



# EVOLVING **HOMELESSNESS** SERVICES

Community Advisory Council

August 26, 2021 10:00 a.m. - 12:00 p.m.  
via Zoom

# Today's Agenda



- 10:00 a.m. - Welcome & Introductions  
Rachel Gagnon, Toledo Lucas County Homelessness Board
- 10:05 a.m. - Previous Meeting Recap: Race-Equity within our System
- 10:15 a.m. - Eviction Crisis Discussion  
Councilmember Nick Komives  
Meg Bourland  
Taylor Burns  
Reem Subei  
George Thomas
- 11:00 a.m. - Break
- 11:10 a.m. - Where We're Going  
TLCHB Updates  
LMH Updates  
Libby Schoen
- 11:40 a.m. - Open Forum: Discussion/Announcements

# Interactive Moment: Zoom Poll

Let's get a sense of who has joined us on the call today.



# Recap of Last Meeting: Equity & Justice in our Continuum of Care

## What We Discussed:

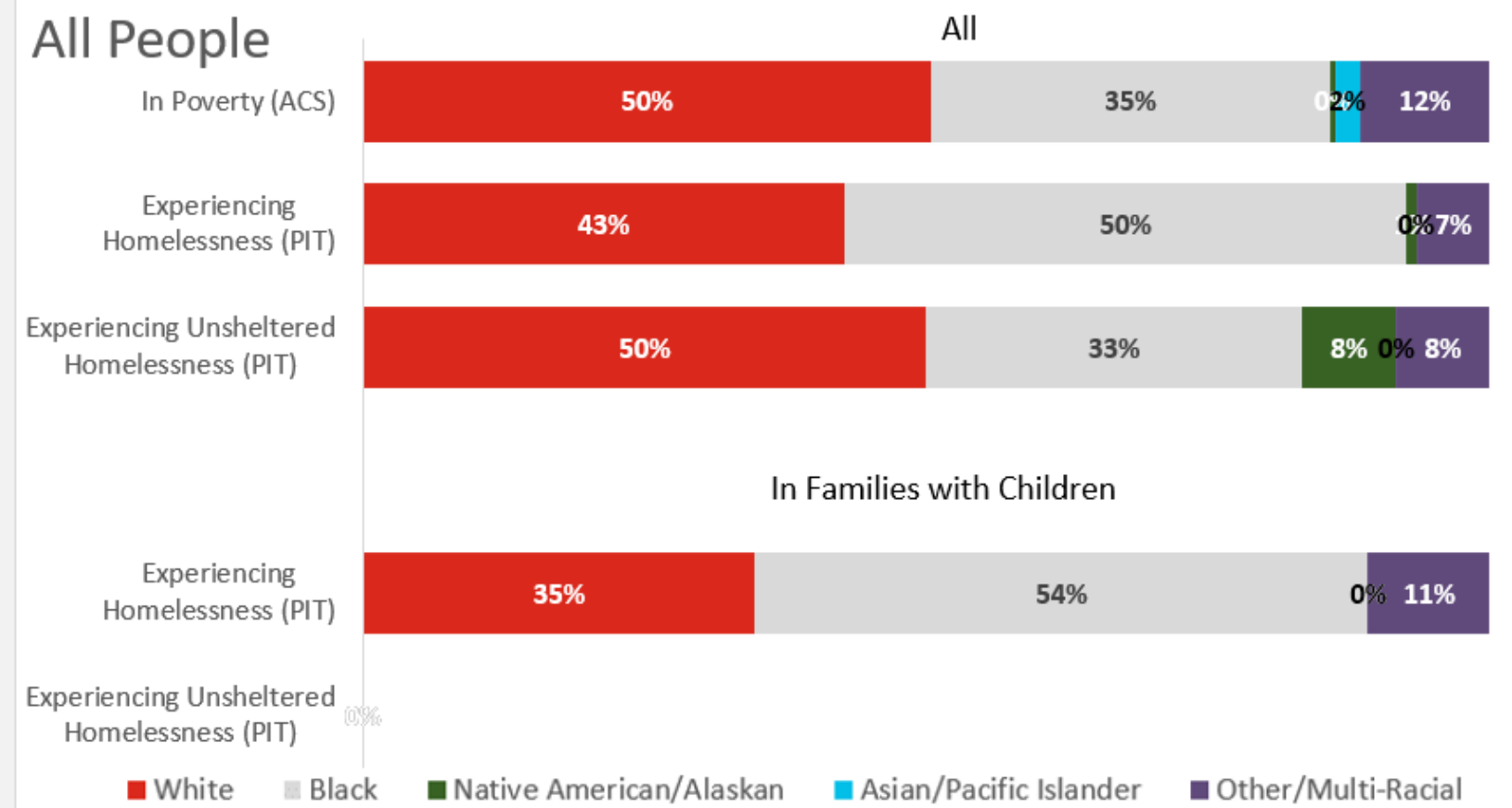
### General Population in Toledo Lucas Co. CoC\*

- White: 72%
- Black: 19%
- Native American/Alaskan: 0%
- Asian/Pacific Islander: 2%
- Other/Multi-Racial: 6%

\*American Community Survey (ACS) 2013-2017 5-yr estimates

CoC Analysis Tool 2.1  
(<https://www.hudexchange.info/resource/5787/coc-analysis-tool-race-and-ethnicity/>)

## Distribution of Race



# Recap of Last Meeting: Equity & Justice in our Continuum of Care

## What You Shared:

Our best strategies are

1. Having individuals with lived experience and
2. having a large number of peer supporters on staff

Interview people with lived experience or who are journeying through the CoC to ensure that all voices are at the table, help avoid unintended consequences

Tenant based protections

Look at metro housing authority restrictions



Reviewing hiring practices. Training. Discussion. Retaining persons with lived experience.

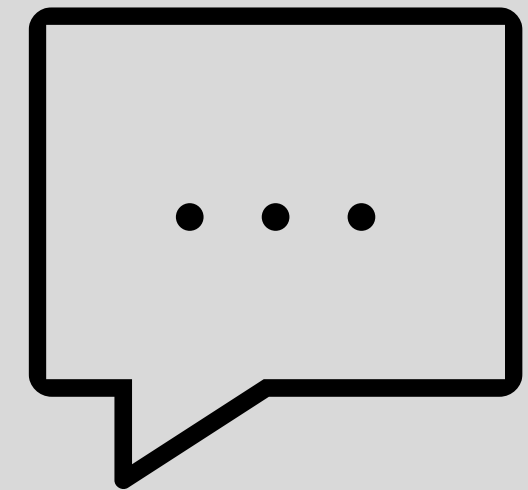
Offer more training on inclusion and diversity at all levels of the continuum and how each organization can be better stewards in this area. This training should be ongoing, offered quarterly and mandatory at least once a year for each partner. To take it a step further, each partner should have a plan in place to ensure that they are inclusive and diverse in their everyday processes. That plan should be updated at least yearly.

What if we could find funding for prevention which isn't covered by federal dollars and target those dollars to communities in need

# Recap of Last Meeting: Equity & Justice in our Continuum of Care

## **What We're Doing:**

- Working with LMH to lower restrictions for special voucher programs
- Targeting emergency resources
- Researching more equitable assessment tools for Coordinated Entry System revamp in 2022
- Broader recruitment for recent Board of Directors open position
- Participating in/supporting Tenant Based Initiative
- Implementing Housing Problem Solving-- flexible funding to support prevention and diversion
- Applying for Coordinated Entry Equity Demonstration from HUD alongside Ohio CoCs
- Pursuing more formalized DEI Training for system partners on a regular basis
- Seeking individuals with lived experience to help inform policy and programming decisions



# Eviction Crisis: Update



- General Introduction and Overview of Tenant Initiatives
- Importance of Housing
- Overview of Local Evictions, Past and Current Data
- Moratorium Discussion
- What We're Seeing Now
- Tenant Protection Initiative
- Remaining Challenges
- Feedback

# Eviction Crisis: Update

## **Introduction & Overview of Tenant Protections Initiative**

Councilmember Nick Komives





# Eviction Crisis: Update

## **Importance of Housing and Overview of Current Evictions**

*Reem Subei, ABLE*

*George Thomas, Toledo Fair Housing Center*

# We're Short!

A Local Crisis

A Statewide Crisis

A National Crisis



# A Human Right and Community Need

**Evictions are not only the result but a cause of deeper poverty, leading to homelessness, particularly among families with children.**



# Remember Racism?

**"Poor Black men are locked up while  
poor Black women are locked out."**

Matthew Desmond

# Eviction in Toledo

What four years of eviction data tell us about the eviction crisis in Toledo

And homelessness.



# Some numbers that show the scale of the issue in Toledo

We looked at four years of data from September, 2014, to September, 2018.

From 2014 to 2018,  
about 24,000 evictions  
were filed in the last  
four years in the  
Toledo Municipal Court

Assume for a moment that 2 people were impacted by each eviction filing. With a population of about 276,000, by a conservative estimate, 17% of Toledo's population faced an eviction.

