



2024-2025 Action Plan [draft]

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Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) annually distributes funds to the City of Toledo (COT), a designated entitlement city and participating jurisdiction, through the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG). These federal funds, provided to the COT by HUD, promote low- to moderate-income communities by funding initiatives that provide employment opportunities for people with low- and moderate-incomes while also providing affordable, safe, and sanitary housing.

In addition to CDBG, HOME, and ESG grants, the Department of Housing and Community Development (DHCD) received Neighborhood Stabilization Program (NSP) stimulus grants (NSP1, NSP2, and NSP3). The initial NSP funds have been fully expended. NSP2 has been officially closed out with HUD. The program income from NSP1 and NSP3 will be utilized to complete a proposed project for the 2024 program year.

The COT completes lead-based paint hazard control using a variety of funding sources. The HUD Office of Lead Hazard Control and Healthy Homes (OLHCHH) awarded the COT \$5.7 million to develop and manage a Lead-Based Paint Hazard Control and Healthy Homes program. The three-and-a-half-year grant (OHLHD0453-20) began on 01/04/2021, and will initially end on 06/30/2024. The DHCD will be requesting a no-cost extension of the period of performance to 06/30/2025, to be submitted by the end of March 2024. The program's goal is to provide financial assistance to property owners in order to help control lead paint hazards in owner-occupied and rental residential units where a pregnant woman or a child under the age of six resides.

The OLHCHH also provided \$1,000,000 in multi-year funding to pilot a collaboration demonstration between the City's Lead Hazard Reduction grant programs and the NeighborWorks Weatherization program. This grant program (OHLHH0002-21) integrates lead hazard mitigation with weatherization and air quality restoration. The three-year program began on 07/21/2021 and will end on 07/28/2024. The DHCD will also be requesting a no-cost extension of the period of performance to 07/28/2025.

The Toledo-Lucas Regional Health District (TLCRHD) received up to \$1,140,000 in funding for lead-based paint hazard control through a three-year contract utilizing BP-Husky settlement funds. The contract between DHCD and the TLRHD began on 05/01/2021, and was to conclude on 03/25/2023; however, a two-year extension with a period end date of 03/25/2025 was granted. The local BP-Husky, Oregon, refinery was acquired by Cenovus along with the EPA settlement requirement. Process goals and activities remained unchanged with the exception of reimbursement origination and the entity for report submissions.

The DHCD applied for and received a \$3,446,000.00 award from the Ohio Department of Development (ODOD) which was executed on January 17, 2024. This grant will allow the DHCD to expand its efforts to combat lead poisoning by supporting primary lead-based paint hazard control activities for 50 owner-occupied homes, 30 rental units and 2 child care facilities. The period of performance is from 12/01/2023 to 04/30/2026.

The 2024 (50th) Program Year (PY), which begins on July 1, 2024, represents the fifth and final year of the City of Toledo's 2020-2024 Five-Year Consolidated Plan. The 2024 (50th) PY Annual Action Plan, which describes a one-year strategic strategy, includes the intended use of the funding that would be received from HUD. If accepted, the designated money will assist Toledo's city government in making use of its significant resources. With the use of these resources, the goals listed in the 2020-2024 Five-Year Consolidated Plan will be accomplished. The goals were established through consultation with neighborhood associations, feedback from locals, and assessments of regional statistics.

The funding allocations from HUD to the COT shown below are estimated amounts for the 2024 (50th) PY. To match actual allocation amounts, all proposed activity budgets will be proportionally increased or decreased from the estimated funding levels.

- Community Development Block Grant (CDBG): **\$7,355,028**
- HOME Investment Partnerships Program (HOME): **\$2,477,470**
- Emergency Solutions Grant (ESG): **\$648,066**

Other resources available in the community are as follows:

- Lead Hazard Control and Healthy Homes Grant: **\$2,878,300**
- HOME American Rescue Plan (HOME-ARP): **\$7,809,674**
- HUD Healthy Homes & Weatherization: **\$56,696**
- Section 108 Loan Guarantee Authority: **\$34,000,384**
- Ohio Lead Safe: **\$500,000**
- BP Husky Settlement: **\$686,395**
- U. S. Treasury Rental Assistance: **\$2,891,113**
- CARES Act (CDBG-CV): **390,431**

Program Income

Program Income (PI) is the gross income received by the grantee that was directly generated by the use of CDBG, HOME, and NSP funds. CDBG, HOME, and ESG are annual federal allocations. PI from CDBG, HOME, and NSP are annual projections.

The estimated program income is listed below:

- CDBG Program Income (estimated amount): \$0.00
- HOME Program Income: \$0.00
- NSP1 and NSP3 Program Income: \$0.00

In accordance with HUD guidelines, the COT will devote at least 70% of its CDBG entitlement grant to initiatives that directly assist low- and moderate-income (LMI) residents, people with disabilities, and other City residents. The COT will also set aside 15% of its HOME fund allotment for approved and verified Community Housing Development Organizations (CHDOs).

The COT will allocate funds for both operational and programmatic goals as it pertains to the following:

- Planning and Administration (Operational, Program) - CDBG, HOME, and ESG
- Housing and Neighborhood Revitalization (Operational, Program) - CDBG, HOME, NSP, ARPA and Lead
- Economic Development (Operational, Program) - CDBG
- Fair Housing (Operational, Support) - CDBG
- Public Service (Operational, Program) - CDBG and ESG
- Lead Hazard Control (Operational, Program) - Lead
- HUD Healthy Homes & Weatherization (Operational, Program) - Lead
- BP Husky Settlement (Operational, Program) - Lead
- Public Facilities and Infrastructure (Operational, Program) - CDBG
- Demolition and Blight Removal (Operational, Program) - CDBG
- HUD Section 108 Loans (Operational, Program) – CDBG

2. Summarize the objectives and outcomes identified in the Plan

Based on community feedback gathered during the citizen participation and engagement process, the 2020-2024 Five-Year Consolidated Plan's goals and priorities were established. With a focus on improving housing conditions, these objectives will target neighborhood, community, and economic development.

Working with non-profit organizations, for-profit companies, other City departments, and local and regional organizations working to improve the conditions of Toledo residents and neighborhoods will help achieve the high priority goals referred to as providing safe, adequate, and decent affordable housing. With the help of the DHCD's Third-Party Partners or non-profit partners, public service objectives addressing basic needs in the community will be carried out. The majority of those benefited by the initiatives will fall into the low- to moderate-income category as described in 24 CFR part 5.

The COT established local priorities consistent with HUD's National Objectives through the five-year consolidated plan, and the City will continue to actively pursue initiatives/activities that will address two of the three HUD national objectives:

- Benefit to low- and moderate-income (LMI) individuals
- Elimination of slum and blight in the community

Summarized information regarding the 2024 (50th) PY goals and objectives is included in section AP-20 Annual Goals and Objectives of the Annual Action Plan. Each goal addresses one of HUD's Objectives and Outcomes listed below:

Objectives:

- **Suitable Living Environment** - create a healthy community by improving the well-being of low- to moderate-income residents through an array of services addressing basic needs and progress toward being self-sufficient.
- **Decent Housing** - to ensure access to healthy, safe and affordable housing for low- to moderate-income households in the city and to advance fair housing to address discrimination.
- **Economic Opportunity** - increase opportunities locally and create jobs.

Outcomes demonstrate how activities or programs will benefit a community or the people served. The three outcomes that will illustrate the benefits of each activity or program funded are:

Outcomes:

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

All current and future activities supported by the five-year consolidated plan and one-year action plan will contribute to at least one objective and one outcome.

The COT will continue to use CDBG funds in low- to moderate-income target areas, with the goals of improving neighborhood conditions, economic development, and meeting the needs of low- and moderate-income Toledo residents identified in the 2020-2024 Five-Year Consolidated Plan.

In addition, the goals and actions in this Plan will Affirmatively Further Fair Housing by referencing the Fair Housing Center (TFHC) City of Toledo Analysis of Impediments to Fair Housing Choice July 1, 2020 - June 30, 2025.

3. Evaluation of past performance

The city of Toledo continues to improve on its processes and service delivery to address community development, housing, and economic development identified in the 2020-2024 Consolidated Plan.

The City is required to submit a Consolidated Annual Performance and Evaluation Report (CAPER) at the end of each program year as a recipient of CDBG and HOME program funds. The CAPER summarizes the accomplishments and progress toward the Consolidated Plan goals for each program year. As stated in the 2022-2023 CAPER, the city has met the majority of its priority objectives identified in the 2020-2024 Five-Year Consolidated Plan. The city outperformed expectations in many cases. With the CAPER submission in September 2024, accomplishments for the PY 2023-2024 will be available.

Based on the established priorities, the city continues to prioritize providing decent, safe, and affordable housing; eliminating homelessness; implementing the Fair Housing Action Plan (FHAP); and assisting with basic needs such as food and healthcare. The Department's involvement in housing projects has had a significant impact on the vitality and livability of neighborhoods in PY 2023.

In addition to the foregoing, the CAPER describes how CDBG funds continue to help meet the needs of LMI people through activities such as feeding programs, home rehabilitation, health services, park improvements, and so on. Additionally, CDBG funds were used to improve blighted conditions in low-income neighborhoods.

Down-payment assistance (DPA); rehabilitation of owner-occupied and rental housing units, with the majority of rehabs devoted to owner-occupied homes; and special projects such as multi-family and scattered site rehabilitation or new development projects led by developers and/or local partners were all recipients of HOME dollars.

The DHCD continues to collaborate with the Toledo Lucas County Homelessness Board (TLCHB) in its efforts to prevent and eliminate homelessness in Toledo. ESG funds helped Toledo make significant progress toward eliminating homelessness. The goal of having no more than 15% of adults who have transitioned to permanent housing return to Rapid Re-housing, Transitional Housing, or Outreach within six months of leaving is still being met. Rapid Re-housing efforts remain a priority for the Continuum of Care (CoC). The results of ESG-funded programs for PY 2023 will be included in the 2023-2024 CAPER submission in September 2024.

In 2022, the Code Enforcement Division received the results of a full operations assessment on the approach to Code Enforcement's critical work within our neighborhoods from two nationally recognized and renowned agencies, the Center for Community Progress and May 8 Consulting Inc.

The Division's primary focus is on developing mobile technology for field operations that facilitates data management and output governance. The review included several important suggestions, with housing and health issues receiving particular concern.

The following points were created pursuant to the review of the assessment to reflect the goals and expectations.

- Transition from the "Enforcement" approach to a more user-friendly approach of "Compliance", externally to include a culture change internally.
- Acquisition of new mobile technology for field personnel, iPads and mounting systems for Code Compliance vehicles.
- Acquisition of new software to integration to be shared with multiple entities, city, state and county agencies.

- Additional Code Compliance inspectors to aid in a more robust proactive approach to compliance
- Lead Safe Enforcement Specialist to enforce new legislation.
- Streamline current processes and procedures.
- Future neighborhood projects, the Code Compliance Englewood Pilot Program.
- Implementation of a decision-making process in determining outcomes for violators of the code, alternate compliance tracks.

The Division will continue to strive for a proactive approach by prioritizing responses based on need, improving data collection, management, analysis and ensuring compliance safeguards.

At the halfway point of the HOME 32nd PY (2023), the Division of Housing deployed **\$399,840.00** of HOME funds under the HOME at Last down payment assistance program, assisting **44** LMI households in the COT.

The Lead Grant Program provided **\$676,917.00** in grant funds to mitigate the hazards of lead-based paint in **32** units assisting 26 families/households.

Through its direct program administration and its HOME-funded sub-recipient, Maumee Valley Habitat for Humanity, activities are approved for the Englewood NRSA as well as the continuation of Maumee Valley Habitat for Humanity's Home Rescue Program.

A Notice of Funding Availability (NOFA) for Affordable Rental Housing Development was not issued during the HOME 32nd PY because the projects that had received a conditional commitment in the previous PY were not successful in securing a tax credit award.

On January 2, 2024, a NOFA for homebuyer development was released. Two applications were received from current sub-recipients. Underwriting and evaluation is underway on the two applications. Conditional commitment letters will be issued by March 18, 2024 to any eligible subrecipients.

The HOME-ARP Allocation Plan was submitted and approved by HUD. The COT will proceed with deploying HOME-ARP funding in accordance with the plan. This includes funding for the development of affordable housing, supportive services, administration and planning.

The first cohort of the Toledo Neighborhood Capacity Building Institute (TNCBI) was a yearlong engagement of select nonprofit organizations, neighborhood associations, and community leaders to build capacity in strategic areas necessary for effective neighborhood revitalization and sustainability.

The cohort consisted of two tracks: one for community leaders and the other for nonprofit, community-based organizations. In partnership with Reinvest Toledo and The Barthwell Group, the first TNCBI participants graduated in November 2022. After graduation, they were eligible to apply for up to \$5,000 in CDBG grant funds needed for capacity building, for which Reinvest Toledo acted as the fiduciary agent.

Grants were awarded to the following organizations in 2023:

- The Frederick Douglas Community Association was awarded **\$3,500** to develop a new website and increase awareness of their services in the community;
- The Believe Center was awarded **\$2,100** for tax preparation and an internal financial review of the organization;
- Greater Generations was awarded **\$1,775** to develop a new website;
- Lincoln School Coalition was awarded **\$5,000** for board and leadership development training; and

- One Street at a Time Neighborhood Association was awarded **\$5,000** for board and leadership development training.

The next cohort will commence in summer 2024 with the launch of six (6) micro-learning (lunch and learn) opportunities. The micro-learning sessions will be one hour in length and focus on community and neighborhood development at the grassroots level. These sessions will be the launching pad for the intensive modules that will begin in the fall of 2024 and run through the spring of 2025, with an anticipated graduation in May 2025. Participants will have the opportunity to choose modules that will strengthen their board, finances, and organizational structure so they are better prepared to seek funding, develop and strengthen community partnerships, and access other supports that will help them build capacity and broaden their community impact.

This cohort will be curated specifically with the needs of the community at the forefront of planning, and it will include both theory and practical application of information.

The DHCD still uses ZoomGrants for their online application process for CDBG, ESG, and HOME grant funds. All CDBG and ESG sub-recipients also use this system to electronically enter accomplishment data and submit request for reimbursement of funds.

4. Summary of Citizen Participation Process and consultation process

The City of Toledo's Citizen Participation Plan (CPP) outlines the City's comprehensive approach to citizen participation and the consultation process. Public participation is essential in the planning process because it allows citizens' perspectives to be highlighted and ensures that careful consideration is given to community needs in the decision-making process.

The COT worked with non-profit organizations, Lucas Metropolitan Housing (LMH), the Fair Housing Center (TFHC), the Lucas County Homelessness Board (TLCHB), and other regional and local organizations involved in housing, community, and economic development to create the 2024 (50th) PY Annual Action Plan.

Residents were given adequate and reasonable access to meetings, information, and records pertaining to the COT's proposed use of funds. Residents' feedback on the DRAFT Annual Action Plan will be solicited during a 30-day comment period that will commence on **Wednesday, March 27, 2024**.

Two (2) public hearings will be held on **Thursday, March 28, 2024** and **Thursday, April 4, 2024**. To accommodate those who work during normal business hours, both public hearings will be held at 5:30 p.m. at the end of the workday. A public notice, press release, and website and Facebook postings will be used to promote the public hearings and 30-day comment period. The public notice announcing the availability of the DRAFT Annual Action Plan and the 30-day comment period was published in the Blade (local circulation), the Sojourner's Truth, and La Prensa (minority papers), sent to the COT's community partners, and posted on the city's website.

