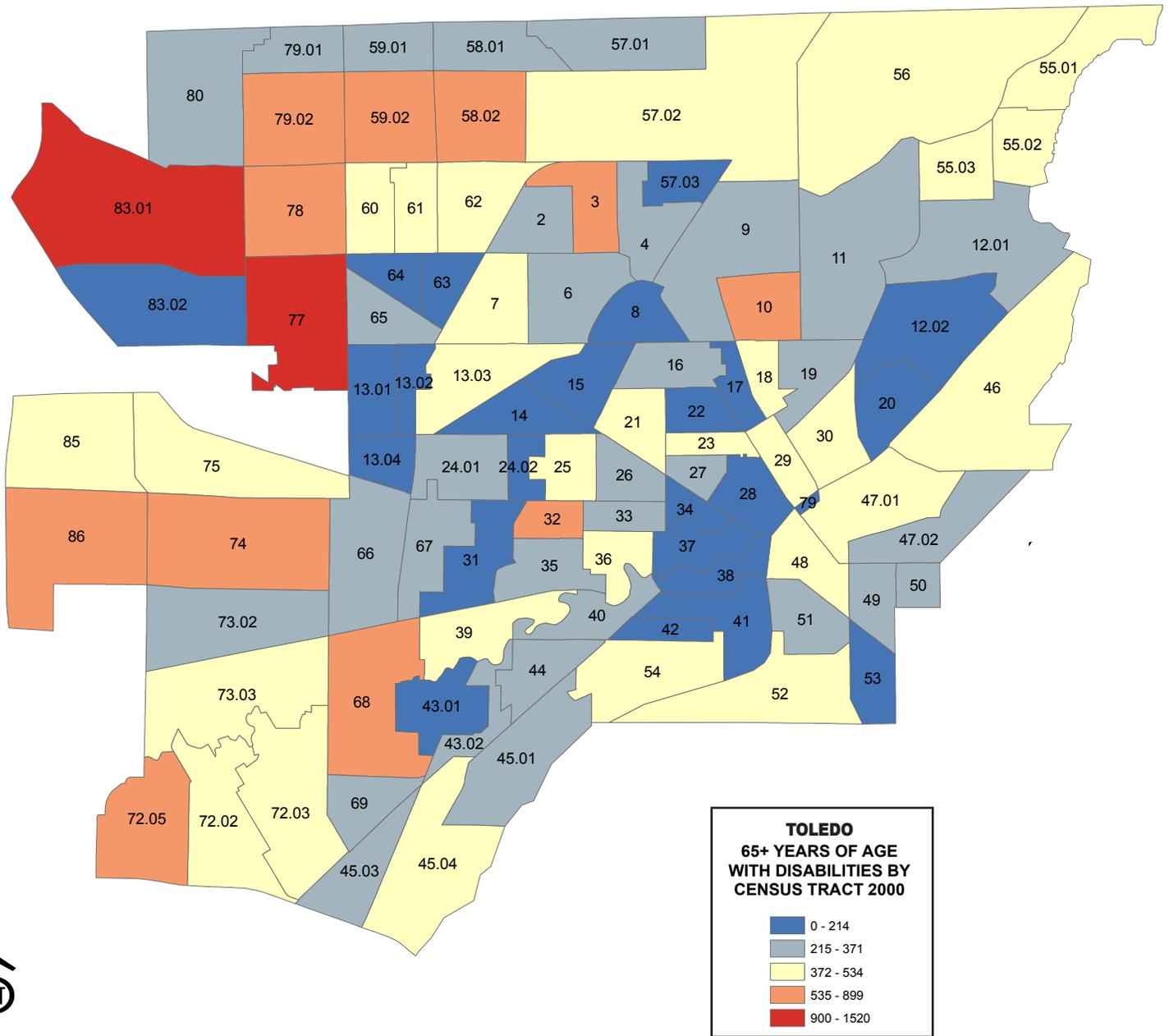
NOT TO SCALE

Source: 2000 Census

# SECTION III

## Housing Market Analysis and Housing Needs for Special Populations

**Exhibit III-34 65+ Years with Disabilities By Census Tract, Toledo 2000**



NOT TO SCALE

Source: 2000 Census

# City of Toledo

## Consolidated Plan FY2010-2015

**Income Constraints of the Elderly.** Compounding the needs some seniors face for home repair or improvements are the low-and/or fixed-incomes they have available to make those changes. In addition, as their non-housing costs have increased (e.g. prescription drugs, health care), they have less to spend on housing costs.

ACS 2008 data showed the city had 19,475 elderly householders 65 and over. Approximately 33 percent of those householders, 6,452 households) had a housing burden, meaning they paid more than 30 percent of their monthly income in housing costs.

**Housing Resources for the Elderly.** Specialized housing currently available to the elderly in Toledo focusing on independent rental units serving lower income elderly are listed under the column heading "Population Served" in Exhibit III-42 and Exhibit III-43.

### Persons with Physical Disabilities

The Census definition of people with disabilities includes individuals with both long-term conditions, such as blindness and individuals that have a physical, mental or emotional condition lasting more than 6 months that make it difficult to perform certain activities. All disability data from the Census is self-reporting by respondents.

Disabilities can occur later in life either due to an illness or accident that severely affects a person's mobility and/or communication skills. The 2000 Census definition of disability encompasses a broad range of categories based on the above including physical, sensory and mental disability. Within these categories are people who have difficulties:

- Performing certain activities such as dressing, bathing or getting around inside the home (self-care disability)
- Going outside the home alone (go outside home disability)
- Working at a job or business (employment disability)

In 2008, an estimated 50,394 people residing in Toledo – 18 percent of the city's population – had some type of disability. As shown in Exhibit III-35 disabilities are most common for the city's older residents.