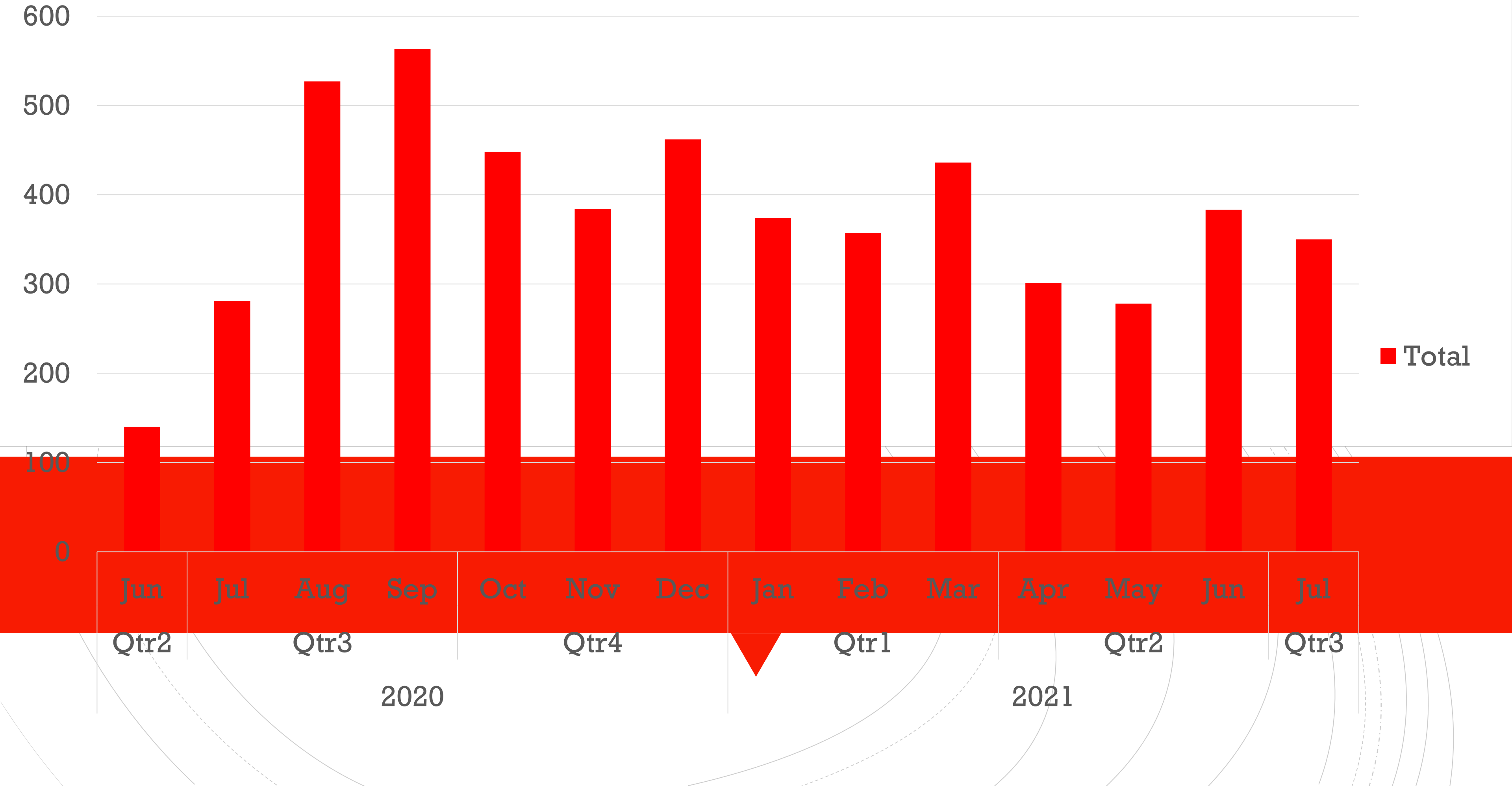


That's an average  
of 6,000 evictions  
filed every year

Each action typically sought to  
evict more than one person.



# These trends continued and grew in recent months

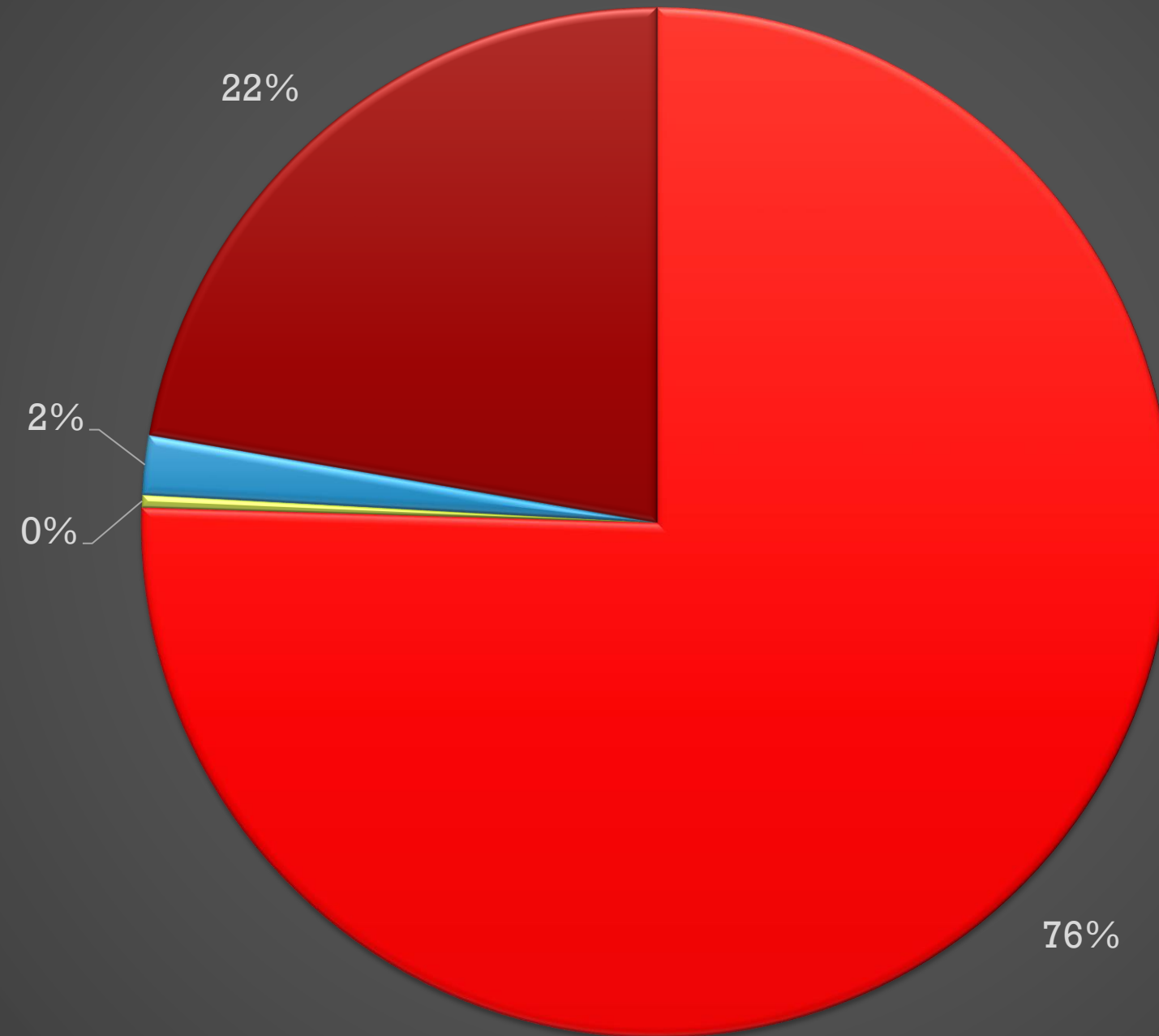


# Evictions are civil legal actions

Tenants have the right to assert defenses and counterclaims, and request a jury trial.

