TOLEDO
Together

A Guiding Vision & 10-Year Action Plan For Housing

Adopted September 2021
Prepared by: Enterprise Community Partners, Inc. for the City of Toledo Department of Neighborhoods
toledo.oh.gov/departments/neighborhoods
Acknowledgments

Toledo Together: A Guiding Vision and 10-Year Action Plan for Housing, Toledo’s comprehensive housing strategy, was developed in partnership with Enterprise Community Partners, Inc. on behalf of the City of Toledo’s Department of Neighborhoods.

Toledo Together was created through an extensive engagement process guided by the Comprehensive Housing Strategy (CHS) Advisory Group and supported by several engagement activities, including focus groups, stakeholder interviews, surveys, and public meetings.

CHS Advisory Group Members

- The Honorable Wade Kapszukiewicz, Mayor, City of Toledo
- Dr. Cecelia Adams, Chair of the Neighborhoods Committee and Councilmember, Toledo City Council
- Theresa Gadus, Vice Chair of Neighborhoods Committee and Councilmember, Toledo City Council
- Katie Blbish-Moline, Councilmember, Toledo City Council
- Matt Cherry, President of the Council, Toledo City Council
- Chris Delaney, Councilmember, Toledo City Council
- John Hobbs, Councilmember, Toledo City Council
- Nick Komives, Councilmember, Toledo City Council
- Rob Ludeman, Councilmember, Toledo City Council
- Cerssandra McPherson, Councilmember, Toledo City Council
- Sam Melden, Councilmember, Toledo City Council
- Tiffany Preston Whitman, Councilmember, Toledo City Council
- Vanice Williams, Councilmember, Toledo City Council
- Abby Arnold, Deputy Chief of Staff, City of Toledo
- Rosalyn Clemens, Director of the Department of Neighborhoods, City of Toledo
- Catherine Crosby, Chief of Staff, City of Toledo
- Ken Fischer, Commissioner of Building Inspection, City of Toledo
- Tom Gibbons, Director of the Toledo/Lucas County Plan Commission, City of Toledo
- Tiffanie McNair, Commissioner of Housing, City of Toledo
- Karen Poore, Deputy Chief of Staff, City of Toledo
- Brandon Sehlhorst, Commissioner of Economic Development, City of Toledo
- Sandy Spang, Commissioner of Economic Development, City of Toledo
- Chris Amato, President, Historic South Initiative
- Kadee Anstadt, Superintendent, Washington Local Schools
- Taylor Balderas-Burciaga, Executive Director, Sofia Quintero Art and Cultural Center
- Bob Baxter, President and CEO, Mercy Health
- Reverend Dr. Cedric Brock, President, Interdenominational Ministerial Alliance
- Kevin Brown, Vice President of Development, PIRHL
- The Honorable Sherrod Brown, Senator, US Senate
- Brian Chambers, President and CEO, Owens Corning
- Suzette Cowell, CEO, Toledo Urban Credit Union
- Sue Cuevas, President and CEO, Nueva Esperanza Community Credit Union
- Kim Cutcher, Executive Director, LISC
- Alex Due, President, Rotary Club of Toledo
- Romules Durant, Superintendent, Toledo Public Schools
- Shawn Enright, Executive Secretary and Business Manager, N.W.O. Building Trades
- Juanita Epps, CEO, Pathways*
- William Farnsel, Executive Director, NeighborWorks Toledo Region
- Andrew Fidler, Vice President and Owner, Property Investors Network
- Marie Flannery, President and CEO, Toledo Fair Housing Center
- Rachel Gagnon, Executive Director, Toledo Lucas County Homelessness Board

*Pathways is no longer in existence and has merged with NeighborWorks.
For more information about this study, please contact:

Tiffanie McNair, Housing Commissioner
Tiffanie.McNair@toledo.oh.gov

- Jodi Gross, Executive Director, East Toledo Family Center
- Janet Hickey, President, Broadway Corridor Coalition
- Paul Hollenbeck, Chair, Toledo Design Center
- Judge Joseph J. Howe, Toledo Municipal Courts
- Billie Johnson, President and CEO, Area Office on Aging
- Frank Kass, Founding Partner, Continental Real Estate Companies
- The Honorable Marcy Kaptur, Ohio 9th District, US House of Representatives
- John Kiely, President, Vistula Management
- Robert LaClair, President, Fifth Third Bank
- Cheryl Mack, President, Property Investors Network
- Mike Manley, CEO, Fiat Chrysler
- David Mann, President, Lucas County Land Bank
- Joe Marck, President, Toledo Warehouse District Association
- Jim McCune, Development Manager, Wallick Communities
- William McDonell, Regional President, PNC Bank
- Michael McIntyre, Executive Director, Maumee Valley Habitat for Humanity
- Megan Meyer Foos, CEO, Northwest Ohio Realtors
- Ambrea Mikolajczyk, President and CEO, ARK Restoration and Construction
- Anna Mills, President, Real Estate Investors Association Toledo
- Rory Neubrander, Director of Development in Ohio, Gorman and Company
- Don Newman, President, Greater Metropolitan Title
- Randy Oostra, President and CEO, ProMedica
- Linda Parra, Founder and President, Nuestra Gente
- Kevin Prater, Owner, Prater Development, Ltd.
- Matt Rubin, President and CEO, Crane Development Ltd.
- Jeff Savage, Owner, Toledo Transformation, LLC
- Pete Schwiegeraht, Senior Vice President of Development, MVAH Partners
- Sabina Serratos, Executive Director, Adelante, Inc.
- Barry Shaner, President and CEO, Directions Credit Union
- Sujata Shetty, Ph.D., Director, UT Jack Ford Urban Affairs Center
- Tina Skeldon Wozniak, President of Lucas County Commissioners, Lucas County
- Alicia Smith, Director, Junction Coalition
- Sharon Speyer, Regional President, Huntington Bank
- Kathy Tate, Executive Director, Rotary Club of Toledo
- John Taylor, President and Founder, ReInvest Toledo
- Reginald Temple, Director of Community Development, Premier Bank
- Kathy Tucker, Executive Director, NOHDA
- Joaquin Vega, President and CEO, Lucas Metropolitan Housing Authority
- Cheryl Wilson, Executive Director, Preferred Properties
- Ray Wood, President, Toledo Branch NAACP

Project Team
Enterprise Community Partners, Inc.
- Grace Campion, Program Director, Enterprise Advisors
- Danielle Drinkuth, Intern, Enterprise Advisors
- David Huaman, Program Associate, Enterprise Advisors
- Anne Jordan, Program Associate, Enterprise Advisors
- Zack Patton, Director, Enterprise Advisors
- Elizabeth Richards, Senior Program Director, Southern California Market Office
- Laura Searfoss, Senior Program Director, Enterprise Advisors

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Section 1: Introduction

Toledo Together: A Guiding Vision & 10-Year Action Plan for Housing establishes a unified vision for housing investments in the City of Toledo and a roadmap to achieve this vision over the next 10 years.

It focuses on addressing disparities and advancing racial equity, while creating policies and programs that will benefit everyone, such as an improved environment for residential and mixed-use development. In addition, Toledo Together is designed to build public and political support, increased capacity for implementation, and connections across community issues.

Stakeholders in Toledo expressed a desire to see this strategy result in demonstrable change – change in the homes and neighborhoods in Toledo (in terms of housing equity, housing quality, overall development practices, and affordability) and change in the lives of individuals and families (in terms of being well-supported by housing programs and becoming homeowners). As one stakeholder put it, success means, “We can see actual change in our housing landscape.”

To support this change, this document ends with a 10-Year Action Plan, which will guide implementation. This action plan includes a timeline for implementation; implementation lead or leads; resources to support implementation; and metrics to measure and track progress over time.

WHY NOW?

Residents in the City of Toledo continue to experience the legacy of population decline and property vacancy and abandonment. Existing homes pose significant health and safety hazards, and few new homes have been built in the city, including those that could provide alternatives for seniors, who make up 14 percent of Toledo’s population, to downsize or age in place and new residents to locate into the city limits. It is increasingly difficult for Toledo residents to become homeowners. And for Black households, disparities in accessing homeownership, including encountering appraisal gaps and finding mortgage products to fit their needs, have worsened.

One in three Toledo households devote a large share of their income to housing costs, and their incomes have not kept pace with rent and home prices. When asked what housing needs affect them and their loved ones, members of the public shared the need for more “safe, decent, affordable housing that helps people live the kind of life they deserve” and to address areas of concentrated poverty that lack access to services and resources. This burden falls hardest on those with the lowest incomes, seniors, Black households, and single parents, who face housing instability at higher rates than the average Toledoan.

At the same time, the city’s vacant properties, more place-based initiatives, and stronger policies and programs to support homeownership, health, and safety in Toledo homes present opportunities for greater impact. Using these opportunities as a launch pad, the City of Toledo has started to paint a vision of what Toledo can be in the future. Planning efforts like Forward Toledo: Exploratory Framework Assessment and the upcoming Comprehensive Plan update outline a powerful path forward for the city, focused on increased housing opportunities and the vitality of downtown Toledo and its surrounding neighborhoods. The City of Toledo can lead this effort through its housing investments, partnerships, and decisions across housing, land use, and economic development to result in the demonstrable change that residents desire.
WHAT WILL THE PLAN ACCOMPLISH?

Toledo’s comprehensive housing strategy is focused on achieving a unified vision for homes in Toledo. This North Star has five points, shown here.

When all five points of this star are addressed, Toledo will have achieved its housing vision. To understand how implementation of Toledo Together is working to achieve this vision, Section 4 outlines a set of metrics to track progress over time, including:

- At least 2,500 new rental homes for extremely low-income households
- At least 600 new LeadSafe certified homes
- 6-percentage point decrease between homeownership rates among Black, Indigenous, or other households of color and white households
- 5-percentage point decrease in housing vacancy

Improve Market Conditions
A community where market conditions are improving steadily through housing investments.

Vibrant Neighborhoods
Neighborhoods that demonstrate pride and care for them through things like abundant green space and reduced blight.

Stable Housing
A stable housing environment with homes for families; increased opportunities for homeownership and tenant education; access to resources; rehabilitated homes; and ability to age in place.

Equity & Diversity
A diverse and equitable community that works to deconcentrate poverty, builds more affordable housing in areas of opportunity and inclusivity, and addresses the racial wealth gap.

Strong Partnerships
Strong, well-resourced partnerships to achieve housing goals, including positive relationships with the government, school systems, financial institutions, labor and trade organizations, landlords, and tenants.

HOW WAS IT DEVELOPED?

Toledo Together was developed through an extensive process involving document review, data analysis, and stakeholder engagement inclusive of a range of perspectives from across Toledo and the State of Ohio (see Appendices 1–3 for summaries of the key tasks supporting this process). It will be important to continue this type of engagement with stakeholders and Toledo residents during implementation of this strategy. Engagement took place during all three phases of developing Toledo Together through virtual tactics such as online meetings, flash polling, and online surveys. Engagement occurred at various scales that ranged from one-on-one interviews to small roundtable or focus group discussions to large stakeholder meetings.

Essential to this process was the Comprehensive Housing Strategy Advisory Group. The advisory group was a large stakeholder body formed at the onset of the planning process by the City of Toledo to build a common vision for housing, set priorities around housing needs and strategies, advise on local context, and build momentum for implementation. Through five meetings, conducted virtually, the advisory group played a critical role in moving the strategy from an idea to a completed plan, ready for action by the City of Toledo and its partners.
Engagement activities were as follows:

- Five Advisory Group meetings
- Four stakeholder roundtables focused on housing policies and programs, land use and entitlements, neighborhood empowerment, and resources and capital
- 18+ interviews with City and State of Ohio staff, elected officials, local housing partners (Lucas County Land Bank, Lucas Metropolitan Housing Authority, NeighborWorks Toledo, the Toledo Design Collective, ProMedica, LISC Toledo, and Habitat for Humanity), and financial institutions
- Four focus groups with nonprofit and for-profit housing developers and financial institutions
- One public comment period
- Two public presentations

Toledo Together kicked off in October 2020 and culminated with adoption by Toledo City Council in September 2021. The timeline below highlights key milestones during the planning process.
Section 2

Toledo’s Housing Needs
To inform Toledo Together, the City of Toledo completed a quantitative data analysis of housing market conditions, housing needs, and general population and demographic trends. This analysis also incorporated qualitative data collected through the stakeholder engagement process for this comprehensive housing strategy and findings from other recent plans and studies (for a more detailed summary, see Appendix 1).¹

Since 2010, Toledo lost 2,542 households and new housing production slowed, concurrent with population loss and increased vacancy, with only 4 percent of existing homes built after 2000.² Projections suggest a net loss of about 1,600 additional households between 2018 and 2025.³ Although projections suggest that households moving out of Toledo will outpace those moving to the city, there will still be many current and new residents seeking different housing options during this period.⁴ Projections also suggest that approximately 1,200 homes will be built or become available through activities like redevelopment over the next five years.⁵ Of these future homes, about 41 percent need to be priced for households with incomes above $50,000, while 20 percent will need to be priced for households with incomes below $15,000.⁶

This trend presents an opportunity for the City of Toledo to focus on supporting its existing residents, many of whom are not well-served by the city’s existing homes in terms of features, quality, or affordability. Having more housing diversity will enable existing residents to remain in Toledo as they age and look to downsize, start families, or take in loved ones. At the same time, more types of homes, coupled with leveraging the City of Toledo’s existing assets such as its arts and cultural institutions, historic neighborhoods and homes, and waterfront, will help to retain or attract recent graduates, employees, and families to the city.

### HOUSING MARKET CONDITIONS

**Toledo’s rental market** | From 2010 to 2018, median rent in Toledo largely remained unchanged, with a slight decline from $706 to $700 in 2018 inflation-adjusted dollars.⁷ More recent trends suggest rents have increased, resulting in steeper costs for renters looking for housing in the last two years.⁸ From 2018 to 2020, median rent in Toledo rose 2 percent, from $837 to $860 in 2018 inflation-adjusted dollars.⁹ This rent level is not affordable to workers in Toledo earning the median wage in retail, food services, or arts and entertainment jobs, which account for 24 percent of the city’s workforce.¹⁰ Workers in these industries can afford rents between $350 and $500 a month.¹¹ Renting is becoming more common among Toledo households, a trend consistent in both Lucas County and nationally. After the Great Recession, there was a small increase in renting across the United States (from 33 percent in 2010 to 36 percent in 2018).¹² However, this growth occurred in Toledo at a higher rate. From 2010 to 2018, Toledo experienced a 7 percent growth in renters, who represent 49 percent of all households as of 2018 (Figure 1).¹³

**Toledo’s homeownership market** | From 2010 to 2018, the median home value in Toledo decreased by 28 percent ($110,386 to $79,900 in 2018 inflation-adjusted dollars.)¹⁴ However, a snapshot of recent for-sale trends suggests that home values in Toledo have been on the rise. From 2018 to 2020, the median home value rose from $66,815 to $79,364 in 2018 inflation-adjusted dollars.¹⁵ Workers in Toledo earning a median wage in manufacturing, transportation, construction, finance and public administration industries, which account for 33 percent of the city’s workforce, are generally well-positioned to afford homes priced at $79,364.¹⁶ From 2010 to 2018, the homeownership rate in Toledo dropped by 7 percent ($8 percent to 51 percent; see Figure 1).¹⁷
Housing affordability | Toledans face housing affordability challenges, making it difficult for them to access housing or stay in their own home despite unchanged rents and lower home values in the city’s housing market over the last several years. Around one-third of households (38,575 households) in Toledo are cost-burdened, spending at least 30 percent of their income on housing costs. Of those households, half of them (19,350 households) are considered “severely cost-burdened,” meaning they spend more than 50 percent of their income on housing costs.

While one-third of Toledans experience cost-burdens citywide, some groups experience this burden at higher rates. Renters living in Toledo are more likely to experience cost-burdens than homeowners (46 percent of renters compared with 21 percent of homeowners). Lower-income households in Toledo experience cost-burdens at higher rates and more severely compared to moderate- and high-income households (Figure 2). While there are many local housing programs and services to aid renters and homeowners, stakeholders emphasized the need for better connections to resources including housing program information in different languages, specifically Spanish.
CORE HOUSING NEEDS

Based on the analysis completed for this comprehensive housing strategy, a core set of housing needs emerged:

- **Limited housing diversity** | In general, demographic trends in Toledo are shifting away from family households to single-person households, with the average household size declining over time. These trends suggest a need for a range of housing options in terms of type, price, and household lifestyle. However, most homes in Toledo (65 percent) are single-family detached and most of Toledo’s land is zoned for this type of development (Figure 3). As a result, Toledo has a large supply of single-family homes with few available housing options. Two out of five single-family homes are occupied by one person. Single-person households make up 37 percent of all households in Toledo, while homes designed to serve them (studio and one-bedroom units) account for only 14 percent of the city’s housing supply.

Limited options include what is often referred to as “missing middle homes,” which range from clustered single-family homes to attached homes (such as townhomes or duplexes) to multifamily buildings. They are designed to fit within existing neighborhoods in terms of scale and form. Neighborhoods in the core of Toledo, bordering downtown, and neighborhoods in northwest Toledo are largely comprised of single-family homes, whereas neighborhoods in southwest Toledo, along Airport Highway and south of Ottawa Hills, have more housing diversity. Input from developers, along with demographic trends, suggest increasing demand for smaller units; homes or units with accessible features; homes for multigenerational families; and multifamily development, which has experienced an uptick in recent years.
Section 2: Toledo’s Housing Needs

Figure 3. Housing type, Toledo, OH (2018)

Source: U.S. Census Bureau, 2018 5-Year American Community Survey Estimates
*Includes attached homes, townhomes, duplexes, triplexes, and quadplexes.

- **Vacant properties** | In total, Toledo has 20,243 vacant properties, which represent 15 percent of its housing stock, and vacancy increased slightly by 1 percent from 2010 to 2018.\(^25\) Stakeholders see the city’s vacant property as both a challenge (in terms of code enforcement and public safety costs) and an opportunity to increase and diversify homes in Toledo.

- **Rehabilitation and repair of owner-occupied homes** | Most owner-occupied homes in Toledo were built prior to 1980 (92 percent of all homes) (Figure 4).\(^26\) These older homes pose health and safety hazards, including the presumed presence of lead, to Toledo residents and may be costly to maintain over time.\(^27\) Local leaders reported the challenge of rehabilitating these properties, given the old age of homes and the sheer number of homes throughout Toledo in need of repair.

They also highlighted the impact that housing age and quality has on seniors who want to age in place and persons with disabilities in Toledo. Today, many of Toledo’s homes are not suitable for these residents, but few alternatives are available to them. Additionally, developers who participated in the focus groups for this comprehensive housing strategy shared an ongoing need for more financial resources to rehabilitate homes and make them more accessible for Toledoans.
**Limited supply of affordable rental homes**

Toledo lacks enough rental homes for extremely low-income individuals and families (equivalent to $17,250 annually for a 2-person household according to HUD-defined income categories). There is a shortage of 12,705 affordable and available rentals for extremely low-income renter households (Figure 5). In other words, for every 100 extremely low-income renters, only 35 units are affordable and available to them. Most of these units are concentrated in neighborhoods along Airport Highway and in neighborhoods bordering downtown Toledo, which already face high levels of vacancy and poverty rates among households.

This overall shortage, coupled with small increases in rents (from $837 to $860 between 2018 and 2020) and demand for lower cost units among higher-income renters, makes it increasingly difficult for extremely low-income households, compared to other renters, to find affordable homes in the city.

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### Figure 4. Year built of owner-occupied homes, Toledo, OH (2018)

Source: 2018 American Community Survey 5-Year Estimates

<table>
<thead>
<tr>
<th>Year Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 1940</td>
<td>34.8%</td>
</tr>
<tr>
<td>1940 to 1949</td>
<td>10.9%</td>
</tr>
<tr>
<td>1950 to 1959</td>
<td>24.3%</td>
</tr>
<tr>
<td>1960 to 1969</td>
<td>12.5%</td>
</tr>
<tr>
<td>1970 to 1979</td>
<td>9.3%</td>
</tr>
<tr>
<td>1980 to 1989</td>
<td>3.0%</td>
</tr>
<tr>
<td>1990 to 1999</td>
<td>2.8%</td>
</tr>
<tr>
<td>2000 to 2009</td>
<td>2.1%</td>
</tr>
<tr>
<td>2010 to 2013</td>
<td>0.3%</td>
</tr>
<tr>
<td>2014 or later</td>
<td>0.1%</td>
</tr>
</tbody>
</table>
Figure 5. Affordable rental units by household income, Toledo, OH (2017)
Source: 2017 HUD Comprehensive Housing Affordability Strategy

- **Potential loss of affordable rental homes**
  The loss of affordable rental homes, subsidized and unsubsidized, would shrink the city’s affordable rental supply for lower-income households and pose a threat to Toledo’s already limited housing diversity. Only a small number of rental units in Toledo receive a federal subsidy (6,800 units out of 62,130 total rental units). These units are primarily located in neighborhoods along Airport Highway and around downtown Toledo.

  Toledo could lose more than 1,500 units in the next decade due to expiring subsidies (although these units can also be lost through deteriorating property conditions, among other ways). Nationwide, small and medium multifamily units (5 to 49 units) are a critical part of the supply of affordable housing for lower-income households. These multifamily rental units in Toledo are already limited (29 percent of Toledo’s rental units) and, if lost, would be challenging to replace.

- **More pathways to homeownership**
  Homeownership has declined in Toledo. From 2010 to 2018, the homeownership rate in Toledo dropped from 58 percent to 51 percent. The homeownership rate among Black households, which is already much lower than the citywide rate, dropped from 39 percent to 32 percent (Figure 6). Stakeholders noted the need to expand and support homeownership programs to help more people own a home, including addressing the stringent barriers that affect people’s ability to qualify for a mortgage. They connected these disparities in accessing mortgages and credit products to redlining in the 1930s.
Inequity in housing outcomes | Housing indicators show that seniors, single parents, and Black households face higher-than-average levels of housing instability. More than one-third of seniors (36 percent) and Black households (36 percent) are cost-burdened. Single-parent households face high levels of poverty (10,588 households). Unstable housing situations can persist or worsen without robust fair housing education, monitoring, and enforcement, which stakeholders noted as a gap, along with direct, low-barrier assistance.

Inequity in neighborhood conditions | Many households’ needs extend beyond their home, affecting entire neighborhoods in some parts of the city. Some neighborhoods in Toledo have high shares of vacant and tax delinquent properties and racial equity gaps in education and employment levels, along with limited access to destinations such as job centers or amenities such as green space. For instance, in 2018, the unemployment rate among Black Toledoans was 16.4 percent, about 11 percentage points higher than the unemployment rate citywide. Many of these needs converge in a few neighborhoods around downtown Toledo, suggesting a need for holistic, place-based initiatives that address a wide range of household needs. Part of this issue has been exacerbated by the loss of community development corporations over the last several decades who were able to drive place-based investment in neighborhoods.

Barriers to residential development | The City of Toledo’s enabling environment creates uncertainty and risk for subsidized and market-rate residential and mixed-used development. Developers cited lack of a clear and consistent regulatory environment; misaligned zoning and land use relative to housing demand; and difficulty accessing and assembling private financing as key barriers.
TOLEDO’S STRATEGIC FRAMEWORK FOR HOUSING

Over the next 10 years, the City of Toledo, with its partners and Toledo residents, will act to address its core housing needs. Toledo Together outlines four strategy areas where change is needed to move toward Toledo’s housing vision:

1. **Land use and entitlements**
   - This strategy area removes significant development barriers for new development, including limited flexibility in existing zoning and increased risk for development due to additional approvals or requests.

2. **Housing policies and programs**
   - This strategy area provides the framework for a cohesive housing policy; addresses the gap between existing policies and their implementation; builds greater alignment to maximize available resources; and creates new tools to support housing activities.

3. **Resources and capital**
   - This strategy area increases the amount of potential resources relative to need; removes significant barriers for new development; and creates additional diversity in resources, including flexible local ones.

4. **Neighborhood empowerment**
   - This strategy area increases community-based capacity, neighborhood voice in local decisions, and economic mobility tools to enhance housing stability.

Each strategy area outlines a series of strategies (how the City of Toledo and its partners will move from where they are to where they want to go) and actions (key, measurable steps to move each strategy forward). They also include three cross-cutting factors that will be central to the success of all strategies:

- **Capacity**
  - The abilities needed to implement the strategy by the community and various institutions.

- **Collaboration**
  - The identification of opportunities and roles to build new or stronger partnerships between the City of Toledo and key implementation partners.

- **Equity**
  - How the strategies will increase equity (including avoiding any negative impacts), which in this case means addressing disparities in housing needs among Toledo residents and the root causes associated with these disparities. It also means working to eliminate barriers that have prevented the participation of those most affected by housing needs.

Together, the strategies, actions, and cross-cutting factors facilitate implementation. This document provides a 10-Year Action Plan and measurement framework to assess implementation progress (see Section 4).

Table 1 aligns the nine core housing needs identified through the planning process (summarized in Section 2), with the strategies further described next.

**PRIORITY NEEDS & STRATEGIES**

Stakeholders on Toledo’s Comprehensive Housing Strategy Advisory Group elevated three priority needs and strategies that the City of Toledo, community residents, and nonprofit, private-sector, and philanthropic partners should be focused on over the next 10 years.

**Priority needs**
- Rehabilitation and repair of owner-occupied homes
- More pathways to homeownership
- Inequity in neighborhood conditions

**Priority strategies**
- Create a local, dedicated source for housing activities.
- Develop a sustainable source of funding for community reinvestment.
- Adopt a cohesive housing, economic development, and land use policy framework.
### TABLE 1. ALIGNMENT OF HOUSING NEEDS AND STRATEGIES

<table>
<thead>
<tr>
<th>Strategy Area</th>
<th>Description</th>
<th>More pathways to homeownership</th>
<th>Rehabilitation or repair of owner-occupied properties</th>
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<tbody>
<tr>
<td><strong>Strategy Area #1. Land use and entitlements</strong></td>
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<tr>
<td>Expand by-right zoning for higher-density development.</td>
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<tr>
<td>Expand by-right zoning for missing middle housing types.</td>
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<tr>
<td>Develop by-right zoning for infill development.</td>
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<tr>
<td>Amend zoning standards to support group living facilities.</td>
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<tr>
<td>Increase neighborhood planning.</td>
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<td>Create new tools to lower development costs.</td>
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<tr>
<td>Increase transparency and predictability of development decisions.</td>
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<tr>
<td><strong>Strategy Area #2. Housing programs and policies</strong></td>
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<td></td>
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<tr>
<td>Adopt a cohesive housing, economic development, and land use policy framework.</td>
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<td>☑</td>
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<tr>
<td>Create a local, dedicated source for housing activities.</td>
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<tr>
<td>Improve delivery and effectiveness of existing public and nonprofit programs.</td>
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<td>Expand community revitalization areas.</td>
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<td>Establish a redevelopment authority to facilitate property reuse &amp; redevelopment.</td>
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<tr>
<td>Create a rental registry for housing health and safety standards.</td>
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<tr>
<td>Increase tenant protections enforcement and resolution infrastructure.</td>
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<tr>
<td>Expand existing tenant protections.</td>
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<td>Develop a policy to guide union labor requirements in residential development.</td>
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<td>Develop a preservation strategy for unsubsidized affordable multifamily properties.</td>
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## Core housing needs among Toledo residents

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<th>Limited housing diversity</th>
<th>Vacant properties</th>
<th>Limited supply of affordable rental homes</th>
<th>Potential loss of affordable rental homes</th>
<th>Inequity in housing outcomes</th>
<th>Barriers to residential development</th>
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### Strategy Area #1. Land use and entitlements
- Expand by-right zoning for higher-density development.
- Expand by-right zoning for missing middle housing types.
- Develop by-right zoning for infill development.
- Amend zoning standards to support group living facilities.
- Increase neighborhood planning.
- Create new tools to lower development costs.
- Increase transparency and predictability of development decisions.

### Strategy Area #2. Housing programs and policies
- Adopt a cohesive housing, economic development, and land use policy framework.
- Create a local, dedicated source for housing activities.
- Improve delivery and effectiveness of existing public and nonprofit programs.
- Expand community revitalization areas.
- Establish a redevelopment authority to facilitate property reuse & redevelopment.
- Create a rental registry for housing health and safety standards.
- Increase tenant protections enforcement and resolution infrastructure.
- Expand existing tenant protections.
- Develop a policy to guide union labor requirements in residential development.
- Develop a preservation strategy for unsubsidized affordable multifamily properties.
- Develop policies and programs that increase accessibility.

### Strategy Area #3. Neighborhood empowerment
- Increase homeowner assistance in historically redlined communities.
- Build capacity at community-based organizations.
- Complete comprehensive blight removal in Toledo neighborhoods.
- Establish community ownership models.
- Connect redevelopment projects and workforce development initiatives.
- Invest in quality-of-life improvements in tandem with housing investments.
- Increase fair housing education.
- Conduct ongoing public outreach about housing needs and available resources.
- Launch a public education campaign about housing for elected leaders.
- Conduct outreach to landlords and tenants about Toledo’s source of income policy.

### Strategy Area #4. Resources and capital
- Develop a place-based source of funding for community reinvestment.
- Create a LeadSafe implementation fund.
- Diversify funding sources to support housing activities.
- Increase competitiveness for state housing resources.
- Diversify mortgage products for homeowners and homebuyers.
- Build capacity and commitment among institutional partners.
- Create local tax relief for eligible homeowners.
- Create tax relief for eligible renters.
STRATEGY AREA #1. LAND USE AND ENTITLEMENTS

WHAT IS THIS STRATEGY AREA? | Achieving the City of Toledo’s vision for homes requires a supportive enabling environment—what the Center for Community Investment defines as the “policies, practices, and relationships that can make those deals and projects happen in ways that advance community interests and protect community assets.” One part of this enabling environment is land use and development policies and practices, which affect things like how quickly and simply projects get built, to what types of homes are created, to where these homes are located.

This strategy area—land use and entitlements—is designed to align the City of Toledo’s land use and development processes with its housing goals and activities. Currently, the local regulatory environment adds complexity and uncertainty to the development process, making it riskier to pursue development in Toledo than it otherwise might be. And mistrust between developers, the City of Toledo, and community members exacerbates this situation, further limiting development potential and collaboration on opportunities.

The strategies highlighted below will increase flexibility and consistency in the development of residential and mixed-use projects. In turn, a more consistent foundation for Toledo’s development process will help to minimize risk and costs for developers when building or redeveloping within the city. In addition, these strategies should inform Toledo’s upcoming Comprehensive Plan update, which started in Summer 2021. This process provides an opportunity to make long-term changes to the city’s land use policies and to engage community members and developers on how these policies could look and what they could mean in individual neighborhoods at an early stage.

Strategies related to land use and entitlements on the following pages will accomplish three key changes over the next 10 years:

• **More flexibility in the zoning process** by creating zoning categories that are inclusive of development that addresses Toledoans’ housing needs
• **More consistency in the development process** by creating simpler guidelines for development decisions and in turn reduce costs associated with development.
• **Increased engagement and communication opportunities around housing and land use decisions** to promote trust and awareness among stakeholders.
STRATEGY 1.1. EXPAND BY-RIGHT ZONING FOR HIGHER-DENSITY DEVELOPMENT

Toledo, like many post-industrial cities, has a large distribution of single land-use types, specifically single-family detached residential housing. The supply of this type of housing significantly outpaces demand. Locally, there is appetite for higher-density, mixed-use development in certain areas of Toledo, but underlying zoning makes this type of development difficult without special approvals. Denser development, particularly multifamily buildings, also helps achieve economies of scale for affordable housing development, addressing a structural challenge to leveraging resources like the Low-Income Housing Tax Credit. Making higher-density development an option in more parts of Toledo will make it easier to build in the city.

The City of Toledo is updating its Comprehensive Plan, which is an opportune time to study and identify locations for higher-density development throughout the city. Through the plan update process, the Plan Commission, which is leading this update, should study where higher-density development should occur and where it will be most viable, such as areas along public transit lines where it could be used to build a stronger ridership base. This analysis should also examine and update the zoning requirements related to minimum lot sizes, frontages, setbacks, heights, and parking requirements, and any identified updates should enable maximum flexibility. In addition, the update process should identify any impacts and alignment with overarching planning and development goals, such as opportunities to finance multifamily development more consistently if the regulatory environment changed.

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | Staff capacity to conduct zoning analysis and draft amendments.
- Community-based | Community engagement through the Comprehensive Plan update.

COLLABORATION | Build cross-departmental collaboration in analyzing appropriate densities and locations to address needs; work with the development community to address challenges in using new zones.

EQUITY | Provides increased opportunities to achieve affordable housing economies of scale to support new units for Black households.
STRATEGY 1.2. EXPAND BY-RIGHT ZONING FOR MISSING MIDDLE HOUSING TYPES.

Most land in Toledo is zoned for low density, single-family homes, which limits access to schools, shops, and services. This zoning is also out-of-step with current demographic trends, which suggest the need for a wider range of housing options to help attract and retain Toledoans throughout their lives. This strategy will expand by-right zoning, or zoning that does not require special approvals, to missing middle housing types, which will allow the option to build a wider range of homes to serve a greater number of residents. In addition, this will support families who live in or want to live in Toledo but cannot find appropriate housing that meets their family’s needs.

The Comprehensive Plan update provides an opportunity to study and identify where missing middle housing types will be most successful in the city. Through this process, appropriate housing types should be studied and classified as missing middle housing; geographically identified as to where these types could occur; and aligned with goals from this strategy and other planning efforts, such as neighborhood master plans.
STRATEGY 1.3. DEVELOP BY-RIGHT ZONING FOR INFILL DEVELOPMENT.

Toledo has a history of chronic disinvestment in its urban core, which has contributed to vacancy and vacant lots resulting from demolition, creating a patchwork of vacant lots through some neighborhoods. Infill development, along with other tactics in use such as side lots and urban gardens, can add new homes to neighborhoods and reconnect these areas. This strategy will update the City of Toledo’s zoning standards to allow infill development by right. This strategy will both diversify the City of Toledo’s housing supply through the integration of new single-family homes; accessory dwelling units; or small multifamily buildings in neighborhoods with vacant or underused land.

This strategy can be implemented by piloting incremental standards that support infill development. This can occur in two simultaneous phases: first by creating a set of interim steps that roll back barriers for infill development in specific areas of the city to help facilitate housing goals, then by pursuing zoning changes that enable infill development by-right.

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | Staff capacity to conduct zoning analysis and draft amendments.
- Community-based | Community engagement through the comprehensive plan update process.

COLLABORATION | Build cross-departmental collaboration in analyzing appropriate infill housing types to address needs; work with the development community and partner organizations to address challenges in using new zones.

EQUITY | Provides increased opportunities for homeownership among Black Toledoans by creating diversity in housing stock.
STRATEGY 1.4. AMEND ZONING STANDARDS TO SUPPORT GROUP LIVING FACILITIES.

This strategy promotes group living facilities by creating more supportive zoning regulations. Typically, zoning regulations tend to be restrictive of group living facilities, such as group homes, permanent supportive housing, and recovery housing, despite the existence of fair housing laws to protect these special groups. The history of exclusionary zoning policies in housing in Toledo and the broader country has facilitated these restrictions. In addition, group living facilities typically require additional special permits and approvals, including public comment and notification periods, which opens the door for opposition to these projects.

To address these barriers, the City of Toledo should adopt amendments to its zoning code to expand siting opportunities; redefine the different types of housing under the group living use category so they are not based on particular types of disabilities; and differentiate between residential treatment facilities and other types of family/group homes. Revising the definitions and standards for “group living facilities” can create more housing options and increased housing diversity in Toledo for groups that need additional housing features or services.

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | Staff capacity needed to conduct the review and make amendments.
- Community-based | Community engagement through the comprehensive plan update process and direct outreach.

COLLABORATION |
Collaboration with multiple departments to ensure feasibility in the permitting process.

EQUITY |
Creates increased housing options for persons with disabilities.
STRATEGY 1.5. INCREASE NEIGHBORHOOD PLANNING.

Neighborhood planning is a critical way to incorporate a community’s desires into the policies and practices that shape public, private, and philanthropic decisions, including what development and other investments occur, over time. It is also a way to create stronger connections between land use and community vision, while building capacity and neighborhood leaders to champion their vision. In Toledo, small area or neighborhood plans are approved as amendments to the comprehensive plan, often without a path to implementing the community vision outlined within them. Having a clear path to implement these visions both strengthens neighborhoods and builds trust between City staff, residents, and elected officials. These processes could incorporate basic education about zoning, land use, and development decisions to help residents understand how ideas in their neighborhood plans get realized through them. Topics about the development process could include zoning codes, allowable building types, and roles on a development team (such as architects and developers), helping ensure efficient collaboration when development occurs in their neighborhoods.

An overlay zone is a tool to assist with implementation of neighborhood plans; it would create a zoning district that can be applied over the underlying zoning. A neighborhood overlay should include additional standards and criteria for properties that fall within it, designed to support the neighborhood vision and provide additional opportunities for community input. When zoning overlays are used with neighborhood plans, they can protect special aspects of a neighborhood such as housing types, environmental features, specific development projects, or affordable housing. Similarly, special use or cultural districts can also accomplish the same goals by establishing criteria to preserve or enhance key elements within a designated district. Overlay zones can also serve as precursors to future rezonings and provide an opportunity to test the zoning at a smaller scale.

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | Staff capacity needed to develop the overlay or district area and associated plan updates and amendments.
- Community-based | Community engagement through planning processes and direct outreach.

COLLABORATION
Collaboration with multiple departments and neighborhoods.

EQUITY | Creates opportunities for increased neighborhood investment for Black Toledoans.
STRATEGY 1.6. CREATE NEW TOOLS TO LOWER DEVELOPMENT COSTS.

Market conditions and construction costs in Toledo create a financing gap for market-rate development, in addition to the financing gap that typically exists for affordable housing development. The City of Toledo can help increase the feasibility of more development by lowering costs associated with the development process—but it’s important to note that without additional subsidy, these tools alone will not be sufficient to close the entire financing gap.

The City of Toledo should explore and then establish a set of tools, such as fee reductions or waivers; regulatory relief, such as reduced or waived parking requirements; and streamlined permitting for qualifying projects (as defined by local housing or land use policy). These tools could be used to support all development or more specific projects, such as those that include affordable units, specific types of housing, and projects in historically redlined neighborhoods. Any tools created to lower development costs will need to be developed with outreach to developers and other stakeholders to determine feasibility and potential for success.
STRATEGY 1.7. INCREASE TRANSPARENCY & PREDICTABILITY OF DEVELOPMENT DECISIONS.

This strategy would create more predictability and transparency in development decisions in Toledo through increased outreach and education; ongoing engagement of residents as part of established planning processes; and online application systems and information-sharing. More predictability decreases risks and their associated costs, particularly for smaller developers or developers of color who may not have close relationships in City government or resources to move through the regulatory process.

A mismatch between current zoning and demand for denser development patterns (including more and larger multifamily developments and smaller infill projects) create a consistent need for rezonings or variances. This delay and additional step in the development process causes unpredictability. At the same time, lack of communication and collaboration between the Toledo development community and local government was a common theme highlighted in stakeholder outreach conducted during the process to develop this comprehensive housing strategy. Despite being directly affected by land use and zoning decisions, residents are often not aware of decisions until shovels hit the ground.

Implementation will involve attending regular meetings of developers and building industry professionals to share information and discuss local policies; these meetings provide an opportunity for City of Toledo staff to engage developers where they are and update them on local policies that directly impact their work. Another way to avoid late-stage engagement is to involve residents around land use and zoning early and often through vision plans, strategies, and neighborhood-scale master plans. Engaging local community representatives and building local champions proactively can decrease planning fatigue and improve the diversity of viewpoints in land use decision-making.

CROSS-CUTTING FACTORS

CAPACITY
• Institutional | Staff capacity to initiate outreach and update and/or create new materials on the regulatory process and initiate improvements to existing processes.
• Community-based | Involvement in outreach and communication with City staff to determine inequities within the process; increased participation in land-use decisions.

COLLABORATION | Collaboration within the City and various departments involved in development review and well as with the development community and neighborhood residents.

EQUITY | More consistent expectations and guidelines to enable stronger engagement of historically underrepresented groups in development decisions.
The City of Toledo has made strides to streamline its core housing programs, making improvements to its Home At Last, Lead Paint Remediation, and Home Rescue programs, and as a result, saw an uptick in use and qualified contractors to assist with this work. This strategy area aims to build on that success by continuing to strengthen existing programs, as well as build synergy with decisions related to land use, land assembly and reuse of vacant property, and economic development incentives to create a more consistent enabling environment.

Strategies related to housing programs and policy on the following pages will support three key changes over the next 10 years:

- **Cohesiveness across the City of Toledo’s housing, economic, and land use decisions** through the creation of a guiding policy framework across key plans and processes.
- **Increased use of existing resources across local housing programs** through stronger partnerships and more collaboration in how and where they are used in Toledo.
- **Development of new policies and programs to support housing and economic mobility initiatives** to address gaps or better serve existing and future needs among Toledo residents.

**STRATEGY AREA #2. HOUSING POLICIES AND PROGRAMS**

**WHAT IS THIS STRATEGY AREA?** Having policies and programs that align with one another and local needs and opportunities is another key part of creating and leveraging a supportive enabling environment for the City of Toledo and its partners to achieve their individual and collective housing goals and projects. The City of Toledo’s existing housing programs and policies largely operate independently from one another, which has created inconsistent housing, economic development, and land use outcomes. Part of this inconsistency stems from existing policies, such as tenant protections, that lack the resources and staff to implement them as envisioned or create unspoken expectations about union labor in projects not subject to project labor agreements under the City’s current policy.
STRATEGY 2.1. ADOPT A COHESIVE HOUSING, ECONOMIC DEVELOPMENT & LAND USE POLICY FRAMEWORK.

This strategy will create a guiding framework for the City of Toledo to build synergy between housing, economic development, and land use policy decisions. Today, this framework does not exist. Without clear priorities around specific types of development (particularly infill and larger multifamily buildings and land assemblage), stakeholders shared experiences navigating inconsistent development approval processes, and in some cases, community-level opposition to new development. At the same time, some of the City of Toledo’s resources are working cross-purpose, with tax increment financing and tax abatements in a pre-1994 Community Reinvestment Area (CRA) in Downtown Toledo and use of union labor and subsequent requests for the city’s federal funding to offset higher project costs as two examples identified through this process. This strategy should also analyze opportunities to assemble land, particularly vacant land, in strategic neighborhoods.52

This strategy will be implemented by developing and adopting a series of guiding plans—this comprehensive housing strategy; Toledo’s Five-Year Consolidated Plan; Toledo’s Comprehensive Plan; and the Comprehensive Economic Development Strategy (CEDS)—that advance an overarching vision and goals. Stakeholders shared the need to bring several planning efforts together over the next 1–2 years across these entities: Department of Neighborhoods; Plan Commission; Department of Building Inspections; and Department of Economic Development. To aid in implementation of this strategy, department leaders should participate in the process to develop these documents when possible, offer specific ideas to make these connections, and convene a cross-departmental workgroup to move their respective strategies forward. For planning efforts that are more regional (and as a result, sit outside the City of Toledo), such as CEDS or TARTA’s Strategic Plan (completed in 2021), department leaders can collectively engage those agencies to help build these synergies.53
STRATEGY 2.2. CREATE A LOCAL, DEDICATED SOURCE FOR HOUSING ACTIVITIES.

This strategy creates a local, dedicated source of funding to support housing activities that could leverage existing funding sources or fund new housing and community development initiatives. This resource will be critical to accelerate the City of Toledo’s use of the Low-Income Housing Tax Credit, as well as provide a more flexible funding source for a wider range of housing activities (acquisition; significant rehabilitation and repairs; direct services; and infrastructure improvements, to name a few). The City of Toledo currently relies on federal resources (primarily HOME and CDBG) to directly support most of its housing activities, which has resulted in limits on what can be funded and who can be served.

The key to implementation of this strategy is identification and approval of a dedicated source of funding. Common dedicated revenue sources include a property tax levy; percentage of real estate transfer tax or document recording fee revenues; developer fees; or general fund revenue. Franklin County created their local dedicated source for housing through a $1 increase in real estate conveyance fees for a 10-year period. This is estimated to generate $6–$7 million annually and is being used to renovate or build 2,050 units affordable to low- and moderate-income households.

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | City staff capacity to evaluate, create and administer a new local funding source.
- Community-based | Involvement and engagement with residents around the funding source and design of key use for funds.

COLLABORATION | Create closer alignment and use of existing and new resources.

EQUITY | Opportunity to invest in housing activities that address racial disparities.
STRATEGY 2.3. IMPROVE DELIVERY AND EFFECTIVENESS OF EXISTING PUBLIC AND NONPROFIT PROGRAMS.

This strategy will improve the delivery and effectiveness of Toledo’s public and nonprofit programs through a closely coordinated delivery process. This coordination will take place across the Department of Neighborhoods and key housing partners, many of which administer public funding and offer programs that supplement or complement the City of Toledo’s housing programs. At times, local housing partners are competing for the same resources from the City of Toledo, with limited coordination on use, despite often operating in the same geographic footprint.

Within City government, there are opportunities to deliver services more proactively and strategically. One area for the City of Toledo to improve service delivery is code enforcement, which would directly draw on the strategies highlighted in the 2021 assessment by the Center for Community Progress to take a more strategic and equitable approach.55

Part of implementation will include working with partners to identify opportunities to de-duplicate efforts; align existing programs; and reduce the burden on Toledo residents when applying for or using public and nonprofit partners’ programs. Tactics to reduce barriers include establishing community resource navigator positions at local nonprofits and developing a common intake form that can assess eligibility for both public and nonprofit programs.56 The City of Toledo can use its public information staff to develop marketing materials in different languages and mediums.

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | Training development and delivery.
- Community-based | Knowledge of existing public and nonprofit housing programs.

COLLABORATION | Building out a common application and intake process.

EQUITY | Increase access to housing resources among low-income households.
STRATEGY 2.4. EXPAND COMMUNITY REVITALIZATION AREAS.

The City of Toledo’s Community Revitalization Area (CRA) provides a tax exemption in specific parts of Toledo; this tool lowers the costs associated with overall development, making it a way to help spur both market-rate and affordable homes in the city. There are two types of CRA’s: 1) pre-1994 CRA’s, where the tax exemption largely applies to all eligible projects; and 2) post-1994 CRA’s, where projects are evaluated relative to each CRA’s requirements and the City of Toledo can set criteria around their use. A recent program evaluation conducted for the Department of Economic Development found that Toledo’s CRA program is underused due to lack of awareness. At the same time, post-1994 CRAs do not incorporate housing goals, such as housing type, unit size, or affordability, missing an opportunity to leverage this tax incentive to further the City of Toledo’s housing goals.

The implementation of this strategy involves three main components:

1. Creation of new post-1994 CRAs with housing goals in more parts of Toledo, mostly in south and west Toledo given where CRAs already exist today, in tandem with a small-area needs study to support use.
2. Assessment of existing post-1994 CRAs for opportunities to amend their legislation to incorporate housing goals into them.
3. Creation of a network to increase use of this tax incentive through increased staff collaboration across the Departments of Neighborhood and Economic Development; engagement of key program partners, such as developers and financial institutions; and development of summary materials (in tandem with other programs) for outreach.

The integration of housing goals into both new and existing post-1994 CRAs would help align the City of Toledo’s housing goals (as outlined in this comprehensive housing strategy; Toledo’s forthcoming Comprehensive Plan; neighborhood master plans; and partners’ strategic plans) with one of the city’s main tools to lower development costs today (see “Create new tools to lower development costs” for the creation of new tools). These goals—for instance, housing type, unit mix, affordability levels, and tenure—can be tailored to specific neighborhood needs and aspirations.
STRATEGY 2.5. ESTABLISH A REDEVELOPMENT AUTHORITY (RDA) TO FACILITATE PROPERTY REUSE AND DEVELOPMENT.

This strategy creates a city-chartered Redevelopment Authority (RDA) to act as the City of Toledo’s development arm and facilitate large-scale preservation and redevelopment projects, including the reuse of Toledo’s growing number of vacant and city-owned properties. This authority would have a separate Board of Directors and capital to “move the market” in parts of Toledo that need additional mission-driven support, with a focus on the City of Toledo’s three Neighborhood Revitalization Strategy Areas (NRSA). The creation of a city-chartered RDA would enable the City of Toledo to seek additional funding not directly available to local governments and quickly ramp up local capacity for implementation of more housing activities, as more incremental capacity-building occurs over time (see “Build capacity at community-based organizations” and “Build capacity among institutional partners”).

Implementation of this strategy requires determining and developing the structure of the RDA, which should be done in close collaboration with the Toledo City Attorney’s Office, and resourcing its early implementation, which is one potential use of the City of Toledo’s American Rescue Plan dollars. The Mayor’s Office, in partnership with community-based organizations, leaders, and residents, should shape the mission and goals of the city’s RDA; its key functions; and representation on the RDA’s board. This work should inform legislation to Toledo City Council to create an RDA for the City of Toledo.

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | City staff organizational capacity to administer RDA.
- Community-based | Ability to have a neighborhood organization with a voice in property reuse outcomes.

COLLABORATION
Common agreement across City departments and residents of reuse and development of residential properties.

EQUITY | An opportunity to redevelop and revision vacant properties in communities of color.
STRATEGY 2.6. CREATE A RENTAL REGISTRY FOR HOUSING HEALTH AND SAFETY STANDARDS.

This strategy will create a local rental registry for the City of Toledo to ensure all rental homes in Toledo meet basic health and safety standards, such as sanitation and structural safety. Renting, especially in Toledo’s core neighborhoods with concentrations of both older homes that pose health hazards and Black households, is becoming more common. However, Toledo Code Enforcement staff cannot proactively inspect rental homes today to ensure they meet a minimum standard for livability.

Implementation of this strategy would involve establishing a rental registry through legislation adopted by Toledo City Council and aligning administrative resources, including staffing and existing home repair resources, to assist with its implementation over time. Toledo’s policy should outline the key design considerations for this registry, including specific health and safety standards to meet, the process for inspections and registration; and an enforcement and resolution structure (including any registration fees and fines for noncompliance). The Department of Neighborhoods will also need to assess its ability to staff this effort, including identifying additional staffing needs or contract labor to assist with implementation.

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | City staff organizational and administrative capacity to lead the program. This includes training and development of staff.
- Community-based | Shared knowledge of tenant rights and intervention options.

COLLABORATION
During the program design process, develop agreement on health and safety standards for renters.

EQUITY | Create safe and healthy rental homes in communities of color.
STRATEGY 2.7. INCREASE TENANT PROTECTIONS ENFORCEMENT AND RESOLUTION INFRASTRUCTURE.

This strategy will create a tenant liaison position at the City of Toledo, along with stronger education and outreach to tenants and landlords and collaboration among them to resolve disputes, to support effective implementation of the City of Toledo’s existing tenant protections. These protections include Toledo’s Pay to Stay ordinance and local fair housing protections, including source of income protection. While these protections exist and the Fair Housing Center assists residents with fair housing complaints, the City of Toledo does not have an internal structure in place to field and resolve tenant-landlord issues and deliver comprehensive landlord and tenant education about local tenant protections. Having this type of infrastructure matters to Toledo residents; participants at the public meeting for this strategy frequently highlighted the need for better tenant protections and support for tenants. This strategy would especially benefit housing insecure renters in Toledo, especially Black, single-parent, and senior households that have higher rates of housing insecurity relative to the average household.

This strategy would create a tenant liaison position in the Department of Neighborhoods to provide a resource for tenants and landlords in need of assistance. This position would serve several different functions: conducting education and outreach about the City of Toledo’s tenants’ rights and landlords’ responsibilities under the city’s current laws (see “Conduct outreach to landlords and tenants about Toledo’s source of income policy”); sharing information about existing resources for renters and rental property owners; working with the Toledo Municipal Court and legal service organizations to assist with eviction prevention; and tracking tenants’ needs to inform changes to the City of Toledo’s existing tenant protection policies or enforcement processes.
STRATEGY 2.8. EXPAND EXISTING TENANT PROTECTIONS.

This strategy will increase tenant protections for renters in the City of Toledo to address the prevalence of evictions and lower barriers to housing among justice-involved people. Toledo has the third highest eviction rate in Ohio; has more households facing eviction due to the impact of COVID-19; and has more evictions in communities of color. At the same time, a power imbalance exists between landlords and tenants in eviction court, which perpetuates inequities related to who is affected by the immediate and long-term impacts of an eviction: displacement; homelessness; being denied future housing opportunities; and limited availability of other housing options. Toledo’s Analysis of Impediments to Fair Housing Choice found that both households with past evictions and persons affected by the criminal legal system are disproportionally affected by substandard housing conditions because they are screened out or otherwise do not qualify for rental homes.

The implementation of this strategy involves legislation by Toledo City Council to expand tenant protections to include sealing or expunging eviction records after a set period of time, such as 3 years, and providing tenants the right to legal counsel via subsidized legal assistance in eviction court. To serve justice-involved households, it also involves adopting a fair chance housing policy, which typically limits the use of criminal records by housing providers and landlords when they are screening prospective tenants. However, the specific policy goals and provisions should be developed closely with those most impacted locally.

It also involves resourcing these policies (subsidized legal assistance provided through a right-to-counsel provision and support for needs or services identified through a fair chance policy) and ongoing education and outreach to tenants and landlords on these new protections, along with available anti-eviction and re-entry resources (which can occur in tandem with other outreach efforts around fair housing; source of income protections; and general tenants’ rights; see “Increase tenant protections enforcement and resolution infrastructure”).
STRATEGY 2.9. DEVELOP A POLICY TO GUIDE UNION LABOR REQUIREMENTS IN RESIDENTIAL DEVELOPMENT.

This strategy will create a policy to guide use of union labor for projects not subject to Toledo’s current project labor agreement (PLA) policy (i.e., not a city bid). Union jobs are an important part of the workforce in the City of Toledo, providing opportunities for Toledo residents to benefit from development occurring in the city, along with the broader benefits union labor provides in the form of enhanced safety measures, higher wages (relative to nonunionized counterparts), and ability to close economic disparities among Black and Hispanic unionized workers. Supporting union jobs and achieving housing affordability should not be at odds. But, without an explicit policy that guides use of union labor outside of city bids, recent projects seeking city approvals, such as a rezoning, have had to negotiate union labor on a project-by-project basis, resulting in reported delays and higher project costs.

Implementation of this strategy will establish a consistent standard, via local legislation, for when and how to use union labor for residential development occurring in Toledo. Having this standard will fill an unspoken policy goal to use union labor more consistently in development projects. This standard will be developed collaboratively through a taskforce, with representation from City of Toledo departments (Departments of Neighborhoods and Economic Development); local and regional trade organizations; and developers to build agreement on the policy approach. This taskforce will need to address the following policy elements as it builds this framework: applicability (when the project labor standards will apply and if any developments will be exempted); amount of project labor to use (including if it will vary based on the project type or cost); administration (responsibility for administering and monitoring these standards); and tracking and reporting (how will project labor use be tracked and reported over time).

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | Administrative and staff capacity to lead the development of a policy framework and the taskforce.
- Community-based | Community engagement around key policy changes that impact residents in union workforce.

COLLABORATION
Collaboration with building trade unions and developers and the City to ensure consensus around policy changes.

EQUITY | Opportunity to expand new affordable housing development in communities of color.
STRATEGY 2.10. DEVELOP A PRESERVATION STRATEGY FOR UNSUBSIDIZED AFFORDABLE MULTIFAMILY PROPERTIES.

This strategy creates a guide for Toledo to preserve unsubsidized affordable multifamily rental properties. These buildings are already somewhat limited (29 percent of Toledo’s rentals are small and medium multifamily buildings), and if lost, could be challenging to replace. Black Toledoans and lower-income households would be affected by the loss of this affordable housing stock, as renting is more common among them. Stakeholders shared a need to invest in this property type, given the ongoing upkeep costs associated with older multifamily properties.

Implementation will involve study of this property type to better understand the capital needs and operating costs among these properties, including creation of an inventory of them (with information such as property size, unit mix, property age, location, and rent levels). Part of this study should engage property owners, building managers, and tenants at these properties to better understand what types of policies, financing, or other assistance would best serve them.

At the same time, the City of Toledo should build a strong policy and financing environment to preserve these properties. This environment can be built through adoption of a right-of-first refusal policy for this property type that enables the City of Toledo or a designee to purchase these properties prior to a sale; building greater awareness of the existing private-sector financing available to support acquisition and renovation of these properties; and developing new funding tools to fill any additional gaps (such as a set-aside in the future Toledo-Lucas County Affordable Housing Development Fund created using a dedicated local source of funding).

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | Development, delivery, and outreach.
- Community-based | Knowledge of financial tools.

COLLABORATION | Create closer alignment of tools and ongoing dialogue with local property owners.

EQUITY | Housing stability for communities of color.
STRATEGY 2.11. DEVELOP POLICIES AND PROGRAMS THAT INCREASE ACCESSIBILITY.

This strategy will establish a home accessibility policy and expand resources for home rehabilitation and modifications to increase safe and accessible homes for seniors and persons with disabilities. These approaches ensure that new homes are accessible for people over the course of their lives and meet the immediate needs of the 18 percent of Toledo residents with a disability and the city’s growing senior population.68

Implementation will involve three complementary approaches: 1) development and adoption of a home accessibility policy; 2) increased resources for home modifications; and 3) easier processes to request home modifications. A home accessibility policy, which could include universal design or visitability principles and features, ensures homes are functional for people of all ages and abilities. Toledo City Council, in partnership with persons with disabilities, organizations that represent them, and developers, will need to determine the overall structure (mandatory or voluntary); applicability (all homes, share of homes; specific types of development; any exemptions); and whether to offer incentives.

To expand existing resources for home rehabilitation and modifications, Toledo’s Department of Neighborhoods should create a set-aside in its entitlement funding and its housing trust fund to support reasonable modification requests (subject to the Fair Housing Act) or other accessibility improvements and incorporate criteria around accessibility features in its solicitations for funding. Part of implementation should include assessing the processes for how persons with disabilities and seniors currently access and receive assistance for home modifications and identifying ways to lower barriers in existing or new programs offered by the City of Toledo and other housing providers. It should also examine opportunities to clarify existing policies or practices (service animal policies and requests to move to more accessible units, for example) and increase transparency in decision-making around modification requests.

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | Cross-cultural competence, policy development, and policy implementation.
- Community-based | Policy development and accountability in existing and modified processes.

COLLABORATION | Joint decision-making on ways to support persons with disabilities and seniors.

EQUITY | Increase housing stability among persons with disabilities and seniors.
Neighborhood empowerment can also be an antidote to neighborhood inequity. Local decisionmakers and stakeholders elevated this inequity as one of the most pressing housing needs in Toledo. Today, Black Toledoans experience higher rates of housing instability and lower homeownership rates than the average Toledo household.69 Hispanic households tend to live in neighborhoods with higher rates of poverty.70 Many households’ needs extend beyond their home and in some parts of Toledo, affect entire neighborhoods in the forms of high shares of vacant and tax delinquent properties; gaps in education and employment levels; and limited access to destinations such as job centers or amenities such as green space.71

Strategies related to neighborhood empowerment on the following pages speak to three key changes over the next 10 years:

- More capacity at community-based organizations by building skills among Toledoans to guide neighborhood improvements and represent their interests.
- More representation in housing activities by directly creating opportunities for Toledoans to benefit from the investments occurring in their neighborhoods.
- Fewer equity gaps in housing outcomes by focusing investments in homes and households in ways that close racial disparities in housing instability and homeownership rates.

STRATEGY AREA #3. NEIGHBORHOOD EMPOWERMENT

WHAT IS THIS STRATEGY AREA? | Neighborhood empowerment means that residents living in Toledo’s neighborhoods, especially those that have experienced systemic racism and stigmatization, are at the center of existing, expanded, or new housing programs, policies, and investments. Many stakeholders in Toledo shared that over the last decade, neighborhood residents lost their collective voice in local decisions and their ability to guide direct investments in their communities as community development corporations shuttered. While housing activities continue in Toledo neighborhoods, they are led by outsiders and local government, with a few notable exceptions. Neighborhood empowerment means this orientation will change over the next 10 years, with residents speaking and advocating for themselves and leading more efforts. Members of the public shared a desire to see more leaders “…listen to residents in our neighborhoods and empower residents to work with the City of Toledo as a team.” They advocated for more community-based housing delivery systems at the neighborhood-level, like those supported by strategies related to neighborhood empowerment.
STRATEGY 3.1. INCREASE HOMEOWNER ASSISTANCE IN HISTORICALLY REDLINED COMMUNITIES.

This strategy will increase use of public and private homeownership resources in historically redlined neighborhoods in Toledo to address long-standing housing discrimination and create opportunities for material gains among Toledoans. Black households in Toledo, particularly those living in Toledo’s urban core, continue to live with the legacy of systematic marginalization from the city’s housing market; these areas largely overlap with the red and yellow areas that were rated as “hazardous” or “definitely declining,” respectively, by the federal Homeowner’s Loan Corporation in the late 1930s.72

This strategy will be implemented through a mix of changes to existing homebuyer assistance programs (prioritize use of homeowner assistance in historically redlined areas; increase amount of available assistance in them; increase flexibility of their use; and capacity-building to enable residents to directly assist with implementation) and the creation of new homeownership products by private financial institutions that increase access to mortgage financing for households living in these areas.

A central component of implementation will be a cross-sector commitment across the City of Toledo, private financial institutions, nonprofits, and philanthropic organizations to use a majority of their homeownership assistance programs (including services such as homeownership and financial counseling) in historically redlined communities each year and consistently track and publicly report on their progress at least annually. This includes the Year 16 Initiative, where implementation of this strategy should align rental to homeownership opportunities in historically redlined neighborhoods when possible.
Section 3: Recommended Strategies

**CROSS-CUTTING FACTORS**

**CAPACITY**
- **Institutional**
  Relationship-building with community residents; cultural relevance.
- **Community-based**
  Organizational capacity to support program delivery.

**COLLABORATION**
Direct support for sustained community-led efforts.

**EQUITY**
Increased representation among households of color and low-income households in local decision-making.

**STRATEGY 3.2. BUILD CAPACITY AT COMMUNITY-BASED ORGANIZATIONS.**

This strategy will increase neighborhoods’ ability to achieve their goals independently and collaboratively with institutional partners. Many local stakeholders shared the loss of capacity for place-based development and neighborhood-driven decision-making as Toledo lost community development corporations over the last decade. The remaining community-based organizations have a critical role to play in guiding place-based efforts. More need to be cultivated, but need long-term support (financial assistance for activities; financial assistance for operations; and technical assistance for leadership and organizational development) to be successful.

Implementation will involve additional assessment of community capacity; provision of cross-sector, sustained support for existing and emerging community-based organizations; and alignment of housing activities with capacity-building (for instance, build stronger networks or transfer knowledge through programs or projects).
STRATEGY 3.3. COMPLETE COMPREHENSIVE BLIGHT REMOVAL IN TOLEDO NEIGHBORHOODS.

This strategy will coordinate and concentrate blight removal activities across the City of Toledo, Lucas County Land Bank, and nonprofits in Toledo neighborhoods to help address the harmful effects of blight. According to the Toledo Survey Project, the City of Toledo has 865 hazardous homes, with most of these properties concentrated in the neighborhoods that border downtown Toledo, which overlaps with other needs among Black and Hispanic households, such as high concentrations of housing instability and poverty. This concentration necessitates a coordinated blight removal effort that includes critical repairs of occupied homes; rehabilitation and resale of vacant homes; abatement of lead hazards; and targeted demolition.

This strategy will be implemented through stronger alignment and use of the blight removal tools available in Toledo (including code enforcement; the city’s Home Rescue Program; side lot program; tax foreclosure; and vacant property demolition) and resident-led efforts to address blight and hazardous homes across an entire neighborhood.

This level of coordination will require common decision-making tools that can guide how and where to use the city’s blight removal tools. The City of Toledo should lead the creation of these tools by establishing the data metrics and centralized system to track vacant property and code violations and setting up a coordination structure (blight action committee). As more tools are created to support neighborhood reinvestment and revitalization, they should be incorporated into implementation.

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | Data infrastructure and tracking; coordination of resources.
- Community-based | Organizational capacity for development and implementation of blight reduction plans.

COLLABORATION | Create closer alignment and use of existing and new resources.

EQUITY | • Lessen exposure and presence of hazardous homes in communities of color.
• Increased representation among households of color and low-income households in local decision-making.
STRATEGY 3.4. ESTABLISH COMMUNITY OWNERSHIP MODELS.

This strategy would create more community-serving homes through a community land trust. Community-ownership models, such as community land trusts and cooperatives, create alternatives to traditional property ownership models. They are designed to provide community benefits, such as access to homeownership for low- and moderate-income households; increase residents’ participation in local development decisions; and limit land speculation. Toledo has an untapped asset in its existing vacant property (15 percent of all homes as of 2018), and community leaders in Toledo have a desire to see more of those properties rehabilitated or rebuilt in ways that directly benefit neighborhood residents.

This strategy will work to provide the resources, technical assistance, and property to establish a community land trust in Toledo and increase the use of housing cooperatives as new affordable homes become available over the next 10 years. The City of Toledo and Lucas County Landbank can help get these models off the ground by providing start-up funding, sponsoring technical assistance, and assembling and donating land and property to be part of a land trust.