	Number with Disabilities	Percentage of Age Cohort
Under 18	6,185	8.8%
18 to 64 years	29,477	16.8%
65 + years	14,732	43.0%
Total	50,394	18.0%

Source: 2008 American Community Survey

According to 2000 CHAS data, 33.2 percent of the households with self-care and mobility limitations had housing problems, compared to 27.7 percent of the population as a whole, indicating that there is a moderately disproportionate need for housing assistance among persons with mobility limitations.

The Ability Center of Greater Toledo provides assistance to individuals with a variety of physical disabilities. The Center focuses on making independent living a reality by providing adaptive cooking classes, basic budgeting and computer classes, instruction on navigating the public transit system, and constructing accessibility ramps. The Center does not possess its own residential component, but does actively refer individuals to LMHA for Section 8 vouchers.

### Persons with Developmental Disabilities

The U.S. Department of Health and Human Services, Administration on Development Disabilities estimates that there are nearly four million Americans, or 1.4 percent of the total population, with a severe developmental disability. Applying this percentage to the City of Toledo's 2008 population, approximately 4,105 residents would have a developmental disability.

The Lucas County Board of Developmental Disabilities supports 15 licensed facilities that are certified to house approximately 643 developmentally disabled individuals. The largest provider, Northwest Ohio Developmental Center, has a bed capacity of 170. Other large providers in the area include Wiley Home, which provides 38 beds, Sunshine Inc. which offers 145 beds to the developmentally disabled population. In addition, Preferred Properties Inc., which serves 142 individuals with disabilities, provides a total of 90 units in a variety of living arrangements from single family to duplexes and multi unit structures. A majority of the beds available are located in scattered-site single-family homes.

Lucas County Board of Developmental Disabilities also provides access to social services such as transportation and housing placement. They work with Preferred Properties, Inc., and many other private and public agencies to provide affordable housing for and assist them in obtaining vouchers for subsidized housing.

### Persons with Mental Illnesses

Mental illness is a broad term covering everything from mild depression to severe behavior disorders. The exact number of people in the City of Toledo with mental illness is not known. A 2007 Lucas County Health Assessment by Healthy Lucas County found that 26% of county residents reported their mental health was not good for more than four days out of the previous month. This number increased to 31% of those with incomes less than \$25,000.

A 2007 Needs Assessment prepared for the Community Alliance and Strategic Efforts (CASE) Community Wide Meeting found that 22% of homeless services consumers reported having a mental health problem. The 2008 Point-In-Time homeless survey indicated 26% are experiencing mental illness.

Rescue Mental Health Services is Toledo's primary resource for emergency mental healthcare. Services include an 11 bed residential unit.



# SECTION III

## Housing Market Analysis and Housing Needs for Special Populations

Neighborhood Properties, Inc. (NPI), a local nonprofit owns 572 apartments in 60 locations available to persons with serious mental illness and addiction disorders with placement priority given to those who are homeless. NPI offers supportive services including home visits, peer support and skill building to persons with a mental illness, reducing the risk of homelessness. NPI also oversees the group home placement of 100 plus people in adult care facilities in Lucas County.

### Persons with Substance Abuse Disorders

The U.S. Department of Health and Human Services, through its Substance Abuse and Mental Health Services Administration (SAMHSA), tracks substance abuse prevalence. According to SAMHSA's substate estimates from 2004-2006 National Surveys on Drug Use and Health (NHSDUH), the prevalence rate for alcohol or illicit drug dependence or abuse in Lucas County was 10.3 percent for persons age 12 and older. The rate for Ohio was 9.2 percent. Applying this estimated Lucas County rate to Toledo's 2008 population 12 years and over according to the American Community Survey, an estimated 24,172 persons would have some form of substance abuse problem.

A 2007 Needs Assessment prepared for the Community Alliance and Strategic Efforts (CASE) found 17 percent of homeless services consumers reported having substance abuse issues. The 2008 Point-In-Time survey indicated 25 percent reported chronic substance abuse.

### Ex-offenders

According to the Reentry Coalition of Northwest Ohio there were 1,034 offenders released back into Lucas County in 2008. The Urban Institute, in their 2009 study "Returning Home," suggests that nationally nearly half will require housing assistance. The Coalition was established in 2006 and utilizes a holistic evidence-based approach that starts at the point of contact with the criminal justice system and includes education, families, health services, alcohol and other drug treatment, job training, mentorship and housing. Key leaders in the Coalition include Lucas County Common Pleas Court, Toledo Municipal Court, CCNO, Lucas County Child Support, Legal Aid of Western Ohio, ABLE, Lucas County Prosecutor, and the Ohio State Bar Foundation.

### Housing for Persons with HIV/AIDS

The Ohio Department of Health HIV/AIDS Surveillance Program reported 767 cumulative cases of persons living with HIV/AIDS in Lucas County as of December 31, 2007. ODH does not track data for individual cities in Ohio. The rate of persons living with HIV/AIDS in Lucas County was 172.3 per 100,000 in 2007. The rate in Ohio for 2007 was 134.4 per 100,000 population. According to the advocacy group National AIDS Housing Coalition, 50 percent of people living with HIV/AIDS will need some form of housing assistance during the course of their illness. The organization also estimates approximately 72 percent of people living with HIV/AIDS have incomes below \$30,000.

The primary source of funding for HIV/AIDS housing is HUD's Housing Opportunities for People with AIDS (HOPWA) program. HOPWA coordinates long-term rental assistance, short-term mortgage/rent payment and utility payment assistance, and other supportive and homeless prevention services. AIDS Resource Center Ohio (ARC) acts as program grantee for HOPWA funds in the Toledo area.