To review and evaluate proposed funding requests, two Citizen Review Committees (CRCs) were formed. One committee reviewed non-homeless service applications, which included local 501(c)(3) non-profit agencies, government agencies (government entities or quasi-governmental agencies (not-for-profit)), other non-profits, and Community Based Development Organizations (CBDs)). The second committee reviewed applications for homeless services. Members of the CRCs came from a variety of community sectors, including banking, local transit authority, Toledo Public Schools, healthcare, the public library, the financial sector, economic development, and social service organizations.

Furthermore, the DHCD consults with community leaders and residents on a regular basis in an effort to collaborate, improve neighborhood conditions, and provide basic services to residents. Table 2 of the AP-10 Consultation section lists the agencies or organizations that the DHCD directly consulted with.

All public hearings are held in buildings that are accessible to disabled individuals, wheelchair accessible, and include handicapped parking. Disabled persons are allowed to request services if there is a virtual public hearing.

5. Summary of public comments

A summary of the public hearings and any public comments will be provided in the final version of this action plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

All public comments received will be accepted.

7. Summary

The COT continues to focus its efforts on housing, neighborhood, and economic development while ensuring that residents, particularly low- to moderate-income residents, have access to basic needs services. CDBG, HOME, and the remaining NSP funds are used to support and leverage programs that provide affordable housing that is safe, adequate, and decent. ESG funds will continue to have a positive impact on Toledo's homelessness reduction. The City of Toledo's Lead Hazard Control and Healthy Homes (LHCHH) program assists property owners in controlling lead paint hazards in both owner-occupied and rental residential units.

The COVID-19 pandemic has had a significant impact on the COT and its residents in a variety of ways. The CARES Act's additional funding was critical in meeting new and challenging community needs, while annual CDBG funds have ensured continued access to services.

With the implementation of the 2020 Lead Safe Ordinance and the associated Lead-Safe program, the COT will do the following:

- **Lead Safe Housing Fund Community Primary Prevention Grant** – This grant will be used to promote the statewide Lead Safe Rental Registry and the City of Toledo Lead Safe Ordinance, educate the public of potential lead hazards, offer resources to assist landlords of low-income properties and owner-occupants, and educate tenants and community-based organizations to take action to address substandard housing conditions.

For the 2024 (50th) PY, the COT is focusing resources on some of the following key initiatives and projects:

- **Toledo Neighborhood Capacity Building Institute (TNCBI)** - A yearlong engagement of select non-profit organizations, neighborhood associations, and community leaders to build capacity in strategic areas required for effective neighborhood revitalization and sustainability.
- **COT Rooftop Program** - In collaboration the DHCD, community partners, and financial institutions, will provide roof repair or replacement in the COT.
- **HUD Section 108** - HUD approved the COT's creation of a \$37 million loan pool to provide long-term, fixed-rate, and reasonably priced financing that is not otherwise available. Funds will be used to bridge financing gaps and enable borrowers to proceed with their respective transactions; create and retain job; increase affordable housing; advance equity and equitable development opportunities and expand on the existing tax base.

- **Neighborhood Revitalization Strategy Areas (NRSAs)** - The City of Toledo received HUD approval for two NRSAs. The city is committed to leveraging resources and funds in order to create viable neighborhoods. Additionally, the city will add a third NRSA designation with the HUD-approved Junction McClinton Nunn Choice Neighborhood Plan. The Junction McClinton Nunn Choice Neighborhood plan will transform the Junction Neighborhood & McClinton Nunn community by reinvigorating the McClinton Nunn residents, revitalizing the McClinton Nunn Homes and rectify existing challenges in the Junction Neighborhood.
To view the plan please click https://www.lucasmha.org/plugins/show_image.php?id=1058
- **Wayman Palmer YMCA** - A new 50,000-square-foot community center in central Toledo is set to open in 2024, with multipurpose rooms for youth gaming, a demonstration kitchen, meeting rooms, gymnasiums, fitness rooms, and an indoor pool.
- **Swayne Field Revitalization** - The city received Community Project Funding (CPF) in the amount of \$4,000,000, which will support the revitalization of the Englewood-Junction neighborhoods in the City of Toledo. The CPF project is to address high unemployment and poverty of residents in the target neighborhoods, through workforce training and development. This will be accomplished by establishing the Toledo Healthy Homes Training Center (THHTC) in the approximate 17,000 square feet of space at the Swayne Field Shopping Center, a distressed commercial space with 50% vacancy.
- **HUD Pathway to Removing Obstacles to Housing (PRO Housing)** - The city is eligible to receive up to \$10,000,000 in federal funding from HUD through the PRO Housing Grant Program. The purpose of the PRO Housing Grant funds is to identify and remove barriers to affordable housing production and preservation. The PRO Housing Collaborative which consists of the City of Toledo, Toledo Lucas County Plan Commission, Lucas County Land Bank, The Fair Housing Center, Toledo Lucas County Homelessness Board and the Ability Center is seeking \$4,000,000 of HUD PRO Housing funding to address two significant barriers to affordable housing production and preservation in the city of Toledo: (1) an outdated zoning code and (2) a weak market for new or preserved housing.

The COT is committed to providing every opportunity for residents and stakeholders in its jurisdiction to participate in the Consolidated Plan process, including the Annual Action Plan. The COT strives to meet the goals outlined in the 2020-2024 Five-Year Consolidated Plan by collaborating with non-profit organizations and numerous other agencies.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies or entities responsible for preparing the Consolidated Plan and also those responsible for the administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	TOLEDO	Department of Housing and Community Development
HOME Administrator	TOLEDO	Department of Housing and Community Development
ESG Administrator	TOLEDO	Department of Housing and Community Development

Table 1 – Responsible Agencies

Narrative (optional)

The City of Toledo Department of Housing and Community Development is the lead agency responsible for preparing and administering the Consolidated Plan and Annual Action Plan, as well as the use of federal funds from the U.S. Department of Housing and Urban Development (HUD) for the implementation of the goals identified in these plans.

The goals outlined in the 2020-2024 Five-Year Consolidated Plan and the 2024 (50th) PY Action Plan are carried out in collaboration with non-profits, public housing agencies, businesses, and other local and regional organizations working to improve the lives of Toledo residents.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The COT is dedicated to meeting the community's needs in the most efficient and effective manner possible. Citizen participation and consultation are critical components of the Annual Action Plan's implementation.

The city worked with non-profit organizations, Lucas Metropolitan Housing (LMH), Toledo Lucas County Homelessness Board (TLCHB), the Fair Housing Center (TFHC), Lucas County Land Reutilization Corporation (Land Bank), and other regional and local organizations involved in housing, community, and economic development to create the Annual Action Plan. The Citizen Participation Plan (CPP) process, which includes public hearings, a 30-day comment period, and direct consultations, is used to solicit input.

The COT utilized a Citizen Review Committee (CRC), which is comprised of residents from various community sectors who have broad or particular knowledge of existing community activities, understand community challenges, and can allocate resources when asked.

Furthermore, DHCD administration meets on a regular basis with community leaders in an effort to work on improving neighborhood conditions and delivering basic services to residents.

The City of Toledo examined the approaches being utilized to close what is known as the "Digital Divide," or the lack of broadband connectivity for low-income households. From the dataset of 2014 through 2017 to the dataset of 2017 through 2021, there has been a modest overall increase. The analysis, which covered the years 2017 through 2021, revealed that overall growth in broadband connectivity was less than 5% (92% households with a computer and 80.9% households with a broadband internet subscription). By 2022, 90.5 percent of Toledo households had access to a computer, while roughly 83.4 percent had access to broadband internet.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The COT continues to advocate for improved collaboration and coordination in housing, health, homelessness, and related service efforts, and it actively collaborates with local public and private organizations to carry out activities aimed at improving the quality of life for Toledo residents. The city consults with these organizations on a regular basis as it develops plans and opportunities to improve cooperation and collaboration in the delivery of services to residents. Every year, efforts are made by major local entities to improve coordination between service and housing agencies, as well as private and public sector agencies, in order to reduce service gaps.

Lucas County Emergency Management Agency (LCEMA) prepared the Lucas County Mitigation Plan of 2019, which is an update of the Countywide All-Natural Hazard Mitigation plan of 2013. The plan's purpose as stated was "to identify risks and vulnerabilities from hazards that affect Lucas County, Ohio to prevent or reduce the loss of life and injury and to limit future damage costs by developing methods to mitigate or eliminate damage from various hazards." The city partnered with LCEMA and other jurisdictions to further identify, define, and characterize the hazards affecting the city and prioritize projects that reduce hazard vulnerability of households especially those with low incomes.

Technological/human caused hazards such as civil disturbance and terrorism and natural hazards including severe winter storms and temperature extremes due to climate change were added.

The Plan's Section 2.2.2 defines vulnerability as "measure of the propensity of an object, area, individual, group, community, country, or other entity to incur the consequences of a hazard" (Coppola, 2015, p. 33). Vulnerability can be impacted by income disparity, class, race or ethnicity, and disability to name a few factors. Hazards associated with climate change have been shown to have a disparate impact on LMI households due to poor housing conditions that many of these households live in whether renters or homeowners. These housing structures tend to suffer disproportionately during disasters. The Plan also addressed challenges faced by persons with disabilities accessing transportation to evacuate and shelters and post disaster housing. The Housing Market Analysis section of this Plan identifies the need for home repair especially among the elderly and inadequate shelters and permanent housing for the at-risk of homeless especially during disasters.

Lucas County and its municipal partners are in the process of preparing an update to the Lucas County Multi-Jurisdictional Hazard Mitigation Plan, which is updated every five years.

According to Ohio Emergency Management Agency, in Lucas County, there have been 78 repetitive loss (damage on two occasions) properties and eight severe repetitive loss (damage on four or more occasions) properties. The city has the most repetitive loss and severe repetitive loss properties in total. Another area of vulnerability for housing owned by LMI households is the cost of property insurance for persons on fixed income especially flood insurance. In some areas with many LMI households, the cost and availability of insurance is inadequate.

Other organizations that advocate on behalf of those in need include the business community, faith-based organizations, public service entities, housing providers, foundations, and other community organizations. More formalized relationships that nurture and promote the City of Toledo's plans and goals will result from increased communication with all community stakeholders.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The COT collaborates with the local Continuum of Care (CoC) on housing matters. The Lucas County Home for Everyone (HFE) CoC focuses on addressing homelessness, particularly for chronically homeless individuals, families with children, veterans, and unaccompanied youth. The stakeholder led CoC Board works with the Collaborative Applicant (TLCHB) to develop and implement a strategic plan through participatory exercises and feedback. The CoC shares system performance data and collaborates on the Consolidated Plan, aligning efforts for affordable housing development and supportive services.

Formal partnerships extend to Toledo Public Schools and Jobs and Families Services, aiming to address youth and family homelessness. TLCHB applies for, distributes, and monitors shelters to facilitate staff funding for services under TANF. TLCHB works closely with the COT and collaborates with public transit authorities to enhance access to services such as free summer youth passes. TLCHB is collaborating with Coalition on Homelessness and Housing in Ohio (COHHIO) and other small, metropolitan Ohio cities in an effort to secure a HUD Youth Homeless System Improvement grant.

Collaborative Agreements with Lucas Metropolitan Housing (LMH) focus on increasing access to affordable housing and addressing homelessness. Homeless admission preferences for Housing Choice Voucher Program (HCVP) and Low-Income Public Housing (LIPH) reduction of admission barriers, and

strategic utilization of programs demonstrate a commitment to housing solutions. An example of this is a new MOU allowing additional vouchers for chronically homeless and vouchers that will allow the CoC to develop a Moving On strategy to transition those who can successfully from supportive services, but still needing a subsidy. This will allow for greater access to limited PSH opportunities in the community. This new agreement allows for up to 100 vouchers to be utilized. Additionally, the CoC will continue to provide access as openings occur in the Warren Commons project with 46 units for chronically homeless individuals that opened in 2024.

The CoC is assisting with planning for Mission Point, a 45-50-unit PSH building concept of the Cherry Street Mission Ministries (CSMM). CSMM has partnered with LMH for funding and development options and aims to provide PSH programming and shelter to chronically homeless individuals by 2027.

The CoC is providing support and planning with LMH and Harbor, a local mental health provider, on the Park Apartments initiative to establish PSH housing for up to 45 units for homeless youth aged 18-25. This project is targeted for availability in 2025-2026.

Street outreach efforts, fully integrated into the Coordinated Entry System (CES), cover 100% of the geographic area. The PATH Team engages in assertive outreach, supporting individuals with severe mental illnesses and those experiencing homelessness. The PATH Team at Neighborhood properties also coordinate with the HOPE team for added supportive services and connectivity. Coordination with Zepf Center's Street Outreach Program targets runaway youth in their street outreach and Safety Net Shelter.

The CES, managed by United Way 2-1-1, serves as the central access point for screening (SPDAT), diversion, and referrals.

TLCHB's CoC Coordinator compiles a common Community SPDAT list for rapid referrals, in biweekly meetings. Housing programs within the CoC prioritize participant choice, working with low-barrier providers to minimize homelessness duration. A specific meeting is held to prioritize, and problem solve identified veterans experiencing homelessness. Coordination to Supportive Services for Veteran Families (SSVF), supportive case management, as well as veteran and non-veteran specific PSH projects. Families and individuals are discussed in a separate meeting for prioritization and placement.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City of Toledo (COT) collaborates closely with the Toledo Lucas County Homelessness Board (TLCHB), the lead agency in the Continuum of Care (CoC), to address homelessness issues in Toledo. The City of Toledo Department of Housing and Community Development (DHCD) takes the lead in developing and implementing the local process for allocating Emergency Solutions Grant (ESG) funds, working hand in hand with TLCHB. DHCD follows the provisions outlined in the Homeless Emergency Assistance and Rapid Transitions to Housing (HEARTH) Act of 2009 when distributing ESG funds.

The CoC's established written standards outline policies and procedures for individual CoC members to adhere to during the implementation of the ESG program. TLCHB actively contributes to the design of the Request for Proposal (RFP), creation of scorecards, and determination of ESG funding priorities. Collaborating with DHCD staff, TLCHB ensures the completeness of all applications. ESG funds are allocated through a Citizens Review Committee (CRC), responsible for evaluating applications from local

homeless service providers and making funding recommendations. TLCHB participates in the CRC scoring session and produces annual monitoring reports for ESG homeless service providers, subsequently reviewed by the CRC.

Public hearings, integral to the Consolidated and Annual Action Plan development, include a detailed explanation of ESG fund utilization, allowing the community to provide input on proposed allocations. CoC members are frequently present at these hearings and are informed about the 30-day comment period for the published DRAFT Annual Action Plan. In case of any issues or concerns during the allocation process, CoC members directly communicate with DHCD.

The CoC Quality and Performance Committee, in its recommendations, outlines performance standards and evaluation outcomes for providing ESG and CoC assistance. This includes the OH-501 Toledo/Lucas County CoC Written Standards, Coordinated Entry Written Standards, performance indicators, and the Project Home Re-housing Policy. TLCHB, having approved these written standards, ensures their inclusion in relevant documentation.