## Legal Representation

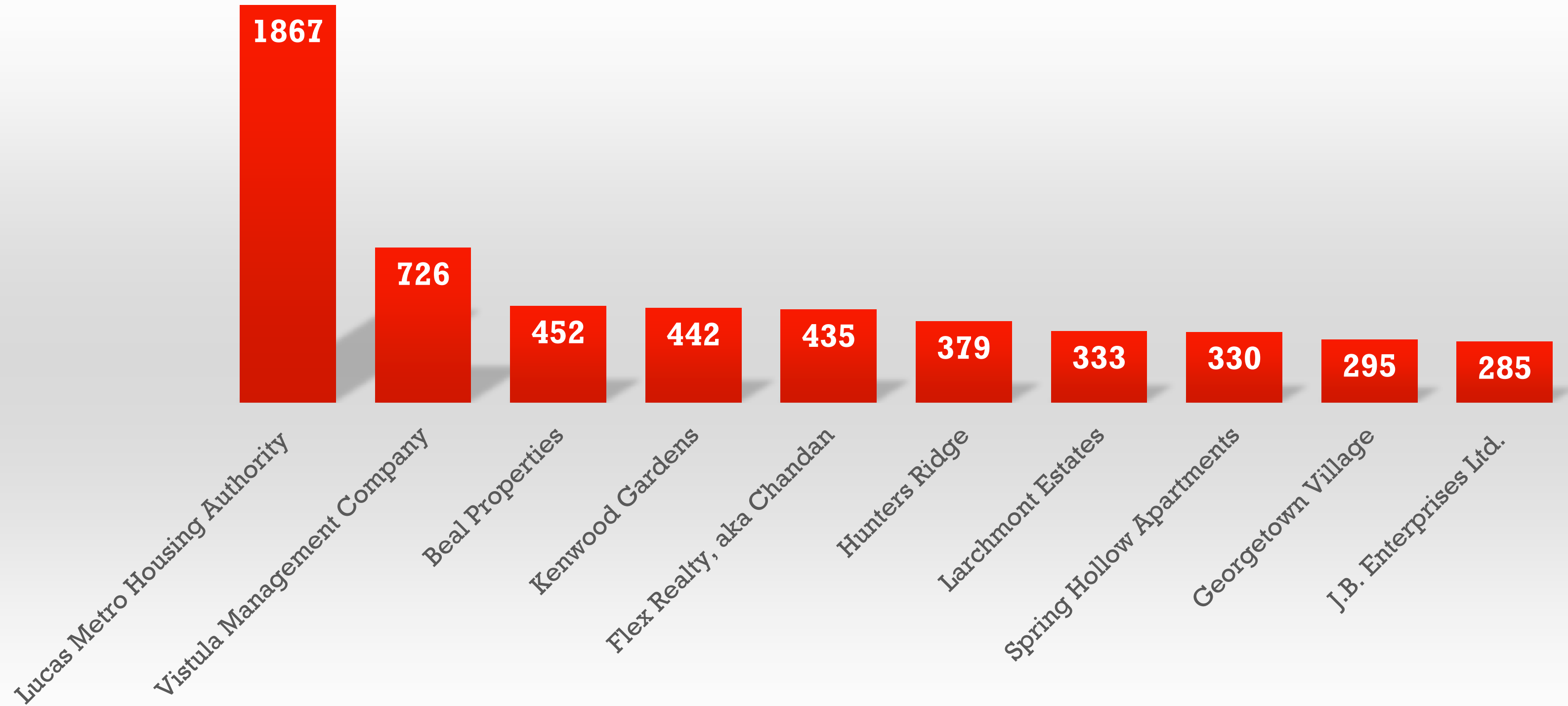
■ Plaintiff only    ■ Defendant only    ■ Both    ■ None



Low to moderate  
income housing  
providers are the  
top evictors

Over the four year period,  
some housing providers  
filed many eviction  
actions. Most of the top  
ten evictors were low to  
moderate income housing  
providers.

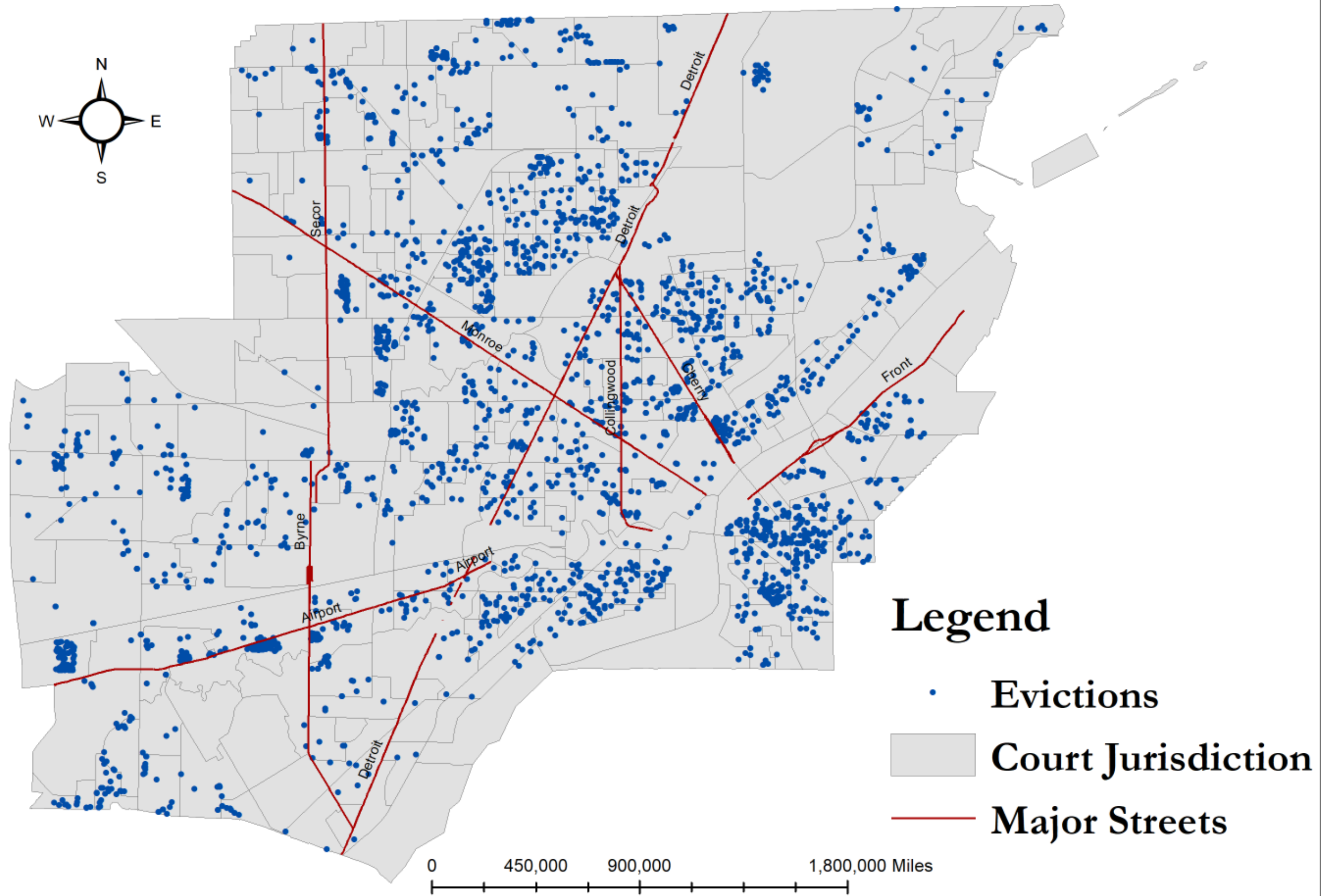
Top ten evictors *estimates*



# The data uncovered heavy concentrations of evictions in certain neighborhoods

These neighborhoods were more likely to be low-income and minority areas. In the following map shows block areas with 200 or more evictions. The darkest red areas saw more than 500 evictions.

