City of Toledo

July 1, 2025 - June 30, 2026
Draft CAPER

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

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Executive Summary

In accordance with federal regulations, the City of Toledo (COT), Department of Housing and Community Development (DHCD), has prepared this Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER summarizes the city's progress in implementing the housing and community development strategies, projects, and activities, idenitifed in the 2025-2029 Five-Year Consolidated Plan and 2025-2026 Annual Action Plan.

During Program Year (PY) 2025, funding was primarily directed toward activities that addressed two of HUD's three National Objectives:

- **Benefit low- and moderate-income individuals (LMI); and/or**
- **Elimination of slum and blight in the community.**

This year-end report provides an assessment of the accomplishments and expenditures for Program Year 2025 (July 1, 2025 through June 30, 2026). It informs HUD and the residents of Toledo about the programs and initiatives supported during the program year and compares actual accomplishments with the goals and objectives established in both the Five-Year Consolidated Plan and the 2025-2026 Annual Action Plan.

During PY 2025-2026, the COT partnered with numerous public, private, and nonprofit organizations to advance the priorities established in the Consolidated Plan. In addition, local, state, and federal funding sources complemented HUD investments, leveraging available resources to maximize community impact. Activities during the program year primarily focused on the following priority areas:

- Improvements to public facilities.
- Improvement of housing conditions through rehabilitation and repair of owner-occupied and rental properties, as well as housing code enforcement activities.
- Demolition of vacant and blighted structures.
- Support for public service organizations providing foreclosure prevention, educational and life-skills programming, food assistance, access to healthcare services, and legal assistance for housing-related issues.
- Efforts to prevent and ending homelessness.
- Economic development initiatives.

These investments continue to support neighborhood stabilization, strengthen community infrastructure, improve housing opportunities, and contribute to the City's ongoing economic recovery. Significant progress was made across priority areas, as reflected in **Table 1: Accomplishments - Program Year & Strategic Plan to Date,** included in this report.

As DHCD continued implementing the goals and objectives outlined in the 2025-2029 Five-Year Consolidated Plan, adjustments were made throughout the program year to respond to changing economic conditions, housing market trends, and evolving community needs. As the housing market continues its gradual recovery, resources have been strategically invested in both new housing construction and the rehabilitation and preservation of existing housing stock. Concurrently, the City has expanded efforts to increase affordable homeownership opportunities for Toledo residents.

Although the immediate public health emergency has ended, the effects of the COVID-19 pandemic continue to impact Toledo's households, neighborhoods, and service delivery systems. Supplemental funding provided through CARES Act has remained instrumental in addressing ongoing and emerging community needs, while annual Community Development Block Grant (CDBG) funding continues to support essential public services that assist the City's most vulnerable residents.

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

The COT, as an entitlement city and participating jurisdiction, receives direct funding from the U.S. Department of Housing and Urban Development (HUD) for the following three federal programs:

- Community Development Block Grant (CDBG) Program
- HOME Investment Partnership (HOME) Program
- Emergency Solutions Grant (ESG) Program

The COT's 2025 (51st) Program Year (PY), encompassing July 1, 2025 through June 30, 2026, marks the first year of the 2025-2029 Five-Year Consolidated Plan. Projects selected for funding were prioritized not only for their ability to promote neighborhood revitalization, community development, and economic growth, but also for their alignment with the goals identified in the 2025-2029 Five-Year Consolidated Plan.

The accomplishments presented below summarize the progress made toward meeting the goals and objectives identified in the 2025-2029 Five-Year Consolidated Plan and One-Year Annual Action Plan. The narratives and accompanying tables provide an overview of the activities completed with CDBG, HOME, and ESG funds during the 2025 (51st) Program Year and demonstrate how these federal resources were used to address identified community needs and benefit low- and moderate-income persons and neighborhoods.

Neighborhood Revitalization Strategy Areas (NRSAs)

During Program Year 2025 (July 1, 2025 – June 30, 2026), the City of Toledo Department of Housing and Community Development (DHCD) and its partner agencies continued implementation of the approved Neighborhood Revitalization Strategy Areas (NRSAs) through targeted investments in housing, infrastructure, economic development, public facilities, and community services. These efforts utilized CDBG, HOME, ARPA, private, and other public funding sources to advance HUD's community revitalization goals, support low- and moderate-income households, stabilize neighborhoods, and strengthen community resilience through coordinated public and private investment.

Collectively, NRSA investments supported the demolition of blighted properties, rehabilitation and construction of housing units, lead hazard reduction activities, homeowner assistance, commercial façade improvements, park enhancements, infrastructure improvements, tree planting initiatives, and public service programs benefiting Toledo residents. These coordinated investments helped improve neighborhood conditions, expand housing opportunities, enhance community assets, and promote long-term economic development within the City's targeted revitalization areas, including the three designated NRSAs and targeted East Toledo neighborhoods.

Englewood NRSA

The City continued revitalization efforts in the Englewood NRSA through investments focused on commercial redevelopment, housing preservation, neighborhood beautification, and infrastructure improvements.

Commercial revitalization efforts included $115,000 in Vibrancy Initiative Awards supporting façade improvements, white box improvements, and planning activities for local businesses, including Dailey's Dis N Dat and House of Shalom. In addition, the City invested $2.68 million through the Community Project Fund toward the Swayne Field Revitalization and Toledo Healthy Homes Training Center project.

Housing investments included the construction of twenty-three and four-bedroom townhomes at The Grand, supported through $5 million in ARPA funds, $493,703 in HOME funds, and $3.26 million in ERA 2 loan funds, representing an $8.75 million investment. Additional housing activities included one homeowner rehabilitation project utilizing NSP and HOME funds ($469,000), 13 emergency home repairs through Pathway ($127,558), lead abatement for five households ($106,479), and three HOME-funded rooftop replacements ($78,325).

Neighborhood improvements included the demolition of 48 vacant and abandoned properties totaling $669,210, park improvements at Smith Park and Robinson Park totaling $919,726, planting of 171 trees valued at $85,158, and planned roadway improvements along Fitchland Avenue.

Old South End NRSA

The Old South End NRSA continued to experience significant revitalization through strategic investments in commercial corridors, housing opportunities, public services, parks, and infrastructure improvements.

Commercial redevelopment efforts included $295,000 in Vibrancy Initiative Awards supporting façade improvements, white box improvements, and planning activities for six businesses and organizations, including Moriarty Machinery & Supply Inc., Tex Mex Tortilleria, Historic South Plaza, Charleston Building, Ohio Plate Glass Building, and Mosaic Theatre.

Housing investments included two modular home builds through Historic South Initiative utilizing $250,000 in CDBG and $250,000 in HOME funds, lead abatement activities benefiting five households totaling $191,075, and down payment assistance for one household. Public service investments supported 103 youth through the Believe in Youth program ($111,630), 89 individuals through Compassion Health’s Reduction of Infant Mortality program ($104,985), and 389 residents through Sofia Quintero Arts and Cultural Center’s Community Garden Development Initiative ($120,727).

Additional neighborhood improvements included demolition of five properties ($63,433), improvements at Ashley Park and Danny Thomas Park totaling $520,716, planned Safe Routes to School sidewalk improvements, roadway resurfacing, and the planting of 305 trees valued at $151,890.

Junction NRSA

The Junction NRSA continued implementation of its revitalization strategy through housing development, neighborhood stabilization, public services, infrastructure improvements, and community investment.

Housing activities included five new home constructions completed by Maumee Valley Habitat for Humanity, resulting in the creation of new affordable homeownership opportunities. In addition, the Lucas Metropolitan Housing (LMH), Collingwood Green Senior Apartments project advanced through a combined investment of $12.4 million, including City of Toledo ARPA funds, Lucas County ARPA funds, and HUD Section 202 Capital Advance funding, creating 75 one-bedroom units for seniors aged 62 and older.

The City supported homeowner stability through the Home at Last Down Payment Assistance Program, providing assistance to six households totaling $88,500. Neighborhood improvements included demolition of 47 properties ($646,858), Savage Park improvements ($107,536), Nelson Grace Park improvements ($10,570), and tree planting efforts totaling 455 trees valued at $226,590.

Public service funding supported the Martin Luther King Kitchen for the Poor supplemental food box program, which assisted 1,868 residents with an investment of $73,213. Planned infrastructure investments included roadway improvements on Woodland Avenue, Pinewood Avenue, Avondale Avenue, and Ewing Street.

Target Neighborhoods (Garfield, Starr, and Raymer – East Toledo)

The Garfield, Starr, and Raymer neighborhoods in East Toledo continued to benefit from targeted investments that supported housing preservation, blight elimination, infrastructure improvements, and neighborhood stabilization efforts.

Housing activities included lead hazard reduction improvements benefiting 20 households totaling $458,131, down payment assistance for two households totaling $20,000, and replacement of three residential roofs through Maumee Valley Habitat for Humanity totaling $67,539.

Neighborhood stabilization efforts included demolition of 14 vacant properties totaling $185,863, improvements at Ravine Park II ($19,725), planting of 294 trees valued at $146,412, and planned infrastructure investments including sidewalk improvements, street maintenance, roadway resurfacing on Thurston Street, and watermain reconstruction on Prentice Avenue.

Additional NRSA-Wide Housing Accomplishments

Across all designated NRSAs, the City expanded homeownership opportunities through the Home at Last Down Payment Assistance Program, increasing assistance levels for eligible residents purchasing homes within designated NRSAs to up to $20,000 and providing up to $12,500 for eligible first-time homebuyers purchasing elsewhere within the City of Toledo.

Additionally, Maumee Valley Habitat for Humanity completed roof replacement and repair activities for 10 households across the NRSAs utilizing $185,533 in CDBG funds, supporting safe and sustainable housing conditions for Toledo residents.

Toledo Neighborhood Capacity Building Institute (TNCBI) – Cohort 3

The Toledo Neighborhood Capacity Building Institute (TNCBI) is designed to advance neighborhood revitalization by strengthening nonprofit and community-based organizations that serve Toledo residents, particularly those serving low- to moderate-income neighborhoods. Through training, technical assistance, peer learning, and organizational development support, TNCBI provides participating organizations with practical tools to strengthen their operations, improve service delivery, increase organizational sustainability, and expand their impact within the communities they serve.

During the 2025-2026 program year, the Department of Housing and Community Development (DHCD) implemented TNCBI Cohort 3 using a two-track model designed to better address organizations at different stages of development. **Track 1 launched in January 2026 with five organizations** and focused on strengthening the foundational and operational capacity of participating organizations. **Track 2 launched in March 2026 with ten organizations** and provided more targeted instruction related to Community Development Block Grant funding, application readiness, compliance, budgeting, program management, and the responsibilities associated with administering federally funded activities.

Throughout Cohort 3, participating organizations received instruction and technical assistance in areas critical to nonprofit development and sustainability, including board and organizational development, program design, operating budgets and financial policies, grant budgeting, community development, planning and zoning, and federal funding readiness. Subject matter experts, City staff, and experienced community development professionals were incorporated into the curriculum to provide participants with practical knowledge and real-world perspectives.

The program also included individualized capacity-building incentives that allowed participating organizations to receive specialized professional assistance based on their organizational needs. These services provided participants with an opportunity to apply concepts learned during the program and strengthen specific areas of their organizations with direct assistance from experienced service providers. In addition, a comprehensive program evaluation was also completed to assess participant experiences, program effectiveness, and opportunities to strengthen future cohorts.

TNCBI Cohort 3 Framework Included:

- Two program tracks designed to address organizations at different stages of organizational development
- In-person capacity-building and nonprofit development modules
- Community Development Block Grant application, compliance, budgeting, and grant management training
- Program design and organizational financial management instruction
- Planning and zoning and community development education
- Subject matter experts and experienced community development professionals
- Individualized capacity-building incentive services
- Capstone activities designed to demonstrate application of knowledge gained
- Comprehensive program evaluation

Through Cohort 3, DHCD continued its investment in developing stronger, more sustainable community-based organizations that are better positioned to serve Toledo neighborhoods, leverage public and private resources, and participate in future community development opportunities.