### At Risk Youth

**At Risk Youth Population.** There are two segments of the population of youth in Toledo who have potential housing and supportive service needs: youths aging out of the foster care system and youth who are homeless.

#### Youth Exiting the Foster Care System.

At age 18, many youth "age out" of the foster care system in Ohio. Typically, the foster care system expects youth at 18 years of age to live on their own. Often, youth in foster care do not get the help they need with high school completion, employment, accessing health care, continued educational opportunities, housing and transitional living arrangements, which can lead to longer-term housing and supportive service needs. According to a 2008 Ohio Department of Job and Family Services "Youthwork Information Brief" many of the about 1,000 youth in Ohio who age out of foster care each year have many characteristics in common: over two-thirds do not have a high school diploma or GED, 22 percent are homeless, a quarter are involved in crime, only 20 percent complete any college and only 48 percent are employed full time.

Lucas County Jobs and Family Services September 30, 2008 "snapshot" showed 413 children in licensed/certified foster homes in the county. A total of 40 young adults were emancipated or "aged out" from Lucas County Children Services in 2008. Toledo's proportional share of this number was 27. At the time of their emancipation these youths had the following housing status:

- Adult Group Home – 8 percent
- Apartment/Dorm/Military – 25 percent
- Friend/Relative – 43 percent
- Biological Parents 12 percent
- Homeless/Jail – 0 percent
- Unknown – 12 percent

There is some variation in the above percentages from year to year. In 2007, 8 percent, or approximately 3 emancipated youth in the City were either homeless or in jail.

Using data from the January 2009 point-in-time homelessness count for Lucas County, the 2009 Ohio Homelessness Report by the Coalition on Homelessness and Housing in Ohio (COHHIO) found zero unaccompanied "homeless" youth in that particular count.

### Victims of Domestic Violence

Victims of domestic violence require special housing, counseling and legal services. Given the hidden nature of domestic violence and the problems associated with self-reporting of such sensitive information, reliable statistics on the number of persons in violent domestic situations are not available. However, data from the 2008 *Lucas County Intimate Partner Violence Prevention Plan* prepared by the Lucas County Delta Project, shows that in 2007 there were 3,216 domestic violence arrests in Toledo, or 11 reported cases for every 1000 households in the city. The report also notes that the zip code areas 43602 and 43604, which had the highest incidence of intimate partner violence when adjusted for population, also had the highest rates of poverty in the county.

Using data from the January 2009 point-in-time homelessness count for Lucas County, the 2009 Ohio Homelessness Report by the Coalition on Homelessness and Housing in Ohio (COHHIO) found 114 homeless persons in Lucas County, or 12 percent of the homeless, had reported experiencing domestic violence.

The YWCA offers a short term Battered Women's Shelter with a 14-28 bed capacity. Women are permitted to stay at the shelter for a maximum of 30 days with possible extensions. Bethany House served 41 adults in 2008, offers a transitional housing for victims of domestic violence. Permanent housing for domestic violence survivors will be available at the 65 apartments now under construction at the downtown YWCA.

### Persons Experiencing and At Risk of Homelessness

**Definition.** The Stewart B. McKinney Homelessness Act defines a person experiencing homelessness as "one who lacks a fixed permanent nighttime residence or whose nighttime residence is a temporary shelter, welfare hotel or any public or private place not designated as sleeping accommodations for human beings." It is important to note that this definition includes those living with friends or relatives on a temporary basis as well as the more visible homeless in shelters or on the streets.

HUD's definition of homelessness is slightly more comprehensive. In addition to defining individual and families sleeping in areas "not meant for human habitation," the definition includes persons who:

- "Are living in transitional or supportive housing for homeless persons but originally came from streets or emergency shelters;
- Ordinarily sleep in transitional or supportive housing for homeless persons but are spending a short time (30 consecutive days or less) in a hospital or other institution;
- Are being evicted within a week from private dwelling units and no subsequent residences have been identified and they lack resources and supportive networks needed to obtain access to housing; or
- Are being discharged within a week from institutions in which they have been residents for more than 30 consecutive days and no subsequent residences have been identified and they lack the resources and support networks needed to obtain access to housing."

This definition demonstrates the diversity of people experiencing homelessness. The numerous locations in which people experiencing homelessness can be found complicate efforts to accurately estimate their total population.

**Total population.** Estimating the total population of persons experiencing homelessness on a nationwide, statewide or even local level is challenging due to of the various types of homelessness and difficulties in locating the population. For example, an individual living with friends on a temporary basis could be experiencing homelessness, but would be unlikely to be identified in a homeless count. The Toledo Lucas County Homeless Board (TLCHB) measures the city's homeless population, as well as to identify the needs of persons experiencing homelessness. Since 2006, TLCHB has assumed responsibility of the Toledo/Lucas County Continuum of Care and supervision of the Toledo Homeless Management Information System (HMIS) project, a computerized tracking system and data collection tool designed to capture system-wide information about the characteristics and service needs of the community's homeless.

**Point-in-time count.** The TLCHB conducts point-in-time homeless counts (PITs) to track homelessness in Lucas County. It should be noted that all homeless residents in Lucas County are served in Toledo and past PIT counts have not gone outside of Toledo. The TLCHB homeless counts survey sheltered and unsheltered homeless each January for the past three years and in 2008 added its first annual mid-year summer PIT count. Data from the PIT studies have limitations. Final results were not adjusted to account for homeless persons that were not located by the survey methodology (i.e. persons temporarily staying with friends or family); therefore, the total homeless population is understated by PIT counts. The January 2009 PIT count found 945 homeless persons in the City of Toledo, up 21 percent from the 2008 PIT count.