Additionally, TLCHB administers Homeless Management Information System (HMIS) funds in line with the HEARTH Act, regularly evaluating all data entered into HMIS to assess progress toward eliminating homelessness. TLCHB maintains open two-way communication with CoC members regarding system use and compliance with HMIS reporting standards, providing necessary technical assistance to those reporting to HMIS. Furthermore, TLCHB contributes data and narratives for the Point in Time and Housing Inventory Count for the jurisdiction's Consolidated Plan.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	Lucas Metropolitan Housing (LMH)
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lucas Metropolitan Housing (LMH) was consulted to help determine housing needs, how LMH serves those in need of public housing (including people with disabilities), and future plans to meet public housing needs. The DHCD maintains regular communication with LMH leaders about public housing and its residents. Consultations with LMH will continue in efforts to provide low-income individuals and families with safe, adequate, and decent affordable housing, including the rehabilitation and resale of Low-Income Housing Tax Credit projects that have completed their 15-year compliance period.
2	Agency/Group/Organization	Toledo Lucas County Homelessness Board (TLCHB)
	Agency/Group/Organization Type	Continuum of Care Lead Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Toledo-Lucas County Homelessness Board (TLCHB) is regularly consulted on all aspects of ending homelessness in Toledo. The TLCHB was consulted during the creation of this Annual Action Plan. The COT will continue to collaborate with the TLCHB on all homelessness-related issues.
3	Agency/Group/Organization	The Fair Housing Center (TFHC)
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Fair Housing

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The COT worked with the Fair Housing Center to create the Analysis of Impediments (AI). The Fair Housing Center uses AI to develop action plans for removing impediments. The COT will continue to work with the Fair Housing Center to remove barriers to Fair Housing.
4	Agency/Group/Organization	Lucas County Land Reutilization Corporation (Land Bank)
	Agency/Group/Organization Type	Housing Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	When it comes to vacant or abandoned properties, the COT consults with the Lucas County Land Reutilization Corporation (Land Bank). The Land Bank assists the COT in the reduction of blight within the city limits as resources become available, particularly through the demolition of unsafe units and rehabilitation projects.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

All pertinent agencies in the City and County were consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Toledo Lucas County Homelessness Board	Homelessness elimination is a goal of both the CoC CASE Plan and the City of Toledo's 2020-2024 Five-Year Consolidated Plan. The COT collaborates with the CoC to implement strategies to end homelessness.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City of Toledo's Department of Housing and Community Development has developed many relationships in the community, which has resulted in the development of effective strategies for addressing community issues. Individuals, neighborhood groups, investors, and organizations all work together to ensure Toledo's stability and growth. The DHCD will continue to cultivate relationships that will result in the Consolidated Plan being implemented effectively and efficiently.

The Department has consulted with Buckeye Broadband, a local internet services provider, to discuss efforts to narrow the digital divide for underserved populations. Buckeye Broadband, through its corporate giving program, provides free internet services to community centers, libraries, and senior citizen centers. As opportunities arise to extend internet service to LMI individuals, the city anticipates further collaboration with Buckeye Broadband in meeting these needs.

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The Citizen Participation Process is critical to the development of the Annual Action Plan. The COT has two Citizen Review Committees (CRCs); one for non-homeless and the other for homeless services, each comprised of residents with general or specific knowledge of community programs and an understanding of community issues. CRC members from the following community sectors were used for application evaluations, interviews with potential agencies, and funding recommendations: banking, local transit authority, healthcare, Toledo Public Schools, public library, economic development, and social service agencies.

All related events were publicized two weeks in advance in The Blade, the Toledo Journal, or Sojourner's Truth and La Prensa (minority papers), as well as on the COT's website. Minority papers target the African-American and Hispanic communities.

The notices were published as follows:

November 15, 19 and 22, 2023 - Public Notice announcing the mandatory application meeting held **January 12, 2024**.

January 2, 2024 - Press Release announcing the mandatory application meeting sent to Mayor's Office for release to the news and social medias.

February 28 and March 3, 2024 - Public Notice announcing the availability of the DRAFT 2024-2025 Action Plan, the 30-day comment period, and the public hearings.

March 4, 2024 - Press Release on the availability of the DRAFT 2024-2025 Action Plan, the 30-day comment period and the public hearings sent to Mayor's Office for release to the news and social medias.

Furthermore, all Public Notices and Press Releases are emailed to local community partners as well as the COT's Third-Party Partners. Beginning **March 27, 2024**, public comments will be accepted until **April 25, 2024**.

Two public hearings will be held on **March 28, 2024** and **April 4, 2024** in the City of Toledo Council Chambers at 5:30 p.m. All public hearings are held in buildings that are accessible to disabled individuals, wheelchair accessible, and include handicapped parking. If there is a virtual public hearing, people with disabilities can request services.

The Department consulted with Buckeye Broadband, a local internet services provider, to discuss efforts to narrow the digital divide for underserved populations. Buckeye Broadband, through its corporate giving program, provides free internet services to community centers, libraries, and senior citizen centers. As opportunities arise to extend internet service to LMI individuals, the city anticipates further collaboration with Buckeye Broadband in meeting these needs.

The City of Toledo examined the approaches being utilized to close what is known as the "Digital Divide," or the lack of broadband connectivity for low-income households. From the dataset of 2014 through 2017 to the dataset of 2017 through 2021, there has been a modest overall increase. The analysis, which covered the years 2017 through 2021, revealed that overall growth in broadband connectivity was less than 5% (92% households with a computer and 80.9% households with a

broadband internet subscription). By 2022, 90.5 percent of Toledo households had access to a computer, while roughly 83.4 percent had access to broadband internet.

Lucas County Emergency Management Agency prepared the Lucas County Mitigation Plan of 2019, which is an update of the Countywide All-Natural Hazard Mitigation plan of 2013. The Plan's purpose as stated was "to identify risks and vulnerabilities from hazards that affect Lucas County, Ohio to prevent or reduce the loss of life and injury and to limit future damage costs by developing methods to mitigate or eliminate damage from various hazards." The city partnered with LCEMA and other jurisdictions to further identify, define, and characterize the hazards affecting the city and prioritize projects that reduce hazard vulnerability of households especially those with low incomes. Technological/human caused hazards such as civil disturbance and terrorism and natural hazards including severe winter storms and temperature extremes due to climate change were added.

Lucas County and its municipal partners are in the process of preparing an update to the Lucas County Multi-Jurisdictional Hazard Mitigation Plan, which is updated every five years.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	N/A	N/A	N/A	http://www.toledoblade.com/ http://www.thetoledojournal.com/ http://www.laprensatoledo.com/ http://www.thetruthtoledo.com/
2	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	TBD	TBD	All comments received will be accepted.	https://toledo.oh.gov/departments/housing-using-community-development

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The public notice was posted on the city's website.	TBD	All comments received will be accepted.	https://toledo.oh.gov/departments/housing-using-community-development
4	Social Media	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The public notice was posted on the city's website.	TBD	All comments received will be accepted.	https://m.facebook.com/cityoftoledo/

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The table below summarizes expected resources available to address the goals of this Annual Action Plan. For its PY 2024-2025 Annual Action Plan, the city anticipates receiving entitlement funding in the amount of **\$7,355,028** in CDBG, **\$2,477,470** in HOME and **\$648,066** in ESG. Other funds available to the community are listed in this section as they impact the goals of this plan and contribute to addressing community needs as identified in the 2020-2024 Five-Year Consolidated Plan. The actual HUD allocations will be included in the final version of this Action Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	7,355,028	0	915,000	8,270,028	0	According to HUD, the Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs. The CDBG program works to ensure decent, affordable housing, to provide services to the most vulnerable members of our communities, and to create jobs through business expansion and retention. Every program year, the annual allocations are typically fully expended.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	Public - Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,477,470	0	2,646,953	5,124,423	0	According to HUD, the HOME Investment Partnerships Program (HOME) provides formula grants to States and Localities that communities use to fund a variety of activities such as homeowner rehabilitation, home buyer activities, rental housing, and tenant-based rental assistance (TBRA), with the goal of providing safe, adequate, and decent affordable housing to low-income households and expanding the capacity of non-profit housing providers.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	Public - Federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	648,066	0	0	648,066	0	In accordance with the McKinney-Vento Homeless Assistance Act, as amended by the Homeless Emergency Assistance Rapid Transition to Housing (HEARTH) Act, HUD distributes Emergency Solutions Grant (ESG) funds to communities for street outreach, emergency shelter, homelessness prevention, rapid rehousing assistance, winter crisis, and homeless management information systems (HMIS). Every program year, the annual allocations are typically spent.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Section 108	Public - Federal	Acquisition Economic Development Housing Other: Public Facilities	34,000,384	0	0	34,000,384	0	The HUD Section 108 Loan Pool is open to prospective borrowers throughout the city and offers long-term, fixed-rate, and reasonably priced financing. Funds will be used to bridge financing gaps and enable borrowers to proceed with their respective transactions; create and retain job; increase affordable housing; advance equity and equitable development opportunities and expand on the existing tax base.
Other: BP Husky Settlement	private	Homeowner rehab Housing Multifamily rental rehab Other: Lead Hazard Control and Abatement	686,395	0	0	686,395	0	This grant, in collaboration with the Toledo Lucas County Health District, will be used in conjunction with the Lead Hazard Control and Health Homes grant to assist property owners in the control of lead paint hazards.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other: HOME American Rescue Plan (HOME-ARP)	Public - Federal	Acquisition					The U.S. Department of Housing and Urban Development (HUD) issued federal funding to assist individuals who are homeless, at risk of homelessness, fleeing or experiencing domestic violence, and in other similar situations, with their housing needs. These funds can be used for developing affordable housing, tenant based rental assistance (TBRA), the provision of supportive services, acquisition and development of non-congregate shelter units, and nonprofit operating and capacity building assistance in Toledo.	
		Admin and Planning						
		Homeowner rehab						
		Financial Assistance						
		Overnight shelter						
		Rapid re-housing (rental assistance)						
		Rental Assistance Services						
Transitional housing		7,809,674	0	0	7,809,674	0		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other: HUD Office of Lead Hazard Control and Healthy Homes	Public - Federal	Admin and Planning Homeowner rehab Housing Multifamily rental rehab Other: Lead Hazard Control and Abatement	2,878,300	0	0	2,878,300	0	The HUD Office of Lead Hazard Control and Healthy Homes (OLHCHH) provided funds to the City of Toledo to provide financial assistance to property owners to help control lead paint hazards in both owner-occupied and rental residential units within the City of Toledo.
Other: Lead Hazard Control and Healthy Homes	Public - Federal	Admin and Planning Homeowner rehab Housing Multifamily rental rehab Other: Lead Hazard Control and Abatement	56,696	0	0	56,696	0	A pilot program that will connect the Lead Hazard Control and Healthy Homes (LHCHH) grant administered by the Department of Housing and Community Development with the Weatherization Assistance Program (WAP) administered by NeighborWorks Toledo Region.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other: CDBG-CV	Public - Federal	Other: To prevent, prepare for and respond to the Coronavirus	390,431	0	0	390,431	0	CDBG-CV funds to be used to prevent, prepare for and respond to the Coronavirus. CDBG-CV - 1st round \$4,453,360 CDBG-CV - 3rd round \$1,526,505
Other: United States Department of the Treasury	Public - Federal	Rental Assistance	2,891,113	0	0	2,891,113	0	The United States Department of the Treasury is providing funds to individuals and families for up to six months of rental assistance.
Other: Ohio Lead Safe	Public - Federal	Admin and Planning Homeowner rehab Housing Multifamily rental rehab Other: Lead Hazard Control and Abatement	500,000	0	0	500,000	0	This grant is designed to incentivize property owners (landlords or owner occupants) to make their property lead safe. Property owners (landlords and owner occupants) in the City of Toledo who meet the minimum eligibility guidelines may qualify for a reimbursable grant of up to \$10,000.00 to conduct lead stabilization activities, including window, door, and porch replacement, painting, and ground covering.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Continuum of Care	Public - Federal	Admin and Planning Rapid re-housing (rental assistance) Rental Assistance TBRA Transitional housing	4,398,182	0	0	4,398,182	0	The Continuum of Care (CoC) Program is designed to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly re-house homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effect utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Many of the goals outlined in the 2020-2024 Five-Year Consolidated Plan and Annual Action Plans are funded primarily through CDBG. The combination of federal funds with other state and local resources increases the community's capacity to address many of its needs. The combined resources, as well as the efficiencies gained through strategic partnerships with other organizations, provide the city with a greater capacity to address the needs identified in the Consolidated Plan. By combining HUD funds with these other resources, we can increase the availability of the numerous benefits provided by these programs. These combined resources are used to increase homeownership for low- to moderate-income residents, address the homelessness crisis, create a more suitable living environment, provide decent, safe, and sanitary housing, address blight, and engage in a variety of other beneficial activities.

Both the HOME and ESG funds have mandatory matching requirements. While CDBG funds do not require a match, all third-party partners who receive an allocation must provide a 1:1 cash match for each dollar received, according to DHCD policy. Applicants who receive CDBG or ESG funds must identify and document the match both in their funding applications and throughout the program year. HUD determines the match requirement for HOME funds based on criteria related to severe fiscal distress. According to CFR 92.218, contributions counted as a match must equal at least 25% of funds drawn from HOME. The city's 2023 matching requirement remains at 0% and is expected to remain so in 2024.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Lucas County Land Reutilization Corporation (Land Bank) is a community improvement corporation dedicated to strengthening Lucas County neighborhoods by strategically repurposing vacant, abandoned, and tax-delinquent properties through an open and equitable process.

CDBG and HOME-funded programs may obtain publicly owned land or property through the Land Bank to carry out housing, economic, and community development activities. The Land Bank acquires residential and commercial properties for renovation and demolition. In collaboration with the City of Toledo, the Land Bank will also acquire vacant land for project assembly, side lot opportunities, and long-term holding and maintenance. Furthermore, the Land Bank assists eligible residents in purchasing and renovating properties, and it collaborates with community members in repurposing vacant lots from demolitions for use by residents, community groups, and neighborhood leaders. Vacant lots are sometimes offered to neighboring homeowners in order to increase lot sizes.

The Land Bank assists in meeting the following goals and objectives established in this plan by assisting in meeting HUD's CDBG objective of benefiting to low- and moderate-income persons and elimination of slum and blight:

- Demolition of Blighted Properties
- Decrease Rodents in the City of Toledo
- Establish and Maintain Community Gardens
- Contaminated Sites Remediation for Re-development
- Down Payment/Closing Costs Assistance (through acquisition and rehabilitation of properties)
- New construction (only by Community-Based Development Organizations CBDO's)

Furthermore, CDBG funds will be used to promote economic development opportunities by assisting for-profit businesses with the attraction or retention of businesses and jobs, façade improvements, and tax and real estate incentives.