Homeownership

Homeownership is still being addressed with HOME Investment Partnerships Program (HOME) funds. The department assisted **47** first-time homebuyers in making their purchases. In addition, the homeowners completed an eight-hour HUD-mandated homeownership training class. The training provided by a qualified HUD-approved counseling agency educated prospective homeowners on how to understand the property acquisition process and the financial constraints of homeownership.

Homeownership Fair – Third Annual

The City of Toledo Department of Housing and Community Development (DHCD) hosted its **3rd Annual Homeownership Fair, "Find Your Way Home: Unlock the Door to Homeownership,"** on Saturday, June 13, 2026. The event provided Toledo residents interested in purchasing a home with access to housing professionals and resources in one location.

The Homeownership Fair focused on providing information and resources related to down payment and closing cost assistance, mortgage loan qualifications, financial readiness, and the homebuying process**.** Residents were able to connect with lenders, realtors, financial opportunity centers, housing organizations, and other community partners.

The 3rd Annual Homeownership Fair had **355 attendees and 41 vendors onsite**. A total of **195 residents participated in 15 educational workshops**, providing attendees with additional information to assist them in

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preparing for homeownership. Prior to the event, **707 pre-fair surveys were completed**, providing DHCD with information regarding residents' interests and needs related to homeownership.

The event also generated **$40,700 in total donated contributions** from participating partners and supporters, which helped offset the costs associated with hosting the event.

The Homeownership Fair resulted in continued connections to the City's homeownership programs. **Seven (7) new participants entered the Home at Last Program as a result of the fair.** DHCD continues to follow up with residents who participated in the event and connect them with appropriate homeownership resources. The grand prize winner from the event is also in the process of purchasing a home, and her Home at Last application is currently under review by DHCD.

As of January 1, 2026, the amount offered for Home at Last down payment assistance was increased to $12,500 per unit outside of a Neighborhood Stabilization Revitalization Area (NRSA) up to $20,000 for purchases located inside an NRSA.

The Homeownership Fair demonstrates DHCD's continued efforts to increase access to homeownership education, financial resources, and homebuyer assistance for Toledo residents. By bringing lenders, realtors, financial assistance providers, and other housing partners together in one location, the event provided residents with a centralized opportunity to learn about the homebuying process and identify resources that may assist them in becoming homeowners.

Programs supported by Community Gardens continue to reduce blight and enhance neighborhoods. By involving residents and fostering a sense of ownership and stewardship among residents in low-income areas, increased access to fresh food enhances the neighborhood. Programs supported by community gardens provided services to **3,581** persons.

Food Policy Initiatives

The City Food Policy Manager, housed within the Department of Housing and Community Development, continued efforts to strengthen food access and food security in Toledo. During her first year, she conducted a citywide listening tour with more than 56 food system stakeholders and completed the CARAT Food Policy Audit, identifying key strengths and gaps within the local food system. Building on this work, the City began laying the groundwork for a future Food Policy Council to strengthen collaboration and develop collective policy strategies. The council is anticipated to launch in early 2027 following governance working group meetings. The City is also participating in planning the Northwest Ohio Food and Farm Summit to advance regional collaboration and develop a shared food policy agenda.

Food policy and programming can span many sectors, from food production to processing and distribution, retail, food waste management, and more. The following descriptions offer a breakdown of work across these various fields:

<u>Farmer and Homestead Education</u>
In 2025, the City supported local farmers and urban agriculture by streamlining the high tunnel permitting process, making it easier for farmers to install infrastructure that extends the growing season. The City also pursued an Urban Agriculture Microgrant Pilot Program in partnership with the Land Bank and Reinvest Toledo to provide additional support for urban agriculture. In addition, the City partnered with Central State University Extension to promote agricultural education, including a garlic planting workshop and a year-long Homesteading Series. The City also promoted the Land Bank's Farm-a-Lot program, which provides opportunities for residents to access public land for urban agriculture through a lease-to-own model.

Value-added & Market Access

The City worked to strengthen food processing and market access for local farmers by addressing gaps in processing infrastructure. The Food Policy Manager pursued $75,000 in technical assistance funding to assess the feasibility of establishing a Toledo food hub, including potential locations, operating models, and partnerships. The City also began developing a regional farmer directory through the MarketMaker platform to connect local farmers with buyers and expand market opportunities. In addition, the City supported efforts to maintain CIFT, a key regional food processing resource, during a period of reduced federal and state funding.

Healthy Retail

The City continued efforts to improve access to healthy food options in Toledo neighborhoods. In 2025, legislation was adopted establishing spacing requirements for new dollar stores to help protect existing food retailers. The City also used ARPA funding to support the redevelopment of the Red & White supermarket in Englewood and CDBG funding to support a pop-up produce market at the Swayne Field Revitalization site. In partnership with the Lucas County Health Department, the City also supported the ARPA-funded Healthy Food Small Market Program, which provided infrastructure improvements to six neighborhood markets to expand healthy food offerings.

Incentive Programs & Food Access

The City worked to strengthen food access by supporting the continuation of Produce Perks, an Ohio SNAP incentive program that provides a dollar-for-dollar match for purchases of local produce. Following the loss of federal funding for the program administrator in 2025, the City participated in regional stakeholder efforts to identify sustainable funding solutions, helping maintain Produce Perks at Phoenix Food Co-op and both Toledo Farmers' Market locations. The Food Policy Manager also helped coordinate a City of Toledo Food Drive during the 2025 federal government shutdown, collecting more than 1,500 pounds of food for the Grand Lodge Food Pantry and residents experiencing delays in SNAP benefits.

Nutrition Education

The City partnered with the Department of Youth and Parks and community organizations to develop the "Art of Healthy Eating Series," which provides residents with practical guidance on preparing simple, nutritious, and affordable meals and snacks. The program will be offered at community parks to promote healthy eating and food preparation skills.

Compost & Food Rescue

The City worked to reduce food waste and increase food recovery efforts by partnering with the Lucas County Health Department and a local corporate chef to develop the "Toledo Food Rescue Guide." The guide provides organizations with information on safely donating surplus, edible food. The City also participated in statewide discussions focused on strengthening composting and food waste reduction policies and practices across Ohio.

Collectively, these initiatives strengthened multiple areas of Toledo's local food system, from urban agriculture and food production to healthy retail, food access, nutrition education, and food rescue. Through these efforts, the Department of Housing and Community Development continued to build partnerships, expand resources, and support a stronger food system that increases opportunities for residents to access healthy, affordable food and supports the long-term health and well-being of the Toledo community.

HUD Section 108

COT established a $37 million loan pool for long-term, variable-rate, affordable financing. Funds will be used to close financing gaps, allow borrowers to complete their deals, generate and maintain jobs, increase affordable housing, enhance equity and equitable development prospects, and expand the existing tax base. The City has closed on two loans, worth a collective $4 million, for community centers improvements and economic development. A third loan is closing in Quarter 3 of 2026 for economic development and future loans for affordable housing developments are in progress.

Pathways to Removing Obstacles to Housing (PRO Housing)

In January of 2025, the City of Toledo was awarded $4 million through the Pathways to Removing Obstacles to Housing (PRO Housing) program. The funding is being used to address two significant barriers impacting affordable housing production and preservation in the City of Toledo: (1) an outdated zoning code and development standards; and (2) a weak market for new construction or preservation of affordable housing.

During the July 1, 2025, through June 30, 2025, program year, all PRO Housing activities were initiated and are actively underway. The City is utilizing PRO Housing funds to advance the following strategies:

1. **Comprehensive Update of the Toledo Planning and Zoning Code and Development Standards**
   The Toledo-Lucas County Plan Commission and Zoning Advisory Committee advanced the comprehensive zoning update process by selecting a consultant in the second quarter of 2026. The project is scheduled to begin in the third quarter of 2026 and will focus on modernizing zoning regulations and development standards to support increased housing production and affordability.
2. **Development of Housing Design Templates to Reduce Affordable Housing Production Costs**
   The Department of Housing and Community Development issued a Request for Qualifications for an Architectural firm to develop housing design templates that will be made available to housing developers. Several qualified responses were received, and DHCD anticipates selecting a firm in the third quarter of 2026. These templates will help to reduce design costs and streamline the development of affordable housing projects.
3. **Appraisal Gap Financing to Support Housing Production in Targeted Neighborhoods**
   DHCD launched the NRSA UPLIFT Program in the second quarter of 2026 to address appraisal gaps and incentivize housing development within the Englewood Neighborhood Revitalization Strategy Area (NRSA). The program is designed to support housing investment in weak market areas identified as Geographic Target Areas in the City's Consolidated Plan. Applications are being accepted through August 14, 2026, with project selections anticipated shortly thereafter.

Affordable Housing Development

- Evergreen Heights - 52 units - Senior Housing (under construction)
- Whitney Manor - 20 units - Supportive Housing with Services (near completion)
- HSI Infill Housing 2025 - 2 units - Homebuyer single-family homes (complete and sold)
- HSI Infill Housing 2026 – 2 units – Homebuyer single-family homes (under construction)

Economic Development

In the 2025 (51^{st}) program year, the City of Toledo funded the Economic Empowerment Initiative for Toledo activity to support the growth and sustainability of local small businesses. Through this initiative, **32** small businesses throughout the City of Toledo received technical assistance, structured mentoring and strategic ecosystem navigation services designed to strengthen business operations and enhance long-term economic viability. These services were provided through two cohorts of the Northwest Ohio Business Mentoring Program.

As a result of these efforts, **11** new jobs were created and **26** jobs were retained within the City of Toledo. Out of the **11** jobs created, **5** were in the Officials and Managers category and **6** were in the Service Workers category. Of the **26** jobs retained, **3** were in Professional positions, **1** was in a Craft Worker position, and **22** were in Service Worker positions.

Lead-Safe Ordinance – Progress, Major Initiatives, and Outcomes

During the July 1, 2025 through June 30, 2026 program year, the City of Toledo continued implementation of the Residential Rental Properties and Family Child Care Homes Lead-Safe Ordinance. Major efforts focused on increasing property compliance, transitioning program administration to the City, strengthening enforcement and inspector oversight, improving technology and internal processes, and continuing education and outreach to property owners and the community.

A significant accomplishment during the program year was the transition of the administrative functions of the Lead-Safe Ordinance from the Toledo-Lucas County Health Department to the City of Toledo. Previously, the Health Department performed key administrative functions associated with the ordinance. During the reporting period, the City brought these responsibilities in-house and established the procedures, technology, and internal workflows necessary to directly administer the Lead-Safe Certification Program. The City continued to collaborate with the Health Department on lead poisoning prevention and related public health efforts.

Implementation of the ordinance is phased across Toledo's 120 census tracts through eight compliance deadlines. Through June 30, 2026, the City mailed a total of 10,057 reminder letters to property owners approaching their applicable compliance deadlines and 3,736 Notices of Violation to property owners identified as noncompliant. These communications were an important component of the City's strategy to educate property owners, encourage voluntary compliance, and provide an opportunity to achieve compliance before additional enforcement action.

The City also made significant progress in developing a formal Housing Court enforcement process for property owners who remained noncompliant after receiving the required notices and opportunity to comply. In coordination with the Law Department, Code Compliance, and other partners, the City developed court affidavits, internal review and quality-control procedures, supporting documentation requirements, and a workflow for tracking cases from the Notice of Violation through court referral. This work established the foundation necessary for Housing Court enforcement and strengthened the City's ability to address continued noncompliance.

To support the transition to City administration, the City developed and implemented a new Cityworks-based Lead-Safe Portal to centralize Lead-Safe Certificate applications, inspector registrations, payments, certificate issuance, service requests, and enforcement tracking. The City also worked to transition Lead-Safe information from the standalone Toledo Lead Safe website to the City of Toledo's website to provide a centralized and sustainable source of information for property owners, residents, inspectors, and other stakeholders.

Inspector oversight and quality control remained a priority throughout the program year. The City strengthened its review of clearance reports and supporting documentation, provided ongoing technical guidance to inspectors, and held a mandatory Lead-Safe Inspector meeting in March 2026 addressing ordinance requirements, inspection standards, documentation, quality-control expectations, and the new portal. The City also formalized procedures for warnings and inspector disqualification to help ensure the integrity of the Lead-Safe Certification Program. As of June 30, 2026, there were **69** local registered Lead-Safe Inspectors participating in the program.