### Characteristics of persons experiencing homelessness, PIT Survey.

While the only consistent characteristic of the homeless is the lack of a permanent place to sleep, there are a number of demographic characteristics disproportionately typical of the homeless population, as demonstrated in Exhibit III-36.

**Exhibit III-36 Characteristics of Homeless Population, PIT Survey, Toledo, January 2009**

	Sheltered	Unsheltered	Total	Percent	Percent Change from 2008
Total Homeless	727	218	945	100%	21.3%
Persons in families	277	71	348	36.5%	33.3%
Individual Homeless	450	147	597	63.2%	15.3%
<b>Homeless Subpopulations</b>					
Chronically Homeless			312	33%	27%
Unaccompanied Youth			0	0%	-100%
Mentally Ill			188	20%	-11%
Chronic Substance Abusers			227	24%	-15%
Veterans			67	7%	40%
Persons with HIV/AIDS			3	>1%	-63%
Domestic Violence Survivors			114	12%	33%

Source: 2009 Ohio Homelessness Report, COHHIO

# SECTION III

## Housing Market Analysis and Housing Needs for Special Populations

### Characteristics of persons experiencing homelessness, HMIS Data.

Homeless Management Information System project (HMIS), is a data warehouse with unduplicated records of homeless clients served by 20 participating agencies in Toledo. An average of 2,400 clients have been documented by HMIS each year from 2004 to 2008. A total of 2626 clients were served in 2008. Approximately 50 percent of the clients were Black and less than 5 percent were of Hispanic ethnicity. Exhibit III-37 profiles clients served in Toledo for the year 2008.

**Exhibit III-37 Characteristics of Homeless Population, HMIS Data, Toledo, 2008**

	Homeless	Percent
Total	2,636	
Male	1,280	49%
Female	1,356	51%
Age		
Children/teens (under 17)	681	25%
Young adults (18-30)	477	20%
Adults (31-50)	954	39%
Older adults (51-60)	289	12%
Seniors (60+)	108	4%
Households	375	
Average household size	2.95	
Homeless Subpopulations		
Veterans	185	7%
Mental Illness	659	25%
Substance Abuse	501	19%
Extent of Homelessness		
First time homeless	864	33%
Chronic (4 times in past 3 years)	214	8%
Long term (2 years or more)	322	12%

Source: Toledo/Lucas County Homelessness Board

- **Youth and children.** National PIT estimates indicate that about 2 percent of homeless on any given night are unaccompanied youth. The 2009 PIT survey did not find any unaccompanied homeless youth in Toledo.
- **HIV/AIDS.** It is estimated that as much as 4 percent of the national homeless population is HIV positive, three times the overall national infection rate according to the 2009 Ohio Homelessness Report by COHHIO. Applied to the homelessness population according to the 2009 PIT, this would translate to 38 homeless persons in Toledo living with HIV/AIDS. The 2009 homeless count reported only 3 homeless individuals with HIV/AIDS, but this number is certainly much higher. HIV status is a sensitive question greatly subject to self-reporting bias, and many individuals may be unaware of their HIV status.
- **Substance Abuse.** National estimates of homeless persons show that approximately 26 percent of sheltered homeless are chronic substance abusers according to the 2009 Ohio Homelessness Report by COHHIO. The 2009 PIT survey reported that 24 percent of homeless adults had a problem with substance abuse.

- **Mentally Ill.** Nationally, homeless individuals with severe mental illness comprised about 26 percent of the total sheltered homeless population, according to the 2009 Ohio Homelessness Report by COHHIO. This report also notes that at any point in time, approximately 45 percent of homeless individuals report indicators of mental health problems, while 57 percent report having a mental health problem at some point in their life. A lower percentage of homeless persons identified in the 2009 PIT count said they had a serious mental illness – 20 percent – but a self-reporting bias is inherent in this type of question.
- **Veterans.** According to the 2009 Ohio Homelessness Report by COHHIO 15 percent of sheltered homeless nationally were identified as veterans. Veterans represented a lower percentage of homeless persons reported in 2009 PIT in Toledo – 7 percent – when compared to the nationwide estimate.

**Nature of Homelessness.** The 2008 Point in Time count identified individuals living on the street, emergency shelters, and transitional housing as homeless. Exhibit III-38 shows the number of homeless individuals by their shelter status in the City of Toledo.

**Exhibit III-38 Homeless Persons by Shelter Status, Toledo, 2008**

Location	Individuals	Percent of Total
Street homeless	174	19.9%
Emergency shelter	399	45.5%
Transitional housing	303	34.6%
Total	876	100%

Source: Toledo Lucas County Homeless Board, 2008 PIT Count

About 20 percent of homeless individuals were living on the street, while the remaining 80 percent were sheltered – 45 percent in emergency shelter and 35 percent in transitional housing.

**Chronic Homelessness.** According to HUD, a person who is chronically homeless is defined as “an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more, or has had at least four episodes of homelessness in the past three years.” HUD does not consider families in its definition of chronic homelessness.

Using the 2008 HMIS data, 8 percent were determined to be chronically homeless, or an estimated 214 individuals in the City of Toledo.

**Perceived Need.** A comparison of 2009 PIT homeless count of 945 individuals to the 750 emergency and transitional beds available in Toledo shows that 20.6 percent of the need for shelter for the homeless was unmet.