Discussion

The city is funding and participating in a number of community planning initiatives with a wide range of stakeholders. These sessions resulted in the creation of several community plans with a clear vision, goals, objectives, and proposed activities, as well as potential funding sources. The city has been investing in these areas and saw an opportunity to combine CDBG, HOME, and ESG funds with other city capital expenditures and private sector financing. In addition, the city is reviewing its service delivery system to ensure that it is efficient and effective. It was discussed whether external organizations, such as community-based non-profits, should be used to deliver some services instead of internal departments. Subrecipients' organizational capacity, increased collaboration, and assistance in gaining access to other sources of funding were also highlighted.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HOME: Home Buyer Development	2020	2024	Affordable Housing	Citywide	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation		Homeowner Housing Added: 6 Household Housing Unit
2	Home Buyer Down Payment/ Closing Costs Assistance	2020	2024	Affordable Housing	Citywide	Improving Housing Affordability		Direct Financial Assistance to Homebuyers: 20 Households Assisted
3	Large rental housing/low-income housing tax credit	2020	2024	Affordable Housing	Citywide	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation		Rental units constructed: 30 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Improvements to parks and community facilities	2020	2024	Non-Housing Community Development	Citywide Low to Moderate Income & Slum and Blight	Improving Neighborhood Conditions		Other: 4 Other
5	Slum and blight reduction	2020	2024	Non-Housing Community Development	Citywide Low to Moderate Income & Slum and Blight	Improving Neighborhood Conditions		Housing Code Enforcement/Foreclosed Property Care: 750 Household Housing Unit
6	Home Repairs for Seniors and the Disabled	2020	2024	Affordable Housing Non-Homeless Special Needs	Citywide	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation Adequate Housing & Services for Other Special Need		Homeowner Housing Rehabilitated: 130 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Housing Repairs and Rehabilitation	2020	2024	Affordable Housing	Citywide	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation		Homeowner Housing Rehabilitated: 250 Household Housing Unit
8	Coordinated Access for Homelessness	2020	2024	Homeless Non-Housing Community Development	Citywide	Adequate Housing & Services for Homeless/At Risk		Other: 1 Other
9	Rapid Re-Housing and Direct Financial Assistance	2020	2024	Affordable Housing Homeless	Citywide	Adequate Housing & Services for Homeless/At Risk		Tenant-based rental assistance/Rapid Rehousing: 90 Households Assisted
10	Increase number of emergency shelters	2020	2024	Affordable Housing Homeless	Citywide	Adequate Housing & Services for Homeless/At Risk		Homeless Person Overnight Shelter: 900 Persons Assisted
11	Increase in transitional housing	2020	2024	Affordable Housing Homeless		Adequate Housing & Services for Homeless/At Risk		20 households
12	Increase or new public services	2020	2024	Non-Housing Community Development	Citywide	Provide and expand Public (Social) Services - 15%		Public service activities other than Low/Moderate Income Housing Benefit: 12,000 Persons Assisted
13	Fair Housing Planning & Services	2020	2024	Non-Housing Community Development	Citywide	Fair Housing		Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	HOME CHDO Set-aside	2020	2024	Affordable Housing	Citywide	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation		Homeowner Housing Rehabilitated: 2 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	Planning and Administration - CDBG	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation Econ Dev: Job Creation/Access and Business Asst. Adequate Housing & Services for Homeless/At Risk Provide and expand Public (Social) Services - 15% Fair Housing Improve Public Infrastructure for LMI Households		Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	Housing Rehabilitation Administration - CDBG	2020	2024	Affordable Housing	Citywide	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation		Other: 1 Other
17	HOME Administration	2020	2024	Affordable Housing Public Housing Homeless	Citywide	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation Adequate Housing & Services for Homeless/At Risk		Other: 1 Other
18	Establish and Maintain Community Gardens	2020	2024	Non-Housing Community Development	Citywide Low to Moderate Income & Slum and Blight	Improving Neighborhood Conditions Provide and expand Public (Social) Services - 15%		Public service activities other than Low/Moderate Income Housing Benefit: 3200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
19	Local affordable housing capacity -public services	2020	2024	Affordable Housing	Citywide	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation Econ Dev: Job Creation/access and Business Asst. Provide and expand Public (Social) Services – 15%		Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	HOME: Home Buyer Development
	Goal Description	The city will use HOME funding for new construction or acquisition rehab of single-family homes for homeownership.
2	Goal Name	Home Buyer Down Payment/Closing Costs Assistance
	Goal Description	The city will use HOME funding for down payment and closing costs assistance for low- to moderate-income first-time homebuyers.
3	Goal Name	Large rental housing/low-income housing tax credit
	Goal Description	The city will provide HOME funding to assist developers with the new construction and preservation of large multi-family rental housing projects for low- to moderate income tenants including low-income housing tax credit (LIHTC) funded projects.
4	Goal Name	Improvements to parks and community facilities
	Goal Description	The city will provide CDBG funding for improvements to parks and recreational facilities in low- to moderate-income (LMI) areas or that benefit LMI residents.

5	Goal Name	Slum and blight reduction
	Goal Description	The city will provide CDBG funding for the administrative costs to the Lucas County Regional Health District for proactive rodent inspections and follow-up actions such as citations and court nuisance orders.
6	Goal Name	Home Repairs for Seniors and the Disabled
	Goal Description	The city will provide CDBG funding to be reallocated to home repairs and accessibility modifications to allow mainly seniors and people with disabilities to remain in their residences, including emergency repairs.
7	Goal Name	Housing Repairs and Rehabilitation
	Goal Description	The city will provide HOME and CDBG funding to provide housing assistance for rehabilitation of existing owner-occupied housing for low-income households.
8	Goal Name	Coordinated Access for Homelessness
	Goal Description	The city will allocate ESG funds to operate a centralized system for homeless assistance to determine needs and match individuals/families with the type of assistance needed. The City of Toledo will coordinate with other funding for homeless related assistance available through the Toledo Lucas County Continuum of Care. These funds are not administered by the City but contribute to homelessness prevention and reduction. Outcomes will be generated by the administrators of the funds.
9	Goal Name	Rapid Re-Housing and Direct Financial Assistance
	Goal Description	Provide rental financial assistance using HOME funding to prevent homelessness and assist the homeless in obtaining/retaining permanent housing.
10	Goal Name	Increase number of emergency shelters
	Goal Description	Provide temporary shelter for the homeless for a period of 90 days or less. Supportive services may or may not be provided in addition to shelter.
11	Goal Name	Increase in transitional housing
	Goal Description	Provide supportive housing services to facilitate the movement of homeless individuals and families to permanent housing, generally for up to 24 months.
12	Goal Name	Increase or new public services
	Goal Description	Provide CDBG funding for Public Services including programs for youth and seniors, community, non-profit capacity building, etc. carried out by community-based non-profits.
13	Goal Name	Fair Housing Planning & Services
	Goal Description	Elimination of discrimination in the provision of housing and housing-related services and elimination of segregation by affirmatively promoting inclusive communities and increasing supply of genuinely open housing.
14	Goal Name	HOME CHDO Set-aside
	Goal Description	The city will use HOME funding for the 15% set aside for community housing development corporations (CHDOs) and operating assistance to build new or rehabilitate single or multi-family housing for low to moderate-income households.

15	Goal Name	Planning and Administration - CDBG
	Goal Description	The general operations as it relates to the administration and reporting requirements, administration and staff monitoring of programs, neighborhood revitalization and fiscal oversight.
16	Goal Name	Housing Rehabilitation Administration - CDBG
	Goal Description	The administration of staff costs related to the housing rehabilitation and development programs operated by the Department of Housing and Community Development Housing Division entitlement grant and estimated program income from housing loan repayments will be used for activity delivery costs related to the housing rehabilitation program.
17	Goal Name	HOME Administration
	Goal Description	The administration and staff costs related to the operation of housing rehabilitation and development programs funded by the HOME Program.
18	Goal Name	Establish and Maintain Community Gardens
	Goal Description	Provide use of CDBG funds to establish and maintain community and rain gardens as well as promote urban agriculture in underutilized and vacant lots.
19	Goal Name	Local affordable housing capacity - public services
	Goal Description	The city will use CDBG funding for financial and technical assistance to build the capacity of local non-profit real estate developers of affordable housing.

Projects

AP-35 Projects – 91.220(d)

Introduction

The COT's priority housing and community development needs were identified in the 2020-2024 Five-Year Consolidated Plan. The DHCD will coordinate the use of federal funds for the City's strategies and actions to meet the needs of low- to moderate-income households and communities.

The following are proposed projects that will be undertaken in the 2024 (50th) PY with CDBG, HOME, and ESG funding to address the Consolidated Plan's priority needs and objectives. All proposed projects' budgets will be proportionally increased or decreased in proportion to the estimated funding levels to match actual allocation amounts.

Projects

#	Project Name
1	DHCD: Planning and Administration
2	DHCD: Housing Rehabilitation Administration
3	DHCD: HOME Administration
4	Community Housing Development Organization (CHDO) Set-Aside
5	Homeowner Rehabilitation (Subrecipient and Internal)
6	Rental Housing Development
7	Home at Last Down Payment Assistance (DPA) Program
8	Home Buyer Development
9	Arts Commission of Greater Toledo
10	Believe Center Inc
11	Cherry Street Mission Ministries
12	Children's Theatre Workshop
13	Compassion Health Toledo
14	Connecting Kids to Meals
15	Day 52 Inc dba Art Tatum Zone
16	East Toledo Family Center
17	Fair Housing Opportunities of Northwest Ohio
18	Grace Community Center
19	Historic South Initiative
20	Legal Aid of Western Ohio Inc
21	Lucas County Regional Health District
22	Lucas Metropolitan Housing (LMH)/Lucas Housing Services Corporation (LHSC)
23	Martin Luther King Center for the Poor
24	Maumee Valley Habitat for Humanity
25	Mobile Meals of Toledo
26	Neighborhood Health Association
27	NeighborWorks Toledo Region
28	Pathway Inc

#	Project Name
29	Preferred Properties Inc
30	Sofia Quintero Art & Cultural Center
31	Toledo GROWs
32	Toledo Seagate Food Bank
33	Aurora Project
34	Cherry Street Mission Ministries - Caleb's House
35	HESG-2024 Homeless Service - ESG
36	COT Rooftop Program
37	Toledo Neighborhood Capacity Building Institute (TNCBI)
38	HUD Section 108 Debt Service
39	COT: Department of Parks and Youth Services
40	COT: Mayor's Office of Neighborhood Safety and Engagement (MONSE)
41	Athletic Fields Feasibility Studies

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Toledo's priorities were determined by analyzing data from the Citizens Participation and Agency Consultation Process section of the 2020-2024 Five-Year Consolidated Plan, as well as information from the Needs Assessment and Market Analysis sections.

The analysis resulted in the identification of priority needs and associated goals to address these needs. The following are the top priorities:

- Improve Housing Affordability
- Improve Neighborhood Conditions
- Increase programs for Home Repair and the Preservation of Existing Affordable Housing
- Create Jobs and Provide access to Job/Skills Training
- Homelessness: Provide Adequate Housing and Services for Special Needs Population
- Provide Adequate Housing and Services for Special Needs Populations
- Other Identified Public Service Community Needs
- Fair Housing
- Improve Public Infrastructure for LMI Households

To address these needs, the following goals have been established: homeownership housing, rental housing, affordable housing capacity, improvements to parks and community facilities, slum and blight reduction, home repairs particularly for the elderly, job creation and retention, business assistance, emergency and permanent housing for the homeless, and special need populations.

The greatest hurdle to addressing underserved needs in the city is a decrease in program financing as a result of federal, state, and municipal budget cuts. Housing and non-housing activity financing is insufficient to meet the demand for unmet needs. In recent years, the total amount requested has frequently exceeded the total amount available. Inadequate financial resources have also been identified as the most significant barrier to organizations serving underserved needs. Agencies highlighted a shortage of volunteers, increased collaboration among social service agencies, employee turnover and capacity, client transportation needs, program eligibility

limits and marketing, and a lack of awareness of program offerings as hurdles to serving underserved needs.

The Coronavirus Pandemic continues to be a minor impediment to the City and many of its subrecipients' ability to address the needs of Toledo's underserved. Furthermore, rising material and service costs, as well as supply chain issues and labor shortages, have had an impact on Third-Party Partners who serve low- to moderate-income individuals and families.

Concerning housing, the City contracted with the Toledo Fair Housing Center in 2020 to complete an Analysis of Impediments to Fair Housing Choice (AI), which identified barriers to obtaining safe, adequate, and decent affordable housing. In collaboration with community partners, the city and the Fair Housing Center collaborate in the implementation of a Fair Housing Action Plan to remove barriers to fair and affordable housing.

Please visit the Department of Housing and Community Development website at: <https://toledo.oh.gov/departments/housing-community-development> to view a copy of the Analysis of Impediments to Fair Housing Choice, which includes the Fair Housing Action Plan.

AP-38 Project Summary

Project Summary Information

1	Project Name	DHCD: Planning and Administration
	Target Area	Citywide
	Goals Supported	Planning and Administration - CDBG
	Needs Addressed	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation Econ Dev: Job Creation/Access and Business Asst. Adequate Housing & Services for Homeless/At Risk Adequate Housing & Services for Other Special Need Provide and expand Public (Social) Services - 15% Fair Housing Improve Public Infrastructure for LMI Households
	Funding	CDBG: \$1,267,006
	Description	The general operations in terms of administration and reporting requirements, program administration and staff monitoring, neighborhood revitalization, and fiscal oversight.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City of Toledo, Department of Housing and Community Development One Government Center, Suite 1800, Toledo, Ohio 43604
	Planned Activities	All CDBG-funded activities, such as staffing for activities related to the planning, administration, development, and implementation of the Consolidated Plan, Annual Action Plan, and CAPER. These include the following: information tracking and compilation; federal grant reporting; IDIS data input; fiscal oversight; CDBG activity monitoring (on-site monitoring visits, review and evaluation of agency information, assessment of progress and completion of activities, compliance with Federal regulations, and so on); general administration of funds and related activities.
2	Project Name	DHCD: Housing Rehabilitation Administration
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation Administration - CDBG
	Needs Addressed	Improving Housing Affordability Improving Neighborhood Conditions Adequate Housing & Services for Homeless/At Risk Adequate Housing & Services for Other Special Need
	Funding	CDBG: \$900,000
	Description	The administration of staff costs associated with the Department of Housing and Community Development Housing Division and Partners' housing rehabilitation and development programs.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City of Toledo, Department of Housing and Community Development One Government Center, Suite 1800, Toledo, Ohio 43604
	Planned Activities	Owner-Occupied Rehabilitation; Homebuyer unit production through new construction or acquisition; rehabilitation and resale; down payment and closing costs through the Home-At-Last Program; Paint, Roof, and Emergency Repair Programs; Lead-Based Paint Hazard Programs; and Rental Housing Development Projects are among the activities related to the administration duties of the Housing Division.
3	Project Name	DHCD: HOME Administration
	Target Area	Citywide
	Goals Supported	HOME Administration
	Needs Addressed	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation Adequate Housing & Services for Homeless/At Risk
	Funding	HOME: \$247,747
	Description	The administration and staff costs associated with the operation of HOME-funded housing rehabilitation and development programs.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City of Toledo, Department of Housing and Community Development One Government Center, Suite 1800, Toledo, Ohio 43604
	Planned Activities	The activities include all management and Housing Division staff planning and administration duties. Underwriting analysis of all projects, including the owner-occupied program and the down payment assistance program; administration and monitoring of the tenant-based rental assistance (TBRA) program; all aspects of homeownership financial assistance to eligible applicants; maintenance of records to support compliance with all federal regulations; data entry into IDIS; and ongoing evaluation of programs, procedures, and policies are among the responsibilities. Administrative funds for TBRA Third-Party Partners are also included.
4	Project Name	Community Housing Development Organization (CHDO) Set-Aside
	Target Area	Citywide
	Goals Supported	HOME CHDO Set-aside
	Needs Addressed	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation
	Funding	HOME: \$371,620

	Description	GAP financing and \$100,000 in operating assistance are available for single- or multi-family rehabilitation or new construction projects owned, developed, or sponsored by Community Housing Development Organizations (CHDOs).
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	5 low- and moderate-income households will benefit from this activity.
	Location Description	Citywide
	Planned Activities	The rehabilitation or new construction of single-family homeownership units, as well as the rehabilitation or new construction of single-family or multi-family rental units.
5	Project Name	Homeowner Rehabilitation (Subrecipient and Internal)
	Target Area	Citywide
	Goals Supported	Housing Repairs and Rehabilitation
	Needs Addressed	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation
	Funding	HOME: \$400,000 HOME: \$400,000 (carryover)
	Description	To assist low- and moderate-income homeowners with housing rehabilitation in order to restore their homes to decent, safe, and sanitary conditions, thereby preserving the housing stock. Implemented by sub-recipients and the City of Toledo Housing Division.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	15 low- and moderate-income homeowners will benefit from this activity.
	Location Description	Citywide
	Planned Activities	To provide owner-occupied rehabilitation in order to address code violations, health and safety concerns, and lead-based paint hazards.