Education and collaboration continued throughout the program year through partnerships with the Toledo Lead Poisoning Prevention Coalition, Toledo Lead Resource Center, Toledo-Lucas County Health Department, Fair Housing Center, property owners, property managers, inspectors, community organizations, residents, tenants, and other stakeholders.

As of June 30, 2026, the City had issued a cumulative total of **5,355** Lead-Safe Certificates. Overall, the 2025-2026 program year represented significant progress in the implementation of the Lead-Safe Ordinance, including bringing program administration in-house, advancing implementation across the City's phased compliance schedule, strengthening enforcement and inspector oversight, and implementing new technology and administrative processes. These efforts have strengthened the City's capacity to increase compliance and further its goal of protecting Toledo residents from lead-based paint hazards.

The department continued to focus on HUD's national objectives, including providing assistance to low- and moderate-income (LMI) individuals and addressing slum and blight conditions within the community. In alignment with the priorities identified in the 2025-2029 Five-Year Consolidated Plan, the City continued its efforts to expand access to safe, adequate, and affordable housing; support homeownership and housing improvements; reduce and prevent homelessness; improve public infrastructure and facilities; promote fair housing; and provide essential public services and other resources to individuals and families through the community. These efforts reflect the City's continued commitment to strengthening neighborhoods and improving the quality of life for Toledo residents.

The DHCD continues to work closely with the lead CoC Toledo Lucas County Homelessness Board (TLCHB) in its continued efforts toward the prevention and elimination of homelessness. In addition, many local nonprofit agencies, through funding provided by the COT, provide programs that meet the needs of individuals and their families who are homeless or at imminent risk of becoming homeless.

Code Blue Warming Centers continued for the 2025-2026 winter season. The warming centers provide accessible overnight warming centers for families and individuals during the coldest winter months. Toledo has witnessed a rise in homeless encampments, mothers and children sleeping in vehicles, and overwhelming requests for emergency housing assistance. Local shelters were experiencing a 100% occupancy rate during the summer months. The Warming Centers ensured no family, child, or individual was left exposed to extreme cold during Code Blue periods. 508 unduplicated individuals over the course of 53 nights utilized the Warming Centers. Total usage was 3,856 with 77% were male and 29% were female. Transportation to the centers were provided through the Ride United program through the local United Way of Greater Toledo.

The **Emergency Rental Assistance Program (ERAP)** concluded September 2025. Over the course of the program, 4,595 individuals received rental assistance. Twenty-three percent (1,039) received up to the maximum 18 months.

The Strategic Plan and Action Plan highlight fair housing as an important consideration. Specifically, completion of the Analysis of Impediments of Fair Housing Choice and correlated work on its action plan, and implementation of a fair housing enforcement program were identified. The Fair Housing Center, as the City's partner in this work, did complete and has been monitoring implementation of the Analysis of Impediments to Fair Housing Choice. The Fair Housing Center has also implemented its fair housing enforcement program successfully. Both of these accomplishments were funded in part by the City of Toledo.

The Fair Housing Center continues to handle a significant number of fair housing cases, assisting individuals experiencing housing discrimination. This work is made possible by CDBG funding from the City of Toledo and funding directly from HUD. During the reporting period, the Center received handled 102 new investigations impacting **172** persons; conducted **17** trainings with **1,154** persons attending; monitored **10** settlement agreements, and disseminated **12,921** Fair Housing materials.

The Fair Housing Center also regularly conducts education and outreach activities to advance the Action Plan. More than **63** million impressions have been realized as a result of this work. An impression is realized when an adult, who is 18 years of age or older, is exposed to the intended advertising, outreach, or program. The frequency with which people encounter one of their communications is one method the Fair Housing Center measures the effectiveness of its efforts.

The Department of Housing and Community Development (DHCD) continues to utilize ZoomGrants for online applications, electronic accomplishment reporting, requests for funds, and overall management of CDBG, ESG and HOME sub-recipients. In addition, ZoomGrants facilitated the work of the Citizen Review Committee (CRC), enabling members to review, score, and recommend funding for CDBG, ESG, and HOME sub-recipients. The implementation of this online platform has reduced both the time and cost associated with the application review process, increased the efficiency of program management, and generated significant cost savings for the department.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

The HUD accomplishments table has been updated to compare actual accomplishments with the goals established in the Five-Year Strategic Plan and One-Year Action Plan. The table reflects **Preliminary Accomplishment Data** for the 2025 (51st) program year, with final figures to be included in the completed CAPER.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Affordable Housing Development	Affordable Housing	CDBG: $250,000 HOME: $3,831,374.78	Homeowner Housing Added Rental Units Constructed	Household Housing Unit	370	87	24%	139	87	63%
Homeownership Opportunities	Affordable Housing	HOME: $350,000	Direct Financial Assistance to Homebuyers	Households Assisted	225	47	21%	47	47	100%
Housing Improvements	Affordable Housing	CDBG: $2,625,620 HOME: $1,375,597.90	Homeowner Housing Rehabilitated	Household Housing Unit	400	82	21%	81	82	101%
Slum and Blight Clearance	Affordable Housing	CDBG: $69,500	Housing Code Enforcement / Foreclosed Property Care	Household Housing Unit	1,000	319	32%	200	319	160%
Fair Housing Planning & Services	Affordable Housing	CDBG: $160,000	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	2,250	502	22%	450	502	112%

OMB Control No: 2506-0117 (exp. 09/30/2021)

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Public Services	Non-Homeless Special Needs	CDBG: $1,056,247	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	45,000	11,591	26%	9,075	11,591	128%
Homelessness Services	Homeless	ESG: $627,043	Homeless Person Overnight Shelter Tenant-based rental assistance / Rapid Rehousing	Persons Assisted Households Assisted	4,500 120	1,472	33%	910	1,472	162%
Infrastructure & Public Facility Improvements	Non-Housing Community Development	CDBG: $1,650,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	70,000	13,045	19%	15,990	13,045	82%
Economic Development	Non-Housing Community Development	CDBG: $250,000	Businesses Assisted	Businesses Assisted	225	32	14%	46	32	70%
Planning and Administration	Other	CDBG; $1,599,392 HOME: $196,572.42	Other	Other	11	11	100%	11	11	100%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

COVID Accomplishments

Through CDBG-CV and ESG-CV resources, the City supported activities that addressed critical community needs related to business assistance, emergency rental assistance, COVID-19 testing, supplies and cleaning, food security, youth/senior/special populations assistance, legal support, outreach, and homelessness prevention. A detailed summary of COVID-19 activities, funding utilization, and accomplishments is provided in **Table 2: COVID Accomplishments**.

The City of Toledo's COVID-19 response activities provided critical assistance to residents, households, businesses, and community partners throughout the pandemic and recovery period. Through CDBG-CV and ESG-CV funding, the City addressed immediate and emerging needs related to housing stability, homelessness prevention, economic recovery, public health, food security, and essential services for vulnerable populations.

As of this reporting period, the City has fully expended its ESG-CV allocation and continues to draw down the remaining CDBG-CV funds for completed eligible activities. The accomplishments achieved through these resources demonstrate the City's continued efforts to utilize federal funding to address community needs and support recovery efforts. This report represents the final reporting of COVID-19 accomplishments, as ESG-CV activities have been completed and CDBG-CV activities are concluding as the funding period approaches expiration on September 1, 2026.

FUNDING	PROJECTS	ACTUAL	UNIT OF MEASURE
CDBG-CV	CV-Business Assistance	274	Businesses Assisted
	CV-Emergency Rental Assistance	595	Households Assisted
	CV-Testing	11,596	Persons Assisted
	CV-Supplies/Cleaning	5,624	Persons Assisted
	CV-Food Security	35,515	Persons Assisted
	CV-Legal Support/Evictions	91	Persons Assisted
	CV-Youth, Senior, Special Populations	1,575	Persons Assisted
	CV-Outreach	24,074	Persons Assisted
	CV-Emergency Mortgage Assistance Program (EMAP)	62	Households Assisted
ESG-CV	CV- Emergency Rental Assistance	406	Households Assisted
	CV-Equipment	587	Persons Assisted
	CV-Street Outreach	365	Persons Assisted
	CV-Toledo Public Schools Stabilization Program	217	Families
	CV-CoC Collaborative	35,238	Persons Assisted

Table 2 - COVID ACCOMPLISHMENTS

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

As an entitlement community, the City of Toledo (COT) received **$7,046,960** in Community Development Block Grant (CDBG) funds, **$1,965,724.17** in HOME Investment Partnerships Program (HOME) funds, an additional **$128,340.65** in HOME program income, and **$627,043** in Emergency Solutions Grant (ESG) funds for the 2025 (51st) program year. These funds were used to support activities that addressed the priorities and goals identified in the 2025-2029 Five-Year Consolidated Plan and the 2025-2026 Annual Action Plan.

The Department of Housing and Community Development (DHCD) reviewed each proposed activity to ensure it met all eligibility requirements and complied with CDBG, HOME, and ESG program regulations. As part of the application process, prospective applicants were informed of the priorities and objectives established in the Five-Year Consolidated Plan, and all funded activities were required to address at least one of those priorities.

During the 2025 (51st) Program Year, a significant portion of CDBG and HOME funding was invested in housing activities, including the rehabilitation of owner-occupied and rental housing, as well as down payment assistance to increase affordable homeownership opportunities. Housing preservation and code enforcement continued to be among DHCD's highest priorities. In addition, CDBG funds supported activities that addressed blight prevention, public services, and economic development, helping to improve neighborhoods and expand opportunities for low- and moderate-income residents throughout the city.

The accomplishments presented in Table 1 highlight the progress made during the 2025 (51st) Program Year toward achieving the goals established in the 2025–2029 Consolidated Plan and the 2025 Annual Action Plan. Table 2 summarizes the accomplishments achieved through the City's remaining COVID-funded activities.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a) .

The table reflects **Preliminary Data** related to racial and ethnic composition of the individuals and families assisted for the 2025 (51st) program year, with final figures to be included in the completed CAPER.

	CDBG	HOME
White	3,564	27
Black or African American	6,108	27
Asian	51	0
American Indian or American Native	18	0
Native Hawaiian or Other Pacific Islander	24	0
Total	**9,765**	**54**
Hispanic	621	3
Not Hispanic	9,144	51

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)	
	HESG
American Indian, Alaska Native, or Indigenous	6
Asian or Asian American	3
Black, African American, or African	712
Hispanic/Latina/e/o	40
Middle Eastern or North African	0
Native Hawaiian or Pacific Islander	12
White	601
Multiracial	57
Client doesn't know	0
Client prefers not to answer	12
Data not collected	27
Total	**1,470**

Table 3 – Table of assistance to racial and ethnic populations by source of funds

Narrative

Data regarding beneficiaries of CDBG, CDBG-CV, HOME, and ESG assistance are presented in the tables above. Under CDBG, **63%** of those served were minorities, primarily Black or African American, while **50%** of HOME beneficiaries were minorities. Additionally, **6%** of CDBG beneficiaries and **6%** of HOME beneficiaries identified as Hispanic.

The beneficiary data reported in IDIS also includes individuals and families who identified with multiple racial categories or other racial groups. These categories include:

- American Indian/Alaskan Native & White – **5**
- Asian & White – **2**
- Black/African American & White – **739**
- American Indian/Alaskan Native & Black/African American – **9**
- Other Multi-Racial – **1,175**

Among individuals and families represented in these additional racial categories, **584** (**30%**) identified as Hispanic.

For HESG, the racial composition of beneficiaries, as reported in SAGE, indicates that **48%** were Black or African American and **3%** identified as Hispanic.

As illustrated in the attached maps, the largest concentrations of minority residents in Toledo are located within low- and moderate-income census tracts. This distribution demonstrates the continued alignment of federally funded housing and community development activities with areas of demonstrated need.