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<thead>
<tr>
<th>CROSS-CUTTING FACTORS</th>
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<tbody>
<tr>
<td><strong>CAPACITY</strong></td>
<td></td>
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<tr>
<td>• <strong>Institutional</strong></td>
<td>Providing technical assistance and financial support.</td>
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<tr>
<td>• <strong>Community-based</strong></td>
<td>Organizing; ability to stand-up an organizational structure; project management; housing development.</td>
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<tr>
<td><strong>COLLABORATION</strong></td>
<td>Direct support for sustained community-led efforts.</td>
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<td><strong>EQUITY</strong></td>
<td></td>
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<tr>
<td>• Lessen the racial wealth gap among Black Toledoans.</td>
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<tr>
<td>• Increased representation among households of color and low-income households in local decision-making.</td>
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STRATEGY 3.5. CONNECT REDEVELOPMENT PROJECTS AND WORKFORCE DEVELOPMENT INITIATIVES.

This strategy will better integrate employment and workforce opportunities with residential and mixed-use development and redevelopment projects. Development and redevelopment projects present an opportunity to link Toledo residents, many of whom need jobs and want to assist with housing and community development activities, with jobs in construction and related trades. This strategy is especially important in supporting Black Toledoans, whose unemployment rate and household income lag citywide levels.

Implementation of this strategy will involve creating policies, such as community benefits agreements that promote local hiring; increasing use of training opportunities in City of Toledo programs (building on the existing partnership between the City of Toledo and Toledo Public Schools that support youth-led construction opportunities); and forging stronger partnerships with local labor unions and community-based organizations.

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | Creation of policies to guide linkages; tracking progress.
- Community-based | Organizational capacity to engage in creation of opportunities.

COLLABORATION
Build cross-sector commitment to use resources to address systemic disparities.

EQUITY
- Lessen the racial wealth gap among Black Toledoans.
- Increased power and autonomy among households of color and low-income households.
STRATEGY 3.6. INVEST IN QUALITY-OF-LIFE IMPROVEMENTS IN TANDEM WITH HOUSING INVESTMENTS.

This strategy will create a stronger link between neighborhood-level housing investments and other investments that improve quality-of-life for Toledo residents. This strategy will both address some neighborhoods’ need for more comprehensive community development to address decades of decline and systemic disinvestment and serve as a way to attract residents to Toledo over time.

Implementation of this strategy will involve using existing resources (capital improvement budget; Community Development Block Grant; and MetroParks bond); forging stronger partnerships with employers and Toledo Public Schools; and leveraging tools, such as Section 108 Loan Guarantee Funds, to undertake quality-of-life improvements in neighborhoods where housing investments are occurring. A central component of this strategy will be to better align ongoing decision-making about the use of public resources with housing investments, as well as find ways to scale existing community-based efforts.
STRATEGY 3.7. INCREASE FAIR HOUSING EDUCATION.

This strategy aims to educate tenants, homebuyers, landlords, property managers, and real-estate professionals about their respective rights and obligations under federal, state, and local fair housing laws. Fair housing education continues to be a central part of the City of Toledo’s goals to address housing discrimination, according to the City of Toledo Analysis of Impediments to Fair Housing Choice.81

Specifically, increased education and outreach efforts should be designed to reach landlords, as rental complaints represent the largest category of complaints received by The Fair Housing Center.82 More information needs to be shared about discrimination based on disability and race, given these are the main forms of discrimination reported in the City of Toledo over the last several years. Additionally, more outreach may be needed among Hispanic households, as they represent a small share of those reporting housing discrimination but make up a growing share of Toledo residents.83

Implementation of this strategy will involve a combination of complementary actions that produce educational materials (with special attention to language, format, and messenger); conduct outreach to tenants directly and through community-based organizations with ties to affected populations; develop and deliver trainings to rental property owners, landlords, and real-estate professionals; and seek resources that can be used to build the capacity for fair housing education at nonprofit organizations.

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | Training development and delivery; relationship-building with affected groups.
- Community-based | Knowledge of rights and reporting and enforcement options.

COLLABORATION | Cross-sector ability to undertake culturally relevant community engagement.

EQUITY | Lessen housing discrimination among legally protected classes.
STRATEGY 3.8. CONDUCT ONGOING PUBLIC OUTREACH ABOUT HOUSING NEEDS AND AVAILABLE RESOURCES.

This strategy facilitates a consistent, productive, two-way dialogue between institutional housing partners working in Toledo neighborhoods (Maumee Valley Habitat for Humanity; NeighborWorks Toledo; and LISC Toledo, to name some) and community partners who are closest to their communities’ respective needs and strengths. When one community leader spoke about neighborhood empowerment and capacity, she spoke about trust, saying engagement needs to go deeper than community leaders. Some community partners feel their neighborhoods are not receiving culturally relevant services or feel stigmatized when receiving services; others reported a lack of awareness of available opportunities, including resources.

This strategy increases the frequency and quality of public outreach and engagement by institutional partners working in Toledo neighborhoods, in tandem with strategies that build community partners’ capacity to lead community development activities in their neighborhoods. Implementation could involve community engagement training (including models that hire community members to conduct outreach and ongoing relationship-building); community-based capacity building; creation of a housing advisory board; and communitywide events, such as a quarterly neighborhood summit or forum, co-hosted by institutional and community partners. Ongoing engagement will provide more real-time information about unmet or emerging housing needs or ways to improve service delivery to inform adjustments to programs, policies, and resources administered by institutional partners. It may also highlight opportunities to increase representation of people of color at institutional partners’ organizations through activities like hiring and board recruitment.
STRATEGY 3.9. LAUNCH A PUBLIC EDUCATION CAMPAIGN ABOUT HOUSING FOR ELECTED LEADERS.

This strategy will build a common understanding about the importance of housing—including how it affects the lives of Toledoans and its role in supporting broader community goals such as economic development and community belonging and pride—among elected leaders in Toledo over time. This type of campaign is both important to advance short-term implementation of strategies and actions in this comprehensive housing strategy and to ensure that, as political transitions occur over the next 10 years, there’s a way to continue to keep housing on local leaders’ agenda.

Public education campaigns typically create a common set of messages and resources that can be used by different groups. This strategy can be implemented through a multi-faceted, collaborative effort, with representation from nonprofits; civic leaders; community arts and cultural institutions; community leaders; and residents. These groups can collaborate to develop the key messages and campaign tools (messaging guides; event guides; and informational materials, such as fact sheets, infographics, photos, and stories, for example) to reach existing and future elected leaders.84

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | Communicating for influence.
- Community-based | Communicating for influence.

COLLABORATION | Advocacy and engagement on local priorities.

EQUITY | Political commitment to address disparities affecting Toledoans.
STRATEGY 3.10. CONDUCT OUTREACH TO LANDLORDS AND TENANTS ABOUT TOLEDO’S SOURCE OF INCOME POLICY.

This strategy will increase awareness and effectiveness of Toledo’s source of income policy among landlords and tenants across the city through public education and outreach, training, and peer learning. Passed in December 2020, Toledo City Council extended its fair housing law to include source of income, making it illegal for landlords to discriminate against renters using government assistance, such as federal Housing Choice Vouchers, and to refuse Housing Quality Standards inspections (which are required to use federal rental assistance). Like many fair housing laws, outreach, education, and enforcement are critical to this policy’s ability to protect renters in Toledo.

This strategy will be implemented through a series of outreach and education actions designed to build a stronger understanding of how this policy looks in practice, including the Housing Quality Standards inspection process; myth-busting of common critiques related to source of income protection policies; and experiences from other communities with long-standing policies. Part of this education and outreach could involve working directly with affected landlords, tenants, and other stakeholders, such as the Fair Housing Center and Lucas Metropolitan Housing Authority, to understand additional resources to support landlords.

Additional resources could include financial incentives to landlords for outcomes such as early participation in the housing inspection process; employing contract inspectors or cross-training housing authority and city inspectors to streamline property inspections; or hiring a landlord liaison to lead outreach efforts. It could be delivered as stand-alone outreach or be part of broader fair housing education and outreach efforts (see “Increase fair housing education.”).

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | Training development and delivery; relationship-building with affected groups.
- Community-based | Knowledge of rights and reporting and enforcement options.

COLLABORATION | Build cross-sector commitment to address systemic disparities.

EQUITY
- Increased access to stable housing among low-income renters.
- Lessen housing discrimination among low-income renters.
STRATEGY AREA #4. RESOURCES AND CAPITAL

WHAT IS THIS STRATEGY AREA? | The housing issues affecting Toledo residents are great—and there are not sufficient resources available today to meet them. The City of Toledo lacks enough homes for about 13,000 of its households (after accounting for both affordability and availability); local rehabilitation programs cannot cover the depth of housing quality problems; and core housing programs, such as the Low-Income Housing Tax Credit, go largely untapped.85 This needs to change. One of the main solutions elevated by members of the public during the June 2021 public meeting for this strategy was financing, including creation of a local housing trust fund and better alignment of partners to leverage investments.

Scaling resources and capital to meet the needs of Toledo’s residents means three things: 1) increasing available resources; 2) diversifying the types of resources available; and 3) making them more flexible so they can be used by more people and for more circumstances. This level of flexibility cannot be achieved through reliance on most federal funding programs, which are the primary resources for the City of Toledo’s housing activities today, and nonprofit and private-sector funding that are not always designed to the local market or aligned with community goals.

Effective resources and capital—the right types at the scale of the challenges being addressed—also require stronger alignment and partnerships across the City of Toledo. This makes it possible for city departments and institutional partners to better use the resources already available to them and gives residents more power over their housing situations and lives.

Strategies related to resources and capital on the following pages speak to three key changes over the next 10 years:

- **Creation of new and more flexible resources** to support a wider range of housing activities and programs.
- **Increased competitiveness for new or existing resources** to take advantage of untapped funding already available to the City of Toledo.
- **Stronger engagement of private-sector and philanthropic partners** in local housing activities to maximize the impact of public resources and scale funding to meet more residents’ housing needs.
STRATEGY 4.1. DEVELOP A PLACE-BASED SOURCE OF FUNDING FOR COMMUNITY REINVESTMENT.

This strategy will establish a place-based source (or sources) of funding for neighborhoods in need of long-term reinvestment, particularly neighborhoods in Toledo’s core.86 Toledoans living in these neighborhoods face disparities in neighborhood outcomes, including high shares of vacant and tax delinquent properties and gaps in education and employment levels by race.87 A strong partnership across the public, private, and philanthropic sectors could pool resources to support place-based reinvestment and catalytic projects that provide benefits to existing and future Toledoans, similar to other efforts in places like Detroit, MI and Hamilton, OH.

The City of Toledo should work closely with neighborhood residents and leaders, private-sector partners, civic organizations, and philanthropic organizations to design a funding source that works for the neighborhoods where it will be used. These stakeholders can draw on a range of past neighborhood planning efforts, the City of Toledo’s use of NRSA’s, and ongoing place-based initiatives to inform this work and closely align the use of this funding with neighborhoods’ visions, assets, and opportunities to directly address the inequities that exist in some Toledo neighborhoods. In terms of funding sources, this source could be a new cross-sector capital pool, including patient capital, and seeded by the City of Toledo; Section 108 Loan Guarantee (aligned with requirements for its use as a federal program); sustained use of public funding in defined neighborhoods over time; or some combination of these sources.

CROSS-CUTTING FACTORS

CAPACITY

• Institutional | The City’s organizational capacity for partnership across entities and relationship-building with community residents.
• Community-based | Neighborhood organizations’ capacity support place-based reinvestment and catalytic projects.

COLLABORATION

Cross-sector funding and strategic targeting of resources on a neighborhood level.

EQUITY | Ability to address disparities in neighborhood outcomes and racial inequity.
STRATEGY 4.2. CREATE A LEADSAFE IMPLEMENTATION FUND.

This strategy creates a source of funding to support implementation of the City of Toledo’s Lead Poisoning Prevention Ordinance, which was passed in 2019 by Toledo City Council to protect residents from health hazards posed by lead in older homes that primarily affect children, low-income, and Black families. This funding would aid in the implementation of this ordinance by supporting lead testing in both rental properties of 1–4 units built before 1978 and in-home childcare facilities units and, if needed, by providing financial assistance to obtain a LeadSafe certificate.

Implementation of this strategy will involve both designing and capitalizing the LeadSafe Implementation Fund, mirroring similar efforts in places like Columbus and Cleveland, OH. The Toledo Department of Neighborhoods, working closely with other members of the Toledo Lead Poisoning Prevention Coalition, property owners, and tenants (particularly those in high-risk Census Tracts as defined by the LeadSafe ordinance) should lead the design of this fund. Some aspects of design, namely eligibility (rental properties of 1–4 units built before 1978 and in-home childcare facilities); priority geographies (high-risk census tracts); and core uses (activities to control or abate lead hazards to meet certification requirements) are outlined in the policy itself. Design should be focused on considerations that still need to be defined:

- Who will administer the LeadSafe Implementation Fund?
- What type of funding will the LeadSafe Implementation Fund provide (grants; low-interest or forgivable loans; or universal incentives, such as free lead inspections)?
- Will the LeadSafe Implementation Fund provide financial assistance for additional activities (information systems; education and outreach materials; or administration staff)?
- How will the LeadSafe Implementation Fund be capitalized?

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | Organizational capacity to support fund administration.
- Community-based | Ability to shape the fund and its use.

COLLABORATION | Build cross-sector commitment to use resources to address health inequities.

EQUITY | Remove health hazards for low-income households and Black households.
CROSS-CUTTING FACTORS

CAPACITY
- Institutional | Knowledge of how to create, manage, and use more funding resources to meet place-based goals.
- Community-based | Knowledge of how to use different funding tools to meet place-based goals.

COLLABORATION | Create closer alignment and use of existing and new resources.

EQUITY | Increase cross-sector investment in historically marginalized neighborhoods.

STRATEGY 4.3. DIVERSIFY FUNDING SOURCES TO SUPPORT HOUSING ACTIVITIES.

This strategy will expand the types of financing available for housing activities in the City of Toledo and the eligible housing activities these funds can support. Stakeholders elevated this need, coupled with increased capacity for place-based development, as a priority strategy in this strategy area. Specifically, local leaders highlighted a need to be able to support acquisition opportunities more consistently and the preservation of rental properties (including smaller ones with two to four units). Having a diversity of local funding sources makes it possible to pursue a balanced portfolio of housing activities and easier to fill financing gaps.

Implementation will occur through a two-pronged approach. One part of implementation will be the development or attraction of new funding resources to fill gaps or supplement existing funding sources to scale housing activities. Another part of implementation will be increasing awareness and use of the existing funding tools that already exist at local organizations, like those available from LISC Toledo, ProMedica, and Toledo-Lucas County Port Authority.
STRATEGY 4.4. INCREASE COMPETITIVENESS FOR STATE HOUSING RESOURCES.

This strategy aims to increase affordable housing projects’ competitiveness for funding, including the Low-Income Housing Tax Credit (LIHTC), awarded by the Ohio Housing Finance Agency (OHFA). Being competitive for OHFA resources is a key part of being able to address the City of Toledo’s limited supply of homes for extremely low-income households, about half of whom are forced to live in higher cost housing and face housing instability.90 However, over the last five years, Toledo has received only a small number of awards to finance subsidized development from OHFA. Mismatch between local and state place-based priorities; intracity competition; and limited development capacity and perceived political support are all commonly cited as reasons why Toledo has not been as competitive as other cities in Ohio.91

This strategy will be implemented through a complementary set of actions intended to better align state and local priorities over time and address the local structural issues that affect competitiveness. The City of Toledo should convene cross-sector partners at quarterly or semi-annual meetings to discuss and set state-level advocacy priorities. Part of this engagement should be organized around the annual Qualified Allocation Plan (QAP) engagement process; feedback shared during this process should be specific (i.e., specific projects as community priorities and how local priority projects do not score competitively based on the QAP) rather than thematic.

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | Use of OHFA resources for multifamily development.
- Community-based | Organizational capacity to undertake multifamily development.

COLLABORATION | Advocacy and engagement on alignment of state and local priorities.

EQUITY | Increase supply of homes for extremely low-income households.
STRATEGY 4.5. DIVERSIFY MORTGAGE PRODUCTS FOR HOMEOWNERS AND HOMEBUYERS.

This strategy will create a wider range of mortgage products for homebuyers and homeowners to use when looking to buy or refinance a home, respectively, in Toledo. It aims to directly address barriers that Toledoans face today in neighborhoods where home values have been depressed due to decades of being undervalued by the private sector and devalued by community conditions, such as vacancy and limited public investment. If more Toledo households, particularly Black households, are going to become homeowners and realize the monetary benefits of homeownership, private-sector financial institutions, in tandem with real-estate professionals and City of Toledo staff, will need to better align their offerings with Toledo’s housing market.

This strategy involves exploring and establishing mortgage products and standards at financial institutions that can be used to support small-value mortgages in neighborhoods with appraisal gaps and the adoption of alternative standards to qualify for a mortgage.

 STRATEGY 4.6. CREATE LOCAL TAX RELIEF FOR ELIGIBLE HOMEOWNERS.

This strategy would create a source of tax relief for eligible homeowners (with eligibility based on household or individual characteristics or by geography). For existing homeowners, increased property taxes influence their ability to stay in their homes. Even small increases could impact cost-burdened homeowners (21 percent) and households living on fixed incomes, such as seniors, more than one-third of whom are cost-burdened.

Implementation of this strategy will involve understanding the fiscal impact of providing tax relief to the City of Toledo’s overall operating budget and fiscal health and designing a tax relief program. Designing a tax relief program will require City of Toledo leaders to work closely with representatives from the main taxing entities (Lucas County; Toledo Public Schools; Washington Local Schools; and special assessment districts). Key design considerations include eligibility for the relief (based on specific populations; property tax increases above a set amount; geographies); amount of relief (City of Toledo; special taxing districts only; a portion of the total bill); and how tax relief will be provided (on-bill credit; income tax rebate with state-level approval).
STRATEGY 4.7. CREATE TAX RELIEF FOR ELIGIBLE RENTERS.

This strategy would establish statewide tax relief for eligible renters through advocacy to the Ohio General Assembly. This type of relief, often administered through an income tax credit or rebate when filing state income taxes, recognizes that renters indirectly pay a portion of property taxes as part of their rent. This credit would be a new tool at the state level and could help alleviate cost-burdens among Toledo’s renters, 46 percent of whom are cost-burdened.96

Implementation of this strategy would involve developing a proposal; working with existing statewide coalitions to build buy-in for this proposal among other cities across Ohio; and coordinating an advocacy campaign among Ohio state lawmakers to move this proposal forward. While the City of Toledo, working in close collaboration with property owners, renters, and institutional partners, can take the lead on crafting a proposal and building local and state-level support, creating a program of this magnitude will require widespread appeal and support from across Ohio, including support from rental property management associations.

CROSS-CUTTING FACTORS

CAPACITY
- Institutional | Tax policy proposal development; coalition-building; legislative advocacy.
- Community-based | Tax policy proposal development; coalition-building; legislative advocacy.

COLLABORATION | Advocacy and engagement on alignment of state and local priorities.

EQUITY | Lessen cost-burdens among low-income renters.
STRATEGY 4.8. BUILD CAPACITY AND COMMITMENT AMONG INSTITUTIONAL PARTNERS.

The City of Toledo has a core group of institutional partners—housing providers and developers, nonprofit intermediaries, anchor institutions, Lucas Metropolitan Housing, and the Lucas County Landbank—who are already leading and implementing several housing and community development activities across the city. The City of Toledo will need to work closely with these institutional partners as it implements the strategy in this document over the next 10 years. To do more, some of the city’s core partners echoed the same prerequisite: more capacity, especially for multifamily development. Many also highlighted a need for better cooperation, acknowledging that activities often occur in silos and, at times, housing partners are in direct competition for public local and state resources.

To build this capacity, a series of actions coordinated by the City of Toledo will be used to deepen capacity for affordable housing activities, like the ability to use the Low-Income Housing Tax Credit; attracting talent to local government and nonprofits; and increasing housing partners’ understanding of and commitment to racial equity. Implementation of these actions requires resources for training, hiring employees, and technical assistance—activities that are often difficult to accomplish using public dollars alone. Resourcing these efforts could be a role for local, regional, and state philanthropic organizations. Their program-related investments can help increase the capacity of local institutional partners.
Section 4
IMPLEMENTING TOLEDO’S COMPREHENSIVE HOUSING STRATEGY
TOLEDO’S STRATEGIC FRAMEWORK FOR HOUSING

Stakeholders in Toledo said they want this comprehensive housing strategy to result in “demonstrable change” – change in homes and neighborhoods in Toledo and change in the lives of individuals and families. Being able to see this change requires a plan for and commitment to implementation of the strategies and actions in Toledo’s comprehensive housing strategy.

TOLEDO’S 10-YEAR ACTION PLAN

The 10-Year Action Plan in this section outlines the following information to guide strategy implementation over the next 10 years:

- **Implementation timeline** | The strategies are organized for implementation across five timeframes:
  1. **Immediate** | Strategies to undertake in the first year of implementation.
  2. **Short-term** | Strategies to undertake in the second and third years of implementation.
  3. **Medium-term** | Strategies to undertake in the fourth, fifth, and sixth years of implementation.
  4. **Long-term** | Strategies to undertake in the last four years of implementation.
  5. **Ongoing** | Strategies to undertake consistently across the next 10 years.

- **Implementation lead** | Implementation lead refers to the people, organization, elected decisionmakers, or government department or agency who will be responsible for leading implementation of the strategy, even if more groups provide input to shape implementation or aid in it over time. Some strategies need a sole implementer to take action or bring different stakeholders together to advance the collective actions within one strategy, while other strategies have multiple implementation leads because they are all needed to move different actions associated with a strategy forward.

- **Available funding** | Available funding highlights available financial resources that could be used to support direct implementation of the strategy, including opportunities to use the City of Toledo’s American Rescue Plan funding through 2024. Some funding requires the City of Toledo or its partners to compete to receive the funding, while other funding carries its own requirements for use and may not be available to cover all aspects of implementation.

PARTNERSHIPS: KEY TO IMPLEMENTATION SUCCESS

Success of Toledo’s comprehensive housing strategy requires the ongoing involvement and support of everyone (see Appendix 7 for a table that categorizes the strategies across decisionmakers). It will take political support from elected leaders to create a supportive policy environment; residents to participate in efforts to craft the specifics of the strategies that affect them; civic leaders and those in the business community to champion these efforts; and core implementers—including City of Toledo staff, local housing nonprofits, developers, neighborhood leaders, Lucas Metropolitan Housing, and Lucas County Land Bank—to work together toward the city’s north star for housing.

Central to implementation will be partnerships across neighborhood organizations and residents, local nonprofits, anchor institutions, financial institutions, and the City of Toledo to move specific actions forward over time. It will require partners to pool resources, break down silos that hinder collaboration, and operate with a high degree of transparency. This type of partnership requires a high degree of trust. It will mean, at times, that partners may be helping to achieve something for the people of Toledo that they themselves or their organizations may not directly benefit from.
RESOURCES: FINANCIAL AND HUMAN CAPITAL

Another critical component for implementation is adequately resourcing the actions and strategies as they move forward. Having funding is important, and specific funding sources (either those that already exist or those that will be created through implementation of the strategies in this document) are highlighted for each action (as applicable) in the implementation action plan found below.

These resources should be allocated through a racial equity lens, using tools such as a racial equity impact assessment in the city’s budget process, as a way to incorporate this outcome into how the City of Toledo invests its dollars. But having the human capital—within city government, community-based organizations, and nonprofits—to carry out these actions is also another resource for successful implementation.

MEASURING AND TRACKING IMPLEMENTATION PROGRESS

How will Toledo leaders and residents know when this work is done? By 2031, the City of Toledo will have made substantial progress toward having improved housing market conditions, vibrant neighborhoods, greater equity and diversity, and residents with more stable housing conditions. More residents will feel safer and more secure in their homes; more will see a path to becoming homeowners; and there will be fewer vacant homes and more amenities in their neighborhoods.

The framework below (Table 2) shows how the City of Toledo, on behalf of all those involved in implementation, can consistently track and measure progress toward meeting these goals over the next 10 years. This framework should be used to report progress on implementation to Toledoans; build accountability for implementation across the City of Toledo and its partners; and inform adjustments to strategies over time (see Appendix 8 for more guidance and information about measuring progress).
## TABLE 2. TOLEDO TOGETHER IMPLEMENTATION MEASUREMENT FRAMEWORK

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Baseline</th>
<th>Direction of change</th>
<th>Estimated 10-year target</th>
<th>Measurement Scale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing vacancy rate</td>
<td>15% vacancy (2014-2018)</td>
<td>↓</td>
<td>10% vacancy</td>
<td>City ✔️ Neighborhood ✔️</td>
</tr>
<tr>
<td>Rates of substantial improvements on existing housing</td>
<td>998 annual permits (2019)</td>
<td>↑</td>
<td>1,198 annual permits</td>
<td>City ✔️ Neighborhood ✔️</td>
</tr>
<tr>
<td>New housing construction activity</td>
<td>27 annual permits (2015-2019)</td>
<td>↑</td>
<td>32 annual permits</td>
<td>City ✔️ Neighborhood ✔️</td>
</tr>
<tr>
<td>Diversity of housing types</td>
<td>34,000 &quot;missing middle units&quot; (2014-2018)</td>
<td>↑</td>
<td>34,300 &quot;missing middle&quot; units</td>
<td>City ✔️ Neighborhood ✔️</td>
</tr>
<tr>
<td>Home values</td>
<td>$79,900 median home value (2014-2018)</td>
<td>↑</td>
<td>$95,500 median home value</td>
<td>City ✔️ Neighborhood ✔️</td>
</tr>
<tr>
<td>Nuisance properties</td>
<td>2,564 properties referred for abatement annually (2020)</td>
<td>↓</td>
<td>2,050 properties referred for abatement annually on average</td>
<td>City ✔️ Neighborhood ✔️</td>
</tr>
<tr>
<td>Vacant lots returned to productive use</td>
<td>349 properties returned to productive use by Land Bank annually (2016-2018)</td>
<td>↑</td>
<td>400 properties returned to productive use by Land Bank annually</td>
<td>City ✔️ Neighborhood ✔️</td>
</tr>
<tr>
<td>Census Tracts with Poverty Rates Greater than 20%</td>
<td>61 census tracts (2015-2019)</td>
<td>↓</td>
<td>55 or fewer census tracts</td>
<td>City ✔️</td>
</tr>
<tr>
<td>Racial segregation level</td>
<td>White/Black Dissimilarity Index of 57.7 (2010)</td>
<td>↓</td>
<td>White/Black Dissimilarity Index below 50</td>
<td>City ✔️</td>
</tr>
<tr>
<td>Racial disparities in cost burdens</td>
<td>8 percentage point difference between White and BIPOC renter cost burdens (2013-2017)</td>
<td>↓</td>
<td>0 percentage point difference</td>
<td>City ✔️</td>
</tr>
<tr>
<td>Racial disparities in homeownership rate</td>
<td>29.5 percentage point difference between White and BIPOC householders (2015-2019)</td>
<td>↓</td>
<td>23.6 percentage point difference</td>
<td>City ✔️</td>
</tr>
<tr>
<td>Supply of rental units affordable at 30 percent of AMI</td>
<td>9,970 units (2013-2017)</td>
<td>↑</td>
<td>12,470 units (including those in development)</td>
<td>City ✔️</td>
</tr>
<tr>
<td>Housing cost-burdens</td>
<td>44% of renters and 21% homeowners (2014-2018)</td>
<td>↓</td>
<td>35% renters and 17% homeowners</td>
<td>City ✔️ Neighborhood ✔️</td>
</tr>
<tr>
<td>Increased ability to age in place</td>
<td>37% of region’s seniors live in Toledo (2015-2019)</td>
<td>←</td>
<td>37% of region’s seniors still live in Toledo</td>
<td>City ✔️</td>
</tr>
<tr>
<td>Decreased exposure to lead</td>
<td>1,728 Lead Safe Certificates issued (2020, cumulative)</td>
<td>↓</td>
<td>2,328 Lead Safe Certificates issued (cumulative)</td>
<td>City ✔️ Neighborhood ✔️</td>
</tr>
</tbody>
</table>
YEAR 1: IMPLEMENTATION ACTIONS

How will this strategy be implemented?

Adopt a cohesive housing, economic development, and land use policy framework.

- Evaluate the land use strategies, which were informed by findings from the city’s Exploratory Assessment Framework, in this comprehensive housing strategy as part of Toledo’s Comprehensive Plan update.
- Create a cross-departmental implementation team to coordinate implementation of the City of Toledo’s land use, economic development, and housing decisions.
- Engage peer departments in planning and implementation efforts to gather specific input on ways to build closer connections across Toledo’s land use, economic development, and housing plans and implementation activities.
- Update existing land use, economic development, and housing tools and policies to build consistency across implementation.

Create a local, dedicated source for housing activities.

- Convene a cross-sector workgroup to develop a proposal for a dedicated funding source (source; key uses; opportunities to address disparities and align with implementation of Toledo’s comprehensive housing strategy; exploration of unintended consequences).
- Gather public input on the source’s uses through neighborhood listening sessions.
- Develop a public outreach campaign to build awareness of local housing needs and support for the creation of a dedicated local source among Toledo residents.
- Initiate creation of a local dedicated funding source (for instance, ballot measure, local legislation to increase or establish fee).
- Develop the administrative structure via local legislation to manage this resource (Toledo-Lucas County Affordable Housing Development Fund).

Improve delivery and effectiveness of existing public and nonprofit programs.

- Convene a working group to identify opportunities to de-duplicate; streamline; or better align local housing programs and design a common intake and eligibility evaluation process.
- Offer grants to support community resource navigator positions at local nonprofits to assist with implementation of new and existing programs.
- Conduct outreach about existing or new housing programs and how to access them using marketing materials in multiple languages and mediums.
- Undertake proactive code enforcement (as part of implementing recommendations from the city’s 2021 code enforcement assessment).

Develop a policy to guide union labor requirements in residential development.

- Convene a Union Labor for Housing Taskforce to lead development of a policy framework and proposal for Toledo City Council.
- Vet the policy framework and proposal with Toledo residents, developers, and workforce and economic development agencies.
- Establish consistent standards for use, monitoring, and reporting of union labor in residential projects not subject to the City of Toledo’s current project labor standards via local legislation.
- Monitor and evaluate policy implementation to understand its effect on development patterns and ability to use union labor consistently in residential development.

Diversify local funding sources to finance development.

- Use federal Section 108 Loan Guarantee Funds to support a wider range of activities.
- Align flexible funding from the American Rescue Plan to seed key public resources or initiatives (such as a local source of funding or place-based reinvestment fund).
- Improve financing and underwriting of small (2-4 unit) preservation deals.
- Engage more Community Development Financial Institutions (CDFI’s) to help fill funding gaps (e.g., small-value loans; pre-development funding; acquisition funding).
- Create common marketing materials across cross-sector partners to build awareness of different resources available to developers working in Toledo.
**YEAR 1: IMPLEMENTATION ACTIONS**

How will this strategy be implemented?

Who can lead implementation?

What funding can support it?

** = Funding created through implementation of another strategy

---

**Adopt a cohesive housing, economic development, and land use policy framework.**

- Evaluate the land use strategies, which were informed by findings from the city’s Exploratory Assessment Framework, in this comprehensive housing strategy as part of Toledo’s Comprehensive Plan update.
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- Update existing land use, economic development, and housing tools and policies to build consistency across implementation.

<table>
<thead>
<tr>
<th>Who can lead implementation?</th>
<th>What funding can support it?</th>
</tr>
</thead>
</table>
| Toledo Department of Neighborhoods  
Toledo Plan Commission  
Toledo Economic Development Department  
Toledo Department of Building Inspections | Source to be determined as part of implementation |

<table>
<thead>
<tr>
<th>Who can lead implementation?</th>
<th>What funding can support it?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Toledo Mayor’s Office</td>
<td>Source to be determined as part of implementation</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Who can lead implementation?</th>
<th>What funding can support it?</th>
</tr>
</thead>
</table>
| Toledo Department of Neighborhoods  
Maumee Valley Habitat for Humanity  
Toledo NeighborWorks  
Pathway Toledo  
LISC Toledo  
Lucas County Landbank  
Lucas Metropolitan Housing | N/A |

<table>
<thead>
<tr>
<th>Who can lead implementation?</th>
<th>What funding can support it?</th>
</tr>
</thead>
</table>
| Toledo Mayor’s Office  
Toledo City Council  
Local & regional trade organizations | N/A |

<table>
<thead>
<tr>
<th>Who can lead implementation?</th>
<th>What funding can support it?</th>
</tr>
</thead>
</table>
| Toledo Department of Neighborhoods | Local dedicated funding source**  
Section 108 Loan Guarantee Funds  
American Rescue Plan  
Local cross-sector reinvestment fund**  
Private-sector financing |

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Section 4: Implementing Toledo’s Comprehensive Housing Strategy

**Toledo Together: A Guiding Vision & 10-Year Action Plan for Housing**
### YEAR 1: IMPLEMENTATION ACTIONS

**How will this strategy be implemented?**

#### Increase homebuyer assistance programs in historically redlined communities.

- Incorporate economic empowerment actions that increase access to homebuyer assistance program, Home At Last; offer expanded homebuyer education and foreclosure prevention services; and create tools such as Individual Development Accounts as part of federal funding programming in Neighborhood Revitalization Strategy Areas (NRSA).
- Use the NRSA planning process to understand what other support Black households need to become or stay homeowners and adjust approaches based on their feedback (including areas for increased flexibility, such as lower interest rates, shifting from loans to grants, and simplified processes).
- Prioritize use of existing homeowner assistance programs (post-purchase counseling and foreclosure prevention, down payment assistance, and lease-to-own programs).
- Increase visibility and access to financial education and homeownership preparation for renters.
- Increase visibility and access to existing and new mortgage products at private financial institutions.
- Create a common framework to track and report outcomes related to homeownership assistance programs across the City of Toledo and local partners.

#### Conduct outreach to landlords and tenants about Toledo’s source of income policy.

- Develop and deliver a quarterly training for landlords on the City of Toledo’s source of income protection policy and Lucas Metropolitan Housing’s Housing Choice Voucher program.
- Partner with landlord and property owner organizations to convene peer-learning events (panels, workshops, webinars).
- Explore opportunities to create additional resources to support effective implementation of Toledo’s source of income protection policy.
- Engage landlords, property owners, tenants, and other stakeholders on a regular basis through improved tenant protections infrastructure to better align outreach and enforcement of Toledo’s tenant protections (see “Increase tenant protections enforcement and resolution infrastructure”).

#### Increase transparency and predictability in development decisions.

- Develop and maintain materials that outline Toledo's regulatory process (timeline, checklist of required documents).
- Create an online portal to submit and track development applications.
- Hire a development liaison as a single point-of-contact for development applications.
- Conduct ongoing engagement of local developers (attend standing meetings to share materials and information; conduct surveys to understand key issues).
- Engage various commissions responsible for land use approvals, developers, and Toledo residents through proactive and ongoing outreach.
- Form advisory committees or boards as needed to enable sustained engagement and knowledge-transfer across individual policy decisions and outreach efforts.
- Update plans regularly to reduce reliance on the variance approval process.

#### Increase competitiveness for state housing resources.

- Inventory local sites or properties and assess relative to QAP and local priorities (e.g., QAP priorities in relation to land-banked or city-owned properties; location of subsidized and unsubsidized affordable properties; partner-led work for community investments; adopted neighborhood master plans; and Neighborhood Revitalization Strategy Area boundaries).
- Organize a cross-sector coalition to engage state decisionmakers on a regular basis.
- Use the City of Toledo’s soft funding commitments to maximize competitiveness for state multifamily finance awards (e.g., intricacy competition; alignment with local needs; alignment with QAP criteria).
- Offer pre-development support for projects that meet local development goals.
- Provide technical assistance and capacity-building to developers or organizations interested in using state multifamily finance programs (e.g., LIHTC 101 workshops; joint venture matchmaking; review of applications to maximize their scoring and potential for local and state funding).
### Section 4: Implementing Toledo’s Comprehensive Housing Strategy

#### Toledo Together: A Guiding Vision & 10-Year Action Plan for Housing

#### City of Toledo

**Who can lead implementation?**

<table>
<thead>
<tr>
<th>Toledo Department of Neighborhoods</th>
<th>Maumee Valley Habitat for Humanity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Toledo Department of Neighborhoods</td>
<td>Year 16 Initiative partners</td>
</tr>
<tr>
<td>Toledo Department of Neighborhoods</td>
<td>Private financial institutions</td>
</tr>
</tbody>
</table>

**What funding can support it?**

** = Funding created through implementation of another strategy

<table>
<thead>
<tr>
<th>Toledo Department of Neighborhoods</th>
<th>Toledo General Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Toledo Department of Neighborhoods</td>
<td>HUD’s Fair Housing Initiatives Program</td>
</tr>
<tr>
<td>Toledo Department of Neighborhoods</td>
<td>Community Development Block Grant</td>
</tr>
<tr>
<td>Toledo Department of Neighborhoods</td>
<td>Philanthropic grants or sponsorships</td>
</tr>
</tbody>
</table>

| Toledo Plan Commission | N/A |
| Toledo Department of Building Inspections |  |
| Toledo City Council |  |

<table>
<thead>
<tr>
<th>Toledo Department of Neighborhoods</th>
<th>LISC Toledo</th>
</tr>
</thead>
<tbody>
<tr>
<td>Toledo Department of Neighborhoods</td>
<td>Local dedicated funding source**</td>
</tr>
<tr>
<td>Toledo Department of Neighborhoods</td>
<td>Local cross-sector reinvestment fund**</td>
</tr>
<tr>
<td>Toledo Department of Neighborhoods</td>
<td>Community Development Block Grant</td>
</tr>
<tr>
<td>Toledo Department of Neighborhoods</td>
<td>Section 4 Program</td>
</tr>
<tr>
<td>Toledo Department of Neighborhoods</td>
<td>HOME Investment Partnership</td>
</tr>
<tr>
<td>Toledo Department of Neighborhoods</td>
<td>Philanthropic grants or sponsorships</td>
</tr>
</tbody>
</table>

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**YEAR 1: IMPLEMENTATION ACTIONS**

- Provide technical assistance and capacity-building to developers or organizations interested in using
- Offer pre-development support for projects that meet local development goals.
- Use the City of Toledo’s soft funding commitments to maximize competitiveness for state multifamily
- Organize a cross-sector coalition to engage state decisionmakers on a regular basis.
- Inventory local sites or properties and assess relative to QAP and local priorities (e.g., QAP priorities in
- Increase competitiveness for state housing resources.
- Update plans regularly to reduce reliance on the variance approval process.
- Form advisory committees or boards as needed to enable sustained engagement and knowledge-transfer
- Engage various commissions responsible for land use approvals, developers, and Toledo residents through
- Conduct ongoing engagement of local developers (attend standing meetings to share materials and
- Hire a development liaison as a single point-of-contact for development applications.
- Create an online portal to submit and track development applications.
- Develop and maintain materials that outline Toledo’s regulatory process (timeline, checklist of required
- Increase transparency and predictability in development decisions.
- Engage landlords, property owners, tenants, and other stakeholders on a regular basis through improved
- Explore opportunities to create additional resources to support effective implementation of Toledo’s
- Partner with landlord and property owner organizations to convene peer-learning events (panels,
- Conduct outreach to landlords and tenants about Toledo’s source of income policy.
- Create a common framework to track and report outcomes related to homeownership assistance
- Increase visibility and access to existing and new mortgage products at private financial institutions.
- Increase visibility and access to financial education and homeownership preparation for renters.
- Prioritize use of existing homeowner assistance programs (post-purchase counseling and foreclosure
- Use the NRSA planning process to understand what other support Black households need to become
- Incorporate economic empowerment actions that increase access to homebuyer assistance program,
- Increase homebuyer assistance programs in historically redlined communities.

---

**Who can lead implementation?**

- Toledo Department of Neighborhoods
- Maumee Valley Habitat for Humanity
- Year 16 Initiative partners
- Private financial institutions

**What funding can support it?**

- Local dedicated funding source**
- Local cross-sector reinvestment fund**
- Community Development Block Grant
- Section 108 Loan Guarantee Fund
- HOME Investment Partnership
- American Rescue Plan
- Private-sector financing

---

**Who can lead implementation?**

- Toledo Department of Neighborhoods
- Lucas Metropolitan Housing

**What funding can support it?**

- Toledo General Fund
- HUD’s Fair Housing Initiatives Program
- Community Development Block Grant
- Philanthropic grants or sponsorships

---

**Who can lead implementation?**

- Toledo Plan Commission
- Toledo Department of Building Inspections
- Toledo City Council

**What funding can support it?**

- N/A

---

**Who can lead implementation?**

- Toledo Department of Neighborhoods
- LISC Toledo

**What funding can support it?**

- Local dedicated funding source**
- Local cross-sector reinvestment fund**
- Community Development Block Grant
- HOME Investment Partnership
- Philanthropic grants or sponsorships
YEARS 2-3: IMPLEMENTATION ACTIONS

How will this strategy be implemented?

Develop a place-based source of funding for community reinvestment.

- Convene key stakeholders to design a place-based funding source (including place-based criteria for its use).
- Incorporate opportunities to support capacity-building efforts for residents and organizations in the neighborhoods where the source will be used (grants via the funding source or incentives when using it).
- Identify and establish the administrative structure of the fund, including who will administer it, and determine awards.
- Align existing place-based resources and fundraise across cross-sector partners to sustain the fund.

Establish a city-chartered Redevelopment Authority (RDA) to facilitate property reuse & development.

- Determine and develop the RDA’s structure (in close collaboration with the Toledo City Attorney’s Office).
- Convene a cross-sector taskforce to guide RDA creation (mission and vision; key functions; and Board of Directors representation).
- Adopt local legislation to establish the RDA.
- Align flexible funding from the American Rescue Plan to resource the RDA initially.
- Align existing and new funding resources to support RDA-led activities.

Increase tenant protections enforcement and resolution infrastructure.

- Allocate funding to support the creation of a new tenant liaison position for the City of Toledo.
- Define the key duties and roles of the tenant liaison.
- Advertise and hire a tenant liaison (with an emphasis on cultural and geographic relevance).
- Conduct outreach and education about tenants’ rights and landlords’ responsibilities.
- Track and identify ways to strengthen the City of Toledo’s tenant protection policies and infrastructure.

Expand Community Revitalization Areas (CRAs).

- Evaluate existing post-1994 CRAs to identify opportunities to amend legislation to incorporate housing goals.
- Identify preliminary areas to expand post-1994 CRAs and conduct housing studies to support expansion.
- Work with neighborhoods, residents, and community-based organizations to develop housing goals and tracking criteria for amended or expanded post-1994 CRA legislation.
- Develop local legislation, informed by evaluations, to establish new or amended post-1994 CRAs.
- Track impact of housing goals on CRAs.
- Develop internal processes to coordinate use of CRA and other public resources across the Departments of Neighborhoods and Economic Development.
- Increase visibility and awareness of Toledo’s CRA Program via information sessions.

Expand by-right zoning for higher-density development.

- Determine where to allow higher-density development (e.g., areas near existing or planned public transportation service) through Toledo’s Comprehensive Plan update.
- Explore opportunities for higher-density development through neighborhood planning processes (see “Increase neighborhood planning”).
- Analyze impacts on other land-use regulations, including their impact on neighborhood or revitalization goals.
- Align Toledo’s Capital Improvement Program and other infrastructure investments in areas with higher-density to support higher-capacity infrastructure (as needed).

Expand by-right zoning for missing middle housing types.

- Identify missing middle housing types to allow by-right as part of updating Toledo’s Comprehensive Plan.
- Engage developers, neighborhood leaders, and Toledo residents to identify where to allow missing middle housing types.
- Analyze the impact of by-right zoning for missing middle housing types on other land-use regulations.
- Incorporate missing middle housing types into Toledo’s Municipal Zoning Code, guided by changes in Toledo’s Comprehensive Plan.
- Conduct outreach to developers and neighborhood residents about updated standards for missing middle housing.
## Who can lead implementation?

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Who can lead implementation</th>
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<td>Develop a place-based source of funding for community reinvestment.</td>
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</table>
YEARS 2-3: IMPLEMENTATION ACTIONS

How will this strategy be implemented?

Develop by-right zoning for infill development.

- Identify and understand immediate infill opportunities for vacant, land-banked properties.
- Create a priority review track for applications that request rezoning for infill development.
- Make small-scale changes (setbacks and lot sizes) to Toledo’s Municipal Zoning Code to support immediate infill opportunities through incremental development.
- Identify infill housing types to allow by-right as part of updating Toledo’s Comprehensive Plan.
- Engage developers, neighborhood leaders, and Toledo residents to identify where to allow infill housing types.
- Incorporate infill housing types into Toledo’s Municipal Zoning Code, guided by changes in Toledo’s Comprehensive Plan.
- Conduct outreach to developers and neighborhood residents about updated standards for infill housing.

Amend zoning standards to support group living activities.

- Review land uses, key definitions for group living facilities (households, community corrections facilities, homeless shelters, long term care facilities), and key barriers of existing definitions.
- Convene a taskforce (including affected populations and service providers) to develop a policy proposal for ways to amend zoning standards for group living standards (increased flexibility; ability to build group living facilities in more zones).
- Adopt amended zoning standards for group living facilities via local legislation or as part of Toledo’s upcoming Comprehensive Plan update.

Diversify mortgage products for potential homebuyers.

- Identify the primary barriers to small-value lending and develop solutions (e.g., cross-sector loan pools for small-value mortgages; process or technology improvements that reduce transaction costs).
- Identify the primary barriers to qualifying for conventional mortgages and align homebuyer education efforts and financial institutions’ standards to address them.
- Leverage Community Reinvestment Act requirements to encourage creation of new mortgage products and alternative standards for mortgages.
- Expand use of soft second loans for home mortgages in neighborhoods with appraisal gaps.
- Conduct outreach through neighborhood-based groups, businesses, and schools to involve residents in the creation of new mortgage products and standards.

Invest in quality-of-life improvements in tandem with housing investments.

- Align capital improvements completed through Toledo’s Capital Improvement Program with other funding, such as Section 108, and with place-based efforts in strategic neighborhoods.
- Increase use of the City of Toledo’s District Improvement Program (including for placemaking and installation of arts and culture and historical features) among community-based organizations.
- Incorporate quality-of-life improvements as eligible uses into new place-based funding sources (see “Develop a place-based source of funding for community reinvestment”).
- Use racial impact assessments to guide departmental budget requests (including public services and capital improvements).
- Create partnerships with Toledo Public Schools; real-estate professionals; employers; and community leaders to market neighborhood assets to potential homebuyers.
- Create a citywide marketing campaign that highlights Toledo neighborhoods, their assets, and available housing programs.
- Use Choice Neighborhoods Planning Grant to identify and pilot neighborhood quality-of-life improvements.
### Section 4: Implementing Toledo’s
Comprehensive Housing Strategy

#### Toledo Together: A Guiding Vision & 10-Year Action Plan for Housing

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<thead>
<tr>
<th>Who can lead implementation?</th>
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<tr>
<td>Toledo Plan Commission</td>
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<td>Toledo Department of Building Inspections</td>
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<td>Lucas County Land Bank</td>
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<td>Private financial institutions</td>
<td>Private-sector financing</td>
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<tr>
<td>Toledo Mayor's Office</td>
<td>Local cross-sector reinvestment fund**</td>
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<td>Community-based organizations</td>
<td>Toledo Capital Improvement Program</td>
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<td>Lucas Metropolitan Housing</td>
<td>Community Development Block Grant</td>
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<td>U.S. EPA Brownfield Revolving Loan Fund</td>
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<td>2% Utility Infrastructure Program</td>
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<td>Tax Increment Financing</td>
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<td>District Improvement Program</td>
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<td>New Market Tax Credit</td>
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<td>Philanthropic grants</td>
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</table>
### YEARS 4-6: IMPLEMENTATION ACTIONS

How will this strategy be implemented?

**Develop policies and programs to increase accessibility.**
- Convene a taskforce (including affected populations; service providers; and developers) to develop a policy proposal for Toledo’s home accessibility policy.
- Incorporate priorities for home modifications into City of Toledo’s funding solicitations and program guidelines.
- Inventory existing home modification programs and identify key changes to lower barriers and increase transparency.
- Develop streamlined and more accessible outreach materials following changes to programs and processes.

**Create new tools to lower development costs.**
- Identify policy and regulatory contributors to development costs such as parking requirements, building codes, fees, and environmental review requirements.
- Develop fee reductions or waivers and supporting guidance for when to offer them (housing type; public subsidy; financial feasibility).
- Decrease the complexity and processing times for permitting and approvals.
- Align Toledo’s Capital Improvement Program and use of federal funds to support activities outside of a development budget, such as structure demolition or infrastructure improvements.

**Create a LeadSafe Implementation Fund.**
- Develop a proposal for the Toledo LeadSafe Fund.
- Allocate public funding to seed the Toledo LeadSafe Fund.
- Fundraise in the private and philanthropic sectors (with an emphasis on outreach to healthcare providers) to capitalize the Toledo LeadSafe Fund.
- Issue a request for proposals to select a fund administrator.
- Conduct outreach to eligible property owners and tenants about using the Toledo LeadSafe Fund.

**Expand existing tenant protections.**
- Engage working groups to develop the policy parameters for expanded tenant protections and fair chance provisions.
- Adopt expanded tenant protections via local legislation.
- Align or fundraise for resources to support services outlined in updated policy (subsidized legal services for tenants in eviction court; resources for justice-involved people).
- Identify avenues to align resources, such as emergency rental assistance, to households facing an eviction to avoid legal proceedings.
- Identify avenues to remove other barriers affecting justice-involved people (tenant screening and leasing policies by Lucas Metropolitan Housing).
- Conduct ongoing education and outreach to tenants and landlords on these new policies, available anti-eviction resources, and other supportive resources.

**Create local tax relief for eligible homeowners.**
- Convene an owners’ property tax relief taskforce to guide creation of a local tax relief program.
- Create the program design framework based on direct engagement of existing homeowners.
- Pass local legislation to establish the property tax relief program and related intergovernmental agreements as needed.
- Partner with community-based organizations to conduct outreach (including assistance with applications if needed) to program beneficiaries.
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<th><strong>Who can lead implementation?</strong></th>
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<td>Toledo City Council&lt;br&gt;Toledo Department of Neighborhoods&lt;br&gt;Lucas Metropolitan Housing&lt;br&gt;The Ability Center&lt;br&gt;Toledo Fair Housing Center</td>
<td>Community Development Block Grant&lt;br&gt;American Rescue Plan&lt;br&gt;Toledo General Fund&lt;br&gt;Philanthropic grants&lt;br&gt;Local dedicated funding source**</td>
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<td>Toledo Plan Commission&lt;br&gt;Toledo Mayor’s Office</td>
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<td>Toledo Lead Poisoning Prevention Coalition</td>
<td>Community Development Block Grant&lt;br&gt;Toledo General Fund&lt;br&gt;Philanthropic grants&lt;br&gt;HUD’s Healthy Homes Program&lt;br&gt;LeadSafe program fees**</td>
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<tr>
<td>Toledo City Council&lt;br&gt;Toledo Mayor’s Office&lt;br&gt;Lucas Metropolitan Housing</td>
<td>Community Development Block Grant&lt;br&gt;HOME Investment Partnership&lt;br&gt;HUD’s Fair Housing Initiatives Program&lt;br&gt;Toledo General Fund&lt;br&gt;Philanthropic grants</td>
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<tr>
<td>Toledo City Council&lt;br&gt;Toledo Mayor’s Office&lt;br&gt;Community-based organizations</td>
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</table>
YEARS 4-6: IMPLEMENTATION ACTIONS

How will this strategy be implemented?

Increase neighborhood planning.

- Define key land use changes as part of the neighborhood master planning to incorporate into a neighborhood overlay (where the zone would be located and what it would support, such as specific housing types, density, and form).
- Incorporate education about land use and development into neighborhood planning processes via a standard curriculum.
- Create a neighborhood overlay zone as part of amending neighborhood master plans to Toledo’s Comprehensive Plan, guided by the land use changes in the neighborhood master planning process.
- Identify areas appropriate for special use or cultural districts as part of updating Toledo’s Comprehensive Plan.

Complete comprehensive blight removal and reinvestment in homes.

- Create a centralized inventory of existing blight removal tools available for use in the City of Toledo.
- Develop a blight removal charter to guide coordinated decision-making around blight removal.
- Align use of federal resources for blight removal in strategic neighborhoods.
- Explore use of pay-for-success models to increase use of private capital in blight removal.
- Create a common data dashboard or centralized land management system to inform and coordinate use of blight removal tools.
- Undertake periodic updates of the Toledo Survey Project to understand high-level trends to guide blight removal efforts.
- Establish and convene a blight action committee on a quarterly basis.
- Undertake resident-led blight removal efforts (track and report vacant properties; green vacant lots; and conduct outreach about available home rehabilitation resources).
- Support resident-led efforts to develop and implement blight reduction plans.

Connect redevelopment projects and workforce development initiatives.

- Create partnerships between local labor unions; workforce development organizations; Toledo Public Schools; City of Toledo; and community-based organizations to link job training and opportunities with place-based activities and large-scale development projects.
- Incorporate community benefits agreements, such as first source hiring, into large-scale projects (new construction and redevelopment).
- Create scholarship programs to cover the cost of training programs and state and local certification requirements (with selection preferences for people of color and historically marginalized neighborhoods).
- Track linkages between workforce development efforts in housing development projects, including hiring of residents in the neighborhood where the projects occur and other characteristics.
### Who can lead implementation?

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<tr>
<th>Action</th>
<th>Who can lead implementation?</th>
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</table>
| Increase neighborhood planning. | Toledo Design Collective  
Toledo Plan Commission |
| Complete comprehensive blight removal and reinvestment in homes. | Toledo Department of Neighborhoods  
Lucas County Landbank  
Maumee Valley Habitat for Humanity  
NeighborWorks Toledo  
Toledo residents |
| Connect redevelopment projects and workforce development initiatives. | Toledo Mayor’s Office  
Toledo Department of Neighborhoods  
Local & regional trade organizations  
Philanthropic organizations  
Civic organizations |

<table>
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<th>What funding can support it?</th>
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</table>
| National Endowment for the Arts Our Town Grant  
Philanthropic grants |
| Toledo LeadSafe Fund**  
Community Development Block Grant  
Section 108 Loan Guarantee Fund  
HOME Investment Partnership (in conjunction with HOME activities)  
HUD Hazard Control grants  
HUD’s Healthy Homes Program  
OHFA Neighborhood Initiatives Program  
Toledo rental registry fees** |
| Community Development Block Grant  
Section 108 Loan Guarantee Fund  
Philanthropic grants or sponsorships  
Civic grants or sponsorships |
### YEARS 7-10: IMPLEMENTATION ACTIONS

#### How will this strategy be implemented?

Create a rental registry for housing health and safety standards.
- Conduct a study of the legal structure, administration (including staff capacity), and financial costs associated with creating a rental registry program.
- Convene a working group to define the main parameters of a rental registry program for Toledo.
- Establish a rental registry through local legislation, informed by the study and workgroup recommendations.
- Align existing code enforcement, blight removal, and home repair resources to support implementation.
- Conduct outreach to landlords, property owners, and tenants about the rental registry program and available resources (in tandem with other outreach efforts as applicable).

Establish community ownership models.
- Organize community residents to develop a shared vision for a community land trust.
- Pursue technical assistance to design organizational and governance structures; develop a business plan; and assess feasibility of initial projects.
- Fundraise from cross-sector partners to seed initial operating budget for a community land trust.
- Establish policies to enable property acquisition or public land transfer of vacant properties to landbank when applicable (via City of Toledo and Lucas County Landbank).
- Develop partnerships with existing housing organizations to enable homeownership opportunities as part of the community land trust (Maumee Valley Habitat for Humanity; Year 16 Initiative partners).

Create tax relief for eligible renters.
- Convene a renters’ property tax relief taskforce to guide creation of a state tax relief program.
- Create a policy proposal for a statewide renter tax relief program based on direct engagement of existing renters and rental property owners.
- Work with existing statewide coalitions to advance a renter property tax relief program as a common policy priority.
- Undertake an advocacy campaign during the Ohio General Assembly’s legislative session (independently or as part of other state-level advocacy efforts).

Develop a preservation strategy for unsubsidized affordable multifamily properties.
- Commission a study to inventory and assess opportunities to preserve the City of Toledo’s unsubsidized affordable multifamily properties.
- Create a right of first refusal policy via local legislation and supporting regulations (including criteria to assist with prioritizing properties for preservation through this policy).
- Build capacity among developers through trainings about project selection and available financing for preserving unsubsidized affordable multifamily properties.
- Align uses and administration of the Toledo-Lucas County Affordable Housing Development Fund to support preservation activities.
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</table>
How will this strategy be implemented?

**Build capacity of community-based organizations.**

- Integrate capacity-building assessments for implementation into neighborhood planning efforts.
- Undertake a comprehensive capacity-building needs assessment to determine what model(s) could support neighborhood-level initiatives over the next 10 years (for example, citywide coalition of neighborhoods; community development corporations serving several adjacent areas).
- Undertake neighborhood capacity self-assessments, guided by publicly available tools.\[^{101}\]
- Use of federal resources for strategic capacity-building.
- Align capacity-building with place-based efforts through tactics such as a community-led implementation taskforce; job placement and training opportunities; and joint venture incentives.

**Establish community ownership models.**

- Incentivize use of joint ventures in local development projects.
- Provide technical assistance to community-based organizations to increase capacity for multifamily development and use of Low-Income Housing Tax Credit applications.
- Offer public service fellowships to graduating college students or recent graduates to cultivate local community development talent.
- Align existing and new grant opportunities with institutional partners’ needs, including nonprofit capacity-building.
- Incorporate racial equity criteria into funding solicitations administered by the Toledo Department of Neighborhoods.
- Use performance-based contracts to build a stronger connection to use of public housing and community development funding and desired outcomes.

**Conduct ongoing public outreach about housing issues and available resources.**

- Increase frequency of the City of Toledo’s capacity building institute, launched in 2021.
- Sponsor regular community engagement training by institutional partners.
- Establish community engagement positions at institutional partners, with a goal to hire from neighborhoods where work is frequently occurring.
- Establish a Housing Advisory Board to lead implementation of Toledo’s comprehensive housing strategy and share neighborhood-based information and concerns with City of Toledo staff and institutional partners.
- Convene an annual housing event to gather and share information on housing needs, activities, and available resources for neighborhoods and Toledo residents.

**Launch a public education campaign about housing for elected leaders.**

- Develop key messages and messaging materials for use among institutional and community partners.
- Develop a speakers’ bureau with representation from institutional and community partners.
- Incorporate briefings and other updates on Toledo’s comprehensive housing strategy implementation into annual City Council activities (annual retreat, budget meetings).
- Organize neighborhood-level educational campaigns (e.g., project or neighborhood tours, advocacy on specific policy changes or issues) for elected leaders.
- Sponsor community-wide events (e.g., UnDesign the Redline) with anchor institutions to highlight the root causes of housing needs and disparities in Toledo.

**Increase fair housing education.**

- Produce fair housing materials in different languages and tailored to its audience.
- Host workshops, trainings, and seminars for specific audiences (for instance, landlords; tenants; housing voucher holders; potential homebuyers).
- Pilot tactics to increase cultural relevance of fair housing outreach and materials (for instance, language, messengers, and formats).
- Pilot tactics to increase youth engagement and understanding of fair housing rights (for instance, fair housing school curriculum; poster contest; human rights camp).
- Seek competitive federal resources from HUD’s Fair Housing Initiatives Program to support fair housing education activities.
- Restart the Fair Housing Implementation Council (FHIC) to support and coordinate implementation.
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| Toledo Department of Neighborhoods | Community Development Block Grant 
| Philanthropic organizations  | HOME Investment Partnership 
|                             | Philanthropic grants or sponsorships 
|                             | Civic grants or sponsorships |
| Toledo Department of Neighborhoods | Section 4 Program 
| Philanthropic organizations  | Community Development Block Grant 
| Civic organizations          | HOME Investment Partnership 
|                             | Philanthropic grants or sponsorships 
|                             | Civic grants or sponsorships |
| Toledo Department of Neighborhoods | Community Development Block Grant 
| Philanthropic organizations  | Philanthropic grants or sponsorships 
| Private financial institutions | Civic grants or sponsorships |
| Toledo Mayor's Office        | 
|                              | |
| Toledo Department of Neighborhoods | Community Development Block Grant 
| Philanthropic organizations  | Philanthropic grants 
| Private financial institutions | Civic grants 
| Community-based organizations | |
| Fair Housing Center          | HUD's Fair Housing Initiatives Program 
| Toledo Department of Neighborhoods | Community Development Block Grant 
| Community-based organizations | Philanthropic grants 
|                             | Civic grants |

3. 2025 ESRI Forecast.
4. 2025 ESRI Forecast.
5. 2025 ESRI Forecast.
16. This assumes a 30-year fixed loan term with a 20 percent down payment.
27. Homes built prior to 1978 are likely to contain lead-based paint (see https://www.cdc.gov/nceh/lead/prevention/children.htm).
28. Income limits are based on FY 2020 Fair Market Rent (FMR) for the Toledo, OH MSA with the following AMI’s for a 2-person family: $17,250 is 30% AMI, $28,800 is 50% AMI, $46,000 is 80% AMI, and $57,600 is 100% AMI.
31. 2020 National Housing Preservation Database.
32. 2020 National Housing Preservation Database.
40 These strategies were cultivated throughout the planning process and are based on review of past local plans and studies, stakeholder engagement, data analysis, primary and secondary research, and alignment with priority housing needs.
42 From a review of past local plans and studies, including Forward Toledo: An Exploratory Assessment to Inform Future Comprehensive Planning, December 2020.
43 From a review of past local plans and studies, including Forward Toledo: An Exploratory Assessment to Inform Future Comprehensive Planning, December 2020.
44 Missing middle housing types refer to housing types that are in between a single-family home and mid-rise apartment buildings, such as townhomes, duplexes, or garden-style apartments. This was noted in multiple plans during a review of past local plans and studies conducted at the beginning of this project as well as in Forward Toledo: An Exploratory Assessment to Inform Future Comprehensive Planning, December 2020.
45 Incremental development consists of small-scale changes to individual parcels through a mix of building scales and types and an intentional development pace. For Toledo, this can translate to an incremental removal of barriers that often impede infill development, such as minimum site and lot requirements. These types of projects will also provide a lower barrier to entry into the housing market because they can develop incrementally, piece by piece, without having to provide or absorb the large cost of infrastructure typical of many housing projects. In addition, this strategy can be implemented by working with partner organizations, current planning processes, and expediting permits of projects that fulfill infill requirements.
46 Development cost modeling was conducted as part of this comprehensive housing strategy. This revealed the need to lower development costs in tandem with additional subsidy such as gap financing to increase overall financial feasibility. More information can be found in Appendix 3.
48 From a review of past local plans and studies, including Forward Toledo: An Exploratory Assessment to Inform Future Comprehensive Planning, December 2020, and direct interviews with Toledo Plan Commission staff.
49 See Appendix 3 for more information.
50 Currently, Toledo Plan Commission staff encourages property owners to reach out to neighbors and neighborhood organizations when pursuing rezoning applications, but this can result in one cursory meeting that doesn’t represent the varied interests of a community. 
51 “Strategic neighborhoods” refer to those with an organizational commitment by at least one community partner or the City of Toledo. These include Neighborhood Revitalization Strategy Areas (City of Toledo); RISE Neighborhoods (Lucas County Land Bank); four neighborhoods or corridors identified in LISC Toledo’s 2020-2025 Strategic Plan (see https://www.lisc.org/media/filer_public/69/af/69af6876-8dfe-4b95-af19-8226a12d9e6f/lisc_toledo_2020-2025_strategic_plan_summary.pdf); and Ebeid Neighborhood Promise (ProMedica).
52 Many stakeholders shared that this type of tool was tried in the past, but ultimately wasn’t designed or administered with consideration of the source’s overall sustainability and uses. Implementation of this strategy aims to learn from past local experience.
53 For more about Franklin County’s dedicated source of funding for housing activities, see https://www.bizjournals.com/columbus/news/2019/08/22/one-community-franklin-county-ups-real-estate.html.
55 Recommendations included providing alternative code enforcement tracks or options; establishing clear code enforcement goals and priorities; centralizing and sharing tracking of data collection and information; using equitable safeguards in the enforcement process; and continuing to foster and develop partnerships with internal city departments and community organizations such as the Lucas County Land Bank. A presentation of the code enforcement assessment completed by the Center for Community Progress is available at https://www.munireg.com/toledo-ohio-and-the-center-for-community-progress/.

56 Community resource navigators provide hands-on support to residents, connecting them with resources that address their unique needs. Funds from public and philanthropic organizations can provide grants that further the work of community resource navigators, which could include hiring Toledoans directly to increase local capacity for resource administration.

57 A Community Reinvestment Area (CRA) is a tax exemption benefiting property owners who renovate existing buildings or construct new ones. This program permits municipalities or counties to designate areas where investment has been discouraged as a CRA to encourage revitalization of the existing housing stock and the development of new structures (see https://www.development.ohio.gov/bs/bs_comreinvest.htm).

58 City of Toledo Department of Economic Development.

59 Columbus, OH updated their CRA program to include housing goals in their program criteria. See https://www.columbus.gov/uploadedFiles/Columbus/Departments/Development/Home_ Page/CRA%20Map.pdf.

60 There is a growing number of vacant properties, especially in areas where mostly renters live. The vacancy rate in Toledo is 15 percent. From 2010 to 2018, the vacancy rate increased by 1 percent (or 615 units). See Appendix 1 for more analysis about vacancy in Toledo.

61 This rental registry differs from the registration process for residential rental property required by the State of Ohio and managed by the Lucas County Auditor. While that registration requirement could be coordinated with the broader process to conduct inspections and resolve health and safety standards for rental homes in Toledo, the state's rental registration does not require that a unit meet a minimum habitability standard prior to being registered.