### Inventory of Sheltered Beds and Housing for Homeless.

Toledo has many resources available to individuals and persons who are homeless. Homeless shelters can include emergency overnight housing and longer-term transitional housing. Exhibits III-39 lists the 470 emergency shelter beds in Toledo along with the target population they serve. Exhibit III-40 lists the 280 transitional housing beds available in Toledo along with the target population they serve. Exhibit III-41 lists permanent supportive housing in Toledo along with the number of units available by provider. Some of the shelters in Toledo serve specific populations such as domestic violence and mental illness.

**Emergency Shelters.** Emergency shelters are those facilities designed to temporarily house homeless persons who have recently become homeless. They offer food, case management, training and employment services to help these persons to live on their own as soon as possible. Emergency shelters are not meant to become permanent residences of homeless people and most cap stays at 30 or 90 days.

**Exhibit III-39 Emergency Shelters, Toledo, 2009**

Provider and Facility Name	Target Clientele	Family Units	Family Beds	Individual Beds	Total All Beds	Over-flow or Voucher
Beach House – Family Shelter	Single female households w/children	10	11	11	22	
Catholic Charities – La Posada	Households w/children	6	20	0	20	
Cherry Street Mission - Men's Shelter - Sparrow's Nest	Single men	0	0	160	160	60
	Single women	0	0	26	26	10
Family House	Households w/children	35	90	0	90	
Interfaith Hospitality Network - Family Promise	Households w/children	4	14	0	14	
St. Paul's Community Center	Adults (mental illness)	0	0	30	30	
Toledo Gospel – Rescue Mission	Single male, female households w/children	3	9	71	80	
YWCA - Battered Women's Shelter	Single female households w/children	4	14	14	28	
TOTAL					470	

Source: Toledo Lucas County Homeless Board

**Transitional Shelters.** Transitional housing programs offer temporary but longer-term housing for homeless persons in order to help them transition into employment and economic self-sufficiency. These programs typically offer housing and supportive services for several months up to two years. In Toledo, a number of agencies offer 280 spaces in transitional housing for different segments of the population.

**Exhibit III-40 Transitional Housing, Toledo, 2009**

Provider and Facility Name	Target Clientele	Family Units	Family Beds	Individual Beds	Total Beds
Aurora Project	Single male & females w/children	7	16	20	20
Bethany House	Single male & female w/children, domestic violence	17	20	4	24
Cherry Street Mission - Men's Temp. Housing - Sparrow's Nest	Single male	0	0	32	32
	Single female				
FOCUS - Steps to Home - Steps to Home TH I & II - Steps to Home TH-C	Households w/children	13	57	25	57
	Households w/children	5	24	5	29
	Households w/children	22	67	5	72
Furtherance Foundation – Women's House	Single female	0	0	7	7
Harbor House	Single female	0	0	14	14
Idle Time Club – Idle Time	Single male	0	0	20	20
NAOMI Transitional House	Single female	0	0	5	5
Neighborhood Properties, Inc- Road to Recovery	Single male & female	0	0	17	17
Open Door Ministry	Single males	0	0	41	41
St. Paul's Community Center - The Dwelling Place	Single male, female	0	0	11	11
Toledo Gospel – Rescue Mission	Single male, female	0	0	5	5
YWCA - Newton Residence	Single female	0	0	2	2
TOTAL					356

Source: Toledo Lucas County Homeless Board

# SECTION III

## Housing Market Analysis and Housing Needs for Special Populations

**Permanent Supportive Housing.** Housing types vary in their design, promoting a community based, long-term living setting. The Toledo/Lucas County CoC, through the TLCHB, continues to promote permanent supportive housing. Several of the projects listed below are in partnership with the Lucas County Board of Developmental Disabilities. Current and under construction projects provide 617 permanent housing beds in the City.

<b>Exhibit III-41 Permanent Supportive Housing, Toledo, 2009</b>					
Provider and Facility Name	Target Clientele	Family Units	Family Beds	Individual Beds	Total Beds
Aurora Project	HC	2	7	0	7
FOCUS	SMFHC	21	57	1	58
Lucas County TASC - Walls for All	SMFHC	1	2	18	20
- Women of Tomorrow	SMFHC	2	4	5	9
Mental Health & Recovery:- Affordable Housing	SMFHC	15	30	46	76
- PACT	SMF	0	0	14	14
- S+C Called Home	SMF	0	0	15	15
- S+C Pathway to Shelter	SMF	0	0	15	15
Neighborhood Properties: - CSH	SMF	0	0	5	5
- Families w/mental illness	HC	24	50	0	50
- Families Expansion	HC	12	30	0	30
- First Avenue	SMF	0	0	12	12
- Fresh Start	HC	12	30	0	30
- Housing First	SMF	0	0	21	21
- ODMH/Prevention	SMFHC	20	40	228	268
- Veterans w/mental illness	SMF & Vet	0	0	21	21
Volunteers of American – Chestnut Hill (under construction)	SMF	0	0	16	16
YWCA – Apartments (under construction)	SMF	0	0	15	15
<b>TOTAL</b>					<b>682</b>

Source: Toledo Lucas County Homeless Board

### Public and Assisted Housing Inventory

This section describes the number and targeting of units currently assisted by local, state, or federally funded programs.

#### Public Housing

The Lucas Metropolitan Housing Authority (LMHA) manages and owns 3,157 units of conventional public housing units for low-income Toledo residents. Exhibit III-42 shows these units are located in 29 apartment communities and 274 scattered site homes across Lucas County.

LMHA also administers 3,900 Section 8 units, which allow families more flexibility than certificates in the selection of a housing unit. The numbers of public housing and Section 8 Vouchers fluctuates as units are added or removed from the inventory. Currently, there are approximately 6,700 persons on LMHA's waiting list for Section 8 tenant based subsidized housing. The previous 2005-2010 Consolidated Plan showed a waiting list of 1,168 persons.