# Distribution of Evictions in Toledo 2018



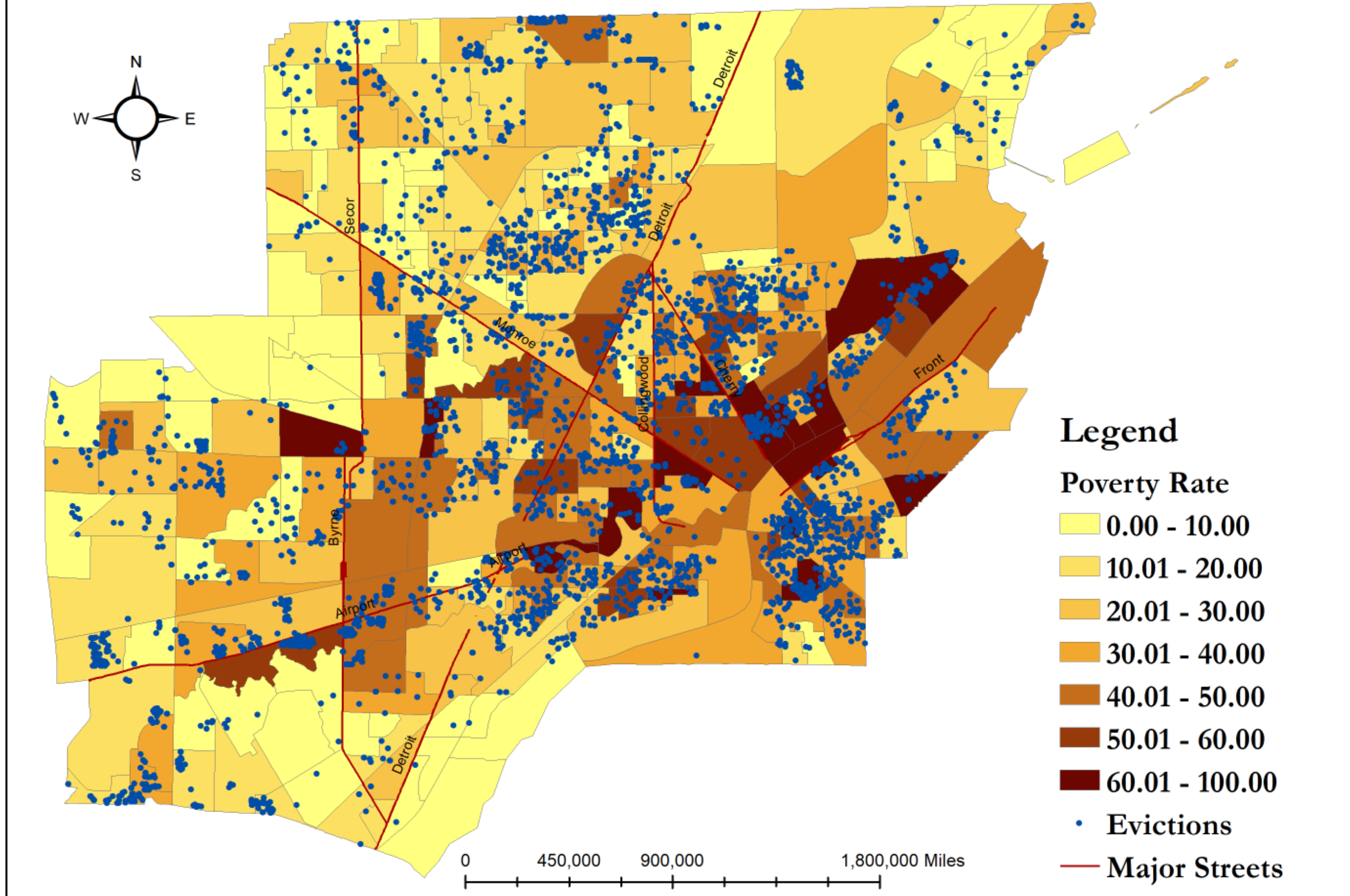


# Census demographics

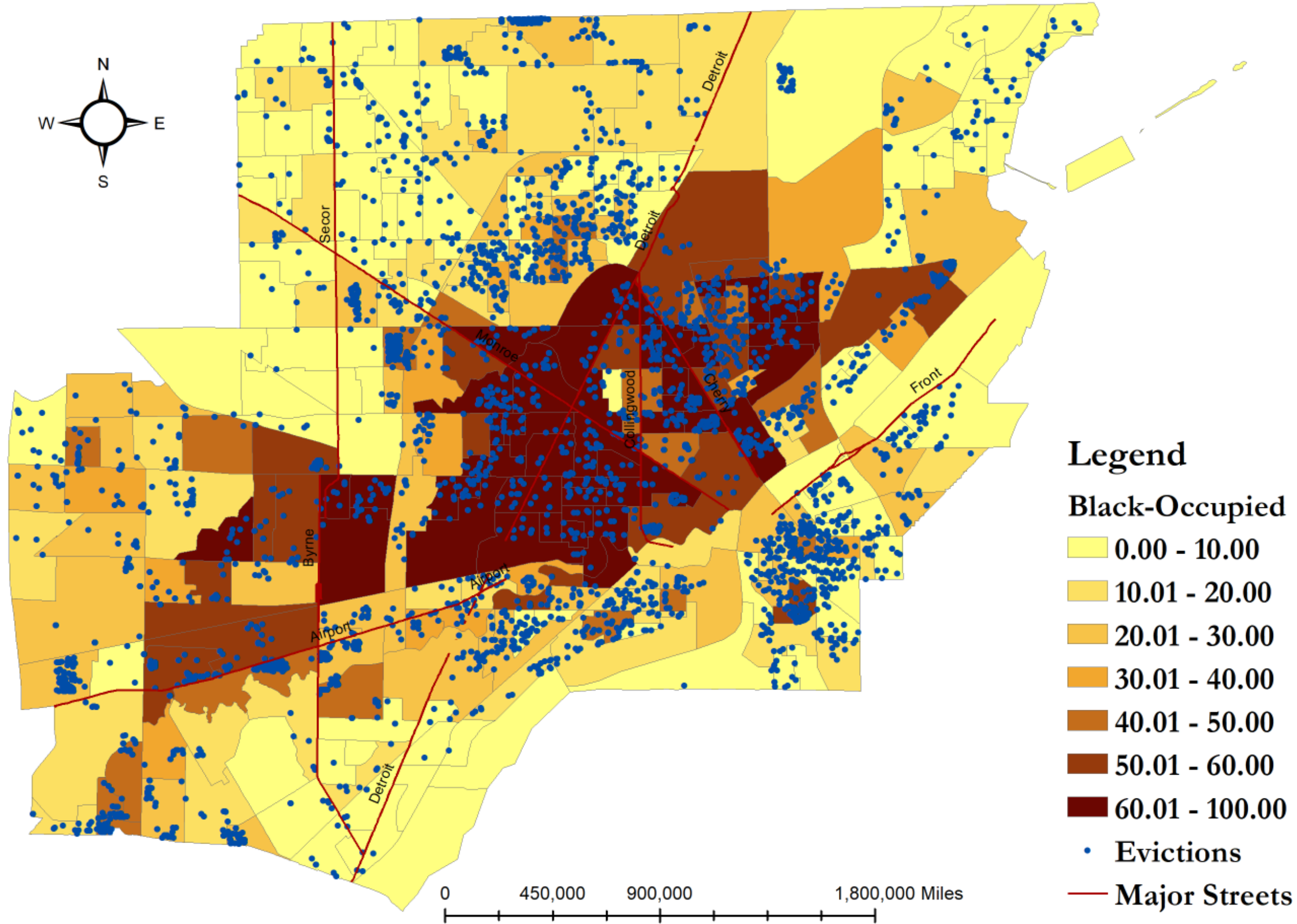
Combining defendant's addresses with Census block and tract information can provide demographic information about the defendants