62 The data also shows that evictions were heavily concentrated in some low-income neighborhoods and that individuals facing eviction were more likely to be Black or Latinx than white (see https://www.toledofhc.org/wp-content/uploads/2020/03/City-of-Toledo-2020-2025-Analysis-of-Impediments-and-Fair-Housing-Action-Plan.pdf).


64 A fair chance ordinance is a law adopted by a local jurisdiction (usually a city or county) that creates limits on the use of criminal records by landlords when they are screening prospective tenants. An advocate’s toolkit on fair chance ordinances is available at https://www.nhlp.org/wp-content/uploads/021320_NHLP_FairChance_Final.pdf.


66 One example is Colony Lofts, a large, market-rate, mixed-use development that has significantly higher labor costs due to its project labor agreement which was negotiated in exchange for a 15-year tax abatement, resulting in a request for HOME funds from the City of Toledo to offset these costs.


70 U.S. Census Bureau, 2014–2018 American Community Survey 5-Year Estimates.

71 See Appendix 1 for additional analysis of neighborhood-level conditions in Toledo.
City of Toledo: Analysis of Impediments to Fair Housing Choice: 2020–2025. Prepared by The Fair Housing Center. Available at www.toledofhc.org/wp-content/uploads/2020/03/City-of-Toledo-2020-2025-Analysis-of-Impediments-and-Fair-Housing-Action-Plan.pdf. It should be noted that the racist housing policies that created the need for increased use of public and private resources in historically redlined communities also complicate the benefits of homeownership in them due to the systemic undervaluing of Black assets in these communities. One study conducted by Andre Perry at The Brookings Institution found, “homes in neighborhoods where the share of the population is 50 percent Black are valued at roughly half the price as homes in neighborhoods with no Black residents” (see The Devaluation of Assets in Black Neighborhoods).

A 2019 study conducted by the University of Toledo attributes the city’s poverty rate to “the systems and social circumstances that dictate an individual’s quality of life.” See https://www.utoledo.edu/centers/urban-affairs/docs/Toledo%20Lucas%20County%20Poverty%20Report_UT%20Urban%20Affairs.pdf.

In general, community development corporations (CDC’s) are community-based organizations focused on supporting residents in a specific neighborhood through a range of activities, with affordable housing being a common one.

According to the Urban Institute, a general definition of blight “refers to a broad category of properties that experience disrepair, vacancy, abandonment, foreclosure, and environmental contamination.” See www.urban.org/sites/default/files/publication/100464/pdfs_and_blighted_properties_0.pdf. This research brief highlights the historically racialized use of the term blight, which was used to describe urban places and used in policies such as urban renewal, to seize Black- and African American-owned property. Blight in the context of this reports uses the term in its general sense.


According to CityLab University, community land trusts are “community-run, nonprofit landholding organizations that sell or rent the unit atop the land they own, usually with the intent of keeping that housing affordability in perpetuity.” For more on shared-equity homeownership models, visit www.bloomberg.com/news/articles/2019-04-29/alternative-homeownership-land-trusts-and-co-ops.


Informant interview conducted for Toledo’s comprehensive housing strategy, April 2021.

Based on data from the 2018 American Community Survey 5-Year Estimates, in 2018, the median income among Black households was $24,835, 33 percent lower than the median household income in Toledo ($37,100). Black households make up a disproportionate share of households making under $25,000 annually when compared to white and Hispanic households.

City of Toledo: Analysis of Impediments to Fair Housing Choice: 2020–2025. Prepared by The Fair Housing Center. Available at www.toledofhc.org/wp-content/uploads/2020/03/City-of-Toledo-2020-2025-Analysis-of-Impediments-and-Fair-Housing-Action-Plan.pdf. Also of note is the race and ethnicity of The Fair Housing Center’s clients: African American/Black individuals made up the largest share (44 percent of all City of Toledo clients), followed by white individuals (37 percent). Only 4 percent of individuals served by The Fair Housing Center identified as Hispanic.
This report, prepared by the UC Davis Center for Regional Change, highlights some lessons learned from successful public education campaigns focused on housing: face-to-face communication and presentations with small groups and individuals; social marketing tools used in tandem with community organizing; and affordable housing’s positive impact on economic strength and stability. See https://regionalchange.ucdavis.edu/sites/g/files/ dgvnsk986/files/inline-files/AARPProjectReport022916rios1.pdf.

2013–2017 Comprehensive Housing Affordability Strategy (CHAS). This type of funding already exists for use in four Toledo neighborhoods through partnerships with community leaders, anchor institutions (such as ProMedica), and LISC, who have pooled together capital to address neighborhood-level housing conditions (see www.lisc.org/media/ filer_public/26/1e/261e34fc-2acd-48f1-9502-56754a8111df/lisc_strat_plan_2019-compressed_1025. pdf). This strategy would expand this approach to serve other neighborhoods in Toledo not currently served by this funding source.


Different administration models are in use for similar funds in Ohio. For instance, the City of Columbus administers its LeadSafe Fund, whereas the City of Cleveland and its philanthropic partners capitalized its LeadSafe Fund and then worked with a community partner to administer the program.


See Appendix 3 for a full summary of findings related to the use of OHFA’s multifamily development programs in Toledo.

More about the history of the discriminatory practices that contributed to current housing conditions and the push for more fair housing protections by Black and African American residents over the last several decades can be found here: www.toledoblade.com/local/city/2019/02/01/toledo-redlining-neighborhoods-discrimination-black-white-african-american-poverty/stories/2019012241.

Small-value or small-dollar mortgages are mortgages up to $70,000 for home purchases, refinances, or improvements. Obtaining a mortgage for these properties can be more difficult because the loan size is too small to be attractive to conventional lenders, rendering a potentially lower cost pathway to homeownership unavailable to many households (unless they can assemble the cash resources necessary to purchase the property outright). Toledo stakeholders shared that appraisal gaps (i.e., the difference between appraised value and market value of a home) pose a barrier when looking to buy or renovate a home in parts of Toledo. It also affects the City of Toledo’s and Lucas County Landbank’s ability to successfully rehabilitate and resell homes, as the rehabilitated homes may appraise for less than the rehabilitation cost. Appraisal gaps are common in low-cost areas with few market transactions, which are typically used to determine the relative value of a home (although this system historically has not valued white and Black-owned property equally).

This tax relief would be supplemental to existing homeownership tax relief (such as Lucas County’s Homestead Exemption Program or Ohio’s Owner-Occupied Credit).


See this blog post from the Urban Institute for more about the use of a blight elimination charter in Memphis, TN:
“Strategic neighborhoods” refer to those with an organizational commitment by at least one community partner or the City of Toledo. These include Neighborhood Revitalization Strategy Areas (City of Toledo); RISE Neighborhoods (Lucas County Land Bank); four neighborhoods or corridors identified in LISC Toledo’s 2020-2025 Strategic Plan (see https://www.lisc.org/media/filer_public/69/af/69af6176-8dbe-4b95-a1f9-8226a12d960f/lisc_toledo_2020-2025_strategic_plan_summary.pdf); and Ebeid Neighborhood Promise (ProMedica).

For more about pay for success models to address blight, see www.urban.org/sites/default/files/publication/100464/pfs_and_blighted_properties_0.pdf.

For a step-by-step guide to develop resident-led blight plans, visit https://taubmancollege.umich.edu/pdfs/student_work/planning/blight_on_the_block.pdf.

Task 3. City Housing Profile

The City Housing Profile was developed to inform Toledo’s Comprehensive Housing Strategy (CHS) by identifying a core set of unmet housing needs, special housing issues, demographic and economic trends and characteristics, and housing market conditions in the City of Toledo.

With the support of Toledo’s Department of Neighborhoods, Enterprise Community Partners, Inc. conducted original quantitative analysis (summary statistics and spatial analysis) that built on relevant data and findings from existing studies and plans. In the completion of the City Housing Profile, the following housing needs or conditions were identified:

1. Toledo’s demographic and household trends: There is limited diversity in housing stock to match the increasing diversity of household types.
2. Toledo’s housing quality and housing market conditions: Toledo experienced a decline in its housing market with recent signs of recovery and a pressing need for the rehabilitation and repair of owner-occupied homes.
3. Toledo’s housing supply: There is a limited supply of affordable rental homes for lower-income households at risk of being lost.
4. Disparities in housing outcomes in Toledo: Renters, single parents, seniors, and Black households face housing stability challenges and disparities that extend beyond housing.
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Housing Market Conditions

Key Takeaways
Toledo’s demographic and household trends: There is limited diversity in housing stock to match the increasing diversity of household types.

Toledo is a driver for the larger regional economy, but Toledo has experienced a decline from 2010 to 2018 in the form of job loss, decline in population, and decrease in the median household income. Between 2010 to 2018, the median household income decreased by 5 percent ($39,722 to $37,100 in 2018 inflation-adjusted dollars).

In 2018, about one out of every three households in Toledo had an annual income below $25,000 (35 percent). Households of two persons making below $28,800 are considered very low-income according to HUD-defined income categories.

In 2018, one out of every two Black households had an annual income under $25,000 (50 percent). During that year, the median income among Black households was $24,835, 33 percent lower than the median household income in Toledo ($37,100). Black households make up a disproportionate share of households with an annual income under $25,000 when compared to white and Hispanic households.

Figure 1. Household income by race and ethnicity, Toledo, OH (2018)

Source: 2018 American Community Survey 5-Year Estimates

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1 According to 2020 Forward Toledo, the city of Toledo is home to over 40% of the region’s private sector jobs.
2 2010 & 2018 American Community Survey 5-Year Estimates
3 Income Limits are based on FY 2020 Fair Market Rent (FMR) for the Toledo, OH MSA with the following AMIs for 2 persons in family, $17,250 is the 30% AMI, $28,800 is 50% AMI, $46,000 is 80% AMI, and $57,600 is 100% AMI.
4 This figure includes the top three race and ethnicity groups in Toledo and excludes other races as they make a smaller share of the total population (less than 6 percent).
Household trends suggest a mismatch between existing housing stock and emerging household demographics (Figure 2). Most of Toledo’s housing stock is single-family detached or attached homes (68 percent), and about 42 percent of single-family detached homes are occupied by single-person households. From 2010 to 2018, there was an increase in the prevalence of single-person households and a decline in family households, corresponding to a slight decrease in household size (2.37 to 2.30 persons). Toledo has a diverse set of household types and family situations, reinforcing the need for a wider mixture of housing options both by income and type (Figure 2).

**Figure 2. Housing type and household type, Toledo, OH (2018)**

![Figure 2](chart.png)

Source: 2018 American Community Survey 5-Year Estimates

### Housing Quality

#### Key Takeaways

**Toledo’s housing quality and housing market conditions:** Toledo has had a declining housing market with recent signs of recovery and a pressing need for the rehabilitation and repair of owner-occupied homes.

From 2010 to 2018, housing market indicators in Toledo that showed signs of a declining market include declining property values, rental property quality concerns, and an increase in vacant or abandoned properties. From 2010 to 2018, the median home value in Toledo decreased by 28 percent from $110,386 to $79,900 (in 2018 inflation-adjusted dollars). However, recent for-sale trends suggest that home values in Toledo have been on the rise (Figure 3). According to Zillow, at the start of 2018, typical homes were valued at $66,815 in the city. As of October 2020, the typical home value was $79,364 (in 2018 inflation-adjusted dollars). From 2010 to 2018, vacancy in Toledo has increased by 1 percent, with 15 percent (20,243 units) of housing units vacant.

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5 2018 American Community Survey 5-Year Estimates
Toledo’s Comprehensive Housing Strategy
Appendix 1 | Task 3. City Housing Profile

Figure 3. Zillow Home Value Index (ZHVI), *Toledo, OH (2018-2020)

With 85 percent of homes in Toledo built prior to 1980, the age and condition of Toledo’s housing stock suggests the need for a continued focus on addressing health and safety hazards.7 Homes built before 1978 have presumed lead-based paint or related health hazards.8 The city’s aging housing stock could also be contributing to the rising number of vacant units. Owner-occupied homes are older than renter-occupied ones (median year built of 1952 for owner-occupied homes compared with 1960 for rentals). Over nine out of ten owner-occupied homes were built prior to 1980 (Figure 4).

Figure 4. Year built of owner-occupied homes, Toledo, OH (2018)

Housing Affordability

Key Takeaways
Toledo’s housing supply: There is a limited supply of affordable rental homes for lower-income households at risk of being lost.

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7 2018 American Community Survey 5-Year Estimates
8 Home built prior to the 1978 ban of the usage of lead-based paints in home are likely to contain some lead-based paint. [https://www.cdc.gov/nceh/lead/prevention/children.htm](https://www.cdc.gov/nceh/lead/prevention/children.htm)
Around one-third of households (38,575 households) in Toledo pay at least 30 percent of their income for housing costs. Of those households, half of them (19,350 households) are considered “severely cost-burdened,” meaning they pay more than 50 percent of their income for housing costs.

Rental market trends from 2018 to 2020 suggest that renters face higher costs which could increase affordability challenges. A family or person looking to rent a rental unit at the start of 2018 would have a median rent of $837. As of October 2020, median rent is $860 (in inflation-adjusted 2018 dollars), a 2 percent increase from 2018.

There is a shortage of 12,705 rental units that are affordable and available for extremely low-income renter households. The city’s rental housing supply is affordable for slightly more than half of the households earning 30 percent of the area median income or below. However, around 3,120 renters that do not fall into that income group occupy units that would otherwise be affordable to extremely low-income renters, which further limits the supply for those with lower incomes (Figure 5).

Figure 5. Affordable rental units by household income, Toledo, OH (2017)

Source: 2017 HUD Comprehensive Housing Affordability Strategy

Toledo’s affordable rental housing supply, both subsidized and unsubsidized, is at risk of being lost, threatening the city’s affordable rental supply for lower-income households and Toledo’s already limited housing diversity.

Over 1,500 existing federally subsidized housing units in Toledo have subsidies that expire within the next 10 years. Within the next five years, Toledo could lose as many as 515 units (Table 1) because of expiring subsidies at these properties and other additional units and deteriorating property conditions.

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9 2017 Comprehensive Housing Affordability Strategy (CHAS)
10 A household that pays more than 30 percent of their gross income on housing is considered “cost-burdened.” If they are paying more than 50 percent of their gross income on housing, they are considered “severely cost-burdened.”
12 Income Limits are based on FY 2020 Fair Market Rent (FMR) for the Toledo, OH MSA with the following AMIs for 2 persons in family, $17,250 is the 30% AMI, $28,800 is 50% AMI, $46,000 is 80% AMI, and $57,600 is 100% AMI.
13 2020 National Housing Preservation Database
Toledo’s small and medium multifamily housing units (5 to 49 units) is a critical supply of affordable and diverse housing for all households. Around 29 percent of the city’s rental supply is small and medium multifamily housing units (Figure 6). This rental supply is threatened by redevelopment pressures and general deterioration over time which could be mitigated through rehabilitation and preservation efforts.

**Figure 6. Rental units by housing type, Toledo, OH (2018)**

**Disparities in Housing Outcomes**

**Key Takeaways**

Disparities in housing outcomes in Toledo: Renters, single parents, seniors, and Black households face housing stability challenges and disparities that extend beyond housing.

Renters, single parents, seniors, and Black households face housing stability challenges and disparities in their neighborhoods. In Toledo, around 38,570 households—or 1 in 3 households—are cost burdened.14

Black households are overrepresented among households experiencing cost-burdens in Toledo and face a range of disparities. Black households comprise 27 percent of Toledo’s total population, but 36 percent of cost-burdened households. In addition, Toledo’s Black homeownership rate and unemployment rate has widened from the rates citywide. In 2018, the homeownership rate citywide was 51 percent, but only 32 percent among Black households (Figure 7).15 In 2018, the unemployment...

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14 2017 Comprehensive Housing Affordability Strategy (CHAS)
15 2018 American Community Survey 5-Year Estimates
rate among Black Toledoans in the labor force was 16.4 percent, about 11 percentage points higher than the unemployment rate citywide.

Figure 7. Homeownership rate by race and ethnicity, Toledo, OH (2018)

Renters and seniors living in Toledo experience cost-burden at higher rates than the city overall. Around 46 percent of renters in the city are cost-burdened and 36 percent of seniors are cost-burdened, while the city’s total population is comprised of 49 percent of renters and 14 percent of seniors.\textsuperscript{16} Single-parent households also face housing affordability challenges, with over half of the single-parent households (59 percent) in Toledo living below the federal poverty line.\textsuperscript{17}

**Areas of Opportunity**

Through spatial analysis and assessment of areas of opportunity, which examines housing and neighborhood quality factors to visualize the city’s housing opportunities, three distinct areas in Toledo that exhibit housing and/or opportunity characteristics that deviate from the general Toledo market rose to the top.

**Neighborhoods in the core of Toledo** (those bordering downtown Toledo) show signs of high levels of housing instability among residents. These areas have a concentration of Black and Hispanic householders (Figure 8 & 9), high poverty rates (Figure 10), and a concentration of vacant and hazardous housing units (Figure 11). This area would greatly benefit from rehabilitation, reuse of vacant properties, and neighborhood revitalization strategies that drive impact at the community and individual levels.

**Neighborhoods in southwest Toledo** along Airport Highway show signs of stable market conditions with new housing stock being developed. This area has a concentration of place-based federally subsidized housing units (Figure 12) and small and medium multifamily housing units (Figure 13). Housing preservation strategies would benefit this area greatly by helping preserve the affordability, quality, and diversity of this supply.

\textsuperscript{16} 2017 Comprehensive Housing Affordability Strategy (CHAS)
\textsuperscript{17} 2018 American Community Survey 5-Year Estimates
Figure 8. Black population (2018)

Figure 9. Hispanic population (2018)

Figure 10. Poverty rate (2018)

Figure 11. Vacant housing units (2018)

Source: 2018 American Community Survey 5-Year Estimates
Neighborhoods in northwest Toledo and between southeast of Route 24 and the Ohio Turnpike show signs of stable market conditions with high median household incomes and low vacancy rates. These areas have a concentration of single-family homes, older housing stock (Figure 14) that poses potential health and safety hazards, low housing diversity, and high homeownership rates (Figure 15). There is an opportunity to increase housing type diversity through owner-occupied housing strategies such as home safety and accessibility improvements.
Appendix A. City Housing Profile

Introduction
To inform the City of Toledo’s Comprehensive Housing Strategy (CHS), the Enterprise Team developed a City Housing Profile through a quantitative analysis, including spatial analysis and summary statistics.

This analysis focused on addressing the following questions:

- What are the existing housing options for Toledo’s residents, and how has the city’s housing stock and market changed over time?
- How have the city’s demographic and economic conditions changed over time, and how do these changes relate to the housing market?
- What do demographic projections tell us about the future of the city’s housing market?
- What are the core set of current and future unmet housing needs within Toledo?
- How do housing-related needs, areas of opportunity, and assets vary by neighborhood across the city?
- What areas of opportunities exist to address unmet housing needs?

The City Housing Profile covered the following topics:

Demographic, Household and Employment Trends: Data from the 2000 and 2010 U.S. Decennial Census and 2010 and 2018 American Community Survey (ACS) Five-Year Estimates were used to create a profile of demographic and economic trends. This profile provides insight on race and ethnic composition, age, household income and type, and employment trends that impact current housing market dynamics and future housing demand.

Housing Market Analysis: Data from the 2010 and 2018 U.S. Census American Community Survey (ACS) Five-Year Estimates and 2018-2020 Zillow data were used to create a data-driven analysis that examined long-term and short-term housing market conditions.

Assessment of Current Housing Needs: Data from the 2010 and 2018 U.S. Census American Community Survey (ACS) Five-Year Estimates, HUD’s 2017 Comprehensive Housing Affordability Strategy, the 2020 National Housing Preservation Database, and local datasets were used to develop an assessment of households with special housing needs. Households with specific populations included persons with disabilities, seniors, and single-parent households. Drawing on data from the National Housing Preservation Database, this report also includes an inventory of existing and expiring subsidized housing stock to help understand the need for affordable housing preservation.

Assessing Future Housing Supply: Data from ESRI’s 2025 demographic and economic forecasts was used to better understand future unmet housing needs in Toledo. This provides insight on future population, housing market conditions, and housing needs.

Areas of Opportunities: Data from the 2018 U.S. Census American Community Survey (ACS) Five-Year Estimates, HUD’s 2017 Comprehensive Housing Affordability Strategy, the 2016 Lucas County Lank Bank Survey, the 2020 National Housing Preservation Database, and local datasets were used to map out Toledo’s market strengths and vulnerabilities. Using spatial analysis and mapping of opportunities, a targeted approach for addressing housing needs or conditions was provided.
Demographic Trends

Total Population and Household Changes
A little over 278,000 people in 117,864 households live in Toledo. The city experienced an 11 percent decrease in its total population between 2000 and 2018. The overall population decline has slowed since 2010, as evidenced by a smaller decrease between the time period of 2010 to 2018 compared to 2000 to 2010 (Figure 1).

Historically, Toledo and Lucas County have been experiencing a population loss, dating back as early as 1970. However, Toledo has experienced a 27 percent decline in its population since 1970 while Lucas County has lost only 7% of its population in the same time period.

Figure 1. Population change, Toledo, OH (2000-2018)

Population by Age
Overall, Toledo is gradually becoming an older city, due to the loss of population among children. From 2000 to 2018, the number of children under the age of 18 decreased from 26 percent (82,131 children) to 24 percent (65,446 children) of the total population. It is worth noting that every age group experienced a loss in population, except for the 85 year or older age group.

Although the city is experiencing a decrease in population, there remains a range of population groups with various housing needs and preferences: young adults between 18 and 34 years of age (1 in 4 residents); children and youth (1 in 4 residents); and seniors aged 65 years or older (14 percent).

Lucas County has a slightly older population compared to the City of Toledo. The median age in Lucas County is over 37 years old, while Toledo is 35. However, the age group composition between the county and city reflects similarities with children and youth (1 in 4 residents); young adults (1 in 4

18 2018 American Community Survey 5-Year Estimates
19 2000 & 2010 Decennial Census and 2018 American Community Survey 5-Year Estimates
20 2020 Analysis of Impediments, City of Toledo Prepared by the Fair Housing Center: Between 1970 and the turn of the century, Toledo lost almost 70,000 residents, an 18 percent decline. Since 2000, an additional 31,306 residents have been lost.
residents); middle-age adults between 35 and 64 years of age (36 percent in the city and 38 percent in the county); and seniors (14 percent in the city and 15 percent in the county) (Figure 2 and 3).

**Figure 2. Population by age, Toledo, OH (2018)**

![Population by age, Toledo, OH (2018)](chart1.png)

Source: 2018 American Community Survey 5-Year Estimates

**Figure 3. Population by age, Lucas County, OH (2018)**

![Population by age, Lucas County, OH (2018)](chart2.png)

Source: 2018 American Community Survey 5-Year Estimates

**Population by Race and Ethnicity**

Toledo is becoming an increasingly racially and ethnically diverse city. Between 2000 and 2018, the share of white, non-Hispanic residents decreased by 9 percent and the share of residents of color increased by the same amount (Table 1).21

<table>
<thead>
<tr>
<th>Race and Ethnicity</th>
<th>2000</th>
<th>2010</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Hispanic</td>
<td>95%</td>
<td>93%</td>
<td>91%</td>
</tr>
<tr>
<td>White, non-Hispanic</td>
<td>68%</td>
<td>61%</td>
<td>59%</td>
</tr>
<tr>
<td>Black, non-Hispanic</td>
<td>23%</td>
<td>27%</td>
<td>27%</td>
</tr>
<tr>
<td>Asian or Pacific Islander</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Multi-racial/Other</td>
<td>2%</td>
<td>3%</td>
<td>4%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>5%</td>
<td>7%</td>
<td>9%</td>
</tr>
</tbody>
</table>

Source: 2000 & 2010 Decennial Census and 2018 American Community Survey 5-Year Estimates

---

21 2000 & 2010 Decennial Census Summary File 1 (SF1) and 2018 American Community Survey 5-Year Estimates
Even though Toledo has become increasingly racially and ethnically diverse, white, non-Hispanic residents still make up the largest population group, accounting for about 59 percent of the population (Figure 4).

Since 2000, Asian or Pacific Islander, multi-racial/other race, and Hispanic populations have all increased, but still make up only a small share of the total population. The Black population saw a population increase between 2000 and 2010, but declined between 2010 and 2018.

**Figure 4. Total population share by race and ethnicity, Toledo, OH (2000-2018)**

Households and Family Composition

Toledo has a diverse set of household types and family situations (Figure 5). This points to a need for different types of housing options in the city. The most common type of family is single adults living alone, accounting for about 37 percent of all households. This living situation is also common among older adults living alone (65 years or older), representing 12 percent of all households (Figure 5).

Households with children account for about 25 percent of all households. This is made up of single parents (about 15 percent of all households) and married couples with children (about 10 percent of all households).

---

22 2000 U.S Census Summary File 1 (SF1) and 2010 & 2018 American Community Survey 5-Year Estimates
23 HUD defines household as, all the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.
24 2018 American Community Survey 5-Year Estimates
Households and Household Size

The city’s various household types have highlighted the need for new types of housing units, including units for single seniors and single-parent households. Since 2010, the largest increase in household type has been single person households, which saw an increase of 2 percent. This increase was primarily among persons living alone over 65 years of age. During this same period, married persons, both with children and without, saw a decline of 13 percent (5,433 households).

The rise of single person households and decline of family households (married households with and without children) relate to a decrease in household size. Owner households decreased from 2.45 people per household in 2010 to 2.33 people per household in 2018. During this time period, renter households remained at 2.26 people per household.

Lucas County has larger household sizes compared to Toledo. As of 2018, the average household size in Lucas County was 2.36 people per household and for owner households 2.45 people per households (Figure 7). However, renter household sizes in Toledo are slightly larger than in Lucas County.

---

25 2010 & 2018 American Community Survey 5-Year Estimates
Figure 7. Average household size by tenure, Select Jurisdictions (2018)

Source: 2018 American Community Survey 5-Year Estimates

Household Income

In Toledo, the median household income has declined. From 2010 to 2018, (in 2018 inflation-adjusted dollars) the median household income decreased by 5 percent ($39,722 to $37,100).26

In comparing household income groups from 2010 to 2018, there has been a rise in lower and higher income households. Households with annual incomes of $100,000 or higher represented the largest growth in income groups living in Toledo. Between 2010 and 2018, this income group increased by 47 percent and now accounts for almost 12 percent of all households in Toledo.

Figure 8. Household income by income group, Toledo, OH (2010-2018)

Source: 2010 & 2018 American Community Survey 5-Year Estimates

Almost 35 percent of the population makes below $25,000 (Figure 9). Households of two persons making below $28,800 are considered very low-income according to HUD-defined income categories.27 A comparison to other neighboring cities (based on size, location, and being post-industrial) assists in uncovering the unique challenges and needs in Toledo. Compared to Detroit, Toledo has a higher percentage of households making above $35,000 per year and a lower percentage of the population making less than that. In Toledo, the percentage of households making below $35,000 is 48 percent compared to 57 percent in Detroit. Cincinnati has a slightly lower percentage of households (47 percent) making below $35,000 but has a higher percentage of the population making below $10,000 per year (15 percent) compared to 13 percent in Toledo.

26 2010 & 2018 American Community Survey 5-Year Estimates
27 Income Limits are based on FY 2020 Fair Market Rent (FMR) for the Toledo, OH MSA with the following AMIs for 2 persons in family, $17,250 is the 30% AMI, $28,800 is 50% AMI, $46,000 is 80% AMI, and $57,600 is 100% AMI.
Compared to Toledo, Lucas County has higher income levels, with households making over $125,000 comprising over 12 percent of the population compared to 6 percent in Toledo.\textsuperscript{28}

**Figure 9. Household income, Toledo, OH (2018)**

![Household Income Chart]

Source: 2018 American Community Survey 5-Year Estimates

**Household income by race and ethnicity**

In 2018, the median household income for Toledo was $37,100. The median household income for Hispanic households was $33,791, for white, non-Hispanic households was $43,892, and for Black, non-Hispanic households was $24,835.

The largest share of white, non-Hispanic; Black, non-Hispanic; and Hispanic households have an annual income under $25,000, qualifying them as very low-income households for households of 2 persons according to HUD. However, 50 percent of Black households have an annual income under $25,000, a wide difference from white and Hispanic households (Figure 10).

**Figure 10. Household income by race and ethnicity, Toledo, OH (2018)**

![Household Income by Race and Ethnicity Chart]

Source: 2018 American Community Survey 5-Year Estimates

**Special Populations**

*Population by Disability*

In 2018, around 18 percent (47,402 residents) of Toledo’s residents had a type of disability.\textsuperscript{29} Around 3 out of 4 residents with a disability are 35 years or older.

\textsuperscript{28} 2018 American Community Survey 5-Year Estimates

\textsuperscript{29} 2018 American Community Survey 5-Year Estimates
The most common disability for Toledoans is an ambulatory disability (24,522 residents). This accounts for 9 percent of the total population. Individuals with an ambulatory disability are defined by HUD as individuals having serious difficulty walking or climbing stairs. Residents with ambulatory disabilities are more likely to need housing with modifications to accommodate their needs. Typical modifications may include ramps, grab bars, and wheelchair-accessible kitchens and bathrooms.

Household by Poverty Status
In 2018, around 25 percent (29,671 households) of households in Toledo were defined as being below the poverty level.

Non-family households have the highest share of households below the poverty line, accounting for 15,511 households.\(^{30}\) It is worth noting that out of the 10,588 single-parent family households that fall below the poverty line, most are female single-parent households. Around 8,894 female single-parent family households are below the poverty level.

Households by Supplemental Nutrition Assistance Program (SNAP)
In 2018, 25 percent (29,420 households) of households in Toledo were receiving food stamps through the SNAP program. Non-family households have the higher share of households receiving food stamps, accounting for 11,016 households.

Single-parent households have the second highest share of households receiving food stamps, accounting for 10,899 households. Similar to the findings on single-parent family households below the poverty line, female single-parent households make up the largest share. Around 9,309 female single-parent households (or 85 percent of single parent households) with children under 18 receive food stamps.

Evictions
In 2016, 3,209 renters in Toledo were evicted from their homes.\(^{31}\) Evictions that are processed through the legal system are landlord-initiated and involuntarily evicts renters from their homes. The eviction process in Toledo has created an imbalance between landlords and renters, as landlords are more likely to have legal representation in housing court. In addition it has perpetuated inequalities for those that are impacted. Evictions were found to be heavily concentrated in certain low-income neighborhoods, and individuals facing eviction were more likely to be Black or Latinx than white.\(^{32}\) Theses evictions do not consider informal or illegal evictions, which are not documented and cannot be tracked. Evictions can lead to traumatic housing issues, long-term housing instability, and create negative ripple employment and health effects for individuals and families.\(^{33}\)

Toledo’s eviction rate (5.63 percent) is higher than Detroit, MI (5.2 percent), Cincinnati, OH (4.6 percent) and Lucas County, OH (5 percent) but lower than Dayton, OH (5.9 percent). Toledo reached its highest eviction rate in 2006 at 6.7 percent and its second highest rate in 2009 at 6.1 percent.

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\(^{30}\) HUD defines a nonfamily household, as a household that consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

\(^{31}\) 2016 Eviction Lab

\(^{32}\) 2020 Analysis of impediments, City of Toledo

According to the annual report produced by the Toledo Municipal Court, from 2010 to 2018, the number of eviction cases filed within Toledo and Lucas County rose. In 2010, 6,292 eviction cases were filed, and in 2019, 7,268 eviction cases were filed (Figure 11).

Figure 11. Evictions filed, Toledo Municipal Court, (2010-2019)

Source: 2010 – 2019 Toledo Housing Court Annual Report

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34 2010 – 2019 Toledo Housing Court Annual Report
General Housing Characteristics

Total Housing Units and Occupancy
As of 2018, Toledo had 138,107 housing units.\textsuperscript{35} Between 2000 and 2018, Toledo experienced an overall decline in the number of housing units in Toledo (-1,764 units or 1 percent drop).\textsuperscript{36} Between 2000 and 2018, a decline in housing units was seen in Detroit, MI (-3 percent), Cincinnati, OH (-3 percent), and Dayton, OH (-2 percent). Lucas County, OH on the other hand experienced a slow and steady growth in housing units (3 percent).

Of the 138,107 units in the city, 15 percent (20,243 units) are vacant. From 2010 to 2018, vacancy has increased by 1 percent. The 15 percent vacancy rate for Toledo is comparable to Cincinnati, OH (15 percent) and Lucas County, OH (12 percent). Detroit, MI (28 percent) and Dayton, OH (22 percent) have higher vacancy rates.

From 2010 to 2018, units vacant due to other reasons has risen. As of 2018, in Toledo, more than half of vacant units (12,986 units) were vacant due to other reasons: foreclosure; personal, legal proceedings; preparation to rent/sell; storage; needed repairs; abandonment; or possibly soon to be demolished or condemned units (Figure 12).

The remaining vacant housing units are either waiting to be rented (4,281 units), rented but not occupied (461 units), waiting to be sold (1,508 units), or sold but not occupied (612 units). The rental vacancy rate for Toledo is 8 percent, while the home vacancy rate is 4 percent.

Figure 12. Vacancy of total housing units by reason, Toledo, OH (2010-2018)

Renters and Homeowners
As of 2018, there was almost an even split between renters and homeowners, with renters accounting for 49 percent and homeowners accounting for 51 percent. This split is recent, as trends over the past 18 years show a decline in homeowners.

In 2000, the homeownership rate was 60 percent. In 2010, the rate was 58 percent and in 2018 the rate was 51 percent. From 2000 to 2018, the city lost more than 16,000 homeowners.\textsuperscript{37} During the same time period, renters experienced a significant gain of a 9 percentage point increase between 2000 (when 40 percent of all households were renters) and 2018 (when 49 percent of all households were renters). In real terms, this represents a gain of more than 5,500 renters (Figure 13).

\textsuperscript{35} 2018 American Community Survey 5-Year Estimates
\textsuperscript{36} 2010 & 2018 American Community Survey 5-Year Estimates
\textsuperscript{37} 2000 Decennial Census Summary File 1 (SF1) and 2010 & 2018 American Community Survey 5-Year Estimates
Figure 13. Household tenure, Toledo, OH (2000-2018)

Source: 2000 Decennial Census Summary File 1 (SF1) and 2010 & 2018 American Community Survey 5-Year Estimates

This shift in tenure, where the share and total population of renters increased between 2010 and 2018, is reflected in Detroit, MI, Cincinnati, OH, and Dayton, OH. Lucas County, OH has also experienced a rise in renters, however homeowners still make up a majority share in the county (Table 2).

Table 2. Housing tenure (share), Select Jurisdictions (2010-2018)

<table>
<thead>
<tr>
<th>Share of Renters</th>
<th>2010</th>
<th>2018</th>
<th>Percent Change</th>
<th>Share of Owners</th>
<th>2010</th>
<th>2018</th>
<th>Percent Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Toledo, OH</td>
<td>42%</td>
<td>49%</td>
<td>6.7%</td>
<td>Toledo, OH</td>
<td>58%</td>
<td>51%</td>
<td>-6.7%</td>
</tr>
<tr>
<td>Detroit, MI</td>
<td>46%</td>
<td>53%</td>
<td>7.1%</td>
<td>Detroit, MI</td>
<td>54%</td>
<td>47%</td>
<td>-7.1%</td>
</tr>
<tr>
<td>Cincinnati, OH</td>
<td>59%</td>
<td>62%</td>
<td>3.4%</td>
<td>Cincinnati, OH</td>
<td>41%</td>
<td>38%</td>
<td>-3.4%</td>
</tr>
<tr>
<td>Dayton, OH</td>
<td>50%</td>
<td>53%</td>
<td>3.2%</td>
<td>Dayton, OH</td>
<td>50%</td>
<td>47%</td>
<td>-3.2%</td>
</tr>
<tr>
<td>Lucas County, OH</td>
<td>35%</td>
<td>40%</td>
<td>5.1%</td>
<td>Lucas County, OH</td>
<td>65%</td>
<td>60%</td>
<td>-5.1%</td>
</tr>
</tbody>
</table>

Source: 2010 & 2018 American Community Survey 5-Year Estimates

Homeownership by Race and Ethnicity

From 2000 to 2018, even though the overall homeownership rate for Toledo decreased, the homeownership rate between race and ethnicity widened. Between 2010 and 2018, the white homeownership rate remained the highest rate among Hispanic and Black populations (Figure 14). As of 2018, the white homeownership rate (62 percent) was 30 percent higher than the Black homeownership rate (32 percent) and 21 percent higher than the Hispanic homeownership rate (41 percent).

---

38 2010 & 2018 American Community Survey 5-Year Estimates
Figure 14. Homeownership rate by race and ethnicity, Toledo, OH (2018)

Renters and Homeowners by Age
Homeowners in Toledo generally tend to be older than renters. As of 2018, over half (55 percent) of the existing homeowners were over the age of 55 years old.\(^{39}\) Age groups under the age of 45 years old have a homeownership rate lower than the city rate (51 percent).

Young adult homeowners (between the age of 25-34) experienced a declined (from 45 percent in 2000 to 29 percent in 2018). This coincided with an increase in renters among the young adult population (25-34 age group). Young adults account for 28 percent of the total renter population.

Figure 15. Homeownership by age group, Toledo, OH (2018)

Housing Stock
Toledo has had slight growth in large multifamily buildings, but the housing stock has remained primarily composed of single-family detached units. Between 2010 to 2018, large multifamily buildings (50+ unit buildings) saw a growth of 927 units and single-family attached homes saw a growth of 387 units (Table 3).\(^{40}\) All other housing types remained unchanged in terms of share to total housing type.

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\(^{39}\) 2018 American Community Survey 5-Year Estimates

\(^{40}\) 2010 & 2018 American Community Survey 5-Year Estimates
Toledo’s Comprehensive Housing Strategy
Appendix 1 | Task 3. City Housing Profile

Table 3. Housing unit type, Toledo, OH (2018)

<table>
<thead>
<tr>
<th>Housing Unit Type</th>
<th>2010</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-Family Detached</td>
<td>89,972</td>
<td>64%</td>
</tr>
<tr>
<td>Single-Family Attached (1-4 unit buildings) *</td>
<td>19,954</td>
<td>14%</td>
</tr>
<tr>
<td>Small/Medium Multifamily (5-49 unit buildings)</td>
<td>21,408</td>
<td>15%</td>
</tr>
<tr>
<td>Large Multifamily (50+ unit buildings)</td>
<td>5,398</td>
<td>4%</td>
</tr>
<tr>
<td>Other (RV, mobile home, boat, etc.)</td>
<td>3,302</td>
<td>2%</td>
</tr>
<tr>
<td><strong>Total Units</strong></td>
<td>140,034</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Source: 2010 & 2018 American Community Survey 5-Year Estimates
*Includes attached homes, townhomes, duplexes, triplexes, and quads.

Toledo’s housing stock is largely comprised of single-family detached units (65 percent). Small or medium (5-49 units) and large multifamily (50+ units) units make up 20 percent of existing housing units (Figure 16).⁴¹ Around 30 percent of single-family detached and attached homes listed and occupied by renters.⁴²

Figure 16. Housing type, Toledo, OH, (2018)

Source: 2018 American Community Survey 5-Year Estimates
*Includes attached homes, townhomes, duplexes, triplexes, and quads.

Age of Housing Units
The city has an aging housing stock. Most of Toledo’s existing housing stock dates back 40 years or more (Figure 17). Homes built before 1978 may have lead-based paint or related health hazards. Around 85 percent of buildings in Toledo were built prior to 1980 and one out of every three housing units in Toledo was built before 1940.⁴³ This strongly suggests that there is a large quantity of properties in the city that may pose health hazards to residents living in them.

Over the past 60 years the city has experienced a decrease in housing construction. Of the existing housing stock inventory, only 4 percent of units were built after 2000.

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⁴¹ 2018 American Community Survey 5-Year Estimates
⁴² 2018 American Community Survey 5-Year Estimates
⁴³ 2018 American Community Survey 5-Year Estimates
Multifamily Pipeline and Residential Building Permits

The decline of housing construction was also true from 2018 to 2020, supported by City of Toledo development pipeline and building permit data, which includes units that were either announced, under construction, or recently completed. As of 2020, the development pipeline in Toledo was 1,200 multifamily rental units (Table 4) and 77 single-family homes (1 percent growth in total units). From 2018 to 2020 the number of new homes being issued building permits dropped.

Table 4: Multifamily pipeline as of December 2020

<table>
<thead>
<tr>
<th>Project Name</th>
<th>Construction Phase</th>
<th>Housing Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Colony Lofts</td>
<td>Announced</td>
<td>262 units</td>
</tr>
<tr>
<td>Secor Senior Lofts Phase 1</td>
<td>Announced</td>
<td>58 units</td>
</tr>
<tr>
<td>Mercy Health / NAI Harmon Group Cherry Street Development</td>
<td>Announced</td>
<td>80 units</td>
</tr>
<tr>
<td>Commerce Paper Building</td>
<td>Announced</td>
<td>80 units</td>
</tr>
<tr>
<td>Village on the Green</td>
<td>Announced</td>
<td>125 units</td>
</tr>
<tr>
<td>Hotel Royal</td>
<td>Announced</td>
<td>4 units</td>
</tr>
<tr>
<td>Park Hotel</td>
<td>Announced</td>
<td>40 units</td>
</tr>
<tr>
<td>Collingwood Green Phase 4</td>
<td>Announced</td>
<td>Not units</td>
</tr>
<tr>
<td>Wonder Bread</td>
<td>Under construction</td>
<td>33 units</td>
</tr>
<tr>
<td>Fort Industry Square</td>
<td>Under construction</td>
<td>93 units</td>
</tr>
<tr>
<td>Lofts on Jefferson</td>
<td>Under construction</td>
<td>10 units</td>
</tr>
<tr>
<td>Marina Lofts</td>
<td>Recently completed</td>
<td>360 units</td>
</tr>
<tr>
<td>Collingwood Green Phase 3</td>
<td>Recently completed</td>
<td>55 units</td>
</tr>
<tr>
<td><strong>Total units</strong></td>
<td></td>
<td><strong>1,200 units</strong></td>
</tr>
</tbody>
</table>

Source: Toledo’s Department of Economic Development

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44 2020 Toledo’s Departments of Economic Development and Division of Building Inspection
In 2018, the city’s Division of Building Inspection issued 60 residential building permits for new single-family homes. Single-family permitting fell from 60 units in 2018 to 9 and 8 permits in 2019 and 2020, respectively. The single-family homes were primarily constructed in southwest Toledo.
Employment Trends

Toledo’s Job Base (At-Place Employment)\textsuperscript{45}
As of 2018, there were 131,024 jobs located in Toledo. Commuting patterns suggest that these jobs are filled by residents living in Toledo and individuals commuting into the city. Service jobs in educational services, healthcare, and social assistance (29 percent); arts, entertainment, recreation, accommodation, and food services (10 percent); and retail trade (10 percent) make up a majority of the city’s job base (Figure 18).

About three out of every ten jobs (29 percent) is in the educational services, healthcare, and social assistance sector, making it the largest employment sector in Toledo. The University of Toledo, serving as the leading local university, and Promedica Toledo Hospital, the largest employer in the region, would fall into this sector.

Jobs in the manufacturing sector (15 percent) make up the second largest employment sector in Toledo. Both of these sectors provide median wages higher than the city’s median wage of $28,824.\textsuperscript{46}

One out of every five jobs (20 percent) is in the retail trade sector and the arts, entertainment, recreation, accommodation, and food services sector. The median wage for retail trade is $19,371 and for the arts, entertainment, recreation, accommodation, and food services sector is $14,356 (Table 5). This is much lower than the city’s median wage.

The job base in Toledo has decreased by about 5,000 jobs (or 4 percent) between 2010 and 2018. All sectors experienced a loss except for the manufacturing and arts, entertainment, recreation, accommodation, and food services sector. The largest losses by net jobs occurred in the following sectors:

- Finance, insurance, and real estate sector (1,608 jobs, 31 percent decrease)
- Retail trade sector (1,112 jobs, 9 percent decrease)
- Transportation, warehousing, & utilities sector (802 jobs, 12 percent decrease)

The number of jobs in the manufacturing and arts, entertainment, recreation, accommodation, and food service sector increased by 8 and 6 percent respectively. The manufacturing and automotive industry have historically had a lasting presence, being home to the automotive supply leader Dana. More recently, the Detroit Manufacturing Systems (DMS) opened a new facility in 2018.\textsuperscript{47}

\textsuperscript{45} At-Place Employment represents all jobs, both full-time and part-time, within Toledo. This is considered Toledo’s job base.
\textsuperscript{46} 2010 & 2018 American Community Survey 5-Year Estimate
\textsuperscript{47} 2020 Forward Toledo: An Exploratory Assessment to Inform Future Comprehensive Planning
As of 2018, an estimated 119,556 Toledoans residents were employed. The unemployment rate in 2018 was 9.5 percent.

The largest share of Toledoans work in the educational services, healthcare, and social assistance sector, representing one in five residents living in the city (Figure 19). The next largest share (16 percent) work in the manufacturing sector. Both of these sectors have higher median wages than the annual median earnings for city residents.

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48 2018 American Community Survey 5-Year Estimates
Figure 19. Resident employment by industry, Toledo, OH (2018)

Table 5. Median wage by industry, Toledo, OH (2018)

<table>
<thead>
<tr>
<th>Industry</th>
<th>Share of Toledo Employment</th>
<th>Median Wage 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Educational, health care and social assistance</td>
<td>25.1%</td>
<td>$ 31,078</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>16.2%</td>
<td>$ 40,735</td>
</tr>
<tr>
<td>Arts, entertainment, recreation, accommodation and food services</td>
<td>12.3%</td>
<td>$ 14,356</td>
</tr>
<tr>
<td>Retail trade</td>
<td>12.1%</td>
<td>$ 19,371</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>8.5%</td>
<td>$ 26,970</td>
</tr>
<tr>
<td>Transportation, warehousing &amp; utilities</td>
<td>5.6%</td>
<td>$ 40,554</td>
</tr>
<tr>
<td>Construction</td>
<td>4.6%</td>
<td>$ 32,433</td>
</tr>
<tr>
<td>Other services (except public administration)</td>
<td>4.4%</td>
<td>$ 25,557</td>
</tr>
<tr>
<td>Finance, insurance &amp; real estate</td>
<td>3.8%</td>
<td>$ 33,916</td>
</tr>
<tr>
<td>Public administration</td>
<td>3.0%</td>
<td>$ 51,856</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>2.6%</td>
<td>$ 32,728</td>
</tr>
</tbody>
</table>
Commuting Patterns

According to OntheMap, which measures commuting patterns, around 40,989 Toledoans (42 percent) both live and work in Toledo.\(^{49}\) A large share of residents (57,015 residents, 58 percent) commute outside of Toledo (Figure 20).\(^ {50}\) Of the 57,015 Toledoans commuting outside of the city for work, over 21,000 Toledoans stay within Lucas County.

According to Forward Toledo, more than 65 percent of employed Toledoans work within 10 miles of home. However, city residents are more likely to work over 50 miles from home, “super-commuting” for jobs that pay less than $15K annually.\(^ {51}\) This indicates that residents that commute to work either own a vehicle for transportation or rely heavily on public transportation.

Figure 20. Employment inflow and outflow dynamics, Toledo, OH (2018)

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\(^{49}\) 2018 OntheMap combines datasets from the Quarterly Census for Employment and Wages (QCEW), Unemployment Insurance (UI) Wage Records, Census Bureau and the LEHD Origin-Destination Employment Statistics (LODES).

\(^{50}\) On the map above, worker flow dynamics are symbolized by the green arrows. Workers employed in Toledo but living outside the city are represented by the dark green arrow entering the city. Workers employed outside the city but living in Toledo are represented by the lighter green arrow leaving the city. Workers that live and work in Toledo are represented by the circular arrow surrounding the selection marker. The flow arrows do not indicate geographic directionality of worker flows.

\(^{51}\) 2020 Forward Toledo: An Exploratory Assessment to Inform Future Comprehensive Planning
Toledo is a key driver and component of the larger regional economy in Lucas County. Toledo is home to the largest share of regional jobs, holding 38 percent of jobs in Lucas County. This is one of the key reasons for the commuting patterns shown above.

Cincinnati, OH is around 78 square miles, comparable to Toledo in land size (about 84 square miles). They both share similar commuting pattern characteristics, even though Cincinnati, OH has a larger amount of jobs (187,686 jobs). Like Toledo, a large share of residents in Cincinnati, OH commute outside of the city for work (69,915 residents, 62 percent).\textsuperscript{52}

Detroit, MI and Dayton, OH have slightly different commuting patterns than Toledo. Each of these cities has a much higher percentage of residents commuting to work outside of the city (72 percent and 75 percent, respectively).

The mode of commuting to work for Toledoans compared to other cities sheds light on certain mobility challenges that Toledo residents may be facing. As of 2018, only 2 percent of Toledo residents used public transportation (Figure 21).\textsuperscript{53} Compared to other cities, the percentage of the population using public transportation is much lower. Cincinnati, OH, which is comparable to Toledo in land size and commuting patterns, has four times the share (8 percent) of residents commuting with public transportation.

One of the driving factors for this stark difference in the use of public transportation is financial support available for each cities’ local transit systems. The Toledo Area Regional Transit Authority (TARTA) is funded locally through property taxes, but as mentioned in an earlier section, Toledo has had a declining housing market (lower property values) for the past decade. This suggests that funding for TARTA may have dropped over time, which it has. According to \textit{Forward Toledo}, from 2008 to 2018, property tax revenue dropped from $18 million to $13 million. Other large Ohio transit agencies, like Cincinnati, are funded by sales tax revenue.\textsuperscript{54}

\section*{Figure 21. Mode of commute to work for workers over 16 years old, Toledo, OH (2018)}

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{figure21.png}
\end{figure}

\textbf{Source:} 2018 American Community Survey 5-Year Estimates

\textsuperscript{52} 2018 OntheMap
\textsuperscript{53} 2018 American Community Survey 5-Year Estimates
\textsuperscript{54} 2020 Toledo Exploratory Assessment Study
Housing Market Analysis

Rental Market
Rents in Toledo have had a slow steady rise, but one in four units rent for under $500 dollars a month. In 2018, the median gross rent for renter-occupied units was $700 a month and 39 percent of renters were renting a single-family detached home (Figure 22).  

Figure 22. Renter-occupied units by type, Toledo, OH (2018)

![Pie chart showing rental units by type in Toledo, OH (2018)]

Source: 2018 American Community Survey 5-Year Estimates
*Includes attached homes, townhomes, duplexes, triplexes, and quads

This rental market dynamic (larger presence of renters living in single-family detached and attached homes) is seen in other selected jurisdictions. Detroit, MI, Dayton, OH, and Lucas County, OH have their largest share of renters living in single-family detached homes (Figure 23). It is worth noting that Detroit, MI has 47 percent of renters living in single-family detached homes, which is 8 percentage points higher than renters living in single-family detached homes in Toledo.

Cincinnati, OH’s rental market composition differs from Toledo. In Cincinnati, OH, 39 percent of renters live in small- and medium-multifamily units and only 16 percent of renters live in single-family detached homes.

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55 2018 American Community Survey 5-Year Estimates
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Figure 23: Renter-occupied units by type, Select Jurisdictions (2018)

![Bar graph showing renter-occupied units by type for Toledo, OH, Detroit, MI, Cincinnati, OH, Dayton, OH, and Lucas County, OH in 2018.](image)

Source: 2018 American Community Survey 5-Year Estimates

From 2010 to 2018, rental units priced at $650-$1,500 increased (Figure 24). The number of rental units priced at $1,000-$1,499 doubled over the past eight years. Rental units priced at $650-$749 and $750-$999 also saw a significant increase, both by 25 percent (1,673 units and 4,486 units, respectively). In 2010, rental units priced at $750-$999 represented 21 percent of the rental housing stock (10,499 units). In 2018, they represented 26 percent of the rental housing stock (14,985 units).

During the same time period, Toledo’s lower-priced housing stock declined in share, but remained a significant share of rental units. From 2010 to 2018, rental units priced at $100-$499 and $500-$629 had the sharpest decline, with a 27 percent loss (3,174 units) and a 5 percent loss (573 units) respectively. In 2010, rental units priced at $100-$499 represented 26 percent of the rental housing stock (13,206 units). In 2018, they represented 17 percent of the rental housing stock (10,032 units).

The rental markets in Detroit, MI, Cincinnati, OH, Dayton, OH, and Lucas County, OH reflect similarities to Toledo. The cities and county have rental units priced at $750-$999 as the largest share of rental units. However, the rental market in Detroit, MI and Cincinnati, OH have higher priced rental units when compared to Toledo. Specifically, Detroit, MI and Cincinnati, OH have 23 percent and 17 percent of their rental units priced at $1,000-$1,499.

Figure 24. Monthly Gross Rent, Toledo, OH (2018)

![Bar graph showing monthly gross rent for Toledo, OH in 2010 and 2018.](image)

Source: 2018 American Community Survey 5-Year Estimates

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56 2010 & 2018 American Community Survey 5-Year Estimates
A snapshot of recent rental market trends shows that Toledo’s rental market has had a slow and slight increase in rent between 2018 and 2020. A family or person looking to rent a rental unit at the start of 2018 would have a median rent of $837.\(^{57}\) As of October 2020, median rent was $860 (in inflation-adjusted 2018 dollars), a 2 percent increase from 2018 (Figure 25).

**Figure 25. Median rent, Toledo, OH (2018-2020)**

Homeownership Market
From 2010 to 2018, home values in Toledo declined in value. In 2018, the median home value for an owner-occupied home in Toledo was $79,900. From 2010 to 2018, the median home value in Toledo decreased by 28 percent from $110,386 to $79,900 (in 2018 inflation-adjusted dollars).\(^{58}\) The median monthly cost of an owner-occupied unit with a mortgage was $1,026 and without a mortgage was $408.

Home values in Toledo have decreased since 2010. From 2010 to 2018, homes valued under $80,000 increased significantly (Figure 26). The number of homes valued under $80,000 increased by 27 percent (6,501 units), and as of 2018, accounted for 50 percent of owner-occupied units.

**Figure 26. Home value, Toledo, OH (2018)**

Source: 2018 – 2020 Zillow

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\(^{58}\) 2010 & 2018 American Community Survey 5-Year Estimates
Home values in Toledo and Lucas County differ. Lucas County has a higher share of homes priced over $200,000 (20 percent) compared to the city (4 percent). In addition, the city has 50 percent of owner-occupied homes valued under $80,000 while the county only has 33 percent.

A snapshot of the short-term home values in Toledo show a slightly different trend, showing rising home values (Figure 27). At the start of 2018, homes were valued at $66,815 in Toledo.\(^{59}\) As of October 2020, the home value estimated by the Zillow Home Value Index (ZHVI) was $79,364 (in 2018 inflation-adjusted dollars). According to the ZHVI, home values have increased by 25 percent ($16,599) in the past two years.

Figure 27. Zillow Home Value Index (ZHVI)*, Toledo, OH (2018-2020)

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**Homeownership: Lending and Insurance**

The 2020-2025 Analysis of Impediments identified patterns of lending disinvestment and historical redlining that have created a lasting impact on communities of color. The Home Mortgage Disclosure Act (HMDA) provided evidence that communities of color still face lending disinvestment and fair housing violations.\(^{60}\) For example, in 2018, the Fair Housing Center found that only 4.1% of the 7,389 home purchase loans in Toledo originated in one of the 40 census tracts of color.\(^{61}\) In addition, loan applicants of color face higher denial rates despite having credit scores exceeding 800 and appraisals that are equal to the sales price.

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\(^{60}\) 2020-2025 Analysis of Impediments, City of Toledo

\(^{61}\) Census tracts of color are census tracts that are less than 50 percent white alone, non-Hispanic.
Housing Affordability and Needs

Housing affordability is traditionally measured using household income and monthly housing costs. The generally accepted standard is that households should spend no more than 30 percent of their gross income on housing costs. A household that pays more than 30 percent of their gross income on housing is considered “cost-burdened.” A household that pays more than 30 percent but less than 50 percent of their gross income on housing is considered “moderately cost-burdened.” If they are paying more than 50 percent of their gross income on housing, they are considered “severely cost-burdened.”

Cost-Burdened Households

Around one-third of households (or 38,575 households) in Toledo pay at least 30 percent of their income on housing costs. Of those households, half of them (or 19,350 households) are considered “severely cost-burdened.”

Lower-income households in Toledo experience cost-burden at higher rates and more severely compared to moderate- and higher-income households. Among severely cost-burdened households, nearly all of them (97 percent) earn at or below 50 percent of area median income, with a majority (77 percent) earning 30 percent of area median income or less (Figure 28).

Figure 28. Cost-burdened households by income, Toledo, OH (2017)

Cost-Burden by Race and Ethnicity

In general, households in different racial and ethnic groups experience cost-burdens at a similar rate to their representation in the city’s general population, with Black households being an exception (Figure 29). White households comprise 56 percent of the city’s total population, and 53 percent of households with moderate or severe cost-burdens identify their race as white. In contrast, Black households

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62 2017 HUD Comprehensive Housing Affordability Strategy
Toledo’s Comprehensive Housing Strategy
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comprise 26 percent of the city’s total population, and 36 percent of households with moderate or severe cost-burdens identify their race as Black.

Figure 29. Cost-burdened households by race and ethnicity, Toledo, OH (2017)

![Cost-burdened households by race and ethnicity, Toledo, OH (2017)](image)

Source: 2017 HUD Comprehensive Housing Affordability Strategy

Cost-Burden by Tenure

Cost-Burdened Renters
Renters living in Toledo are more likely to experience cost-burdens than homeowners. Around 46 percent of renters in the city are cost burdened, while only 21 percent of owners are cost burdened. Around 26,000 renters with incomes less than 80% Area Median Income are considered cost-burdened.63

Cost-Burdened Homeowners
Around one out of every five (21 percent) homeowners in Toledo are cost-burdened, with 12 percent moderately cost-burdened and 9 percent severely cost-burdened. Like renters, moderate and severe cost-burdens primarily affect lower-income homeowners. Moderate cost-burdens among owners tend to affect low-income households. Households earning between 51 and 80 percent of area median income represent 41 percent of all moderately cost-burdened owners. Severe cost-burdens tend to affect extremely and very low-income homeowners more than homeowners at other income levels. A majority (90 percent) of severely cost-burdened homeowners represent those households.

Cost-Burden Among the Senior Population

Senior Renters

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63 2017 HUD Comprehensive Housing Affordability Strategy
Twenty-six (26) percent of seniors (or 3,870 seniors) who rent their homes in Toledo are moderately cost-burdened. Sixteen percent of seniors (or 2,375 seniors) who rent their homes are severely cost-burdened.

**Senior Homeowners**
Seventeen (17) percent of seniors (or 2,640 seniors) who own homes in Toledo are moderately cost-burdened. Thirteen (13) percent of seniors (or 2,375 seniors) who own homes in Toledo are severely cost-burdened.

**Rental Supply Gap and Unmet Need**
Overall in Toledo is a shortage of rental units affordable for extremely low-income renters and more rental units affordable for very low and low-income renters (Figure 30).

**Figure 30. Affordable rental units by household income, Toledo, OH (2017)**

![Graph showing affordable rental units by household income]

Source: 2017 HUD Comprehensive Housing Affordability Strategy

Higher income renters often occupy units that would otherwise be affordable to households at a lower income, further limiting the supply at the lowest end of the market (Figure 31). There are 3,120 higher income households occupying units affordable for extremely low-income households. This creates availability issues for extremely low-income renters and exacerbates the supply gap. When considering the affordability and availability of rental units, there is a shortage of 12,705 rental units for extremely low-income renter households. This could be one of the reasons why extremely and very-low income renter households end up with higher cost-burden rates as they end up needing to live in units with unaffordable rent levels.

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64 2017 Comprehensive Housing Affordability Strategy
65 In total 42 percent of seniors (or 6,245 seniors) who rent their homes are cost burdened.
66 In total 30 percent of seniors (or 4708 seniors) who own homes are cost burdened.
67 Income Limits are based on FY 2020 Fair Market Rent (FMR) for the Toledo MSA (Fulton County, OH; Lucas County, OH; and Wood County, OH) with the following AMIs, $26,200 is the 30% AMI, $35,950 is 50% AMI, $57,500 is 80% AMI, and $71,900 is 100% AMI.
Figure 31. Income group occupancy by affordable rental units, Toledo, OH (2017)

Total Subsidized Housing Supply
There are three main categories for income-restricted housing in Toledo which are: 1) tenant-based rental assistance such as Housing Choice Vouchers (1,579 vouchers); 2) public housing, which receives federal funding to provide housing for eligible households and is managed by Lucas Metropolitan Housing (2,633 units); and 3) privately owned housing that receives a federal subsidy (as many as 4,220 units at 57 properties).68

Lucas Metropolitan Housing Portfolio
Lucas Metropolitan Housing (LMH) has a large portfolio of housing within Lucas County. Countywide, their current housing portfolio consists of 2,633 public housing units; 4,657 Housing Choice Vouchers; 322 Low-Income Housing Tax Credit units;69 198 Market Rate units; 160 Veteran Affairs Support Housing Vouchers and 107 Homeownership (Rent-to-Own) Properties. From LMA’s 2019 annual report approximately 17,500 people reside in LMH properties countywide.70

Long-lasting income-restricted units is one way to support households that are cost-burdened. LMH was established in 1933 and has properties in the City of Toledo and larger county that date back to 1940. The agency has made a concerted effort to increase the overall quality and viability of units at its properties, and more recently received nearly $1 million in grant funding to identify and reduce lead-based paint hazards.71

68 2020 National Housing Preservation Database
69 This overlaps with LIHTC properties that are within the city limits and captured by the National Housing Preservation Database.
71 https://www.toledoblade.com/local/city/2019/09/03/Housing-authority-receives-large-grant-to-address-lead-based-paint/stories/20190903156
LMH Choice Neighborhoods

LMH was one of eleven public housing authorities (PHA) to receive a Choice Neighborhoods Planning Grant Award in late 2020. The $450,000 grant award will allow LMH, in conjunction with the city, county, and over 30 local partners, to reimagine the McClinton Nunn-Junction neighborhood. Building on decades of community-led work, the grant will enable residents to plan for the revitalization of McClinton-Nunn Homes, a distressed 151-unit public housing development in the neighborhood. The planning process will also identify solutions to increase opportunities for residents, improve the existing housing stock, promote economic development, and enhance the image of the neighborhood. LMH will lead the redevelopment process for the 151 units of public housing and will be guided by the Junction Neighborhood Master Plan, which was developed through a community planning process and adopted by the city in 2019.

The neighborhood’s population has decreased by almost half over the past 20 years, from 7,478 in 2000 to its current population of 4,135. Over half of all families in the neighborhood earn less than $25,000 a year. More than half of housing units in the neighborhood are occupied by owners, but property values have consistently fallen across the neighborhood. Despite these challenges, residents are committed to the neighborhood and optimistic about its future.

LMH Rankings

HUD’s Real Estate Assessment Center conducts physical property inspections of properties that are owned, insured, or subsidized by HUD including public housing and multifamily assisted housing. A total of 8 properties across the LMH public housing portfolio were inspected by HUD and scored on a scale from 0 to 100. Of the 8 properties inspected, the scores ranged from 50 to 90, with an average score of 76 across all properties. Of the 69 multifamily properties inspected by HUD, the REAC inspection scores ranged from 40 to 100 points, with 86 being the average score. A passing score for the REAC inspection is 60 or higher. If a property receives a score between 31 and 59, owners have the opportunity to resubmit for inspection with correct repairs. If a property receives a score of 30 or lower, it is referred to the HUD Department of Enforcement Center for further action.

Privately Owned Rental Housing That Receives a Federal Subsidy

The remaining subsidized supply is 4,220 units at 57 properties that receive at least one federal subsidy. A large number of these properties (23 properties or 1,481 units) serve vulnerable populations like the elderly and persons with disabilities. These units range in unit size from studio to three or more-bedroom units. Six (6) properties serve families or a mix of populations.

Expiring Subsidies at Private, Federally Assisted Rental Housing

The loss of affordable rental housing would shrunk the affordable rental supply for lower-income households in Toledo. Subsidized units are a critical supply of affordable rental housing for lower-income households. Subsidized units can be lost by expiring subsidies and deteriorating property conditions. Expiring subsidies can be tracked and individual properties can be assessed for their risk of loss, based on key considerations such as ownership and location.

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73 PIC (PIH Information Center)
74 2020 National Housing Preservation Database
Among Toledo’s existing federally subsidized supply, a total of 1,554 units at 21 privately owned properties have subsidies that expire by January 31, 2031. Within the next five years, Toledo could lose as many as 515 units at five properties through expiring subsidies at federally assisted properties (Table 6). It is worth noting that there will be no expirations in the years 2023 and 2025.

Almost all the properties that will expire in the next five years are owned and managed by for-profit partners. Research suggest that properties with for-profit owners are more likely to opt out.  

| Table 6. Federally subsidized housing expiring by 2026, Toledo, OH |
|---------------------------------|---------|-----------------|-----------------|
| Expiration year                | Total units | Owner Name        | Owner Type  |
| 2022                           | 1        | William H. & Lorraine A. Dean | For Profit  |
| 2024                           | 52       | Luther Woods LP   | Non-Profit    |
| 2026                           | 229      | Campus Crest Communities | For Profit |
| 2026                           | 168      | The Hayman Company | For Profit    |
| 2026                           | 65       | The Historic LaSalle Apartments | For Profit |

Source: 2020 National Housing Preservation Database

Local Affordable Housing Pipeline

With the financial assistance of local partners, Toledo will increase the supply of subsidized housing throughout the city. The following project has been announced for development:

- **Secor Senior Lofts** - 58 senior units targeting residents 55+, including a mix of 1 and 2 bed units with the full spectrum of modern amenities. Rents range between 30% to 80% of area median gross income. This project is mostly funded through the FHLB Cincinnati’s AHP funds, OHFA tax credits, HOME funds, and deferred developers’ fees.