In compliance with HUD regulations, the City of Toledo allocated at least 70% of its 2025–2026 CDBG entitlement funds to activities that principally benefit low- and moderate-income individuals and families.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

The table reflects **Preliminary Data** related to the amounts expended in the 2025 51st program year, with final figures to be included in the completed CAPER.

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	7,775,759	4,805,086
HOME	public - federal	5,881,885	727,308
ESG	public - federal	627,043	577,622

Table 4 - Resources Made Available

Narrative

The table above represents the resources available and the amount expended for the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG) programs during Program Year 2025 (51st PY).

The City was awarded **$5,979,865** in Community Development Block Grant-CV (CDBG-CV) funding and **$4,875,338** in Emergency Solutions Grant-CV (ESG-CV) funding. As of this report, the ESG-CV allocation has been fully expended, while CDBG-CV funds continue to be drawn down as remaining activities are completed. To date, approximately **$5,521,559.44** in CDBG-CV funds has been expended.

For Continuum of Care (CoC) activities, total resources available during the reporting period were **$1,999,303**, and **$1,999,303** was expended. CoC-funded projects are administered through HUD, with participating CoC partners receiving their funding directly from HUD. Because individual CoC projects may operate under program or spending cycles that differ from the CAPER reporting period, the amounts reported may reflect project expenditures that do not align exactly with the City's program year.

Identify the geographic distribution and location of investments

The table reflects **Preliminary Data** related to the Actual Percentage of Allocation in the 2025 (51st) PY, with the final data to be included in the completed CAPER.

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Citywide	84%	71%	
Englewood NRSA	4%	12%	NRSA
Old South End NRSA	8%	1%	NRSA
Junction Choice Neighborhood NRSA	2%	1%	NRSA
Vistula Neighborhood	2%	15%	Targeted Investment Area

Table 5 – Identify the geographic distribution and location of investments

Narrative

National economic conditions continue to affect Toledo's efforts to revitalize and stabilize neighborhoods. Many neighborhoods that were once thriving now face challenges, including an aging housing stock, an increasing number of abandoned and deteriorating structures that contribute to blight, and limited opportunities for economic development. To address these challenges, investments were directed toward supporting low- and moderate-income residents, with a focus on minorities, retirees, and individuals with disabilities.

The Department of Housing and Community Development (DHCD) concentrated resources in the City's most economically distressed areas. In alignment with the City's neighborhood revitalization strategy, efforts were targeted to census tracts where more than 51% of residents are low- and moderate-income.

The low- and moderate-income 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 City also used geographic, place-based strategies to advance the goals identified in the 2025-2029 Five-Year Consolidated Plan. DHCD concentrated its efforts in the City's most economically disadvantaged areas through two primary strategies: (1) slum and blight reduction and (2) targeted investments.

In February 2023, HUD approved the Old South End and Englewood as Neighborhood Revitalization Strategy Areas (NRSAs) for the City of Toledo's Department of Housing and Community Development (DHCD). In 2024, HUD also approved the Junction Choice Neighborhood Plan, making Junction the City's third NRSA. In addition, DHCD identified Garfield, Raymer, and Starr in East Toledo as additional target areas for focused investment.

These geographic strategies allowed the City to direct resources toward areas experiencing significant housing, infrastructure, economic, and neighborhood stabilization challenges while supporting the broader goals established in the Consolidated Plan.

The City of Toledo, in accordance with HUD regulations, allocated at least 70% of its 2025-2026 CDBG entitlement award to programs and activities that directly benefit low- and moderate-income individuals and families.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The City of Toledo (COT) partners with federal, state, and local organizations to address the priorities identified in the 2025-2029 Five-Year Consolidated Plan. HUD funding allocations help leverage additional resources and support efforts undertaken by the COT and its Third-Party Partners. The combination of CDBG and other public and private resources enables Third-Party Partners to carry out their approved activities. Non-profit organizations leverage federal and state funding by seeking additional resources to support operational and project-related expenses.

To satisfy DHCD's matching requirements for CDBG and ESG, Third-Party Partners are required to seek additional funding sources at a 1:1 match for their CDBG and ESG allocations. Resources used to meet this requirement included federal, state, and local resources, as well as private funding sources. Examples include the Local Initiatives Support Corporation (LISC), Ohio Department of Job and Family Services (ODJFS), Ohio Arts Council, Hospital Council of Northwest Ohio (HCNO), United Way of Greater Toledo, Area Office on Aging, private foundations and contributions, grants, local banks, program fees, and developer fees.

Each HOME Participating Jurisdiction (PJ) is subject to a match liability that must be satisfied by the end of each fiscal year. This liability requires PJs to match 25 cents for each dollar of HOME funds expended on affordable housing. Match contributions must be permanent contributions to affordable housing provided by a public or private donor and must come from a non-federal source. The COT remains eligible for a 100% match reduction due to its designation as a distressed jurisdiction.

To support housing, economic development, and community development activities, CDBG- and HOME-funded programs may obtain publicly owned land or property through the Lucas County Land Reutilization Corporation (Land Bank). HOME funds may be used to support the rehabilitation of eligible properties; however, HOME funds are not used directly to acquire the property.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	0
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	0
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	0

Table 6 – Fiscal Year Summary - HOME Match Report

The tables reflect **Preliminary Data** related to the 2025 (51st) PY, with the final data to be included in the completed CAPER.

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	**Date of Contribution**	**Cash (non-Federal sources)**	**Foregone Taxes, Fees, Charges**	**Appraised Land/Real Property**	**Required Infrastructure**	**Site Preparation, Construction Materials, Donated labor**	**Bond Financing**	**Total Match**

Table 7 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period $	**Amount received during reporting period $**	**Total amount expended during reporting period $**	**Amount expended for TBRA $**	**Balance on hand at end of reporting period $**
1,274	932,514	518,471	0	415,317

Table 8 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	**Minority Business Enterprises**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

	Total	**Women Business Enterprises**	**Male**
Contracts			
Dollar Amount	0	0	0
Number	0	0	0
Sub-Contracts			
Number	0	0	0
Dollar Amount	0	0	0

Table 9 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	**Minority Property Owners**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 10 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition		
Parcels Acquired	0	0
Businesses Displaced	0	0
Nonprofit Organizations Displaced	0	0
Households Temporarily Relocated, not Displaced	0	0

Households Displaced	**Total**	**Minority Property Enterprises**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 11 – Relocation and Real Property Acquisition

OMB Control No: 2506-0117 (exp. 09/30/2021)

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

The tables reflect **Preliminary Data** in the 2025 (51st) PY, with the final data to be included in the completed CAPER.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	24	105
Number of Non-Homeless households to be provided affordable housing units	192	191
Number of Special-Needs households to be provided affordable housing units	75	25
Total	**291**	**321**

Table 12 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	24	50
Number of households supported through The Production of New Units	139	75
Number of households supported through Rehab of Existing Units	81	149
Number of households supported through Acquisition of Existing Units	47	47
Total	**291**	**321**

Table 13 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

In the table above, the one-year goal was estimated in the Annual Action Plan. The actual accomplishments for Program Year 2025 (51st PY) are reported below, along with additional details regarding progress toward the goals.

Rising rental costs and other housing-related expenses have significantly increased the cost per household served. As a result, the City and its Third-Party Partners have experienced a reduction in the number of households that can be served with available resources.

Discuss how these outcomes will impact future annual action plans.

The Department of Housing and Community Development (DHCD) has renewed its focus on the City's core housing programs in an effort to advance the goals and objectives established in the Action Plan. Key areas of focus include:

- Owner-Occupied Rehabilitation
- Down Payment Assistance Programs
- Affordable Housing Development
- Rooftops Programs

Housing staff will prioritize outreach and coordination with the City's contractor pool to increase participation and facilitate the completion of HOME-funded activities. Rehabilitation staff will continue to work closely with contractors to address outstanding issues, expedite the completion of rehabilitation projects, and ensure that projects are finalized and closed out in a timely manner.

DHCD staff will regularly review the Integrated Disbursement and Information System (IDIS) to identify projects and activities that remain open or have experienced delays. This ongoing review will help staff monitor project progress, address outstanding requirements, facilitate timely drawdowns and closeouts, and ensure that activities are completed within the applicable program year.

The Department is also investing in staff development and training to strengthen program knowledge, improve technical assistance to partners and contractors, and identify strategies that promote greater efficiency and effectiveness in the administration and implementation of each housing program.

As the City continues implementation of HOME-ARP, DHCD will solicit input and recommendations from community and partner organizations to identify effective strategies for addressing housing needs and barriers experienced by Qualifying Populations (QPs). Particular attention will be given to identifying effective approaches for utilizing HOME-ARP funds for Tenant-Based Rental Assistance (TBRA). DHCD will continue to evaluate its housing priorities and adjust its strategies as needed to maximize the effectiveness of available resources throughout the five-year planning period.

Due to the significant and increasing demand for emergency shelter and other services for individuals and families experiencing homelessness, the City of Toledo submitted a substantial amendment to its HOME-ARP Allocation Plan establishing a preference for Qualifying Population 1 (QP1) — individuals and families experiencing homelessness. The preference was established to prioritize HOME-ARP resources for households with the most immediate housing and shelter needs. HUD approved the substantial amendment on March 25, 2026.

The City of Toledo also has an ordinance requiring construction projects receiving more than $100,000 in City funding to enter into a Project Labor Agreement (PLA). While the City recognizes the value of this requirement, its application to affordable housing construction projects may create additional administrative, financial, and capacity challenges for nonprofit organizations undertaking housing development activities. DHCD will continue to monitor the impact of this requirement on nonprofit affordable housing development and seek strategies, where feasible, to minimize barriers to implementation and support the successful completion of affordable housing activities.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	43	8
Low-income	18	23
Moderate-income	5	23
Total	**66**	**54**

Table 14 – Number of Households Served

Narrative Information

DHCD continues to partner with local non-profit agencies to provide housing support and assistance to Toledo residents. These agencies administer the rehabilitation of existing housing units and the development of new housing units. The primary goals of these partnerships are to increase housing productivity, expand the availability of decent and affordable housing, and reduce costs.

In addition to increasing productivity and reducing costs, these partnerships help strengthen relationships between the communities being served and the agencies providing assistance through outreach, engagement, trust, and information sharing. DHCD remains committed to working with its non-profit partners to improve and provide decent, safe, and affordable housing for the communities it serves.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Lucas County's unsheltered population grew sharply over the past two years: HUD HDX data show 12 unsheltered individuals counted in the January 2024 Point-in-Time count, rising to 71 in 2025 and 147 in 2026 — more than a twelvefold increase. Chronic homelessness rose from 64 to 143 over the same period. Against this trend, HMIS recorded only 10 unduplicated individuals served through Street Outreach system-wide in the most recent reporting year, compared to 718 people counted as homeless in the January 2026 PIT count. This is the single largest barrier identified this period: the great majority of the county's homeless population has no documented outreach engagement at all.

During the reporting period, OH-501 restructured Coordinated Entry to address this gap. Under the revised process, a household can enter the system through either of two access points — a call to 211, or direct field engagement by Street Outreach — with the Coordinated Entry assessment and By-Name List placement occurring at first contact rather than after shelter entry, as under the prior process. This change is designed to close the structural gap in which unsheltered households who never call 211, including many living in encampments, previously had no route onto the housing list; given the scale of unmet need reflected in the HDX data above, closing that gap in practice will depend on outreach capacity that does not yet exist at scale.
As a direct adjustment to this barrier, HUD's June 2026 NOFO will fund new Street Outreach and Housing Navigation subrecipients beginning October 2026 (youth) and January 2027 (adult). These subrecipients will be contractually required to use outreach tracking software, closing the current documentation gap between outreach activity and HMIS-recorded engagement and giving the Continuum a clearer picture of unsheltered need going forward.

Street Outreach providers are required to conduct proactive, housing-focused engagement using motivational interviewing, harm reduction, and trauma-informed strategies across encampments, parks, transit stations, hospitals, and correctional facilities. The Continuum also strengthened its encampment response standards this period: closures without documented prior outreach and housing or shelter offers are treated as inconsistent with CoC standards, and providers must document referrals, outcomes, and declinations, reporting encampment-specific data to the CoC Advisory Board quarterly.