6	Project Name	Rental Housing Development
	Target Area	Citywide
	Goals Supported	Large rental housing/low-income housing tax credit
	Needs Addressed	Improving Housing Affordability Improving Neighborhood Conditions
	Funding	HOME: \$1,000,000 HOME: \$2,000,000 (carryover)
	Description	The gap financing for new construction or rehabilitation of multi-unit rental housing developed by non-profit or for-profit developers, seniors, and families. The projects are chosen based on gap funding requirements, consistency with COT affordable housing priorities, readiness to proceed, and successfully securing all land use entitlement and project financing commitments.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	30 low- and moderate-income households will benefit from this project.
	Location Description	Citywide
	Planned Activities	The projects are intended to bridge the funding gap for developers and agencies working on multi-unit projects. These are multi-unit buildings that have undergone new construction, rehabilitation, or repurposing.
7	Project Name	Home at Last Down Payment Assistance (DPA) Program
	Target Area	Citywide
	Goals Supported	Home Buyer Down Payment/Closing Costs Assistance
	Needs Addressed	Improving Housing Affordability
	Funding	HOME: \$150,000 HOME: \$100,000 (carryover)
	Description	To provide eligible first-time home buyer households purchasing single-family units with 0% interest deferred payment loans for down payment and closing cost assistance.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	15 low- and moderate-income households will benefit from this project.
	Location Description	Citywide
	Planned Activities	To assist low- and moderate-income homebuyers with down payments and closing costs.

8	Project Name	Home Buyer Development
	Target Area	Citywide
	Goals Supported	HOME: Home Buyer Development
	Needs Addressed	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation
	Funding	HOME: \$308,103 HOME: \$146,953 (carryover)
	Description	The new construction or acquisition, rehabilitation, and resale of homebuyer units.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	6 low- and moderate-income family will benefit from this activity.
	Location Description	Citywide
	Planned Activities	To provide gap financing for new construction or acquisition, rehabilitation, and resale of homebuyer units. Green building standards will be followed during construction and rehabilitation.
9	Project Name	Arts Commission of Greater Toledo, Inc
	Target Area	Citywide
	Goals Supported	Increase or new public services
	Needs Addressed	Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$20,000
	Description	A six-week summer youth employment training program for at-risk youth ages 14 to 19. The program provides summer employment in the arts, develops job skills, community connections, and technical arts skills.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	13 youth ages 14-19 from low- and moderate-income families will benefit from this activity.
	Location Description	Citywide
	Planned Activities	The following are some of the program activities geared toward the development of artistic and job skills: <ul style="list-style-type: none"> • job training through work experience; • transportation services as needed; • team building activities; • mural creation & digital design; and • creation of zines/podcasts/videos.

10	Project Name	Believe Center Inc
	Target Area	Citywide Old South End NRSA
	Goals Supported	Increase or new public services
	Needs Addressed	Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$75,000
	Description	To provide eligible youth in low- and moderate-income census tracts with sports, life skills, family, and educational programs.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	75 low- and moderate-income youth ages 5-18 will benefit from this project.
	Location Description	Old South End NRSA
	Planned Activities	The activities planned will provide opportunities to do the following: <ul style="list-style-type: none"> • Youth Sports; • Educational Enhancement Programs (reading, writing, and math); and • Recreational Opportunities (field trips, tours, camping and etc.).
11	Project Name	Cherry Street Mission Ministries
	Target Area	Citywide
	Goals Supported	Increase or new public services
	Needs Addressed	Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$50,000
	Description	To provide low- and moderate-income individuals with workforce development education and training through the Opportunity Bridge Food Truck Social Enterprise Intervention (SEI) program.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	25 jobs
	Location Description	Citywide
	Planned Activities	The planned activities include classes in culinary training as well as classes in SERV Safe and basic cooking techniques. Once training is completed participants will work the food trucks to serve healthy and fresh food to the most impoverished areas of the city.
12	Project Name	Children's Theatre Workshop
	Target Area	Citywide
	Goals Supported	Increase or new public services
	Needs Addressed	Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$10,000
	Description	During the school year, this activity will provide theatre production and education to apprentices ages 16-22 years.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	11 low- and moderate-income persons will benefit from this project.
	Location Description	Citywide
	Planned Activities	The apprentices will work in education, production, costume programs, and supporting classes for CTW's in-house programs and outreach programs.
13	Project Name	Compassion Health Toledo
	Target Area	Citywide Old South End NRSA
	Goals Supported	Increase or new public services
	Needs Addressed	Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$80,000
	Description	This activity will directly address the issue of high infant mortality by providing comprehensive health care services to high-risk obstetric patients. A social worker and two community health workers will assist Health Care Providers in addressing the Social Determinants of Health with pregnant patients.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	110 low- and moderate-income individuals will benefit from this activity.
	Location Description	Old South End
	Planned Activities	This activity includes the following services: <ul style="list-style-type: none"> • complete prenatal care; • complete reproductive plan; • connections to community social services; • attendance at nutrition, parenting, and prenatal (including breastfeeding) classes; and • active participation of fathers.
14	Project Name	Connecting Kids to Meals
	Target Area	Citywide
	Goals Supported	Increase or new public services
	Needs Addressed	Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$100,000
	Description	The project includes to activities: Activity 1: To provide free nutritious meals to kids under the age of 18 during the summer months and Activity 2: To provide hot healthy meals to kids under the age of 18 during the school year through afterschool programs in low- and moderate-income and underserved areas.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	500 youth will benefit from - Activity 1 and 500 youth will benefit from – Activity 2
	Location Description	Citywide
	Planned Activities	To prepare, package and deliver nutritious meals to summer partners located in low-income and underserved areas and to provide hot meals to partners in schools, libraries, community centers, and other locations in low- and moderate-income and underserved areas.
15	Project Name	Day 52 Inc dba Art Tatum Zone
	Target Area	Junction McClinton Nunn Choice Neighborhood (Potential NRSA)
	Goals Supported	Increase or new public services
	Needs Addressed	Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$100,000
	Description	To expand existing programming that provide support to low- and moderate-income students, parents, and community members at two Community Hubs.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	75 persons assisted
	Location Description	Junction McClinton Nunn Choice Neighborhood (Potential NRSA)
	Planned Activities	The planned expansion of the programs will include free after school tutoring with a focus on math and literacy; free summer enrichment programming with a focus on creative arts, sports, and STEM; an after school and summer meals program; an onsite emergency food pantry; and programming for parents and community members focused on financial literacy and improving health and wellness.
16	Project Name	East Toledo Family Center
	Target Area	Garfield /Starr/ Raymer Citywide
	Goals Supported	Home Repairs for Seniors and the Disabled
	Needs Addressed	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation Adequate Housing & Services for Other Special Need
	Funding	CDBG: \$64,070
	Description	This project includes administrative operations for minor repairs and home rehabilitation projects to help low- and moderate-income senior residents maintain healthy, safe, and sanitary living conditions.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	70 low- and moderate-income seniors.
	Location Description	Citywide
	Planned Activities	The activities for this project include: collaborating with the Area Office on Aging on the rehabilitation of privately owned, single-unit homes using construction dollars provided by the Area Office on Aging.
17	Project Name	Fair Housing Opportunities of Northwest Ohio
	Target Area	Citywide
	Goals Supported	Fair Housing Planning & Services
	Needs Addressed	Fair Housing
	Funding	CDBG: \$204,000
	Description	This project includes activities to ensure that residents, regardless of income, have equitable housing options and to advance the implementation of the Analysis of Impediments (AI) Action Plan steps toward the elimination of impediments to equitable housing choice. (This Fair Housing activity is carried out as part of the general program administration of the Department of Housing and Community Development).
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	500 individuals and families who could potentially be facing housing discrimination will benefit from this activity.
	Location Description	Citywide
	Planned Activities	<ul style="list-style-type: none"> • Administrative activities related to housing discrimination include: • Fair Housing Enforcement; • Trainings (for the public and the housing industry); • Information dissemination at outreach events; • Implementation of action steps identified in the current Analysis of Impediments (AI); and • Creation of new Analysis of Impediments to Fair Housing Choice.
18	Project Name	Grace Community Center
	Target Area	Citywide
	Goals Supported	Establish and Maintain Community Gardens
	Needs Addressed	Improving Neighborhood Conditions Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$50,609
	Description	The project includes two activities: Activity 1: promote educational enrichment for k-6th graders to sustain or increase grade level growth during summer study and help youth learn positive life skills through social learning strategies; and Activity 2: a garden cooperative that will give families a stake in the garden beds and increase access to affordable home-grown vegetables.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	30 youth will benefit from activity 1 and 65 persons will benefit from activity 2 in low- and moderate-income areas.
	Location Description	Citywide
	Planned Activities	To promote educational enrichment for k-6th graders to sustain or increase grade level growth during summer study and to assist youth in learning positive life skills through social learning strategies and the garden designed to provide a variety of vegetables to families in low- to moderate-income areas throughout the growing season.
19	Project Name	Historic South Initiative
	Target Area	Old South End NRSA
	Goals Supported	Housing Repairs and Rehabilitation
	Needs Addressed	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation
	Funding	CDBG: \$250,000
	Description	The project will provide Infill Housing by the construction of a modular single-family home in the Old South End NRSA.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1 - household housing unit
	Location Description	Old South End NRSA
	Planned Activities	The OSE Infill Housing – Phase 1 will construct a modular single-family home in the Old South End NRSA.
20	Project Name	Legal Aid of Western Ohio Inc
	Target Area	Citywide
	Goals Supported	Increase or new public services
	Needs Addressed	Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$95,035
	Description	To provide high-quality legal services on housing issues to low- and moderate-income adults living in Toledo.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	240 low- and moderate-income persons will benefit from this activity.
	Location Description	Citywide

	Planned Activities	The legal services for this project include the following: <ul style="list-style-type: none"> • Comprehensive Legal Representation; • Defense of eviction and foreclosure cases/secure affordable housing; and • Addressing issues with unsuitable living conditions and unscrupulous landlords.
21	Project Name	Lucas County Regional Health District
	Target Area	Citywide
	Goals Supported	Slum and blight reduction
	Needs Addressed	Improving Neighborhood Conditions
	Funding	CDBG: \$69,462
	Description	The administrative costs of proactive rodent inspections and follow-up actions such as citations and court nuisance orders.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	750 households will benefit from this project.
	Location Description	Citywide
	Planned Activities	The administrative activities associated with addressing rodent control codes.
22	Project Name	Lucas Metropolitan Housing (LMH)/Lucas Housing Services Corporation (LHSC)
	Target Area	Citywide
	Goals Supported	Housing Repairs and Rehabilitation
	Needs Addressed	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$270,000
	Description	The project consists of three activities: activity 1: involves the repair or rehabilitation of LIHTC units in order to make them available for purchase by low- and moderate-income households through the LMH's nonprofit affiliate Lucas Housing Services Corporation (LHSC), activity 2: involves providing financial education, counseling and coaching services, employment coaching and services, and income services and support to Lucas Metropolitan Housing (LMH) residents and activity 3: involves the repair or rehabilitation of LIHTC units in the Junction McClinton Nunn Choice Neighborhood in order to make them available for purchase by low- and moderate-income households through the LMH's nonprofit affiliate Lucas Housing Services Corporation (LHSC).
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	Activity 1: 1 housing units will be repaired or rehabilitated for purchase by low- and moderate-income households, Activity 2: 30 individuals or families will receive financial education and/or counseling, and Activity 3: 5 housing units will be repaired or rehabilitated for purchase by low- and moderate-income households.
	Location Description	City Forest and North River Homes Areas Junction McClinton Nunn Choice Neighborhood Central Toledo
	Planned Activities	The activities associated with the repair, rehabilitation, and purchase of properties, as well as financial education and/or counseling to LMH residents.
23	Project Name	Martin Luther King Center for the Poor
	Target Area	Citywide
	Goals Supported	Increase or new public services
	Needs Addressed	Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$68,000
	Description	To provide grocery items, food supplements, and food boxes to low-income and homeless families, resulting in budget savings.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	900 low- and moderate-income persons will benefit from this project.
	Location Description	Citywide
	Planned Activities	The operational activities related to providing food boxes to low- and moderate-income residents and, as needed, delivering food boxes to senior citizens.
24	Project Name	Maumee Valley Habitat for Humanity
	Target Area	Citywide Old South End NRSA Englewood NRSA
	Goals Supported	Housing Repairs and Rehabilitation
	Needs Addressed	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation
	Funding	CDBG: \$550,000
	Description	This project includes two activities: activity 1: roof repair or replacement in East Toledo and Englewood neighborhoods as well as low- and moderate-income households throughout the city and Activity 2: roof repair or replacement in the Junction McClinton Nunn Choice Neighborhood and Old South End NRSA neighborhoods.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	Activity 1: 40 low- and moderate-income households will benefit from roof repairs/replacements and Activity 2: 35 low- and moderate-income households will benefit from roof repairs/replacements.
	Location Description	Citywide
	Planned Activities	This project will benefit the activities associated with performing roof repairs/replacements for low- and moderate-income families.
25	Project Name	Mobile Meals of Toledo
	Target Area	Citywide
	Goals Supported	Increase or new public services
	Needs Addressed	Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$50,000
	Description	To provide a home-delivered meal service to the elderly and medically fragile adults in the city of Toledo.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	125 persons served
	Location Description	Citywide
	Planned Activities	To provide meal varieties of wellness, renal, cardiac, pureed and soft to clients daily.
26	Project Name	Neighborhood Health Association of Toledo Inc
	Target Area	Citywide
	Goals Supported	Increase or new public services
	Needs Addressed	Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$154,647
	Description	To provide direct medical care to low- and moderate-income Toledo residents through 13 community health centers. Primary care, preventative care, and specialty care will be available.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	3,000 low- and moderate-income persons will benefit from this project.
	Location Description	Citywide
	Planned Activities	Primary healthcare, preventative healthcare, and specialty care are examples of services related to physical health needs. Quality medical care, a full-service pharmacy at Nexus Health Care, care coordination for prescription assistance and other services, community service, and specialty care such as cardiology, women's health, and podiatry will be available to LMI clients. The Neighborhood Health Association also provides dental services (NHA).
27	Project Name	NeighborWorks Toledo Region

	Target Area	Citywide
	Goals Supported	Housing Repairs and Rehabilitation
	Needs Addressed	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation
	Funding	CDBG: \$296,114
	Description	This project includes two activities: activity 1: housing and neighborhood development through rehabilitation of single-family homes to be sold to low- and moderate-income households and activity 2: improving the quality of life for Toledo residents through housing and financial education.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Low- and moderate-income individuals and families will benefit from the activities undertaken under this project as follows: Activity 1: 4 housing units will be rehabilitated or repaired and Activity 2: 100 individuals or families will receive financial education and/or counseling.
	Location Description	Citywide
	Planned Activities	Activities directly related to the rehabilitation and sale of single-family homes and financial education and/or counseling to low- and moderate-income individuals or households.
28	Project Name	Pathway Inc
	Target Area	Citywide Englewood NRSA
	Goals Supported	Home Repairs for Seniors and the Disabled
	Needs Addressed	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation Adequate Housing & Services for Other Special Need
	Funding	CDBG: \$450,000
	Description	The project has two activities: Activity 1: To provide emergency repairs on owner-occupied homes for very low- to low-income adults aged 62 and older, as well as the permanently disabled throughout the city of Toledo and Activity 2: To provide emergency repairs on owner-occupied homes for very low- to low-income adults aged 62 and older, as well as the permanently disabled in the Englewood NRSA.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Activity 1: 35 households will benefit from this project and Activity 2: 20 households will benefit from this project.
	Location Description	Citywide Englewood NRSA
	Planned Activities	The activities associated with the rehabilitation of privately owned, single-family homes.
29	Project Name	Preferred Properties Inc
	Target Area	Citywide