# Incidence of Household Poverty in Toledo

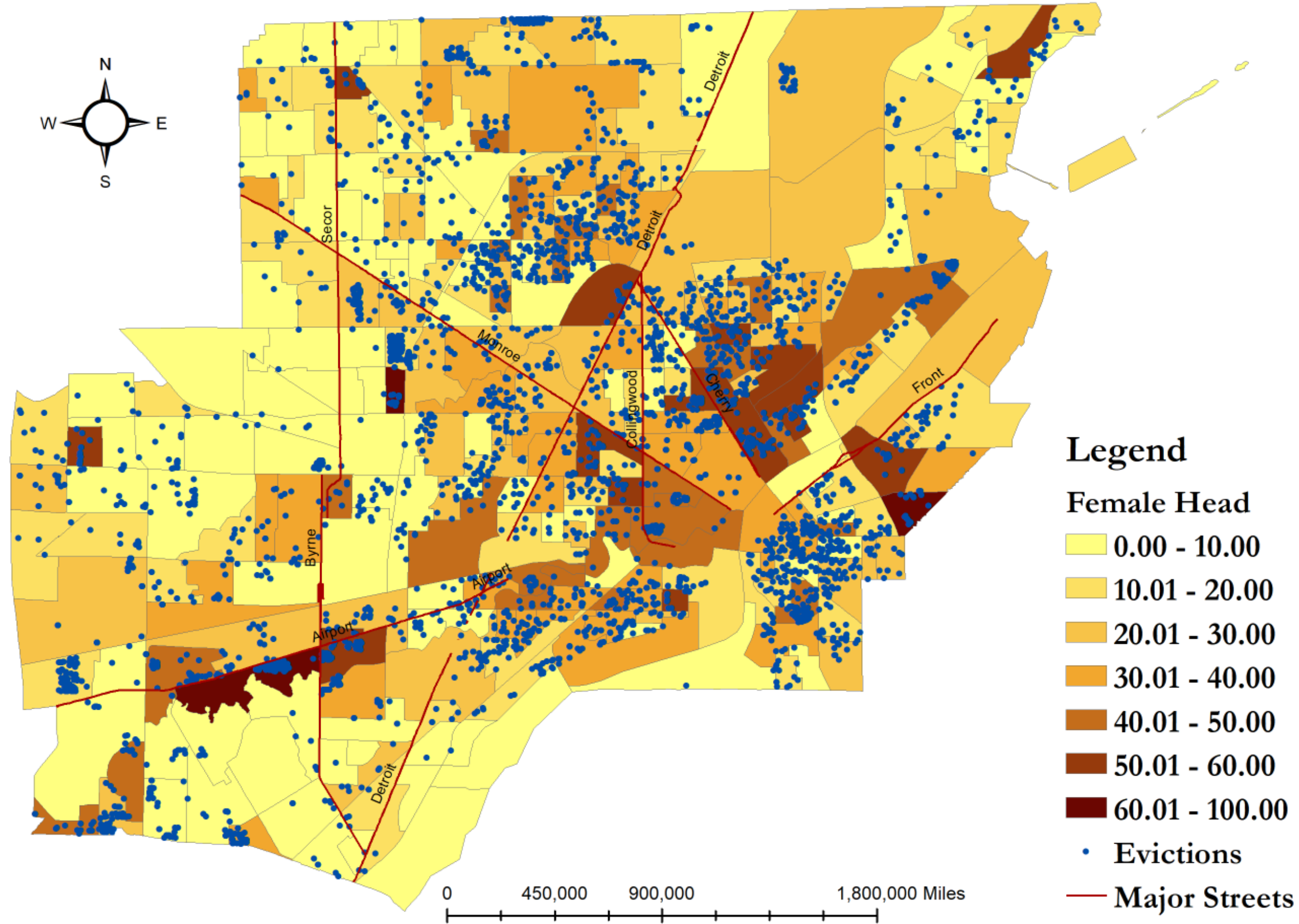
## 2016



# Percentage of Black-Occupied Households in Toledo 2017

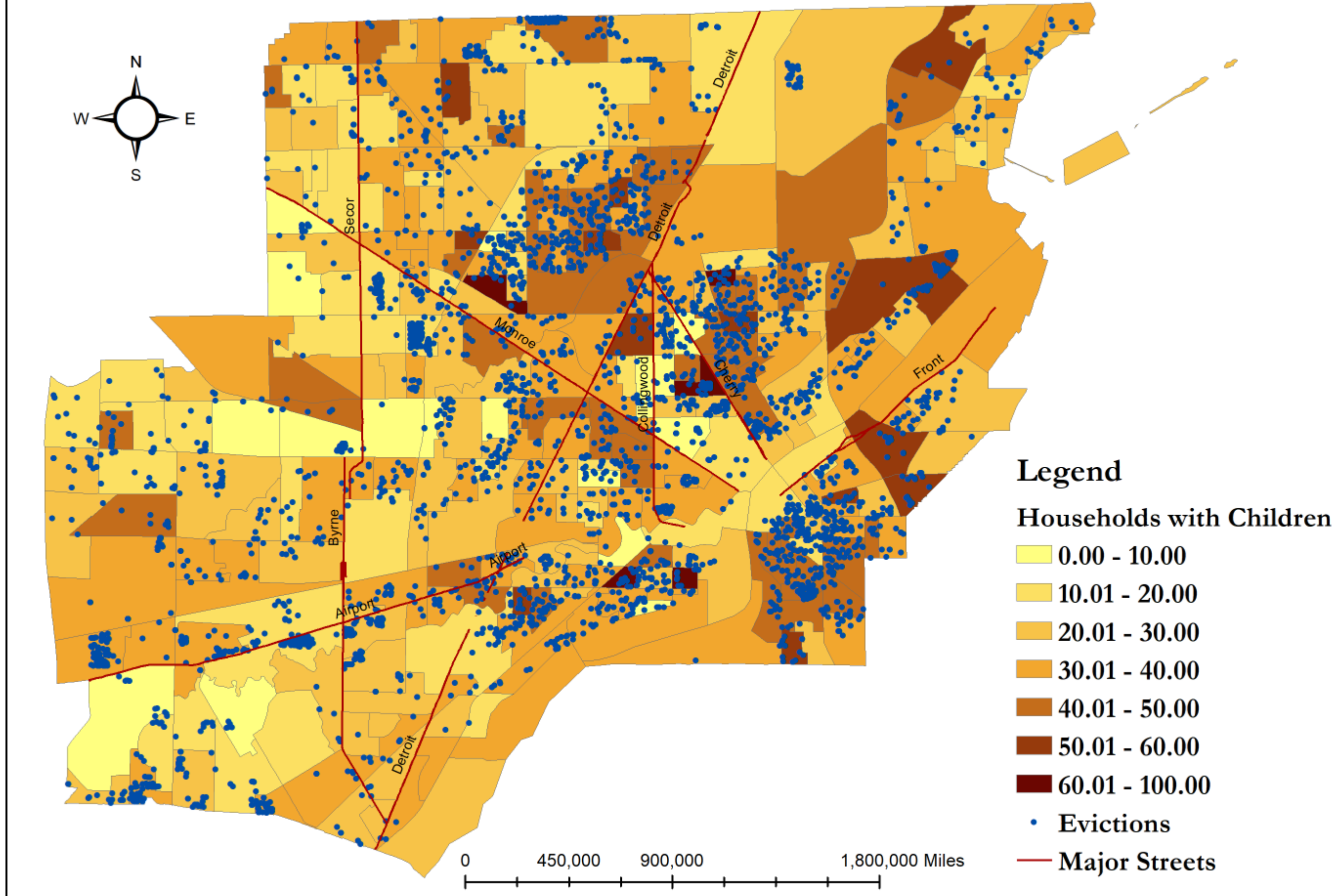


# Percentage of Female-Headed Households in Toledo 2017

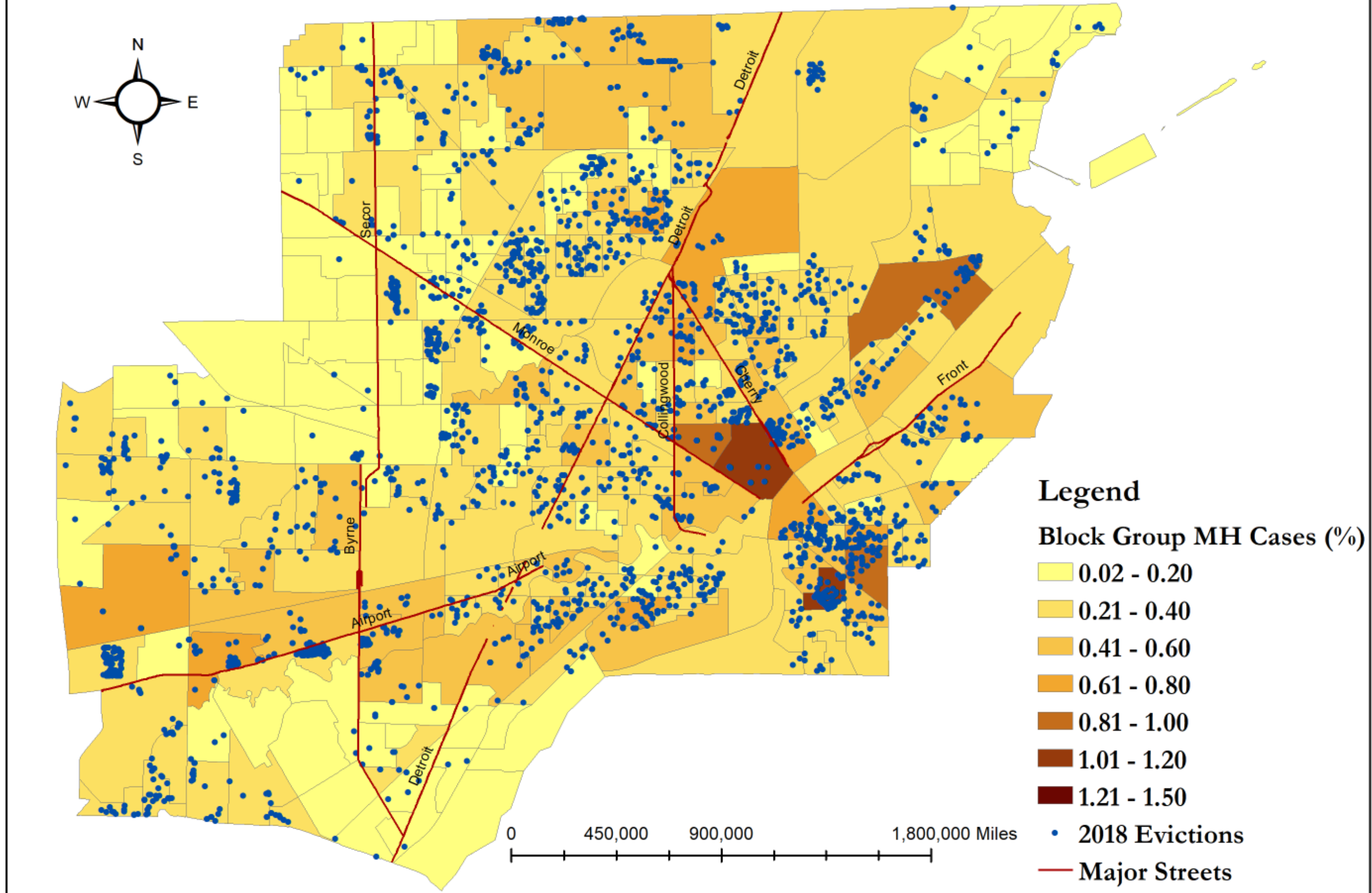


# Percentage of Households with Children in Toledo

## 2017



# Block Group Level Mental Health (MH) Cases as Percentage of Overall County-Level MH Cases (2014 - 2018) Reported by MHR SB Versus 2018 Evictions



## Some overall key findings

- The number of evictions is high – over 23,000 in a four-year period.
- Federally subsidized housing providers filed the most evictions.
- 76% of owners were represented by an attorney in court, while only 2% of tenants had legal representation.
- Evictions more prevalently impact those census tracts that also have higher percentages of Black residents, higher poverty, higher rents, higher proportion of rental properties, higher percentages of female-headed households, higher percentages of households with children, and higher percentages of residents who are consumers of mental health or AOD-related services.
- The impact of eviction on the mental health is great and includes emotional distress, sometimes extremely severe; disruption in their housing arrangements creates feelings of vulnerability and isolation, further impacting mental health.