# City of Toledo

## Consolidated Plan FY2010-2015

**Exhibit III-42 LMHA Conventional Housing Inventory, 2009**

Facility Name	Population Served	Units	Building Type	Year Built
Robert Dorrell-Manor	Elderly	102	Elevator	1977
Willow Bend	Family	8	Walk-Up	1981
Marsrow Acres	Family	10	Single-Family	1981
Flory Gardens	Elderly/HD	161	Walk-Up	1969
Richmar Manor	Elderly	46	Walk-Up	1967
Glendale Terrace	Family	101	Walk-Up	1966
Elmdale Court	Family	100	Walk-Up	1971
Ashley Arms	Family	40	Elevator	1980
John Holland Estates	Family	42	Semi-Detached	1973
Brand Whitlock Homes	Family	111	Walk-Up	1939
Brand Whitlock.	Family	236	Walk-Up	1936
Parqwood Apartments	Elderly	138	Elevator	1968
TenEyck Towers	Elderly	155	Elevator	1971
Vistula Manor	Family	164	Elevator	1966
Charles F. Weiler Homes	Family	377	Walk-Up	1938
Gideon Spieker Terrace	Elderly	49	Walk-Up	1957
Pulley Homes	Family	47	Single-Family	1960
Northern Heights Apartments	Family	57	Semi-Detached	1968
Northern Heights Apartments	Family	46	Mixed	1968
Devonshire/Olander	Family	97	SF/Twinplex	1981
Jade Estates	Family	50	Single Family	1981
Oak Grove Estates	Family	46	Garden & Walk-Up	1969
Oak Terrace	EHD	14	Twinplex	1969
McClinton Nunn Homes	F/EHD	154	Twinplex	1964
Hansen Terrace	EHD	50	Single-Family	1964
Birmingham Terrace Family	Family	113	Walk-Up	1941
Port Lawrence Homes	Family	149	Walk-Up	1941
Albertus Brown Homes	Family	54	Walk-Up	1941
Ravine Park Village	Family	166	Walk-Up	1942
Scattered Sites	Family	274	Single-Family	
Total		3157		

Source: Spreadsheet, Lucas Metropolitan Housing Authority, 2010

### Occupancy and Waiting List

There are approximately 435 families on LMHA's waiting list for conventional units.

### Tenant Characteristics

LMHA provides the following current LMHA tenant characteristics:

- Average annual income before exclusions is \$10,796
- Average annual income after exclusions is \$8,953
- 85 percent are extremely low-income households, 2,370 households
- 45 percent are non-elderly with children
- 32 percent are non-elderly with no children
- 19 percent are elderly
- 71 percent are Black; 28 percent are white; and 1 percent are other

- 19 percent are 0 to 5 years old
- 24 percent are 6 to 17 years old
- 36 percent are 18 to 50 years old
- 21 percent are 50 plus years old
- Average household size is 2.13 persons
- 40 percent have lived in LMHA units for 2 years or less
- 30 percent have lived in LMHA units between 2 and 5 years
- 15 percent have lived in LMHA units between 5 and 10 years
- 14 percent have lived in LMHA units more than 10 years

### LMHA Plans

The LMHA has plans to acquire or construct and manage affordable housing throughout Lucas County. Such properties may have an Annual Contributions Contract, Project Based – Section 8 contract or may be market rate. Modernization and capital improvement projects on existing units are being targeted using green building standards where possible and a large scale energy performance contract (EPC) is being contemplated. The EPC is anticipated to allow the LMHA to complete over \$20 million in energy related improvements agency wide. These improvements will save the agency and the residents on utility expenses over the long term. The LMHA continues to replace roofs, parking lots, appliances and interior and exterior finishes as needed. The LMHA has applied for a 2009 HOPE VI grant and expects to begin demolishing the Brand Whitlock Homes, Brand Whitlock Extension and the Albertus Brown Homes in mid to late 2010 regardless of the outcome of the grant request. The LMHA's plan is to replace the existing 400 units of low-income public housing with 278 mixed income units and a large community park on site using low-income housing tax credits and other sources of funds. In order to better manage the low-income public housing program, the LMHA will take a comprehensive look at its current portfolio and may demolish or dispose of other existing units, including scattered sites and large family developments. The LMHA will request Housing Choice Vouchers for existing occupied units lost to demolition or disposition.

**Accessible Units.** The LMHA, in their PHA 5 Year Plan, sets forth a goal to "Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required." To this end, LMHA will continue to update its Section 504 report for unit conversion for mobility and sensory impaired units. Recently LMHA modernized part of Flory Gardens to make it Section 504 compliant and built Houck Townhomes with 1 unit accessible out of 6.

### Management Involvement and Participation in Homeownership

The LMHA in their PHA 5 Year Plan has set for a goal to "Provide an improved living environment." To this end an objective is to increase resident participation in resident councils. The LMHA does not administer any homeownership program for public housing. However, it does administer homeownership programs for Section 8.