	Goals Supported	Home Repairs for Seniors and the Disabled
	Needs Addressed	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation Adequate Housing & Services for Other Special Need
	Funding	CDBG: \$75,000
	Description	To provide affordable housing for very low-income persons with disabilities.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Renovation of one (1) single-family home housing approximately three (3) individuals with disabilities.
	Location Description	Citywide
	Planned Activities	Improve the livability and operating efficiency of one (1) accessible home (approximately three (3) very low-income persons with disabilities) located in integrated housing settings with access to transportation, hospitals and other amenities.
30	Project Name	Sofia Quintero Art & Cultural Center
	Target Area	Old South End NRSA
	Goals Supported	Establish and Maintain Community Gardens
	Needs Addressed	Improving Neighborhood Conditions Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$90,000
	Description	Increase capacity through community gardening, provide youth with educational and life skills development opportunities, and promote public art.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	180 low- and moderate-income residents will benefit from the produce grown in the gardens.
	Location Description	Old South End
	Planned Activities	The activities associated with low- to moderate-income residents benefiting from produce grown in community gardens.
31	Project Name	Toledo GROWS
	Target Area	Citywide
	Goals Supported	Establish and Maintain Community Gardens
	Needs Addressed	Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$48,000
	Description	To increase access to healthy food in low- and moderate-income areas of the city by establishing and maintaining community gardens. This activity will also include the transformation of blighted, vacant lots into beautiful, productive community gardens. Additionally, to collaborate with community agencies to refer individuals in need of supplemental food parcels.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	3,000 persons residing in low- and moderate-income areas will benefit from new or existing community gardens.
	Location Description	Citywide
	Planned Activities	Activities associated with the establishment and maintenance of community gardens, such as technical assistance in project planning, problem solving, volunteer assistance, and gardening education. In addition, coordinate the distribution of free seeds and plants, educational materials, and healthy foods.
32	Project Name	Toledo Seagate Food Bank
	Target Area	Citywide
	Goals Supported	Increase or new public services
	Needs Addressed	Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$60,000
	Description	This project consists of two activities: Activity 1: providing balanced, nutritional food baskets to low- and moderate-income individuals in low- and moderate-income census tracts; and Activity 2: providing a supplemental food basket to individuals or families affected by the opioid epidemic through the Families in Recovery Staying Together (F.I.R.S.T) program.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	4,449 low and moderate-income unduplicated individuals will be assisted through activity 1 and 2,500 individuals through activity 2.
	Location Description	Citywide
	Planned Activities	The activities associated with the operation of a food bank, as well as the provision of supplemental food baskets to low- to moderate-income individuals or families affected by an opiate addiction.
33	Project Name	Aurora Project
	Target Area	Citywide
	Goals Supported	Increase in transitional housing
	Needs Addressed	Adequate Housing & Services for Homeless/At Risk Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$45,000
	Description	To provide Transitional Housing (TH) to homeless persons.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	10 families (20 women and children) whose head of household is suffering from substance abuse will benefit from this project.
	Location Description	Citywide

	Planned Activities	The activities associated with the operation of a Transitional Housing (TH) facility for homeless persons.
34	Project Name	Cherry Street Mission Ministries – Caleb’s House
	Target Area	Citywide
	Goals Supported	Increase in transitional housing
	Needs Addressed	Adequate Housing & Services for Homeless/At Risk Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$23,765
	Description	To provide Transitional Housing (TH) to homeless persons.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	10 individuals will benefit from this project.
	Location Description	Citywide
	Planned Activities	The activities associated with the operation of a Transitional Housing (TH) facility for homeless persons.
35	Project Name	HESG-2024 Homeless Service - ESG
	Target Area	Citywide
	Goals Supported	Coordinated Access for Homelessness
	Needs Addressed	Adequate Housing & Services for Homeless/At Risk
	Funding	ESG: \$648,066
	Description	The provision of services to the homeless and those at risk of becoming homeless in the community, as well as services related to the overall management of the community's homeless system.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Households will benefit from homeless services provided through the Emergency Solutions Grant (ESG).
	Location Description	Citywide
	Planned Activities	The activities related to coordinated assessment, rapid re-housing, direct financial assistance, permanent supportive housing, emergency shelters, youth homelessness, Homeless Management Information System (HMIS) and administration of the TLCHB.
36	Project Name	COT Rooftop Program
	Target Area	Citywide
	Goals Supported	Housing Repairs and Rehabilitation
	Needs Addressed	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation
	Funding	CDBG: \$800,000
	Description	To provide roof repair or replacement services in the City of Toledo.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	50 low- and moderate-income households will benefit from a roof repair/replacement.
	Location Description	Citywide
	Planned Activities	This project will benefit the activities associated with performing roof repairs/replacements for low- and moderate-income families.
37	Project Name	Toledo Neighborhood Capacity Building Institute (TNCBI)
	Target Area	Citywide
	Goals Supported	Increase or new public services
	Needs Addressed	Provide and expand Public (Social) Services - 15%
	Funding	CDBG: \$150,000
	Description	Providing technical capacity training and project grants to nonprofit organizations to help them build organizational capacity and project management skills in order to carry out neighborhood revitalization and economic development activities.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	10 non-profit organizations
	Location Description	Citywide
	Planned Activities	Activities will include organizational assessment, technical assistance, and the distribution of mini grants for CDBG eligible neighborhood and economic development projects, as well as project development for nonprofit organizations.
38	Project Name	HUD Section 108 Debt Service
	Target Area	Citywide
	Goals Supported	Local affordable housing capacity -public services
	Needs Addressed	Improving Housing Affordability Improving Neighborhood Conditions Increase Home Repairs and Housing Preservation Econ Dev: Job Creation/Access and Business Asst. Provide and expand Public (Social) Services – 15% Improve Public Infrastructure for LMI Households
	Funding	CDBG: \$200,000
	Description	The activities associated with the debt service of the HUD Section 108.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide

	Planned Activities	The activities related to the debt service of the HUD Section 108 loan program.
39	Project Name	COT: Division of Parks and Youth Services
	Target Area	Garfield/Starr/Raymer Old South End NRSA Englewood NRSA Junction McClinton Nunn Choice Neighborhood (proposed NRSA)
	Goals Supported	Improvements to parks and community facilities
	Needs Addressed	Improving Neighborhood Conditions Improve Public Infrastructure for LMI Households
	Funding	CDBG: \$1,000,000 CDBG: \$850,000 (carryover)
	Description	The activities related to the revitalization of eight parks (Ashley Park, Jamie Farr Park, Winterfield Park, Romanoff Park, Danny Thomas Park, Savage Park, Yondota Park, and Robinson Park) located in the City of Toledo.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Garfield/Starr/Raymer Old South End NRSA Englewood NRSA Junction McClinton Nunn Choice Neighborhood (proposed NRSA)
	Planned Activities	The replacement of playground equipment at Ashley Park, Jamie Farr Park, Winterfield Park and Romanoff Park. Through the use of the carryover dollars, the following will be completed for the remaining four parks: the replacement of playground equipment at Yondota Park, the replacement of band shell covering at Danny Thomas Park, the demolition of the above-ground pool at Savage Park, and the replacement of the shelter at Robinson Park.
40	Project Name	COT: Mayor's Office of Neighborhood Safety and Engagement (MONSE)
	Target Area	Citywide
	Goals Supported	Increase or new public services
	Needs Addressed	Econ Dev: Job Creation/Access and Business Asst. Provide and expand Public (Social) Services – 15%
	Funding	CDBG: \$125,000
	Description	The pilot project will engage young adults aged 18-24 involved in the Save Our Community violence interruption program.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	20 persons served
	Location Description	Citywide

	Planned Activities	To work alongside experienced community-based organizations on beautification projects.
41	Project Name	Athletic Fields Feasibility Studies
	Target Area	Citywide
	Goals Supported	Improvements to parks and community facilities
	Needs Addressed	Improving Neighborhood Conditions Improve Public Infrastructure for LMI Households
	Funding	CDBG \$75,000 (carryover)
	Description	The activities related to feasibility studies conducted on the athletic fields located in the City of Toledo.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	The activities associated with completing the studies of various athletic fields in the city of Toledo.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

In general, some federally grant-funded activities, such as public services, economic development, and housing rehabilitation and new construction, are offered on a citywide basis to low- and moderate-income (LMI) individuals and households. As well, the COT has identified and mapped areas of the city where the LMI population is 51% or more. LMI census tracts are: 8, 9, 10.01, 10.02 11, 12.02, 13.02, 14, 15, 16.01, 16.02, 17, 18, 19, 20, 24.01, 24.02, 25, 26, 27, 28, 29, 30, 31, 32, 33, 35, 36, 39.01, 39.02, 40, 42, 46, 47.01, 47.02, 48, 49, 50, 51.01, 51.02, 52, 53, 54, 57.01, 59.02, 66, 67, 68.01, 68.02, 73.02, 73.06, 73.07, 103, 105 and 106.

In addition to Citywide activities, the COT also uses geographic, place-based strategies to reach the goals in the Five-Year Consolidated plan.

Geographic Distribution

Target Area	Percentage of Funds
Junction/Englewood	1
Garfield /Starr/ Raymer	1
Citywide	68
Old South End NRSA	15
Englewood NRSA	15

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The redevelopment and stabilization of Toledo neighborhoods are still influenced by national economic conditions. When making investments for low- and moderate-income persons, minorities, retirees, and those with disabilities are given priority. Neighborhoods that were once vibrant are now plagued by issues such as an aged housing stock, an increase in abandoned and dilapidated structures that contribute to blight, and a lack of opportunities for economic development.

The Neighborhood Revitalization Strategy Areas (NRSAs) for the City of Toledo's Department of Housing and Community Development were approved by HUD in February 2023. The NRSAs' designated locations are in the Old South End and Englewood areas. The NRSA plan is available on the City's website at https://cdn.toledo.oh.gov/uploads/documents/Toledo-NRSA_Final-Application-10-21-22.pdf

On April 18, 2023, Lucas Metropolitan Housing (LMH) received approval from HUD for the Choice Neighborhoods Final Transformation Plan for McClinton Nunn and the Junction Neighborhood. As a result of this HUD approval, the city is requesting to add the Junction McClinton Nunn Choice Neighborhood as a third NRSA for the COT. The Junction McClinton Nunn Choice Neighborhood plan will transform the Junction Neighborhood & McClinton Nunn community by reinvigorating the McClinton Nunn residents, revitalizing the McClinton Nunn Homes and rectify existing challenges in the Junction Neighborhood.

To view the plan please click https://www.lucasmha.org/plugins/show_image.php?id=1058

Public comments on this designation will be solicited through a presentation at two public hearings scheduled for March 28th and April 4th, as well as a 30-day comment period that will begin on **March 27, 2024**, and conclude on **April 25, 2024**.

In accordance with HUD guidelines, the city will allocate at least 70% of its CDBG entitlement award for 2020–2024 to initiatives that directly assist people of low–to moderate–income status.

Discussion

Every project and action are intended to contribute to HUD's national goal of aiding low- to moderate-income families, individuals, and communities.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The COT makes affordable housing available through a variety of methods, including the use of CDBG, HOME, and ESG funding. The city will use monies to support affordable housing during the 2024 (50th) PY through rental and security deposit assistance, supportive services, the building of new units, the acquisition and rehabilitation of existing units, owner-occupied house maintenance, and permanent housing.

Furthermore, specific one-year affordable housing goals will satisfy the City's fair housing goals outlined in the Analysis of Impediments to Fair Housing Choice (AI). In the tables below, the project and program goals outlined in the Annual Action Plan are aimed at non-homeless, homeless, and special-needs households.

One Year Goals for the Number of Households to be Supported	
Homeless	90
Non-Homeless	308
Special-Needs	130
Total	528

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	90
The Production of New Units	30
Rehab of Existing Units	382
Acquisition of Existing Units	26
Total	528

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The demand for safe and affordable housing units for extremely low-, very low-, and low-income families remains critical. The COT intends to continue exploring additional alternatives that address this need and will identify significant activities that will assist in reaching the City's high priority.

AP-60 Public Housing – 91.220(h)

Introduction

Lucas Metropolitan Housing (LMH) will pursue the following strategies and related actions in the 2024-2025 Action Plan Year:

STRATEGIES:

- Begin to implement its new 2024-2028 strategic plan with the following goals:
 - Invest in Employee Growth and Enhance Workplace Satisfaction;
 - Increase Revenue and Pursue Diverse Income Streams;
 - Lead in the Effort to Create Accessible Housing Opportunities in Toledo and the Region;
 - Streamline Processes and Elevate User Experience and Satisfaction;
 - Launch an inclusive Communication Strategy to Educate Stakeholders and Foster Community Awareness; and
 - Build Pathways to Family Income Wealth Building and Economic Advancement.

- In its efforts to create accessible housing opportunities in the region, LMH will:
 - a) Reposition its portfolio to create housing opportunities in existing high opportunity neighborhoods;
 - b) Improve neighborhood conditions to create mixed income communities of choice; and
 - c) Transition to more sustainable and diverse funding model to support ongoing capital and operational needs.

Actions planned during the next year to address the needs to public housing

LMH plans to update and finalize its portfolio repositioning strategy to maintain and modernize safe, accessible, affordable housing in the region. LMH will transform a portion of its Low-Income Public Housing portfolio using a sustainable subsidy platform available via HUD, all while keeping the units affordable at 30% AMI. It will renovate existing housing stock on a tiered approach to address the unmet capital needs backlog and build new mixed income communities of choice.

LMH will continue to expand the number of apartment homes available in the community through a combination of New Construction, Renovation, Acquisition, Project Based Vouchers, Project Based Rental Assistance, Housing Choice Vouchers, Capital Fund Program awards, Low-Income Housing Tax Credits and by leveraging Rental Assistance Demonstration (RAD).

LMH is committed to closing and beginning construction on the following projects in an effort to build new apartment homes for a variety of sub-populations of the region. Specifically, LMH will ensure the following developments are brought online as an accessible community resource:

- a) Park Apartments - 45 apartments for Transition Age Youth (TAY) - \$15 million investment.
- b) Collingwood Green V - 75 apartments for Seniors - \$28 million investment.
- c) Palmer Gardens - 75 apartments - mixed income families - \$15 million investment.
- d) Thurgood Marshall – 87 apartments for Seniors - \$35 million investment.
- e) TenEyck Towers - 154 apartments - elderly disabled - \$15 million.

Finally, LMH will continue to support its residents through a variety of different community partnerships, offering social services, benefits, case management, workforce development, and other opportunities to its residents. LMH will collaborate with local educational institutions and job training centers to provide residents with access to educational programs and vocational training that enhances their employability and economic advancement.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

LMH will continue to operate and expand its Financial Opportunity Center to build families' and individuals financial capability by offering them a suite of services:

- a) Employment assistance, financial education & coaching, and access to income supports.
- b) Through one-on-one coaching and education offered at trusted community-based organizations.

LMH will also leverage its Housing Choice Voucher Program to support families that are assisted under the housing choice voucher program to use their voucher to buy a home and receive monthly assistance in meeting homeownership expenses. All LMH homeownership and housing counseling will be completed by a HUD certified counselor working for a HUD-approved housing counseling agency. LMH's non-profit affiliate Lucas Housing Services Corporation will become a HUD Certified Counseling Agency in 2024.

Through this work, LMH will:

- a) Increase the sources of financial assistance to families to make a home affordable and connecting families to resources to meet down payment and closing costs.
- b) Build stronger community connections with Financial Institutions and provide more outreach and education to participants so that families can access the funding needed for a loan.
- c) Strengthen partnership with LMH's non-profit affiliate Lucas Housing Services Corporation to increase the offer of sustainable and affordable homeownership opportunities.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not Applicable. The PHA is not designated as troubled.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The Toledo Lucas County Homelessness Board (TLCHB), working alongside the Continuum of Care (CoC) partners, which include the City of Toledo, remains committed to coordinating local initiatives aimed at reducing and ultimately ending homelessness. Additionally, TLCHB and CoC partners have undertaken strategic planning to revitalize and strengthen the CoC, now rebranded as Home for Everyone, along with its governance structure and CoC Board. Home for Everyone encompasses traditional homeless and housing service providers, as well as partners from various provider systems impacting and serving homeless individuals, such as the Lucas County Board of Commissioners, the City of Toledo Department of Housing and Community Development, the United Way of Greater Toledo 2-1-1, local schools, the Mental Health and Recovery Services Board, Lucas County Children's Services, physical health providers, mental health and Substance Use Disorder (SUD) providers, workforce providers, financial opportunity providers, etc. TLCHB and CoC partners plan to refine the structure and functionality of Home for Everyone, intensify its work, and formalize processes in 2024 inclusive of alignment of strategic documents, such as: the CoC Written Standards, Coordinated Entry Referral Process, Centralized Approach to Coordinated Access/Entry. These will strategically align with the HUD TA results and CoC committee supported developments.