Housing Affordability by Wage

What is affordable to residents working in Toledo’s largest employment sectors? Around 41 percent of residents work in the educational, health care, and social assistance or manufacturing industry. All these sectors have median wages on the higher end of the income spectrum, which ranges from $14,356 (arts, entertainment, recreation, accommodations, and food services) to $51,856 (public administration) (Table 7).  

Rent affordability varies with each industry. The workers earning the median wage in the educational, health care, and social assistance and the manufacturing industry can afford rents between $750 and $999 a month. On the lower end of the income spectrum, workers earning the median wage in the retail trade or arts, entertainment, recreation, accommodations, and food service industry can afford rents between $350 and $500 a month. In 2018, the median rent for Toledo was $700, which is higher than 37 percent of what workers in Toledo can afford.

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https://www.huduser.gov/portal/periodicals/cityscpe/vol20num1/article3.html
2018 American Community Survey 5-Year Estimates
Table 7. Median wage by industry, Toledo, OH (2018)

<table>
<thead>
<tr>
<th>Industry</th>
<th>Share of Toledo Resident Employment</th>
<th>Median Wage 2018</th>
<th>Affordable Rent Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Educational, health care and social assistance</td>
<td>25.1%</td>
<td>$31,078</td>
<td>$777</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>16.2%</td>
<td>$40,735</td>
<td>$1,018</td>
</tr>
<tr>
<td>Arts, ent., rec., accommodation, and food services</td>
<td>12.3%</td>
<td>$14,356</td>
<td>$359</td>
</tr>
<tr>
<td>Retail trade</td>
<td>12.1%</td>
<td>$19,371</td>
<td>$484</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>8.5%</td>
<td>$26,970</td>
<td>$674</td>
</tr>
<tr>
<td>Transportation, warehousing, &amp; utilities</td>
<td>5.6%</td>
<td>$40,554</td>
<td>$1,014</td>
</tr>
<tr>
<td>Construction</td>
<td>4.6%</td>
<td>$32,433</td>
<td>$811</td>
</tr>
<tr>
<td>Other services (except public administration)</td>
<td>4.4%</td>
<td>$25,557</td>
<td>$639</td>
</tr>
<tr>
<td>Finance, insurance, &amp; real estate</td>
<td>3.8%</td>
<td>$33,916</td>
<td>$848</td>
</tr>
<tr>
<td>Public administration</td>
<td>3.0%</td>
<td>$51,856</td>
<td>$1,296</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>2.6%</td>
<td>$32,728</td>
<td>$818</td>
</tr>
<tr>
<td>Information</td>
<td>1.4%</td>
<td>$35,658</td>
<td>$891</td>
</tr>
<tr>
<td>Agriculture, forestry, fishing and mining</td>
<td>0.4%</td>
<td>$31,250</td>
<td>$781</td>
</tr>
<tr>
<td><strong>Median Earnings</strong></td>
<td></td>
<td>$28,824</td>
<td>$721</td>
</tr>
</tbody>
</table>

Source: Enterprise Community Partners and U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates

**Housing Affordability by Household Size and Type**

Family households have additional expenses to consider, such as the cost of raising a child. According to the Living Wage calculator,78 one adult living in Toledo will need an annual wage of $21,528 ($10.35 per hour) for a living wage, whereas a household with one adult and one child requires an annual wage of $46,363 ($22.29 per hour).79

There are more single parents living in the city than there are jobs available for them to afford the cost of living. Toledo has at least 18,000 single parent households.80 The public administration industry, which accounts for only 3 percent of jobs (or 3,500 jobs), is the only industry that provides a median wage that would allow a single parent to afford their cost of living.

**Housing Affordability by Transportation Costs**

The employment trends in Toledo found that 57,015 residents commute outside of the city and 59,733 people commute into the city. Also, over 65% of employed Toledoans work within 10 miles of home and a majority commute by car.

Transportation is a crucial necessity for most households and is typically a household’s second-largest expenditure after housing. It has become more common to combine transportation and housing costs to gauge affordability. The Housing and Transportation Index (H+T Index) from the Center for

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79 [https://www.utoledo.edu/centers/urban-affairs/docs/Toledo%20Lucas%20County%20Poverty%20Report_UT%20Urban%20Affairs.pdf](https://www.utoledo.edu/centers/urban-affairs/docs/Toledo%20Lucas%20County%20Poverty%20Report_UT%20Urban%20Affairs.pdf)
80 2018 American Community Survey 5-Year Estimates
Neighborhood Technology measures the combined affordability of housing and transportation costs. The center sets its benchmark at no more than 45 percent of household income spent on combined housing and transportation costs.

According to the H+T Index, the average household in Toledo spends 25 percent of their income on transportation-related expenses. The average household spends 47 percent of their income on combined H+T costs, just over the 45 percent H+T benchmark.

In comparison with Detroit, MI, Cincinnati, OH, and Dayton, OH, a typical household in Toledo spends more annually on transportation. In Toledo, a household spends $11,479 on annual transportation costs while the other cities spend under $11,000 (Table 8).

Table 8. Housing + Transportation Costs, Select Jurisdictions (2018)

<table>
<thead>
<tr>
<th>Housing + Transportation Costs</th>
<th>Toledo, OH</th>
<th>Detroit, MI</th>
<th>Cincinnati, OH</th>
<th>Dayton, OH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Transportation Costs</td>
<td>$11,479</td>
<td>$10,969</td>
<td>$10,838</td>
<td>$10,783</td>
</tr>
<tr>
<td>Transportation Costs % Income</td>
<td>25%</td>
<td>21%</td>
<td>23%</td>
<td>19%</td>
</tr>
<tr>
<td>Housing + Transportation Costs % Income</td>
<td>47%</td>
<td>41%</td>
<td>43%</td>
<td>39%</td>
</tr>
</tbody>
</table>

Source: 2020 The Center for Neighborhood Technology

The Center for Neighborhood Technology also identifies “location efficient” neighborhoods as those that are compact, close to jobs and services, and have a variety of transportation choices. Location efficient neighborhoods allow residents to spend less time, energy, and money on transportation. No census tracts in Toledo are considered “location efficient” neighborhoods. The Center scores Toledo as an area with moderate access to jobs and car-dependent with limited access to public transportation.

81 2020 Center for Neighborhood Technology, Housing + Transportation Index
82 The Center for Neighborhood Technology defines “location-efficient neighborhoods” as “compact, mixed-use, and with convenient access to jobs, services, transit and amenities.” Households that live in these types of neighborhoods tend to have lower transportation costs.
Spatial Analysis

The trends, conditions, and needs that have been identified throughout this spatial analysis show that different areas in the city face different challenges.

**Demographic Spatial Analysis**

Toledo has a distinct racial and ethnic spatial pattern. The highest concentrations of white residents are found on the periphery of the city. These concentrations are predominantly found Northwest of Interstate 475 and the Michigan state border, and south of Route 24 and the Ohio Turnpike. Black residents are clustered in the center of the city, specifically in the area where Interstates 475 and 75 intersect. There are also concentrations of Black residents along Airport Highway and Hispanic households around where Route 2 and Interstate 75 meet. It is worth noting that census tracts in southwest Toledo have a diverse population.

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83 Spatial analysis was mapped out through the method of quantile with five classifications.
In terms of wealth and population distribution, median household income appears to be somewhat correlated with race. Wealthier households tend to live in the periphery of the city, north of Interstate 475 and south of Route 24. An exception to this case is census tracts in southeast Toledo. Areas of poverty and extremely low-income households overlap with areas with higher shares of Black and Hispanic residents near the downtown area and southeast Toledo.

**Housing Market Spatial Analysis**

The housing stock in Toledo is primarily single-family detached units, which are distributed throughout the city except for downtown Toledo and census tracts located southwest of Toledo. Single-family detached units are sparse and primarily located in areas just outside of downtown Toledo. Small and large multifamily units are more common along Airport Highway and just north of downtown Toledo. There are two heavily concentrated pockets of small and medium multifamily units (5-49 units), one between northwest of the Village of Ottawa Hills and southeast of Interstate 475, and another north of Route 184, east of Route 24, and up to the Michigan state border.
Toledo’s older housing stock and vacant units have strong overlap. A high concentration of vacant units and older housing stock is found in census tracts located in areas surrounding Interstates 280 and 75, forming a ring around downtown Toledo. Older housing stock is also concentrated along Route 51.
Citywide, around 10 percent of adults report having asthma. However, areas with higher shares of Black residents report higher levels of asthma, around 11 to 12.8 percent.

**Figure 43. Adults reporting to have asthma (2018)**

Housing Market Spatial Analysis
The location of homeowners and renters in Toledo correlate with racial and ethnic patterns and distribution of higher household incomes. Census tracts with the highest homeownership rates are on the periphery of the city. These concentrations are predominantly found northwest of Interstate 475 up to the Michigan state border, between Route 24 and the Ohio Turnpike. Renters are heavily concentrated north of downtown Toledo.
A large share of renters in Toledo live in single-family rental properties. There is a heavy concentration of these renters along three major roadways: Interstate 75, Route 24, and Route 184.

Areas with higher median home values generally overlap in areas with higher homeownership rates, while rents have a less observable pattern. Home values generally increase with distance from downtown Toledo. Downtown Toledo neighborhoods, with Uptown as an exception, primarily sit in the heart of Toledo. Rents levels are spread throughout the city, with the highest rent levels found in areas along Interstate 475.
Housing Affordability Spatial Analysis
Renter-burdened households have a distinct geographical concentration while owner-burdened households are more diffused throughout the city. Renter-burdened households are located along Airport Highway and southwest of Toledo. They are also located along Interstate 280, in the east of Toledo along the border of the City of Oregon. The spatial pattern of renter-burdened households generally follows the areas with high concentrations of poverty.

Source: 2017 HUD Comprehensive Housing Affordability Strategy

The spatial distribution of ownership units affordable to various income levels is displayed in Figures 50-53. The maps show that there are affordable units for very low-income owner households throughout the city, but as the income group increases, units become more limited by location. In general, homes that are in the price ranges for low- and moderate-income owner households reside in southwest and northwest Toledo.
Figure 52. Affordable ownership units for low-moderate income households (2017)  
Figure 53. Affordable ownership units for moderate income households (2017)

Source: 2017 HUD Comprehensive Housing Affordability Strategy

Rental units affordable to extremely low-income (ELI) residents are most heavily concentrated along Route 24 and in downtown Toledo. Similar to affordable ownership units for very low-income owners, very low-income renters have rental units at an affordable price range throughout the city.

Figure 54. Affordable rental units for extremely low-income households (2017)  
Figure 55. Affordable rental units for very low-income households (2017)
Subsidized housing in Toledo is primarily located along Airport Highway and in downtown Toledo. Toledo’s existing privately owned, federally subsidized supply that is set to expire by January 31, 2031 are in both locations.

Lucas County Land Bank: The Toledo Survey Project

Toledo and the Lucas County Land Bank have an opportunity to use vacant and abandoned properties as an avenue to invest, stabilize, and revitalize neighborhoods.

Toledo has over 122,000 parcels, and the Toledo Survey Project, which was conducted in 2015, provides a sidewalk condition survey estimate of those parcels. This estimate provides insight on vacancy challenges, housing stock information, and targeted areas that need investment. The survey estimate ranks structure conditions on properties on an A-F scale (Very Good to Hazardous) based on the following criteria: present roof or fire damage, missing or broken windows, peeling paint, open or

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84 [https://lucascountylandbank.org/services/data-collection-and-access](https://lucascountylandbank.org/services/data-collection-and-access)
unsecure door, boarded up, deteriorating porch, foundation damage, overgrown lawn, and dumping on property.

The survey estimate concluded that there were 865 housing units deemed hazardous across the city. These hazardous units are located primarily in the neighborhoods that border downtown Toledo. The Olde West End, Olde Towne, Starr, Navarre, BUMA, VISTULA, Junction, and Sherman neighborhoods have the highest concentration of hazardous homes (Figure 59). Of the 865 structures, 96 of them were found to be occupied.

Figure 59. Hazardous housing units (2015)

This survey also helps gauge where vacant housing units exist in Toledo. Similar to hazardous housing units, census tracts that surround downtown Toledo have the highest number of vacant homes.

Many of these units overlap with those tracked as nuisance properties by the City of Toledo’s Division of Code Enforcement. As of 2020, there were 84 nuisance properties considered vacant and abandoned. When cross-referenced with the Toledo Survey Estimate Project conducted in 2015, 11 homes were already determined to be vacant and 7 were found to be in deteriorated or hazardous conditions.

The Land Bank has spearheaded two major demolition initiatives to address housing conditions in Toledo and Lucas County. With the Moving Ohio Forward Demolition Grant, from 2010 to 2015 the Land bank renovated 267 residential properties and demolished approximately 800 vacant properties. Under the OHFA Neighborhood Initiative Program (NIP), the Land Bank demolished over 2,800 nuisance houses in Toledo and Lucas County between 2014 and 2020.

85 City of Toledo Code Enforcement
86 https://lucascountylandbank.org/services/demolition
Future Housing Supply

Toledo’s housing supply is expected to grow over the next five years, while the City’s total population and household are expected to decline.

From 2018 to 2025, households are projected to decline by 1,613 households and the population to decline by 5,085 residents. The changes in the population by age signal that families may be moving away or fewer children are being born, which may be a reason why the model is showing population and household decline. From 2000 to 2018, the number of children under the age of 18 decreased from 26 percent (82,131 children) to 24 percent (65,446 children) of the total population.

From 2018 to 2025, Toledo is expected to gain 1,163 housing units citywide. Areas expected to experience growth in housing units overlap with areas predominantly comprised of Black residents (Figure 60).

Although Toledo will gain housing units, there are areas that will experience loss. Areas expected to lose housing units will be in higher income areas around the periphery of Toledo (north of Interstate 475 and between south of Route 24 and the Ohio Turnpike). Areas in southwest and northwest Toledo will also see a loss of housing units.

![Figure 60. Housing unit changes (2018-2025)](image)

Source: 2025 ERSI Forecast and 2018 American Community Survey 5-Year Survey Estimates

From 2018 to 2025, Toledo is expected to gain higher income households and see a loss of lower income households (Table 9).

---

87 2025 ERSI Forecast
A full overview of the ESRI methodology can be found here.
88 Esri incorporates a full-time series of intercensal and vintage-based county estimates from the US Census Bureau. Esri also employs a time series of county-to-county migration data from the Internal Revenue Service, building permits and housing starts, plus residential postal delivery counts. Finally, local data sources that tested well against Census 2010 are reviewed. The end result balances the measures of growth or decline from a variety of data series.
Toledo is expected to see a loss of 3,760 households that make under $25,000 annually (Table 9). The loss of these households can be explained with a few reasons. First, Toledo’s median household income is expected to increase to $39,518. Second, the loss of population overlaps in areas concentrated with extremely low-income households like Airport Highway (Figure 61), signaling that lower-income households in this area are moving out of Toledo.

Table 9. Households by income, Toledo (2018–2025)

<table>
<thead>
<tr>
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<tr>
<td>Less than $15,000</td>
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<td>$875-$1,249.99</td>
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<td>Median Income (equal or less than $50,330)</td>
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<td>$5000 or higher</td>
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</table>

Source: 2025 ERSI Forecast, HUD FY2020 Income Limits, 2018 American Community Survey 5-Year Estimates, Enterprise Community Partners

Figure 61. Population changes (2018 – 2025)
Areas of Opportunity

Forward Toledo\textsuperscript{89} developed neighborhood market conditions\textsuperscript{90} to identify neighborhood strengths and vulnerabilities (Figure 62). Around Toledo’s core, outside of downtown Toledo, there is significant neighborhood instability and concentrated homeowner tax delinquent properties. Neighborhood instability characteristics include areas that have a high concentration of poverty and vacancy, low household median income, and lower mortgage to owner ratio in comparison to neighborhoods that are stable.

Forward Toledo developed neighborhood market conditions through their strategic assessment framework; neighborhoods labeled as functioning, moderately strong, and strong are found primarily in southwest and northwest Toledo.

![Figure 62. Neighborhood market conditions (2021)](image)

Source: Lucas County Auditor’s Real Estate Information System (AREIS), The Home Mortgage Disclosure Act (HMDA), ACS ’18-5yr, City of Toledo, Toledo Parcel Survey Estimate Data, Center for Community Progress

The Exploratory Assessment provides strategies that focus on alignment between zoning, existing use, and neighborhood conditions that envision future land uses to best serve Toledo’s residents. The land use strategies addressing neighborhood market conditions include greater housing stock diversity, equitable access to homeownership, and property tax foreclosure prevention. The mapping of opportunity areas provides additional insight around homeownership, housing diversity, and housing market conditions. From this analysis, three distinct areas present opportunities to target housing strategies.

Neighborhoods in the core of Toledo (those bordering downtown Toledo) are categorized as distressed or struggling in terms of market conditions. Homeownership and small and medium multifamily

\textsuperscript{89} 2020 Forward Toledo: An Exploratory Assessment to Inform Future Comprehensive Planning

\textsuperscript{90} Neighborhood market conditions factors in property conditions, vacancy, sales/mortgage ratio, tax delinquency, sales price, violent crime, and household income.
buildings are not prevalent in these areas. These neighborhoods are low-density residential neighborhoods that have an opportunity for greater housing diversity and more homeowners.

Neighborhoods in southwest Toledo along Airport Highway are categorized as having functioning or moderately strong market conditions. In this area, homeownership is not prevalent but housing diversity is.

Neighborhoods in northwest Toledo and between southeast of Route 24 and the Ohio Turnpike are categorized as having moderately strong and strong market conditions. Homeownership and single-family detached homes are prevalent in these two areas. This area presents an opportunity to develop strategies around preserving homeownership such as aging in place and accessibility. It is worth noting that there is a concentration of residents older than 65 years old in these areas as well as in The Junction.

**Homeownership**
The homeownership rate z-score map (Figure 63) shows a distinct pattern of the average homeownership rate in census tracts increasing the farther the distance from downtown Toledo.

![Figure 63. Z-score homeownership rate (2018)](image)

Source: 2018 American Community Survey 5-Year Estimates

**Housing Unit Type**
In examining single-family detached homes (Figure 64) and small and medium multifamily buildings (Figure 65) z-score maps, small and medium multifamily housing units are most prevalent in neighborhoods that are defined as having moderately strong or strong market conditions. This is seen along Airport Highway where there is a large supply subsidized housing.
Source: 2018 American Community Survey 5-Year Estimates

**Median Home Value and Rent**

The median home value (Figure 66) and median rent (Figure 67) z-score maps show areas where median home value and median rent are below average in comparison to all the census tracts in Toledo. In neighborhoods with market conditions defined as distressed, specifically in areas north of downtown Toledo, there are census tracts with below average median home values and median rent.

Source: 2018 American Community Survey 5-Year Estimates

**Median Household Income**

The median household income (Figure 68) z-score map shows a clear pattern that census tracts surrounding downtown Toledo have median household incomes that are below the city’s average. It also affirms that census tracts overlapping with strong neighborhood market conditions have above average median household incomes.
Figure 68. Z-score median household income (2018)

Source: 2018 American Community Survey 5-Year Estimates
MEMO

Date: March 3, 2021
To: Roz Clemens, Director, Department of Neighborhoods
From: Enterprise Advisors
Re: Key observations: Toledo’s Housing Policies, Programs, and Resources

This memo summarizes the high-level observations following a review of the City of Toledo’s housing policies, programs, and resources as part of developing its Comprehensive Housing Strategy (CHS). These observations were drawn from a review of secondary and primary resources (Consolidated Plan, CAPER, program guidelines, policy language) and primary interviews with City of Toledo staff; elected leaders; and local stakeholders.¹

As part of this assessment, several opportunities emerged that may be explored further as part of strategy development for the CHS, including increased funding and resources; better alignment and use of all existing federal, state, and local tools available; and stronger alignment across housing, economic development, and land use decisions in the City of Toledo.

Summaries for the individual policies, programs, and funding included in this review can be found in Appendices 1–3.

Toledo’s housing policy landscape: Key takeaways

- **Takeaway:** The City of Toledo lacks a cohesive housing policy that sets priorities for housing types; tenure; population; and geography to guide local decisions about use of public incentives; funding; and programs. Instead, the City of Toledo has a series of housing policies in its municipal code and local ordinances in the following areas: public land disposition and landbanking; local fair housing and tenant protections; public finance (tax increment financing [TIF] and tax exemptions); housing quality (namely lead remediation); and development regulations. At times, these policies create uncertainty or pose barriers to development rather than create more consistency in how related housing, economic development, and land use decisions are made.

- **Opportunities to explore:**
  - Creation of a cohesive, affirmative housing policy framework to guide housing, economic development, and land use decisions
  - Clarification or creation of new policies that address the following:
    - Framework for application of union labor requirements in housing project (e.g., financial feasibility; project attributes, such as household income served or location, such as a revitalization area).
    - Priorities for use of public land
    - Exemptions to local certification and contracting requirements

¹ The following persons were interviewed as part of Task #4: Department of Neighborhoods: Roz Clemens, Director; Tiffanie McNair, Housing Commissioner; Jerry Culkowski; Lead Program Manager; Bonita Bonds; Administrative Services Commissioner; Ebenezer Osei-Kwame, Housing Manager; Monica Smith, Neighborhood Navigator | Department of Economic Development: Brandon Sehlhorst, Economic Development Commissioner | Mayor’s Office: Katy Crosby, Chief of Staff; Karen Poore, Deputy Chief of Staff and Safety Director | Toledo-Lucas County Land Bank: David Mann, Executive Director. This summary also draws on information gathered through background interviews with housing partners and developer focus groups conducted as part of Toledo’s Comprehensive Housing Strategy, when applicable.
Toledo’s Comprehensive Housing Strategy
Appendix 2 | Task 4. Assessing Local Housing Initiatives Memo

- Common administrative framework and priorities for use of economic development, land use, and housing tools
- Systematize/package economic development incentives such as Community Revitalization Areas (CRA) + housing funds (e.g., developers apply for real-estate tax incentives or utility funds when applying for HOME Investment Partnership Program [HOME] or Community Development Block Grant [CDBG] funds)

**Takeaway:** Most of the City of Toledo’s existing housing policies lack clear guidance for implementation and accountability (e.g., lead administrator or administrative structure; monitoring or reporting guidelines), with the LeadSafe ordinance as a notable exception. City of Toledo leaders noted a gap between the policies that Toledo City Council adopts and the ability and willingness of mayoral administrations to implement them. The City of Toledo will need to determine its housing policy priorities and align staff capacity and resources for implementation of them.

**Opportunities to explore:**
- Creation of a cohesive, affirmative housing policy framework to guide housing, economic development, and land use decisions
- Clarification or creation of new policies that address the following:
  - Framework for application of union labor requirements in housing project (e.g., financial feasibility; project attributes, such as household income served or location, such as a revitalization area).
  - Priorities for use of public land
  - Exemptions to local certification and contracting requirements

**Takeaway:** Local policies, at times, have made development riskier by adding time or cost (unspoken expectations about Project Labor Agreement standards for projects seeking city support in some way [rezoning, tax abatement]) or hinder effective Department of Neighborhoods program delivery (local contractor requirements affected early Lead Grant implementation). One example is the Marina District, a large, market-rate, mixed-use development, that has significantly higher labor costs due to its project labor agreement which was negotiated in exchange for a 15-year tax abatement, resulting in a request for HOME funds from the City of Toledo to offset these costs.

**Opportunities to explore:**
- Common administrative framework and priorities for use of economic development, land use, and housing tools
- Systematize/package economic development incentives such as CRA + housing funds (e.g., developers apply for real-estate tax incentives or utility funds when applying for HOME or CDBG funds)
Toledo's funding or financing for housing: Key takeaways

- **Takeaway:** The City of Toledo's Department of Neighborhoods relies on federal entitlement funds (HOME and CDBG) and a competitive federal grant (Lead-Based Paint Hazard Control Grant Program) to support its housing-related activities. In addition to supporting housing activities related to the City of Toledo’s housing and community development programs, funding is used to support operations at local nonprofit partners and staff salaries, including program administration costs and code enforcement, in the Department of Neighborhoods. This dependance limits the activities and scale that the City of Toledo can achieve through its programs and the populations it can serve.

- **Opportunities to explore:**
  - Creation of new and more diverse local funding sources to finance development or support specific housing activities (e.g., acquisition, preservation)
  - Authorization and use of federal Section 108 Loan Guarantee Funds
  - Creation of new tools to lower development costs (e.g., fee waivers, supplemental infrastructure funding, use of CDBG funding for infrastructure or other site improvements)

- **Takeaway:** City of Toledo staff also see opportunities to use a wider range of federal, state, and local funding and financing tools to support local housing goals: Brownfields Assessment Grant and Revolving Loan Fund; Opportunity Zones; Low-Income Housing Tax Credit; New Markets Tax Credit; State Historic Tax Credit; Better Buildings Program (local PACE); and Northwest Ohio Bond Fund. These tools are available and in use in the City of Toledo, but they are administered across different public or quasi-public agencies, such as the Toledo-Lucas County Port Authority and are not directly aligned to be used together today. Achieving economies of scale to attract financial institutions to syndicate tax credits was another barrier to use shared by City of Toledo staff.

- **Opportunities to explore:**
  - Review of Department of Neighborhoods programs for any areas of duplication or areas with existing resources and where additional public dollars would maximize the impact of other public funding.
  - Increased awareness of programs among partners (CRA, Home At Last among realtors)
  - Increased marketing (cross-listing incentives with the Department of Neighborhoods and LISC)

- **Takeaway:** City of Toledo and Toledo-Lucas County Landbank staff also see opportunities to use the landbank as a strong acquisition and disposition tool to support more redevelopment projects or community revitalization infill development, but to date, that use has been limited and there are not specific policies to ensure ongoing coordination in the event of political or staff turnover.

- **Opportunities to explore:**
  - Clarification on public land disposition policy, including priorities for development on publicly owned or landbanked parcels and development entities (e.g., WMBEs or BIPOC-led development organizations)
  - Creation of mechanisms to facilitate property reuse (e.g., city-chartered nonprofit, master development agreements, Homes for $1 program)
  - Creation of new and more diverse local funding sources to finance development or support specific housing activities (e.g., acquisition, preservation)
• Closer coordination and systematic assessment of city-owned and landbanked properties to identify strategic acquisition, assembly, and disposition opportunities (including scattered site infill)

• **Takeaway:** In the past two years, the Department of Neighborhoods staff made changes to its programs and internal policies and procedures to use its federal entitlement dollars more strategically (competitive NOFA; expanded activities to infrastructure and blight removal; HOME loan forgiveness; identification of Neighborhood Revitalization Strategy Areas) and remove barriers created by other city processes (such as procurement) or policies (such as local contractor certification). These changes resulted in increased participation in the City’s Home At Last Program, along with a shorter closing period and engagement of certified lead contractors to assist with the Lead Control Grant.

• **Opportunities to explore:**
  - Alignment of public-sector and partners’ effort to support sustained place-based investment, such as the emerging work around NRSAs.
  - Common evaluation process with Habitat to assess eligibility for Lead Control Grant - Home Rescue / Lead Remediation (could be expanded to nonprofit partners’ programs over time especially for place-based efforts)
  - More money to scale Home At Last success

• **Takeaway:** While the City of Toledo has funding available to support infrastructure improvements (e.g., sewer and water) through set-asides in its Enterprise Funds, this funding is not available for the all uses developers said would help lower development costs (e.g., roads and sidewalks).

• **Opportunities to explore:**
  - Need for more proactive public funding source for infrastructure improvements
  - Increased use and alignment of CDBG funds for infrastructure improvements

• **Takeaway:** Current market conditions in the City of Toledo affect the efficacy of TIF as an immediate- or medium-term source for public infrastructure improvements (with them being characterized as “proactive TIFs”). In Downtown Toledo, public finance incentives work cross-purpose: For instance, Downtown Toledo is in a pre-1994 Community Reinvestment Area (CRA), which automatically exempts property taxes for 15 years. The 30-year TIF in Downtown Toledo will start to capture increased assessment value at Year 15, after the CRA tax exemption expires.

• **Opportunity to explore:**
  - Expanded use of eligible CRAs, including incorporation of housing goals into project eligibility criteria
Toledo’s housing programs: Key takeaways

- **Takeaway:** The City of Toledo administers a breadth of programs: homebuyer assistance; rental housing production; homeowner unit production; lead abatement and remediation; tenant-based rental assistance (via HOME) and rental and owner-occupied rehabilitation (administered through Maumee Valley Habitat for Humanity as a pilot); COVID-19 emergency rental assistance; COVID-19 emergency mortgage assistance (to be launched in 2021); and special projects. While these programs cover a range of documented needs in Toledo, they also support a small number of properties annually across the entire city relative to overall need, as most programs are offered citywide. A citywide approach can make it difficult to build confidence in the housing market as well as demonstrate public investment to residents.

  - **Opportunities to explore:**
    - Alignment of public-sector and partners’ effort to support sustained place-based investment, such as the emerging work around NRSAs.
    - Better-defined outcomes for each Department of Neighborhoods programs and align activities and funding sources (e.g., reaching specific populations, supporting specific neighborhoods or types of development)
    - Review of Department of Neighborhoods programs for any areas of duplication or areas where additional public dollars would maximize partners’ impact.

- **Takeaway:** The highest performing program was Home Rescue for Owner-Occupied Homes, which exceeded its FY2020–21 target by more than 40 percent. The lowest performing program was the Home Rescue for Rental Rehabilitation, which did not support any properties in FY2020–21. The City’s Home At Last Program also made gains in 2020, which the program manager attributes to both internal changes to streamline the program and external conditions, such as low-interest rates for homebuyers. Despite these gains, the program’s incentive through a higher downpayment amount in its target neighborhoods has not been well-used, speaking to a broader need to improve neighborhood conditions, such as school quality and crime, in tandem with offering homebuyer assistance (or other types of financial support to residents).

  - **Opportunities to explore:**
    - Review of all place-based efforts in target neighborhoods and identify opportunities to support them using Department of Neighborhoods or other available resources
    - Increased neighborhood marketing in tandem with program marketing

- **Takeaway:** Limited resources (given the City of Toledo’s reliance on federal entitlement funds) and the sheer number of older homes in the city make it difficult to make basic health and safety improvements, as the overall age of homes typically results in high rehabilitation costs.

  - **Opportunities to explore:**
    - Better-defined outcomes for each Department of Neighborhoods programs and align activities and funding sources (e.g., reaching specific populations, supporting specific neighborhoods or types of development)
    - Alignment of public-sector and partners’ effort to support sustained place-based investment, such as the emerging work around NRSAs
    - Adjustment of existing program standards to account for higher costs (e.g., higher per unit investment)
Inventory of and preservation/improvement strategy for unsubsidized affordable multifamily (given it is low and may not be replaced if demolished)

- Rental registry for health and safety standards

**Takeaway:** Misalignment or lack of clear guidance about programs, policies, and funding make it more difficult for the City of Toledo to directly facilitate development of new multifamily or single-family development. Barriers include reliance on federal entitlement funds; lack of clear policies that align housing, economic development, and land use decisions; and lack of an acquisition strategy and financing to facilitate site control.

**Opportunities to explore:**
- Common administrative framework and priorities for use of economic development, land use, and housing tools
- Systematize/package economic development incentives such as CRA + housing funds (e.g., developers apply for real-estate tax incentives or utility funds when applying for HOME or CDBG funds)
- Clarification or removal of key policy barriers (e.g., unspoken expectations about Project Labor Agreements for non-City projects, land use approvals that trigger additional project requirements)
- Leverage Comprehensive Plan update to align land use and housing goals

**Takeaway:** Federal requirements, at times, affect overall use and effectiveness of city-administered housing and community development programs (e.g., documentation requirements for Lead Control Grant; insurance requirement for Lead Control Grant).

**Opportunity to explore:**
- Common evaluation process with Habitat to assess eligibility for Lead Control Grant - Home Rescue / Lead Remediation (could be expanded to nonprofit partners’ programs over time especially for place-based efforts)
- Resources for community resource navigators that can assist eligible residents or property owners with meeting requirements

**Takeaway:** New, bold initiatives tend to face resistance from elected leaders and key stakeholders, such as developers and property owners. Local politics also extend to who works in the public sector, where Toledo’s public sector is hired through existing relationships (including those with unions), making staffing challenging.

**Opportunities to explore:**
- Creation of a city-chartered nonprofit to facilitate development
- Expanded intermediary and nonprofit infrastructure
Opportunities to partner with Lucas Metropolitan Housing (LMH)
The City of Toledo asked Enterprise Community Partners, Inc. to include Lucas Metropolitan Housing (LMH)’s programs into this assessment (see table below for a summary and Appendix 4 for a full discussion of LMH programs). Based on a review of secondary materials and interviews with LMH staff, several opportunities emerged that could be explored further:

- **Build** a stronger partnership between the City and LMH, including finding touchpoints where the city and LMH can proactively do more together. There is a strong foundation between LMH, the City and other local partners, and a more cohesive relationship could further enhance the opportunities for partnership. Opportunities might include directing CARES Act resources to LMH to support affordable housing goals. The recent Choice Neighborhood Planning grant from HUD acknowledges the partnership work that has already taken place in the Junction-McClinton Nunn neighborhood, and promises to provide continued opportunities for close collaboration between the City, LMH and local partners.

- **Invest in** capacity building at LMH so that it can be a premier affordable housing developer for the city. LMH has experience with development and is well-positioned to support the city’s affordable housing goals more broadly with some additional investment. There are opportunities for the City to support LMH in building its capacity – from a staffing and expertise perspective – through a local allocation of funding or staffing arrangement. Federal resources for building agency capacity in this area are limited, while there is consistent pressure from HUD to meet complex asset repositioning goals. This could be structured as a line item or set aside for LMH from the City to enhance the development capacity of LMH staff.

- **Better align** the shared understanding of project-based vouchers so they can be used to support shared strategic priorities of the City and LMH. Project-based vouchers are a valuable resource and a better understanding of how they work, what is required from HUD, and how they can be leveraged in development, would benefit the City and LMH in building a stronger understanding of this unique housing resource.

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2 These observations were drawn from a review of secondary and primary resources (City of Toledo Draft FY 2020–2021 Annual Action Plan, Independent Auditor’s Report, 2020 Analysis of Impediments, Admissions and Continued Occupancy Policy, Administrative Plan program guidelines, policy language) and primary interviews with LMH staff. The following persons were interviewed as part of Task #4: Joaquin Cintron Vega, President and CEO; Matthew Sutter, Chief of Public Housing, Development and Modernization; Anneliese Grytafey, Chief of Staff; Karen Baird, Associate VP of Housing Choice Voucher Program.
Alignment of existing tools and resources with stakeholders’ priority housing needs

The Comprehensive Housing Strategy (CHS) Advisory Group members prioritized housing issues in the City of Toledo, drawing on the analysis completed for the CHS, through an online survey in March–April 2021:

1. More pathways to homeownership
2. Rehabilitation and repair of owner-occupied homes
3. Inequity in neighborhood conditions

The tables below show the relationship of City of Toledo’s existing policies, programs, and resources to these needs. In summary, they suggest:

- Most local policies are not directly designed to address the priority housing needs, in part because the City of Toledo has a range of different policies rather a cohesive one. However, if implemented strategically, such as using local landbanking authority to use parcels for homeownership opportunities or public finance tools to make neighborhood-level improvements, the City of Toledo can address some (but not all) of its priority housing issues.

- Several programs offered by the City of Toledo are already designed to meet the priority housing needs. The Home At Last Program provides homeownership assistance and Home Rescue and Lead-Based Hazard Control programs provide rehabilitation and repair and address lead health hazards in owner-occupied homes. However, these programs are not able to meet all the rehabilitation and repair needs among Toledo homeowners today, even after layering additional home repair or weatherization programs like those offered by Maumee Valley Habitat for Humanity or NeighborWorks Toledo.

- The City of Toledo recently started the process to designate three neighborhoods (The Junction/Englewood, Old South End, Garfield/Starr/Raymer) as Neighborhood Revitalization Strategy Areas (NRSAs), which would enable more flexibility to use federal funding across a range of economic and workforce development, community development, and housing activities.

- Several resources (through direct funding or financing or programs) offered by the City of Toledo can be used to address the priority housing needs identified by local stakeholders who participate on the CHS Advisory Group. These include federal programs, such as the HOME Investment Partnership Program and Community Development Block Grant, which largely fund the City of Toledo’s homeownership and owner-occupied rehabilitation programs today.

- However, most City-administered programs are largely available for use citywide and not necessarily designed to advance equitable outcomes in specific neighborhoods. Given that most programs and resources can be used citywide, the City of Toledo can start to align its use of resources with its or partners’ strategic neighborhoods.

- Having place-based resources, such as those capitalized by public, private, and philanthropic partners in Detroit (Strategic Neighborhoods Fund) and Hamilton, OH (C.O.R.E.), can help stabilize neighborhood market conditions and attract more traditional institutional capital over time. In addition to place-based resources, the City of Toledo can incorporate equity-focused approaches to ensure its use of these resources are addressing neighborhood inequities through tactics like racial equity impact tools.
## Policy

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<td>Licensing requirements</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Certificate of registration requirements</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

## Program

<table>
<thead>
<tr>
<th>Program</th>
<th>Pathways to homeownership</th>
<th>Owner-occupied rehabilitation &amp; repair</th>
<th>Neighborhood inequities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Reinvestment Area</td>
<td>✓</td>
<td>-</td>
<td>✓</td>
</tr>
<tr>
<td>Two Percent Utility Infrastructure Funding Program</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Home At Last</td>
<td>✓</td>
<td>-</td>
<td>✓</td>
</tr>
<tr>
<td>HOME Rescue: Owner-Occupied Rehabilitation</td>
<td>-</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>HOME Rescue: Rental Rehabilitation</td>
<td>-</td>
<td>-</td>
<td>✓</td>
</tr>
<tr>
<td>Tenant-based rental assistance</td>
<td>-</td>
<td>-</td>
<td>✓</td>
</tr>
<tr>
<td>Year 16 Initiative</td>
<td>✓</td>
<td>-</td>
<td>✓</td>
</tr>
<tr>
<td>Continuum of Care</td>
<td>-</td>
<td>-</td>
<td>✓</td>
</tr>
<tr>
<td>Lead-Based Paint Hazard Control Grant Program*</td>
<td>-</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Toledo Lucas County Emergency Rental Assistance*</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Emergency Mortgage Assistance</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Ohio Opportunity Zone Tax Credit Program</td>
<td>-</td>
<td>-</td>
<td>✓</td>
</tr>
</tbody>
</table>

*Program designed to meet immediate needs related to the impacts of Covid-19 and as a result, not assessed relative to broader priority housing needs.
## Priority housing need

<table>
<thead>
<tr>
<th>Funding source</th>
<th>Pathways to homeownership</th>
<th>Owner-occupied rehabilitation &amp; repair</th>
<th>Neighborhood inequities</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOME Investment Partnership Program</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Community Development Block Grant</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>U.S. EPA Brownfield Revolving Loan Fund</td>
<td>-</td>
<td>-</td>
<td>✓</td>
</tr>
<tr>
<td>Toledo-Lucas County Port Authority Bonds</td>
<td>✓</td>
<td>-</td>
<td>✓</td>
</tr>
</tbody>
</table>
### Appendix 1. City of Toledo: Housing policy summaries

<table>
<thead>
<tr>
<th>Policy name</th>
<th>Lead Safe ordinance</th>
</tr>
</thead>
</table>
| Policy reference | Toledo Municipal Code  
Chapter 1760: Rental Registration & Lead Safety  
Analysis based on O-397-20 (legislative text) |

**Policy summary**

**Objective:** Prevent lead poisoning of residents in pre-1978 homes, particularly children.

- Requires rental properties of 1-4 units (including single-family homes) and in-home childcare facilities to obtain a LeadSafe Certificate that certifies the abatement/control of lead hazards.
- Policy outlines requirements for local inspectors, inspections, and enforcement, including directing fees to two special funds to assist with administration of the policy.
- Directs the Department of Neighborhoods and Health Department to create an implementation and compliance plan to bring all pre-1978 properties into compliance by 2026 through a 10-phased approach, starting with at-risk Census Tracts.
- Directs the Health Department to educate tenants and owners about the ordinance and risk of lead hazards.
- Directs the Health Department to create an electronic list of properties that have been certified as LeadSafe.
- Incorporates tenant protections (prohibits retaliatory action for reporting non-compliance, prohibits rent increases and lease non-renewals related to owners' failure to comply with the ordinance, and requires landlords to disclose lead hazards and LeadSafe compliance documentation to prospective tenants).

**Policy focus**

- **Production or preservation:** Preservation
- **Rental, homeownership, or other:** Rental

**Policy parameters**

- **Eligible geographies:** Applies to all applicable rental properties and daycare facilities  
  - Priority Census Tracts to phase in compliance in three tiers
- **Eligible populations:** Affects children & specific provisions related to them  
  - Does not include specific eligibility requirements
- **Housing type:** 1-4 unit rental properties and childcare family homes built before 1978

**Policy administration**

- **Lead administrator:** Program: Toledo Department of Neighborhoods  
  Certificate issuer: Toledo-Lucas County Health Department  
  Enforcement: Toledo Division of Code Enforcement
- **Resource allocation or authorization:** None
- **Tracking or reporting requirements:** Annual report to Mayor & City Council  
  - Toledo Lead Poisoning Prevention Coalition
- **Outputs:** Not reported
- **Related partners:**  
  - Property owners of 1-4 unit rental properties  
  - Tenants and tenant organizations  
  - Property inspectors
- **Related program or funding source:** Lead-Based Paint Hazard Control Grant Program (partial)
## Policy name

<table>
<thead>
<tr>
<th>Policy name</th>
<th>Tenant protections: Notice of Foreclosure Action</th>
</tr>
</thead>
</table>
| Policy reference | Toledo Municipal Code  
Chapter 1769  
Sections 01-06 (entire chapter) |
| Policy summary | - Requires landlord or property owners to notify tenants (and any third party that pays rent on behalf of the tenant) within 7 days if a foreclosure notice, change in owner, or sheriff sale is scheduled for the property  
- Requires landlord or property owner to disclose if property is in foreclosure, pending a sheriff sale, or change in ownership to tenants prior to entering in a lease or vendees entering into land installment agreements  
- Outlines notice requirements to tenants, including language that instructs them to continue to pay their rent and that the landlord or property owner is still responsible for the terms in their rental agreement.  
- Enables tenants to terminate lease if landlord or property owner fails to notify or disclose foreclosure, sheriff sale, or change in ownership  
- Directs penalties collected enforcing this policy to the Nuisance Abatement Trust Fund; use by Division of Housing for purposes consistent with the policy (except court costs) |
| Policy focus | Production or preservation  
Preservation  
Rental, homeownership, or other  
Rental |
| Policy parameters | Eligible geographies  
Citywide  
Eligible populations  
All tenants  
Housing type  
All rental properties |
| Policy administration | Lead administrator  
Enforcement: Department of Neighborhoods (Director or designee)  
Resource allocation or authorization  
None  
Tracking or reporting requirements  
None  
Outputs  
N/A |
| Related partners | - Tenants and tenant organizations  
- Rental property owners / organizations  
- Legal aid/services organizations  
- Toledo Municipal Court |
| Related program or funding source | Nuisance Abatement Trust Fund |

12
### Tenant protection / fair housing: Pay to stay

<table>
<thead>
<tr>
<th><strong>Policy name</strong></th>
<th><strong>Policy reference</strong></th>
</tr>
</thead>
</table>
| Policy name     | Toledo Municipal Code  
Chapter 1770, Tenant's Right to Pay to Stay  
Legislation adopted 12/15/20 (per Toledo Blade) |

<table>
<thead>
<tr>
<th><strong>Policy summary</strong></th>
</tr>
</thead>
</table>
| - Provides tenants with an affirmative defense against eviction if they can show they tried to pay their arrears in full (all past due rent, "reasonable" late fees, and court costs)  
- Requires landlords to provide tenants with rent receipts  
- Defines "reasonable" late fees as $25 or 5% of contract rent (whichever is larger)  
- Affirms that the ordinance does not offer additional protections against eviction |

<table>
<thead>
<tr>
<th><strong>Policy focus</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Production or preservation</td>
</tr>
<tr>
<td>Rental, homeownership, or other</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Policy parameters</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible geographies</td>
</tr>
<tr>
<td>Eligible populations</td>
</tr>
<tr>
<td>Housing type</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Policy administration</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Lead administrator</td>
</tr>
<tr>
<td>Resource allocation or authorization</td>
</tr>
<tr>
<td>Tracking or reporting requirements</td>
</tr>
<tr>
<td>Outputs</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Related partners</strong></th>
</tr>
</thead>
</table>
| - Tenants and tenant organizations  
- Rental property owners / organizations  
- Legal aid/services organizations  
- Toledo Municipal Court |

<table>
<thead>
<tr>
<th><strong>Related program or funding source</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="https://www.tmc-clerk.com/civil/evictions/">https://www.tmc-clerk.com/civil/evictions/</a></td>
</tr>
</tbody>
</table>
## Policy name

### Tenant protections / fair housing:

- Prohibited discrimination in real-estate
- Source of income protections

### Policy reference

- Redlined legislation adopted 12/15/20
- To replace Chapter 554 in 120 days of adoption.

### Policy summary

- Extends local fair housing protections to six additional protected classes from housing discrimination: ethnicity; age; source of income; immigration status; sexual orientation; and gender identity, in addition to the seven protected classes under the federal Fair Housing Act (race, religion, color, national origin, sex, familial status, disability) and two under Ohio State (ancestry and military status).
- Source of income protection include refusal to accept Section 8 (among other types of income) and refusal to cooperate with Housing Quality Standards by the housing authority.
- Most protections cover both rental and for-sale homes.

### Policy focus

- Production or preservation: Preservation
- Rental, homeownership, or other: Rental, homeownership

### Policy parameters

- Eligible geographies: Citywide
- Eligible populations: All tenants & potential homebuyers
- Housing type: All rental & for-sale properties

### Policy administration

- Lead administrator: None identified
- Resource allocation or authorization: None
- Tracking or reporting requirements: None
- Outputs: N/A
- Related partners:
  - Tenants and tenant organizations
  - Rental property owners / organizations
  - Legal aid/services organizations
  - Toledo Fair Housing Center

### Related program or funding source

- None
<table>
<thead>
<tr>
<th>Policy name</th>
<th>Fair housing: Discrimination on the basis of AIDS</th>
</tr>
</thead>
</table>
| **Policy reference** | Toledo Municipal Code  
Chapter 158  
Sections 01-10 |
| **Policy summary** | - Extends rental housing protections to persons living with AIDS or their caregiver related to leasing a property (including terminating a transaction and incorporating clauses/conditions/restrictions in it). |
| **Policy focus** |  
**Production or preservation** | Preservation  
**Rental, homeownership, or other** | Rental, homeownership |
| **Policy parameters** |  
**Eligible geographies** | Citywide  
**Eligible populations** | Persons living with AIDS  
**Housing type** | All rental & homeownership properties |
| **Policy administration** |  
**Lead administrator** | None identified  
**Resource allocation or authorization** | None  
**Tracking or reporting requirements** | None  
**Outputs** | N/A  
**Related partners** | - Tenants and tenant organizations  
- Rental property owners / organizations  
- Realtors  
- Financial institutions & lenders  
- Legal aid/services organizations  
- Toledo Fair Housing Center |
<p>| Related program or funding source | None |</p>
<table>
<thead>
<tr>
<th>Policy name</th>
<th>Property tax exemption: Public property</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Policy reference</strong></td>
<td>Toledo Municipal Code</td>
</tr>
<tr>
<td></td>
<td>Chapter 1201: Community Development Plan</td>
</tr>
<tr>
<td></td>
<td>Section 15</td>
</tr>
<tr>
<td><strong>Policy summary</strong></td>
<td>- Exempts city-owned property held for</td>
</tr>
<tr>
<td></td>
<td>community development purposes (per</td>
</tr>
<tr>
<td></td>
<td>Chapter 1201) from city, county,</td>
</tr>
<tr>
<td></td>
<td>and state taxes; the exemptions ends when</td>
</tr>
<tr>
<td></td>
<td>the city sells the property (assuming</td>
</tr>
<tr>
<td></td>
<td>buyer is also not exempt).</td>
</tr>
<tr>
<td><strong>Policy focus</strong></td>
<td>Production or preservation: N/A</td>
</tr>
<tr>
<td></td>
<td>Rental, homeownership, other:</td>
</tr>
<tr>
<td></td>
<td>Rental, homeownership, other (homelessness</td>
</tr>
<tr>
<td></td>
<td>services)</td>
</tr>
<tr>
<td><strong>Policy parameters</strong></td>
<td>Eligible geographies: Citywide</td>
</tr>
<tr>
<td></td>
<td>Eligible populations: None specified</td>
</tr>
<tr>
<td></td>
<td>Housing type: None specified</td>
</tr>
<tr>
<td><strong>Policy administration</strong></td>
<td>Lead administrator: None identified</td>
</tr>
<tr>
<td></td>
<td>Resource allocation or authorization:</td>
</tr>
<tr>
<td></td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Tracking or reporting requirements:</td>
</tr>
<tr>
<td></td>
<td>None</td>
</tr>
<tr>
<td><strong>Outputs</strong></td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Related partners</strong></td>
<td>- Community-based / neighborhood</td>
</tr>
<tr>
<td></td>
<td>organizations</td>
</tr>
<tr>
<td></td>
<td>- Non-profit developers</td>
</tr>
<tr>
<td></td>
<td>- For-profit developers</td>
</tr>
<tr>
<td></td>
<td>- Toledo Department of Neighborhoods</td>
</tr>
<tr>
<td></td>
<td>- Toledo Plan Commission</td>
</tr>
<tr>
<td><strong>Related program or funding source</strong></td>
<td>Lucas County Real Estate Tax Exemption,</td>
</tr>
<tr>
<td></td>
<td>which extends to property owned by</td>
</tr>
<tr>
<td></td>
<td>municipalities and LMH</td>
</tr>
<tr>
<td></td>
<td>(<a href="https://co.lucas.oh.us/2807/Exemptions">https://co.lucas.oh.us/2807/Exemptions</a>)</td>
</tr>
</tbody>
</table>
### Policy name

Public land disposition: Public property disposed of in an urban renewal area

### Policy reference

| Policy reference | Toledo Municipal Code  
| Chapter 1201: Community Development Plan  
| Section 16 |

### Policy summary

#### Objective
Prevent the development or spread of "future slums" or blight or otherwise carry out the purposes of the Community Development Plan chapter.

- Provides the City with the power to sell, lease, or transfer real property and enter into contracts in any urban renewal district for various uses (including residential).
- Enables the City to retain ownership of the property for "public use" (undefined except "in accordance with the plan") subject to all covenants and restrictions on the land.

*Does not outline specific priorities or uses for use of city-owned property (outside of alignment with referenced plans.)*

### Policy focus

| Production or preservation | N/A |
| Rental, homeownership, or other | Rental, homeownership, other (homelessness services) |

### Policy parameters

| Eligible geographies | Urban renewal districts |
| Eligible populations | None specified |
| Housing type | None specified (applies to residential) |

### Policy administration

#### Lead administrator
None for public land use ("City")
Director of Community and Economic Development tasked with other roles in this chapter, including preparing an annual budget related to administrative costs associated with urban renewal and capital outlays for renewal projects and approving building permits for new structures or improvements in urban renewal districts.

#### Resource allocation or authorization
None for public land use
*Does authorize appropriations to be made for administrative costs associated with urban renewal; capital costs to come from any available sources; and pursuit by the Mayor of additional state and federal funds for financing urban renewal.*

#### Tracking or reporting requirements
None

### Related partners
- Community-based / neighborhood organizations
- Non-profit developers
- For-profit developers
- Toledo Department of Neighborhoods
- Toledo Plan Commission

### Related program or funding source
None
<table>
<thead>
<tr>
<th><strong>Policy name</strong></th>
<th><strong>Toledo landbanking program</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Policy reference</strong></td>
<td>Toledo Municipal Code Chapter 187: Purchases and Supplies Section 19(a)</td>
</tr>
<tr>
<td>-</td>
<td>- Authorizes the Director of Development to administer a Land Reutilization Program. - Establishes the process to sell land acquired as part of the Land Reutilization Program. - Authorizes Director of Development to gift or sell parcels for residential expansion or urban gardening to the Lucas County Land Reutilization Corporation (i.e., Lucas County Land Bank) or sell unbuildable parcels to adjacent property owners for $150 without competitive bidding or separate ordinance. - Authorizes Director of Development to accept gifted land to dispose in the same manner of those guided by Chapter 5722 of the Ohio Revised Code.</td>
</tr>
</tbody>
</table>

### Policy summary

#### Policy focus

<table>
<thead>
<tr>
<th>Production or preservation</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental, homeownership, or other</td>
<td>Rental, homeownership, other (homelessness services)</td>
</tr>
</tbody>
</table>

#### Policy parameters

<table>
<thead>
<tr>
<th>Eligible geographies</th>
<th>Citywide</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible populations</td>
<td>None specified</td>
</tr>
<tr>
<td>Housing type</td>
<td>None specified</td>
</tr>
</tbody>
</table>

#### Policy administration

<table>
<thead>
<tr>
<th>Lead administrator</th>
<th>Director of Development</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resource allocation or authorization</td>
<td>None specified</td>
</tr>
<tr>
<td>Tracking or reporting requirements</td>
<td>None</td>
</tr>
<tr>
<td>Outputs</td>
<td>N/A</td>
</tr>
</tbody>
</table>

#### Related partners

- Lucas County Land Bank
- Adjacent property owners
- Non-profit developers
- For-profit developers
- Community-based / neighborhood organizations
- Plan Commission

#### Related program or funding source

None
<table>
<thead>
<tr>
<th>Policy name</th>
<th>Downtown Tax Increment Financing ordinance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy reference</td>
<td>Ordinance 468-19</td>
</tr>
<tr>
<td></td>
<td>Adopted 10/15/19</td>
</tr>
<tr>
<td>Policy summary</td>
<td>- Establishes use of tax increment financing (TIF) for Toledo's Downtown for public infrastructure improvements.</td>
</tr>
<tr>
<td></td>
<td>- Defines &quot;public infrastructure improvements.&quot; Note that housing or residential uses are not defined as &quot;public infrastructure improvements&quot; except for &quot;land acquisition, environmental remediation, and demolition on TIF parcels.&quot;</td>
</tr>
<tr>
<td></td>
<td>- Establishes a PILOT for public improvements in the TIF district for 30 years (with revenue sharing between the City &amp; Lucas County).</td>
</tr>
<tr>
<td></td>
<td>- Designates use of PILOTs to the Downtown Municipal Public Improvement Tax Increment Equivalent Fund for infrastructure improvements in the TIF district and payments to Toledo Public Schools.</td>
</tr>
<tr>
<td></td>
<td>- Defines TIF as subordinate to any conditions granted through a CRA.</td>
</tr>
<tr>
<td>Policy focus</td>
<td>N/A</td>
</tr>
<tr>
<td>Production or preservation</td>
<td>N/A</td>
</tr>
<tr>
<td>Rental, homeownership, or other</td>
<td>N/A</td>
</tr>
<tr>
<td>Policy parameters</td>
<td></td>
</tr>
<tr>
<td>Eligible geographies</td>
<td>Downtown TIF district (boundaries are roughly Maumee River and Swan Creek to the east, 21st Street to the west, Jackson Street to the north, and Washington Street and the Anthony Wayne Trail to the south).</td>
</tr>
<tr>
<td>Eligible populations</td>
<td>None</td>
</tr>
<tr>
<td>Housing type</td>
<td>None: Residential property (unless being remediated or demolished) is not eligible public infrastructure improvement.</td>
</tr>
<tr>
<td>Policy administration</td>
<td></td>
</tr>
<tr>
<td>Lead administrator</td>
<td>Director of Toledo Department of Business Development (although administration of fund is not clear-cut based on the ordinance language)</td>
</tr>
<tr>
<td>Resource allocation or authorization</td>
<td>Authorizes increased property tax value to be paid into Downtown Municipal Public Improvement Tax Increment Equivalent Fund</td>
</tr>
<tr>
<td>Tracking or reporting requirements</td>
<td>None</td>
</tr>
<tr>
<td>Outputs</td>
<td>N/A</td>
</tr>
<tr>
<td>Related partners</td>
<td>- Downtown Toledo Improvement District</td>
</tr>
<tr>
<td></td>
<td>- Connect Toledo (downtown development corporation)</td>
</tr>
<tr>
<td></td>
<td>- Property owners in TIF district</td>
</tr>
<tr>
<td></td>
<td>- Residents in TIF district</td>
</tr>
<tr>
<td></td>
<td>- Toledo Plan Commission</td>
</tr>
<tr>
<td></td>
<td>- Toledo Department of Neighborhoods</td>
</tr>
<tr>
<td>Related program or funding source</td>
<td>None</td>
</tr>
<tr>
<td>Policy name</td>
<td>Enterprise Zone Policy</td>
</tr>
<tr>
<td>-------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td><strong>Policy reference</strong></td>
<td>Internal administrative policy</td>
</tr>
<tr>
<td><strong>Objective</strong></td>
<td>Spur new construction or extensive renovation of residential, commercial, industrial, or mixed use facilities in specific areas</td>
</tr>
<tr>
<td>- Offers a real and personal property tax exemption on the increase in taxable property value due to improvements (100% exemption for 15 years with payments to the school district in which the project is located: 45% of total tax exemption benefit in Enterprise Zones &amp; 35% in subzones).</td>
<td></td>
</tr>
<tr>
<td>- Restricts use to either Enterprise Zone or CRA exemptions (not both).</td>
<td></td>
</tr>
<tr>
<td>- Requires businesses seeking the tax exemption to estimate job creation and retention, with 25% hiring targets for local hiring (resident of Lucas County that has been unemployed or received public assistance for 6+ months; Enterprise Zone residents for 1+ year; persons with a disability) and 10% target from priority hiring areas</td>
<td></td>
</tr>
<tr>
<td>- Outlines application and monitoring fees, which are designated to Fund 83</td>
<td></td>
</tr>
<tr>
<td><strong>Policy focus</strong></td>
<td>Both</td>
</tr>
<tr>
<td><strong>Production or preservation</strong></td>
<td>Both</td>
</tr>
<tr>
<td><strong>Rental, homeownership, or other</strong></td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Policy parameters</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Eligible geographies</strong></td>
<td>Enterprise Zones</td>
</tr>
<tr>
<td></td>
<td>Subzones in Enterprise Zones (specific Census Tracts)</td>
</tr>
<tr>
<td><strong>Eligible populations</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>Housing type</strong></td>
<td>None (residential &amp; mixed-use)</td>
</tr>
<tr>
<td></td>
<td>Does set special parameters for &quot;dinosaur&quot; properties (those where 50% of the floor area is more than 50 years of age)</td>
</tr>
<tr>
<td><strong>Policy administration</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Lead administrator</strong></td>
<td>Program; Department of Economic Development</td>
</tr>
<tr>
<td></td>
<td>Advises on use: Industrial Development Committee</td>
</tr>
<tr>
<td></td>
<td>Approval: City Council</td>
</tr>
<tr>
<td><strong>Resource allocation or authorization</strong></td>
<td>- Authorizes tax exemptions on eligible projects in specified areas</td>
</tr>
<tr>
<td></td>
<td>- Authorize application fee (1% of first year's projected tax savings up to $2,500)</td>
</tr>
<tr>
<td></td>
<td>- Annual fee for monitoring (1% of taxes saved up to $2,500 or $500 - whichever is greater)</td>
</tr>
<tr>
<td><strong>Tracking or reporting requirements</strong></td>
<td>Annual audit for businesses</td>
</tr>
<tr>
<td><strong>Outputs</strong></td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Related partners</strong></td>
<td>- Economic development &amp; workforce development organizations</td>
</tr>
<tr>
<td></td>
<td>- For-profit developers</td>
</tr>
<tr>
<td></td>
<td>- Non-profit developers</td>
</tr>
<tr>
<td></td>
<td>- Property owners in Enterprise Zones &amp; Subzones</td>
</tr>
<tr>
<td><strong>Related program or funding source</strong></td>
<td>Fund 83</td>
</tr>
<tr>
<td>Policy name</td>
<td>Project Labor Agreement</td>
</tr>
<tr>
<td>-------------</td>
<td>------------------------</td>
</tr>
</tbody>
</table>
| **Policy reference** | Toledo Municipal Code  
Chapter 187: Purchases and Supplies  
Section 12 (d): Awarding Contracts |
| **Policy summary** | Objective: Advance cost, efficiency, and quality; promote labor management stability; and comply with applicable legal requirements governing safety and health, equal employment opportunity, labor and employment standards in the City's procurement.  
- Requires a project labor agreement for construction contracts > $100k funded by the City of Toledo (and not otherwise exempt)  
- Requires a pre-meeting with the selected bidder, the Northwest Ohio Building and Construction Trades Council ("NWOBTC"), the City of Toledo's Director of Diversity & Inclusion and the Director of Finance.  
*Note that this does not apply to projects funded (in full or in part) by the federal government where minimum wages have been established or for non-City-initiated contracts.* |
| **Policy focus** | Production, preservation |
| **Rental, homeownership, or other** | N/A |
| **Policy parameters** | Citywide |
| **Eligible geographies** | N/A |
| **Eligible populations** | N/A |
| **Housing type** | All construction projects above $100k funded by the City |
| **Policy administration** | Contracts < $100K for non-construction services: Director of Department selects; Mayor awards  
Contracts > $100k for construction services: the department director in concert with representatives of the Mayor's Office, Finance Department, Law Department, and Office of Affirmative Action, Contract Compliance, and Purchasing selects; Mayor awards. |
| **Lead administrator** | N/A |
| **Resource allocation or authorization** | None |
| **Tracking or reporting requirements** | None |
| **Outputs** | N/A |
| **Related partners** | - Other labor & trade organizations  
- Nonprofit developers  
- For-profit developers  
- Toledo Department of Neighborhoods |
| **Related program or funding source** | None |
### Policy name

**Toledo Municipal Code**

Chapter 1312: Registration or Licensing of Persons, Firms or Corporations in the General Contracting and Interiors Industry

*Ordinance 2-20 (version 2) from February 2020 intended to create a new chapter in the City's code (1312)*

### Policy reference

**Objective**: Ensure that contractors who are engaged in construction for the general contracting and interiors industry hire only trained and qualified employees.

- Requires persons engaged in framing and drywall work to obtain a license from the Board of Controls. Licenses are issued through review of an application and submission of appropriate documentation for contractors; carpenter apprentices; and traveler journeymen; carpenter journeymen are required to also pass an examination administered by the Board of Control and Division of Building Inspection.
- Prohibits persons engaged in framing and drywall work to hire employees that do not have a valid license (i.e., licensing privileges do not extend to persons working under licensed professionals)
- Outlines the qualifications for a license for contractors; carpenter journeyman; and carpenter apprentice; and traveler/temporary journeyman.
- Exempts facilities maintenance staff at municipal or public institutions from license requirements or at residential properties with 4 or fewer units.
- Creates a Board of Control General for Contracting and Interiors Industry to formulate rules and regulations related to implementing this ordinance/chapter.
- Enables the Board of Control to investigate potential violations; levy fines; and suspend and revoke licenses under certain conditions.
- Outlines hearing and appeals process for Board of Control decisions.

### Policy summary

**Policy focus**

- **Production or preservation**: Production, preservation
- **Rental, homeownership, or other**: N/A

**Policy parameters**

- **Eligible geographies**: Citywide
- **Eligible populations**: None
- **Housing type**: All properties (except those with 4 or fewer residential units or those maintained by public institution's maintenance staff)

### Policy administration

**Lead administrator**

Applications: Commissioner of Building Inspections
Examinations: Board of Control and Division of Building Inspection
Enforcement: Board of Control
Appeals for Board of Control decisions: Lucas County Court of Common Pleas

**Resource allocation or authorization**

Initial registration and renewal fees
Fines for violations

**Tracking or reporting requirements**

Records related to examination results

**Outputs**

N/A

**Related partners**

- Other labor & trade organizations
- Nonprofit developers
- For-profit developers
- Toledo Plan Commission

**Related program or funding source**

None
<table>
<thead>
<tr>
<th>Policy name</th>
<th>Certificate of registration requirements</th>
</tr>
</thead>
</table>
| Policy reference | Toledo Municipal Code  
Chapter 1311: Registration of Persons, Firms or Corporations in the Building Construction Industry |

- Requires various contractors to obtain a certificate of registration prior to advertising their services.  
- Outlines the qualifications for a certificate for contractors in the following areas: 1) general; 2) electrical; 3) plumbing; 4) comfort heating and cooling; and 5) refrigeration.  
- Applications are collected and reviewed by the Commission of Building Inspections and must include written acknowledgement of historic district environmental requirements.  
- Certificates of registration are obtained by submitting an application and passing an examination, administered by the Board of Control, the Division of Building Inspection and the Civil Service Commission.  
- Exempts municipalities, public institutions or industrial plants which maintain a department for the maintenance, repair or alteration of electrical, plumbing, warm air heating and air conditioning or refrigeration installations and owners of single-family or one-unit dwellings.  
- Creates three separate Boards of Control (electrical, plumbing, and comfort heating/cooling/refrigeration) to formulate rules and regulations related to implementing this ordinance/chapter.  
- Enables the Board of Control to investigate potential violations; levy fines; and suspend and revoke licenses under certain conditions.  
- Outlines hearing and appeals process for Board of Control decisions.