# SECTION III

## Housing Market Analysis and Housing Needs for Special Populations

**Exhibit III-43 Section 8 Subsidized Units, Toledo, 2009**

Property Name	Address	Population Served	Total Units	Expire Date
Project Alpha	525 E Woodruff	Family	165	8/31/28
Arlington By The Lake	2101 Arlington Ave	Elderly	50	6/31/14
Ashland Manor	2030 Ashland Ave	Family	189	5/31/10
Briarwood Apartments	2524-44 Briar Lane	Family	100	5/31/10
Byram Properties	811 N Huron St	Family	15	5/31/13
Byrneport Apartments II LP	813 Byrneport Dr	Family	100	3/11/10
Cambridge Court	1807-09 Christian Ave	Family	120	7/31/10
Covenant House	702 N Erie St	Family	156	5/31/29
Douglas Square Apartments	4739 Douglas Rd	Family	40	6/30/34
Frisch Properties	1320-22 N Huron Rd	Family	10	8/31/10
George Mance Commons	2050 Warren Street	Elderly	40	9/9/11
Greenview Gardens	1151 Pinebrook Pky	Family	120	1/31/10
Hampton Court	3125 Ilger Ave	Family	48	3/31/24
Highland Crest Apartments	423 Southcrest	Family	20	2/29/28
Hilltop Village	3508-12 Hilltop Blvd	Family	90	9/30/23
Hope Manor	4702 Violet Rd	Elderly	101	12/31/12
Ide Apartments II	3456 Mercer Street	Disabled	18	6/30/10
Ide Center Apartments	802 Shadow Ln	Disabled	8	10/11/15
Jac Rentals	315 Elm St	Family	4	12/31/13
Luther Crest	2519 N Holland-Sylvania Rd	Elderly	70	3/31/12
Luther Grove	2506 Seaman St	Elderly	51	12/20/11
Madonna Homes	722 N Huron St	Family	196	5/31/10
Maumee House	1028 Linden Ln	Elderly	9	7/31/13
Michaelmas Manor	3250 Schneider Rd	Elderly	94	6/9/14
New Town	1013 Dorr St	Family	100	5/31/23
North Towne Village	5725-15 Silverside Dr	Family	70	9/30/10
Northgate Apartments	610 Stickney Ave	Family	230	5/31/25
Greenbelt Place Apartments	727 Michigan St	Family	176	9/30/21
Norwich Apartments II LP	5146-48 Norwich Rd	Family	77	5/31/10
Oakwood Gardens	6844 Oakfield Drive	Family	168	5/31/10
Oblate Residences	1225 Claire Dr	Elderly	100	10/31/14
Ottawa Cove Apts. II LP	1841 S Ottawa Cove Dr	Family	100	3/31/10
Ottawa House	5310 Hill Ave	Elderly	9	7/31/13
Palmer Gardens	2733 Wayman Palmer Dr	Family	75	1/31/28
Pelham Manor	2700 Pelham Rd	Elderly	101	10/31/10
Pinewood Place	1210 Collingwood Blvd	Family	99	7/31/21
Accessible Country Trail	1182 Country Creek	Disabled	24	1/27/17
Project Annex	1710 Tecumseh	Disabled	4	pending
Regina Manor Apartments	3731 N. Erie	Family	180	10/31/25
South Toledo Homes	837 Western Ave	Family	18	5/31/27
Southgate Woods Apartments	472 Southgate Circle Dr	Family	100	2/28/29

### Subsidized Rental Housing

**Project Based Housing.** When developers (both private and nonprofit) undertook projects with Section 8 subsidies attached, mortgages on these properties were to be paid by the rents (Section 8 subsidies in most cases). Although these units are rented to low-moderate income persons, the rents charged were generally much higher than the area's fair market rent (FMR) on similar sized units. The higher rents were charged to cover the mortgages and in some cases, the additional services that are provided. On these projects, Section 8 subsidies were guaranteed for a specific time period. As Exhibit III-43 shows, project subsidies for several project based housing developments will expire in the near future.

This is not only a local concern, but a national one as well. The concern is that without subsidies many of these units will be lost to the low-income market, either through higher non-subsidized rents being charged or from owners abandoning or converting units.

The potential loss of these units would be significant in Toledo and Lucas County should Section 8 subsidies not be renewed. If any of these units are lost to the low-income residents, LMHA's waiting list will likely increase. In some cases when owners "opt-out" of the program, LMHA is eligible to absorb the project-based vouchers as tenant based vouchers.

**Exhibit III-43 Section 8 Subsidized Units, Toledo, 2009 (cont.)**

Property Name	Address	Population Served	Total Units	Expire Date
St. George's Manor	3716 Hill Ave	Elderly	51	12/5/14
Stewart Apartments	4656 Hill Ave	Disabled	8	12/5/15
The Oaks	5320 Hill Ave	Elderly	20	8/31/13
The Plaza	2520 A Monroe St	Family	160	6/30/24
Turner Properties	1430 N Huron St	Family	8	12/31/21
Vistula Heritage Village	711 Locust St	Family	251	1/31/28
Vistula Heritage II	629 Locust St	Family	165	7/31/24
Moody Manor	2293 1/2 Kent Street	Family	119	10/31/25
Westland Gardens	1717 Fielding Street	Family	100	10/31/22
Woodruff Village	125 E Woodruff St	Family	96	4/30/21
St Paul Senior Citizens	1116 Brookview	Elderly	12	12/31/10
Accessible Country Trail II	4233 Foxfire Court	Disabled	16	9/30/10
Living Stream	4226 Foxfire Court	Disabled	5	2/19/11
Ottawa River Estates	Unknown	Disabled	14	8/22/11
Doves Manor	1040 Brookview Dr	Elderly/HC	50	2/28/10
Brook View Gardens	1118 Brookview	Disabled	16	8/31/10
Ahepa Apartments #118	1865 W. Alexis Road	Elderly	50	6/30/10
Keygate Manor	2629 Keygate Drive	Elderly	58	5/14/12
Pilgrim Port	4541 Angola Rd	Elderly	50	8/29/12
TOTAL			4694	

Source: US Department of Housing and Urban Development

# City of Toledo

## Consolidated Plan FY2010-2015

**Low Income Housing Tax Credit Units.** The Low Income Housing Tax Credit Program is provided by the Ohio Housing Finance Agency to create affordable rental housing for targeted low income populations making between 30 to 60 percent AMI. Private developers using tax credits between 1988 and 2009 have developed a total of 3,900 rental units. Exhibit III-44 identifies Tax Credit projects developed in the City by year placed in service.