Addressing the emergency shelter and transitional housing needs of homeless persons

A significant barrier identified this period is length of time to permanent housing placement: HUD HDX data show households exiting shelter to permanent housing wait an average of 579 days — far above the Written Standards' system-wide RRH/PSH placement target of 15 calendar days from referral, and well beyond the 150-day and 120-day average length-of-stay benchmarks set for Emergency Shelter and Transitional Housing, respectively. Compounding this, nearly 70% of new shelter entrants have no prior homeless-service history, indicating that most people entering shelter are not yet connected to any programming before they call 211 for homeless assistance.

As an adjustment to address placement delays, TLCHB launched a landlord engagement program (Housing during the reporting period to expand the pool of housing units available to households exiting shelter.

OH-501 has established discharge coordination protocols with publicly funded institutions, including health care facilities, foster care and youth-serving systems, and corrections institutions, to reduce the risk of individuals and families becoming homeless upon release. These protocols are designed to identify individuals at risk of homelessness prior to discharge and connect them to appropriate services before they exit institutional care.

ESG funding for OH-501 does not support homelessness prevention activities. As structured within this CoC, ESG funds are directed toward Coordinated Access, which serves individuals and families who are already experiencing homelessness. Prevention-focused screening, including screening related to institutional discharge, occurs upstream of Coordinated Access and is not an ESG-funded function.

Accordingly, individuals identified as at risk of homelessness through discharge planning from health care, foster care, youth, or corrections systems are directed to [insert the correct upstream point of contact, likely 211 or another prevention-specific resource] rather than to ESG-funded prevention assistance, since no ESG homeless prevention funds are allocated within OH-501's program design.

Homelessness Prevention services such as housing problem-solving, family mediation, landlord negotiation, financial assistance, and benefits connection are prioritized for households with the greatest risk of homelessness and fewest resources to resolve their housing crisis using ESG and HCRP funds through Coordinated Access to prevent low-income individuals and families from discharging from institutions to homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The CoC recognizes a continuing gap in service delivery for individuals and families likely to become homeless following discharge from institutional care. Ongoing conversations with key institutional partners are helping close that gap system-wide.

The CoC has engaged a variety of managed care organizations, such as Anthem and CareSource, to coordinate care for people experiencing homelessness who are also engaged in the healthcare system. The CoC has also communicated with all major healthcare systems in the jurisdiction on discharge planning and is considering integrating data collection into HMIS, creating a more seamless path to connect discharged individuals and families with housing and supportive services.

Coordination is made with the reentry population to support pre-discharge planning, ensuring immediate access to housing and supportive services upon release, including a voucher program dedicated to this population. Volunteers of America Chestnut Hill, a Permanent Supportive Housing project, maintains beds dedicated specifically to individuals exiting incarceration. In addition, the CoC has adopted the Ready to Rent program for homeless participants as a certificate program for use with the HIVE landlord engagement program.

A medical respite intervention pilot has been implemented but remains unfunded. As the number of older adults rises, the system is seeing more individuals who are unable to enter care facilities but are too medically fragile to stay safely in shelter, creating a large void in services for unhealthy seniors.

The Veterans By-Name List Committee and Case Conferencing committees continue to review active cases involving veterans, families with children, and individuals experiencing homelessness to identify ongoing barriers and next steps toward permanent housing placement. Assessment scores, as well as real time discussions regarding a participant's immediate needs, are considered for open housing units within the community, whether it is a HUD-funded housing program or mainstream rentals.

No Barriers Housing is the CoC Committee charged with quantifying past and current chronic homelessness, identifying national and local best practices proven to reduce it, and redesigning the coordinated entry system to speed housing placement and reduce returns to homelessness among the community's hardest-to-house residents. The committee has established a dedicated voucher program for people experiencing chronic homelessness, in coordination with Lucas Metropolitan Housing, the Mental Health and Recovery Services Board, Unison Health, St. Paul's Community Center, and other providers.

TLCHB participated in a statewide Youth Homeless Services Improvement grant application to create and support a youth advisory board for youth 18-24 for input into system gaps, needs, and means to improve the system for those with lived experience. This federal grant allows Lucas County to build housing and resource plans for youth ages 18 to 24, particularly those aging out of foster care, who are at imminent risk of or currently experiencing homelessness, and threats of DV, trafficking, and exploitation. TLCHB is applying for Youth Homeless Demonstration Program funding to implement the strategies and programs that were initiated during the YHSI grant period.

TLCHB has also developed a strategic plan to address system-wide barriers and gaps, including implementation of Open HMIS, which allows system partners to work more cohesively and use shared data to drive more meaningful outcomes and improvements. Previously, a closed system made it difficult for continuity of care.

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

The CoC changed how coordinated entry works in Lucas County. Households are now placed on the By-Name List and enter housing intervention matching (via case conferencing) using the assessment completed at first contact. No shelter stay is a prerequisite for housing placement. A new assessment was created to replace the outdated SPDAT. Housing prioritization now runs on length of time homeless in the current episode, disability status, and chronic homelessness.

The 579-day average time from shelter entry to permanent housing placement, reported through HUD HDX, is a central challenge for this reporting period for shortening length of time homeless. The Continuum's new Coordinated Entry structure is intended to address part of this problem at its root: households are now placed on the By-Name List and enter housing intervention matching through case conferencing using the assessment completed at first contact, rather than waiting for a shelter-based assessment as under the prior process. Because nearly 70% of new shelter entrants have no prior homeless-service history, moving assessment to first contact, whether that contact happens at 211 or in the field through Street Outreach, is intended to shorten the front end of that 579-day figure for the households the new outreach investment is designed to reach.

Placement-timeliness commitments continue to anchor this work. Rapid Re-Housing and Permanent Supportive Housing both carry a 15-calendar-day placement-from-referral expectation, and providers must document referral date, housing search activity, and any barriers causing delay. System-wide, the Continuum targets at least 50% successful exits to permanent housing across Emergency Shelter, Transitional Housing, and Rapid Re-Housing, with returns to homelessness held below 7% at 12 months and below 8% at 24 months. For chronically homeless households specifically, a population that grew from 64 to 143 individuals over the past two years per HDX data, Permanent Supportive Housing KPIs target at least 93% of households housed, retained, or exited to permanent housing.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

During the 2025-2026 Program Year Lucas Metropolitan Housing (LMH) accomplished the following:

LMH plans to continue 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. 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).

During the program year, LMH has opened Park Apartments (45 apartments for Transition Age Youth (TAY) and Collingwood Green V (otherwise known as Collingwood Green Living, which is 75 apartments for Seniors). LMH also closed on the purchase of Palmer Gardens, a 75-apartment community for mixed income families, and has begun the substantial rehabilitation of the property. Work continues on planning for Thurgood Marshall (54 units on senior housing) & the RAD conversion of TenEyck Towers. LMH has also worked towards the implementation of a second phase of an Energy Performance Contract, which will bring over $15 million in investment into updating several properties including McClinton Nunn, Vistula Manor, Port Lawrence, etc.

Actions taken 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, including:

- Employment assistance, financial education & coaching, and access to income supports.
- 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. Through this work, LMH will:

- 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.
- 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.
- Strengthen partnership with LMH’s non-profit affiliate Lucas Housing Services Corporation to increase the offer of sustainable and affordable homeownership opportunities

Actions taken to provide assistance to troubled PHAs

Lucas Metropolitan Housing (LMH) is not a troubled PHA.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

The City does not impose public policies that create barriers to affordable housing, such as rent controls or impact fees. Instead, the City supports opportunities for affordable housing through zoning policies that allow multifamily housing in select residential districts, as well as in commercial and mixed-use districts. The City also allows flexibility for existing inadequate lots to support infill development. While most land in the City has already been developed, these zoning regulations continue to provide opportunities for the development and preservation of affordable housing.

There are, however, several challenges to affordable housing that are outside of the City’s control. Higher land costs and the cost of rehabilitating older properties to meet current codes can significantly increase the cost of developing and preserving affordable housing, particularly in areas with limited development activity. Population outflow to surrounding suburbs and poor property maintenance can also contribute to vacancies, deterioration, and the loss of viable housing stock. These conditions can disproportionately affect low- and moderate-income (LMI) households by limiting available housing options and increasing housing costs.

Although suitable infrastructure is generally available throughout the City, continued code enforcement and neighborhood stabilization efforts are necessary to maintain the existing affordable housing stock and address deteriorating properties. While these efforts are needed throughout Toledo, the City restricts the use of CDBG funds for code enforcement activities to eligible low- and moderate-income areas that meet the applicable criteria for deterioration. This allows the City to focus CDBG resources on areas where code enforcement and related activities can help preserve housing, address deteriorating conditions, and stabilize neighborhoods.

The City has continued to make progress in advancing affordable housing opportunities by successfully pursuing multiple affordable housing developments throughout the community.

In addition, the City will be moving forward with a grant-funded initiative to review and update the local zoning code. While a kickoff meeting with community partners has not yet been scheduled, planning is underway and the process is expected to begin in the near future.

The Fair Housing Center has consistently identified provisions within the City's zoning code related to group homes for persons with disabilities as barriers to fair housing. The upcoming zoning code review presents an opportunity to evaluate and revise these provisions to promote greater accessibility and remove unnecessary barriers. Most recently, the City's Plan Commission staff consulted with The Fair Housing Center to discuss potential zoning code amendments that would address these concerns. The City looks forward to continuing its collaboration with The Fair Housing Center throughout this process.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The City of Toledo (COT) and its partners took several steps during the program year to address barriers that limit access to housing and services for underserved populations. Despite ongoing challenges, including limited resources and local policy constraints, progress was made through both policy initiatives and program delivery.

One significant obstacle arose from Toledo Municipal Code Section 187.12(d) requiring any project that receives $100,000.00 or more, funded by the City of Toledo to undertake a new process before the City will provide the funding. This new process includes a meeting with the Northwest Ohio Building and Construction Trades Council (“NWOBTC”) and entering into Project Labor Agreement (PLA) that requires negotiations over wages with local unions. While intended to strengthen engagement with local labor organizations, this requirement has created difficulties for nonprofit developers, particularly those working to expand affordable housing or rehabilitate existing units. The Fair Housing Center has recommended amending this ordinance to exempt nonprofits serving historically disinvested area. The City has, so far, not taken this step to amend the local law.

One barrier to the development of affordable housing is the City of Toledo's current zoning code's restrictions on the development of group homes for persons with disabilities. The Fair Housing Center has proposed changes to the zoning code to eliminate this barrier. However, the City has chosen not to adopt The Center's recommendation. The City has received additional grant funds to review local zoning laws for improvements, and The Center hopes this may yield an opportunity to review this issue and make appropriate corrections to the local law.

Beyond regulatory challenges, the greatest obstacle remains the scale of need versus available funding. Demand for affordable housing, community development programs, and basic needs services continues to far exceed resources. Recognizing this, the City prioritized affordable housing as the highest need in its Strategic Plan, while also supporting programs that address fundamental basic needs.

To advance affordable housing, COT promoted owner-occupied rehabilitation, preservation of existing housing stock, and new homeownership opportunities for first-time buyers, seniors, individuals with disabilities, and other special populations. Through the HOME program, multiple initiatives supported both housing stability and foreclosure prevention.

The City continued implementation of HOME-ARP by engaging community and partner organizations to identify effective strategies for addressing housing needs and barriers experienced by Qualifying Populations. In response to the increasing demand for emergency shelter and services for individuals and families experiencing homelessness, the City submitted a substantial amendment to its HOME-ARP Allocation Plan to establish a preference for QP1 households experiencing homelessness. HUD approved the amendment on March 25, 2026, allowing HOME-ARP resources to prioritize households with the most immediate housing and shelter needs.

The Code Blue Warming Centers addressed the needs of individuals and families experiencing homelessness or housing instability by providing accessible overnight shelter during periods of extreme cold. The centers served as a critical safety net amid increased homelessness, vehicle dwelling, and limited shelter availability, helping ensure that vulnerable residents including families, children, and individuals had a safe place to stay during Code Blue emergencies.