Policy summary

Policy focus

<table>
<thead>
<tr>
<th>Production or preservation</th>
<th>Both</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental, homeownership, or other</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Policy parameters

<table>
<thead>
<tr>
<th>Eligible geographies</th>
<th>Citywide</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible populations</td>
<td>N/A</td>
</tr>
<tr>
<td>Housing type</td>
<td>All properties (expect single-family/one-unit dwellings or those maintained by public institutions' or industrial plants' maintenance staff</td>
</tr>
</tbody>
</table>

Policy administration

| Lead administrator | Applications: Commissioner of Building Inspections  
Examinations: Board of Control, the Division of Building Inspection and the Civil Service Commission  
Enforcement: Board of Control (three separate ones)  
Appeals for Board of Control decisions: Lucas County Court of Common Pleas |
|-------------------|--------------------------------------------------|

| Resource allocation or authorization | Examination fee  
Renewal fees  
Fines for violations |
|-------------------------------------|------------------|

<table>
<thead>
<tr>
<th>Tracking or reporting requirements</th>
<th>Records related to examination results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outputs</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Related partners

- Other labor & trade organizations  
- Nonprofit developers  
- For-profit developers  
- Toledo Plan Commission

Related program or funding source | N/A |
### Community Reinvestment Area

**Program summary**

This program’s objective is to promote investment in neighborhoods that have experienced decline because of disinvestment.
- Provides a real and personal property tax exemption on the increase in taxable property value resulting from the improvements up to 15 years and 100 percent.
- Program applies to residential (new and existing), commercial, industrial, and mixed-use facilities.
- Improvements can include but not limited to structural improvements to interior or exterior and complete rehabilitation.
- Program delineates into two distinct categories those created pre-1994 (which must offer the exemption and require a PILOT agreement) and post-1994 (which may offer the exemption and requires consent of the designated school board for exemptions about 50 percent).

<table>
<thead>
<tr>
<th>Program name</th>
<th>Community Reinvestment Area</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>This program’s objective is to promote investment in neighborhoods that have experienced decline because of disinvestment.</td>
</tr>
<tr>
<td></td>
<td>- Provides a real and personal property tax exemption on the increase in taxable property value resulting from the improvements up to 15 years and 100 percent.</td>
</tr>
<tr>
<td></td>
<td>- Program applies to residential (new and existing), commercial, industrial, and mixed-use facilities.</td>
</tr>
<tr>
<td></td>
<td>- Improvements can include but not limited to structural improvements to interior or exterior and complete rehabilitation.</td>
</tr>
<tr>
<td></td>
<td>- Program delineates into two distinct categories those created pre-1994 (which must offer the exemption and require a PILOT agreement) and post-1994 (which may offer the exemption and requires consent of the designated school board for exemptions about 50 percent).</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Program type</th>
<th>Production and preservation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Production or preservation</td>
<td>Production and preservation</td>
</tr>
<tr>
<td>Rental or homeownership</td>
<td>Both</td>
</tr>
<tr>
<td>Direct or indirect</td>
<td>Indirect (offsets development cost)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Lead administrator</th>
<th>Department of Economic and Business Development</th>
</tr>
</thead>
<tbody>
<tr>
<td>Related partners</td>
<td>Developers</td>
</tr>
<tr>
<td></td>
<td>Ohio Department of Development</td>
</tr>
<tr>
<td></td>
<td>Toledo Public Schools</td>
</tr>
<tr>
<td></td>
<td>Washington Local Schools</td>
</tr>
<tr>
<td></td>
<td>Toledo City Council</td>
</tr>
<tr>
<td></td>
<td>Lucas County</td>
</tr>
<tr>
<td></td>
<td>Toledo Housing Advisory Commission (THAC)</td>
</tr>
</tbody>
</table>

**Implementation mechanism(s)**

The Toledo Housing Advisory Commission (THAC) provides ongoing inspections of properties receiving CRA tax abatement.

**Related policy**

N/A

**Funding**

- Funding amount (most recent) N/A
- Source N/A
- Funding terms N/A

**Program performance**

- Annual target Annual targets are not set.
- Annual reported output None

**Eligibility or use parameters**

- Eligible geography Nine CRAs in use that cover most of Toledo: 6 pre-1994; 3 post-1994
- Eligible population(s) No specified population
- Housing type or development - Existing residential 1+ units
- New residential development

**Supporting Links**

**Program Information**

### Program name
- **Two Percent Utility Infrastructure Funding Program**

#### Program summary
This program aims to support jobs and new development by setting aside funding for two separate funds, one for new sanitary sewer and another for water distribution projects.
- Applies to commercial, industrial or residential developments.
- Supports new sanitary sewer and/or water distribution lines or connection with an existing sewer or water line (must be located in a public right-of-way or a dedicated easement and owned by Toledo upon completion) via reimbursement to developers.

#### Program type
- **Production or preservation**: Production
- **Rental or homeownership**: Not applicable
- **Direct or indirect**: Indirect (offsets development cost)

#### Lead administrator
- Developers
- Toledo Engineering Department

#### Related partners
Developers
Toledo Engineering Department

#### Implementation mechanism(s)
- Infrastructure needs determined by Engineering Department
- Requires City Council approval (appropriation & expenditure).

#### Related policy
None

#### Funding
- **Funding amount (most recent)**: Varies by project
- **Source**: Annual allocation from the Operating Rate Revenue.
- **Funding terms**:
  - Repayment after 5 years if job creation or retention goals are not met.
  - Funding amount per project varies.

#### Program performance
- **Annual target**: None
- **Annual reported output**: Recent use includes for Colony Lofts (262 new market-rate apartments), which received $450,000 from the (2% Fund) Water Distribution Infrastructure Development Fund for a water line loop.

#### Eligibility or use parameters
- **Eligible geography**: Citywide
- **Eligible population(s)**: Not specified
- **Housing type or development**:
  - New residential construction for 3+ units
  - Non-profit organizations are exempted from the 3+ unit requirement and may receive funding for single units of new or rehabilitated housing.

#### Supporting Links
### Program name

<table>
<thead>
<tr>
<th>Program name</th>
<th>Home At Last</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Program summary</strong></td>
<td>This program aims to create homeownership opportunities for first-time homebuyers. This program provides income-qualified first-time homebuyers with down payment assistance. Applicants are required to complete housing and homeownership counseling and a property inspection.</td>
</tr>
</tbody>
</table>

### Program type

<table>
<thead>
<tr>
<th>Production or preservation</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental or homeownership</td>
<td>Homeownership</td>
</tr>
<tr>
<td>Direct or indirect</td>
<td>Direct</td>
</tr>
</tbody>
</table>

### Lead administrator

<table>
<thead>
<tr>
<th>Department of Neighborhoods</th>
</tr>
</thead>
</table>

### Related partners

- Participating Lenders
- NeighborWorks Toledo (homebuyer training provider)
- Northwest Ohio Homeownership Development Agency (homebuyer training provider)

### Implementation mechanism(s)

<table>
<thead>
<tr>
<th>Competitive RFQ for title companies</th>
</tr>
</thead>
</table>

### Related policy

<table>
<thead>
<tr>
<th>None</th>
</tr>
</thead>
</table>

### Funding

<table>
<thead>
<tr>
<th>Funding amount (most recent)</th>
<th>$600,000 (FY21)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Source</td>
<td>HOME</td>
</tr>
</tbody>
</table>
| Funding terms               | - Forgivable deferred loans after 10 years if homebuyer remains the owner of record and the primary occupant.  
- Up to $7,500 per household; $9,500 in target neighborhoods  
- Requires minimum contribution of $500 from homebuyer |

### Program performance

<table>
<thead>
<tr>
<th>Annual target</th>
<th>18 homebuyers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual reported output</td>
<td>16 homebuyers</td>
</tr>
</tbody>
</table>

### Eligibility or use parameters

| Eligible geography | Citywide |
| Eligible population(s) | Households at or below 80% AMI |
| Housing type or development | Single-family homes or condominiums |

### Supporting Links

<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Program name</td>
<td>HOME Rescue: Owner-Occupied Rehabilitation Program</td>
</tr>
<tr>
<td>------------------------------</td>
<td>---------------------------------------------------</td>
</tr>
<tr>
<td>Program summary</td>
<td>This program aims to assist income-qualified homeowners with housing rehabilitation financial assistance to rehabilitate existing homes in Toledo. This program requires eligible homes to carry homeowners’ insurance.</td>
</tr>
<tr>
<td><strong>Program type</strong></td>
<td></td>
</tr>
<tr>
<td>Production or preservation</td>
<td>Preservation</td>
</tr>
<tr>
<td>Rental or homeownership</td>
<td>Homeownership</td>
</tr>
<tr>
<td>Direct or indirect</td>
<td>Direct</td>
</tr>
<tr>
<td><strong>Lead administrator</strong></td>
<td>- Maumee Valley Habitat for Humanity</td>
</tr>
<tr>
<td></td>
<td>- NeighborWorks Toledo</td>
</tr>
<tr>
<td><strong>Related partners</strong></td>
<td>- Department of Neighborhoods (funder)</td>
</tr>
<tr>
<td></td>
<td>- Contractors</td>
</tr>
<tr>
<td></td>
<td>- ProMedica Foundation (supplemental funding)</td>
</tr>
<tr>
<td></td>
<td>- Owens Corning Foundation (supplemental funding)</td>
</tr>
<tr>
<td></td>
<td>- Greater Toledo Community Foundation (supplemental funding)</td>
</tr>
<tr>
<td><strong>Implementation mechanism(s)</strong></td>
<td>A bid rotation schedule for contractors</td>
</tr>
<tr>
<td><strong>Related policy</strong></td>
<td>Certificate of registration requirements</td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td></td>
</tr>
<tr>
<td>Funding amount (most recent)</td>
<td>$2,493,633 (FY21)</td>
</tr>
<tr>
<td>Source</td>
<td>HOME</td>
</tr>
<tr>
<td>Funding terms</td>
<td>- Forgivable deferred loans after 10 years if homeowner remains the owner of record and the primary occupant.</td>
</tr>
<tr>
<td></td>
<td>- Applicants must have resided in the property for at least 3 years.</td>
</tr>
<tr>
<td></td>
<td>- Property must have taxes and mortgage payments up to date.</td>
</tr>
<tr>
<td></td>
<td>- Up to $48,000 per household (up to $32,000 for code related repairs and up to $16,000 for lead remediation).</td>
</tr>
<tr>
<td><strong>Program performance</strong></td>
<td></td>
</tr>
<tr>
<td>Annual target</td>
<td>137 properties</td>
</tr>
<tr>
<td>Annual reported output</td>
<td>195 properties</td>
</tr>
<tr>
<td><strong>Eligibility or use parameters</strong></td>
<td></td>
</tr>
<tr>
<td>Eligible geography</td>
<td>Citywide</td>
</tr>
<tr>
<td>Eligible population(s)</td>
<td>Households at or below 80% AMI</td>
</tr>
<tr>
<td>Housing type or development</td>
<td>Single-family homes</td>
</tr>
<tr>
<td><strong>Supporting Links</strong></td>
<td></td>
</tr>
<tr>
<td>Program Information</td>
<td><a href="https://toledo.oh.gov/residents/homeowners/home-rehab#owner">https://toledo.oh.gov/residents/homeowners/home-rehab#owner</a></td>
</tr>
<tr>
<td>Program name</td>
<td>HOME Rescue: Rental Rehabilitation Program</td>
</tr>
<tr>
<td>---------------------------</td>
<td>-------------------------------------------</td>
</tr>
<tr>
<td><strong>Program summary</strong></td>
<td>This program aims to assist property owners serving income-qualified tenants with housing rehabilitation.</td>
</tr>
<tr>
<td><strong>Program type</strong></td>
<td></td>
</tr>
<tr>
<td>Production or preservation</td>
<td>Preservation</td>
</tr>
<tr>
<td>Rental or homeownership</td>
<td>Rental</td>
</tr>
<tr>
<td>Direct or indirect</td>
<td>Direct (for property owners)</td>
</tr>
<tr>
<td><strong>Lead administrator</strong></td>
<td>Department of Neighborhoods</td>
</tr>
<tr>
<td><strong>Related partners</strong></td>
<td>Contractors, Multifamily property owners, Tenants</td>
</tr>
<tr>
<td><strong>Implementation mechanism(s)</strong></td>
<td>A bid rotation schedule for contractors and an annual certification process to ensure the property is leased to a household at or below 60% AMI.</td>
</tr>
<tr>
<td><strong>Related policy</strong></td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td></td>
</tr>
<tr>
<td>Funding amount (most recent)</td>
<td>$25,141 (FY19)</td>
</tr>
<tr>
<td>Source</td>
<td>HOME</td>
</tr>
</tbody>
</table>
| **Funding terms**         | - A forgivable loan with 10% of the total loan amount forgiven annually  
|                            | - Forgiven after 10 years if property owner continues ownership, income-qualified tenants continues to reside in the property, and property maintains its habitable status.  
|                            | - Interest rate: 3%,  
<p>|                            | - Match up to $28,000 (up to $12,000 for code related repairs and up to $16,000 for lead remediation). |
| <strong>Program performance</strong>   |                                            |
| Annual target             | 9 properties                              |
| Annual reported output    | 0 properties                              |
| <strong>Eligibility or use parameters</strong> | Citywide                               |
| Eligible geography        | Citywide                                  |
| Eligible population(s)    | Tenants with incomes at or below 60% AMI |
| Housing type or development | Rental properties of 1-4 units (including single-family homes) |</p>
<table>
<thead>
<tr>
<th><strong>Program name</strong></th>
<th><strong>Tenant-based rental assistance (TBRA)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Program summary</strong></td>
<td>This program aims to provide direct rent and utility assistance for income-qualified tenants.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Program type</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Production or preservation</strong></td>
<td>Preservation</td>
</tr>
<tr>
<td><strong>Rental or homeownership</strong></td>
<td>Rental</td>
</tr>
<tr>
<td><strong>Direct or indirect</strong></td>
<td>Direct</td>
</tr>
</tbody>
</table>

| **Lead administrator** | The Toledo Lucas County Homelessness Board  
Toledo Department of Neighborhoods |
|------------------------|--------------------------------------------------------------------------------|
| **Related partners** | United Way’s 2-1-1, Beach House, Lutheran Social Services of Northwest Ohio, and TASC assist the referral of potential applicants through a cross-system collaboration.  
The TLCHB and the DON has recently partnered with the Toledo Public Schools to provide additional TBRA families in the TPS school system in need of housing stability. |

| **Implementation mechanism(s)** | Re-certification (3 months)  
Property inspections (for leases of one year or more) |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Related policy</strong></td>
<td>None</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Funding</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Funding amount (most recent)</strong></td>
<td>$150,000 (FY21)</td>
</tr>
<tr>
<td><strong>Source</strong></td>
<td>HOME</td>
</tr>
</tbody>
</table>
| **Funding terms** | This a direct financial assistance to tenants can be used for monthly rent payments and security deposits.  
Financial assistance is provided as a subsidy and not tied to an individual property. This allows tenants the flexibility to move to another rental property if they choose to do so.  
The subsidy is an amount equal to the difference between the established Rent Standard (based on local market conditions or the Fair Market Rent (FMR) for the unit size) and 30 percent of the tenant household’s adjusted monthly income. Tenants are required to pay the difference between the rent and the subsidy. |

<table>
<thead>
<tr>
<th><strong>Program performance</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual target</strong></td>
<td>30 households</td>
</tr>
<tr>
<td><strong>Annual reported output</strong></td>
<td>25 households</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Eligibility or use parameters</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eligible geography</strong></td>
<td>Toledo HOME funds used for the TBRA are only available for rental properties within the city limits.</td>
</tr>
<tr>
<td><strong>Eligible population(s)</strong></td>
<td>Homeless persons, Tenants with incomes at or below 60% AMI</td>
</tr>
<tr>
<td><strong>Housing type or development</strong></td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Supporting Links**

<p>| <strong>Program Information</strong> | <a href="https://endinghomelessnessstoledo.org/tenant-based-rental-assistance-tbra">https://endinghomelessnessstoledo.org/tenant-based-rental-assistance-tbra</a> |</p>
<table>
<thead>
<tr>
<th><strong>Program name</strong></th>
<th><strong>Year 16 Initiative</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>This program aims to preserve the affordability of about 750 single-family homes financed through the Low-Income Housing Tax Credit. It creates homeownership opportunities for lease-tenants once the 15-year compliance period expires for these projects. The City of Toledo is one of many key partners for this initiative, along with funders, local lending institutions, local developers, and technical assistance providers.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Program type</strong></th>
<th><strong>Production or preservation</strong></th>
<th>Preservation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rental or homeownership</strong></td>
<td>Homeownership</td>
<td></td>
</tr>
<tr>
<td><strong>Direct or indirect</strong></td>
<td>Direct</td>
<td></td>
</tr>
<tr>
<td><strong>Lead administrator</strong></td>
<td>Local Initiatives Support Corporation (LISC)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Related partners</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Toledo Department of Neighborhoods</td>
</tr>
<tr>
<td>Ohio Capital Corporation for Housing</td>
</tr>
<tr>
<td>Ohio Housing Finance Agency</td>
</tr>
<tr>
<td>National Equity Fund</td>
</tr>
<tr>
<td>Lucas County Land Bank</td>
</tr>
<tr>
<td>Lucas Metropolitan Housing</td>
</tr>
<tr>
<td>Wallick Communities</td>
</tr>
<tr>
<td>United North</td>
</tr>
<tr>
<td>NeighborWorks Toledo</td>
</tr>
<tr>
<td>CHN Housing Partners</td>
</tr>
<tr>
<td>Neighborhood Progress, Inc.</td>
</tr>
</tbody>
</table>

| **Implementation mechanism(s)** | None |
| **Related policy** | None |

| **Funding** | **Funding amount (most recent)** | $75,000 (FY21; City of Toledo funding only) |
| **Source** | Community Development Block Grant (CDBG) |
|           | Private and philanthropic dollars (including commitment from ProMedica) |
| **Funding terms** |
| - Forgivable loans |
| - Up to $7,500 for new homeowners |
| - Uses include repairs or upgrades to existing housing stock or support new homeowner through the home purchase process. |

| **Program performance** | **Annual target** | Not specified |
| **Annual reported output** | 14 homes sold to first-time homebuyers (2020) |

| **Eligibility or use parameters** | **Eligible geography** | Citywide |
| **Eligible population(s)** | Households at or below 120% AMI |
| **Housing type or development** | Single-family homes |

<table>
<thead>
<tr>
<th><strong>Supporting Links</strong></th>
<th><strong>Program Information</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><a href="https://www.lisc.org/toledo/our-work/housing/yr-16-program/">https://www.lisc.org/toledo/our-work/housing/yr-16-program/</a></td>
</tr>
</tbody>
</table>
The Continuum of Care (CoC) looks end homelessness in the Toledo area. It operates both permanent supportive housing (PSH) that provides long-term community-based housing, which includes supportive services for homeless persons with disabilities, and a rapid re-housing program, which provides financial assistance to prevent homelessness and assist persons experiencing homelessness in obtaining or retaining permanent housing. TLCHB established the Housing Collaborative Network (HCN) which contains all the CoC members and recently launch a partnership with Lucas Metropolitan Housing to assist with implementation of their Housing First model.

<table>
<thead>
<tr>
<th>Program name</th>
<th>Continuum of Care</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Program summary</strong></td>
<td>The Continuum of Care (CoC) looks end homelessness in the Toledo area. It operates both permanent supportive housing (PSH) that provides long-term community-based housing, which includes supportive services for homeless persons with disabilities, and a rapid re-housing program, which provides financial assistance to prevent homelessness and assist persons experiencing homelessness in obtaining or retaining permanent housing. TLCHB established the Housing Collaborative Network (HCN) which contains all the CoC members and recently launch a partnership with Lucas Metropolitan Housing to assist with implementation of their Housing First model.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Program type</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Production or preservation</strong></td>
</tr>
<tr>
<td><strong>Rental or homeownership</strong></td>
</tr>
<tr>
<td><strong>Direct or indirect</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Lead administrator</th>
<th>Toledo Lucas County Homelessness Board (TLCHB)</th>
</tr>
</thead>
</table>

| Related partners | Toledo Department of Neighborhoods Homeless service providers: Aurora Project Beach House Catholic Charities Family House St. Paul’s Community Center United Way of Greater Toledo TASC Zepf Center Lucas Metropolitan Housing |

<table>
<thead>
<tr>
<th>Implementation mechanism(s)</th>
<th>CDBG funding application</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Related policy</strong></td>
<td>None</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Funding</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Funding amount (most recent)</strong></td>
<td>$3,955,340 (FY21) (Continuum of Care total funding)</td>
</tr>
<tr>
<td><strong>Source</strong></td>
<td>Continuum of Care CDBG HOME</td>
</tr>
</tbody>
</table>

| Funding terms | - Grants for acquisition, rehabilitation, new construction, rental assistance costs, supportive services costs, operate costs, Homeless Management Information System (HMIS) costs, and ongoing administrative costs. - PSH funds: Grants; must be used to provide financial assistance for homeless persons with disabilities. - Rapid re-housing funds: Temporary financial assistance with deposits, rent, and/or utilities in private market rental units; assistance with searching for housing and negotiating a lease agreement; and education on tenant rights and responsibilities. |

<table>
<thead>
<tr>
<th>Program performance</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual target</strong></td>
<td>PSH (Program Year 2019): 32 households Rapid re-housing &amp; direct financial assistance (Program Year 2019): 120 households</td>
</tr>
<tr>
<td><strong>Annual reported output</strong></td>
<td>PSH (Program Year 2019): 58 households Rapid re-housing &amp; direct financial assistance (Program Year 2019): 176 households</td>
</tr>
<tr>
<td><strong>Eligibility or use parameters</strong></td>
<td></td>
</tr>
<tr>
<td>----------------------------------</td>
<td>--</td>
</tr>
</tbody>
</table>
| **Eligible geography** | Citywide  
Funding priority for use in low- and moderate-income areas |
| **Eligible population(s)** | - Extremely low-, low- and moderate-income households  
- Special populations (as designated by recipient or subrecipient): individuals with disabilities, households experiencing chronic homelessness, households with children, individuals with chronic substance abuse, persons with HIV/AIDS, survivors of domestic violence and young adults. |
| **Housing type or development** | N/A |

**Supporting Links**

*Program Information*  
https://endinghomelessnessstoledo.org/continuum
### Program name: Lead-Based Paint Hazard Control Grant Program

This program aims to assist eligible homeowners and landlords in the identification and remediation of lead hazards in eligible units within the City of Toledo. The program provides a property assessment and lead testing from a State Licensed Lead Risk Assessor. Financial assistance is provided to qualified homeowners and property owners as grants from HUD’s Office of Healthy Homes and Lead Hazard Control.

<table>
<thead>
<tr>
<th>Program Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>This program aims to assist eligible homeowners and landlords in the identification and remediation of lead hazards in eligible units within the City of Toledo. The program provides a property assessment and lead testing from a State Licensed Lead Risk Assessor. Financial assistance is provided to qualified homeowners and property owners as grants from HUD’s Office of Healthy Homes and Lead Hazard Control.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Program Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Production or preservation</td>
</tr>
<tr>
<td>Rental or homeownership</td>
</tr>
<tr>
<td>Direct or indirect</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Lead Administrator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Department of Neighborhoods</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Related Partners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Department of Housing and Urban Development Office of Healthy Homes and Lead Hazard Control.</td>
</tr>
<tr>
<td>Lucas County Health Department</td>
</tr>
<tr>
<td>Contractors</td>
</tr>
<tr>
<td>Property Owners and tenants</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Implementation mechanism(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>None specified</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Related Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lead Safe ordinance for rental properties.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Funding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funding amount (most recent)</td>
</tr>
<tr>
<td>$9,600,000 total</td>
</tr>
<tr>
<td>$1,000,000 in CDBG funds (FY21), In 2018, Toledo was awarded $2,900,000 in grants from the HUD Office of Lead Hazard Control and Healthy Homes in (OLHCHH) that initial expired in 12/29/2020 but has been extended to 01/02/2022. Toledo was recently awarded an additional $5,700,000 in grants from the HUD Office of Lead Hazard Control and Healthy Homes in (OLHCHH) that will be used simultaneously with the previous grant and needs to be used by 06/30/2024.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDBG</td>
</tr>
<tr>
<td>HUD Office of Lead Hazard Control and Healthy Homes (OLHCHH)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Funding Terms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funding is provided through a grant agreement and a recorded 3-year restrictive covenant will be required between the property owner and the City of Toledo. This ensures continued occupancy of low to moderate-income households and leasing priority to households with children. Owner-occupied units qualify up to $16,000 and renter-occupied units qualify up to $14,000. Grant funding can include but not limited to paint stabilization, replacement windows and doors, and siding.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Program Performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual target</td>
</tr>
<tr>
<td>Three-year target over OLHCHH grant period (2018-2021)</td>
</tr>
<tr>
<td>Recently awarded OLHCHH grant:</td>
</tr>
<tr>
<td>Lead Inspection Risk Assessment: 188</td>
</tr>
<tr>
<td>LeadSafe residential units: 160</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Annual reported output</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lead Inspection Risk Assessment: 188</td>
</tr>
<tr>
<td>LeadSafe residential units: 66 (completed)</td>
</tr>
<tr>
<td>*94 more LeadSafe residential units expected by January 2022.</td>
</tr>
</tbody>
</table>
### Eligibility or use parameters

| Eligible geography        | Citywide  
<table>
<thead>
<tr>
<th></th>
<th>At-risk census tracts identified in LeadSafe ordinance.</th>
</tr>
</thead>
</table>
| Eligible population(s)    | Households at or below 80% of HUD AMI.  
|                          | Priority for households at or below 50% HUD AMI.  
|                          | Properties must be the primary residence for children under 6 years old, pregnant mother, or the household can attest that children under the age of 6 regularly visit. |
| Housing type or development | Single-family homes and properties of 2-4 units. |

### Supporting Links

| Program Information                  | https://toledo.oh.gov/residents/homeowners/lead-paint-remediation |
### Program Name

**Toledo-Lucas County Emergency Rental Assistance Program (TLCERAP)**

**Emergency Rental Assistance Fund (ERAF)**

### Program Summary

These temporary programs aim to promote housing stability by providing emergency financial assistance to low- and moderate-income renters who have been negatively impacted by loss of income due to Covid-19 pandemic. ERAF was supported with one round of federal funding (CBDG-CV Act and Covid Emergency Solutions Grant) to the City of Toledo and the TLCERAP is supported by a separate round of federal funding (via the Treasury stimulus) and collaboratively administered by the City and Lucas County. Both programs require applicants to demonstrate a loss of income due to Covid-19, proof of lease, and both the landlord and tenant need to agree to the terms and conditions of program.

### Program Type

**Production or preservation**  
Preservation

**Rental or homeownership**  
Rental

**Direct or indirect**  
Direct financial assistance to property owners and tenants

### Lead Administrator

**ERAF:** Lutheran Social Services
Pathway Toledo
NeighborWorks Toledo

**TLCERAP:** Toledo Department of Neighborhoods
Lucas County Board of Commissioners

### Related Partners

- Landlords
- Tenants
- Utility companies
- Community organizations.

### Implementation mechanism(s)

Online application portal

### Related Policy

None

### Funding

**Funding amount (most recent)**

- ERAF: $2 million (direct rental assistance)
- TLCERAP: $11.5 million (direct rental assistance): $8.1 million – City of Toledo; $4.6 million to Lucas County

*Remaining TLCERAP funding used for administration costs*

**Source**

- ERAF: COVID-19 Emergency Solutions Grant and CARES Act
- CDBG funding
- TLCERAP: Treasury funding

### Funding Terms

- ERAF: provides up to 3 months of rent with payments directly to the landlord and may cover rent, past due rent, late fees, new renter fees, and security deposits, and non-rental payments, including utility deposits and moving costs.

- TLCERAP: Provides up to 12 months of financial assistance to landlords, including current and future rent, past due rent, late fees, new renter fees, security deposits, utility deposits, and utility payments. Either the landlord or tenant may initiate the application process for assistance.

### Program Performance

**Annual target**

- ERAF: 700 households
- TLCERAP: None set.

**Annual reported output**

Has yet to be reported.
### Eligibility or use parameters

| **Eligible geography** | ERAF: Citywide (rental properties registered in Toledo)  
| | TLCERAP: City- and countywide (rental properties registered in Toledo or Lucas County) |
| **Eligible population(s)** | ERAF: Households at or below 80% HUD AMI  
| | TLCERAP: Households at or below 80% HUD AMI  
| | Priority for households at or below 50% HUD AMI |
| **Housing type or development** | Both programs: multifamily units, duplexes, and single-family residential units rented, owned and operated by an individual or corporate landlord |

### Supporting Links

| **Program Information** |  
| | [https://toledo.oh.gov/residents/renters/assistance#ami](https://toledo.oh.gov/residents/renters/assistance#ami)  
| | [https://www.nwtoledo.org/emergency-rental-assistance-fund](https://www.nwtoledo.org/emergency-rental-assistance-fund)  
| | [https://pathwaytoledo.org/service/empowerment-services/](https://pathwaytoledo.org/service/empowerment-services/)  
| | [https://portal.neighborlysoftware.com/ERAP-TOLEDOOH/Participant](https://portal.neighborlysoftware.com/ERAP-TOLEDOOH/Participant) |

### Program name

| **Emergency Mortgage Assistance (EMAP)** |

**Program summary**

The EMAP program is a temporary program that aims to assist homeowners that have fallen behind in mortgage payments (first-lien or primary mortgage with a forbearance or past due balance) due to Covid-19. Proof of qualifying Covid-19 impact documentation is required (unemployment determination letter, dated layoff notice, or date termination of job notice). EMAP recipients will be selected via lottery.

| **Program type** | Preservation |
| **Rental or homeownership** | Homeownership |
| **Direct or indirect** | Direct |
| **Lead administrator** | Department of Neighborhoods |
| **Related partners** | Property owners |
| **Implementation mechanism(s)** | Online application portal |
| **Related policy** | None |
| **Funding** | $1.5 million total  
| | $1.2 million (direct mortgage assistance)  
| | *Remaining funding used for administration costs* |
| **Source** | CARES Act CDBG funding |
| **Funding terms** | - Grant with no application fee or funding match required  
| | - Up to six consecutive months of mortgage payments, including forbearance, past due balances, late fees, and penalties. |

| **Program performance** |  
| | Annual target: 150 households |
| | Annual reported output: Has yet to be reported. |

### Eligibility or use parameters

| **Eligible geography** | Citywide |
| **Eligible population(s)** | Households at or below 80% HUD AMI |
| **Housing type or development** | Owner-occupied housing units (1-4 units) |

### Supporting Links
### Program Information

| Program Information | [https://toledo.oh.gov/residents/homeowners/mortgage-assistance](https://toledo.oh.gov/residents/homeowners/mortgage-assistance) |

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### Ohio Opportunity Zone Tax Credit Program

<table>
<thead>
<tr>
<th><strong>Program name</strong></th>
<th><strong>Program summary</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Ohio Opportunity Zone Tax Credit Program</td>
<td>This program provides tax benefits to investors who invest in economically distressed areas, encouraging economic development and job creation. This program allows investors to reinvest capital gains in an Opportunity Fund with tax incentives (deferral, reduction or cancellation of taxes).</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Program type</strong></th>
<th><strong>Production or preservation</strong></th>
<th>Both</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rental or homeownership</strong></td>
<td><strong>Direct or indirect</strong></td>
<td>Rental and Homeownership</td>
</tr>
</tbody>
</table>

| **Lead administrator** | Ohio Development Services Agency |

| **Related partners** | Business owners<br>Investors<br>Developers |

| **Implementation mechanism(s)** | Interactive Oho Qualified Opportunity Zone Designations Map |

| **Related policy** | None |

<table>
<thead>
<tr>
<th><strong>Funding</strong></th>
<th><strong>Funding amount (most recent)</strong></th>
<th>Statewide: $50 million in tax credit allocation (2020-2021 biennium)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Source</strong></td>
<td>United States Department of Treasury</td>
<td></td>
</tr>
</tbody>
</table>

| **Funding terms** | - Offers a 10% basis increase if the investment is held for at least 5 years and 15% if held for at least 7 years.<br>- Permanently excludes taxable income from capital gains if it is held for at least 10 years. |

| **Program performance** | **Annual target** | No annual targets set. |

| **Annual reported output** | None. |

<table>
<thead>
<tr>
<th><strong>Eligibility or use parameters</strong></th>
<th><strong>Eligible geography</strong></th>
<th>17 Opportunity Zones census tracts in Toledo (primarily located downtown Toledo and along the Toledo Seaport)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eligible population(s)</strong></td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td><strong>Housing type or development</strong></td>
<td>Commercial, industrial, or residential</td>
<td></td>
</tr>
</tbody>
</table>

### Supporting Links

| **Program Information** | [https://www.development.ohio.gov/bs/bs_censustracts.htm](https://www.development.ohio.gov/bs/bs_censustracts.htm) |
### Appendix 3. City of Toledo: Housing funding tool summaries

<table>
<thead>
<tr>
<th>Funding source</th>
<th>HOME Investment Partnership Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funding summary</td>
<td>HOME dollars are directed toward down-payment assistance; tenant-based rental assistance; rehabilitation of owner occupied and rental housing units, with the majority of rehabilitation activities dedicated to owner-occupied homes; and special projects such as multi-family and scattered site rehabilitation or new development projects led by developers and/or local partners. In general, they use funds to support acquisition, new construction, or rehabilitation of affordable rental and for-sale housing.</td>
</tr>
<tr>
<td><strong>Primary use</strong></td>
<td></td>
</tr>
<tr>
<td>Production or preservation</td>
<td>Both</td>
</tr>
<tr>
<td>Rental, homeownership, or other</td>
<td>Rental and homeownership</td>
</tr>
<tr>
<td><strong>Funding type</strong></td>
<td>Formula grants</td>
</tr>
<tr>
<td><strong>Funding source</strong></td>
<td>HUD</td>
</tr>
<tr>
<td><strong>Funding amount (most recent)</strong></td>
<td>$2,179,977 (FY21) $7,900,932 via American Rescue Plan (FY21)</td>
</tr>
<tr>
<td><strong>Funding terms</strong></td>
<td>Recipients of HOME allocation must demonstrate a gap in financing, address the City’s affordable housing needs and needs among special population, as well as match at least 25 percent of allocated HOME funds to leverage other funding sources. Fifteen percent (15%) of HOME funds are set-aside for Community Housing Development Organizations (CHDOs) recognized and certified by the Department of Neighborhoods.</td>
</tr>
<tr>
<td><strong>Lead administrator</strong></td>
<td>Department of Neighborhoods</td>
</tr>
<tr>
<td><strong>Related partners</strong></td>
<td>CFDIs (OHFA, LISC, NEF) CDCs (United North) Local Developers (LMH)</td>
</tr>
<tr>
<td><strong>Related program or policy</strong></td>
<td>Home Rescue Home at Last TBRA</td>
</tr>
</tbody>
</table>
### Community Development Block Grant

**Funding summary**
CDBG funds are used to meet the needs of low- and moderate-income persons with activities such as rehabilitation of homes and health and food services. CDBG funding priorities for the 2021 program year aim to address housing preservation, blight removal, neighborhood revitalization in target areas, public facilities, and public services.

<table>
<thead>
<tr>
<th><strong>Primary use</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Production or preservation</td>
<td>Both</td>
</tr>
<tr>
<td>Rental, homeownership, or other</td>
<td>Rental, homeownership, and homelessness services</td>
</tr>
</tbody>
</table>

| **Funding type** | Grants |
| **Funding source** | HUD |
| **Funding amount (most recent)** | $7,483,240 (FY21) |

**Funding terms**
At least 70% of its CDBG entitlement award to programs that directly benefit low- and moderate-income individuals. The Department of Neighborhood requires awardees to provide a dollar-to-dollar match for CDBG funds.

**Lead administrator**
Department of Neighborhoods

**Related partners**
Neighborhood organizations and service providers (Pathway, Preferred Properties, East Toledo Family Center, Lucas Housing Services)
CFDIs (OHFA, LISC, NEF)
CDCs (United North)
Local nonprofit developers (LMH)

**Related program or policy**
Demolition of Blighted Properties
Contaminated Sites Remediation for Re-development
Down Payment/Closing Costs Assistance (through acquisition and rehabilitation of properties)
Home repairs, rehabilitation and accessibility modifications
New construction
Rental assistance
Build the capacity of local nonprofit real estate developers of affordable housing
The RLF provides loans and grants for the cleanup and subsequent redevelopment of brownfield properties. Eligible uses of the funds are removing, mitigating, or preventing the release or threat of hazardous materials, as well as oversight and monitoring activities. The application guidelines for accessing this fund requires a business plan, a voluntary action plan, and employment of a Qualified Environmental Professional. This funding is available for properties located in Lucas County and Toledo.

<table>
<thead>
<tr>
<th>Production or preservation</th>
<th>Environmental cleanup</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Subsequent redevelopment of brownfield properties</td>
</tr>
</tbody>
</table>

| Rental, homeownership, or other | N/A |

| Funding type | Grants, loans |

| Funding source | U.S. Environmental Protection Agency |

<table>
<thead>
<tr>
<th>Funding amount (most recent)</th>
<th>Total award (2016): $533,000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Remaining amount for hazardous grants (a brownfield where the containment is a hazardous substance or pollutant): $233,000</td>
</tr>
<tr>
<td></td>
<td>Remaining amount for petroleum grants (a brownfield where the contaminant is petroleum): $300,000</td>
</tr>
</tbody>
</table>

| Funding terms | Applicants can apply for a loan or a grant for up to $100,000 and a minimum of $25,000 per project. The loan may fund up to 100 percent of the project cost, while the grant may fund up to 50 percent of the project cost. Only nonprofits entities may apply for the grant, which is provided as a reimbursement. |

| Lead administrator | Department of Economic and Business Development |

<table>
<thead>
<tr>
<th>Related partners</th>
<th>Investors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Developers</td>
</tr>
</tbody>
</table>

<p>| Related program or policy | Toledo’s Brownfield Revitalization Program |</p>
<table>
<thead>
<tr>
<th>Funding source</th>
<th>Toledo-Lucas County Port Authority Bond Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funding summary</td>
<td>The Toledo-Lucas County Port Authority provides innovative financing to businesses to create and retain jobs in Toledo and Lucas County. Through their bond programs, they provide additional capital and financing tools entities may need to address a financial gap in a development: Conduit Bond Structure (additional capital for revenue generating development that benefit the public through a direct housing bond) and Capital Lease Transaction (bond financing for large construction development that allows borrowers to take advantage of sales tax savings).</td>
</tr>
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<table>
<thead>
<tr>
<th>Primary use</th>
<th>Production or preservation</th>
<th>Production, Preservation and Redevelopment</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Rental, homeownership, or other</td>
<td>Rental and Homeownership</td>
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<table>
<thead>
<tr>
<th>Funding type</th>
<th>Conduit Bond Structure - Housing Bond</th>
<th>Capital Lease Transaction - Bond Financing</th>
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<tbody>
<tr>
<td>Funding source</td>
<td>Revenue generated by the Port Authority’s operating divisions and its finance programs.</td>
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</tr>
<tr>
<td>Funding amount (most recent)</td>
<td>Across all programs: $44.5 million</td>
<td></td>
</tr>
<tr>
<td>For past projects in Toledo, the port authority has provided $9.5 million in taxable bond transactions.</td>
<td></td>
<td></td>
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<tr>
<td>Funding terms</td>
<td>Conduit Bond Structure: tax-exempt debt and financial strength based upon credit of the application</td>
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<tr>
<td>Capital Lease Transaction; lease payments will be fully amortized debt and provides saving of State and Local Sales tax on construction materials.</td>
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<table>
<thead>
<tr>
<th>Lead administrator</th>
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<td>Related partners</td>
<td>Investors</td>
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<td></td>
<td>Developers</td>
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<tr>
<td></td>
<td>Governmental entities</td>
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<tr>
<td>Related program or policy</td>
<td>N/A</td>
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Appendix 4. Lucas Metropolitan Housing (LMH) Programs

LMH housing programs: Overview

Lucas Metropolitan Housing (LMH) was first established in 1933 and serves residents of Toledo and administers a variety of housing assistance programs and partnerships. LMH administers the Low-Income Public Housing Program, the Housing Choice Voucher Program, and many other programs designed to empower residents and participants. LMH is led by a five-member Board of Commissioners. HUD has designated LMH as a High Performing Agency for the Housing Choice Voucher Program and a Standard Performer for the Public Housing Program.

LMH has several affiliated entities that complement and support real estate development and make resident services available to LMH residents and participants. The following are LMH non-profit affiliates:

- **Toledo-Lucas County Homelessness Board**: This non-profit affiliate serves as the lead agency for homelessness services planning in Toledo & Lucas County and functions as the collaborative applicant for the U.S. HUD Continuum of Care grant program.

- **Lucas Housing Services Corporation**: This non-profit affiliate develops and maintains affordable low-income housing for low-to-moderate income families and individuals 80% to 120% of the AMI. LMH acquired 53 parcels in 2013, from the Lucas County Land Reutilization company and rehabilitated the single-family dwellings to be resold to buyers who are unable to obtain conventional mortgages. LHSC offers soft second mortgages for homes that have been rehabbed by LMH along with a few first mortgages.

- **Lucas Resident Services Corporation**: This non-profit affiliate administers various public and private grants to expand wrap around supports for residents including employment services, education & training, among others.

The following entities are LMH for-profit affiliations that facilitated the redevelopment of and currently support LMH public housing properties:

- **Collingwood Green Phase I, LP**: Incorporated in 2011, this is a general partnership/ limited partnership structure that owns 65 Unit Senior High-Rise Apartments which are managed by a third-party management company.

- **Collingwood Green Phase II, LP**: Incorporated in 2013, this is a general partnership/ limited partnership structure that owns 68 two and three-bedroom family townhomes which are managed by a third-party management company.

- **Collingwood Green Phase III, LP**: Incorporated in 2016, this is a general partnership/ limited partnership structure that owns 55 two, three and four-bedroom family townhomes which are managed by a third-party management company.

- **Parqwood Apartments LP**: Incorporated in 2013, this is a general partnership/ limited partnership structure that owns 134 apartments in a senior building which are managed by a third-party management company.
LMH supports a variety of programs that facilitate affordable housing options for the residents of Toledo. In general, there are voucher-based housing programs, public housing programs, programs that serve both populations, and programs geared towards affordable housing development.

**Voucher-based programs**

LMH administers multiple voucher programs:

- The tenant-based program, known as the **Housing Choice Voucher Program (HCVP)**, is federally funded and support approximately 4,685 households across the county.
- LMH also maintains a portfolio of approximately 484 **Project-Based Vouchers**. The vouchers are also federally funded, are tied to specific units, and are administered through a variety of partnerships. LMH operates ten (10) different partnerships for project-based vouchers.
- **HUD-VASH** is a collaborative program between HUD and VA combines HUD housing vouchers with VA supportive services to help veterans who are homeless, and their families find and sustain permanent housing. HUD provides LMH with vouchers to pay for privately owned housing to veterans who are eligible for VA health care services and are experiencing homelessness. LMH provides 170 VASH vouchers to individuals and families.
- Within its HCV Program, LMH administers tenant-based special purpose vouchers through a variety of partnerships. LMH operates nine (9) different tenant-based voucher programs that serve 874 households. The programs include:
  - Non-Elderly Disabled
  - Family Unification Program
  - Veterans Affairs Supportive Housing
  - Money Follows the Person (NED 2)
  - Mainstream
  - Moderate Rehabilitation Program
  - Mainstream (Section 811)
  - Supportive Housing – Infant Mortality (see explanation below)
  - Supportive Housing – Housing First (see explanation below)
- Based on the national Housing First model, the **No Barriers Housing** program prioritizes housing as the first step in ending homelessness. LMH has set aside approximately 65 federal Housing Choice Vouchers to assist chronically homeless individuals. Partner organizations provide referrals and LMH matches the individual with a federal voucher.
- In a partnership with the Hospital Council of Northwest Ohio (HCNO) **Infant Mortality Program**, LMH provides over 90 Housing Choice Vouchers to participants who are pregnant or have a child under 6 months who are experiencing homelessness or have an unstable living environment. The housing voucher is coupled with supportive wrap-around services with the goal of reducing infant mortality rates and providing secure housing for mothers and their infant children.
LMH recently applied for HUD’s Housing Choice Voucher (HCV) Mobility Demonstration and is currently awaiting notice on the pending award. This demonstration will allow PHAs to implement housing mobility programs by offering mobility-related services to increase the number of voucher families with children living in opportunity areas. PHAs will work together in their regions to adopt administrative policies that further enable housing mobility, increase landlord participation, and reduce barriers for families to move across PHA jurisdictions through portability. LMH has taken lessons learned from the application process and will move forward with implementing strategies that are feasible, such as mobility counseling. HUD will notify awardees in 2022.

Public housing programs
LMH owns, maintains, and operates over 2,669 units of public housing across 26 communities. Operations are funded by a combination of tenant rents, not to exceed 30% of the household's adjusted income, and HUD payments. The public housing program includes the capital fund program, which is the primary funding source for physical improvements to LMH properties.

- HUD awarded co-applicants, LMH and the City of Toledo, with a Choice Neighborhoods Implementation Grant in late 2020. The grant will enable a comprehensive neighborhood planning process for the Junction-McClinton Nunn neighborhood. The planning process will inform a broader redevelopment plan for two current public housing properties in the LMH portfolio: Collingwood Green Homes and McClinton-Nunn Homes. The effort will impact approximately 5,000 residents.

- LMH was designated by HUD as a ConnectHomeUSA site as part of the 2018 cohort. The unfunded program is intended to encourage local public/private partnerships to expand digital inclusion to connect residents to low or free broadband service, devices, and training. The program is geared towards LMH’s public housing residents. LMH has partnered with People for PCs and Toledo Public Schools and coordinated with funders such as Lucas County Board of Commissioners in support of ongoing resident connectivity initiatives.

- LMH is the sub-recipient of the Health Profession Opportunity Grant (HPOG) which provides funding for training, education, work supports, and success coaching for participants to enroll in targeted training in high demand occupations in the healthcare industry. The HPOG is funded by the Administration for Children and Families and U.S. Department of Health & Human Services. The 5-year demonstration program included 708 LMH public housing residents who went through random assignment. Currently, 372 are in treatment, 106 were in treatment and are now inactive.

- LMH receives HUD grant funding to offer the Resident Opportunities and Self-Sufficiency (ROSS) Program to public housing residents. The grant funds two (2) service coordinators who work directly with families by providing daily assessments, case management, information, referrals for workforce development, resume building, training opportunities and job seeking/retention skills.
LMH was awarded a Jobs Plus Grant in 2018 to offer targeted support to work-eligible adults who live in Ravine Park Village and Birmingham Terrace. The place-based program seeks to improve employment opportunities for public housing residents and offer incentives to encourage progress. A network of partners offers a variety of support, including, employment readiness training from Pathway, supportive services and barrier assistance from Zepf Center, financial literacy from LISC, and youth employment opportunities from the YMCA.

Programs for all housing authority residents
Often HUD program funding is allocated for a specific program – either public housing or to support voucher participants. But there are some programs that serve the full population.

- LMH receives HUD grant funding to offer the Family Self Sufficiency (FSS) Program to public housing residents and Housing Choice Voucher participants. LMH has three (3) FSS service coordinators who assist participants with employment, training, post-secondary education, financial literacy to achieve self-sufficiency.
- LMH has established an internal coordinated effort to connect all residents with rental arrearages to all available sources of assistance, whether internally or externally managed. With the pandemic, many residents face new challenges to financial stability. For example, one internally managed source of funds is the Home to Stay Program, which provides rental and security deposit assistance for TANF-eligible families. Other sources of funds include but are not limited to the LMH Give Back Fund, which is a source of funding supplied by LMH employees who make donations to support resident needs. Other external sources include City and County rental assistance programs. The program coordination also leverages all internal safeguards, such as repayment agreements, and referrals to partners, to afford residents all opportunity to maintain good standing and preserve housing stability. LMH coordinates staff internally and partners with Lucas County Department of Job & Family Services (LCJFS) and the Northwest Ohio Homeownership Development Agency (NOHDA).

Affordable development programs
LMH is an experienced affordable housing developer and utilizes a variety of tools to support the continued improvement of properties in its portfolio. These tools include:

- To support the financing to provide affordable housing solutions to redevelop the portfolio, LMH has secured financing using Low Income Housing Tax Credits (LIHTC). LMH provides approximately 322 LIHTC units. LMH secured financing through both public and private sources for Collingwood Green a multi-phase mixed-income community on the former public housing sites of Brand Whitlock and Albertus Brown.
- LMH was one of the first housing authorities in the country to complete a Rental Assistance Demonstration (RAD) conversion in 2014. RAD allows public
housing agencies to convert public housing units to project-based Section 8 programs. The conversion process often allows the agency to finance and undertake improvements to the property. LMH converted the 134 units at Parqwood Apartments to Section 8 project-based Rental Assistance (PBRA) and financed improvements with private debt, a 4 % LIHTC award and HOME funds. LMH has also leveraged RAD as part of the multi-phase Collingwood Green mixed finance redevelopment process.

- LMH is currently working with City partners to undertake a major redevelopment effort to help youth aging out of foster care through a Transition Aged Youth Redevelopment. LMH is moving forward with redevelopment of a former vacant hotel building outside of downtown Toledo. LMH, The City, Juvenile Court and Lucas County Children Services have enacted this strategy to transform the property into permanent supportive housing for 43 young people. LMH has committed project-based vouchers to the project and plans to layer LIHTC into the financing, and the City has assigned funding to the project via the HOME program.

- One of the financing tools that LMH has includes limited bonding authority under Chapter 3735 of the Ohio Revised Code. LMH can issue bonds and most recently issued bonds in 2012 and 2014 using the Capital Fund Finance Program. It is possible that LMH could utilize this tool if developing housing using LIHTC in the future.
### Program name
#### Housing Choice Voucher (HCV) Program

| **Program summary** | LMH's Housing Choice Voucher Program (HCVP) provides 4,685 housing choice vouchers to individuals and families and has attained High Performance Status since 2016. |
| **LMH involvement in program** | LMH administers the Housing Choice Voucher program for Lucas County. Participants pay 30% of their adjusted household income towards rent and LMH subsidizes the balance of the rent by paying the landlord directly. |

### Program type
- **Voucher or Public Housing**: Voucher (HCV)
- **Housing production, preservation, resident services, affordability**: Affordability
- **Intended Population (eligibility)**: Eligible low-income households

### Program administration
- **Lead administrator**: LMH
- **Partners**: N/A
- **Funding Source**: HUD

### Program performance
- **Impact**: 4,685 households
- **Data Tracking**: HUD Section Eight Management Assessment Program (SEMAP) metrics

### Program name
#### Low Income Public Housing (LIPH) Program

| **Program summary** | LMH maintains units of public housing across the county. Participants pay 30% of their adjusted household income towards rent and LMH receives subsidy from HUD to offset operating expenses. |
| **LMH involvement in program** | LMH owns and operates 2,669 affordable housing units across 26 distinct communities. |

### Program type
- **Voucher or Public Housing**: Public Housing (LIPH)
- **Housing production, preservation, resident services, affordability**: Affordability
- **Intended Population (eligibility)**: Eligible low-income households

### Program administration
- **Lead administrator**: LMH
- **Partners**: N/A
- **Funding Source**: HUD

### Program performance
- **Impact**: 2,669 households
- **Data Tracking**: HUD Public Housing Assessment System (PHAS) metrics
### HCV Project-Based Voucher Program

<table>
<thead>
<tr>
<th><strong>Program name</strong></th>
<th><strong>Program summary</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Within its HCV Program, LMH administers project-based vouchers through a variety of partnerships. As of March 2021, LMH operates ten (10) different partnerships for project-based vouchers.</td>
</tr>
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<table>
<thead>
<tr>
<th><strong>LMH involvement in program</strong></th>
<th><strong>LMH involvement in program</strong></th>
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<tbody>
<tr>
<td></td>
<td>LMH maintains project-based voucher units across Lucas County. Participants pay 30% of their adjusted household income toward rent and LMH receives subsidy from HUD to offset operating expenses.</td>
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<table>
<thead>
<tr>
<th><strong>Program type</strong></th>
<th><strong>Voucher or Public Housing</strong></th>
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<tbody>
<tr>
<td>Voucher</td>
<td>Voucher (HCV)</td>
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<table>
<thead>
<tr>
<th><strong>Housing production, preservation, resident services, affordability</strong></th>
<th><strong>Affordability</strong></th>
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<table>
<thead>
<tr>
<th><strong>Intended Population (eligibility)</strong></th>
<th><strong>Intended Population (eligibility)</strong></th>
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</thead>
<tbody>
<tr>
<td>Each program targets various special population groups</td>
<td>Each program targets various special population groups</td>
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<table>
<thead>
<tr>
<th><strong>Program administration</strong></th>
<th><strong>Program administration</strong></th>
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<tbody>
<tr>
<td><strong>Lead administrator</strong></td>
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<tr>
<td><strong>Partners</strong></td>
<td>Neighborhood Properties, Inc.</td>
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<tr>
<td></td>
<td>Renaissance Senior Apartments (National Church Residences), YWCA</td>
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<td></td>
<td>Chestnut Hill (Volunteers of America)</td>
</tr>
<tr>
<td></td>
<td>Lakewoods Senior Apartments</td>
</tr>
<tr>
<td></td>
<td>Commons at Garden Lake (National Church Residences)</td>
</tr>
<tr>
<td></td>
<td>Valley Bridge (National Church Residences)</td>
</tr>
<tr>
<td></td>
<td>St. Hedwig</td>
</tr>
<tr>
<td></td>
<td>Collingwood Green III</td>
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<tr>
<th><strong>Funding</strong></th>
<th><strong>Funding</strong></th>
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</thead>
<tbody>
<tr>
<td><strong>Source</strong></td>
<td>HUD</td>
</tr>
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<tr>
<th><strong>Program performance</strong></th>
<th><strong>Program performance</strong></th>
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<tbody>
<tr>
<td><strong>Impact</strong></td>
<td>484 households</td>
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<th><strong>Data Tracking</strong></th>
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<tbody>
<tr>
<td><strong>metrics</strong></td>
<td>HUD Section Eight Management Assessment Program (SEMAP)</td>
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</tbody>
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### HUD-VASH Vouchers

<table>
<thead>
<tr>
<th><strong>Program name</strong></th>
<th><strong>Program summary</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HUD-VASH is a collaborative program between HUD and Department of Veterans Affairs (VA) that combines HUD housing vouchers with VA supportive services to help homeless veterans and their families find and sustain permanent housing. HUD provides LMH with vouchers to pay for privately owned housing to veterans who are eligible for VA health care services and are experiencing homelessness.</td>
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<table>
<thead>
<tr>
<th><strong>LMH involvement in program</strong></th>
<th><strong>LMH involvement in program</strong></th>
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</thead>
<tbody>
<tr>
<td></td>
<td>LMH provides 170 VASH vouchers to individuals and families.</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th><strong>Program type</strong></th>
<th><strong>Voucher or Public Housing</strong></th>
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<tbody>
<tr>
<td>Voucher</td>
<td>Voucher (HCV)</td>
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| **Housing production, preservation, resident services, affordability** | **Affordability and resident services** |

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<tr>
<th><strong>Intended Population (eligibility)</strong></th>
<th><strong>Intended Population (eligibility)</strong></th>
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<tbody>
<tr>
<td>Each program targets various special population groups</td>
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<tr>
<th><strong>Program administration</strong></th>
<th><strong>Program administration</strong></th>
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<td><strong>Lead administrator</strong></td>
<td>LMH</td>
</tr>
<tr>
<td><strong>Partners</strong></td>
<td>HUD and VA</td>
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<tr>
<th><strong>Funding</strong></th>
<th><strong>Funding</strong></th>
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<tbody>
<tr>
<td><strong>Source</strong></td>
<td>HUD and VA</td>
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<tr>
<th><strong>Program performance</strong></th>
<th><strong>Program performance</strong></th>
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</thead>
<tbody>
<tr>
<td><strong>Impact</strong></td>
<td>170 households</td>
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<tr>
<th><strong>Data Tracking</strong></th>
<th><strong>Data Tracking</strong></th>
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<tbody>
<tr>
<td><strong>metrics</strong></td>
<td>SEMAP by PHA, Case management by VA</td>
</tr>
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</table>
Within its HCV Program, LMH administers tenant-based special purpose vouchers through a variety of partnerships. As of March 2021, LMH operates nine different tenant-based voucher programs. Programs include:

- Non-Elderly Disabled
- Family Unification Program
- Veterans Affairs Supportive Housing
- Money Follows the Person (NED 2)
- Mainstream
- Moderate Rehabilitation Program
- Mainstream (Section 811)
- Supportive Housing – Infant Mortality
- Supportive Housing – Housing First

*At the time of this writing in March 2021, LMH is in the process of accepting an allocation of Emergency Housing Vouchers – a new voucher type which supports homeless individuals/families and those at risk of homelessness. These will be administered in partnership with the Toledo Lucas County Homelessness Board.

<table>
<thead>
<tr>
<th>Program name</th>
<th>HCV Tenant-Based Special Purpose Voucher Program</th>
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</thead>
<tbody>
<tr>
<td>LMH involvement in program</td>
<td>LMH allocates tenant-based vouchers for this program.</td>
</tr>
<tr>
<td>Program summary</td>
<td>Programs include: Non-Elderly Disabled, Family Unification Program, Veterans Affairs Supportive Housing, Money Follows the Person (NED 2), Mainstream, Moderate Rehabilitation Program, Mainstream (Section 811), Supportive Housing – Infant Mortality, Supportive Housing – Housing First.</td>
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<table>
<thead>
<tr>
<th>Program type</th>
<th>Voucher (HCV)</th>
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</thead>
<tbody>
<tr>
<td>Housing production, preservation, resident services, affordability</td>
<td>Affordability and resident services</td>
</tr>
<tr>
<td>Intended Population (eligibility)</td>
<td>Each program targets various special population groups</td>
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<th>Program administration</th>
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<tbody>
<tr>
<td>Lead administrator</td>
<td>LMH</td>
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<tr>
<td>Partners</td>
<td>Various partners</td>
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<tr>
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<tbody>
<tr>
<td>Source</td>
<td>HUD</td>
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<table>
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<th>Program performance</th>
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<tbody>
<tr>
<td>Impact</td>
<td>874 households</td>
</tr>
<tr>
<td>Data Tracking</td>
<td>HUD Section Eight Management Assessment Program (SEMAP) metrics</td>
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</table>
### No Barriers Housing Supportive Services Vouchers

**Program summary**
LMH has issued supportive services vouchers in support of No Barriers Housing, a local initiative based on the national Housing First model. The program prioritizes housing as the first step in ending chronic homelessness.

**LMH involvement in program**
LMH provides federal Housing Choice Vouchers to chronically homeless individuals. LMH has set aside 65 vouchers to support this program. Partner organizations provide referrals and supportive services and LMH matches the individual with a federal voucher.

**Program type**
- **Voucher or Public Housing**: Voucher (HCV)
- **Housing production, preservation, resident services, affordability**: Affordability and resident services
- **Intended Population (eligibility)**: Chronically homeless individuals

**Program administration**
- **Lead administrator**: LMH
- **Partners**: Toledo Lucas County Homelessness Board, Mental Health and Recovery Services Board of Lucas County

**Funding**
- **Source**: HUD

**Program performance**
- **Impact**: 65 Housing Choice Vouchers
- **Data Tracking**: HUD Section Eight Management Assessment Program (SEMAP) metrics

### HCV Infant Mortality Program

**Program summary**
Within its HCV Program, LMH also administers supportive services vouchers. These vouchers are provided to address infant mortality. A combination of housing and wrap-around services are provided by partners or through acquired service providers. This initiative started as a pilot program to assess the effectiveness of providing rental subsidy to reduce risk factors for infant mortality and increase housing stability of low-income women.

**LMH involvement in program**
LMH allocates tenant-based vouchers for this program.

**Program type**
- **Voucher or Public Housing**: Voucher (HCV)
- **Housing production, preservation, resident services, affordability**: Affordability
- **Intended Population (eligibility)**: Participants must be pregnant or have a child under 6 months and experiencing homelessness, or have an unstable living environment.

**Program administration**
- **Lead administrator**: LMH
- **Partners**: Hospital Council of Northwest Ohio (HCNO)

**Funding**
- **Source**: HUD

**Program performance**
- **Impact**: 90 households
- **Data Tracking**: HUD Section Eight Management Assessment Program (SEMAP) metrics
### Program name

**HUD Choice Neighborhoods Initiative Planning Grant**

#### Program summary

HUD Choice Neighborhoods Initiative (CNI) Planning Grants support the development of comprehensive neighborhood revitalization plans which focused on directing resources to address three core goals: Housing, People and Neighborhoods. To achieve these core goals, communities must develop and implement a comprehensive neighborhood revitalization strategy, or Transformation Plan. The Transformation Plan will become the guiding document for the revitalization of the public and/or assisted housing units while simultaneously directing the transformation of the surrounding neighborhood and positive outcomes for families.

LMH secured a 2020 HUD CNI Planning Grant in December 2020, targeting the McClinton Nunn development and the Junction neighborhood. Over the past decade, The Junction Coalition, an organization led by community members, has been a key stakeholder in the neighborhood. Most recently, The Junction Coalition led a community planning process to formulate the Junction Neighborhood Master Plan adopted by the City in 2019. The Choice Neighborhood Planning Grant will build on this positive momentum to develop comprehensive strategies for achieving the community’s priorities.

The Choice Neighborhoods Planning Grant will enable residents – in partnership with the Lucas Metropolitan Housing, the City of Toledo, and over 35 committed organizations – to plan for the revitalization of McClinton Nunn Homes, a distressed 151-unit public housing development in the neighborhood. The planning process will also identify solutions to the neighborhood’s persistent challenges to increase opportunities for residents, improve the existing housing stock, promote economic development, and enhance quality of life.

<table>
<thead>
<tr>
<th>Program type</th>
<th>Voucher or Public Housing</th>
<th>Public Housing (LIPH)</th>
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</thead>
<tbody>
<tr>
<td>Housing production, preservation, resident services, affordability</td>
<td>Resident Services and Preservation</td>
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<tr>
<td>Intended Population (eligibility)</td>
<td>Residents of McClinton Nunn Homes and the Junction Neighborhood</td>
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### Program administration

<table>
<thead>
<tr>
<th>Lead administrator</th>
<th>LMH</th>
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</thead>
<tbody>
<tr>
<td>Partners</td>
<td>City of Toledo (co-applicant), Lucas County Board of Commissioners, The Junction Coalition, LISC Toledo, Toledo Public Schools, ProMedica, The Tabernacle, Toledo Metropolitan Area Council of Governments, Toledo Design Collaborative, Toledo Police Department, United Way of Greater Toledo, and many other supportive partners. Camiros serves as the planning coordinator.</td>
</tr>
</tbody>
</table>

### Funding

| Source | HUD, LMH, City of Toledo & Lucas County Board of Commissioners |

### Program performance

<p>| Impact | Approximately 5,000 residents |
| Data Tracking | HUD CNI metrics |</p>
<table>
<thead>
<tr>
<th>Program name</th>
<th>ConnectHomeUSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Program summary</strong></td>
<td>ConnectHomeUSA is a movement to bridge the digital divide for HUD-assisted housing residents. It is HUD’s flagship program to encourage local public/private partnerships to expand digital inclusion to connect residents to low or free broadband service, devices, and training.</td>
</tr>
<tr>
<td><strong>LMH involvement in program</strong></td>
<td>LMH was designated a ConnectHomeUSA site as part of the 2018 cohort.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Program type</strong></th>
<th>Public Housing (LIPH)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Housing production, preservation, resident services, affordability</strong></td>
<td>Resident Services</td>
</tr>
<tr>
<td><strong>Intended Population (eligibility)</strong></td>
<td>Public housing residents</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Program administration</strong></th>
<th>LMH</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Partners</strong></td>
<td>People for PCs; Toledo Public Schools</td>
</tr>
</tbody>
</table>

| **Funding** | No HUD funding available for program. LMH has partnered with other funders such as Lucas County Board of Commissioners in support of ongoing resident connectivity initiatives. |

<table>
<thead>
<tr>
<th><strong>Program performance</strong></th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Impact</strong></td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Data Tracking</strong></td>
<td>N/A</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Program name</th>
<th>Health Profession Opportunity Grant</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Program summary</strong></td>
<td>LMH is a sub-recipient of the Health Profession Opportunity Grant (HPOG) through NetWORK/Zepf, which provides funding for training, education, work supports, and success coaching for program participants to enroll in targeted training in high demand occupations in the healthcare industry. During this 5-year demonstration participants are selected through a computerized lottery process and may continue to receive services even after completing their educational program. HPOG offers a variety of healthcare educational opportunities that lead to a certification, diploma, or degree.</td>
</tr>
<tr>
<td><strong>LMH involvement in program</strong></td>
<td>All new eligible applicants are selected by lottery to participate in these training opportunities. Due to the program design, not all eligible applicants will be selected to participate in these opportunities. LMH staff members serve all, not just LMH residents/participants.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Program type</strong></th>
<th>Public Housing (LIPH)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Housing production, preservation, resident services, affordability</strong></td>
<td>Resident Services</td>
</tr>
<tr>
<td><strong>Intended Population (eligibility)</strong></td>
<td>Eligible low-income individuals meeting program requirements</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Program administration</strong></th>
<th>LMH</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Partners</strong></td>
<td>The Zepf Center/NetWORK and many other partners</td>
</tr>
</tbody>
</table>

| **Funding** | Administration for Children and Families, U.S. Department of Health & Human Services |
## Program performance

<table>
<thead>
<tr>
<th>Impact</th>
<th>708 LMH Residents went through Random Assignment. Currently, 372 are in treatment, 106 were in treatment and are now inactive.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data Tracking</td>
<td>HPOG grant metrics</td>
</tr>
</tbody>
</table>

## Program name

<table>
<thead>
<tr>
<th>HUD Resident Opportunity &amp; Self-Sufficiency (ROSS) Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>The HUD Resident Opportunity and Self-Sufficiency (ROSS) Program provides service coordination activities for public housing residents to promote self-sufficiency and daily living activities. A strong service coordination program helps to foster the following: 1) Reduction in resident crisis situations, 2) Increase earned income for residents through employment opportunities, 3) Increase resident participation in education/training opportunities, 4) Make progress toward achieving economic independence and housing self-sufficiency, 5) In the case of elderly or disabled residents, help improve living conditions and enable residents to age-in-place.</td>
</tr>
</tbody>
</table>

## Program summary

| LMH involvement in program 2 service coordinators work directly with families by providing daily assessments, case management, information, referrals for workforce development, resume building, training opportunities and job seeking/retention skills. Residents are also referred to educational opportunities, GED preparation and access to colleges in various locations of their choice. Furthermore, to help strengthen their financial stability, participating residents are referred to the Financial Opportunity Centers for assistance with budgeting, credit repair and homeownership education. LMH received a 3-year grant awarded in 2021. |

## Program type

<table>
<thead>
<tr>
<th>Voucher or Public Housing</th>
<th>Public Housing (LIPH)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing production, preservation, resident services, affordability</td>
<td>Resident Services</td>
</tr>
<tr>
<td>Intended Population (eligibility)</td>
<td>Public housing residents</td>
</tr>
</tbody>
</table>

## Program administration

<table>
<thead>
<tr>
<th>Lead administrator</th>
<th>LMH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Partners</td>
<td>HUD</td>
</tr>
</tbody>
</table>

## Funding

| Source | HUD |

## Program performance

<table>
<thead>
<tr>
<th>Impact</th>
<th>1,303 families</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data Tracking</td>
<td>HUD ROSS metrics</td>
</tr>
</tbody>
</table>
### Program name | HUD Family Self Sufficiency (FSS) Program
---|---

**Program summary** | The Family Self Sufficiency (FSS) Program is designed to assist residents in increasing their earned income and reduce their dependency on welfare cash assistance and rental subsidies. Once enrolled, participants receive assistance in the following areas: 1) Employment, 2) GED, 3) Post-Secondary Education, 4) Financial Literacy, 5) Credit Counseling/Repair, 6) Homeownership, 7) Establishing a FSS Escrow Saving Account.