The good news is that other communities have been successful in addressing these issue at the local level, and our community is making progress.



# DRAFT



## MAYOR'S TASKFORCE ON EVICTION PREVENTION AND RESPONSE

DRAFT REPORT AND RECOMMENDATIONS

APRIL 2018



DRAFT 4/16/2018

Addressing the eviction crisis in Philadelphia through these recommendations will keep Philadelphians safe, supported, and able to fully participate in the city's growth.

# recommendations



## OUTREACH AND EDUCATION

- 1 Easy Access:** Create a single portal for access to eviction prevention services. Expand the capacity of existing housing counselors and the Tenant Referral Helpline.
- 2 Public Education:** Conduct a public education campaign about eviction and safe, habitable housing. Focus on increasing knowledge of rights and responsibilities of tenants and landlords and encouraging the use of available resources.
- 3 Direct Outreach:** Increase direct outreach to tenants with an eviction filing, and ensure tenants receive notice. Make sure tenants are aware of the eviction filing, the court date, and available resources.



## RESOURCES AND SUPPORTS

- 4 Rental Subsidy:** Explore expanding the availability of short- and long-term rental assistance and other affordable housing subsidies.
- 5 Homelessness Prevention:** Run a pilot to replicate HomeBase, New York's targeted homelessness prevention program. This program, focused on at-risk individuals, would provide appropriate wraparound services, possibly including short-term financial assistance, longer-term subsidy, housing counseling, or financial counseling.
- 6 Loans for Repairs:** Fund a program to enable small landlords (those who own four or fewer rental units) to obtain low-interest loans for necessary repairs to their properties, ensuring good-quality, affordable housing for tenants.
- 7 Data on Properties:** Develop a database with publicly available and easily accessible information about landlords and rental properties.
- 8 Sheriff's Sale:** Address the displacement of renters that occurs after a sheriff's sale. This includes expanding the use of sequestration to divert tax-liened properties, and ensuring tenants have adequate notice and funds for moving costs.



## HOUSING STANDARDS AND ENFORCEMENT

- 9** **Unlicensed Properties:** Expand the use of data analysis to identify properties being rented without licenses, using predictive models to locate suspected unlicensed rental units, and increase compliance.
- 10** **Code Changes:** Explore code changes, based on further study of best practices, to make enforcement against problematic landlords more efficient and effective.
- 11** **Expanded Inspection:** Expand the existing pilot program for inspection of and enforcement against the most problematic landlords.

## LEGAL PROCESS AND POLICIES

- 12** **Good Cause:** Provide good cause eviction protections. City Council legislation would seek to stop evictions due to reasons of discrimination and retaliation by requiring landlords to provide a just or good reason prior to evicting tenants.\*
- 13** **Mediation:** Implement two new opportunities for mediation between tenants and landlords, one before an eviction complaint is filed and one after.
- 14** **Rental Documents:** Increase enforcement of requirements related to key rental documents to ensure that current laws around licensing and housing quality are being followed.
- 15** **Legal Representation:** Increase legal representation for low-income tenants, expanding resources for legal representation from legal aid organizations as well as recruitment of volunteer lawyers.
- 16** **Sealing Records:** Advocate for state legislation to permit the sealing of filings and judgments, with the goal of decreasing discrimination against tenants who have previously had an eviction complaint filed against them.
- 17** **Court Accessibility:** Ensure that Landlord-Tenant Court and the mediation process are accessible to individuals who are unfamiliar with the court process.

\*This recommendation was not unanimous, but reflects the majority of the task force members.



**B**

**An Action Plan to  
Reduce Evictions in Boston**

**December 2019**



City of Boston  
Mayor Martin J. Walsh



NEIGHBORHOOD  
DEVELOPMENT



## **Mayor Whaley announces members of Eviction Task Force**

*Release Date: Friday, March 8, 2019*

*Contact: Torey Hollingsworth, [torey.hollingsworth@daytonohio.gov](mailto:torey.hollingsworth@daytonohio.gov), 937-333-3590*

---

Mayor Nan Whaley announces the members of a new Eviction Task Force that will study evictions in the city of Dayton and make recommendations to reduce unnecessary evictions.

The creation of the task force was announced in Mayor Whaley's state of the city address in February as part of a new strategic focus by the City of Dayton on reducing barriers to opportunity for Dayton residents.

"I appreciate the diverse group of organizations and perspectives represented on this task force," said Mayor Whaley. "Evictions are important to tackle in creating more stability for families and for neighborhoods. I appreciate the service of each of the task force members, and look forward to their recommendations for how the City can increase housing and neighborhood stability."