Tenant Tuesday, originally launched in 2023, continued in 2025. Tenant Tuesday offers free, private legal counsel to renters in a clinic setting on a myriad of tenant issues, such as living conditions, lease review, eviction sealing, and tenant/landlord obligations, to name a few. Tenant Tuesday was organized in collaboration with Legal Aid of Western Ohio, The Fair Housing Center, Advocates for Basic Legal Equality, Inc., The Toledo Bar Association, and the University of Toledo Law School Legal Clinic, all of whom provided free legal assistance. During 2025, one clinic was held during National Fair Housing month.

The annual Landlord Education Fair expanded to include tenants for a two-track educational fair which was held October 2025. This coincided with National Lead Poisoning Prevention Week with the theme being lead safe, healthy homes. This supports the City of Toledo's #LeadSafeToledo initiative, which is working to eliminate childhood lead poisoning through education and enforcement of the City's lead safe law. Sessions included lead-safe ordinance compliance, lead disclosers, and identifying lead hazards for landlords. Tenant sessions included identifying lead hazards, and lead-safe cleaning.

The Homeownership Fair demonstrates DHCD's continued efforts to increase access to homeownership education, financial resources, and homebuyer assistance for Toledo residents. By bringing lenders, realtors, financial assistance providers, and other housing partners together in one location, the event provided residents with a centralized opportunity to learn about the homebuying process and identify resources that may assist them in becoming homeowners.

The city has made some progress toward implementing a local source of income discrimination law. The city also made some headway toward enacting a local lead poisoning prevention law, which requires property inspections to protect children from being poisoned in unsafe housing stock. The City has increased funds to the local legal aid agency in order to provide greater representation in court. The City also changed some local laws related to access to water services for tenants with the intent of ensuring better access to water services for tenants.

The City has taken steps to address obstacles to meeting underserved needs. These two examples are illustrations of these efforts:

- Increasing homeownership and removing barriers to homeownership is an important barrier to fair housing choice. The City has conducted a yearly homeownership fair and did so again within this reporting period. We are glad to report that this event was successful with many attendees learning more about homeownership options and how to achieve homeownership.

- The City also conducted a study on the need for accessible housing opportunities for persons with disabilities. The study found that the City needs thousands of accessible units to meet the estimated need for our community. The City has begun discussions with local nonprofits and others to implement a program to build in accessible features to existing housing as a way to meet this need.

The COT and TFHC continue to work with community partners on the implementation of the Five-Year Fair Housing Action Plan (FHAP). The Fair Housing Action Plan provides quarterly and annual updates on the action steps that are undertaken to address barriers to housing choice identified in the 2025-2029 Analysis of Impediments. (Please see the Fair Housing Action Plan for more detailed information in the attachments)

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The COT/DHCD continues to use 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 pre1978 structures containing lead paint is estimated to exceed 80 percent.

The DHCD housing programs utilize hazard control methods to ensure units are lead-safe, including low-level interventions, interim controls, and hazard abatement. Abatement is the city’s preferred method of addressing paint surfaces; however, the programs do not perform full abatement but rather the replacement of specific components and systems. Therefore, units are made lead-safe but not lead-free (**please see the definition of lead-safe following this section**).[1]

The DHCD received funding to administer dedicated lead-based paint hazard control activities through the Lead-Based Paint Hazard Control Grant program. Funding sources include the HUD Office of Lead Hazard Control and Healthy Homes (OLHCHH), which included both the Lead Hazard Reduction grant as well as the Healthy Homes and Weatherization Coordination Demonstration Grant (HHWCD), the Toledo-Lucas Regional Health District Cenovus-EPA settlement, the Ohio Department of Development Lead Safe Ohio, and also utilized Community Development Block Grant for supplemental funding on high-cost units.

During the PY 2025 reporting period, the DHCD continued to utilize all five funding sources for lead-based paint hazard control activities.

Aggregate results from the dedicated lead-based paint hazard control activities during PY 2025 included, 8 units having received a comprehensive Lead Inspection/Risk assessment (as three of the funding sources were nearing there close-out periods, new enrollments and LI/RAs were not completed) and 92 units achieving lead clearance (10 owner-occupied and

82 rental). This equates to a total of approximately $2,137,209 investment into the community, assisting 79 households with 54 children under the age of six in providing a lead-safe environment; additionally, 108 persons between the ages of 6-17 years of age and 108 persons 18 years of age and above were also positively impacted with a lead-safe unit in which to reside, with an average household income of 57.2 % AMI.

With three of the four funding sources utilized for lead hazard control closing out in PY2026 (the two OHLHD HUD grants and ODOD), the COT/DHCD will be applying to the Office of Lead Hazard Control and Healthy Homes for the FY2025 Lead Hazard Reduction grant upon its posting in July 2025.

In addition to the DHCD's dedicated lead-based paint hazard control grant program, the DHCD also provides ancillary lead-based paint hazard control activities through its other housing programs as well; such as inspections related to Down Payment Assistance, Rental Assistance, Owner Occupied Rehabilitation and continued Housing Quality Standard (HQS) inspections. In addition to the efforts of the DHCD to reduce lead-based paint hazards, the COT maintains a Lead-Safe Ordinance where 1-4-unit residential rental structures and family child care homes built prior to 1978 are to undergo and pass a lead clearance, which includes a visual and dust-wipe inspection, and must register to receive a lead-safe certificate.

[1]Criterion for the definition of Lead-Safe is: at the time of the lead clearance inspection by a state licensed lead assessor, the property contained no lead hazards. Lead-Safe does not mean that all lead paint has been eliminated from the property. Criteria for designating a Lead-Safe unit includes: no visible paint chips or dust, all painted surfaces were visibly intact and windows were replaced or repaired. Additionally, dust wipes samples were collected and the lab results were in compliance with the state regulations of safe lead levels.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The Consolidated and Action Plans aim to reduce poverty in Toledo by helping individuals and families achieve greater stability through education, increased income, and improved health. The Department of Housing and Community Development (DHCD) supports housing initiatives that strengthen households by promoting economic opportunity, family stability, improved health, homeownership, and overall community growth.

In addition, DHCD administers non-housing programs that support business creation and job retention in sectors such as construction, finance, and entertainment. These efforts not only support economic development but also help make Toledo more attractive for future business and residential investment.

DHCD also works in partnership with institutions such as ProMedica, Mercy Hospital, and community development corporations to concentrate resources in low-income and distressed neighborhoods. These partnerships help ensure that programs and resources are directed to the areas with the greatest need.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The Department of Housing and Community Development (DHCD) manages all aspects of the HUD grant programs and recognizes the importance of maintaining a high level of coordination on projects involving other City departments and community organizations. This collaboration helps ensure the efficient use of resources and supports the successful implementation and accomplishment of program goals.

The COT will continue to coordinate efforts with partners, including:

- 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 Bank
- Toledo-Lucas County Health Department
- Toledo-Lucas County Port Authority
- Toledo Public Schools
- The Fair Housing Center (TFHC)

Each of the City of Toledo's partners brings specialized services, resources, and experience to address the needs of the community. A continued commitment to these partnerships and collaborations is critical to achieving the desired outcomes identified in the Consolidated and Action Plans. Strong relationships also exist among the business community, faith-based organizations, public service entities, housing providers, foundations, and other community organizations that advocate on behalf of individuals and families in need. DHCD will continue to strengthen communication and coordination with community stakeholders to support the City's housing and community development goals.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The COT will continue to work with a broad cross-section of public, private, faith-based, and community organizations to identify the needs of its residents. By continuing to collaborate with the CoC and the community, the city will continue to streamline the actions of public service agencies to improve the lives of all persons in Toledo. These groups address a broad range of needs for families, including homelessness, workforce development, and community health.

Regarding public housing, LMH enhances coordination between public and private housing with other social service agencies in several ways, including a continued relationship with its Program Coordinating Council community partners and the Network/Zepf, Toledo Public Schools, and Toledo-Lucas County Public Library.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The city has made some progress toward implementing a local source of income discrimination law. Most recently, the City provided a grant to The Fair Housing Center for it to conduct Source of Income Discrimination fair housing testing through its testing program. This has allowed The Center to identify cases of source of income discrimination and a report to the City about the prevalence of this issue. However, the City must create the internal systems for complaint filing and investigation to enforce the local law.

The City also took significant action to reduce childhood lead poisoning with its local lead poisoning prevention law, which requires property inspections to protect children from being poisoned in unsafe housing stock. The City won a significant battle in court to ensure it is allowed to enforce this law and retained staff to begin enforcement.

The City also changed some local laws related to access to water services for tenants with the intent of ensuring better access to water services for tenants. However, the City must ensure enforcement of this law and greater public knowledge of these rules.

One important new development has been the creation of a new program by The Fair Housing Center thanks to funding from the City of Toledo. The new program assists tenants with housing conditions issues. One of the most prevalent issues identified in the Analysis of Impediments to Fair Housing Choice was the quality of housing conditions. Many tenants live in substandard conditions with few options for other housing. The new program provides legal representation for the tenant in filing a rent escrow case in court. This program continues to be highly successful and is directly aligned with the City's consolidated plan.

The COT and TFHC continue to work with community partners on the implementation of the Five-Year Fair Housing Action Plan (FHAP), and will continue to do so with the 2025-2030 plan.

All of the issues identified above are examples of the City's efforts to remove impediments to fair housing choice as identified in the analysis of impediments to fair housing choice. In addition, the City made progress on the following impediments:

1. The City has sought to develop internal systems to ensure that the local Source of Income Discrimination law is enforced. This has included utilizing a consultant to train internal city staff and community partners on investigating source of income discrimination cases.
2. One of the key barriers to fair housing choice identified was housing conditions including lead poisoning caused by lead-based paint deterioration in housing. The City has made significant progress in implementing its local lead-poisoning prevention ordinance that seeks to prevent lead poisoning by ensuring that rental homes are lead-safe. In addition, The Fair Housing Center has implemented its housing conditions program which seeks to directly assist tenants through legal assistance and assist community organizations in legal services designed to reinvest in areas with substandard housing stock.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

DHCD oversees compliance for the CDBG, ESG, and HOME programs. Written agreements are executed with all partners and beneficiaries to ensure that projects are eligible and consistent with HUD regulations.

Monitoring is conducted on a monthly basis, or more frequently when needed, to confirm that Third-Party Partners (TPPs) remain in compliance with program requirements. Reviews include financial management, ongoing operations, program eligibility, performance outcomes, procurement practices, and board governance. DHCD uses Progressive Corrective Actions (PCAs) as a structured tool to assist subrecipients into addressing and resolving deficiencies when they are identified.

Each month, TPPs are required to electronically submit the following documentation through the City's online system, ZoomGrants:

- Tracking Sheets
- Daily Activity Reports
- Financial Documents, including bank statements, financial balance sheets, and reconciliation statements
- Request for Funds, including timesheets
- Board of Director minutes and signed roster

In addition, a Program Monitoring Specialist conducts monthly onsite visits to review client files, financial records, and other documents related to CDBG- and ESG-funded activities. Findings are documented using a standardized "Third-Party Partner Monitoring Tool", which verifies accuracy and evaluates compliance in the following areas:

- Drawdowns
- Administrative documents, including Financial Audits
- Monthly reports, including performance, financial, and board documentation
- Internal Controls
- Taxes and Financial documentation
- Activities, objectives and outcome verification
- Progressive Corrective Action, when applicable
- Match proof and supporting documentation
- Program Income, if applicable
- Overall evaluation results

Following the review of these submissions and onsite monitoring, the Program Monitoring Specialist issues quarterly monitoring reports to assess each subrecipient's overall performance and compliance. Where non-compliance is identified, a TPP is required to submit a Corrective Action Plan (CAP) outlining the steps to address the deficiency and ensure timely resolution.

TPPs are also required to submit proof of property and payroll tax payments twice a year, as applicable, to provide additional fiscal oversight. In addition, each TPP is required to complete at least one beautification project and submit documentation of the completed project. These requirements provide an additional level of accountability for fiscal compliance, program performance, and community impact.