TLCHB and its partners will continue to improve HMIS data quality and subsequent performance evaluation tools to evaluate community needs and gaps to position future funding priorities. An open HMIS System and Revamped Coordinated Entry system, including assessment tool will be integral to this effort.

TLCHB has established a strategic organizational partnership with the regional housing authority, Lucas Metropolitan Housing (LMH), to enhance the effectiveness of these efforts within our community. The collaboration between TLCHB and LMH has led to innovations in local homelessness service delivery, notably the Housing First model, "No Barriers Housing." This model integrates best practices from the U.S. Department of Housing and Urban Development (HUD) into CoC services, focusing on housing populations prioritized by the strategic plan. This will allow for use of 123 vouchers for Housing First and Moving On efforts. The CoC will develop a Moving on policy for implementation with these vouchers.

TLCHB and partners will leverage these new and existing structures to successfully implement the Action Plan's goals for homeless individuals and other special needs activities. TLCHB remains actively involved in supporting and advocating for agencies and organizations aiming to develop or acquire new supportive housing for populations experiencing chronic homelessness and/or more severe service needs, including Warren Commons, Park Apartments, and Mission Point.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

TLCHB and its CoC partners will persist in orchestrating community outreach initiatives tailored for individuals facing homelessness across various sectors, such as education, mental health/substance use disorder, physical health, criminal justice and corrections, social services, housing, the workforce, and financial opportunity providers. To ensure a consistent assessment within the Coordinated Entry system, there will be a focused collaboration with United Way of Greater Toledo's 2-1-1 to identify alternative assessment and prioritization

opportunities. This will be accomplished through intensive HUD workshops and collaborative efforts with the CoC Board committees, inclusive of persons with lived experience.

The CoC board aims to move from a closed to an open HMIS system. Currently providers may only see information in their programs unless specific release is provided to view information in another program. An open HMIS system will, with participant consent, allow the service provider to see the history of services and other agencies the client is working with at the time, or historically that they may need reconnection to for support. Protections and specific provisions will be made for any protected health data. This will 1) Increase data quality (less duplications); 2) Improve service provision efficacy as staff will have reduced data entry time; and 3) reduce trauma amongst those requesting services by not having to share their information with multiple partners.

Furthermore, specialized case management services offered through the PATH program will be employed for individuals experiencing unsheltered and/or chronic homelessness. PATH's Community Outreach Specialists possess the expertise to identify and engage with unsheltered and chronically homeless individuals, linking them to necessary services and Coordinated Entry for housing alternatives. The PATH program also delivers intensive, client-centric, specialized case management services, resulting in enhanced outcomes for this population.

The CoC is striving to increase coordination of community partners related to outreach and homelessness. TLCHB staff coordinate regularly with the PATH and HOPE outreach teams that are connected to persons living on the street as well as Zepf youth outreach team. The TLCHB Coordinated Entry System Coordinator is the point person to communicate between these teams and various COT staff concerning local encampments, participant engagement, which has also included training of local metro park staff as they have taken over several COT owned properties. These groups will continue their ongoing efforts to communicate and attempt to connect people with service and support in a respectful and dignified manner vs. just shutting down the encampment areas altogether.

Historically, the CoC has engaged a summer PIT count. The CoC will strive to instead develop 2-3 smaller outreach events focused on encampment areas and or specific populations to assess need and coordinate services.

Addressing the emergency shelter and transitional housing needs of homeless persons

TLCHB staff are coordinating with shelters on a weekly basis to identify staff training to problem solve service provision issues in real-time. This will be included in the intended overhaul needed of the CES and provide input into system workflows. This group is striving to increase bed capacity that is often impacted by limitations of the under sourced 2-1-1 CE access point. Small system changes will be implanted using the Plan, Do, See, Act or PDSA model of quality improvement with the goal of increasing communication of shelter referrals, thus increasing bed utilization and the end goal of reduced time homeless for persons in need.

SPDAT meetings will continue to coordinate and collaborate with local DV shelters and transitional housing to identify safe, affordable housing options for their participants, using the same assessment options until a new option is identified.

The CoC and partners will continue to collaborate for the progress of PSH units' developments for youth at Park Apartments (45 units), and chronically homeless individuals at both Warren Commons (46 units) and Mission Point (45-50 units).

The CoC will continue to refine the use of housing problem solving efforts thru the provisions of the Ohio Department of Development HCRP funds for assessment, problems solving and resolution tin homelessness prevention and Rapid Re-housing programs, especially for families.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Implementation of an open HMIS system and evaluation and exploration of new assessment tools for use in CE and prioritization are intended to create efficiency for staff and reduced time an individual or family are experiencing homelessness.

TLCHB's organizational partnership with LMH, the utilization of the unified and comprehensive service delivery system-wide model of Housing First, and the continued use of a common assessment tool will support implementation of this goal. TLCHB and CoC partners will give special assistance to chronically homeless persons and families, families with children, veterans and their families, and unaccompanied minors. This process, including both the use of the assessment tool and case conferencing, will be utilized by TLCHB and CoC partners to shorten the time individuals and families experience homelessness and get sheltered or into housing options.

With TLCHB's partnership with LMH, we will provide stronger service coordination in referrals to affordable housing, housing supports, and long-term housing assistance such as tenant and project-based vouchers. This partnership with LMH will both increased referrals to affordable housing programs and address evictions as an entry point for homelessness for individuals and families.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Continuation and expansion of Housing Problem Solving activities at the front end of Coordinated Entry through United Way 2-1-1 will address households at greatest risk of becoming homeless by diverting people from traditional CE resources through problem solving conversations, referrals to community resources, and the limited use of flexible financial assistance to overcome one-time barriers. Toledo-Lucas County's Eviction Prevention Partnership, a collaborative partnership comprised of eleven local agencies and organizations dedicated to providing a holistic approach to eviction prevention, was developed through Emergency Rental Assistance II funds in April 2022. This service can be continued through provision of Ohio Development

Department's HCRP funds. These activities explain programmatic processes both within community resources, negotiate alternatives to legal evictions, refer to partners within the Eviction Prevention Partnership, and provide basic mediation and problem-solving between tenants and landlords.

Discussion

The CoC seeks to use improved data and HUD developed tools for evaluating data to better inform the prioritization and development of future resources in the community. This will include any decisions to change any funding priorities towards specific service delivery types or even specific populations.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Jurisdictions that receive federal dollars, directly or indirectly, are required by the Department of Housing and Urban Development to complete an Analysis of Impediments (AI). The Analysis of Impediments process is prescribed and monitored by the U. S. Department of Housing and Urban Development and the State of Ohio's Department of Development. Specifically, to receive HUD Community Planning and Development formula grants, a jurisdiction must (i) certify its commitment to actively further fair housing choice; (ii) maintain fair housing records; and (iii) conduct an Analysis of Impediments to Fair Housing Choice.

An AI is a comprehensive review of barriers that inhibit residents from acquiring the housing of their choice based on federal, state, and local characteristics: race, color, national origin, religion, sex, familial status, disability, military status, sexual orientation, gender identity, immigration status, and source of income. The examination looks at issues in our community through a fair housing lens, including community characteristics and demographics; income and poverty; transportation; employment; and public and private policies that impact protected groups and vulnerable populations, such as zoning, code enforcement, and real estate practices, among others.

The Fair Housing Center conducted an Analysis of Impediments to identify the fair housing barriers that is addressed in the 2020-2024 Consolidated Plan. Emerging, persisting, and worsening impediments discussed in this document include the continuing effects of redlining and other forms of systemic discrimination; the indicators of low opportunity and health risks in neighborhoods of color; and the corresponding lack of housing mobility among occupants in neighborhoods of color. Other significant housing concerns are also illustrated, such as lead hazards, barriers faced by persons re-entering the community after incarceration, and the emerging issue of discrimination based on source of income. The text also calls for affirmative programming and counseling to improve and inform housing choices and highlights the need for legislative changes to ensure the effectiveness of this programming.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Consistent with HUD's guidelines, the following action plan will help guide the COT to address the identified local impediments to fair housing.

I. Housing Opportunity

Criminal History Screening

- Adopt local policies to reduce criminal history screening
 - City of Toledo, The Fair Housing Center
- Set aside affordable housing for re-entry population
 - Lucas Metropolitan Housing, Other subsidized housing providers
- Ensure compliance with HUD's guidance on criminal history screening
 - City of Toledo, The Fair Housing Center

Homeownership: Lending and Insurance

- Encourage lenders to provide credit opportunities in minority and low-income neighborhoods
 - The Fair Housing Center with support from the City of Toledo
- Facilitate more coordinated and planned CRA advocacy

Accessibility for Persons with Disabilities

- Enforce current visit-ability and accessibility rules
 - City of Toledo, The Fair Housing Center
- Encourage developers to increase accessibility where they receive public funds or tax incentives
 - City of Toledo

Source of Income Discrimination

- Aggressively enforce local source of income discrimination laws
 - City of Toledo
- Review potential for updating the local municipal code to better coordinate enforcement of local SOI discrimination laws.

Enforce Fair Housing Protections

- Conduct investigations in response to allegations of housing discrimination, file complaints or lawsuits where appropriate
 - The Fair Housing Center with support from the City of Toledo

Increase awareness of fair housing rights and responsibilities

- Engage in education and outreach activities
 - The Fair Housing Center with support from the City of Toledo

Voucher Mobility

- LMH should adopt policies consistent with the Poverty Race Research Action Council's recommendations
 - Lucas Metropolitan Housing

Land Use and Zoning

- Adopt changes to policies and practices to address the identified impediments, such as restrictions on the development of group homes for persons with disabilities
 - City of Toledo with support from The Fair Housing Center
- The City of Toledo must update local laws to remove zoning restrictions for group homes consistent with the recommendations of TFHC

LGBTQIA+

- Adopt changes to policies to address the identified impediments
 - City of Toledo with support from The Fair Housing Center
- As with source of income discrimination law discussed above, the City of Toledo should ensure aggressive enforcement of the local anti-discrimination law

Homelessness and affordable housing

- Coordinate with partners to create affordable housing opportunities and move forward with the Housing First Initiative
 - City of Toledo

Housing Conditions

- Adopt changes to policies to address the identified impediments
 - City of Toledo must ensure aggressive enforcement of local lead poisoning prevention law
 - Increase activity of code enforcement staff that assists tenants facing deteriorated housing conditions

Public Transportation

- Lead efforts to adopt and expand county-wide transportation services. Ensure that persons with disabilities have access to paratransit county wide
- The COT appoints four board members to the transit authority's board and should use this influence to advocate for county-wide paratransit and increased fixed line routes to majority-minority neighborhoods.

Impediments in Rental Housing

- Address the eviction crisis in Toledo. Increase funding for the legal defense of evictions and programs that prevent evictions from being filed

Access to water services

- Ensure the City's water meter replacement program does not cause water services to be terminated in a manner that disparately impacts protected classes under the Fair Housing Amendments Act, and ensure that persons with disabilities can request accommodations to avoid the termination of water services as needed. Enforce prohibition on exploitive resale of water services by housing providers.

Discussion:

The City of Toledo has adopted local source of income discrimination laws and other measures in its local anti-discrimination law. However, currently, this law is not being enforced. It is important that the city develop systems and processes to pursue enforcement of this local law. This should include amending local laws further as may be necessary to facilitate this process.

Currently, the city was considering changes to local zoning laws to remove barriers to the development of group homes for persons with disabilities. However, this law is currently pending in a City Council committee after some residents expressed opposition. It is important that the city remove barriers to fair housing choice by adopting the changes to the zoning code that fair housing advocates have requested.

Also related to zoning, on pages 109 through 110 of the Analysis of Impediments to Fair Housing Choice (AI), the AI strongly suggests that the city pay close attention to the development of plans created by local residents to ensure that neighborhood development occurs in a manner with which they are comfortable. As the City works on the development of its neighborhoods, it should be mindful of this issue. The City's zoning officials, for example, should ensure that developments are consistent with adopted neighborhood plans.

Enforcement of the City of Toledo's local lead poisoning prevention law remains an extremely important barrier to fair housing choice. Housing conditions are identified as an important impediment to fair housing choice in Toledo. The city should ensure that an appropriate level of resources and staffing is dedicated to the implementation of the law, and this should be monitored closely.

AP-85 Other Actions – 91.220(k)

Introduction:

Through the management of programs and cooperation with its community partners, the City of Toledo is dedicated to addressing the needs of the underprivileged. The city aims to help the underserved by building and preserving affordable housing, minimizing lead-based paint dangers, and lowering the number of families living in poverty through the services provided by community partners and other regional organizations.

The City will keep looking for opportunities to establish alliance with all facets of the local community. The DHCD increases understanding of community agencies and resources through the mandated quarterly trainings provided to CDBG and ESG-funded agencies. Speakers from neighborhood organizations are also asked to address the City's partners and share their knowledge and experiences. In order to promote better coordination of community services and efforts, networking and information sharing are encouraged.

Actions planned to address obstacles to meeting underserved needs

The City of Toledo, like other cities across the U.S., continues to face challenges with a strong contractor pool to serve the needs of its construction and rehabilitation pipeline funded with HOME. This is particularly true with owner-occupied rehabilitation activities.

There is an ongoing effort to expand the contractor pool and partner with other local agencies to deliver expedited assistance to LMI households. This includes an open bid process and the publication of contractor opportunities with the COT via local publications and social media. Engagement with local contractors has been a priority for the Department of Housing and Community Development as well.

The awarding of tax credits from the Ohio Housing Finance Agency (OHFA) to developers building in Toledo, Lucas County, has been a challenge due to the lack of awards provided to development in Toledo. Of the applicants that responded to the Affordable Rental and Supportive Housing NOFA issued in December 2021 and issued a conditional commitment letter, only one was successful in securing tax credits. The remaining developers that received a conditional commitment letter requested and were approved for an extension to allow them to reapply for the 4% tax credit pool. The 4% tax credits will be announced by June 30, 2023. COT will engage OHFA to discuss a scoring mechanism that is more equitable when considering mid-sized cities in Ohio.

Through collaboration with the Fair Housing Center (TFHC), a 2025 Analysis of Impediments (AI) to Fair Housing Choice will be completed. The AI's Fair Housing Plan outlines actions that will be taken to remove barriers to fair housing. The COT and TFHC will work together, in conjunction with other local partners, to carry out the actions indicated in the Fair Housing Plan.

Actions planned to foster and maintain affordable housing

The COT will use various initiatives, as well as HOME, HOME-ARP, ARPA, ERA, and CDBG funds, to maintain and foster affordable housing. The goals identified in the Strategic Plan and the Action Plan include the construction and acquisition of affordable homes, rehabilitation of existing housing stock, home-buyer assistance, home repair programs for the elderly and disabled, emergency rental assistance, and housing services for non-homeless special needs populations. The goals of the Annual Action Plan also included funding to increase the capacity of local non-profit community development corporations to develop affordable housing and/or attract larger for-profit developers to develop low-income housing tax credit rental units.