**LMH involvement in program** | LMH has 3 FSS service coordinators who continue to assist public housing and Housing Choice Voucher (HCV) participants with achieving their self-sufficiency goals. “Self-sufficiency” is defined as a household’s ability to maintain financial, housing, and personal/family stability. LMH assists families with employment, training, post-secondary education, financial literacy and much more.

**Program type** | Voucher (HCV) and Public Housing (LIPH)

**Housing production, preservation, resident services, affordability** | Resident Services

**Intended Population (eligibility)** | Voucher recipients and public housing residents

**Program administration** | LMH

**Partners** | Many community partners

**Funding** | HUD; Awarded $263,400 grant in 2021

**Program performance** | Since beginning of program, 70 participants have graduated. Annual capacity is approximately 50-60.

**Data Tracking** | HUD FSS metrics
The HUD Jobs Plus program is a competitive grant awarded to LMH in late 2018. The purpose of the HUD Jobs Plus Program is to develop locally based, job-driven approaches to increase earnings and advance employment outcomes through work readiness, employer linkages, job placement, educational advancement technology skills, and financial literacy for residents of public housing. The place-based Jobs Plus Program addresses poverty among public housing residents by incentivizing and enabling employment through income disregards for working families, and a set of services designed to support work including employer linkages, job placement and counseling, educational advancement and financial counseling. Ideally, these incentives will saturate the target developments, building a culture of work and making working families the norm.

Ravine Park Village and Birmingham Terrace will combine to implement the Jobs Plus Initiative. Currently, there are 274 apartments and 356 “work-able” adults. Currently seventy-six percent (76%) of working-age adults are unemployed. To support job retention and advancement in the Jobs Plus program, participants will receive employment readiness training and barrier removal from Pathway, supportive services and barrier assistance from Zepf Center, financial literacy from LISC, and youth employment opportunities from the YMCA.

<table>
<thead>
<tr>
<th>Program name</th>
<th>HUD Jobs Plus Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program summary</td>
<td>Ravine Park Village and Birmingham Terrace will combine to implement the Jobs Plus Initiative. Currently, there are 274 apartments and 356 “work-able” adults. Currently seventy-six percent (76%) of working-age adults are unemployed. To support job retention and advancement in the Jobs Plus program, participants will receive employment readiness training and barrier removal from Pathway, supportive services and barrier assistance from Zepf Center, financial literacy from LISC, and youth employment opportunities from the YMCA.</td>
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<table>
<thead>
<tr>
<th>Program type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Voucher or Public Housing</td>
</tr>
<tr>
<td>Housing production, preservation, resident services, affordability</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Intended Population (eligibility)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ravine Park Village and Birmingham Terrace public housing residents</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Program administration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lead administrator</td>
</tr>
<tr>
<td>Partners</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Funding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Source</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Program performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Impact</td>
</tr>
<tr>
<td>Data Tracking</td>
</tr>
<tr>
<td>Program name</td>
</tr>
<tr>
<td>--------------</td>
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<tr>
<td></td>
</tr>
</tbody>
</table>

**Program summary**

**LMH involvement in program**

LMH is the coordinator of this internal effort.

**Program type**

**Voucher or Public Housing**

Voucher (HCV) and Public Housing (LIPH)

**Housing production, preservation, resident services, affordability**

Resident Services

**Intended Population (eligibility)**

LIPH and HCVP participants facing eviction due to non-payment of rent. Various funding partners and sources each maintain different eligibility criteria.

**Program administration**

**Lead administrator**

LMH

**Partners**

Internal staff across departments; Lucas County Department of Job & Family Services (LCDJFS), Northwest Ohio Homeownership Development Agency (NOHDA)

**Funding**

**Source**

Various funding partners; LMH internal Give Back Fund (internal); $150,000 Lucas County TANF grant awarded by Lucas County Job and Family Services; Pathway; City of Toledo and Lucas County (externally managed funding sources)

**Program performance**

**Impact**

All residents with rental arrearages are targeted. Within the Home to Stay Program, in FY 2020 128 were assisted; 79 are projected to be assisted in 2021.

**Data Tracking**

Residents and participants assisted; other grant metrics
Financing new development through Low Income Housing Tax Credits (LIHTC) has progressively become the future of new affordable housing development. In return for providing upfront LIHTC equity, investors receive a dollar-for-dollar credit against their Federal tax liability each year, over a period of 10 years. LMH is continually looking for ways to provide contemporary affordable housing solutions to supplement and improve our current offerings of apartments, townhome, and single-family homes. LMH secured financing through both public and private sources for Collingwood Green (CG), a new multi-phase mixed-income community on sites of the former Brand Whitlock and Albertus Brown public housing communities.

LMH provides 322 Low Income Housing Tax Credit Units, including:
- **CGPI** - 50% LIPH/ 50% -0% AMI
- **CGPII** - 50% LIPH/ 50% 60% AMI
- **CGPIII** - 50% PBV/ 50% - 60% AMI
- **Parqwood** - RAD- 100% PBRA

Current pending proposals:
1. **CGPIV** - 50% PBRA/ 50% - 60% AMI
2. Transition Aged Youth (Park Hotel Project) – Permanent Supportive Housing - 100 % PBV
3. **CGPV** - includes HUD 202, LIHTC

<table>
<thead>
<tr>
<th>Program name</th>
<th>Low-Income Housing Tax Credit Units</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Program summary</strong></td>
<td>Financing new development through Low Income Housing Tax Credits (LIHTC) has progressively become the future of new affordable housing development. In return for providing upfront LIHTC equity, investors receive a dollar-for-dollar credit against their Federal tax liability each year, over a period of 10 years. LMH is continually looking for ways to provide contemporary affordable housing solutions to supplement and improve our current offerings of apartments, townhome, and single-family homes. LMH secured financing through both public and private sources for Collingwood Green (CG), a new multi-phase mixed-income community on sites of the former Brand Whitlock and Albertus Brown public housing communities.</td>
</tr>
</tbody>
</table>

| Voucher or Public Housing | Affordable housing development |
| Housing production, preservation, resident services, affordability | Affordability |
| Intended Population (eligibility) | Low-income housing tax credit eligible households |

<table>
<thead>
<tr>
<th>Program administration</th>
<th>LMH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Partners</td>
<td>City of Toledo and Ohio Housing Finance Agency</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Funding</th>
<th>Ohio Housing Finance Agency</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Program performance</th>
<th>322 households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Impact</td>
<td>Files are audited annually by the owner and the OFHA Sites are managed by a third-party property management company.</td>
</tr>
<tr>
<td>Program name</td>
<td>Transition Aged Youth Redevelopment (pending)</td>
</tr>
<tr>
<td>--------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td><strong>Program summary</strong></td>
<td>Major redevelopment effort to help youth aging out of foster care. LMH is moving forward with redevelopment of a building outside of downtown Toledo that is a former vacant hotel. LMH and partners enacted a strategy to transform the property into permanent supportive housing for 43 young people. PBVs are already approved to be assigned to the units. Currently awaiting notice on a Low-Income Housing Tax Credit (LIHTC) application. City of Toledo has assigned funding to the project via the HOME program.</td>
</tr>
<tr>
<td><strong>LMH involvement in program</strong></td>
<td>LMH is spearheading the project and providing the project-based voucher assistance for the units. The project is actively in development.</td>
</tr>
</tbody>
</table>

**Program type**
- **Voucher or Public Housing**: Voucher (HCV)
- **Housing production, preservation, resident services, affordability**: Housing Production
- **Intended Population (eligibility)**: Youth aging out of the foster care system

**Program administration**
- **Lead administrator**: LMH
- **Partners**: Juvenile Court, Lucas County Children Services, City, Ohio Housing Finance Agency, additional partners

**Funding**
- **Source**: City of Toledo HOME funding

**Program performance**
- **Impact**: Will serve 43 young people aging out of the foster care system
- **Data Tracking**: TBD
The Housing Choice Voucher (HCV) Mobility Demonstration is intended to implement, test, and evaluate whether housing mobility programs expand access to opportunity neighborhoods. This demonstration will allow participating PHAs throughout the country to implement housing mobility programs by offering mobility-related services to increase the number of voucher families with children living in opportunity areas. In addition to offering mobility-related services, participating PHAs will work together in their regions to adopt administrative policies that further enable housing mobility, increase landlord participation, and reduce barriers for families to move across PHA jurisdictions through portability. A total of $50 million is available to PHAs that participate in the demonstration: up to $10 million is for new vouchers for families with children and the remainder is available for mobility-related services. LMH has applied for this program and is currently awaiting determination.

LMH applied for the demonstration program in 2021 and is currently awaiting notice on the pending award.

LMH has taken lessons learned from the application process and will move forward with implementing strategies that are feasible, such as mobility counseling.

<table>
<thead>
<tr>
<th>Program name</th>
<th>HUD Choice Mobility Demonstration Program (pending)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Program summary</strong></td>
<td>The Housing Choice Voucher (HCV) Mobility Demonstration is intended to implement, test, and evaluate whether housing mobility programs expand access to opportunity neighborhoods. This demonstration will allow participating PHAs throughout the country to implement housing mobility programs by offering mobility-related services to increase the number of voucher families with children living in opportunity areas. In addition to offering mobility-related services, participating PHAs will work together in their regions to adopt administrative policies that further enable housing mobility, increase landlord participation, and reduce barriers for families to move across PHA jurisdictions through portability. A total of $50 million is available to PHAs that participate in the demonstration: up to $10 million is for new vouchers for families with children and the remainder is available for mobility-related services. LMH has applied for this program and is currently awaiting determination.</td>
</tr>
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<td>LMH involvement in program</td>
<td>LMH applied for the demonstration program in 2021 and is currently awaiting notice on the pending award. LMH has taken lessons learned from the application process and will move forward with implementing strategies that are feasible, such as mobility counseling.</td>
</tr>
<tr>
<td><strong>Program type</strong></td>
<td>Voucher (HCV)</td>
</tr>
<tr>
<td>Voucher or Public Housing</td>
<td>Voucher (HCV)</td>
</tr>
<tr>
<td>Housing production, preservation, resident services, affordability</td>
<td>Resident Services</td>
</tr>
<tr>
<td>Intended Population (eligibility)</td>
<td>Voucher households</td>
</tr>
<tr>
<td><strong>Program administration</strong></td>
<td>LMH</td>
</tr>
<tr>
<td>Lead administrator</td>
<td>LMH</td>
</tr>
<tr>
<td>Partners</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td>HUD demonstration program with grant funding</td>
</tr>
<tr>
<td>Source</td>
<td>HUD demonstration program with grant funding</td>
</tr>
<tr>
<td><strong>Program performance</strong></td>
<td>TBD</td>
</tr>
<tr>
<td>Impact</td>
<td>TBD</td>
</tr>
<tr>
<td><strong>Data Tracking</strong></td>
<td>HUD Choice Mobility Demonstration metrics</td>
</tr>
<tr>
<td>Data Tracking</td>
<td>HUD Choice Mobility Demonstration metrics</td>
</tr>
</tbody>
</table>
Task 5. Assessment of Barriers to Development

A core goal of the Comprehensive Housing Strategy (CHS) is to facilitate more, and more types, of development across the City of Toledo. To understand what strategies could make that possible, current barriers to development were identified and analyzed.

In December 2019, the City of Toledo, with support from Enterprise Community Partners, Inc., conducted a series of focus groups (with for-profit and nonprofit developers), informant interviews (with elected officials, planning staff, community-based organizations, and more), and a review of past City plans and documents. Four key barriers to development were identified through these activities:

1. **It is more difficult to assemble financing for residential development (both market-rate and subsidized) in Toledo than in other markets.** Developers noted that one of their biggest challenges is filling the gap between construction costs and market rents, both because of the size of the gaps they are often filling and the difficulty of securing appropriate financing to fill them. Assembling financing was perceived as more difficult in Toledo than in other Ohio markets, such as Columbus, Cincinnati, and Cleveland. Coordinating investments for housing and economic development, in support of a unified vision for the city, can increase market confidence and spur demand.

2. **Rehab is often cost-prohibitive, especially acquisition/rehab and rehab of multifamily buildings.** High costs of rehab were attributed, in part, to the age and level of dilapidation of the housing stock in some areas of the city. When there is an appraisal gap (i.e., when the cost of purchasing and rehabilitating a property is higher than the appraised property value), it becomes difficult (if not impossible) to secure financing for the project.

3. **The local regulatory environment adds complexity and uncertainty to the development process, making it riskier to pursue development in Toledo than it otherwise might be.** Key policies and processes contributing to this barrier include land-use entitlements, processes for awarding development incentives and zoning variances, and local certification requirements. There is a mismatch between current zoning and demand for denser development patterns (including more/larger multifamily and smaller infill projects), driving increased need for special approval processes (e.g. variances). Inconsistency in these processes, and incentive awards, create financial uncertainty. Certification requirements were noted as cost drivers, especially when the availability of qualified labor is limited.

4. **There is mistrust between developers, the City, and community members, which feeds perception biases that limit development potential.** There are two core perception biases impacting development in Toledo: perceptions of the City inconsistently supporting development (from developers and community partners) and perceptions of opposition with developers instead of partnership (by both the City and community members). Addressing this barrier will require a more proactive approach to partnership from both the City and the development community, grounded in transparent and consistent practices, to improve the viability of development across Toledo.

These barriers were further analyzed through supplemental research, data analysis, and stakeholder engagement to identify recommended actions that the City and community partners
can take to address these barriers and achieve broader goals for housing in Toledo through the CHS.

Additional analysis activities included:

- Development cost modeling, supported by an analysis of local development pro formas and RSMeans data, to understand drivers of key development costs in Toledo and how that compared to other cities developers identified as peer markets
- Development process mapping to illustrate the impact of the current regulatory environment on housing development in Toledo
- An analysis of the Ohio Qualified Allocation Plan (QAP) to understand how State funding priorities impact development feasibility in Toledo
- Two focus groups with local and national financial institutions and developers to discuss the lending environment in Toledo

Detailed analysis summaries for each of those activities is appended here.
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Development Cost Modeling

Key Takeaways

- Residential land values in Toledo are lower than most peer markets but are also increasing faster than most, recently rebounding to 2012 values.
- Construction costs in Toledo are lower than the national average but higher than several peer markets (Cincinnati, Columbus, Springfield, OH). These costs have been increasing but not as quickly as in other markets (+6% increase in construction costs in Toledo from 2016 to 2019, compared to +11% nationwide).
- The rents that the Toledo market commands are lower than nearly all peer markets and have been declining since 2012.
- The home sale prices that the Toledo market commands are also lower than most peer markets (except Springfield). Toledo has also seen a slower increase in home sale prices from 2012 to 2019 than most other peer markets (except Springfield).
- Income levels in Toledo are lower than every other peer market considered except Springfield. Increases in incomes in Toledo have largely kept pace or exceeded the increases experienced in other peer markets from 2012 to 2019.
- More gap financing (particularly grants and flexible, low-interest loans) is needed to close the financing gap in Toledo. Actions to lower construction costs and stretch available financing can help but are not sufficient to close the gap, without additional funding.

What are the biggest drivers of residential development costs in Toledo? Are they different for different development models (new construction vs. rehab, different building materials or sizes, etc.)? How have they changed over time? How do they compare to other cities in Ohio and peer cities elsewhere (e.g. Detroit)?

Building Costs in Toledo

Baseline development scenarios

- The following development scenarios were used to create illustrative financial models:

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Details</th>
</tr>
</thead>
</table>
| 6-story MF new construction | Brick/concrete framing  
2000 sq. ft.  
60 units total/1000 sq. ft. per unit  
Basement included |
| 3-story MF new construction | Fiber cement/wood frame  
2000 sq. ft.  
22 units total/1000 sq. ft. per unit  
Basement included |
| 2-story SF new construction | Wood siding/wood frame  
Average building quality  
Unfinished basement included |

- Assumptions for estimating building costs for each model are summarized separately (see Appendix A). These were vetted against actual pro formas from recent residential developments in Toledo provided by the City and Land Bank and then plugged into a pro forma builder Enterprise had previously created. These assumptions were reviewed by lender and developer partners before finalizing.

- Estimating break-even rents in each scenario. Different average per unit rents were tested until the project was expected to meet the following feasibility measures:
  - Minimum combined debt service coverage ratio (post-construction)
Toledo’s Comprehensive Housing Strategy
Appendix 3 | Task 5: Assessment of Barriers to Development

- Investor target IRR
- Developer target IRR
- Basic lender/investor feasibility

### Scenario Details Estimated breakeven rent

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Details</th>
<th>Estimated breakeven rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>6-story MF new construction</td>
<td>Brick/concrete framing 60 units total/1000 sq. ft. per unit Basement included</td>
<td>$2,025 average per unit ($2.03 psf)</td>
</tr>
<tr>
<td>3-story MF new construction</td>
<td>Fiber cement/wood frame 22 units total/1000 sq. ft. per unit Basement included</td>
<td>$2,000 average per unit ($2.00 psf)</td>
</tr>
<tr>
<td>2-story SF new construction</td>
<td>Wood siding/wood frame Average building quality 2000 sq. ft. Unfinished basement included</td>
<td>$2,600 average per unit ($1.30 psf)</td>
</tr>
</tbody>
</table>

- Comparing break-even rents and sales prices to current market conditions & housing needs in Toledo.
  - The breakeven rents noted in the table above far exceed the rents the Toledo market is currently commanding and the rents that most Toledoans can afford.
  - Zillow Observed Rent Index\(^1\) for Toledo, OH (December 2020): $913
    - At this rent, each new construction development scenario above would face significant financial gaps.
  - Median household income\(^2\) in Toledo, OH (2019): $37,752
    - Rent affordable to a household with the median Toledo income: $943\(^3\)
  - At these rents, each new construction development scenario above would face significant financial gaps (without any subsidy).

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Breakeven rent</th>
<th>Test rents</th>
<th>Gap</th>
</tr>
</thead>
<tbody>
<tr>
<td>6-story MF new construction</td>
<td>$2,025</td>
<td>$913</td>
<td>More than 50% of project cost $943 $7,811,000</td>
</tr>
<tr>
<td>3-story MF new construction</td>
<td>$2,000</td>
<td>$913</td>
<td>More than 50% of project cost $943 $2,789,000</td>
</tr>
<tr>
<td>2-story SF new construction</td>
<td>$2,576</td>
<td>$913</td>
<td>$182,794</td>
</tr>
<tr>
<td></td>
<td>$943</td>
<td>$179,543</td>
<td></td>
</tr>
</tbody>
</table>

- For a developer to break-even on the 2-story SF new construction model, the house would need to sell for $315,503 or more. Realistically, a developer does not just want to break even – they also want to make a profit. For a developer to make a 20% profit on the project, it would need to sell for $378,605 or more. This is significantly more than homes in Toledo have recently sold for.
  - Zillow Home Value Index\(^4\) for Toledo, OH (December 2020): $135,314
    - At this price, the developer of this prototype development would face a loss of $180,190 without any subsidy or additional funding.

**Change in building costs over time in Toledo**

---

1. [https://www.zillow.com/research/data/](https://www.zillow.com/research/data/)
2. [https://www.census.gov/quickfacts/toledocityohio](https://www.census.gov/quickfacts/toledocityohio)
3. Calculated by dividing the median household income by 12 (to identify monthly income) and multiplying by 0.3 (to identify 30% of monthly income, per HUD’s definition of affordability).
4. [https://www.zillow.com/research/data/](https://www.zillow.com/research/data/)
- **Residential land costs.**\(^5\) Average single-family residential land values in Toledo and Lucas County have consistently increased over the past four years (+14% in Toledo, and +17% in Lucas County from 2016 to 2019), rebounding to 2012 values after experiencing declines from 2012 to 2016.
  - Average single-family residential land value per acre in Toledo (FHFA 2020): $105,800
  - Average single-family residential land value per acre in Lucas County (FHFA 2020): $109,600
  - Single-family residential land value trends in Toledo and Lucas County tend to mirror each other (see figure below). Average single-family residential land values have been consistently lower in Toledo than the county as a whole since 2012.

- **Construction costs.** Construction costs in Toledo have increased steadily from 2012 to 2019, except for a single-year decrease in construction costs from 2016 to 2017.
  - Costs increased by 8% from 2012 to 2016 and have increased by a total of 6% from 2016 to 2019 (15% total from 2012 to 2016). This increase is slightly lower than the national average increase in construction costs over the same time period (18% total from 2012 to 2016).
  - The average year-over-year increase in construction costs in Toledo was +2% from 2012 to 2016. There have been higher than average year-over-year increases the past two years (+4% from 2017 to 2018 and +5% from 2019 to 2019), after construction costs dipped in 2017 (-2% from 2016).

### Peer Market Analysis

**Peer market building cost comparison**

- **Identifying peer markets.** Peer markets were identified based on developer feedback and data from the Peer City Identification Tool. This yielded the following list of peer markets:

<table>
<thead>
<tr>
<th>Population</th>
<th>City, State</th>
</tr>
</thead>
<tbody>
<tr>
<td>428,348</td>
<td>Lucas County, OH</td>
</tr>
<tr>
<td>272,779</td>
<td>Toledo, OH</td>
</tr>
<tr>
<td>303,940</td>
<td>Cincinnati, OH</td>
</tr>
<tr>
<td>381,009</td>
<td>Cleveland, OH</td>
</tr>
<tr>
<td>898,553</td>
<td>Columbus, OH</td>
</tr>
<tr>
<td>670,031</td>
<td>Detroit, MI</td>
</tr>
<tr>
<td>37,117</td>
<td>Lima, OH</td>
</tr>
<tr>
<td>46,576</td>
<td>Mansfield, OH</td>
</tr>
<tr>
<td>59,132</td>
<td>Springfield, OH</td>
</tr>
</tbody>
</table>

*Source: 2019 ACS*

- **Residential land costs**
  - Single-family residential land values in Toledo are lower than most peer markets. Residential land in Toledo in 2019, on average, was valued at about 75% of residential land values in Cincinnati, OH and Cleveland, OH and at about 50% of residential land values in Columbus, OH and Detroit, MI. Average Toledo residential land values were more than double average residential land values in Springfield, OH in 2019. No data was available for Lima, OH or Mansfield, OH.

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\(^5\) Note: coverage from this data is limited to single-family residential land (does not include multifamily residential land). Since no viable data source was identified for measuring multifamily residential land costs over time
Toledo’s Comprehensive Housing Strategy  
Appendix 3 | Task 5. Assessment of Barriers to Development

- **Single-family land values have been increasing across peer markets in recent years.** Like Toledo, most peer markets (excepting Cleveland and Springfield, OH) experienced an increase in residential land values from 2016 to 2019. Only Columbus, OH experienced the same level of increase in land values over that time period (+14%). Increases in other peer markets ranged from 5% (Cincinnati, OH) to 10% (Detroit, MI). Springfield, OH experienced no increase in values over that time period, while Cleveland, OH experienced a 2% decline.

- **Longer-term trends show greater variation in single-family land values across peer markets.** Between 2012 and 2016, trends in land values were more variable across peer markets. Some (Cincinnati and Cleveland, OH) experienced mild decreases (-2% each); others experienced significant increases (+19% in Columbus, OH and +34% in Detroit, MI). Springfield, OH was the only peer city that experienced a steeper decrease than Toledo (-29%) over this time period.

![Residential land values per acre](chart.png)


- **Construction costs**
  - In 2019, construction costs in Toledo were below the national average but higher than the average in most peer markets (except Detroit and Cleveland).  
  - Construction costs in Toledo have historically remained close to, but less than, the national average. After a decrease in construction costs between 2016 and 2017, the gap between costs in Toledo and the national average has widened.
    - All peer markets also experienced a dip in construction costs between 2016 and 2017, even though national costs continued to rise.
  - Toledo experienced the smallest increase in construction costs from 2016 to 2019 (+6%) among the peer markets examined. Over that same time period, construction costs increased by an average of 11% nationally.

---

6 Source: RSMeans Historical Cost Index.
Rent and price comparison to peer markets
- Per BEA’s regional price parities\(^7\), Toledo’s market commands lower rents than most peer markets analyzed and has experienced a larger decline (-7%) in rents, than all other markets analyzed except Springfield, OH. Columbus, OH was the only market analyzed where rents, relative to the national average, did not decline.

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\(^7\) Regional price parities (RPPs) measure differences in price levels across geographic areas relative to the national average price level for each year. More information is available from the U.S. Bureau of Economic Analysis here: [https://apps.bea.gov/scb/2019/06-june/0619-regional-price-parities.htm](https://apps.bea.gov/scb/2019/06-june/0619-regional-price-parities.htm)
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- Per FHFA’s home price index, Toledo’s market commands lower prices than Columbus, Cincinnati, or Detroit (but higher prices than Cleveland or Springfield). Toledo has also experienced the second to lowest growth in home sale prices from 2012 to 2019 (+33%). Most of the increase in home prices in Toledo occurred between 2017 and 2019.

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8 The FHFA HPI is a broad measure of the movement of single-family house prices. The FHFA HPI is a weighted, repeat-sales index, meaning that it measures average price changes in repeat sales or refinancings on the same properties. More information is available here.
Comparison of real personal income across peer markets

- Per BEA’s regional estimates of Real Personal Income, income levels in Toledo are lower than every other peer market considered except Springfield, OH. Increase in incomes in Toledo has largely kept pace or exceeded the increase experienced in other peer markets from 2012 to 2019.

<table>
<thead>
<tr>
<th>Real per capita personal income change over time</th>
<th>2012-2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Toledo, OH (Metropolitan Statistical Area)</td>
<td>20%</td>
</tr>
<tr>
<td>Cincinnati, OH-KY-IN (Metropolitan Statistical Area)</td>
<td>14%</td>
</tr>
<tr>
<td>Cleveland-Elyria, OH (Metropolitan Statistical Area)</td>
<td>14%</td>
</tr>
<tr>
<td>Columbus, OH (Metropolitan Statistical Area)</td>
<td>12%</td>
</tr>
<tr>
<td>Detroit-Warren-Dearborn, MI (Metropolitan Statistical Area)</td>
<td>19%</td>
</tr>
<tr>
<td>Springfield, OH (Metropolitan Statistical Area)</td>
<td>17%</td>
</tr>
</tbody>
</table>

9 BEA’s estimates of real personal income consist of the current-dollar estimates adjusted by the Regional Price Parities and converted to constant dollars using the U.S. PCE price index. More information is available here.
Identifying Cost Drivers

Construction costs analysis

Note: this is not a comprehensive analysis of all construction cost variables and is intended for illustrative purposes

- Building materials. Among the different construction cost variables analyzed, building materials had the greatest impact on building cost per square foot, followed by using open shop labor instead of union labor.
  - EIFS & Metal Studs / Rigid Steel were the lowest cost MF building materials, followed by Brick Veneer / Rigid Steel.
  - Brick Veneer / Reinforced Concrete was one of the highest cost MF building materials, along with Precast Concrete / Reinforced Concrete.
  - Wood Siding / Wood Frame were the lowest cost SF building materials, followed by Stucco on Wood Frame.
  - Solid Masonry was the most expensive SF building type, followed by Brick Veneer / Wood Frame buildings.
- Size of the building. Increasing the building footprints of each model (by 25%) tended to lower the construction cost per square foot, demonstrating the impact of economies of scale. On the flip side, a smaller building footprint (square footage decreased by 25% from the baseline for each model) created cost increases across all three models.
- Size of the building perimeter. A smaller perimeter around the building (decreased by 25% from the baseline for each model) lowered costs in both multifamily models, while a larger perimeter increased costs.
- Accessibility modifications. The costs of adding an elevator to either multifamily project, as an example of a high-cost modification, constituted approximately a $2 to $4 increase in construction cost per square foot. For scale, this costs increase is about 1/3rd of the cost increase associated with larger building perimeters.
CONSTRUCTION COSTS ANALYSIS

Source: RSMeans (Q1 2021)

<table>
<thead>
<tr>
<th></th>
<th>6-story MF</th>
<th>3-story MF</th>
<th>2-story SF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baseline</td>
<td>$202.19</td>
<td>$190.92</td>
<td>$119.02</td>
</tr>
<tr>
<td>Using open shop labor instead of union labor</td>
<td>$179.18</td>
<td>$169.77</td>
<td>N/A</td>
</tr>
<tr>
<td>Using different materials (lowest cost)</td>
<td>$166.58</td>
<td>$172.32</td>
<td>$119.02</td>
</tr>
<tr>
<td>Using different materials (highest cost)</td>
<td>$203.90</td>
<td>$193.65</td>
<td>$141.21</td>
</tr>
<tr>
<td>Smaller building footprint (-0.25%)</td>
<td>$219.17</td>
<td>$202.80</td>
<td>$141.06</td>
</tr>
<tr>
<td>Larger building footprint (+0.25%)</td>
<td>$192.00</td>
<td>$183.79</td>
<td>$117.68</td>
</tr>
<tr>
<td>Smaller perimeter around the building (-0.25%)</td>
<td>$190.23</td>
<td>$188.39</td>
<td>$126.31</td>
</tr>
<tr>
<td>Larger perimeter around the building (+0.25%)</td>
<td>$214.67</td>
<td>$200.26</td>
<td>$126.31</td>
</tr>
<tr>
<td>Accessibility modifications Elevator</td>
<td>$206.50</td>
<td>$192.71</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Shading reflects whether the change resulted in a cost increase (red) or a cost decrease (green) per square foot, relative to the baseline models.

Financing analysis

Estimating the financing gap
Actual pro formas from past or proposed MF projects in Toledo reflected a financing gap of 10 to 25% of total project costs (after debt and equity, including LIHTC). Our baseline scenarios reflect higher financing gaps to be filled – 30 to 50% of total project costs.

If all the lowest cost options are selected, how does that impact the financing gap?

- Note: this is not a comprehensive analysis of all construction cost variables and is intended for illustrative purposes
- Lowering construction costs alone is unlikely to completely close the gaps (and in many cases, is not realistic based on the current regulatory environment and broader macroeconomic factors)
  - In fact, adjusting these baseline scenarios to reflect the assumptions that yielded the lowest per square foot construction cost estimates (as identified through the sensitivity analysis above) still left substantial financial gaps for these models.
    - Expanding the building square footage was one of the variables found to reduce the per square foot construction costs in each model; however, if that additional square footage is not used for revenue-generating units, it does not necessarily translate into overall cost savings.

---

10 Based on four local pro formas where this data was available – not representative of all MF residential development in Toledo.
### Toledo Comprehensive Housing Strategy

**Appendix 3 | Task 5: Assessment of Barriers to Development**

<table>
<thead>
<tr>
<th>Gap Description</th>
<th>6-story MF</th>
<th>3-story MF</th>
<th>2-story SF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gap with lowest cost construction options + $943/unit</td>
<td>$7,245,000.00</td>
<td>$2,965,176.00 or more(^{11})</td>
<td>$229,076.16</td>
</tr>
<tr>
<td>Gap with lowest cost construction options + $943/unit + using the additional square footage for additional units</td>
<td>$6,037,000.00</td>
<td>$2,609,000.00</td>
<td>$127,020.03</td>
</tr>
</tbody>
</table>

#### Adjusting financing structure to close the gap

- **Lower DSCRs**, lower interest rates, longer amortization periods, and deferred developer fees can narrow the financing gap on a project. But all of those adjustments plus the lowered construction costs and additional units were not enough to fully close the financing gaps in our baseline development scenarios.
- Lower interest rates had the largest effect on the financing gaps faced by the 6-story and 3-story multifamily models, while a longer amortization period had the largest effect on the financing gap faced by the 2-story SF model.

<table>
<thead>
<tr>
<th>Adjustments to the deal structure</th>
<th>Incremental reduction to the financing gap (per square foot)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower DCSR (1.25% --&gt; 1.15%)</td>
<td>$7.04 (6.47) (6.08)</td>
</tr>
<tr>
<td>Longer amortization period on senior debt (+10 years)</td>
<td>$10.37 (10.07) (17.44)</td>
</tr>
<tr>
<td>Lower interest rate on senior debt (5% to 4%)</td>
<td>$15.31 (15.42) (11.63)</td>
</tr>
<tr>
<td>Deferred developer fee</td>
<td>$5.52 (5.05) (5.75)</td>
</tr>
</tbody>
</table>

#### Filling the gap

- Types of subsidies used to close the gap (per local pro formas and developer focus groups):
  - Tax credit equity (LIHTC)
  -Deferred developer fees
  -Donated land
  -HUD 221(d)(4) debt
  -Toledo HOME
  -LMHA RHF
  -Deferred loans from Lucas County
  -C-PACE
  -Federal Home Loan Bank (FHLB) Affordable Housing Program (AHP) grants
  -Tax abatements (e.g. TIF and Enterprise Zones)
  -Historic tax credits
  -U.S. EPA brownfield grants
  -Toledo business incentive grants

- Additional types of gap-fillers needed (per developer focus groups):
  -Zero-down, non-recourse financing
  -CDFI financing (more flexible, mission-driven financing)
  -More allocations from OHFA (LIHTC, HTF, and others)

- Prototypical financing stacks (based on local pro formas):
  -Non-LIHTC financing stack

\(^{11}\) Gap was more than 50% of total project costs; at this point, the model tops calculating the specific gap, since it is so outsized.
### Toledo's Comprehensive Housing Strategy

Appendix 3 | Task 5. Assessment of Barriers to Development

<table>
<thead>
<tr>
<th>Type of financing</th>
<th>Percent of total project costs covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt</td>
<td>67%</td>
</tr>
<tr>
<td>Equity</td>
<td>16%</td>
</tr>
<tr>
<td>Donated land</td>
<td>2%</td>
</tr>
<tr>
<td>Deferred loan (e.g. HOME)</td>
<td>5%</td>
</tr>
<tr>
<td>C-PACE</td>
<td>10%</td>
</tr>
</tbody>
</table>

**LIHTC financing stack**

<table>
<thead>
<tr>
<th>Type of financing</th>
<th>Percent of total project costs covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt</td>
<td>18%</td>
</tr>
<tr>
<td>Equity</td>
<td>55%</td>
</tr>
<tr>
<td>Deferred developer fee</td>
<td>3%</td>
</tr>
<tr>
<td>Deferred loan (e.g. HOME)</td>
<td>3%</td>
</tr>
<tr>
<td>Grant</td>
<td>21%</td>
</tr>
</tbody>
</table>
Appendix A. Assumptions Used for Development Cost Modeling

Development Model #1: MF New Construction (6 stories)

Acquisition costs

- Assuming land is currently vacant
- Assuming the parcel is already zoned for residential use
- Estimated residual land value based on County Auditor data (AREIS)
  - Selected vacant MF residential parcels (land use code 400), within the City of Toledo, where land value was greater than 0
  - Those filters yielded 1,316 properties, ranging in size from 0.0093 acres to 86.45 acres. After limiting the search to lot sizes that were at least 2 acres large and less than 10 acres large, 60 properties remained. The average land value across those parcels was $147,751 and the median land value was $80,550 (suggesting the data may be skewed). Plotting the data shows vacant commercial land values are clustered between $1,600 and $151,600, and there are several high value outliers (up to a maximum of $749,100). The top quartile of vacant commercial land values is above $168,400.
  - Assuming higher value parcels are the most desirable for development, we will use $200,000 as a starting assumption for multifamily land acquisition costs (rounding up from $168,400, which reflects the top 25% of vacant commercial land values in Toledo). There are 13 vacant commercial parcels in Toledo valued above $200,000.
    - MF pro forma data collected from local developers reflects much higher land acquisition costs for a lot in this size range (e.g. $1,000,000 for 8 acres) – but AREIS data suggests this would be a significant outlier.

Building cost per square foot

- Data source: RSMeans Commercial Building Costs data (Q1 2021 for Toledo, OH)
- Assuming Standard Union labor is used
- Assuming a 4-7 story building (6 stories)
- Assuming Brick Veneer / Reinforced Concrete wall/framing type (seems most relevant to Toledo buildings among available options, based on anecdotal feedback)
  - Other options include:
    - Using other default options provided by RSMeans based on above assumptions:
      - 60,000 sq. ft. total
      - 500 sq. ft. perimeter
Toledo’s Comprehensive Housing Strategy
Appendix 3 | Task 5. Assessment of Barriers to Development

- 10 ft story height
- Contractor fees: 25% of building costs
- Architectural fees: 7% of building costs
- No user fees
- Including a basement
- No building additives selected

  - These assumptions yield an estimate of $202.19 per square foot building cost (or total building cost of $12,131,404.78).
  - Local MF project data estimated $149.84 per square foot for a building 4x this size (~250,000 sq. ft.). Using RSMeans to calculate costs for a similar building size yielded an estimate of $198.14 (about 1.3x the local project data estimate).

Average annual vacancy rate + Year 1 additional vacancy

  - Average annual: 5% (based on typical pro forma assumptions, confirmed by local MF pro formas)
  - Year 1: Assuming 10% based on past financial models developed
    - Local MF pro formas had an average Year 1 vacancy of 9%, and an average stabilized vacancy rate of 6%, but Year 1 vacancy assumptions varied from 1% up to 25% (note: higher numbers tended to be in subsidized buildings, so its possible that lease up takes longer due to income verification and other compliance needs). The most common vacancy assumptions were 5% for both Year 1 and stabilized vacancy.

Site work/landscaping costs

  - Average square foot estimates for site work/landscaping from local MF project: $10 per square foot
    - Average per square foot estimates for site work/landscaping from local SF renovation projects: $4.57 per square foot
    - NMHC data from 2016 suggest site work costs per unit can vary from $4,400 - $18,000 per unit. In this case, the $10 per square foot estimate translates into about $15,000 per unit (this may reflect cost increases over the 5 years since the NMHC data was collected).

Soft costs

  - Used average soft cost estimates from local MF pro formas as baseline: $13 per square foot

Operating reserve (months)

  - Started with 6 months as a baseline
    - Confirmed reasonable-ness with local MF pro formas: Only had two MF pro formas that broke out operating reserves – both were subsidized and both had an average of 7 months of rental income in operating reserves, but each had some months where they anticipated only 6 months in operating reserves (so stuck with 6 months, especially since it would be a non-subsidized context).

Unit mix
- Average unit size: 1,000 square feet → 60 units total
  - Average from local MF pro formas: 784 square feet

Rent
- Using 2020 FMRs as a starting point

<table>
<thead>
<tr>
<th>Year</th>
<th>Efficiency</th>
<th>One-Bedroom</th>
<th>Two-Bedroom</th>
<th>Three-Bedroom</th>
<th>Four-Bedroom</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY 2020</td>
<td>$505</td>
<td>$592</td>
<td>$767</td>
<td>$1,044</td>
<td>$1,150</td>
</tr>
</tbody>
</table>

- Alternative starting point: average from local pro formas: $1.53 per sq. ft.

Property tax rate (for land acquisition)
- 2020 effective residential property tax rate in Toledo (within Toledo CSD boundaries) is 76.431749
- Property taxes in Ohio are calculated as 35% of the market value multiplied by the tax rate, divided by 1,000.
  - Property axes = [(0.35*market value)*76.43]/1000 = 0.02675*market value → use 2.68% of market value to estimate property taxes

Real estate taxes (annually after construction)
- Average from local MF pro formas: $288 annually per unit

Cap rate
- https://apartmentpropertyvaluation.com/cap-rate/county reports median MF cap rate in Toledo as 8.33%
  - MF pro formas from 2020 reflect an average cap rate of 7%. Sticking with 2021 figure above, since change from 2020 to 2021 seems likely.

Developer fee
- Generally expect this to be 3-5% of total development costs, so used $500,000 (approx. 4% of TDCs as a starting point)

Annual per unit operating expenses
- Used averages from local MF pro formas for each line item
  - No line items listed in those pro formas for turnover, services, or common area utilities (so those were omitted)

Cost/revenue inflation
- Started with 2% for both expenses and rent increases year over year as a baseline
  - Only had operating pro formas from subsidized MF properties in Toledo and nearly all had cost inflations outpacing revenue inflations (average of 3% yearly cost inflation and 2% yearly revenue inflation). To adapt for a non-subsidized context, went with 3% and 3% each.

Capital sources
- Started with a financing breakdown that does not include any subsidy, with assumptions based on one of the local MF pro formas
  - Only senior debt amortized over 30 years (80%) + investor equity (20%)
  - Investor target IRR: 9% (per local MF pro formas)
  - 1.25 DSCR (all local MF pro formas exceeded this standard)

**Development Model #2: Smaller MF New Construction (3 stories)**

*All assumptions same as above except:*

**Building cost per square foot**

- Data source: RSMeans Commercial Building Costs data (Q1 2021 for Toledo, OH)
- Assuming Standard Union labor is used
- **Assuming a 1-3 story building (3 stories)**
- **Assuming Fiber Cement / Wood Frame wall/framing type** (seems most relevant to Toledo buildings among available options, based on anecdotal feedback)
  - Other options include:
    - Using other default options provided by RSMeans based on above assumptions:
      - 22,000 sq. ft. total
      - 400 sq. ft. perimeter
      - 10 ft story height
      - Contractor fees: 25% of building costs
      - Architectural fees: 7% of building costs
      - No user fees
      - Including a basement
      - No building additives selected
    - These assumptions yield an estimate of $190.92 per square foot building cost (or total building cost of $4,200,181.23).
      - Local MF project data estimated $149.84 per square foot for a building 10x this size (~250,000 sq. ft.). Using RSMeans to calculate costs for a similar building size yielded an estimate of $198.14 (about 1.3x the local project data estimate).

**Unit mix**

- Average unit size: **1,000 square feet → 22 units total**

**Developer fee**

- Generally expect this to be 3-5% of total development costs, so used **$175,000** (approx. 4% of TDCs as a starting point)
Development Model #3: SF New Construction

All assumptions same as above except:

Acquisition costs:

- Assuming land is currently vacant
- Assuming the parcel is already zoned for residential use
- Estimated residential land value based on County Auditor data (AREIS):
  - Selected vacant residential parcels (land use codes 500 – 505), within the City of Toledo, where land value was greater than 0
  - Those filters yielded 11,228 parcels. The average land value across those parcels was $4,166.58, but the median value was $700 (suggesting the data may be skewed). Plotting the data confirms vacant residential land values are clustered towards the lower end of the data, so median value will be a better measure of central tendency. Minimum value for vacant residential land (besides $0, which was excluded) was $100 and maximum value was $230,600.
  - Assuming the most valuable parcels are the most desirable for development, we will use $20,000 as a starting assumption for residential land acquisition costs (rounding up from $18,000, which reflects the top 5% of vacant residential land values in Toledo). There are 479 vacant residential parcels in Toledo valued above $20,000.
    - This is validated by average acquisition costs from land bank’s past projects where land had to be purchased ($18,532).\(^\text{12}\)

Building cost per square foot

- Data source: RSMeans Commercial Building Costs data (Q1 2021 for Toledo, OH)
- Assuming average building quality (vs. economy, luxury, or custom)

<table>
<thead>
<tr>
<th>RSMeans Class</th>
<th>Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economy</td>
<td>mass produced from stock plans, 1 full bath &amp; kitchen, hot air, materials &amp; workmanship are sufficient to meet codes</td>
</tr>
<tr>
<td>Average</td>
<td>simple design from standard plans, 1 full bath &amp; kitchen, hot air, materials &amp; workmanship are average</td>
</tr>
<tr>
<td>Custom</td>
<td>distinct residence from designer's plan, 1.5 bath &amp; kitchen, hot and cold air, materials &amp; workmanship are above average</td>
</tr>
<tr>
<td>Luxury</td>
<td>unique residence from architect's plans, 1.5 bath &amp; kitchen, hot and cold air, many special features, extraordinary materials &amp; workmanship</td>
</tr>
</tbody>
</table>

Source: Single-Family Housing Construction Cost in the Greater Baton Rouge Area (2016)

- Assuming 2 stories (could be 1, 1.5, 2, or 3 stories)
- Assuming no ells & wings (i.e. not L-shaped, no perpendicular wings of the house)
- Assuming wood siding & wood frame (based on anecdotal feedback about most common building materials)
  - Other options:

\(^\text{12}\) Note this is based on a pretty limited set of projects, since the land bank typically does not have to pay for acquisition costs – only two of their past projects included acquisition costs and they were on the same street, so this may not be representative of broader experiences citywide. Recognizing this, AREIS data is likely a better indicator of land acquisition costs.
Using other building parameters as input by RSMeans
- 2000 sq. ft. total
  - Average SF square footage from land bank homes: 1,373 (min: 912 sq. ft. & max: 2,540 sq. ft.) – suggests 2000 is a fine estimate, but could be lowered (e.g. to 1,400 sq. ft.)
- 135 ft. perimeter
- 8 feet story height
- 15% contractor fees
- Unfinished basement
- No building additives

These assumptions yield an estimate of $119.02 per square foot building cost (or total building cost of $238,038.56).

Soft costs & Landscaping/site work costs
- Average site work costs from SF renovation project pro formas: $5 per square foot
- Average soft costs from SF renovation project pro formas: $7 per square foot
- NAHB data on 2019 average construction costs for single-family home suggest these estimates may be too low:
  - NAHB 2019 construction cost survey found that these costs generally combine to be closer to 20% of overall project costs (and this example from FRBSF suggests site work + soft costs account for approx. 16% of total development costs). Using $5 psf and $7 psf would mean these costs only account for 7% of overall project costs. Updated estimates to use $10 psf and $14 psf for landscaping/site work and soft costs, respectively (brings combined total to 15% of total project costs).

Cost contingencies
- National example of SF new construction budget from Federal Reserve Bank of San Francisco: 5% hard cost & 2% soft cost → updated to 5% and 5% based on lender feedback

Vacancy
- No vacancy assumptions included (year 1 or otherwise)

Developer fee
- Adjusted to $14,000 to stick to 4% of TDCs

Operating expenses
- used standard assumptions from national SF rental pro forma model → total annual operating expenses of $3,311
Average total annual operating expenses from MF pro formas was $3,176 so this seems reasonable

**Capital sources**
- Assumed simple financing breakdown: 80% debt amortized over 30 years + 20% developer equity (seeking a 10% return) + no subsidy
- Used 1.25 DSCR based on MF pro formas

**Sensitivity Analysis**

*Lowest per square foot construction cost scenarios for each building type*

Changes from baseline assumptions outlined above based on sensitivity analysis:

**6-story MF new**
- Union labor → open shop
- Brick Veneer / Reinforced Concrete → EIFS & Metal Studs / Rigid Steel
- Larger building footprint (+0.25%): 60,000 sq ft → 75,000 sq ft
  - Keeping unit sizes the same (i.e. 60 → 75 units)
- Smaller perimeter around the building (-0.25%): 500 sq ft → 375 sq ft

Resulting building costs: $202.19 psf → $149.05 psf

**3-story MF new**
- Union labor → open shop
- Brick Veneer / Reinforced Concrete → EIFS & Metal Studs / Rigid Steel
- Larger building footprint (+0.25%): 22,000 sq ft → 27,500 sq ft
  - Keeping unit sizes the same (i.e. 22 → 27 units)
- Smaller perimeter around the building (-0.25%): 400 sq ft → 300 sq ft

Resulting building costs: $190.92 psf → $157.87 psf

**2-story SF new**
- Larger building footprint (+0.25%): 2,000 sq ft → 2,500 sq ft
  - Still 1 unit

Resulting building costs: $119.02 psf → $117.68 psf
Development Process Mapping

Methodology
As part of this task, we interviewed the Director of Plan Commission, the Director of Development Services, and a developer of affordable housing projects in the region and state. We reviewed key development process documents and the development review application. We also reviewed the City’s Zoning History spreadsheet.

Key Questions
- How can the City’s processes for decision-making around development (both development review and policymaking processes) be more transparent and collaborative with the development community?
- How can the City streamline the development review and approval process?

Current Development Process

City of Toledo Development Review Process (2-3 months)

Proposed Strategies
1. Use the Comprehensive Plan Update process to engage the community, including the development community, in land use decision-making.
   - Use multi-pronged engagement, such as focus groups, individual interviews, and attending industry meetings with the development community, at various points in the comprehensive plan update process.

2. Update the development community on proposed processes and policies at quarterly standing meetings.
   - Document what is shared through presentations, meeting minutes, and memos.
3. **Encourage pre-development meetings, which should include housing staff, to identify challenges, issues, and solutions to affordable housing early in the development process.**
   - Establishing and building relationships with Department of Neighborhoods staff will help to ensure transparency and clear communication in the development process.

4. **Encourage the development community to participate on City commissions, advisory groups, and steering committees related to housing and land use policies.**
   - Involving developers in public processes will daylight issues on both sides of the table and create a platform for creating new solutions.

5. ** Expedite permitting for projects that address housing challenges, such as multifamily development projects.**
   - Currently, there is a 90-day process from application submission to Council approval, with fees range from $0-600.
   - According to one affordable housing developer interviewed, neighboring jurisdictions can be closer to a 60-day process.
   - As noted in Task #4, creating a common set of development priorities across Department of Neighborhoods, Plan Commission, and Economic Development will avoid competition and create a common way to evaluate development across departments.

**Additional Strategies to Explore**
- Analysis of rezoning process for time reduction strategies
- Analysis of variance applications to increase those that can be administratively approved
- Expand CRAs
- Make WMBE requirement 10-17%
- Address census scoring on funding applications by advocating and developing the relationship with the state

**Rezoning Data**
The table below highlights the number of rezoning and variance cases by year, as provided by the Plan Commission and Board of Zoning Appeals. Rezoning cases have stayed consistent since the 2004 zoning update, which offered a pre-recession landscape during the housing bubble.

<table>
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<tr>
<th>YEAR</th>
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*Data Source: Plan Commission and Board of Zoning Appeals*
Financing Development in Toledo: National & Local Perspectives

Key Takeaways

National and local lending and financial institutions said the following conditions would make them more comfortable lending in Toledo or housing markets like Toledo:13

- **Political support and commitment** – Stakeholders from financial institutions highlighted the political context as affecting Toledo’s or similar markets’ ability to attract financing. They expressed concerns about the current political environment (including the influence of unions and other special interests), including limited leadership that demonstrates support for residential development. To national lending and financial institutions, a successful developer is someone who has a strong desire to work in Toledo and connections and credibility to influence the political environment. They also emphasized the importance of having an intermediary infrastructure outside of city government with local credibility among stakeholders to withstand political transitions.

- **Clear vision with well-articulated priorities** – Absent local relationships and demonstrable political support, stakeholders said a clear vision and supporting plans, such as neighborhood redevelopment or revitalization plans, to guide place-based decisions would be paramount. They cited one example from Cleveland—the Detroit Shoreway neighborhood—that benefitted from a sustained, well-planned effort built around a vision to leverage existing arts and entertainment assets. Initially, this neighborhood had limited private market interest, with the public sector focused on blight removal and subsidies, such as soft second loans and tax abatements. Some stakeholders saw a clear vision as a way to motivate people and institutions to get involved, with one noting “strategy is a good thing.”

- **Roles for the City of Toledo** – Representatives from financial institutions broadly agreed there needed to be a defined role for the City of Toledo but put forward different roles as options. These roles ranged from tactical (i.e., providing specific services; leadership (i.e., identifying strategic neighborhoods and taking a holistic approach in them); and coordination. At the same time, some stakeholders highlighted the limits of a city’s role. These limits included the ability of government to innovate relative to private or nonprofit organizations and the need to have allies outside of local government to overcome what one person called “political churn.”

- **Increased collaboration within and across sectors** – Financial institutions stressed the importance of having collaboration across their sector and among local governments and nonprofits, among others in Toledo. Among financial institutions, one stakeholder saw a need for increased alignment (including a common definition of success) and more focus on action, even if only to try something. In the words of one person, “never put the duty on one agency,” meaning have the public, private, and philanthropic sectors work together. Beyond stressing its importance, a common understanding of what “cross-sector collaboration” means did not emerge, and one stakeholder went on to share negative experiences when trying to collaborate (citing examples from 2007).

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13 Takeaways are from focus groups and interviews conducted for Toledo’s Comprehensive Housing Strategy in March and April 2021 with representation from the following organizations: Enterprise Community Partners’ Ohio Market Office; Enterprise Community Loan Fund; Enterprise Housing Credit Investments; Bellwether-Enterprise; Fifth Third Bank; Huntington Bank; LISC Toledo; IFF; Capital Impact Partners; Ohio Capital Finance Corporation; and Finance Fund Corporation.
**Local relationships and capacity** – Stakeholders emphasized the importance of local relationships to both understand risk and overall support for a project, especially for early money. They shared that the more local touchpoints (e.g., past deals, existing relationships with developers) or resources (e.g., longer-term, take out financing), the more informed they'll be about overall risk. In the absence of those relationships, they may call around to understand the local context and development capacity, which in the case of Toledo, may be marred by questions about local politics and limited capacity. They noted that few Toledo-based for-profit and nonprofit developers are seeking financing or doing so in tandem with outside developers, reinforcing questions about local development capacity.

- One lender highlighted an emphasis on “Tier 1 developers” or those with more liquidity. Developers with less experience may be able to compensate by having a financing “backstop;” using more equity in a project; or partnering with a more experience developer to help build their capacity and development history.

Another capacity gap shared was around overall community development “talent” and understanding of the value of the community development industry locally.

**Improved market conditions** – Stakeholders see Toledo’s market conditions as both an asset and a challenge. Stakeholders highlighted some challenges tied to the overall housing stock in Toledo, including housing type and size, age and level of deterioration, and rent levels. For instance, they shared the difficulties of achieving economies of scale (often needed to attract institutional resources) given the small number of 5+ unit buildings in Toledo; at the same time, they highlighted addressing the city’s small-scale rental properties may be an opportunity to build local development capacity, as these properties can be an entry point for small-scale developers to “get their feet wet.”

- They saw “higher value” redevelopment as one of the riskiest types of development projects, given high capital costs coupled with low rent levels; uncertainty around lease-up; and limited population and economic growth in Toledo. Overall, they saw Toledo’s affordable housing stock (e.g., workforce homes; acquisition-rehabilitation; small-scale multifamily) as a largely untapped opportunity, which could be attractive to CDFIs.

- One lender felt that single-family home values were a more significant development barrier than access to capital (especially among homebuyers). This lender had direct experience with Detroit’s Home Mortgage Program and piloted one similar loan in Toledo, which they described as a “long process.” The lender shared a key lesson learned from Detroit’s program: Streamline it, including pre-approving participating developers.

- This lender also highlighted the importance of having enough transactions to lift home values and that the smaller scale of Toledo, relative to Detroit, may make a similar appraisal gap mortgage program “transformative.” To implement a similar program in Toledo, this lender said several other banks would need to be at the table; used in a strategic neighborhood; and draw on lessons learned from Detroit’s Home Mortgage Program.
Opportunities

The following opportunities or solutions to achieve more development in Toledo were shared:

- Economic development, redevelopment, or community plans
- Increased neighborhood input on plans and prospective projects (to mitigate NIMBY)
- RFQs rather than RFPs
- Environmental clean-up assistance
- Public-sector agency coordination (city, county, state, federal)
- Customer service-centric development assistance (financial assistance, zoning, permits, infrastructure)
- Incentives or support for joint ventures
- Alignment of job opportunities with development projects

- Increased capacity:
  - Corporate nonprofit or other intermediary focused on real-estate development (Cleveland Development Advisors at Chamber of Commerce cited as example)
  - Philanthropic, civic, and nonprofit support for capacity-building efforts among staff and boards and ongoing operating support (Cleveland Neighborhood Progress as example)
  - Capable staff and connected to development network, locally and nationally

- Public-sector incentives or subsidies:
  - Financial support
  - Upfront capital for pre-development activities
  - TIF
  - Soft-second loans
  - Tax abatements
  - Project-based rental assistance
  - Mortgage pool for small-dollar mortgages (CHN Housing Partners as example)

- Support for homebuyers:
  - Financial education and credit counseling
  - Outreach and education about the homebuying process (e.g., homebuyer clubs)
Ohio QAP Analysis

Summary of key takeaways

- **Emphasis on place** – Ohio’s current Qualified Allocation Plan (QAP) creates a strong directive around place (i.e., location drives if project sites are competitive for funding) that influences resource allocation. Specific locations and census tracts are either eligible for points under the current scoring system or they are not, with an emphasis in most subpools for proximity to amenities after meeting other locational factors. The QAP’s directive on place may be at odds with local community priorities, including place-based development approaches, such as supporting projects in specific neighborhoods as part of neighborhood revitalization efforts or redevelopment of housing authority properties. To be successful, developers look to the QAP to inform site selection and housing type (e.g., seniors, families), rather than community priorities or their preferences.

- **Mismatch between local and state place-based priorities** – In general, urban areas like Toledo are at a disadvantage based on the Kirwan Institute’s Opportunity Index which is used to guide scoring in the New Affordability pool. A visual scan of the 2020-2021 OFHA USR Opportunity Index suggests most of Toledo’s downtown and surrounding neighborhoods are classified as very low, low, or moderate access to opportunity; these areas are the focus of the City of Toledo and its partners in terms of strategic housing and community development activities, which may create a mismatch between community-level goals and competitive scoring. It should be noted that two of these tracts are classified as moderate opportunity and strong or strongest growth, which would partially make these tracts eligible in the New Affordability: Urban Opportunity subpool.

- **Developers who can deliver high-scoring projects** – Given the focus on location, developers tend to look for sites or projects that will score well based on the QAP, rather than local community goals or priorities. They may consult with local governments or partners on possible opportunities, including sites where there is already site control, and evaluate whether those projects will score well or focus on projects in their service area. Either way, there is a basic need for developers that can identify opportunities that will deliver what the Qualified Allocation Plan asks for.

- **Local competition for state resources** – Intra-city competition for state resources affects overall competitiveness. The City of Toledo has received a small number of funding awards in the last five years, often with applications competing in different subpools. In the most recent round of applications in 2020, four applications were submitted for the City of Toledo: two in the New Affordability: Urban Opportunity subpool and two in the Service-Enriched Housing: Permanent Supportive Housing subpool.

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14 This summary is based on a review of the following documents: 2020-2021 Qualified Allocation Plan (September 2020); 2021 Scoring Charts by Funding Pool; and Overview of Changes for 2021 (used to highlight selected changes between the 2019 and 2020 QAPs). In addition to this review, this summary benefitted from expertise and input from Sean O'Hagan; Elizabeth Richards; and Krista D'Alessandro at Enterprise Community Partners, Inc. and Kelan Craig at the Ohio Housing Finance Agency. For a list of all programs from the Ohio Housing Finance Agency, see Appendix B.

15 Enterprise Community Partners, Inc.

16 Census Tracts 390095002600 and 39095003700.
Essentially, local projects in the same subpool are competing against one another for funding.

- **Structural barriers** – Local input for the Comprehensive Housing Strategy and threshold requirements or scoring criteria in the 2020-2021 QAP suggest additional structural barriers that affect Toledo’s competitiveness for state resources. Threshold requirements involve overall costs; appraisals; site control; zoning (with the site having appropriate zoning at the time of application submission), which were cited by local stakeholders as barriers to development in Toledo. Competitive scoring accounts for different aspects of capacity depending on the pool—experienced leadership to develop and manage single-family development; capacity and experience of local partners; and experience providing services to specific populations such as seniors or persons who are or have experienced homelessness. Local stakeholders and staff at the Ohio Finance Housing Agency pointed to limited capacity, in part due to loss of community-based development organizations, as gap affecting Toledo’s ability to realize more development.

**Local Strategies to Increase Competitiveness**

- **Engage Ohio Finance Housing Agency staff consistently on local development priorities** – Local governments and their development community benefit from staying directly engaged with Ohio Finance Housing Agency staff consistently over time about their priorities and important projects. One stakeholder who assists with underwriting tax credit projects in Ohio noted that this feedback should be specific (i.e., how specific projects are community priorities and do not score competitively based on the QAP) rather than thematic. For instance, the City of Toledo may want to advocate for an adjustment factor for development in Northwest Ohio due to higher construction costs in this part of the state. Staff at the Ohio Finance Housing Agency also shared the importance of this engagement to help them make strategic decisions about awards, especially for projects with a larger impact on local economic or neighborhood development (citing examples like the Toledo Scholar House and Dayton Arcade).

Communities engage both formally and informally with the Ohio Finance Housing Agency. The primary place is the engagement related to the Qualified Allocation Plan, but staff at the Ohio Finance Housing Agency shared the importance of being engaged on other programs (e.g., National Housing Trust Fund) or in other processes, such as developing the agency’s annual plan. Staff at the Ohio Finance Housing Agency shared their willingness to meet with communities at any time and connected “purposeful” engagement to the number of awards in Cleveland and Columbus each year. This engagement is broad discussion across stakeholders organized by topic area and often focused on how specific criteria in the QAP affects specific development.

- **Demonstrated local support** – Staff at the Ohio Housing Finance Agency stressed the importance of a “solid” commitment to affordable housing locally to increase competitiveness for state multifamily development resources. This commitment includes local sources for gap financing (citing increased local resources in both Cuyahoga County and Columbus) and political support. In terms of political support, he pointed to the Warren Commons (under review in the 2021 application cycle) as one example where Toledo City Council actively opposed affordable housing.
• **Inventory local sites or properties and assess relative to QAP priorities** – The Department of Neighborhoods can build an inventory of sites or projects that would score well and to the extent possible, align with local goals. Creation of this inventory could both further local understanding of how to engage Ohio Finance Housing Agency staff on gaps in the current housing policy pools and scoring and assist with building a pipeline of potential projects to apply for state resources. This inventory may want to assess the state’s QAP priorities in relation landbanked or city-owned properties; location of subsidized and unsubsidized affordable properties; partner-led work for community investments; adopted neighborhood master plans, and its forthcoming Neighborhood Revitalization Strategy Area boundaries.

• **Provide increased pre-development support** – The City of Toledo or local partners can provide resources for predevelopment activities or pursue some of the initial predevelopment actions to help increase interest in potential sites. Pre-development activities required in the 2020-2021 QAP for all applicants include market studies; architectural plans; and Phase I and II environmental assessments.

• **Minimize local competition for state funding** – Developers should compete in as many pools as possible to avoid having local projects complete against each other for funding. One stakeholder who assists with underwriting tax credit projects in Ohio said that competing in multiple pools with slightly increase their changes of scoring well and substantially increase their chances of having more than one project funded. The Department of Neighborhoods can help coordinate and sequence local applications, using its soft commitments for projects as an incentive.

• **Address structural barriers affecting overall development feasibility in Toledo** – Aligned with its forthcoming Comprehensive Housing Strategy and Comprehensive Plan, the City of Toledo needs to address the structural barriers that affect its ability to increase its housing production and preservation activities. Local stakeholders have noted local development barriers that could affect competitiveness for state resources, given requirements or scoring in the most recent Qualified Allocation Plan: property appraisal gaps; capacity for development; capacity for project management; capacity for service provision; site control (including tools to facilitate it); blighted property; and zoning. Additionally, lack of a market for non-competitive tax credits; lack of gap financing (including a local funding source); and high construction costs may affect use of 4% housing tax credits.
Overview of 2020-2021: Qualified Allocation Plan

2020-2021 Qualified Allocation Plan: Housing Policy Pools

The Ohio Housing Finance Agency awards four types of funding through its Qualified Allocation Plan (QAP), which operates on a two-year cycle with substantial technical amendments each year:

- Non-competitive 4% Housing Tax Credit
- Competitive 9% Housing Tax Credit
- Bond Gap Financing
- FHACT50 Building Opportunity Fund\(^\text{17}\)

The QAP outlines five (5) housing policy pools (new housing affordability; preserved affordability; service-enriched housing; and single-family development; strategic initiatives), which are divided into nine (9) subpools:\(^\text{18}\)

- **New Affordability: Urban Opportunity Housing**
  
  **Total available funding (2020-2021):** $4,500,000

  **Eligibility:** This pool supports development where new construction or renovation results in new affordable units (i.e., not previously rent or income restricted or occupied). Eligibility prioritizes access to opportunity (high or very high opportunity area or moderate opportunity area with a strong or strongest growth community change) and ability to serve families.