**Exhibit III-44 Low-Income Housing Tax Credit (LIHTC) Projects, Toledo, 2009**

Project Name	Project Address	Total Units	Total Low-Income Units:	Placed-In-Service Year:
Beacon Place	332 Beacon St	139	30	1988
Kelly Apts.	1118 Upton Ave	11	11	1988
Mulberry	823 Mulberry St	4	4	1988
Airline Manor	1942 Airline Ave	4	4	1989
Alpha Towers	525 E Woodruff Ave	165	165	1989
Cherry Street Manor	2002 Cherry St	14	14	1989
Kelly Apts.	1701 Mulberry St	6	6	1989
Maplewood Manor	2453 Maplewood Ave	2	2	1989
Montgomery Rental	2132 Parkdale Ave	2	2	1989
Perry Apts.	829 Mulberry St	8	8	1989
South Toledo Homes	239 Eastern Ave	18	18	1989
Dean's Rentals	3249 Glenwood Ave	2	2	1990
Maple Street	3208 Maple St	3	3	1990
Norwood & Stickney	1816 Norwood Ave	5	5	1990
The Glendale	5020 Ryan Rd	100	100	1990
Turner Avenue	2019 Calumet Ave	4	4	1990
Willis Rentals	2233 Hollywood Ave	3	3	1990
White Street	519 White St	1	1	1992
Bancroft Court Apts.	401 W Bancroft St	96	96	1993
Renaissance Senior Apts.	419 N Saint Clair St	54	54	1993
Luther Crest Apts.	2511 Royce Rd	52	52	1994
Country Creek Apts.	1500 College Dr	229	229	1996
Heathergate Park Apts.	2450 Heathergate Blvd	168	168	1996
Luther Hills Apts.	220 Crestway Drive	70	70	1996
Macy's Apts.	513 Adams St	130	65	1996
Museum Place	2300 Monroe St	65	13	1997
Toledo Homes	553 Lucas St	48	48	1997
Toledo Homes li	636 Avondale Ave	38	38	1998
TOTCO Homes	302 Columbia St	31	31	1998
Warren Sherman Flats	14 Columbia St	55	55	1998
Commodore Perry Apts.	505 Jefferson Ave	156	63	1999
Hillcrest Apts.	1803 Madison Ave	106	54	1999
North River Homes I	711 Buckeye St	49	49	1999
Southbridge Square Apts.	1255 S Byrne Rd	326	243	1999
The Lakewoods	2105 Arlington Ave	89	89	2000
Willard Apts.	2249 Upton Ave	15	15	2000
Oakwood Homes I	1611 N Detroit Ave	40	40	2001
Renascence Ottawa Area Res.	930 Ambia St	47	47	2001
Riverfront Apts.	245 N Summit St	113	113	2001
Swan Cove Apts.	1232 Wenz Rd	76	76	2001
Toledo Elderly Homes	4943 Angola Rd	80	64	2001
Adams Street Development	322 14th St	52	31	2002
Swan Creek 4 Seasons Apts.	1220 4 Seasons Dr	136	136	2002
Autumn Wood Village	4110 Angola Rd	48	48	2003
Cherrywood Apts.	722 Champlain St	172	172	2003
City Forest Of Toledo	727 Amelia St	70	70	2003

# SECTION III

## Housing Market Analysis and Housing Needs for Special Populations

**Exhibit III-44 Low-Income Housing Tax Credit (LIHTC) Projects, Toledo, 2009 (cont.)**

Garden View Acres	950 Valerian Ct	90	63	2003
Greenbelt Apts.	806 Cherry St	176	169	2003
New Cheney Flats	6 Southard Ave	65	45	2003
Oakwood Homes II	1230 Oakwood Ave	40	40	2003
Autumn Wood Village II	4314 Angola Rd	42	42	2004
Ontario Place Homes	816 E Bancroft St	23	19	2004
Pontiac Place Homes	3136 N Ontario St	11	9	2004
Madonna Homes	722 N Huron St	171	171	2005
Oakwood Homes III		16	16	2005
Oakwood Homes IV		35	35	2005
Toledo Elderly II	4943 Angola Rd	74	74	2006
Vistula Building	1007 N Summit St	19	19	2006
West Central Homes		32	32	2006
Southeast Toledo Homes	Scattered Sites	28	28	2005
Southeast Toledo Homes	Scattered Sites	25	25	2006
Covenant House	702 Erie St.	156	156	2007
Palmer Gardens	2733 Wayman Palmer D	75	75	2007
United North School Homes	Scattered Sites	24	24	2007
YWCA of Toledo	10th Street	65	65	2007
The Lakewoods Phase II	13 Garden Lake Dr.	48	48	2007
United North School Homes II	Scattered Sites	24	24	2008
Englewood Senior Housing	2731 Monroe St.	38	38	2008
Chestnut Hill	1127 Champlain St.	40	40	2008
The Lakewoods Phase III	1035 Garden Lake Ct	32	32	2009
<b>TOTAL</b>		<b>4451</b>	<b>3900</b>	

Source: US Department of Housing and Urban Development for years 1988-2005; Poggemeyer Design Group for years 2005-2009