Desk audits are also conducted as needed to provide additional oversight, address specific concerns, and ensure continued compliance with program requirements.

To further strengthen compliance, DHCD requires all subrecipients to attend quarterly mandatory training sessions. These sessions provide guidance on HUD regulations, City policies and procedures, and the use of the ZoomGrants system for reporting and reimbursement requests. Orientation is also provided to all new TPPs, as well as existing partners that need additional assistance.

All CDBG- and ESG-funded subrecipients receive the updated Third-Party Partners Manual. The manual outlines DHCD's policies and procedures and provides guidance on HUD compliance requirements. It serves as a reference tool for agencies in carrying out their funded activities and meeting program requirements.

Monitoring is a key tool that the Housing Division uses to evaluate its operating procedures and systems and those of its housing partners. The Housing Compliance Manager, with the support of Affordable Housing Connections (AHC), monitors all housing development projects that are funded by HOME on an annual basis. Two key mechanisms to ensure long-term compliance include the HOME written agreement and restrictive covenants. Both Rental Development and Owner-Occupied Rehabilitation projects are monitored annually during the period of affordability. Owners of rental housing must provide annually to the City of Toledo information on rents and occupancy of HOME-assisted units to demonstrate compliance with 92.252.

Subsequently, other HOME requirements that are monitored and that apply throughout the period of affordability for rental properties include:

- Income-eligibility of tenants;
- Maintaining unit mix;
- Affirmative marketing;
- Marketing accessible units to disabled tenants or applicants (if applicable);
- Tenant rights and protections;
- Tenant selection;
- Ongoing property standards; and
- Financial oversight for projects with ten or more units.

Additionally, ongoing periodic inspections of HOME-assisted rental housing must be performed to determine compliance with property standards of 92.251 and on-site inspections under 92.251. An on-site inspection must occur at least once every three (3) years throughout the period of affordability. The minimum requirement is that four units must be inspected for all projects that have up to twenty units.

The goal of the Owner-Occupied Rehabilitation program is to ensure that any homeowner unit assisted meets code standards and promotes the longevity of the repairs. Although there are no long-term affordability or occupancy requirements from HUD associated with rehabilitation assistance to owner-occupants, the city has elected to impose the below-noted requirements:

- On an annual basis and for a period of ten (10) years, the DHCD will perform an AREIS verification check in May. The document will be initialed, dated, and placed in the appropriate client file. If there is a discrepancy, the AREIS verification will be placed in the Housing Compliance Manager's mailbox for further investigation.
- For each year of continued ownership and use as a primary residence by the beneficiary, the mortgage is forgiven in an amount not to exceed 1/10th of the assistance total.
- If, before the first anniversary of the mortgage note, the housing unit is sold or transferred or the owner-occupant ceases to use the residence as their primary residence, then the principal balance of the note shall be due and payable in full.

Other uses of monitoring include tracking progress and production to ensure timely use of public funds; holding recipients accountable for compliance with requirements; providing feedback to improve program design and management; and training staff and program partners.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City of Toledo (COT) follows the procedures outlined in its Citizens Participation Plan (CPP) to ensure residents are informed and have an opportunity to review and comment on documents related to the CAPER.

For each CAPER, the CPP requires a minimum of one public hearing, with notices issued at least fifteen (15) days in advance. Notices include information on where the DRAFT CAPER is available for review. For the 2025–2026 CAPER, the draft will be posted on the City's website, the websites of key local service providers, and made available at the main Toledo-Lucas County Public Library and its branches upon request.

Residents are invited to provide input and comments during the 15-day public comment period. The City encourages feedback on program accomplishments, fund allocations and expenditures, and opportunities to propose initiatives or ask questions.

Public notices were placed in three periodicals: The Blade, The Toledo Journal, and La Prensa. The Toledo Journal and La Prensa provide outreach to African-American and Hispanic/Latino audiences, respectively. In addition, a press release was issued to local media, and notices will be sent to all Third-Party Partners (TPPs) and local organizations.

The public hearing will be held at City Council Chambers, a fully accessible location, at 5:30 p.m. The hearing time is intended to accommodate residents who work during standard business hours. Attendees will have an opportunity to ask questions and provide comments during the hearing.

Timeline for Citizen Comments on the DRAFT CAPER:

- 07/20/2026: Public notice sent to The Blade, The Toledo Journal, and La Prensa
- 08/05/2026: Notice published in The Toledo Journal and La Prensa
- 08/09/2026: Notice published in The Blade
- 08/17/2026: Notice posted on City website
- 08/20/2026: Press release issued; emails sent to TPPs and local organizations
- 08/24/2026: DRAFT CAPER emailed to designated locations for website posting
- 08/26/2026: 15-day public comment period begins
- 09/09/2026: Public Hearing on DRAFT CAPER at 5:30 p.m.
- 09/10/2026: Public comment period ends

Copies of the public notices, along with a summary of the public hearing and citizen comments, are included in the attachments to this document.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

As of Program Year 2025, the City of Toledo has continued to monitor the remaining CDBG-CV and ESG-CV funds to ensure compliance with HUD expenditure requirements. CDBG-CV funds totaling **$5,521,559.44** have been expended, and ESG-CV funding has been fully expended. DHCD continues to monitor the remaining COVID-related activities and funding to ensure all applicable funds are expended by the required HUD deadline of September 1, 2026.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

The following housing developments received on-site inspections by the Division of Housing during the 2025 program year (due to scheduling and/or timing, some projects were inspected twice):

Bridge Point Senior Village: units – 2005 Abygail #4, #6, #7, #8, #10, #11; **Chestnut Hill:** units – 1127 Champlain #1-105, #1-202, #1-204, #1-315; **Collingwood Green I:** units – 800 Division #208, #300, #303, #417; **Collingwood Green II:** units – 750 Rogan #9-367B, #8-731R, #3-344B, #1-828R; **Collingwood Green III:** units – 719 Division #5-38, #2-12, #1-1, #1-4; **Commons at Garden Lake: units -** 1065 Garden Lake #1-104, #1-206, #1-313, #1-320; **Commons at Garden Lake: units -** 1065 Garden Lake #109, #117, #302, #303; **Legacy Hills:** units – 4454 Hill #CG04, #C103, #C202, #C205; **Lucas Housing Services:** units – 1017 Belmont, 1442 N. Huron, 1453 N. Huron; **Parqwood Apartments:** units – 2125 Parkwood #102, #206, #327, #344; **Preferred Properties 3 Rentals:** units – 5360 Kellogg, 4307 Parrakeet, 1748 Penn; **Pilgrim Port:** units – 4545 Angola #1-002, #1-022, #1-040, 1-049; **Renaissance Senior Apartments:** 419 S. Saint Clair #208, #301, #308, #410, #417; **Renaissance Senior Apartments:** units – 419 S. Saint Clair #209, #211, #319, #420; **United North Schools I:** units – 918 Baker, 922 Moore, 917 Moore, 824 Page; **United North Schools II:** 926 Peck, 2102 Locust, 901 Bronson, 927 Moore; **Valley Bridge Senior:** units – 5351 Nebraska #1-107, #1-118, #1-323; **Valley Bridge Senior:** - units 5351 Nebraska #107, #118, #323; **Warren Commons:** units – 2011 Franklin #103, #105, #208, #318; **Warren Commons:** units – 2021 Franklin #1-105, #1-202, #1-208, #1-318; **Woodside Village:** 1045 Brookview #06, #08, #12.

The above-noted projects passed inspections.

<u>Listing of HOME Projects in the que for monitoring:</u>

Palmer Gardens	Parqwood Apartments
LHSC City Forest Rental	Secor Senior Lofts
LHSC North River Rentals	Bridge Point Senior Village
Mercy Outreach Ministries IV	Ottawa River Estates
Bluff Street Village	PP-20YR CHDO
Commons at Garden Lakes	PP-CHDO-2
Pilgrim Port	PP-CHDO-3
Renaissance Senior Apartments	PP-CHDO-4105Graceway
Warren Commons	PP-SpecialProjects-5
Valley Bridge Senior Housing	REACH
Cherry Legacy 1 (M)	ROOST 1
Oakwood Homes III	ROOST 2
Oakwood Homes IV	Woodside Village Apartments
SETH I (M)	Legacy Hills
SETH II	New Town Apartments
United North Schools Homes I	Englewood Senior Housing
United North Schools Homes II	St. Hedwig
West Central Homes 1	YWCA (M)
Collingwood Green Phase I	Chestnut Hill
Collingwood Green Phase II	
Collingwood Green Phase III	

<u>Minimum Inspection Sample Size for HOME Rental Housing Projects</u>

HOME Rental Housing Projects	
Number of HOME-assisted units in the HOME project	**Number of units that must be selected in the random sample (*i.e.*, minimum unit sample size)**
1-20	4
21-25	5
26-30	6
31-35	7
36-40	8
41-45	9
46-50	10
51-55	11
56-60	12
61-65	13
66-70	14
71-75	15
76-80	16
81-85	17
86-90	18
91-95	19
96-100	20
101-105	21
106-110	22
111-115	23
116-120	24
121-125	25
126-130	26
131-166	27
167-214	28
215-295	29
296-455	30
456-920	31
921+	32

Inspections Chart

# of Units	# of Failed Units	Next Inspection	Ongoing
1 – 4	1- 4	Bi-annual	Every two years (revert to 3 years after 1 consecutive passing inspection)
5 – 25	1 – 4	Annual	Every two years (revert to 3 years after 1 consecutive passing inspection)
5 – 25	5	Annual	Annually (revert to every 3 years after two consecutive passing inspections)
26+	1 – 4	Annual	Annually (revert to every 3 years after two consecutive passing inspections)
26+	5+	Annual	Annually (revert to every 3 years after three consecutive passing inspections)

The DHCD conducts onsite inspections at least once every three years during the period of affordability (CFR 92.504(c)(6)(d)(iii)). HOME property standards also apply to common areas and the building exterior.

Frequency of inspections. The participating jurisdiction must perform an on-site inspection within 12 months after project completion and complete one of the following every 3 years during the period of affordability:

a) Perform an on-site inspection in accordance with the participating jurisdiction's inspection procedures to determine compliance with the property standards; or
b) Accept a determination made within the past 12 months in satisfaction of another funding source's requirements, that the HOME-assisted project and units are decent, safe, sanitary, and in good repair in an inspection conducted under the National Standards for the Condition of HUD housing (24 CFR part 5, subpart G) or an alternative inspection standard, which HUD may establish through Federal Register publication. If a participating jurisdiction is accepting a determination, then the participating jurisdiction must document the determination in accordance with § 92.508(a)(3)(iv) and is not required to perform an on-site HOME inspection of the project and the units for compliance with 24 CFR 5.703.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

The DHCD Division of Housing will continue to follow its affirmative marketing for HOME units, which includes following its Affirmative Fair Housing Marketing Policy (AFHMP) developed in response to HUD's July 16, 2015 final rule requiring all partners, i.e., Community Housing Development Organizations (CHDO), non-profit entities, for-profit entities, and sub-recipients, to develop and utilize a marketing plan that includes Fair Housing Standards.

The policy was designed to promote good-faith efforts by Housing's partners and/or subrecipients to identify and attract those persons "least likely to apply" for housing and/or services or who are underrepresented within a neighborhood community.

A partner, most likely a developer, sponsor, or owner of a project, describes what efforts they will make to attract those protected classes who might not normally seek housing in their project. This is required as part of the DHCD's formal underwriting process. This is in effect for both homebuyer and rental projects.

At a minimum for projects containing five (5) or more HOME-assisted housing units, the COT requires the following:

- Prior to sales/rental activity, the partner or subrecipient shall identify and target individuals, organizations or agencies within the community that are involved with serving low-income persons who benefit from special outreach efforts;
- The Equal Housing Opportunity logo will be included in all public advertisements for rental units advertised during the period of affordability;
- Utilization of media sources that advertise to a particular audience (e.g., newspapers that serve protected classes);
- All partners and/or subrecipients must display the HUD fair housing poster in an area accessible to the public;
- All partners (or authorized agent) must collect information on the race and ethnicity of each program applicant (demonstration of results to be made available upon request); and
- All partners (or authorized agents) of rental projects must maintain information demonstrating compliance with the above five bullets throughout the period of affordability, making such information available to COT housing staff during onsite inspections.