# Next steps

**Advocate for creation of task force: DONE**

**Complete analysis of eviction data: DONE**

**Develop and implement policy changes: ONGOING**

**Coordinate with homelessness providers: ONGOING**

# Eviction Crisis: Update

## **Moratorium Overview**

- Issued, extended, reissued
- Tiger Lily
- Toledo Municipal Court



# Eviction Crisis: Update

## **What We're Seeing Now & Remaining Challenges**

*Taylor Burns, Legal Aid of  
Western Ohio*



# Eviction Crisis: Update

## **Tenant Protections Initiative**

*Building a Comprehensive  
Response*

# Eviction Crisis: Recent Efforts

**Pay to Stay**

**Right to Counsel**

**Source of Income Discrimination**

**Sealing Records**

**Security Deposits**

**Credit Scores**

**Eviction Records and COVID**

# A Comprehensive Response



**LANDLORD/TENANT  
MEDIATION**

**SOURCE OF INCOME  
PROTECTION**

**RENTAL  
ASSISTANCE**

**PAY TO STAY**

**RIGHT TO COUNCIL**

**LANDLORD  
SUPPORT**

**HOUSING  
PROBLEM  
SOLVING**

Short Break



# Where We're Going: TLCHB Updates

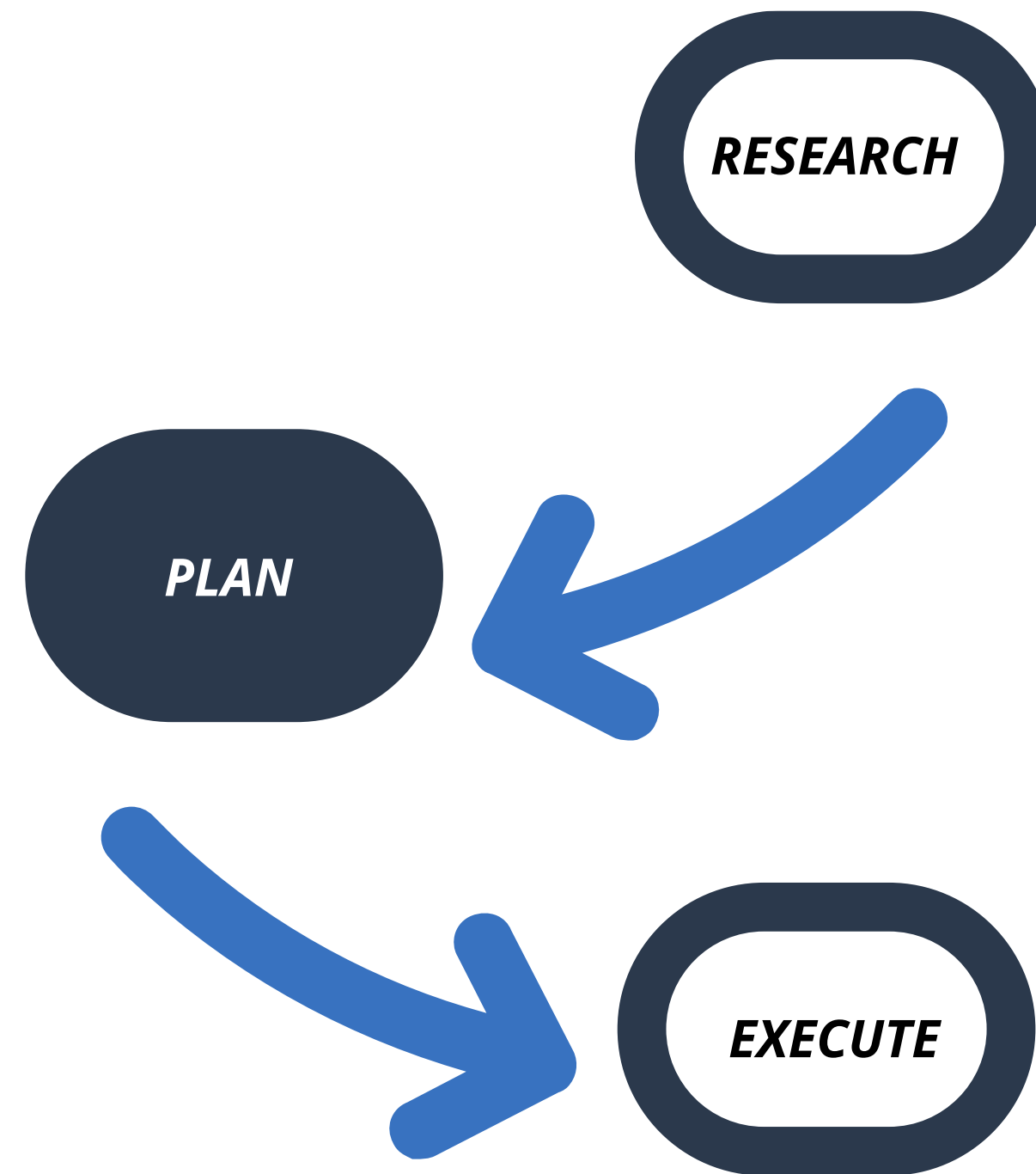


Rachel Gagnon  
Executive Director

# CoC Strategic Planning Initiative Update

---



Continuum of Care  
Strategic Plan



# CoC Strategic Planning Initiative Update

---

## Overview:

- Stage 1: Exploration & Interest Assessment 
  - Stage 2: Community Gaps Analysis and Asset Mapping 
  - Stage 3: Development of Vision & Strategic Plan
- 
- Method: Focus groups, surveys, data analysis, interviews
  - Facilitators: TLCHB, Local and National-level consultants with research and CoC planning expertise
  - Timeline: 12-18 mo (COVID depending)

# CoC Strategic Planning Initiative Update

## Community Gaps Analysis & Asset Mapping

	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May
<b>Introduction to process</b>									
Task: Identify key leaders; meet with TLCHB, Department of Neighborhoods (Toledo), LISC, NPI and others as identified through TLCHB.									
Task: Identify existing data; prior surveys, mapping, etc.									
Task: Determine scope of community resources to be considered									
Identify physical locations									
Identify type of service(s) and resources to considered in mapping									
Identify influence & connectedness/access and stakeholders to build survey and focus group questions									
<b>Collect data/mapping info</b>									
Task: Distribute & collect surveys; analyze and report on data									
Task: Set up & conduct focus groups; analyze and report on data									
<b>Final report</b>									
Task: Create final map of resources/assets									
Task: Construct summary of findings									





# CoC Notice of Funds Available (NOFA) Update-- 2021

---



# CoC Notice of Funds Available (NOFA) Update-- 2021



The screenshot shows a webpage header with a logo on the left and the text "Resources and assistance to support HUD's community partners" on the right. Below the header is a navigation menu with links for "Home", "Programs", "Resources", and "Training". The main content area features a large heading "FY 2021 CoC Program Competition Now Open" followed by a paragraph stating that the information was originally distributed via HUD.gov and is being redistributed for awareness. A second paragraph explains that the NOFO for the FY 2021 CoC Program Competition is posted on Grants.gov and will be available on the HUD.gov Funding Opportunities page later today. A section titled "Availability in e-snaps" states that applications will be available in e-snaps by Thursday, August 19, 2021. The final paragraph mentions that resources are available on the HUD.gov CoC Program Competition page and the HUD Exchange e-snaps Resources page.

 Resources and assistance to support HUD's community partners

[Home](#) | [Programs](#) | [Resources](#) | [Training](#)

## FY 2021 CoC Program Competition Now Open

*This information was originally distributed via HUD.gov. HUD Exchange is redistributing the information for awareness.*

The Notice of Funding Opportunity (NOFO) for the Fiscal Year (FY) 2021 Continuum of Care (CoC) Program Competition has been posted on [Grants.gov](#) and will be available on the HUD.gov [Funding Opportunities page](#) later today.

### Availability in e-snaps

The CoC Application, CoC Priority Listing, and Project Applications will be available in [e-snaps](#) no later than Thursday, August 19, 2021. Collaborative Applicants and project applicants will be able to access the applications to review, update, and enter required information for the application process.

Resources are available on the HUD.gov [CoC Program Competition page](#) and the HUD Exchange [e-snaps Resources page](#).

# CoC Notice of Funds Available (NOFA) Update-- 2021

Action	Date
NOFA released by HUD	August 18, 2021
CoC Board meeting to approve policy, materials, and process recommended by committee	September 8, 2021
2021 Toledo Lucas CoC NOFA Competition Policy, process, timeline, review applications, scoring criteria, addenda, and other competition materials released	September 9, 2021
Notice of Intent for new projects due at 5:00pm	September 14, 2021
Informational webinars for applicants (mandatory for new applicants)	September 17 and 24, 2021
Review and scoring process meeting	September 29, 2021
CoC application materials for all projects due at 3:00pm <b>(MUST be at least 30 days before HUD NOFA deadline)</b>	October 1, 2021
Applications available for review teams	October 5, 2021
All project applications and updated certifications must be entered into e-snaps by 5:00pm	October 15, 2021
Review team scores due	October 19, 2021
Compile review team scores and create ranking	October 21, 2021
CoC Board meeting to approve final ranking	October 27, 2021
Applicants notified of placement in scoring and ranking for CoC application OR rejection from CoC application <b>(MUST be at least 15 days before HUD NOFA deadline)</b>	October 29, 2021
E-snaps feedback provided to applicants	No later than November 3, 2021
Final project applications due in e-snaps by 5:00pm	November 5, 2021
Estimated public posting of CoC application <b>(MUST be at least 2 days before HUD NOFA deadline)</b>	November 10, 2021
Estimated CoC application submission to HUD	November 12, 2021



**\*\*ESTIMATED DATES: TO BE CONFIRMED\*\***

**Watch e-mail notices and [tlchb.org](http://tlchb.org) for more information!**

**[www.hud.gov/program\\_offices/comm\\_planning/coc/competition](http://www.hud.gov/program_offices/comm_planning/coc/competition)**

# Where We're Going: Lucas Metropolitan Housing Update



**Libby Schoen**

**Vice President of Resident Services**

# Goals of the Housing Stability Coordination

---

## Housing Stability

Ensure that all our residents with rental arrearages have every opportunity to take advantage of assistance.

## Due Diligence

Consistency with Lucas Metropolitan Housing services with a #SenseOfCompassion and support to our residents in maintaining a place to call home.

## Funding

Access to all applicable sources of funding, maximization of resources and reduction of TARS.



# Key Strategies and Action Steps

---

Staff identified sources of rental assistance, eligibility criteria, amount of funding available and created a matrix.

## Sources of Funding:

• City of Toledo	\$8,000,000
• Lucas County	\$4,000,000
• “Home to Stay”	\$ 73,932
• Lucas Resident Services Corporation (Includes “Give Back Fund”)	\$ 14,595
• Pathway	<u>\$5,100,000</u>

**Total Rental Assistance Available: \$17,188,527**



Repayment Agreements will be utilized for residents unable to access other internal or external rental assistance.

# Key Strategies and Action Steps

## Sources of Funding - Matrix

**Rental Assistance Matrix**

Home to Stay	Lucas County	City of Toledo	LRSC Rental Assistance	LRSC Give Back Fund
This program will pay up to \$1,200 for back rent	The rental property must be outside the city in an LMH development: Jade Estates, Devonshire, Orlander, Oak Grove, Oak Place.	The rental property must be in the City of Toledo.	This program will pay up to \$300 for back rent and/or utilities.	This program will pay up to \$300 for an applicant within a five-year period.
A one-hour Housing Stability class is required.	Applicants must have a valid lease for the period in which the assistance is requested	Applicants must have a valid lease for the period in which the assistance is requested	A one-hour Housing Stability class is required.	Provides monetary assistance for LIPH and HCV participants.
An applicant with a child under the age of 18 or not yet 19, if a full-time student with a household income at or below 200% of the Federal Poverty guideline or receiving any of the following services: <ul style="list-style-type: none"> <li>WIC</li> <li>Medicaid</li> <li>Food Stamps</li> <li>Ohio Works First (OWE) cash asst.</li> <li>Publicly Funded Child Care</li> </ul>	Agree to meet monthly with a Financial Opportunity Center coach and complete all related counseling and assignments.	Agree to meet monthly with a Financial Opportunity Center coach and complete all related counseling and assignments.		Must be in good standing i.e. Last Chance Agreement or another lease obligation.
	Must fall below the maximum household income requirement.	Must fall below the maximum household income requirement.		Confirmation that a good faith effort has been taken to exhaust all possible options to obtain financial assistance or other resources are available.