  **Set-aside:** One (1) development outside of a federally designated R/ECAP.

  **Subpool scoring priorities:** Subpool scoring is relatively balanced, with the exception of proximity to amenities (one mile from grocery stores; public library; public school; or public park, among others). This criterion represents 25 percent of total possible subpool points compared with all other criteria which represent 13 percent each.

- **New Affordability: General Occupancy Housing**
  
  **Total available funding (2020-2021):** $3,000,000

  **Eligibility:** This pool supports development where new construction or renovation results in new affordable units in an urban area but outside of areas eligible for the Urban Opportunity Housing Pool. Eligible projects can serve workforce, family or general or mixed populations, but cannot restrict occupancy to persons aged 55+ years.

  **Set-aside:** One (1) development in a Qualified Census Tract and area subject to a Revitalization Plan (as defined by OFHA)

  **Subpool scoring priorities:** Subpool scoring is relatively balanced, except for proximity to amenities (one mile from grocery stores; public library; public school; or public park, among others). This criterion represents 25 percent of total possible subpool points compared with all other criteria which represent 13 percent each.

- **New Affordability Senior Urban Housing**
  
  **Total available funding (2020-2021):** $3,500,000

\(^{17}\) OFHA created a three-year, $9 million set-aside for housing tax credits for Ohio’s three largest cities: FHACT50 Building Opportunity Fund. The City of Toledo is not eligible for this funding source, and it is not included elsewhere in this summary.

\(^{18}\) Note that not all funding pools are applicable to Toledo.
Eligibility: This pool supports development where new construction or renovation results in new affordable units in an urban area intended for persons 55+ years old. Eligibility emphasizes the age of the intended occupant.

Set-aside: None

Subpool scoring priorities: Two criteria make up a majority of possible points in this subpool: experienced service provider (38 percent of total possible points) and proximity to amenities (25 percent of total possible points). Subpool scoring priorities award the most points (15 maximum points available of 40 total) for an experienced service provider, with the ability to deliver comprehensive services; experience working with the target population; a location to provide services on-site or nearby; and provision of an onsite service coordinate for at least 15 minutes per unit per week.

**New Affordability: Non-Urban Housing**

Total available funding (2020-2021): $6,000,000

Eligibility: This pool supports development where a majority of units propose new construction or renovation of existing structures resulting in newly affordable units in a non-urban area. Eligible projects can serve workforce, family or general or mixed populations, or persons aged 55+ years. Additional requirements apply to a development based on population (e.g., smaller units for 55+ persons as intended occupants; limits on smaller units and inclusion of 3+ bedroom units in other developments). No more than two projects in the same county will be funded in the Non-Urban Housing sub-pool.

Set-aside: Two (2) developments involving new affordable units that serve families and are in high or very high opportunity areas or moderate opportunity areas with community change of strong or strongest growth (as defined by USR Opportunity Index); two (2) developments in non-Appalachian counties.

Subpool scoring priorities: Subpool scoring is relatively balanced, except for proximity to amenities (one mile from grocery stores; public library; public school; or public park, among others). This criterion represents 25 percent of total possible subpool points compared with all other criteria which represent 13 percent each.

**Preserved Affordability: HUD Subsidy**

Total available funding (2020-2021): $3,500,000

Eligibility: This pool supports developments where a majority of units preserve existing affordability through project-based rental assistance or operating subsidies through a program administered by HUD.

Set-aside: One (1) RAD conversion (i.e., housing development approved by HUD to proceed with a RAD conversion as demonstrated by a Commitment to enter into a Housing Assistance Payment (CHAP))

Subpool scoring priorities: One criterion makes up 75 percent of total possible points in this subpool: preserved units. Maximum points for preserved units go to projects where 95–100 percent of affordable units have a project-based rental subsidy or the project preserves 50+ units.

**Preserved Affordability: USDA Subsidy**

Total available funding (2020-2021): $2,000,000

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19 Note that in the 2021 Technical Revisions for the 2020-2021 Qualified Allocation Plan, the Ohio Housing Finance Agency eliminated its set-aside for one (1) development in either a low-population (less than 50,000) or mid-population county (50,000 to 99,999) and added a set-aside for two (2) developments in Non-Appalachian counties.
Eligibility: This pool supports developments where a majority of units preserve existing affordability through project-based rental assistance or operating subsidies through a program administered by USDA.

Set-aside: One (1) housing development preserving USDA rental assistance and designated as a development priority by the State of Ohio USDA Rural Development Office.

Subpool scoring priorities: One criterion makes up 75 percent of total possible points in this subpool: preserved units. Maximum points for preserved units go to projects where 70–100 percent of affordable units have a project-based rental subsidy.

- Service-enriched Housing: Permanent Supportive Housing (PSH)
  Total available funding (2020-2021): $4,250,000
  Eligibility: This pool supports developments that meet the State of Ohio PSH definition and serve all three of the target populations (extremely low income households; disability; and vulnerability) (25 percent of units); where at 50 percent of units have a committed rental subsidy to cover the difference between 30 percent of renter’s income and fair market rent; where the majority general partner must be a nonprofit with PSH experience; and that have demonstrated support from the applicable Continuum of Care (CoC).
  Set-aside: Two (2) PSH developments in the Balance of the State and Smaller CoCs: Canton/Stark, Youngstown/Mahoning, Lucas County, or the Balance of State; one (1) PSH development serving transition aged youth, ages 16-24 who are homeless or a high risk of homelessness, aging out of foster care, or living in unsafe environments
  Subpool scoring priorities: One criterion awards an additional 5 points in this subpool: location in a high-need county. High-need counties refers to the number of homeless persons (based on the 2019 Point-In-Time County), with maximum points for counties with 1,500+ homeless persons.

- Service-enriched Housing: Substance Abuse Recovery
  Total available funding (2020-2021): $1,000,000
  Eligibility: This pool supports developments where 75 percent of units serve persons or families including persons recovering from a substance abuse disorder; 50 percent of units have a committed rental subsidy to cover the difference between 30 percent of renter’s income and fair market rent; majority general partner must be a nonprofit with experience serving persons experiencing homelessness or individuals and families with special needs. Developers need to meet different state and federal requirements (National Alliance for Recovery Residences and HUD’s Recovery Housing Guidance) and receive a recommendations from Alcohol, Drug, Addiction, and Mental Health (ADAMH) Services Board where the development will be located, including documenting residents’ have choice in the community and development.

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20 Note that in the 2021 Technical Revisions for the 2020-2021 Qualified Allocation Plan, the Ohio Housing Finance Agency added Lucas County to the eligible set-aside locations.
21 Note that in the 2021 Technical Revisions for the 2020-2021 Qualified Allocation Plan, the Ohio Housing Finance Agency changed the PIT reference data from 2018 to 2019.
22 Note that based on the Ohio Housing Finance Agency’s map data for its 2020-2021 QAP, Lucas County’s recorded Point-In-Time count was 611, which would make it eligible for a maximum of 3 points.
23 Note that in the 2021 Technical Revisions for the 2020-2021 Qualified Allocation Plan, the Ohio Housing Finance Agency increased the allocation for this subpool from $750,000 to $1 million.
Set-aside: None
Subpool scoring priorities: None

- **Single-Family Development**
  
  **Total available funding (2020-2021):** $1,000,000

  **Eligibility:** The pool supports new construction of single-family homes or townhomes, including but not limited to those for resident ownership.

  **Set-aside:** None

  **Subpool scoring priorities:** Two criteria make up one-half of all possible points in this subpool: neighborhood revitalization (25 percent) and proximity to amenities (25 percent). Revitalization Plan refers to either capital investment (development is within two miles of at least $10 million in recent real-estate or community development investments with another $10 million in planned investments between 2020-2022) or revitalization plan (development in a defined area of a revitalization plan in the last ten years). The remaining priorities are balanced, each representing 13 percent of total possible points. It is possible to get half of the possible points in this subpool by only meeting these remaining priorities.

### 2020-2021 Qualified Allocation Plan: Scoring

The Ohio Housing Finance Agency scores and ranks applicants based on factors related to each housing policy pool and additional factors for each subpool. Individual scoring varies by housing policy pool, but in general, applicants need to receive 70 percent or more of the possible points in the pool to be eligible for general funding; 75 percent or more to be eligible for strategic initiatives.

For non-competitive tax credits, applicants must meet the program threshold requirements; underwriting requirements; and financial feasibility. Applications are accepted on a quarterly basis.

For set-aside projects, eligible developments complete against other applications for the set-aside. If no applications are awarded through the competitive selection process, the Ohio Housing Finance Agency may allocate the set-asides to the next highest scoring application in the pool. If a project does not receive a set-said, it will compete in the full pool.

### New Affordability Pool

For Urban Opportunity Housing; General Occupancy Urban Housing; and Senior Urban Housing subpools, the minimum score is 70 points for general funding or 75 points for strategic initiatives out of a possible 100 points. For the Non-Urban subpool, the minimum score is 63 for general funding or 68 points for strategic initiatives out of a possible 90 points.

All applicants in this pool are all ranked using the following seven (7) factors for 60 possible points:

1. Local Partner (10)
2. Income diversity (10)
3. Accessible design (10)
4. Housing need (10)
5. Cost-efficiency (10)
6. Sustainable Development (5)
Toledo’s Comprehensive Housing Strategy
Appendix 3 | Task 5: Assessment of Barriers to Development

7. Resident Amenities (5)

Each subpool’s respective priorities account for the remaining 40 possible points, except for Non-Urban subpool, where the subpool priorities account for 30 possible points.

Preserved Affordability Pool
For the HUD Subsidy Preservation subpool, the minimum score is 46 points for general funding or 49 points for strategic initiatives out of a possible 65 points. For the USDA Subsidy Preservation subpool, the minimum score is 49 for general funding or 53 points for strategic initiatives out of a possible 70 points.

All applicants in this pool are all ranked using the following four (4) factors for 45 possible points:
   1. Development characteristics (15)
   2. Local Partner (10)
   3. Preservation priorities (10)
   4. Preservation leveraging (10)

Each subpool’s respective priorities account for the remaining 20 possible points in the case of HUD Subsidy Preservation and 25 possible points in the case of USDA Subsidy Preservation.

Service-Enriched Housing Pool
For the Permanent Supportive Housing subpool, the minimum score is 63 points for general funding or 68 points for strategic initiatives out of a possible 90 points. For the Substance Abuse Recovery subpool, the minimum score is 60 for general funding or 64 points for strategic initiatives out of a possible 85 points.

All applicants in this pool are all ranked using the following five (5) factors for 85 possible points:
   1. Local service providers (20)
   2. Expert recommendations (20)
   3. Neighborhood development & impact initiative (20)
   4. Local partners (15)
   5. Accessible design (10)

A location in a high-need county represents an additional 5 points in the Permanent Supportive Housing subpool. The Substance Abuse Recovery subpool does not have any subpool priorities.
Single-Family Housing
For this subpool, each applicant needs to meet the following minimum threshold requirements for their proposed development:

- Experienced Leadership
- Architectural
- Rental Rates (LP)
- Homeownership Strategy (LP)
- Homeowner Transition Reserve (LP)

Applicants are then scored based on one (1) factor for 40 possible points: Neighborhood development and impact initiative. The minimum score is 28 points for general funding or 30 points for strategic initiatives.

Basis Boost
The Ohio Housing Finance Agency offers a basis boost (credits up to 130 percent of the eligible basis for new or rehab) for all developments in a small, difficult to development area; or qualified Census Tract; and a discretionary basis boost for competitive housing tax credit developments.

For the discretionary basis boost, the following developments are eligible for credits up to 130 percent of the eligible basis for new construction or rehabilitation:

- Developments competing in the Service Enriched Housing pool
- Developments located in a High or Very High Opportunity census tract as designated by the USR Opportunity Index
- Developments located in Moderate USR Opportunity Index areas that also have a Strong Growth or higher Community Change Index rating
- Developments that promote market rate integration by providing at least 15 percent of units that are not income restricted.

For the discretionary basis boost, the following developments are eligible for credits up to 115 percent of the eligible basis for new construction or rehabilitation:

- Developments competing in the Non-Urban Housing and USDA Subsidy Preservation pools;
- Developments competing in the HUD Subsidy Preservation pool that are located in a Non-Urban area; or
- Developments in the New Affordability pool in which 25 percent or more of units are affordable to ELI households.

Past Awards in Toledo: 2015-2020

Award data from Ohio Finance Housing Agency suggests use of multifamily financing has been limited in the City of Toledo between 2015 and 2020, even though developers have pursued both 9 percent competitive tax credits and 4 percent non-competitive tax credits over that time period.

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24 Analysis in this subsection is based on publicly available award and application information from the Ohio Housing Finance Agency; see https://ohiohome.org/ppd/funding.aspx.
Between 2015 and 2020, developments in the City of Toledo received four 9 percent competitive tax credit awards (Secor Senior Lofts; Valley Bridge; Collingwood Green Phase III, and St. Hedwig Senior Housing).\(^{25}\) Additionally, four developers submitted applications for 4 percent noncompetitive tax credits between 2015 and 2020, but their use could not be verified through secondary sources, such as HUD’s Low-Income Housing Tax Credit database.

<table>
<thead>
<tr>
<th>9% Competitive Tax Credits Five-Year Snapshot (2015-2020)</th>
<th>City of Toledo, OH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total award amount</td>
<td>$5,788,631</td>
</tr>
<tr>
<td>Total units</td>
<td>227</td>
</tr>
<tr>
<td>Average project size</td>
<td>57</td>
</tr>
<tr>
<td>Average award amount</td>
<td>$1,447,158</td>
</tr>
</tbody>
</table>


*Notes:* No 9% awards in 2017, 2018, or 2019 | Could not verify St. Hedwig award in HUD’s LIHTC database.

<table>
<thead>
<tr>
<th>4% Non-competitive Tax Credits Five-Year Snapshot (2015-2020)</th>
<th>City of Toledo, OH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total award amount</td>
<td>-</td>
</tr>
<tr>
<td>Total units</td>
<td>288</td>
</tr>
<tr>
<td>Average project size</td>
<td>72</td>
</tr>
<tr>
<td>Average award amount</td>
<td>-</td>
</tr>
</tbody>
</table>


*Notes:* No 4% applications in 2015, 2016, and 2019 | These projects could not be verified in HUD’s LIHTC database.

Four applications were submitted for competitive housing tax credits in 2021—two in the New Affordability Urban Opportunity Housing subpool and two in the Service-Enriched Housing: PSH subpool—in addition to another two projects in Lucas County. The four applications were as follows:

- Collingwood Green Phase IV – RAD
- Secor Lofts
- Park Hotel Redevelopment
- Warren Commons

\(^{25}\) The City of Toledo’s 9 percent award for Secor Lofts represented about 3 percent of all 9 percent award by OFHA in 2020.
Appendix B. Ohio Housing Finance Agency Programs

Source: https://ohiohome.org/programs.aspx

Multifamily
Multifamily Development Programs
Housing Tax Credit Program
Housing Development Assistance Program
Community Housing Development Organizations
Housing Development Loan Program
Multifamily Lending Program
Multifamily Bond Program
Ohio 811 Project Rental Assistance Program
Ohio Department of Medicaid Subsidy Demonstration

Multifamily Compliance Programs
Policies
DevCo portal
Compliance Training
Disaster Relief

Homeownership
Homebuyer Education
Lender Management Program
Your Choice Downpayment Assistance
Ohio Heroes
Grants for Grads
Mortgage Tax Credit
Next Home
Foreclosure Prevention
Neighborhood Initiative Program
Hardest Hit Fund

Office of Housing Policy
Stories of Home Podcast
Housing Needs Assessment
Housing Research and Evaluation
Strategic Planning
Legislative Updates
Homelessness and Housing Instability
MEETING PURPOSE

By the end of this meeting, we will have...

- A shared understanding of the scope of work for Toledo’s Comprehensive Housing Strategy (CHS)
- A shared understanding of the Advisory Group’s role so that you can actively support development of the CHS.
- A list of impressions about housing needs and issues in Toledo.
- A list of big-picture goals for the CHS.

AGENDA

1. Welcome & introductions
   a. Welcome from Mayor Wade Kapszukiewicz
   b. Welcome from Dr. Cecelia M. Adams
   c. Introductions by the City of Toledo working group
   d. Introductions by the Enterprise project team

2. Meeting purpose & overview
   Enterprise Community Partners, Inc. Project Team

3. Presentation: Project overview
   Enterprise Community Partners, Inc. Project Team

4. Small-group discussion: Housing in Toledo
   Facilitated by the Enterprise Community Partners, Inc. Project Team
   a. Discussion prompts:
      i. When you think of housing in the City of Toledo, what comes to mind?
      ii. How does your work today touch housing (directly or indirectly)? If it does, tell us more about this work; if it doesn’t, tell us about your interest in this topic and being here today.
      iii. How would you like to see Toledo address some of the issues raised in our discussion? What would you hope to achieve by addressing them?

5. Large-group reflection: Defining project success
   Facilitated by the Enterprise Community Partners, Inc. Project Team

6. Next steps & wrap-up
   Enterprise Community Partners, Inc. Project Team
HOUSING IN TOLEDO: INITIAL IMPRESSIONS
Report out from small group discussions
Advisory Group members were asked to share local housing context (including any issues that come to mind and potential ways to address them) in the City of Toledo. The main points from each group’s discussion are summarized below.

- **Group 1 – Elected leaders: Local, state, federal**
  This group highlighted the importance of being intentional about being inclusive and uplifting good efforts (such as good landlords) and the need to focus on restoration and revitalization, including preserving homes with good infrastructure.

- **Group 2 – Government leaders**
  This group highlighted the importance of building places that attract people and create a strong sense of place (placemaking, amenities, diversity of people and incomes, walkability, and livability were all mentioned). They also highlighted a challenge in terms of Toledo’s low homes values and rents, including a discrepancy between HUD’s fair market rent levels for subsidized units and what households in Toledo can afford.

- **Group 3 – Real-estate field: Developers; real-estate organizations; property managers**
  This group highlighted some of the strong neighborhoods in Toledo, but mentioned that the homes in these neighborhoods may be outdated or not well-aligned with the needs of current Toledo households. They also highlighted a need to promote homeownership, especially among renters, and recommended more assistance to housing providers and developers to improve homes.

- **Group 4 - Real-estate field: Developers; real-estate organizations; property managers**
  This group highlighted Toledo’s relative affordability compared to other places, but that affordability, coupled with the cost of construction, makes it difficult to develop in the city. The also cited the age of homes and homes that can serve seniors and persons with disabilities (which are lacking currently) as housing needs in Toledo.

- **Group 5 – Community and cultural organizations and service providers**
  This group highlighted disparities related to accessing homeownership, including accessing mortgages and credit products (likening it to redlining in the 1960s), and the overall condition of homes, including the need to enforce housing codes. This group also emphasized the need for better information about the availability housing programs and language access in providing information (specifically in Spanish).

- **Group 6 – Anchor institutions and financial institutions**
  This group highlighted a desire for Toledo have a housing strategy that includes roles for partners; adaptable solutions; and less redundancy across housing activities. They also emphasized the importance of building trust; using holistic approaches; and increasing homeownership among low- and moderate-income families. They shared solutions such as having financial products and developers with the capacity to address Toledo’s housing needs.
PROJECT SUCCESS
Summary of responses
Advisory Group members were asked to share what success means for Toledo’s Comprehensive Housing Strategy through a real-time flash poll. The flash poll received 37 responses to the question, “Toledo’s Comprehensive Housing Strategy will be successful if…”

In sum, Advisory Group members expressed a desire to see demonstrable change – change in the homes and neighborhoods in Toledo (in terms of housing equity, housing quality, overall development practices, affordability) and change in the lives of individuals and families (in terms of being well-supported by housing programs and becoming homeowners). As one member put it, success means “We can…see actual change in our housing landscape.”

Advisory Group members mentioned the importance of revitalizing older neighborhoods and homes; maintenance and reuse of vacant lots; infill development; more housing options; access to opportunity; and inclusivity as measures of success. Populations that were mentioned as part of a success were low- and moderate-income households; seniors; and people affected by housing wealth gaps. They also defined success in terms of more opportunities for individuals and families in terms of financial access; fewer barriers; sufficient services; and accessible, affordable, and safe homes and more tools for housing partners and the City of Toledo (funding; assistance for implementation of existing policies; increased synergy).

Advisory Group members also expressed specific outcomes or components they want to see as part of the final Comprehensive Housing Strategy and process to develop it:

- Strong emphasis on implementation through an action plan with metrics and timelines
- Clearly defined roles for public, private, and nonprofit partners, including for the City of Toledo
- Creation of new housing tools
- Transparency

One member said a successful Comprehensive Housing Strategy would be “inclusive, forward-thinking, bold.” Some responses defined success related to content or components of the final strategy (quick/easy to read; low-hanging opportunities; assets). Several responses expressed the importance of action. For instance, one response defined success as “action, action, action!” and another as “not just another plan.”

The flash poll responses in their entirety start on the next page.
## Toledo’s Comprehensive Housing Strategy will be successful if…

<table>
<thead>
<tr>
<th>We have a clear road map that public, non-profit, and private partners can follow and implement to make housing better.</th>
<th>A plan that improves housing stock and increases home ownership.</th>
<th>Includes forward-thinking, bold.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Measureable outcomes with clear owners and timelines</td>
<td>Increasing the range of affordable housing options for all Toledoans, and improving the housing stock in the city.</td>
<td>Access to opportunity.</td>
</tr>
<tr>
<td>We can change seesional change in our housing landscape</td>
<td>Individuals have financial access to safe, affordable housing</td>
<td>Holistic approach - Empathize around the homeowner.</td>
</tr>
</tbody>
</table>

## Toledo’s Comprehensive Housing Strategy will be successful if…

<table>
<thead>
<tr>
<th>A clear plan for implementation</th>
<th>Significant support for LM population</th>
<th>Achieve a successful outcome keeping our homes in mind</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assistance to Housing Providers so they can comply with the new rental ordinance (eviction, bad substantiation, vacant penalties, illegal rent increases, etc.) and still keep housing affordable for the residents</td>
<td>Solutions to barriers to affordable housing development</td>
<td>Reduce blight in our neighborhoods</td>
</tr>
<tr>
<td>A successful project encompases the need for affordable housing in inclusive neighborhoods and addressing derelict housing systems</td>
<td>Need funding options to build new homes on vacant lots, infill housing</td>
<td>Not just another plan</td>
</tr>
</tbody>
</table>
Toledo’s Comprehensive Housing Strategy will be successful if...

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategies that result in sufficient housing for older adults within safer neighborhoods providing sufficient services.</td>
<td></td>
</tr>
<tr>
<td>Quick wins to real report on deliverables.</td>
<td></td>
</tr>
<tr>
<td>Housing equity</td>
<td></td>
</tr>
<tr>
<td>Transparency from beginning to end</td>
<td></td>
</tr>
<tr>
<td>A successful project will mean achieving the goal of having everyone living in their own home.</td>
<td></td>
</tr>
<tr>
<td>Comprehensive, inclusive, and focused on measurable outcomes, adequately funded to achieve projected outcomes</td>
<td></td>
</tr>
<tr>
<td>We can maintain the momentum for real change for all stakeholders</td>
<td></td>
</tr>
<tr>
<td>Greater Synergy and connecting with partners to address LIH families, individuals and people have gap wealth in housing.</td>
<td></td>
</tr>
<tr>
<td>The community stays involved and engaged with the priorities set</td>
<td></td>
</tr>
</tbody>
</table>

Toledo’s Comprehensive Housing Strategy will be successful if...

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clear commitment from City on what support they will offer partners.</td>
<td></td>
</tr>
<tr>
<td>Considers these issues through a Fair Housing lens, and provides a clear action plan.</td>
<td></td>
</tr>
<tr>
<td>Completion of CHS &amp; strategy and edition, action action!</td>
<td></td>
</tr>
<tr>
<td>A strategy that identifies assets and partner roles, that has low hanging opportunities where success can be achieved early option to attract long term partners and funding so that Toledo is a place of choice.</td>
<td></td>
</tr>
<tr>
<td>A successful project means having a set of short term and long term achievable goals and action items to receiving them.</td>
<td></td>
</tr>
<tr>
<td>housing equity</td>
<td></td>
</tr>
<tr>
<td>Clear timelines</td>
<td></td>
</tr>
<tr>
<td>Actual action in helping the redevelopment process for older neighborhood.</td>
<td></td>
</tr>
<tr>
<td>Production of high quality, accessible, affordable housing for all</td>
<td></td>
</tr>
</tbody>
</table>
Toledo’s Comprehensive Housing Strategy will be successful if...

affordable housing, neighborhood reactivation, engaging the community so they will actually become apart of the completed project.
HOUSING IN TOLEDO: INITIAL IMPRESSIONS

DISCUSSION PURPOSE
Have members of the Advisory Group share their perspectives about local housing needs in the City of Toledo and how those needs are related to their work as community institutions and leaders (employers, education, government, etc.).

Note the goal of this discussion is to hear people’s candid thoughts and mine the group’s knowledge of Toledo. They do not need to build consensus on specific housing needs or solutions during this discussion. Everyone should be encouraged to share their perspectives freely and without judgment.

GENERAL DISCUSSION FORMAT
The discussion format is a facilitated, small-group dialogue, in which participants will be asked to share their thoughts about three main topics. Each small group will have ~10–12 participants (in up to 6 total groups) and one small-group facilitator from Enterprise. In addition to leading the discussion, the small-group facilitator will be responsible for taking notes (using a recording tool on page 4) and keeping time in their small group.

The small groups will be pre-assigned based on related fields or sectors. Participants and the group’s assigned facilitator from Enterprise will be automatically sorted into their respective small group using the Zoom Breakout feature. The Zoom Breakout feature will automatically prompt everyone to rejoin the large group in the original Zoom meeting after 25 minutes (sharp!).

Sara Dastagir at the City of Toledo will be in the original Zoom meeting if anyone gets dropped – and people can re-join that room and Sara can assist them if needed. Sara will send a 5-minute warning to all breakout groups and a prompt will appear 60 seconds before participants are automatically added back to the group, with a prompt for them to leave.

You may also leave the breakout sessions if you are done early by choosing “Leave Room.”

BREAKOUT DISCUSSION (Total time: ~25 minutes)
Part 1. Warm-up & introductions (~5 minutes)
The large-group facilitator will ask participants to introduce themselves to one another and ask if anyone needs further clarification on the purpose of the small-group discussion (see “Discussion Purpose” above) before starting the discussion.

Part 2. OPEN DIALOGUE ON HOUSING IN TOLEDO (~15 minutes)
The large-group facilitator will ask participants to share their thoughts about each discussion question, focusing on one discussion topic or prompt at a time (~5 minutes per prompt). Participants should feel free to add more information to others’ perspectives or offer new pieces of information as they answer each prompt.

Discussion prompts:
1. When you think of housing in the City of Toledo, what comes to mind?
2. How does your work today touch housing (directly or indirectly)?
   o If it does, tell us more about this work.
   o If it doesn’t, tell us about your interest in this topic and being here today.
3. How would you like to see Toledo address some of the issues raised in our discussion? What would you hope to achieve by addressing them?
While the goal of the discussion is to cover all three discussion prompts, it is okay if the group does not discuss all three prompts or uses a prompt as a springboard to other related topics that provide local context. Local context may include impact of macro-level political; economic; social; and technological factors or more granular internal strengths and weaknesses and external opportunities and threats; or specific places or groups of people affected by housing in the city.

Some small groups may have a limited knowledge of housing needs in Toledo or may not feel well-equipped to answer the discussion prompts because they represent non-housing fields. The questions are designed to be broad enough for anyone with knowledge of Toledo to answer them. The small-group facilitator should encourage them to share their thoughts and opinions, even if they are not directly involved in housing-related work.

However, if participants are having difficulty engaging with the discussion prompts, the small-group facilitator can broaden the discussion, and ask participants to consider the following questions (in no particular order):

- What made you decide to attend today’s meeting?
  - What do you hope to get out of participating in the City of Toledo’s process to develop a comprehensive housing strategy?
- What additional questions do you have about housing in Toledo that this project could help answer?
- If you live, work, or play in Toledo, tell us more about the city (assets, challenges, opportunities, etc.)

Part 3. SMALL-GROUP WRAP-UP & REPORT OUT PREP (~3-5 minutes)
Prior to concluding the small-group discussion, the small-group facilitator should ensure their small group has identified 2–3 key points and a group member (ideally other than the facilitator) to share these points with the large group as part of the report-out.

If the group needs help identifying its main points (especially if you are pressed for time!), the small-group facilitator may want to reflect 2–3 themes that they heard and check for agreement among participants:

- “Here are the three main points I heard across our discussion. Is everyone OK if [name of person reporting out on behalf of the group] shares these points? If not, what is missing we want to make sure comes through to the large group?”

Part 4. LARGE-GROUP REPORT-OUT (~5-7 minutes)
The large-group facilitator will ask each small group to share the key points of their discussion with the entire group. A notetaker will take more detailed electronic notes during the discussion.

Once all groups have shared, if time permits, the large-group facilitator will ask all participants for any general reflections on what they’ve heard (e.g., any surprising points, points they want to echo) to conclude this part of the activity.

ROLES:

- Large-group facilitator/timekeeper: Laura
- Small-group facilitators (double as notetakers & timekeepers in small group):
  1. Chris – Elected leaders: Local, state, and federal
2. Emily – Government staff: Local, state, and federal
3. Grace - Real-estate: Developers; real-estate organizations; and property managers
4. David – Real-estate: Developers; real-estate organizations; and property managers
5. Laura – Community and cultural organizations & service providers
6. Elizabeth – Anchor institutions and financial institutions
   - Electronic notetaker for large-group report-out: Grace
   - Screenshare throughout meeting: David
   - Menti manager for wrap-up reflection: David
     *Sends link to Menti poll in chat and shows results screen.

MATERIALS:
   - Discussion guide for facilitators
   - Discussion notes recording tool for facilitators
**HOUSING IN TOLEDO: INITIAL IMPRESSIONS**

**SMALL-GROUP DISCUSSION NOTES**

Add rows to the chart below to accommodate all questions discussed during the discussion (including broader questions posed based on participants’ engagement with original prompts). If any prompts were skipped, please mark with N/A in the recording tool below.

<table>
<thead>
<tr>
<th>Background on small group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Facilitator name</td>
</tr>
<tr>
<td>Sector</td>
</tr>
<tr>
<td>Names of participants</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Discussion prompts</th>
<th>Notes or verbatim quotes from participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>When you think of housing in the City of Toledo, what comes to mind?</td>
<td></td>
</tr>
<tr>
<td>How does your work today touch housing (directly or indirectly)?</td>
<td></td>
</tr>
<tr>
<td>How would you like to see Toledo address some of the issues raised in our discussion? What would you hope to achieve by addressing them?</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Facilitator’s summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Key points for report-out</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other themes from discussion</th>
</tr>
</thead>
<tbody>
<tr>
<td>(e.g. impressions or issues about housing raised consistently; overlapping relationships between housing and sectors’ work; specific locations or areas mentioned; or specific solutions or ideas mentioned).</td>
</tr>
<tr>
<td>Breakout group</td>
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<tr>
<td><strong>Sector/field</strong></td>
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<tr>
<td><strong>Total group members</strong></td>
</tr>
<tr>
<td><strong>Enterprise facilitator</strong></td>
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</table>

*Both the facilitator and group members should be assigned to the same Zoom breakout room.*
# HOUSING IN TOLEDO: INITIAL IMPRESSIONS

## SMALL-GROUP DISCUSSION NOTES

Add rows to the chart below to accommodate all questions discussed during the discussion (including broader questions posed based on participants’ engagement with original prompts). If any prompts were skipped, please mark with N/A in the recording tool below.

<table>
<thead>
<tr>
<th>Background on small group</th>
<th>Grace Campion</th>
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<tbody>
<tr>
<td>Facilitator name</td>
<td>Real-estate: Developers; real-estate organizations; and property managers (Group 3)</td>
</tr>
<tr>
<td>Names of participants</td>
<td>Anna Mills, John Kiely, Kevin Brown, Emily Bueller, Pete Schwiegeraht, Katherine Hunt, Benjamin Pushka, Megan Meyer Foos, Dan Morey, Cheryl Mack, Ambrea Mikolajczyk, Thomas Hendricks</td>
</tr>
<tr>
<td>Discussion prompts</td>
<td>Notes or verbatim quotes from participants</td>
</tr>
</tbody>
</table>
| When you think of housing in the City of Toledo, what comes to mind? | • Neighborhoods  
• There are structures here that are not in other cities, this is a strength  
• We have a tired housing stock, older housing stock, not a lot of infill, real estate is outdated  
• There is no cohesive strategy  
• There is an historic nature of housing in Toledo like bungalows, the houses served the needs of people in the past, but may not meet current needs  
• There is a variety of housing, low-income to senior housing to handicap  
• There is a lack of middle affordable options  
• There is antiquated and overly rigid zoning, not necessarily creating flexibility for modern redevelopment efforts to take place  
• There are few options for housing providers to receive grants or loans  
• With COVID and the moratoriums on evictions, landlords still have mortgage insurance, taxes and are feeling the squeeze. Can’t provide free housing  
• Toledo and Lucas County are aging, older homeowners, younger people are buying in the downtown. The neighborhoods that are in the city are aging  
• There is a lack of foundations in Toledo – not a lot of funds available. Other than the Toledo Community Foundation,  
• For developers, need access to more resources and economic tools that the city does use. Seems the tool box is limited vs. other cities around the state. Securing state funds. Larger spectrum to compete against larger cities. |
| How does your work today touch housing (directly or indirectly)? | • All of it – being a housing provider – do the abatement, hold licensees. This is the only way to get things done than working thru govt. I created own real estate licenses to get things done that my houses needed.  
• We directly develop and own properties. Will soon be delivering on an affordable senior project. Will be going out |
• Directly interact with housing by development and construction, I love a blighted historic building – I renovate and rent it out. I do the whole process.

• Housing providers and contractors – we don't have to be big. I manage to do 75 properties. There is no assistance out there for small mom-and-pop landlords and managers. We do it ourselves. We are rehabbing Toledo one house at a time.

• We do the same thing – currently in zip code 43608 – we rehab and sell houses. Recently had a success story for the buyer. Would do more if I could do it.

• Real estate agents – 1,900 members in northwest Ohio and maybe 700 in Toledo. 40% of market is rental. It is a challenge to sell houses in this market. There are some pockets of the city that haven’t had a sale all year. There is scattered success. Harder to find the buyers. Stigmatized because of TPS. Dr. Drea (???) the residential purchases in the TPS – more of a challenge for our members.

• Realtors – the low-end houses went to investors in the most recent sales. Some people started with NeighborWorks. That helps but there is a need at that end for people to buy a less expensive house. They want to buy cash.

• In the city more than suburbs – there is a mindset of wanting to own vs. renting forever. Maybe it would help get more homeowners if they let schools do early enrollment, need more programs from the city. Need downpayment assistance from the city. There is a mindset of not wanting to be homeowners – there are some generational issues there.

• Homeownership is the single biggest indicator of upward mobility. It’s a labyrinth for a low-income person to navigate the process from the city to the bank. Banks don’t want to lend to low-income people. There used to be community development agencies – but most have gone bankrupt. The housing they started is in limbo now. It was intended for homeownership. We manage 220 single family homes – that are a collective left over. Would like to get into hands of low-income people.

• There is nothing available under $50,000 for homeownership. This is the only option for people to get started. It becomes the down payment that is the barrier.
Some people who have been in rental housing their whole lives just don’t know how to maintain a home. This can bring the property values down.

**How would you like to see Toledo address some of the issues raised in our discussion? What would you hope to achieve by addressing them?**

- Need city assistance for housing providers
- Need incentive programs for people to help provide units to low-income people
- Need access to historic tax credits

**Facilitator's summary**

**Key points for report-out**

- There are pockets of strong neighborhoods in the community. Have an outdated and tired housing stock that may not meet the needs of the current residents
- Issues with generation of renters and how to get them into a path of homeownership
- We have a lot of people who are owners and landlords. There is an issue of how we get those individuals who are renting into a position where they can buy a house.
- Need for flexibility with zoning
- Need assistance for housing providers and developers to improve units

**Other themes from discussion**

(e.g. impressions or issues about housing raised consistently; overlapping relationships between housing and sectors’ work; specific locations or areas mentioned; or specific solutions or ideas mentioned).

There is some tension between the rental community and homeownership. Homeownership seems to be highly valued among the participants as an indicator of economic mobility and stability. There seems to be a desire for the city to support their work and provide more incentives/resources.
## Housing in Toledo: Initial Impressions
### Small-Group Discussion Notes

Add rows to the chart below to accommodate all questions discussed during the discussion (including broader questions posed based on participants’ engagement with original prompts). If any prompts were skipped, please mark with N/A in the recording tool below.

<table>
<thead>
<tr>
<th>Background on small group</th>
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</thead>
<tbody>
<tr>
<td>Facilitator name</td>
<td>David Huaman</td>
</tr>
<tr>
<td>Sector</td>
<td>Real Estate Group 4</td>
</tr>
<tr>
<td>Names of participants</td>
<td>Erika Krause, Paul, Don Newman, Bill Famsel, Kevin Prater, Robin Whitney, Cheryl Wilson, Huston Young, Matthew Rubin, Scott Lopez, Scott Sylak, Dan Hammel</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Discussion prompts</th>
<th>Notes or verbatim quotes from participants</th>
</tr>
</thead>
</table>
| When you think of housing in the City of Toledo, what comes to mind? | • Toledo is affordable. Moderate income folks can purchase good housing.  
• Affordability is a strength in the community.  
• In the central City is housing stock is old, roofing is old, bad floor plans, and lead issues.  
• Property values are not enough to fund/finance to support renovation or rehab. |
| How does your work today touch housing (directly or indirectly)? | • Single family detached market, wood material with Michigan basements. Because it is so affordable, it makes new housing cost prohibited.  
• Lack of investments into multifamily. Capital desert, for funding market-rate development. Rent dollars vs construction cost beginnings to be tight without subsidizes. Use of historical tax credit preservation fund.  
• Tough competing allocation of housing tax credit financing. Cost of construction vs asking rent is not feasible.  
• Older building downtown needs new roofs, build up cost, resulting in old building sitting here. Strong demand in the city.  
• The need for housing in seniors, seniors are moving away from homes due to depleted housing. A great need to maintain senior, disabilities, and families.  
• Limited access to transitional housing, Section 8 HCV from Locus County Metro HA. Individuals are unable to transition from subsidize housing into self-sufficient housing.  
• Strong rental properties demand. Large amount of property acquisition from outsiders, not from local investors. Lack of financing education.  
• A strong focus on addressing lead. |
| How would you like to see Toledo address some of the issues raised in our discussion? What would you hope to achieve by addressing them? | • City has been focused on lead, as a widespread issue, but challenging to identify targeted locations. Needs a roadmap.  
• Small time properties owners are having troubles. Identifying landlord in need of aid. |

**Facilitator’s summary**
### Key points for report-out

Toledo is affordable, it is making challenging for new development to occur. The Housing stock is old and challenges to rehab or re-invested and left vacant. Tough competing allocation of housing tax credit financing. Cost of construction vs asking rent is not feasible. A great need to maintain senior, disabilities, and family households. Development is tight without subsidizes. Large amount of property acquisition from outsiders, not from local investors.

### Other themes from discussion

(e.g. impressions or issues about housing raised consistently; overlapping relationships between housing and sectors’ work; specific locations or areas mentioned; or specific solutions or ideas mentioned).
## HOUSING IN TOLEDO: INITIAL IMPRESSIONS
### SMALL-GROUP DISCUSSION NOTES

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<thead>
<tr>
<th>Facilitator name</th>
<th>Laura Searfoss</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sector</td>
<td>Community-based and cultural organizations (Group #5)</td>
</tr>
</tbody>
</table>

| Names of participants     | Kathy Tucker – HUD approved housing counseling agency for homeownership |
|                           | Ramon – Community Organizing in The Junction |
|                           | Sabina Serratos – Executive Director |
|                           | Bob Welly – Historic South Initiative |
|                           | George Thomas – Fair Housing Center (provides Analysis of Impediments) |
|                           | Autumn Richards – Area Agency on Aging (needs assessment that included housing) |
|                           | Linda Parra – Spanish-language radio station |
|                           | Paul Hollenbeck – Chair of TDC |
|                           | Chris Amato << Need to follow-up; couldn’t engage in the conversation due to IT issues |
|                           | Sarah Jenkins – Fair Housing Center |

<table>
<thead>
<tr>
<th>Discussion prompts</th>
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<tbody>
<tr>
<td>When you think of housing in the City of Toledo, what comes to mind?</td>
<td>• Via Paul: Many of the neighborhoods are in the core city neighborhoods; homeownership vs. rental</td>
</tr>
<tr>
<td></td>
<td>• Via Ramon: Lack of affordability and access to a good income to become and sustain your home and addressing social justice issue along the way.</td>
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<tr>
<td></td>
<td>• Via Paul: Access to services</td>
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<tr>
<td></td>
<td>• Via Kathy: Biggest obstacles for us – we have a pipeline of people to obtain a mortgage, banks have community lending products, getting through the process is an impediment, will have a client who qualifies but passed around to different lenders – more financial institutions to put some boots on and work with the community, ask about the issues with their lending products and create a consistent one</td>
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<tr>
<td></td>
<td>• Via Paul: Redlining looks the same today as it did 50 years ago</td>
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<td></td>
<td>• Via George: Housing conditions - #1 issue reported</td>
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<tr>
<td></td>
<td>• Via Bob: Aging housing stock – especially in the central city areas; older housing and low valuation property, make it difficult to invest in the property and make it financially feasible.</td>
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<tr>
<td></td>
<td>• Via Ramon: The Junction doorknocking – Door, Brown, and Collingwood: Residents feel like there’s a lot of predatory investors in the neighborhoods; properties in uninhabitable conditions; not seen as a destination; value of properties need to increased so they are not devalued – rental properties that investors will buy (not local investments – combination)</td>
</tr>
<tr>
<td>How does your work today touch housing (directly or indirectly)?</td>
<td>N/A</td>
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</table>

- Via Sarah: Age of the housing stock – that point is connected to the other issue – contributes to poor housing conditions, homes with lead hazards, difficult to maintain
- Via Sarah: Accessibility of housing – in need of modification for people with disabilities
- Via Sarah: When we talk about poor housing conditions – we're not just talking about blight – people are living in homes that are unsafe and uninhabitable (not just an eyesore)
- Via Sarah: Housing conditions contribute to evictions – people withhold rent as leverage and they get evicted
- Via Sarah: No process in place to hold property owners accountable and keep tenants in a cycle of housing stability
- Via Bob: So many neighborhoods have no voice – they aren't organized, used to have 15 CDCs that spoke for their neighborhoods
- Via George: Housing conditions – health connection (shared map of child asthma and old housing stock via map in AI – triggered by mold and cockroaches)
- Via Autumn – Older adults are limited in their income, want to age in their homes, limited options for them, long-waiting list for home repairs in Lucas County
- Via Autumn – Seniors may be able to find an home but then have [public] safety concerns about the neighborhoods and/or they lack services (like transportation)
- Via Autumn: Lucas Health Department – is doing a study on how residents feel (via Office of Minority Health)
- Via Linda – is there any information about vacant homes? How many houses are vacant in neighborhood? How many can we fix? How many can be available vs. torn down? Program to help provide information about the Latino community, what are the housing, what are the programs to provide access to Latino community – language is a big barrier
- Via Linda: Radio has access to Latino community – it's a huge listener base; information is important to our community, in their own language, financial programs
- Access to affordable housing – many Latinos are low-income; want to fix up a home themselves.
- Via Autumn: Missing orgs: Ability Center, Lucas County Health Department (Minority Health Department), Neighborhood Health Association
- Via George: Some part of this may relate to the housing code – what we choose to enforce – what does it say, when, where it is enforced?
How would you like to see Toledo address some of the issues raised in our discussion? What would you hope to achieve by addressing them? | N/A

<table>
<thead>
<tr>
<th>Facilitator’s summary</th>
<th>Key points for report-out</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Housing age and condition (lack of safety, health hazards) – not just an eyesore; difficult to hold property owners/investors accountable; housing condition was top need from AI.</td>
</tr>
<tr>
<td></td>
<td>Barriers to homeownership and home maintenance (lending products, income, valuation)</td>
</tr>
<tr>
<td></td>
<td>Needs for specific populations: seniors; persons with disabilities; Latino community (language access/information as a barrier)</td>
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<table>
<thead>
<tr>
<th>Other themes from discussion (e.g. impressions or issues about housing raised consistently; overlapping relationships between housing and sectors’ work; specific locations or areas mentioned; or specific solutions or ideas mentioned).</th>
<th>Social justice issues/redlining</th>
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<tbody>
<tr>
<td></td>
<td>Interest in understanding the vacant housing supply and what vacant homes and programs may be available for residents (specifically Latino residents mentioned).</td>
</tr>
<tr>
<td></td>
<td>Aging-in-place – demand for home modification and repair program exceeds available resources</td>
</tr>
<tr>
<td></td>
<td>Language access</td>
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<tr>
<td></td>
<td>Limited community organizations (The Junction being an exception); loss of CDCs</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Background documents referenced:</th>
<th>Analysis of Impediments</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Area Agency on Aging Needs Assessment</td>
</tr>
<tr>
<td></td>
<td>Minority Health Department study (unclear on topic)</td>
</tr>
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## HOUSING IN TOLEDO: INITIAL IMPRESSIONS
### SMALL-GROUP DISCUSSION NOTES

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<tr>
<th>Discussion prompts</th>
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</tr>
</thead>
<tbody>
<tr>
<td>When you think of housing in the City of Toledo, what comes to mind?</td>
<td>Challenges with capacity, difficulty attracting developers, lack of collaboration between stakeholders, lack of priorities, appraisal gap and lack of capital for rehab, losing families, unhealthy housing stock, racial equity gap</td>
</tr>
<tr>
<td>How does your work today touch housing (directly or indirectly)?</td>
<td>Banks – CRA Owens Corning corp – materials for development sector, active in housing programs locally LISC – finance and program, year 16, etc.</td>
</tr>
<tr>
<td>How would you like to see Toledo address some of the issues raised in our discussion? What would you hope to achieve by addressing them?</td>
<td>Need a strategy, roadmap, with early action projects that have consensus Bring partners together, create a network, leverage resources toward common goals, efficiency Pick an area and deliver: ex, increase homeownership among black families: drives economic mobility, create capital products, etc.</td>
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### Facilitator’s summary

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<tbody>
<tr>
<td>Need a common actionable strategy Need capital and products Be focused yet flexible Strategies that address racial equity but have clear benefits for the city and development agenda Have partners—bring together and leverage, coordinate</td>
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</table>

### Other themes from discussion (e.g. impressions or issues about housing raised consistently; overlapping relationships between housing and sectors’ work; specific locations or areas mentioned; or specific solutions or ideas mentioned).

<table>
<thead>
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<tbody>
<tr>
<td>Need to create a LISC strategy. How to partner, leverage for this process and plan.</td>
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</table>
**HOUSING IN TOLEDO: INITIAL IMPRESSIONS**

**SMALL-GROUP DISCUSSION NOTES**

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<tr>
<td>When you think of housing in the City of Toledo, what comes to mind?</td>
<td>Katy – Moved here 2 years ago, wanted a walkable neighborhood. When you are trying to attract and retain talent, that is the type of neighborhood professional would like to see. Rachel – personally, looking for a walkable neighborhood, professionally, from a homeless perspective, if we had all the resources in the world, we still have a problem because there is a lack of affordable housing options. Brandon – Boomerang to Toledo, bringing experiences from other cities Columbus, Cincinnati and want our housing to be like theirs. Sees a pent up demand for units downtown. David – Lived in Toledo for 15 years, over the years, almost all properties have moved from homeownership to rentership, worry about number of units moving to rental, concerns about quality. Tiffanie – We have some resources to renovate, but folks just aren’t taking those options, we have never focused our resources on a really targeted area. When prospective buyers are preapproved for loan, they don’t want to buy there, so what’s left after pockets of growth but vacancies increasing, not a sellable housing market. Ros – When I moved here, all dialogue seemed to focus on LMI housing and homelessness. “where do the young people live?” question that my son asked me. That is what we are planning and building – neighborhoods that attract younger people. Karen – My children are growing up and I want to know how I can keep them wanting to live in Toledo.</td>
</tr>
</tbody>
</table>
| **How does your work today touch housing (directly or indirectly)?** | Limited amount affordable housing, that is the difficulty at the end of the homelessness spectrum  
Brandon – works on market rate projects like Marina Lofts project, Colony project, but those are the only two large scale market rate projects, most other projects have been redevelopment of older buildings  
The number one challenges is gap – cost to building and the market rents. Cincinnati, for example, has the ability to write a check to fill that need  
David – Works with and is concerned about vacant and abandoned properties, often just a challenge that values are too low, this is an issue separate and apart from affordability |
| **How would you like to see Toledo address some of the issues raised in our discussion? What would you hope to achieve by addressing them?** | Building neighborhoods, grocery stores, pharmacy, etc. to make them more attractive  
Mixed income housing  
Creating mixed-income housing, need a spectrum of options  
Issue of attracting projects like Marina Lofts – how do we use land we have to attract developments  
Site control is a huge piece of it – City has two new properties and can control what happens of them, so many other buildings can in the hand  
What can we do with zoning, entitlement, to facilitate the type of projects we want here?  
Tom - You have to be careful about how much density you want to allow in neighborhoods. Some developers have suggested rehabbing schools but do you want apartments in neighborhoods? Instead looking at allowing small scale multi-family in neighborhoods. |

### Facilitator’s summary

| **Key points for report-out** | Low housing value, low rents – what kind of tools can be put to develop in those conditions (land use, incentives, zoning, etc.)  
Placemaking - Boomerangs looking for neighborhoods, attracting talent, how can we build communities in Toledo where people want to live, diversity, walkability,  
Issue of affordable housing, quality housing |
| **Other themes from discussion** (e.g. impressions or issues about housing raised consistently; overlapping relationships between housing and sectors’ work; specific locations or areas mentioned; or specific solutions or ideas mentioned). | How to develop development expertise in this city - Typical developers come into town but only do a one off project, how do we get them to stay and invest |
**HOUSING IN TOLEDO: INITIAL IMPRESSIONS**

**SMALL-GROUP DISCUSSION NOTES**

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<tr>
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<th>Notes or verbatim quotes from participants</th>
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<tbody>
<tr>
<td><strong>When you think of housing in the City of Toledo, what comes to mind?</strong></td>
<td></td>
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<tr>
<td>Adams</td>
<td>Family households/living, well maintained homes</td>
</tr>
<tr>
<td></td>
<td>SF homes converted to rental – contributing to the decline</td>
</tr>
<tr>
<td></td>
<td>Restore older homes, create vibrant communities</td>
</tr>
<tr>
<td>Whitman</td>
<td>Are we ready to address barriers? Do we have what is needed to REALLY address them?</td>
</tr>
<tr>
<td></td>
<td>Be aware of unintended consequences of neighborhood revitalization – be mindful of providing residents opportunities to remain in their neighborhoods</td>
</tr>
<tr>
<td>Vanice</td>
<td>Gentrification/displacement is a concern</td>
</tr>
<tr>
<td>Sam</td>
<td>Homeownership tension – for it, but need to improve</td>
</tr>
<tr>
<td></td>
<td>Hold landlords accountable and tenants</td>
</tr>
<tr>
<td>McPherson</td>
<td>Lots of vacancy</td>
</tr>
<tr>
<td></td>
<td>Prepare families for homeownership</td>
</tr>
<tr>
<td></td>
<td>Financial management/coaching</td>
</tr>
<tr>
<td></td>
<td>Accessible housing is needed, across spectrum</td>
</tr>
<tr>
<td>Gaddus</td>
<td>Intentional about who is back in neighborhood</td>
</tr>
</tbody>
</table>

| How does your work today touch housing (directly or indirectly)? | N/A |

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<thead>
<tr>
<th>How would you like to see Toledo address some of the issues raised in our discussion? What would you hope to achieve by addressing them?</th>
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<tbody>
<tr>
<td>• Formalize partnerships with banks to make it easier to build credit</td>
<td>• Bring good landlords into the light, address bad landlord – focus group for housing policy – rental registry</td>
</tr>
<tr>
<td>• Leverage financial opportunity centers</td>
<td>• Embrace neighborhoods/residents in process</td>
</tr>
<tr>
<td>• Bring good landlords into the light, address bad landlord – focus group for housing policy – rental registry</td>
<td>• Share best practices with group</td>
</tr>
<tr>
<td>• Embrace neighborhoods/residents in process</td>
<td>• Uplift existing efforts</td>
</tr>
<tr>
<td>• Getting neighborhoods back to the City – small developments would work</td>
<td>• Inner city prefab housing is not inviting</td>
</tr>
<tr>
<td>• Getting neighborhoods back to the City – small developments would work</td>
<td></td>
</tr>
</tbody>
</table>
## Facilitator's summary

| Key points for report-out (2-3)                                                                 |  
|-------------------------------|------------------------------------------------|
| Be intentional about housing being built                                                   |
| Uplift existing efforts – good landlords                                                   |
| Engage partners like banks                                                              |
| Restore older homes, address accessibility                                               |

| Other themes from discussion (e.g. impressions or issues about housing raised consistently; overlapping relationships between housing and sectors' work; specific locations or areas mentioned; or specific solutions or ideas mentioned) |  
|------------------------------------------------------------------------------------------------|------------------------------------------------|
| Homeownership barriers and challenges was mentioned several times. Neighborhood revitalization was noted as well but in the context of restoring and allowing existing residents to stay. Partnership was also a theme in terms of banks being a barrier and not at table for solutions – CHS should unite partners. |
HOUSING IN TOLEDO: INITIAL IMPRESSIONS
Report out from Small Group Discussions

- **Group 1** – Elected leaders: Local, state, federal
  - We need to be intentional about being inclusive
  - Banks need to be involved
  - Uplifting good efforts. Landlords that are doing good job should be recognized.
  - Focus on restoration and revitalization. Don’t destroy homes that have good infrastructure. It should look like original community before when we transform them.

- **Group 2** – Government Leaders at Staff Level
  - How to do placemaking, while building talent and building something where people want to live. Need to consider amenities, livability, diversity, walkability. Also want to consider the physical diversity of humans and also diversity of incomes.
  - Low housing values and low rents. What tools we can use to develop them? Land use and zoning incentives to offer to the developers.
  - Discussed how what HUD considers our market rate rents vs. our affordable rents are different. We are not able to demand what HUD considers market rant from our renters. Not just because of low values, but also impacted by the income of our constituents. All of it is interrelated.

- **Group 3** – Real-estate: Developers; real-estate organizations; property managers
  - There are pockets of strong neighborhoods in the community. Have an outdated and tired housing stock that may not meet the needs of the current residents
  - Issues with a generation of renters and how to get them into a path of homeownership
  - City needs to find ways to provide assistance to housing providers and developers to improve units

- **Group 4** – Real-estate: Developers; real-estate organizations; property managers
  - Toledo market compared to others is affordable, but the low costs can make it a lot harder to develop because of the cost of construction. The housing stock has aged quite a bit.
  - Seniors or disabled don’t have the ability to be housing well in the area.
  - The importance of subsidies to make the projects happen because of rent and cost factors. Subsidies are scarce. Its hard to build a product for low-income people and compete with the private side of the market for the money.

- **Group 5** – Community and cultural organizations and service providers
  - Access to mortgages and credit looks a lot like redlining maps in our area unfortunately. Important for access to homeownership. Need appropriate products available.
  - The housing conditions and housing stock. The need to enforce good housing codes.
  - Analysis of impediments to fair housing is important. Discussed themes in that report.
  - What can the city do about these themes? Maybe look at the local housing codes and how it is enforced and implemented. Solutions to think about.

- **Group 6** – Anchor institutions and financial institutions
  - Would like to see plan focused on – access and strategies and roles for partners to work in. When making solutions, make things adaptable without harming the relationships. Need to facilitate trust. Need to identify a wholistic long term process. Would love to see an increase in homeownership for low and moderate income families.
  - Want to reduce duplication so not so many people re-doing things.
  - Want to see a complete process from home to homeownership. Adapt when needed. In some areas – there are low appraisal values. That drives little to no equity. That causes another issue.
  - Want to develop flexible an reliable financial products to help people.
  - Bring in the developers who can support these issues.
Community-level changes
We can change; see actual change in our housing landscape
Access to opportunity
A plan that improves housing stock and increase home ownership
Increasing the range of affordable housing options for all Toledans and improving the housing stock in the city
A successful project encompasses the need for affordable housing in inclusive neighborhoods and dressing dilapidated housing systems
Actual action in helping the redevelopment process for older neighborhoods
Production of high quality, assessable affordable housing for all
Affordable housing, neighborhood restoration, engaging the community so they will actually become part of the completed project
The community stays involved and engaged with the priorities set
Housing equity
Strategies that result in sufficient housing for older adults within safer neighborhoods providing sufficient services
Assistance to housing providers so they can comply with the 4 new rental ordinances (moratorium, lead abatement, vacant penalties, illegal rent escrows, etc.) and still keep housing affordable for the residents
Solutions to barriers to affordable housing development
Need funding options to build new homes on vacant lots, infill housing
Comprehensive, inclusive, and focused on measurable outcomes, adequately funded to achieve projected outcomes
Achieve a successful outcome keeping our hometown in mind

Specific outcomes of the CHS
Inclusive, forward-thinking, bold
We have a clear road map that public, nonprofit, and private partners can follow and implement to make housing better
Measureable outcomes with clear owners and timelines
Holistic approach - Empathize around the homeowner
Clear commitment from City on what support they'll offer partners
A strategy that identifies assets and partner roles, that has low hanging opportunities were success can be achieved early, a plan to attract long-term partners and funding so Toledo is a place of choice
Considers these issues through a fair housing lends and provides a clear action plan
A successful project means having a set of short-term and long-term achievable goals and action items to receiving them
Completion of CHS & strategy & action, action, action!!
Clear timelines
Transparency from beginning to end
We can maintain the momentum for real change for all stakeholders
Quick/easy to read report outs on all deliverables
Greater synergy and connection with partners to address LMI families, individuals, and people have have gap wealth in housing
A clear plan for implementation
Not just another plan
Affordable housing, neighborhood restoration, engaging the community so they will actually become part of the completed project

Individuals/family-level changes
Individuals have financial access to safe, affordable housing
Strategies that result in sufficient housing for older adults within safer neighborhoods providing sufficient services
A successful project will mean achieving the goal of everyone living in their own home
Greater synergy and connection with partners to address LMI families, individuals, and people have have gap wealth in housing
Significant support for LMI populations
COMPREHENSIVE HOUSING STRATEGY

ADVISORY GROUP

PROJECT KICKOFF MEETING | CITY OF TOLEDO, OH | THURSDAY, OCTOBER 15, 2020
WHAT CAN A COMPREHENSIVE HOUSING STRATEGY ACHIEVE?

- MORE PUBLIC & POLITICAL SUPPORT
- UNIFIED VISION FOR THE FUTURE
- INCREASED CAPACITY FOR IMPLEMENTATION
- CONNECTIONS ACROSS COMMUNITY ISSUES
- NEW TOOLS AND IDEAS
PRINCE GEORGE’S COUNTY HOUSING OPPORTUNITY FOR ALL

A community-informed, data-driven, and actionable roadmap that addresses a wide range of market-rate and affordable housing needs and opportunities

IMPACT

- Implementation of 15 of 22 short-term actions underway
- Creation of new tools and resources, including Section 108
- Ongoing collaboration on implementation via cross-sector workgroup
- Completion of inclusionary zoning study to support policy development
- Alignment of federal resources through 2021-2025 Consolidated Plan
- Regional leadership on housing policy
- Increased support and trust across county departments and among local and regional partners

CHS’ IMPACT IN OTHER COMMUNITIES

• Implementation of 15 of 22 short-term actions underway
• Creation of new tools and resources, including Section 108
• Ongoing collaboration on implementation via cross-sector workgroup
• Completion of inclusionary zoning study to support policy development
• Alignment of federal resources through 2021-2025 Consolidated Plan
• Regional leadership on housing policy
• Increased support and trust across county departments and among local and regional partners
CENTRAL OHIO REGIONAL HOUSING STRATEGY

A strategy that articulates a common vision for the role of housing in equitable growth and recovery and provides complementary tools to support regional implementation of five priority actions

IMPACT

- Increased awareness and support of regional housing challenges
- Stronger collaboration across public, private, and philanthropic partners
- Creation of implementation tools (Implementers’ Toolkit, Data Dashboard)
- Local leadership on implementation (via Local Housing Action Agendas)
- Creation of tracking metrics to measure and communicate progress
- Increased staff capacity for implementation and leadership on regional housing issues
COMPREHENSIVE HOUSING STRATEGY
MEETING OVERVIEW
OBJECTIVES

By the end of this meeting, we will have…

• A shared understanding of the scope of work for Toledo’s Comprehensive Housing Strategy (CHS)

• A shared understanding of the Advisory Group’s role so that you can actively support development of the CHS.

• A list of impressions about housing needs and issues in Toledo.

• A list of big-picture goals for the CHS.
MEETING OVERVIEW

AGENDA

1. Presentation: Project overview
2. Small-group discussion: Housing in Toledo
3. Large-group reflection: Defining project success
4. Next steps & wrap-up
MEETING LOGISTICS
FOR MEETING PARTICIPANTS

COMMENTS & QUESTIONS
Please mute yourself unless you are commenting. We have time set-aside for comments or questions after the presentation portion of today’s agenda. The large-group facilitator will help guide the discussion.

FLASH POLLING
We plan to use Mentimeter to poll you in real time later in the meeting. We will share a link and code to the poll, which can be completed in a separate browser window on an Internet-enabled device (computer, tablet, smartphone).

TECHNICAL DIFFICULTIES
If you encounter technical difficulties during this meeting, please contact the following persons via chat or email: Sara Dastagir (Sara.Dastagir@toledo.oh.gov).
COMPREHENSIVE HOUSING STRATEGY
PROJECT OVERVIEW
PROJECT OVERVIEW

CHS PROJECT OVERVIEW

Baseline conditions analysis
TASKS 2-5
OCT 2020 – JAN 2021

Recommended actions
TASK 6
JAN – FEB 2021

Development & delivery of Toledo’s CHS
TASKS 7-8
FEB - JUN 2021

STAKEHOLDER ENGAGEMENT: INTERVIEWS | FOCUS GROUPS | CHS ADVISORY GROUP

MARCH 2021
DRAFT CHS

JUNE 2021
FINAL CHS
# BASELINE CONDITION ANALYSIS

**WHY**
Create a common understanding of unmet housing needs; housing market conditions; assets and opportunities; and existing initiatives

**WHAT**
- Review past plans and studies
- Conduct quantitative data analysis
- Assess existing programs & identify new or expanded tools
- Assess barriers to development

**WHO**
- City of Toledo staff
- CHS Advisory Group
- Affordable/nonprofit developers
- Market-rate/for-profit developers
- Other stakeholders or groups as needed
**KEY DATA TOPICS**

- Demographic, employment and population characteristics and future trends
- Housing stock
- Housing market analysis
- Housing needs among special populations
- Assets and opportunities

**KEY INITIATIVES**

- Housing and homeless programs
- Year 16 Initiative
- Federal resources
- Lead ordinance

**PAST PLANS & STUDIES**

- 2015-2020 Consolidated Plan
- 2020-2025 Consolidated Plan
- City of Toledo and Lucas County Housing Needs and Gaps
- Toledo and Lucas County Poverty Study
- 2020 Comprehensive Strategic Plan Exploratory Framework
- Neighborhood Master Plans
- Analysis of Impediments
RECOMMENDED ACTIONS

**WHY**
Expand the City of Toledo’s housing toolbox and connect community initiatives

**WHAT**
- Draft recommendations: stronger existing tools; better alignment across partners; and new tools
- Develop production and preservation targets & high-level cost estimates

**WHO**
- City of Toledo staff
- CHS Advisory Group
- Other stakeholders or groups as needed
DEVELOPMENT & DELIVERY OF TOLEDO’S CHS

**WHY**
Create a CHS to guide collective and individual decisions about housing-related work in Toledo

**WHAT**
- Create an action plan that outlines implementation timeline & roles
- Draft cohesive narrative about housing needs & opportunities in Toledo
- Refine content through an iterative approach

**WHO**
- City of Toledo staff
- CHS Advisory Group
- Other stakeholders or groups as needed
CHS PROJECT OVERVIEW

FINAL
TOLEDO CHS

- Supportive of housing for all household incomes and variety of citywide and neighborhood conditions
- Common vision and roadmap for the City of Toledo and partners
- Inclusive of a range of perspectives from across Toledo and Lucas County
CHS ADVISORY GROUP

PRIMARY ROLES

• Build a common vision.
• Set priorities and goals.
• Advise on local context.
• Build momentum for implementation.