As part of the annual review for all rental units, Housing staff will be reviewing affected projects for evidence of the following:

1. Copies of correspondence with any individual, organization, or agency whose membership consists of primarily protected class members;
2. Copies of advertisements on behalf of particular audiences;
3. Information on how the project does/will provide accommodations for persons with disabilities; and
4. Current policies or notices for referrals of housing complaints and/or questions to its agency contact and/or the Toledo Fair Housing Center (TFHC).

In an effort to ensure compliance with and proper implementation of its AFHMP, the Division of Housing maintains an active partnership with the TFHC. This is to guarantee proper understanding among city staff and enforcement of the implementation of marketing practices for all projects supported by HOME. It also provides for standard practices and consistency of treatment among all housing partners. At this juncture, no immediate effects of the policy require changes, but staff maintains active communication with the TFHC to strengthen the connection between written marketing policies and the actions of partners.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

The Division of Housing drew down **$514,590.12** in HOME Program Income (PI) for the period July 1, 2025 through June 30, 2026. The PI drawn supported **42** projects under the HOME at Last – Down Payment Assistance Program (DPA) and **1** (one) Owner-Occupied (OO) project.

Down Payment Assistance is offered to first-time home buyers whose income falls below the 80% AMI threshold, and participants are eligible for up to $7,500 towards the purchase of a home in Toledo, Ohio. Additionally, if the home is in a designated target neighborhood, the participant can be eligible for up to $9,500 of assistance. As of January 1, 2026, the amount offered for Home at Last down payment assistance was increased to $12,500 per unit outside of a Neighborhood Stabilization Revitalization Area (NRSA) up to $20,000 for purchases located inside an NRSA.

IDIS#	Project	Amount	#Persons	Race	Hispanic	Family Type	AMI
5818	DPA	$9,336.41	2	W	NO	SINGLE PARENT	60-80%
5852	DPA	$9336.41	2	AA	NO	OTHER	50-60%
5854	DPA	$9,336.41	1	W	NO	NON-ELDERLY SINGLE	60-80%
5855	DPA	$9,336.41	2	W	NO	SINGLE PARENT	60-80%
5856	DPA	$9,336.41	2	AA	NO	SINGLE PARENT	30-50%
5859	DPA	$6,523.41	4	AA	NO	SINGLE PARENT	30-50%
5861	DPA	$9,336.41	3	W	NO	SINGLE PARENT	60-80%
5863	DPA	$9,336.41	1	W	NO	NON-ELDERLY SINGLE	60-80%
5864	DPA	$9,336.41	3	W	NO	TWO PARENT	0-30%
5865	DPA	$9,336.41	1	W	NO	NON-ELDERLY SINGLE	60-80%
5866	DPA	$9,336.41	4	W	NO	SINGLE PARENT	60-80%
5867	DPA	$9,336.41	4	W	NO	TWO PARENT	50-60%
5868	DPA	$9336.41	3	W	NO	TWO PARENT	60-80%
5869	DPA	$9336.41	3	AA	NO	SINGLE PARENT	50-60%
5870	DPA	$9336.41	1	W	NO	NON-ELDERLY SINGLE	60-80%
5873	DPA	$9336.41	3	AA	NO	SINGLE PARENT	30-50%
5876	DPA	$9,336.41	2	W	NO	OTHER	50-60%
5877	DPA	$11,336.41	4	AA	NO	SINGLE PARENT	30-50%
5878	DPA	$12,836.41	2	W	NO	TWO PARENT	30-50%
5879	DPA	$14,336.41	2	AA & W	NO	OTHER	50-60%
5880	DPA	$11,336.41	2	AA	NO	SINGLE PARENT	60-80%
5881	DPA	$9,336.41	2	AA	NO	SINGLE PARENT	60-80%
5882	DPA	$11,336.41	3	AA	NO	SINGLE PARENT	60-80%
5883	DPA	$14,336.41	4	AA	NO	SINGLE PARENT	30-50%
5884	DPA	$21,836.41	2	AA	NO	SINGLE PARENT	60-80%
5885	DPA	$14,336.41	4	AA	NO	SINGLE PARENT	30-50%
5886	DPA	$21,836.41	3	AA	NO	SINGLE PARENT	30-50%
5887	DPA	$14,336.41	3	AA	NO	SINGLE PARENT	30-50%
5888	DPA	$14,336.41	1	AA	NO	NON-ELDERLY SINGLE	50-60%
5889	DPA	$14,336.41	1	W	NO	NON-ELDERLY SINGLE	30-50%
5890	DPA	$14,336.41	1	W	NO	NON-ELDERLY SINGLE	60-80%
5896	DPA	$14,336.41	3	AA	NO	SINGLE PARENT	30-50%
5897	DPA	$14,336.41	2	AA	NO	OTHER	60-80%
5899	DPA	$13,836.41	6	AA	NO	SINGLE PARENT	30-50%
5900	DPA	$14,336.41	4	W	NO	SINGLE PARENT	50-60%
5901	DPA	$14,336.41	1	W	NO	ELDERLY	0-30%
5902	DPA	$14,336.41	1	W	NO	NON-ELDERLY SINGLE	60-80%
5903	DPA	$14,336.41	2	W	YES	NON-ELDERLY SINGLE	60-80%
5904	DPA	$14,336.41	3	W	NO	SINGLE PARENT	60-80%

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

In PY 2025, DHCD continued to work with projects selected in the PY 2025 NOFA to move them to permitting and finance closing. The DHCD is actively looking to utilize additional grants from state sources to layer in financing with programs. The DHCD continues to work with the developers of the Thurgood Marshall adaptive reuse senior project to be able to bring that project to a close. Additionally, the DHCD is also working with new outside developers to be able to attract more interest in the Toledo market for affordable rental housing.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

Table 15 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes,preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.					

Table 16 – Qualitative Efforts - Number of Activities by Program

Narrative

The city of Toledo has been striving to ensure that the updated regulations are applied in Section 3 covered projects ever since the Section 3 Rule changed from 24 CFR Part 135 to 24 CFR Part 75. For Section 3 and Targeted Section 3 Benchmarks, the city will strive to gather the pertinent data.

CR-60 - ESG 91.520(g) (ESG Recipients only)

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name	TOLEDO
Organizational DUNS Number	099962052
UEI	
EIN/TIN Number	346401447
Identify the Field Office	COLUMBUS
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	Toledo/Lucas County CoC

ESG Contact Name

Prefix	Ms
First Name	Monica
Middle Name	
Last Name	Brown
Suffix	
Title	CPD Grants Manager

ESG Contact Address

Street Address 1	One Government Center
Street Address 2	Suite 1800
City	Toledo
State	OH
ZIP Code	43604
Phone Number	4192451617
Extension	
Fax Number	4192451192
Email Address	monica.brown@toledo.oh.gov

ESG Secondary Contact

Prefix	Ms
First Name	Rosalyn
Last Name	Clemens
Suffix	
Title	Director
Phone Number	4192451400
Extension	
Email Address	rosalyn.clemens@toledo.oh.gov

2. Reporting Period—All Recipients Complete

Program Year Start Date	07/01/2025
Program Year End Date	06/30/2026

3a. Subrecipient Form – Complete one form for each subrecipient

Subrecipient or Contractor Name: BEACH HOUSE FAMILY SHELTER, INC.
City: Toledo
State: OH
Zip Code: 43604, 1605
DUNS Number: 167489699
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 150,000
Subrecipient or Contractor Name: Cherry Street Mission Ministries
City: Toledo
State: OH
Zip Code: 43604, 8005
DUNS Number:
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 26,225
Subrecipient or Contractor Name: Toledo Community Service Center
City: Toledo
State: OH
Zip Code: 43604, 8005
DUNS Number: 151420122
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 75,000
Subrecipient or Contractor Name: ST. PAUL'S COMMUNITY CENTER
City: Toledo
State: OH
Zip Code: 43604, 5443
DUNS Number: 155295272
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 125,000
Subrecipient or Contractor Name: UNITED WAY OF GREATER TOLEDO
City: Toledo
State: OH
Zip Code: 43604, 1410
DUNS Number: 020261681
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 48,539

OMB Control No: 2506-0117 (exp. 09/30/2021)

Subrecipient or Contractor Name: Toledo Lucas County Homelessness Board
City: Toledo
State: OH
Zip Code: 43604, 7258
DUNS Number: 941590114
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 202,279

CR-65 - Persons Assisted

DATA in this section is reported through SAGE and is included in the attachments of this CAPER.

4. Persons Served

4a. Complete for Homelessness Prevention Activities

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 17 – Household Information for Homeless Prevention Activities

4b. Complete for Rapid Re-Housing Activities

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 18 – Household Information for Rapid Re-Housing Activities

4c. Complete for Shelter

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 19 – Shelter Information

4d. Street Outreach

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 20 – Household Information for Street Outreach

4e. Totals for all Persons Served with ESG

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 21 – Household Information for Persons Served with ESG

5. Gender—Complete for All Activities

	Total
Male	
Female	
Transgender	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 22 – Gender Information

6. Age—Complete for All Activities

	Total
Under 18	
18-24	
25 and over	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 23 – Age Information

7. Special Populations Served—Complete for All Activities

Number of Persons in Households

Subpopulation	Total	Total Persons Served – Prevention	Total Persons Served – RRH	Total Persons Served in Emergency Shelters
Veterans				
Victims of Domestic Violence				
Elderly				
HIV/AIDS				
Chronically Homeless				
Persons with Disabilities:				
Severely Mentally Ill				
Chronic Substance Abuse				
Other Disability				
Total (unduplicated if possible)				

Table 24 – Special Population Served

CR-70 – ESG 91.520(g) - Assistance Provided and Outcomes

DATA in this section is reported through SAGE and is included in the attachments of this CAPER.

8. Shelter Utilization

Number of New Units – Rehabbed	
Number of New Units – Conversion	
Total Number of bed - nights available	
Total Number of bed - nights provided	
Capacity Utilization	

Table 25 – Shelter Capacity

9. Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s)

Please see Indicator Snapshots regarding outcomes in the attachments. Please note not all project types have a standard since there is only a limited impact that a project type can have on the indicator or the indictor is not applicable.

CR-75 – Expenditures

DATA in this section is reported through SAGE and is included in the attachments of this CAPER.

11. Expenditures

11a. ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year		
	2023	2024	2025
Expenditures for Rental Assistance			
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance			
Expenditures for Housing Relocation & Stabilization Services - Services			
Expenditures for Homeless Prevention under Emergency Shelter Grants Program			
Subtotal Homelessness Prevention			

Table 26 – ESG Expenditures for Homelessness Prevention

11b. ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year		
	2023	2024	2025
Expenditures for Rental Assistance			
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance			
Expenditures for Housing Relocation & Stabilization Services - Services			
Expenditures for Homeless Assistance under Emergency Shelter Grants Program			
Subtotal Rapid Re-Housing			

Table 27 – ESG Expenditures for Rapid Re-Housing

11c. ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year		
	2023	2024	2025
Essential Services			
Operations			
Renovation			
Major Rehab			
Conversion			
Subtotal			

Table 28 – ESG Expenditures for Emergency Shelter

11d. Other Grant Expenditures

	Dollar Amount of Expenditures in Program Year		
	2023	**2024**	**2025**
Street Outreach			
HMIS			
Administration			

Table 29 - Other Grant Expenditures

11e. Total ESG Grant Funds

Total ESG Funds Expended	2023	2024	2025

Table 30 - Total ESG Funds Expended

11f. Match Source

	2023	2024	2025
Other Non-ESG HUD Funds			
Other Federal Funds			
State Government			
Local Government			
Private Funds			
Other			
Fees			
Program Income			
Total Match Amount			

Table 31 - Other Funds Expended on Eligible ESG Activities

11g. Total

Total Amount of Funds Expended on ESG Activities	2023	2024	2025

Table 32 - Total Amount of Funds Expended on ESG Activities