Home to Stay	Lucas County	City of Toledo	LRSC Rental Assistance	LRSC Give Back Fund
	Demonstrate lost income due to COVID-19.	Demonstrate lost income due to COVID-19.		
	Income maximums are set at 80% of HUD area median income.	Income maximums are set at 80% of HUD area median income.		
		Applicants are considered <b>ineligible for ERAF Program:</b> <ul style="list-style-type: none"> <li>The applicant is above the income maximum.</li> <li>Occupies a property owned by relatives.</li> <li>Owes rent payments from before April 1, 2020.</li> </ul>		
Contacts				
Kim Sutton, Housing Stability Case Manager  419-259-3499 131 Indiana Ave. Toledo, OH 43604  ksutton@lucasmha.org  Lucas Metropolitan Housing  <b>Submit materials here:</b> <a href="http://bit.ly/LMHHome">http://bit.ly/LMHHome</a>	Applications can be submitted through the County's partners:  <u>Lutheran Social Services</u> 2149 Collingwood Blvd. Toledo, Ohio 43620 and <u>NeighborWorks Toledo Region</u> 419-691-2900 704 2nd St. Toledo, Ohio 43605.	Applications can be submitted through the County's partners:  <u>Lutheran Social Services</u> 2149 Collingwood Blvd. Toledo, Ohio 43620 and <u>NeighborWorks Toledo Region</u> 419-691-2900 704 2nd St. Toledo, Ohio 43605.	Vivian Crawford, Assistant Manager of Resident Services  419-259-9515 131 Indiana Ave. Toledo, OH 43604  vcrawford@lucasmha.org  Lucas Metropolitan Housing  <b>Submit materials here:</b> <a href="http://bit.ly/LMHHome">http://bit.ly/LMHHome</a>	Vivian Crawford, Assistant Manager of Resident Services  419-259-9515 131 Indiana Ave. Toledo, OH 43604  vcrawford@lucasmha.org  Lucas Metropolitan Housing  <b>Submit materials here:</b> <a href="http://bit.ly/LMHHome">http://bit.ly/LMHHome</a>

# Key Strategies and Action Steps

---

Conducted an analysis of Aged Receivables Report categorizing arrearages under number of residents delinquent less than \$300; less than \$1,200; over \$1,200 and if the delinquency was a COVID related issue so that staff could refer to appropriate funding sources based upon criteria outlined on the matrix.





# Key Strategies and Action Steps

---

Divided up and assigned residents with outstanding debt to appropriate AMP staff, and Resident Services Staff for follow-up and identification of a plan to bring rent current based upon prior analysis, available funding and criteria.

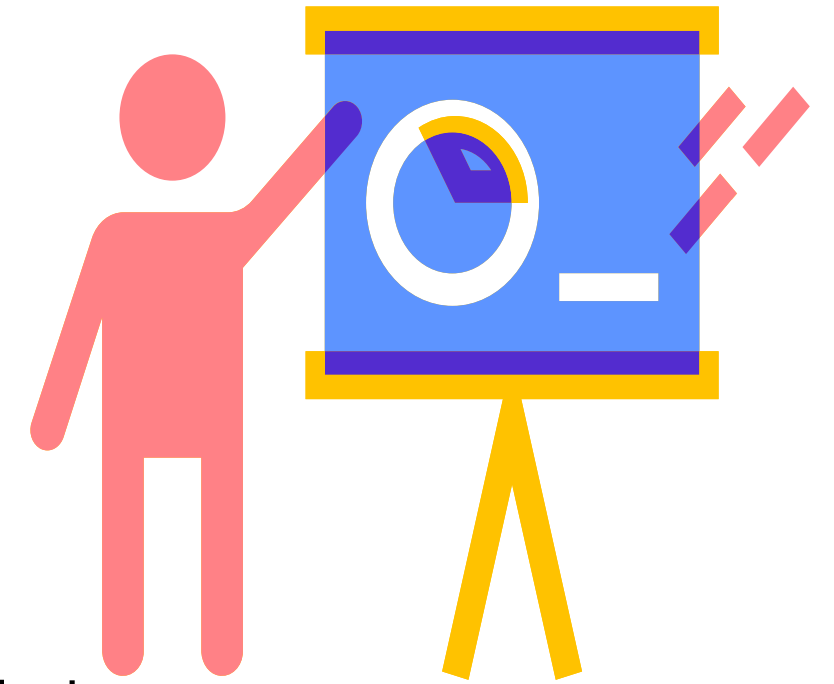


# Key Strategies and Action Steps

---

Conducted Three Housing Stability Planning and Training Sessions:

1. Reviewed the Workplan with Leadership
2. Reviewed available funding sources and criteria with Asset Management and Resident Services
3. Reviewed “Home to Stay” Program to streamline processing and steps for submission of internally managed funding sources .
4. Q&A session held to answer any outstanding questions regarding the process.

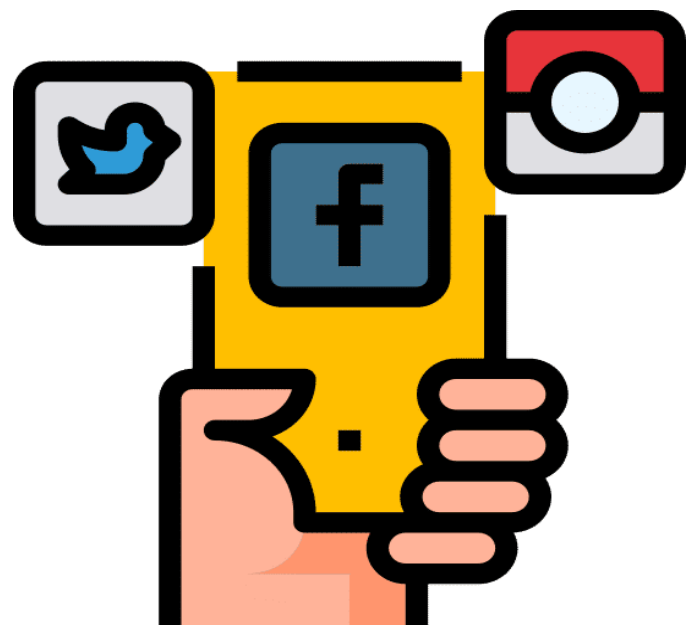


# Key Strategies and Action Steps

---

Conduct Live Facebook session with residents as the target audience to educate them regarding:

- The lease and the responsibility of paying their rent
- Importance of reporting their income and/or loss of income
- Where to seek rental assistance and the criteria for each source
- Q & A Session



# HUD Choice Neighborhoods Initiative

---

## CNI August Update

---



July will kick off the following key events

- Visioning Workshops
- Working Group Primer #1
- Design of Engagement Process for “Doing While Planning”
- Junction Needs Assessment



# LMH 2022 Annual Plan

---

## What is the PHA Plan?

- A comprehensive guide to public housing agency (PHA) policies, programs, operations, and strategies for meeting local housing needs and goals.
- Two components: the Five-Year Plan and Annual Plan
  - The Five-Year Plan describes the mission of the agency and its goals and objectives.
  - The **Annual Plan** covers the policies and procedures of the agency.

## Review LMH's Draft 2022 Annual Plan

- Available on LMH's website or <https://bit.ly/LMHDraft2022AnnualPlan>
- Copies available for inspection at Central, Byrne, and Belmont LMH offices

## Key Dates & Opportunities to Provide Comments

- July 27 - C-RAB Meeting Presentation
- August 10 at 9:00 am - Facebook Live Event
- August 12 at 4:00 pm - Facebook Live Event
- September 7 at 8:30 am – Public hearing at the Port Lawrence Community Room, 201 Belmont Ave., Toledo, OH 43604
- September 21 at 8:30 am - Board of Commissioners Vote to approve Plan
- October 18 – Submission deadline to HUD

You can also email comments to [zhillyer@lucasmha.org](mailto:zhillyer@lucasmha.org)

We will include comments along with LMH's analysis and response as an attachment to the Annual Plan.



# Open Forum & Group Discussion



# Uniting the Players



## Community Advisory Council 2021

- Thursday, February 25, 2021 10:00 am - 12:00 pm
- Thursday, May 27, 2021 10:00 am - 12:00 pm
- Thursday, August 26, 2021 10:00 am - 12:00 pm
- Friday, November 19, 2021 10:00 am - 12:00 pm

A row of logos for partner organizations is positioned at the bottom of the page. From left to right, the logos include: Education Workforce Development (a schoolhouse icon), United Way &amp; 211 (a house icon), LMHA (a green square icon), Lucas County, City of Toledo (a blue square icon), Services (a blue square icon), Estate Community (a blue square icon), ConnectToledo (a grey building icon), and Faith Community (a church icon).

Register here: <https://bit.ly/CAC1119>