The COT will also work with partners and policymakers to increase rental housing through HOME-ARP funding by providing GAP financing for 9% and 4% tax credits. The COT engaged Root Policy to develop the HOME-ARP Allocation Plan, which included contributions from key stakeholders in the city and county. The COT was notified by HUD on February 15, 2023, that its HOME-ARP Allocation Plan had been reviewed and approved. The deployment of the HOME-ARP funds will continue to support one of the housing strategy goals, which is to increase access to affordable housing opportunities within the city via new construction and/or rehabilitation of single- and multi-family units.

Also, the COT remains an active member of the Year 16 Initiative, which seeks to preserve the affordability of over 700 single-family low-income housing tax credit-financed units, working along with local PHAs, lenders, and intermediaries. The COT plans to work with a local university to determine the level of foreclosures, including foreclosed homes and those at risk of foreclosure. The data will be used to determine the need for a foreclosure counseling program during the Consolidated Plan period.

Actions planned to reduce lead-based paint hazards

The COT continues its commitment to providing lead-safe, decent, safe, and sanitary housing for eligible families. This effort uses a highly coordinated network consisting of private health officials, community development corporations, the local public housing authority, social service agencies, and other city departments. The effort targets central city neighborhoods, where low-income families occupy approximately two of every three residential units, and the concentration of pre-1978 structures containing lead paint is estimated to exceed 80 percent.

The DHCD administers a Lead-Based Paint Hazard Control Grant program (OHLHD0453-20) received from HUD's Office of Lead Hazard Control and Healthy Homes (OLHCHH). The \$5.7 million grant is utilized to provide financial assistance to property owners to help control lead paint hazards in both owner-occupied and rental residential units within the COT. The initial 42-month period of performance for the grant began on 04/01/21 and concludes on 06/30/24. In order to maximize all funding from OHLHD0453-20 and complete as many units as possible the DHCD will be requesting a no-cost extension of the period of performance to twelve (12) months beyond the original expiration date of 06/30/24 to 06/30/25 to be submitted by the end of Mar 2024.

Over the life of OHLHD0453-20, a 42-month grant period, the DHCD has proposed to complete 175 lead inspection risk assessments and make 175 residential units in the COT lead-safe. The DHCD has benchmarked the completion of 96 lead inspection risk assessments and 112 residential units made lead safe under OHLHB0636-20 during the 2024–2025 Action Plan (07/01/24-06/30/25).

Additional multi-year funding was received from the OLHCHH to pilot a cooperation demonstration between the city's lead hazard reduction grant programs and the NeighborWorks weatherization program. The award provided \$1,000,000 to make 40 units lead-safe, along with air quality restoration. The period of performance runs from 07/29/21 to 07/28/24, however the DHCD will also be requesting a no-cost extension of the period of performance to 07/28/25.

It is anticipated that 29 lead inspection risk assessments will be performed and 39 residential units will be made lead-safe under this grant during the 2024–2025 Action Plan year.

The DHCD also received funding through a 3-year contract with the local health department to utilize BP-Husky settlement funds to make 40 units lead-safe. The contract began on 05/01/21, and was to continue up to 03/25/23; however, a two-year extension was granted with a period ending on 03/25/25. It is anticipated that approximately 26 additional units funded through this source will be made lead-safe during the stated action plan period.

The DHCD applied for and received a \$3,446,000 award from the Ohio Department of Development (ODOD) which was executed on 01/17/24. The grant allows the DHCD to expand its efforts to combat lead poisoning by supporting primary lead-based paint hazard control activities for 50 owner-occupied homes, 30 rental units and 2 child care facilities. The period of performance is from 12/01/23 to 04/30/26. Specific benchmarks and timelines have not yet been confirmed as the DHCD (along with all other grantees around the State) work with ODOD as they continue to refine the program and publish updated guidelines and requirements. It is anticipated however that a minimum of 50% of the allocated funds will be obligated and under contract by June 2024.

Lead-based paint hazard control methods for all of the DHCD's lead programs include the utilization of low-level interventions, interim controls, and partial component abatement. Abatement is the DHCD's preferred method for addressing painted surfaces. The program does not perform full abatement but rather replaces specific components and systems. Units are lead-safe but not lead-free.

Actions planned to reduce the number of poverty-level families

The consolidated plan's and this action plan's objectives are to decrease Toledo's population of low-income individuals or families. Low-income residents and families can access housing and community development initiatives through the Department of Housing and Community Development. The following benefits of housing initiatives are intended for households: economic development, family stability, health improvement, homeownership, and community development.

Actions planned to develop institutional structure

The Department of Housing and Community Development recognizes the necessity of maintaining a high level of cooperation while working on projects with other City departments and/or groups. It is in charge of all aspects of the HUD grant programs. This collaboration assures the greatest possible results and the most efficient use of resources.

The COT will continue to coordinate activities with partners such as:

- Toledo - Lucas County Homelessness Board (TLCHB)
- Toledo - Lucas County Plan Commission
- United Way of Greater Toledo
- Lucas Metropolitan Housing (LMH)
- Mental Health and Recovery Services Board of Lucas County
- Lucas County Board of Developmental Disabilities
- Ohio Means Jobs/Lucas County
- Lucas County Land Reutilization Corporation (Land Bank)
- Toledo - Lucas County Health Department
- Toledo - Lucas County Port Authority

Each of Toledo's partners brings a unique service element and level of expertise. To achieve the desired community outcomes, it is essential to maintain these partnerships and collaborations. There are numerous connections between the corporate community, religious institutions, government agencies, housing providers, foundations, and other neighborhood groups that support the underprivileged. There will be more communication with all community stakeholders.

Actions planned to enhance coordination between public and private housing and social service agencies

The COT will continue to collaborate with a wide range of governmental, private, faith-based, and community organizations in order to assess the needs of its citizens. The city will continue to work with the CoC and the community to streamline the actions of public service agencies in order to improve the lives of all Toledo residents. These groups work on a variety of family issues, including homelessness, workforce development, and community health.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The COT uses CDBG and HOME funds in support for a variety of housing and community development needs and services. ESG is used for shelter operations, homelessness prevention, and rapid rehousing. This section shows information on program specific requirements for the Community Development Block Grant, HOME and Emergency Solutions Grant (ESG) programs.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The COT does not utilize any other forms of investment other than those noted in CFR 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture Provision

The COT uses the Recapture Provision to ensure affordability for all homebuyer programs when a Direct Subsidy is provided to the homebuyer to purchase the property. A Direct Subsidy includes a down payment, closing costs, and other assistance to the homebuyer that reduces the purchase price from the fair market value to an affordable price.

If the homebuyer desires to sell the house and notifies the city within the affordability period, based on the Direct Subsidy provided to the homebuyer, the city will use recapture provisions to mitigate noncompliance based on the prorated recapture formula below. The amount recaptured by the city cannot exceed what is available from net proceeds. Net proceeds are defined as the sales price minus superior loan repayments (other than HOME funds) and any closing costs.

Recapture Formula

To determine the pro-rata amount recaptured by the city:

- Divide the number of months the homebuyer occupied the home by the affordability period (in months), and;
- Multiply the resulting figure by the total amount of direct HOME subsidy originally provided to the homebuyer.

NOTE: *Development Gap Subsidies (i.e., the difference between the cost of producing the unit and the fair market value of the unit) are not subject to recapture as the homebuyer does not realize a direct benefit from these funds.*

Resale Provision

For properties that receive HOME development subsidies only, and there is no Direct Assistance to the homebuyer, the resale requirements below will apply if the home is sold during the affordability period:

- The new purchaser must be a low-income household with income at or below 80% AMI.
- The household income must be verified by the city. Income verification process and contact information is included in the Homebuyer Written Agreement.
- The property must be the family's principal residence and the new purchaser agrees to assume the remainder of the original affordability period.

- Fair return will be measured by the percentage change in the Consumer Price Index over the ownership period.
- The original homebuyer, now the home seller, must receive a "Fair Return" on investment, as defined by the city.
- The basis for calculating fair return will include a return on 1) the HOME-assisted buyer's original investment, plus 2) capital improvements made by the original buyer based on actual costs of improvements as documented by homeowner's receipts.
- The improvements include window and roof replacements; electrical and plumbing system upgrades; infrastructure improvements; kitchen and bathroom remodels; basement finishing and energy efficient upgrades.
- In some instances, it may be necessary for the city to provide HOME assistance to the subsequent purchaser to ensure that the original buyer receives a fair return and the unit is affordable to the low-income population, as defined.
- The Homebuyer Agreement must also include a provision of first right of refusal for the City to purchase the affordable unit if an eligible buyer cannot be found in a reasonable time frame.

To maintain the continued affordability of the property throughout its affordability period, the City will ensure the home is affordable to LMI homebuyers at the time of resale. The targeted population of such buyers will include households with incomes of 60%-80% AMI paying no more than 30% of gross income for principal, interest, property taxes, homeownership association dues, and insurance. If the price that provides a fair return to the initial homebuyer is too high to be affordable for the subsequent LMI buyer to purchase the property, the City at its sole discretion, may provide HOME assistance as a direct subsidy to the subsequent buyer, thereby imposing a new affordability period and subjecting the assistance to the recapture provision.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
 - The City enforces the recapture provision with a Homebuyer Agreement and Restrictive Covenant recorded in the land records of the City of Toledo.
 - The City enforces the resale provision with a Homebuyer Agreement and Restrictive Covenant recorded in the land records of the City of Toledo.

Foreclosure

As provided in 24 CFR Part 92.254(a)(5)(i)(A), *"affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. The City may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing."*

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

HOME funds will not be used to refinance existing debt secured by multifamily housing.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e. g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

Written standards are contained within the five documents listed below:

- OH-501 Toledo/Lucas County CoC Written Standards for Service Delivery
- HMIS Consolidates Policies
- Coordinated Entry Referral Process
- Collaborative Governance of Coordinated Assessment
- Centralized Approach to Coordinated Access/Entry

See ESG Attachments for these documents.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The CoC has established, implemented, and consistently follows a Coordinated Entry System (CES) to ensure equitable access to available resources within the local homelessness crisis response system. This system enables CoC partners to make fair and consistent decisions, connecting individuals with interventions to swiftly end their homelessness. People at risk or experiencing homelessness can access the CES through various pathways, ultimately leading them to a centralized point for screening, diversion, and referrals to temporary shelter. While United Way 2-1-1 acts as the main access point, the local, SAMHSA funded PATH Team conducts outreach for unsheltered individuals who may not be likely to be served and connects them to 211. 211 staff are trained to provide centralized screening and to administer the modified VI-SPDAT. Once a client with a housing instability has cleared the initial screening for safety concerns, the call is elevated to CE specialists for Housing Problem Solving for diversion and homelessness prevention components. Households determined to be in-need of and eligible for temporary placement services are then referred to participating emergency shelter providers. All screening questions include culturally and linguistically competent questions to reduce cultural and linguistic barriers to housing and services for special populations, including immigrants, refugees, and other first-generation populations; youth; individuals with disabilities; and LGBTQ persons. CE specialists maintain a waitlist and at the time of the bed opening using the order of priority from the VI-SPDAT to offer shelter and or other available options. The CES, covers 100% of the CoC geographic area.

The CoC uses of the Service Prioritization Decision Assistance Tool (SPDAT) to determine housing assistance levels. The SPDAT is completed with the household by a case manager, CE Specialist, or other professionals trained by the CoC. The SPDAT produces a standardized score which correlates to a referral for SSO, RRH, or PSH. Client choice and feedback from case management can also be considered to ensure all referrals are person-centered.

All community SPDAT numbers and information are given to TLCHB's Coordinated Entry System Coordinator to be compiled into a common Community SPDAT By-Name List. The Coordinated Entry System Coordinator focuses on speedy referrals to housing programs through prioritization meetings and voucher applications. Biweekly SPDAT meetings occur with case managers and housing providers to provide a warm handoff. Within the CoC, there is a range of housing programs available to persons experiencing homelessness. The

CoC honors participant choice in its housing referrals and seeks to work with the lowest barrier housing providers and landlords available to decrease the amount of time a household experiences homelessness.

The HFE CoC Board appoints members to committees responsible for providing feedback on the CES and developing strategies for improvement. The CoC plans to evaluate and update the CES Policy and Procedures in the upcoming year, ensuring inclusivity by involving individuals with lived expertise of homelessness in all committees. The CoC has been selected to participate in an intensive HUD TA Workshop-Coordinated Entry: Prioritization and Assessment Community Workshop.

COT does not fund outreach activities due to limited funds.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The TLCHB, in partnership with the DHCD, engages the following process:

- Policies and procedures for the local application process are established, including general instructions, local competition timeline, threshold criteria, application questions, and scoring criteria/points available for each section of the application. Additionally, the local application requires that each applicant certify that the organization will incorporate housing first principles, participate in HMIS, and participate in the Coordinated Entry System.
 - A mandatory application training session is held. The meeting is widely publicized including posting on the TLCHB website, direct invitations to current grantees and providers within the Home for Everyone CoC Membership.
 - A Citizens Review Committee (CRC) comprised of community representatives is identified, recruited, trained, and engaged in determining application priorities, processes, scoring, and selection.
 - Completed applications are submitted in a timely fashion and are reviewed, ranked, and recommended (or not) for funding by the CRC. Applicants engage the CRC in an in-person interview by providing a ten-minute presentation to the CRC and answering any remaining questions about their request for funds.
 - The CRC votes on funding recommendations to be submitted to the DHCD for final selection and recommendations to the Mayor of Toledo and the City Council.
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

A written obligation within third-party contracts with TLCHB and the DHCD provides guidance to achieve this expectation and is monitored by both TLCHB and the DHCD. ESG-funded agencies are required to have a formerly homeless representative on their boards. TLCHB will meet this obligation either through a board appointment from the COT or as an elected director. Recommendations and/or nominations from the constituency are preferred. Three seats on the CoC HFE Board are specifically designated to be filled by persons with lived experience. The nature of TLCHB CoC/ESG planning oversight work gives ample opportunity to engage those experiencing homelessness and/or those who have recently experienced homelessness toward the end of involving them in decision-making processes, including serving on standing committees and focus groups.

5. Describe performance standards for evaluating ESG.

In September 2022, the local Continuum of Care (CoC) introduced updated performance standards for agencies receiving funding. Not all program types have suggested targets for every performance indicator; some have specific targets for special populations, either in lieu of or in addition to overall targets. This aligns with HUD's Interim Rule, which emphasizes "performance targets appropriate for population and program type." Targets are categorized based on the National Alliance to End Homelessness Rapid Re-Housing Triage Tool, assessing three areas of housing barriers. The Key Performance Indicator list outlines recommended targets for each program type and indicator.

These performance indicators remain consistent across all funding sources. The standards set by the TLCHB for emergency shelter, transitional housing, homeless prevention, and rapid re-housing activities are applicable to the evaluation of ESG activities. These measures are evaluated during TLCHB monitoring visits and snapshots of performance are provided to the COT quarterly, annually. Annualized snapshots are provided to the CRC for review during new application funding processes.

In the Integrated Disbursement and Information System (IDIS), HUD's computerized reporting system, the performance objectives and outcomes are already predetermined based on the activity type or category. Each category has subcategories in IDIS. The grantee may not choose their performance objectives and outcomes; applicable objectives and outcomes as established in IDIS are as follows:

HESG Activity Category	Performance Objective	Performance Outcomes
Prevention	Provide Decent Affordable Housing	Affordability
HMIS	N/A	N/A
Rapid Re-Housing	Provide Decent Affordable Housing	Affordability
Administration	N/A	N/A
Shelter	Create Suitable Living Environment	Availability/Accessibility

The COT is not funding street outreach activities through its ESG funds. Please refer to AP-65 of this Action Plan for existing outreach and assessment activities in the COT within the CoC.