RESPONSIBILITIES

• Attend all advisory group meetings.
• Review pre-meeting materials prior to each meeting (as needed).
• Complete any additional “homework” assignments between meetings.
• Actively participate in advisory group meeting discussions.

MEETINGS BY TOPIC

1. Kickoff meeting
2. Visioning
3. Findings & recommended actions
4. Implementation
COMPREHENSIVE HOUSING STRATEGY
SMALL-GROUP DISCUSSION
PURPOSE & FORMAT

PURPOSE
Gather perspectives about local housing needs in the City of Toledo and explore how those needs are related to different partners’ work.

FORMAT
Facilitated, small-group dialogue with representatives from the same or related fields or sectors via Zoom breakout rooms.

*You will be prompted to join your assigned discussion momentarily.*
COMPREHENSIVE HOUSING STRATEGY
LARGE-GROUP REFLECTION
Toledo’s Comprehensive Housing Strategy will be successful if…

GO TO: www.menti.com

ENTER CODE: 46 17 13 7

*Direct link to poll is in the Chat box.
COMPREHENSIVE HOUSING STRATEGY
NEXT STEPS & WRAP-UP
MEETING PURPOSE

By the end of this meeting, we will have...

- Provided an update on Toledo’s Comprehensive Housing Strategy (CHS) to date.
- Reviewed the Advisory Group’s role so that you can actively support development of the CHS.
- Created a common purpose and framework for a strong vision for housing and its role in supporting Toledo’s residents and neighborhoods.

AGENDA

1. Welcome & introductions (10 min)
   Mayor Wade Kapszukiewicz
   Welcome from Dr. Cecelia M. Adams

2. Meeting purpose, overview & updates (15 min)
   Enterprise Community Partners, Inc. Project Team
   - Recap of Advisory Group Meeting #1
   - Project accomplishments since October 2020

3. Presentation: Project visioning (15 min)
   Enterprise Community Partners, Inc. Project Team
   - What is a vision and what is its purpose?
   - What we’ve heard so far (ideas from previous meeting; form results)
   - Menti exercise: From what you heard, what is resonating with you? What is working in Toledo?

4. Large-group discussion: What is our north star for housing in Toledo? (45 min)
   Facilitated by the Enterprise Community Partners, Inc. Project Team
   - Discussion prompts:
     - What do we want housing investments to achieve? What are the key elements?
     - Do any projects or places representing these elements currently exist in Toledo?
     - Is anything missing?
   - Wrap-up: What we’ve heard

5. Next steps & wrap-up (5 min)
   Enterprise Community Partners, Inc. Project Team
INTRODUCTION
The next Toledo Comprehensive Housing Strategy (CHS) Advisory Group meeting will focus on creating a vision for the CHS. In order to help us develop the main tenants of the vision, please read the instructions below and fill out the online worksheet by **noon on Tuesday, December 8.** Your input from the worksheet will help guide the conversation at the following Advisory Group meeting on Thursday, December 10 and will assist in setting the stage for a fruitful discussion. Thank you in advance for your cooperation and if you have any questions on this worksheet, please contact Radhika Mohan at rmohan@enterprise.org.

WHAT IS A VISION?
A vision is a compelling image of the future, an imagination-stretching yet still credible view of what is possible. A vision is a dream that engages the heart and spirit and inspires people to action. It describes the world that organizations seek to create through their work.

WHAT IS VISIONING?
Visioning is a practice that offers organizations greater clarity, direction, and power.

REMEMBER TO…
- Engage the heart: a vision should be an emotional as well as an intellectual experience.
- Focus on alignment: where and how can you work best with others?
- Develop a strong purpose: the vision should be an enduring image that can last for many years through changing environments.

EXERCISE #1:
Find a comfortable chair, soften your gaze. Take a deep breath in and as you exhale, close your eyes. Picture ten years from now, the year 2030. Where are you? Sitting at home in the same chair? What does your home/street/neighborhood look like? What elements are there? What would you like to see? Write down words that describe what you see and anything that comes to mind. If words escape you, is there an image, photo, or link that describes what you are seeing? If so, please upload it.

EXERCISE #2:
Now, think about this image and scan it more closely. Close your eyes again and try to focus on the image and what you see. Are there any details that stand out? If you squint, what are you seeing most prominently?

EXERCISE #3:
Finally, now that you are settling on a picture: what will you have to do differently to bring this vision into being? What is currently working and what would you have to do to continue that? Be specific and focus on what you can do in your position. In addition, if there is an image that comes to mind of a favorite spot or place in Toledo, please upload it here.
## DEMOGRAPHIC TRENDS:
- The overall population in Toledo has declined over time and demographic trends suggest an increasingly racially and ethnically diverse population.
- Based on the demographic and household trends, there is a need for a range of types of homes and accessible by a variety of incomes.
- Toledo is slowly becoming an older city, as it has experienced a loss in their child and young adult population.
- Toledo has experienced a growth in renters and a decline in homeowners.
- In Toledo, based on HUD-defined regional income categories:
  - 35 households for every 100 households qualify as extremely low-income households (30% or less than regional AMI).

## HOUSING TENURE & SUPPLY:
- Since 2000, the housing production in Toledo has almost halted.
  - One out of every three housing units was built before 1940.
- The homeownership rate in Toledo has declined. During this decline, the racial and ethnic homeownership gap has widened.
  - The White homeownership rate is 62 percent and the Black homeownership rate is 32 percent.
- As of 2018, 3 out of 4 residential units in Toledo are single-family homes, rowhouses or townhouses.

## RENTAL & HOMEOWNER MARKET:
- Toledo's rental market is strong, while the homeownership market has weakened.
- Rents in Toledo have been on a slow steady rise; however, there remains a large share of rental units at low rent levels.
  - Two out of every five rental units have a monthly rent of under $650.
- One out of every two renters are renting a single-family home or townhome.
- Home values in Toledo have declined in value over time.
  - From 2010 to 2018, the median home value for an owner-occupied home has declined by $16,600.
  - One out of every two owner-occupied homes in Toledo is valued under $80,000.

## HOUSING AFFORDABILITY:
- One-third of households in Toledo spend at least 30 percent of their income on housing costs (“cost-burdened”).
  - As of 2018, 46 percent of renters in the city were cost burdened.
- One out of every two renters qualify as extremely low-income households (30% regional AMI). For this household group, $655 is an affordable monthly payment.

**Sources:** 2006-2010 & 2014-2018 American Community Survey Five-Year Estimates; 2010 & 2000 Decennial Census; 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) | Note: All numbers have been rounded to the nearest whole number.
Sources: 2006-2010 & 2014-2018 American Community Survey Five-Year Estimates; 2010 & 2000 Decennial Census; 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) | Note: All numbers have been rounded to the nearest whole number.
PROJECT VISIONING
Worksheet and Menti Exercise Results
Advisory Group members were asked to share their thoughts on a vision for the future of Toledo as well as their thoughts on what is working in their community. Prior to the meeting, members could submit their ideas via an online form. In addition, a series of Menti exercises mimicked the form during the meeting. Below are the main points from the group’s discussion via the online form as well as the Menti results.

- **Menti Flash Poll #1**
  Picture ten years from now, the year 2030. Where are you? Sitting at home in the same chair? What does your home/street/neighborhood look like? What elements are there? What would you like to see? If words escape you, is there an image, photo, or link that describes what you are seeing? This could be a place close to home or somewhere completely different.

  - Members focused on public realm elements such as green space, trees, bike paths and sidewalks.
  - Responses highlighted diverse, mixed income environments and occupied homes.
  - Increased amenities such as community pools, schools, restaurants, retail, walkability and front-facing porches.

- **Menti Flash Poll #2**
  From what you heard so far, what is resonating with you? Are there examples of what is already working in Toledo? When we invest in housing, what do you hope to see?

  - Vibrant neighborhoods, stable housing, and blight reduction were popular responses.
  - Responses also highlighted increasing and supporting home ownership.
  - Public realm elements continued to be of importance, including walkability, transit access, green space, and architecture and design.

- **Menti Flash Poll #3**
  What could you do in your position to bring this vision into being? What might you want to continue to do or do differently?

  - Provide and support rehabilitation of homes.
  - Increase opportunities/accessibility for home ownership.
  - Creating unrestricted funding sources.
  - Preservation.

The flash poll responses in their entirety start on the next page.
Picture ten years from now, the year 2030. What does your home/street/neighborhood look like? What elements are there? What would you like to see?

<table>
<thead>
<tr>
<th>Intentional green space</th>
<th>Walking paths</th>
<th>Old houses in good condition</th>
</tr>
</thead>
<tbody>
<tr>
<td>More trees</td>
<td>All sidewalks in safe, decent housing</td>
<td>Sidewalks</td>
</tr>
<tr>
<td>I live in the country outside Toledo fields, woods, river</td>
<td>On the water somewhere warm</td>
<td>Beautiful trees, sidewalks and folks walking</td>
</tr>
<tr>
<td>Slow traffic, not just cars</td>
<td>All of the houses are occupied. More of my current neighbors own their homes. Our neighborhood park is fully restored. Vacant and damaged homes are repaired, removed and or replaced with AFFORDABLE homes.</td>
<td>Sufficient housing stock, green space, keep new homes.</td>
</tr>
<tr>
<td>Neighborhood pool</td>
<td>Diverse and mixed income neighborhoods</td>
<td>People from all different backgrounds, walkable, safe streets,</td>
</tr>
<tr>
<td>Mature neighborhood</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bike paths</td>
<td>Vacant lots are revitalized in be community space</td>
<td>Walkability to amenities such as restaurants, schools, etc.</td>
</tr>
<tr>
<td>Houses being redeveloped in creative, interesting ways</td>
<td>Well maintained older homes, green space, sidewalks, ability to walk to amenities.</td>
<td>Somewhere schools are strong and stable</td>
</tr>
<tr>
<td>Restaurants and shops within walking distance</td>
<td>Aging population</td>
<td>Mostly owner occupied</td>
</tr>
<tr>
<td>Venison, walkable downtown streets filled with people</td>
<td>No boarded up houses</td>
<td>Nicely built, well designed, affordable energy efficient homes</td>
</tr>
<tr>
<td>More homeowners</td>
<td>An equitable neighborhood</td>
<td>Urban Agriculture</td>
</tr>
<tr>
<td>Every home has a family living in it safely and affordably</td>
<td>Accessibility</td>
<td>Increased number of owner occupants</td>
</tr>
<tr>
<td>More homeowners, fewer renters</td>
<td>Great design</td>
<td>no blight</td>
</tr>
<tr>
<td>Older residents - ranches</td>
<td>Close to shopping</td>
<td>Vibrant neighborhood business districts</td>
</tr>
<tr>
<td>Kids playing safely. Trees, clean neighborhoods, no graffiti, no boarded up houses, good sidewalks and people walking</td>
<td>No more vacant commercial buildings</td>
<td>Beauty and good architecture</td>
</tr>
<tr>
<td>More well designed roads/streetscapes that improve neighborhood aesthetics</td>
<td>Front yards with porches</td>
<td>More recreation and entertainment close to home, especially where people have small yards</td>
</tr>
<tr>
<td>An equitable neighborhood, where owners have pride in their home</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
What is resonating with you? Are there examples of what is already working in Toledo? When we invest in housing, what do you hope to see?

What could you do in your position to bring this vision into being? What might you want to continue to do or do differently?

<table>
<thead>
<tr>
<th>Increase rental assistance</th>
<th>Quality schools</th>
<th>Provide funding for renovation to support revitalization activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Support entrepreneurs</td>
<td>Tenant training and education</td>
<td>Continue work on creating policies that ensure fair housing for all</td>
</tr>
<tr>
<td>Seek out new resources to support diversity &amp; inclusion</td>
<td>More units of existing homes</td>
<td>Expand access to quality housing opportunities</td>
</tr>
<tr>
<td>Rehab houses to sell would do more rehabs if demand and finance permit</td>
<td>Affordable housing</td>
<td>Reposition local public housing stock</td>
</tr>
<tr>
<td>Financial Product Creation</td>
<td>Fund water/waste rehabilitation, support local developers, infill in central city neighborhoods</td>
<td>Provide data on innovative policies that have worked in other areas</td>
</tr>
<tr>
<td>Increased homeownership</td>
<td>Build capacity to leverage more incentives locally</td>
<td>Attract developers who can provide housing</td>
</tr>
<tr>
<td>Strengthen schools, create a pathway to solicit more professionals and safety force workers to relocate to Toledo</td>
<td>Unrestricted funding to allow for mixed income neighborhoods</td>
<td>Pass legislation that supports and facilitates home ownership</td>
</tr>
<tr>
<td>Increase the availability of funding, implement strategy to increase availability of rehabilitation contractors. Strengthening financial capacity of homeowners to access private housing rehabilitation funding, government cannot fund all needs.</td>
<td>Repurposed buildings, obtain LHTC 5, neighbor health gardens, support local churches</td>
<td></td>
</tr>
</tbody>
</table>
WHAT IS OUR NORTH STAR FOR HOUSING IN TOLEDO?

Summary of responses
Advisory Group members were asked to share key elements of their “North Star” for housing in Toledo, including any successful places or projects. Advisory Group members shared their ideas via an online tool called Padlet. The results are summarized below in the table below and responses in their entirety follow the chart.

Ideas fell into the following vision elements:

<table>
<thead>
<tr>
<th>Vision Element</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vibrant Neighborhoods</td>
<td>Neighborhoods that demonstrate the pride of the people that live in and care for them through abundant green space, and reduced blight.</td>
</tr>
<tr>
<td>Stable Housing</td>
<td>A stable housing environment created by a sense of home for families, increased homeownership and tenant education opportunities, access to resources and rehabilitated housing stock, and supported aging in place.</td>
</tr>
<tr>
<td>Diversity &amp; Equity</td>
<td>A diverse and equitable community that works to deconcentrate poverty, build more affordable housing in areas of opportunity, builds inclusiveness, and addresses the racial wealth gap.</td>
</tr>
<tr>
<td>Strong Partnerships</td>
<td>A strong, well-resourced partnership environment to achieve housing goals through flexible financing and positive relationships with the government, school system, financial institutions, the labor community, landlords, and tenants.</td>
</tr>
<tr>
<td>Improved Market Conditions</td>
<td>A community where market conditions are improving steadily through investments in housing.</td>
</tr>
</tbody>
</table>

Padlet Whiteboard Exercise Raw Notes:

- Vibrant Neighborhoods
  - Green space
  - Blight reduction
  - Pride in neighborhoods- directly connected to the quality of the school system, why people move to neighborhoods
  - Aggressive marketing

- Stable Housing
  - Education for tenants- help tenants understand their role in maintaining their units
  - Building a sense of home for families- stability for students, families, and streets

- Diversity and Equity
  - Partnering on working on the de-concentration of poverty
  - Building more affordable housing in areas of opportunity- counter NIMBYism
  - Building inclusiveness
  - Addressing the racial wealth gap

- Build Partnerships
  - Working with governments, landlords, tenants
  - Collaboration with the education system
  - Partnerships with financial institutions- build more products, help banks hit CRA goals and hold them accountable to address needs in the community
  - Funding for agencies and partners to build financial support and coaching- more than just financial literacy
  - Partnering with the labor community- can help educate people about being a good steward/homeowner, can help construct this vision, can help with redevelopment projects

- Homeownership
  - More owner-occupied housing
Rehabilitated housing
Finding a pathway to homeownership - reduce the damage that can be done by renters not having a stake in the unit they live in, not the same respect as if they owned it, need resource to build/rehab units, jobs that allow people to build homes, important for everyone to be able to own homes, include renters in this conversation
What is preventing home ownership - what resources do they need?
Prioritizing homeowner education programs - already some programs available to help, financial literacy, working with partners, especially to address improving credit scores, how do we scale financial literacy? Partnering with churches, nonprofits, pair this with one-on-one counseling, ongoing support to help people practice new financial behaviors
Access to quality housing
Retention of homeowners - many older adults who find themselves in a place where they no longer can access safe, affordable housing

- **Financing**
  - Flexible funding dollars - federal funds are limited in their use, need a more flexible funding source, affordable housing trust fund
  - City more strategic in use of federal dollars - award of funds starts to address the needs of the city

- **Market Conditions**
  - Tools to change land use to address some of these issues
COMPREHENSIVE HOUSING STRATEGY
WELCOME REMARKS

Mayor
Wade Kapszukiewicz

Dr. Cecelia M. Adams
OBJECTIVES

By the end of this meeting, we will have…

• Provided an update on Toledo’s Comprehensive Housing Strategy (CHS) to date.

• Reviewed the Advisory Group’s role so that you can actively support development of the CHS.

• Created a common purpose and framework for a strong vision for housing and its role in supporting Toledo’s residents and neighborhoods.
AGENDA

1. Meeting purpose, overview & updates
2. Presentation: Project visioning
3. Large-group discussion: What is our north star for housing in Toledo?
4. Next steps & wrap-up
MEETING LOGISTICS
FOR MEETING PARTICIPANTS

COMMENTS & QUESTIONS
Please mute yourself unless you are commenting. We have time set-aside for comments or questions after the presentation portion of today’s agenda. The large-group facilitator will help guide the discussion.

FLASH POLLING
We plan to use Mentimeter to engage you in real time later in the meeting. We will share a link and code to the engagement, which can be completed in a separate browser window on an Internet-enabled device (computer, tablet, smartphone).

TECHNICAL DIFFICULTIES
If you encounter technical difficulties during this meeting, please contact the following persons via chat or email: Sara Dastagir (Sara.Dastagir@toledo.oh.gov).
COMPREHENSIVE HOUSING STRATEGY
PROJECT UPDATE
PROJECT OVERVIEW

Baseline conditions analysis
TASKS 2-5
OCT 2020 – JAN 2021

Recommended actions
TASK 6
JAN – FEB 2021

Development & delivery of Toledo’s CHS
TASKS 7-8
FEB - JUN 2021

STAKEHOLDER ENGAGEMENT: INTERVIEWS | FOCUS GROUPS | CHS ADVISORY GROUP

MARCH 2021
DRAFT CHS

JUNE 2021
FINAL CHS

CHS PROJECT UPDATE
CHS ADVISORY GROUP

PRIMARIES ROLES:

• Build a common vision.
• Set priorities and goals.
• Advise on local context.
• Build momentum for implementation.

RESPONSIBILITIES:

• Attend all advisory group meetings.
• Review pre-meeting materials prior to each meeting (as needed).
• Complete any additional “homework” assignments between meetings.
• Actively participate in advisory group meeting discussions.

MEETINGS BY TOPIC:

1. Kickoff meeting
2. Visioning
3. Findings & recommended actions
4. Implementation
WHAT WE HEARD
SUCCESSFUL CHS: OUTCOMES

KEY THEME: DEMONSTRABLE CHANGE
• Change in the homes and neighborhoods in Toledo in terms of housing equity, housing quality, overall development practices, affordability
• Change in the lives of individuals and families in terms of being well-supported by housing programs and becoming homeowners

KEY HOUSING ISSUES TO ADDRESS
• Revitalized older neighborhoods and homes
• Maintenance and reuse of vacant lots
• Infill development
• More housing options
• Access to opportunity
• Inclusivity

POPULATIONS TO SERVE
• Low- and moderate-income households
• Seniors
• People affected by housing wealth gaps
WHAT WE HEARD
SUCCESSFUL CHS: PROCESS & CHS

OUTCOMES RELATED TO THE FINAL COMPREHENSIVE HOUSING STRATEGY
AND PROCESS TO DEVELOP IT:

• Strong emphasis on implementation through an action plan with metrics and timelines

• Clearly defined roles for public, private, and nonprofit partners, including for the City of Toledo

• Creation of new housing tools

• Transparency
WHAT WE HEARD
HOUSING IN TOLEDO: INITIAL IMPRESSIONS

ASPIRATIONS
- Places that attract people and have a strong sense of place
- Intentional efforts to be inclusive
- Adaptable solutions
- Less redundancy across housing activities

OPPORTUNITIES
- Good efforts to uplift (such as good landlords)
- Strong neighborhoods
- Good infrastructure
- Relative affordability

CHALLENGES
- Low home values & rents
- Outdated homes that do not serve current households
- Age & condition of homes
- Relative affordability
- Disparities in homeownership
- Information about housing resources
- Language access
PROJECT UPDATE
OCTOBER-DECEMBER 2020 ACTIVITIES

SINCE OCTOBER, WE HAVE...

• Reviewed and synthesized findings from past local plans & studies
• Conducted background interviews with local housing partners
• Scheduled two focus groups to assess development barriers (18 confirmed participants)
• Gathered and analyzed ~40 variables from secondary data sources
• Submitted a comprehensive local data request to the City of Toledo
• Gathered stakeholder input to support today’s visioning exercise
Our analysis focuses on addressing the following questions:

• What are the existing housing options for Toledo’s residents?
• How have the City’s demographic and economic conditions changed over time, and how do these changes relate to the housing market?
• What are the core set of current and future unmet housing needs within Toledo?
• How do housing-related needs, access to opportunity, and assets vary by neighborhoods across the City?
• What assets or opportunities already exist to address unmet housing needs?
CHS PROJECT UPDATE

FACT SHEET

DEMOGRAPHIC & HOUSEHOLD TRENDS

TOLEDO’S DEMOGRAPHIC AND HOUSEHOLD TRENDS SUGGEST A NEED FOR A RANGE OF HOUSING TYPES TO SUIT A VARIETY OF INCOMES.

- High shares of single person households and family households
- High shares of extremely low-income households
- 24,522 residents have an ambulatory disability and are more likely to need housing modifications

### Household Type Change, Toledo OH (2010 – 2018)

<table>
<thead>
<tr>
<th>Household Type</th>
<th>2010</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonfamily households not living alone</td>
<td>7%</td>
<td>8%</td>
</tr>
<tr>
<td>Single person households</td>
<td>35%</td>
<td>37%</td>
</tr>
<tr>
<td>Other family households w/o children</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Households with Children (Married and Single)</td>
<td>28%</td>
<td>26%</td>
</tr>
<tr>
<td>Married households w/o children</td>
<td>20%</td>
<td>19%</td>
</tr>
</tbody>
</table>

Source: 2010 and 2018, 5-Year American Community Survey 5-Year Estimate

*Percentages rounded to the nearest whole number.
TOLEDO’S HOUSING STOCK FACES CONDITION CONCERNS AND LACKS DIVERSITY IN HOUSING TYPE.

- The existing housing stock is largely comprised of single-family detached units.
- Less than 1 out of every 4 housing units in Toledo are multifamily units.
- There is a misalignment in the rising number of renters and existing housing stock.

**FACT SHEET**

**HOUSING STOCK**

**Housing Unit Type, Toledo OH (2018)**

- Single-Family Detached (1 unit) - 65%
- Single-Family Attached/Townhomes* (1-2 units) - 9%
- Small Multifamily (3-19 unit building) - 15%
- Large Multifamily (20+ unit buildings) - 2%
- Other (RV, mobile home, boat, etc.) - 9%

*Percentages rounded to the nearest whole number.

Source: 2018, 5-Year American Community Survey 5-Year Estimate
The median home value for an owner-occupied home has declined.

One out of every two owner-occupied homes in Toledo is valued under $80,000.

Rents in Toledo have been on a slow, steady rise; however, there remains a large share of rental units at low rent levels.

**Rental Units by Monthly Gross Rent, Toledo OH (2010 – 2018)**

<table>
<thead>
<tr>
<th>Gross Rent</th>
<th>2018</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;$100</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>$100-$499</td>
<td>17%</td>
<td>17%</td>
</tr>
<tr>
<td>$500-$649</td>
<td>20%</td>
<td>24%</td>
</tr>
<tr>
<td>$650-$749</td>
<td>15%</td>
<td>13%</td>
</tr>
<tr>
<td>$750-$999</td>
<td>21%</td>
<td>26%</td>
</tr>
<tr>
<td>$1,000-$1,499</td>
<td>14%</td>
<td>7%</td>
</tr>
<tr>
<td>$1,500+</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td>No cash rent</td>
<td>4%</td>
<td>4%</td>
</tr>
</tbody>
</table>

Source: 2010 and 2018, 5-Year American Community Survey 5-Year Estimate

*Percentages rounded to the nearest whole number.

**FACT SHEET**

**HOUSING MARKET**

**TOLEDO’S RENTAL MARKET IS STRONG, WHILE THE HOMEOWNERSHIP MARKET HAS WEAKENED.**

CHS PROJECT UPDATE
FACT SHEET
HOUSING AFFORDABILITY
EVEN WITH LOW-RENT UNITS, RENTERS ARE EXPERIENCING A HIGHER RATE OF BEING “COST-BURDENED.”

- As of 2018, 46 percent of renters in the city were cost burdened.
- Lower-income households in Toledo experience cost burdens at higher rates and more severely compared to moderate- and higher-income households.

Source: 2018, 5-Year American Community Survey 5-Year Estimate *Percentages rounded to the nearest whole number.
VISION & VISIONING

WHAT IS A VISION?
A vision is a compelling image of the future, an imagination-stretching yet still credible view of what is possible. A vision is a dream that engages the heart and spirit and inspires people to action. It describes the world that organizations seek to create through their work.

WHAT IS VISIONING?
Visioning is a practice that offers organizations greater clarity, direction, and power.

WHAT IS ITS PURPOSE?
It will help guide and orient the CHS, ensuring that deliverables, recommendations, and outcomes align with the intent and purpose of the project.
EXISTING LOCAL INITIATIVES VISION THEMES

PROJECT VISIONING

NEIGHBORHOOD MASTER PLANS / TOLEDO 2020 PLAN / ALLIED ORGANIZATIONS STRATEGIC PLANS

FINDING COMMON GROUND AMONG MANY STRONG VISIONS

• Stabilized, Successful Neighborhoods
• Supported Existing and New Residents
• Improved Quality of Housing Stock
• Celebrated Diversity
• Increased Home Ownership Opportunities
FLASH POLL
ENVISION THE FUTURE

Picture ten years from now, the year 2030. Where are you? Sitting at home in the same chair? What does your home/street/neighborhood look like? What elements are there? What would you like to see? If words escape you, is there an image, photo, or link that describes what you are seeing? This could be a place close to home or somewhere completely different.

GO TO: www.menti.com

ENTER CODE: 23 63 21 4

*Direct link to poll is in the Chat box.
• From what you heard so far, what is resonating with you?
• Are there examples of what is already working in Toledo?
• When we invest in housing, what do you hope to see?

GO TO: www.menti.com

ENTER CODE: 31 70 88 2

*Direct link to poll is in the Chat box.*
FLASH POLL
ACHIEVING THE VISION

• What could you do in your position to bring this vision into being?
• What might you want to continue to do or do differently?

GO TO: www.menti.com

ENTER CODE: 95 78 61 0

*Direct link to poll is in the Chat box.
COMPREHENSIVE HOUSING STRATEGY
LARGE-GROUP DISCUSSION
VIRTUAL WHITEBOARD

LARGE-GROUP DISCUSSION

• What are the key elements that we are seeing and hearing?
• Is anything missing from this picture?

*We will share the virtual whiteboard screen in real time.*
COMPREHENSIVE HOUSING STRATEGY
NEXT STEPS & WRAP-UP
UPCOMING ENGAGEMENT

CHS ADVISORY GROUP MEETING
DATE: Thursday, February 11, 2021
TIME: 12.00-1.30 PM
TOPIC: Key findings and setting priorities

OTHER ENGAGEMENT ACTIVITIES:
• For-profit developer focus group
• Nonprofit developer focus group
THANK YOU

City of Toledo Project Contact
Tiffanie McNair, Commissioner
Housing Division, City of Toledo
Phone: 419.245.1400
Email: Tiffanie.McNair@toledo.oh.gov
MEETING PURPOSE

By the end of this meeting, we will have...

- A shared understanding of key local housing findings that will form the basis for action in Toledo’s Comprehensive Housing Strategy.
- A list of preliminary priorities to address in Toledo’s Comprehensive Housing Strategy.

AGENDA

12:00 PM  Welcome & introductions
Remarks by Mayor Wade Kapszukiewicz
Remarks by Dr. Cecelia M. Adams
Remarks by Rosalyn Clemens

12:10 PM  Meeting purpose and overview & project updates
What is our north star for housing in Toledo: What we heard
Laura Searfoss, Enterprise Community Partners, Inc.
Radhika Mohan, Enterprise Community Partners, Inc.

12:20 PM  Virtual datawalk: Housing challenges & assets
Facilitated by the Enterprise Community Partners, Inc. Project Team

- Station #1: Toledo’s housing market | Led by Radhika Mohan
- Station #2: Housing affordability in Toledo | Led by David Huaman
- Station #3: Housing quality in Toledo | Led by Laura Searfoss
- Station #4: Disparities in housing outcomes | Led by Zack Patton
- Station #5: Local development barriers and opportunities | Led by Anne Jordan

1:25 PM  Next steps & wrap-up
Laura Searfoss, Enterprise Community Partners, Inc.
DISCUSSION PURPOSE:
Develop a robust understanding of the analysis completed to date for the City of Toledo’s
Comprehensive Housing Strategy and gather preliminary input on priorities to address in the
Comprehensive Housing Strategy.

MEETING MATERIALS:
- Handout for each station with key findings (doubles as visual for station overview)
- Active reflection online form (linked at the top of each handout):
  - In one word, what is your impression of [insert topic in Toledo] before we do a
deeper dive into the data?
  - What are your impressions of this topic now?
  - What stood out to you in these findings?
  - In this topic, did you hear a need or opportunity that should be a priority to tackle
    in Toledo’s Comprehensive Housing Strategy?
- Links to active reflection online forms by topic:
  - Housing Market
  - Housing Affordability
  - Housing Quality
  - Disparities in Housing Outcomes
  - Development Barriers and Opportunities

MEETING ROLES:
- Technology assistant/timekeeper: Jackie Olds, City of Toledo
- Large-group facilitator: Laura Searfoss
- Digital notetaker (for large-group wrap-up): David Huaman
- Station leads:
  - Station #1: Toledo’s housing market: Radhika Mohan
  - Station #2: Housing affordability in Toledo: Laura Searfoss
  - Station #3: Housing quality in Toledo: David Huaman
  - Station #4: Disparities in housing outcomes among Toledo households: Zack
    Patton
  - Station #5: Development barriers and opportunities: Anne Jordan
  - Station leader for call-in participants (in main Zoom room): Elizabeth Richards

TECHNOLOGY SUPPORT (VIA CITY OF TOLEDO):
- Permissions for station leaders to screenshare in large-group and breakout groups
- Assistance assigning breakout groups & station leaders to a group (see rotation
  schedule below)
- Providing 2-minute and 1-minute warnings to breakout sessions before the stations
  switch
- Assistance moving station leaders to breakout groups after 8 minutes
- Troubleshooting any Zoom-related issues that participants encounter
GENERAL ACTIVITY FORMAT (~65 MINUTES)
INTRODUCE DISCUSSION (~5 MINUTES)
The large-group facilitator will introduce the activity, reviewing the purpose, station topics, and format of the activity (supported by PowerPoint slides for reference). Prior to sorting Advisory Group members into their breakout rooms, the large-group facilitator will ask the group if anyone needs clarification on the activity’s purpose or format.

Jackie Olds from the City of Toledo will then randomly sort Advisory Group members into five breakout rooms (~15 people per group if all invited members attend; the goal is to have largely same number in each breakout room) and assign a station leader to each breakout room (per rotation schedule above).

STATION DISCUSSIONS
(~50 MINUTES TOTAL | ~8 MINUTES PER STATION + ~1-2 MINUTES FOR TRANSITION)
Each station discussion will have three main parts:

1. Initial impressions (+ introductions for the first station)
2. Review of findings
3. Clarifying questions & new impressions

PART 1. Initial impressions
To kick-off the topic, the station leader will introduce the topic and use their Active Reflection handout to jot down a response to the following question: In one word, what is your impression of [insert topic in Toledo] before we do a deeper dive into the data?

*This should be a fast activity to help generate energy and break the ice. Note that for the first breakout session, station leaders should ask participants to go around and introduce themselves (name & organization) quickly.

*Recommend putting the link to the Active Reflection Form for your assigned topic in the chat to help people find the link and encourage them to use the form.

PART 2. Review of findings
After everyone has shared, the station leader will provide a brief overview of the findings for their topic (~3–4 minutes), reviewing the handout that summarizes the findings for it. The handout will be shown on screen during the overview. Each Advisory Group member will have an electronic version of the same handout for reference.

PART 3. Clarifying questions & new impressions
Once the overview is complete, participants can ask clarifying questions of the station leader...
(Recommended prompt: “Is there anything that I shared in the findings that you have a question about or want me to say more about?”).

If Advisory Group members do not have any clarifying questions or if time permits after their questions have been answered, the station leader can use the following prompts to discuss the findings related to their topic until it is time to rotate:

- **In one word, what was your impression of [insert topic in Toledo] before we did a deeper dive into the data? What are your impressions of this topic now?**
- **What stood out to you in these findings?**
  - What finding was the most surprising to you and why?
  - What finding was the least surprising to you and why?
- **What need or opportunity did you hear today that should be a priority to tackle in Toledo’s Comprehensive Housing Strategy?**

*Station leaders should take electronic notes of any questions or comments during this part of their breakout sessions (to the extent possible).*

Jackie Olds will provide a 2-minute warning and 1-minute warning to each breakout session prior to rotating the station leaders to the next breakout session. At the 2-minute warning, station leaders should wrap-up the discussion and ask Advisory Group members in their group to use the transition time to jot down some of their impressions on their Active Reflection handout.

Jackie Olds will move the station leaders to the next breakout session to review their assigned topic with that group, until each group has discussed all five topics. *To adapt to the virtual format, station leaders will rotate to each breakout session rather than having Advisory Group members rotate.*

**LARGE-GROUP REFLECTION (~10 MINUTES)**

The Advisory Group members will reconvene for a large-group reflection in the original Zoom room to close-out the virtual datawalk. The large-group facilitator will ask Advisory Group members to reflect on the following question across all the topics (~3-4 minutes per question):

- **What stood out to you across all the findings?**
- **What need or opportunity did you hear today that should be a priority to tackle in Toledo’s Comprehensive Housing Strategy?**

Advisory Group members will be asked to share their thoughts verbally and in the Chat feature to hear from as many people as possible in the time remaining. An electronic notetaker will take concurrent detailed notes of what is being shared.

Prior to wrapping up the virtual datawalk, the large-group facilitator will ask if anyone needs clarification on any of the information shared by Advisory Group members as part of the large-group discussion.

- **To close-out the meeting, the large-group facilitator will summarize the key themes related to the 1) parts of the findings that stood out among the Advisory Group members; and 2) some of the preliminary input on priorities to address in Toledo’s Comprehensive Housing Strategy.**
*Note this summary may be incorporated into final agenda item for the meeting (Next steps & wrap-up if needed due to time.)
HOUSING MARKET CONDITIONS

KEY FINDINGS

- **Housing production has been slow since 2000.** Only 4 percent of the 138,107 units in Toledo were built after 2000. These new units were mostly in large, multifamily buildings (20+ unit buildings) that were built along Route 2 and adjacent to Downtown Toledo.¹ From 2018 to 2020, the development pipeline in Toledo was 1,200 multifamily rental units and 77 single-family homes (1 percent growth in total units). These units were either announced, under construction or recently completed.² The single-family homes were primarily constructed in the southwest Toledo.

- **Renting has become more common in Toledo.** From 2010 to 2018, rentership in Toledo grew from 42 percent of all households (50,515 renters) to 49 percent of all households (57,388 renters). This local trend is consistent with national trends but at a higher rate: After The Great Recession, there was a general increase in rentership across the United States (from 33 percent in 2010 to 36 percent in 2018).³ Renting has become more common in Lucas County, where rentership increased from 35 percent to 40 percent over the same period, but not at the same intensity as Toledo. In terms of location, renters are concentrated around Downtown Toledo and south of Route 2.

- **A mismatch exists between the type of homes in Toledo and household demographics.** Most of Toledo’s housing stock is single-family detached or attached homes (68 percent). About 42 percent of single-family detached homes are occupied by single-person households. In contrast, demographic characteristics suggest a diverse set of household types and needs. From 2010 to 2018, there has been an increase in single-person households and a decline in family households, correlated with a slight decrease in household size (2.37 to 2.30 persons). There is also a lack of studio and 1-bedroom units for single-person households. These units are 14 percent of the city’s housing supply, even though single-person households make up 37 percent of all households. About one-third of single-person households are 65+ years, suggesting a need for aging in place. Developers who participated in the focus groups for the Comprehensive Housing Strategy cited a rise in demand for smaller units, specifically ones with one- and two-bedrooms units, and microunits.

- **From 2010 to 2018, home prices fell faster than rent.** From 2010 to 2018, the median home value in Toledo decreased by 28 percent, from $110,386 to $79,900 (in 2018 inflation-adjusted dollars). Median home values have also fallen in Lucas County, declining there by 19 percent, (from $140,013 in 2010 to $113,100 in 2018). The median rent in Toledo has not fallen as much as the city’s median home value. However, more recent rent levels suggest rent is on the rise. From 2010 to 2018, the median gross rent in Toledo decreased less than 1 percent, from $706 to $700 (in 2018 inflation-adjusted dollars). Zillow data provides real-time monthly snapshots. According to Zillow, in the last two years, median rent rose from $837 to $904.⁴ At $904 a month, this rent level would be affordable for a household with an annual income of $36,200, just below the 2018 median household income in Toledo ($37,100).

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² 2018-2020 Toledo Building Division.
⁴ January 2018 - October 2020 Zillow.
**Housing Quality**

**Key Findings**

- **Toledo’s older housing stock suggests a need for continued focus on health and safety hazards.** About 85 percent of homes in Toledo were built prior to 1980. Owner-occupied homes are slightly older than renter-occupied ones (median year built of 1952 for owner-occupied homes compared with 1960 for rentals). Older homes pose a series of health and safety risks to households. The age of homes (pre-1980) means lead hazards are likely present, as well as may not be suitable for seniors (14 percent of the population) to age in place. Older homes also tend to have higher energy and maintenance costs, which can pose affordability challenges for property owners. Older homes also tend to require modifications for accessibility. Residents with walking-related disabilities (9 percent) are likely to need housing with modification such as ramps or wheelchair-accessible bathrooms to accommodate their needs. Developers who participated in the focus groups for the Comprehensive Housing Strategy cited limited resources for older home repairs as a barrier to rehabilitating and making them more accessible in Toledo.

- **There is a growing number of vacant properties, especially in census tracts where renters live.** The vacancy rate in the City of Toledo is 15 percent. In other words, of the 138,107 homes in the city, 20,243 homes are vacant. From 2010 to 2018, the vacancy rate increased by 1 percent (or 615 units). Vacant homes are clustered along Route 2 and south of the intersection of Route 24 and Interstate 75, where vacancy rates by census tract range from 23 to 36 percent.

- **Local data suggests some homes, including occupied ones, are hazardous.** The Toledo Survey Project, a sidewalk condition survey, concluded 865 residential structures in the City of Toledo are hazardous. Hazardous conditions included present roof or fire damage, missing or broken windows, peeling paint, open or unsecure door, boarded up, deteriorating porch, foundation damage, overgrown lawn and dumping on property. Of the 865 hazardous homes/parcels identified, 11 percent (or 96 homes) had someone living in them. The Olde West End, Olde Towne, Starr, Navarre, BUMA, VISTULA, Junction and Sherman neighborhoods have the highest concentration of hazardous homes, with at least 26 to 74 hazardous homes per neighborhood. Many of these properties overlap with those tracked as nuisance properties by the City of Toledo’s Division of Code Enforcement. As of 2020, there were 84 nuisance properties considered vacant and abandoned. When cross-referenced with the Toledo Survey Project conducted in 2015, 11 homes were already determined to be vacant and 7 were found to be in deteriorated or hazardous conditions.

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1. 2006-2010 and 2014–2018 American Community Survey 5-Year Estimates
2. 2015 Toledo Land Survey, see [https://lucascountylandbank.org/services/data-collection-and-access](https://lucascountylandbank.org/services/data-collection-and-access)
3. 2020 City of Toledo, Code enforcement list of nuisance and vacant properties
HOUSING AFFORDABILITY

KEY FINDINGS

- **One-third of Toledo households pay 30 percent of their income or more on housing each month.** When a household pays more than 30 percent of their income on housing each month, they are considered “cost-burdened” by the U.S. Department of Housing and Urban Development. Cost burdens affect 38,570 households—or 1 in 3 households—in Toledo.¹ Many households in Toledo pay even more toward housing each month: About half of all cost-burdened households are paying 50 percent or more of their income toward housing costs each month. While the median home value, median rent and household income in Toledo fell between 2010 and 2018, median rent fell at a slower pace.² Over this time period, in 2018 inflation-adjusted dollars, median home values decreased by 28 percent ($110,386 to $79,900), median rent decreased less than 1 percent ($706 to $700), and median household income decreased by 5 percent ($39,722 to $37,100). Monthly data from Zillow suggests median rents are much higher: As of 2020, median rent was at $904.³ Higher rents and lower household incomes is reflected in the higher share of renters who are cost burdened when compared to owners. Around 46 percent of renters are cost-burdened compared with 21 percent of owners.

- **Toledo lacks enough affordable rental units for extremely low-income renter households.** There is a shortage of 9,585 rental units affordable for extremely low-income renter households (equivalent to an income of $17,250 annually for a 2-person household according to HUD-defined income categories).⁴ Around, 35 percent of households in Toledo would be considered extremely low-income using this standard. For every 100 extremely low-income renters only 35 units are affordable and available. Lack of affordable options for these households contribute to high cost-burden rate among them: 71 percent of extremely low-income households experience cost-burdens. They are competing with higher-income renters for affordable rentals in Toledo, which means fewer units are available for extremely low-income renters. Developers who participated in the focus groups for the Comprehensive Housing Strategy cited limited resources for rental assistance as a barrier to housing affordability in Toledo.

- **Around 22 percent of Toledo’s subsidized housing could be lost by 2031.** There are more than 6,800 assisted units in Toledo (5 percent of the city’s total housing units).⁵ Among Toledo’s existing federally subsidized supply, a total of 1,554 units at 23 privately owned properties financed by the Low-Income Housing Tax Credit have subsidies that expire by 2031. As subsidies expire, property owners may apply for new subsidy to keep their properties affordable; renew their existing subsidy; or continue to own and operate properties without subsidy (at affordable or higher rents). For-profit owners are more likely than nonprofit or mission-based owners to opt out after contracts expire. Owners of properties financed using the Low-Income Housing Tax Credit can apply for another round of tax credits after the initial 30-year affordability period ends or exit the program.

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¹ 2013–2017 Comprehensive Housing Affordability Strategy (CHAS)
² 2006-2010 and 2014–2018 American Community Survey 5-Year Estimates
³ October 2020 Zillow
⁴ 2020 HUD FY 2020 Income Limits Summary for the Toledo, OH Metropolitan Statistical Area
⁵ 2020 National Housing Preservation Database (NHPD): [https://preservationdatabase.org/](https://preservationdatabase.org/)
DISPARITIES IN HOUSING OUTCOMES

KEY FINDINGS

- **Seniors, single parents, and Black households face housing stability challenges.** While everyone benefits from affordable housing, seniors, single parents, and Black households in Toledo have some of the greatest need for it. Black households are overrepresented among households experiencing cost-burdens in Toledo. Black households comprise 27 percent of Toledo’s total population, but 36 percent of households with cost-burdens.¹ More than one-third of seniors in Toledo are cost-burdened (36 percent), with seniors who rent (6,245 seniors) making up a larger portion of cost-burdened seniors than those who own (4,708 seniors). Single-parent households face high levels of poverty (10,588 households), and most of these households are single mothers (8,894 households). Housing instability has a strong correlation to poverty, family well-being, and educational outcomes for children.²

- **Toledo’s Black homeownership rate has fallen, with a widening gap.** From 2010 to 2018, the homeownership rate among all households in Toledo dropped from 58 percent to 51 percent. In 2010, there was already a large difference between homeownership among white households and Black households. In 2010, 66 percent of white households were homeowners, compared with 39 percent of Black households and 42 percent of Hispanic households (of any race). By 2018, homeownership has decreased among white, Black, and Hispanic households, but fell more sharply among Black households. In 2018, the homeownership rate was 62 percent among White households; 41 percent among Hispanic households; and 32 percent among Black households.

- **Economic indicators suggest Black households face a range of disparities that extend beyond housing.** Black households in Toledo tend to have lower incomes, higher unemployment rates, and rely on public transit at higher rates. In 2018, the median income among Black households was $24,835, 33 percent lower than the median household income in Toledo ($37,100). In 2018, the unemployment rate among Black Toledoans in the labor force was 16.4 percent, about 11 percentage points higher than the unemployment rate citywide. About 6 percent (or 1,739 workers) of the Black Toledoans in the labor force use public transportation to commute to work, even though Toledo has been classified as car dependent with limited access to transportation.³

- **Health risks & housing hazards intersect in neighborhoods with high share of Black Toledoans.** More than half of the census tracts with 50 percent or more Black residents also have older homes than the city at large, and higher rates of asthma among residents living in them. In these tracts, at least 10 percent of adults report having asthma,⁴ a chronic health condition that can be triggered by poor housing quality (due to things like mold, leaks, and smoke), and 90 percent of homes were built prior to 1980, which suggests the presence of health hazards such as lead.

¹ 2013–2017 Comprehensive Housing Affordability Strategy (CHAS)
³ 2021 Center for the Neighborhood Technology: [https://htaindex.cnt.org/](https://htaindex.cnt.org/)
⁴ PolicyMap applied the CDC’s annual Behavioral Risk Factor Surveillance System (BRFSS) survey.
LOCAL DEVELOPMENT BARRIERS AND OPPORTUNITIES

KEY FINDINGS

- It is more difficult to assemble financing for residential development (both market-rate and subsidized) in Toledo than in other markets. Developers noted that one of their biggest challenges is filling the gap between construction costs and market rents, both because of the size of the gaps they are often filling and the difficulty of securing appropriate financing to fill them. Assembling financing was perceived as more difficult in Toledo than in other Ohio markets, such as Columbus, Cincinnati, and Cleveland. Coordinating investments for housing and economic development, in support of a unified vision for the city, can increase market confidence and spur demand.

- Rehab is often cost-prohibitive, especially acquisition/rehab and rehab of multifamily buildings. High costs of rehab were attributed, in part, to the age and level of dilapidation of the housing stock in some areas of the city. When there is an appraisal gap (i.e., when the cost of purchasing and rehabilitating a property is higher than the appraised property value), it becomes difficult (if not impossible) to secure financing for the project.

- The local regulatory environment adds complexity and uncertainty to the development process, making it riskier to pursue development in Toledo than it otherwise might be. Key policies and processes contributing to this barrier include land-use entitlements, processes for awarding development incentives and zoning variances, and local certification requirements. There is a mismatch between current zoning and demand for denser development patterns (including more/larger multifamily and smaller infill projects), driving increased need for special approval processes (e.g. variances). Inconsistency in these processes, and incentive awards, create financial uncertainty. Certification requirements were noted as cost drivers, especially when the availability of qualified labor is limited.

- There is mistrust between developers, the City, and community members, which feeds perception biases that limit development potential. There are two core perception biases impacting development in Toledo: perceptions of the City inconsistently supporting development (from developers and community partners) and perceptions of opposition with developers instead of partnership (by both the City and community members). Addressing this barrier will require a more proactive approach to partnership from both the City and the development community, grounded in transparent and consistent practices, to improve the viability of development across Toledo.

Sources: Focus groups with mission-driven and for-profit developers in Toledo (December 2020), review of past plans and studies produced for and by the City of Toledo, and stakeholder interviews (December 2020–January 2021).
VIRTUAL DATAWALK
Group Discussion and Form Results
Advisory Group members were asked to share their thoughts on housing challenges and assets through five stations focused on specific data findings. Due to technical difficulties, the Advisory Group had a discussion on all five station topics as a large group and were asked to fill out and submit the corresponding form during and immediately after the discussion and meeting. Below are the main points from the group’s discussion as well as the online forms that were submitted.

Toledo’s Housing Market

• Datawalk Findings
  o Housing production has been slow since 2000.
  o Renting has become more common in Toledo.
  o A mismatch exists between the type of homes in Toledo and housing demographics.
  o From 2010-2018, home prices fell faster than rent.

• Large Group Discussion
  o Around 2018, house prices raised dramatically. The Advisory Group speculated that lack of supply, low interest rates, and the pandemic were driving factors.
  o The group thought that building more housing products and programs for homeownership that can be available to lower-income families would decrease renting.
  o Home ownership education on budgeting and maintenance is key to increasing homeownership.
  o Incentivizing more development without pricing people out of central city is a concern
  o Due to the City’s zoning ordinance, development capacity is shrinking. How can the code be updated to make it easier to build housing for special needs populations?

• In one word, what was your impression of Toledo’s housing market before you reviewed the findings?
  o Out-of-whack
  o Poor
  o Stagnant
  o Renters
  o Cheap
  o Insufficient
  o Not working for all
  o Weak
  o HOT

• What are your impressions of Toledo’s housing market now?
  o Out-of-whack
  o Not surprised to see the increase in renters
  o We need to help people find safe, affordable housing regardless of their income
  o Moderate
  o Cheap
  o It’s true
  o Prices AND rent are increasing steadily
  o Continues to be stagnant, oversupply of SFR
  o Decreasing value and declining incomes may make it challenging to get developers to build in Toledo
  o Not enough

• What stood out to you in these findings?
  o Since we have not built much residential housing for decades, we have a housing stock designed for a time that no longer exists.
  o The risk of losing 22% of our subsidized housing by 2031.
  o Not meeting needs of single families.
  o The need for microunits.
That the median rent has fallen.
Renters continue to suffer financially in comparison to homeowners.
Weak market for sale units in many parts of Toledo, continued barriers being built by elected officials toward dealing with housing issues.
Mismatch between housing stock and needs.

- In this topic, did you hear a need or opportunity that should be a priority to tackle in Toledo’s Comprehensive Housing Strategy?

  - Use existing vacant land to build diverse housing choices to meet current needs.
  - Find strategies to take advantage of the single-family homes available, including increasing home ownership access to these homes for lower-income families through programs like down payment assistance.
  - Increase housing affordability by adding multifamily housing options including accessible, smaller units for aging in place.
  - Incentivize new construction of the housing stock we need, such as multifamily housing, by providing subsidies to developers who provide what is needed, rather than incentives for owners to rehabilitate their homes.
Housing Affordability in Toledo

• Datawalk Findings
  o One-third of Toledo households pay 30 percent of their income or more on housing each month.
  o Toledo lacks enough affordable rental units for extremely low-income renter households.
  o Around 22 percent of Toledo’s subsidized housing could be lost by 2031.

• Large Group Discussion
  o Discussion questions focused on Section 8 vouchers and Lucas Metropolitan Housing vouchers for homeownership.
  o Potential impacts of Lead Safe legislation may result in properties being boarded up due to age and costs of bringing the structure up to code.
  o While data shows that in 2018 median home values decreased, in 2020 we realized what seemed to be a strong increase in house prices, creating a greater affordability gap going forward.
  o In terms of supply vs. demand, we used a rental supply gap analysis to look at where there’s an undersupply relative to the income groups that could afford these units. There’s a gap of about 9,600 units for extremely low-income households in Toledo.

• In one word, what was your impression of housing affordability in Toledo before you reviewed these findings?
  o Poverty
  o Burdened
  o Good price in comparison to other cities
  o Worrisome

• What are your impressions of housing affordability in Toledo now?
  o Housing may be low cost, but poverty is high. At the same time, the quality of housing is very low, and affordable housing options are concentrated in only some neighborhoods overall.
  o Reasonable
  o Not that good
  o We have a lot of work to do to give people financial security with their housing
  o Insufficient
  o Affordable but in generally poor conditions due to lack of code enforcement
  o Daunting
  o We need to support our residents a lot more
  o Lacking
  o Still not enough
  o Extremely-low-income households are really vulnerable in a market that doesn't have enough affordable and accessible housing for them.
  o Not at all surprised by the data presented
  o Same

• What stood out to you in these findings?
  o These findings were already known. However, the most striking finding is that affordable housing is so desperately needed even while the price of housing in this area is very low as compared to other cities.
  o 9600 units and the competition for affordable housing
  o Gap in the amount of rental units for low income individuals
  o We have very poor people, but we are not producing anything close to the number of units needed to help them
  o People are waiting for help
  o Confirmed that there is a lack of assistance to develop extremely low-income housing
  o The data points supplied show an ongoing challenge
The need is greater than I realized
46% of renters are cost-burdened compared to 21% of owners
22 percent of Toledo's subsidized housing could be lost by 2031
The uncertainty around subsidized housing and whether it will stay affordable
Nothing significant
Affordable housing is decreasing rather than staying stagnant

• In this topic, did you hear a need or opportunity that should be a priority to tackle in Toledo’s Comprehensive Housing Strategy?
  Obviously, increasing affordable housing is important. But there are a number of other important factors related to this, including housing quality and the need to reform other policies that limit opportunities to create affordable housing and integrate housing opportunities throughout the area. In other words, the problem is more complicated than simply constructing more affordable housing units.
  The need for subsidies.
  Develop more low-cost rental units
  More affordable construction, by building development staff and organizational capacity to build deals, leverage credits, and create opportunity.
  There is room to both build and rehab homes
  Develop opportunities to facilitate income via job growth
  Yes, we need strategies to support affordable housing for all.
  Need more affordable housing units especially in face of losing 22% of Toledo's subsidized housing
  Toledo's lack of affordable rental units for low income renters
  Finding a way to provide accessible and affordable housing for ELI households or to help increase their income
  Need for rental units for very low income
  Increasing the availability of section 8 vouchers and landlords who will accept those vouchers.
Housing Quality in Toledo

- **Datawalk Findings**
  - Toledo’s older housing stock suggests a need for continued focus on health and safety hazards.
  - There is a growing number of vacant properties, especially in census tracts where renters live.
  - Local data suggests some homes, including occupied ones, are hazardous.

- **Large Group Discussion**
  - The challenge with cost of bringing properties up to code
  - Cost compared to amount of funding available, especially from the federal level and the challenges we face with augmenting that with private sector financing
  - Huge barrier to helping us scale this work
  - The US Senate is currently considering a bill called Neighborhood Homes Investment Act which would present the opportunity to cover the gap between rehab expense and appraised value, using tax credits
  - Accessibility should always be taken into account for housing renovations: only 40% of housing in Ohio has an accessible entrance, indicating that people with disabilities and those aging in place often have trouble finding homes or are in a dangerous situation when trying to get in and out of homes
  - That problem is made worse by the affordability issue
  - Accessible housing is in demand and tends to be very expensive
  - Just emphasizing that if this is where accessibility falls, it is important not to overlook the importance of using renovation funds to increase the accessibility of our existing housing stock
  - As landlords, we’re running right into these ordinances that are going to lead to all sorts of houses being boarded up
  - When homes are worth $5k, owners are not going to invest to bring them up to code
  - Need to put ordinances on hold while we put the strategy together
  - Need to enforce our existing ordinances and build up code enforcement first
  - Foreign/out of state investment is out of control in Toledo; There are many out-of-state landlords that are absentee and do not maintain properties. It's very important that the City implement more progressive code enforcement activity to address this since it so often also causes health issues such as lead poisoning.
  - Need to drive out slumlords
  - Peeling paint on houses triggering the ordinance and that’s not going to get addressed within a year
  - City Council needs to work with landlords instead of always against them. That would change this whole dynamic. You don't need government money when investors are using their own money to fix and repair properties. It is what they do for a living.

- **In one word, what was your impression of housing quality in Toledo before you reviewed these findings?**
  - Not good
  - Low
  - Challenged
  - Generally, in poor condition
  - Deteriorating
  - Aged
  - Run down
  - Poor

- **What are your impressions of housing quality in Toledo now?**
  - Same
  - We need to be able to refurbish older homes so they can be safely habitable again
  - Toledo has very old housing stock, and we're not keeping it up any better than we're replacing it.
  - High vacancy, apparently hazardous
  - Unhealthy
  - More vacant and dangerous properties than I realized
  - Unchanged
Poor
Hazardous
Still a serious issue
Toledo housing is old
Heartbroken

• What stood out to you in these findings?
  o 85% of homes were built prior to 1980
  o How old our overall housing stock is
  o So much of our housing stock is from a time when we did not seem to care about people's quality of life or health. We have to adapt to our new understanding through retrofits, investments, and energy efficiency.
  o We do not need to have the aspirational goal of keeping housing for people to age in place. We have limited resources and spending the resources on owner occupied rehab, etc. takes money from the development community
  o The stakes are high for real people
  o The high costs of making these homes suitable for the needs of the market makes it impractical to do so.
  o We have a lot of work ahead of us
  o Housing conditions are obviously a high priority
  o Rehabilitation needed - especially as it relates to accessibility for people with disabilities.
  o Age of housing stock, and safety concerns
  o Vacant housing increase
  o The houses that are hazardous and people living in them.

• In this topic, did you hear a need or opportunity that should be a priority to tackle in Toledo’s Comprehensive Housing Strategy?
  o Is this where we discuss housing accessibility for people with disabilities and those aging in place? There is a serious lack of housing for people who need an accessible home -- though accessible homes work for everyone, inaccessible homes don't work for a lot of people.
  o Creating financial support to help bring older homes up to current safety standards, accessible for those with a disability and support for lower income home owners for major repairs like furnaces.
  o Quality of life and energy efficiency investments across the board for Toledo's existing housing stock
  o If lead is such a problem why not make owner occupants deal with the hazardous issues also
  o Rehabilitation
  o Is there a way to take down hazardous and vacant properties to build multifamily units that would accommodate the needs of Extremely Low Income households?
  o Slow the rapid increase in housing prices by forcing improvement in the housing stock
  o Lead poisoning and asthma
  o Eliminate vacant homes
  o Need to rehab old and build new. Lots more new development for all people, not just seniors. Senior housing is important, but also easier to get approved than affordable housing for low income minority residents.
  o Tackling the residential structures that have been left vacant.
  o Making sure we can help the people living in the hazardous housing and accessibility for disabilities.
Disparities in Housing Outcomes

- **Datawalk Findings**
  - Seniors, single parents, and Black households face housing stability challenges.
  - Toledo’s Black homeownership rate has fallen, with a widening gap.
  - Economic indicators suggest Black households face a range of disparities that extend beyond housing.
  - Health risks & housing hazards intersect in neighborhoods with high share of Black Toledoans.

- **Large Group Discussion**
  - You may want to consider reviewing the geographic patterns with this kind of data, which makes this same information even more striking. For example, HMDA data reveals that current lending patterns are often similar to historic redlining patterns. This kind of review reveals the impact of these trends on specific neighborhoods in Toledo. Also, you may want to review evictions data, which shows similar trends.
  - I put this in the form, but people with disabilities were not included as a demographic

- **In one word, what was your impression of disparities in housing outcomes among Toledo households before you reviewed these findings?**
  - No change in impression form above
  - We have so much work to give everyone good housing as a right.
  - Attempts to fix them are hindered by landlord and developers
  - Same
  - High poverty rates and unemployment because of the COVID-19 pandemic will probably make these already-glaring disparities worse.
  - Low quality of life in Black neighborhoods.
  - Unchanged if not worsening
  - Huge problem

- **What are your impressions of housing outcome disparities in Toledo now?**
  - No change in impression form above
  - We have so much work to give everyone good housing as a right.
  - Attempts to fix them are hindered by landlord and developers
  - Same
  - High poverty rates and unemployment because of the COVID-19 pandemic will probably make these already-glaring disparities worse.
  - Low quality of life in Black neighborhoods.
  - Unchanged if not worsening
  - Huge problem

- **What stood out to you in these findings?**
  - Low income households have higher instability
  - The populations suffering the most are not new; this has been a century long trend in this area.
  - The above average number of poor families in Toledo
  - Disparities involving people with disabilities were not included
  - The extreme disparities related to race.
  - Huge racial disparities, low incomes, and poor health among Black families.
  - Poverty
  - Black people in Toledo are affected more in all areas

- **In this topic, did you hear a need or opportunity that should be a priority to tackle in Toledo’s Comprehensive Housing Strategy?**
  - the elephant in the room is the school district holds central city residents back because of their lack of educational attainment.
  - We have to agree to set aside funding and target programming to these populations if we want to solve the problem.
  - Affordable housing for all people that addresses systemic racial discrimination in the housing market
  - disability usually just exaggerates results -- so, seniors with disabilities or black households with disabilities have larger disparities than just seniors or Black households alone; people with disabilities have particular challenges when it comes to housing and should be included in the analysis
  - Public transit in Toledo is really bad. Improving the options might help expand employment options for people living in low-income neighborhoods.
  - Racism is causing a health and housing crisis.
How to assist poverty-stricken residents towards recovery and personal and familial improvement
Local Development Barriers and Opportunities

- **Datawalk Findings**
  - It is more difficult to assemble financing for residential development (both market-rate and subsidized) in Toledo than in other markets.
  - Rehab is often cost-prohibitive, especially acquisition/rehab and rehab of multifamily buildings.
  - The local regulatory environment adds complexity and uncertainty to the development process, making it riskier to pursue development in Toledo than it otherwise might be.
  - There is mistrust between developers, the City, and community members, which feeds perception biases that limit development potential.

- **Large Group Discussion**
  - No notes

- In one word, what were your impressions of development barriers and opportunities in Toledo before you reviewed these findings?
  - Insurmountable
  - Frustrating
  - Challenging
  - Confused
  - Daunting
  - Disinvestment

- What are your impressions of development barriers and opportunities in Toledo now?
  - Difficult
  - I think development is too focused on making money instead of housing people
  - The barriers have increased, lead laws, difficulty in getting subsidy, lack of collaboration with the city of Toledo, contractor licensing
  - Still challenging
  - Our values are low, and no one in the development business is incentivized to work together to achieve more units. Instead, unless I ‘got mine’ it seems many don’t care.
  - The collection of these barriers has created the mismatch between housing needs and available housing.
  - Distrust and fear that rehabilitating one property won’t do much if the surrounding properties still look horrible.

- What stood out to you in these findings?
  - We need to reorient the discussion away from helping people make money to helping people find safe affordable housing
  - We know what the problems are- the city has NO real reason to solve them. The City appears to like the gridlock.
  - Distrust between developers, City, community. This is very real. I’ve also noted a distrust of using LIHTC funding, because of mistakes made in the past with development corps going out of business, leaving the projects hanging and mismanaged.
  - We have to tackle these barriers, or we’re going to get more of the same.
  - That Toledo has more barriers than other similar cities.
  - Distrust is getting in the way of progress.

- In this topic, did you hear a need or opportunity that should be a priority to tackle in Toledo’s Comprehensive Housing Strategy?
  - More discussions with renters/ low income homeowners as a stakeholder group they are absent from this discussion despite being the most deeply affected.
  - less restrictions, more collaborative approach
  - Yes, tackle the local regulatory environment
  - Need subsidy for renovation costs vis-a-vis values, need construction cost management in the residential space, need to make our regulations real but lean. The 1960s are over!
  - Reevaluating zoning to create an environment that would help Toledo meet housing needs.
  - Build trust across all areas and stakeholders. Positive outreach is needed to make that happen.
Feedback on priority needs to address

- What stood out to you across all the findings?
  - Persons with disabilities population
  - Rehab barriers
  - Dynamic change in homeownership market
  - Disparities such as mortgage lending and evictions

- What need or opportunity did you hear today that should be a priority to tackle in Toledo’s Comprehensive Housing Strategy?
  - Building of homes affordable to low income families
  - To meet all of the priorities, we must invest in much more development capacity, which includes paying many more talented people to come to Toledo and tackle this work. We had them in the past, but many left when the community development network bottom fell out 10 years ago.
  - Finding a way to develop buildings with small units for single-person or extreme low-income households.
  - Create funding mechanisms to help pay for the gap between development costs and appraised value.
  - Housing needs for seniors and those with accessibility needs
  - I totally feel that we could do so much better with the housing if the City Council would just work together with landlords and not always against them. When a decision is made about the business of real estate investing then ask a real estate investor how they feel about it before it goes to a vote.
  - Data shows clear racial disparities and need for stronger partnership in workforce development. Can we get data on what the numbers would look like if we had racial equity in incomes?
  - As a landlord I am worried about what will happen when the moratorium on evictions expires if the Federal Government doesn’t provide help to tenants with large balances
  - Support for nonprofit, CDC, and smaller private developers to address higher risk and strategic properties in the City
  - Support for developers interested in creating OHFA housing and developing affordable, accessible, integrated housing in our region
  - Housing needs for seniors and making these homes more accessible for seniors with disabilities
  - We’re going to have to work on building trust to address these needs
COMPREHENSIVE HOUSING STRATEGY
WELCOME REMARKS

Mayor
Wade Kapszukiewicz

Dr. Cecelia M. Adams
MEETING OVERVIEW

OBJECTIVES

By the end of this meeting, we will have…

• A shared understanding of key local housing findings that will form the basis for action in Toledo’s Comprehensive Housing Strategy

• A list of preliminary priorities to address in Toledo’s Comprehensive Housing Strategy
MEETING OVERVIEW

AGENDA

1. Meeting purpose, overview, and project updates
2. Report back: What we heard
3. Virtual datawalk: Local housing challenges & assets
4. Next steps & wrap-up
COMPREHENSIVE HOUSING STRATEGY
PROJECT UPDATE
CHS PROJECT UPDATE

PROJECT OVERVIEW

Baseline conditions analysis
TASKS 2-5
OCT 2020 – FEB 2021

Recommended actions
TASK 6
FEB – APR 2021

Development & delivery of Toledo’s CHS
TASKS 7-8
MAR – JUL 2021

STAKEHOLDER ENGAGEMENT: INTERVIEWS | FOCUS GROUPS | CHS ADVISORY GROUP

APRIL 2021
DRAFT CHS

JULY 2021
FINAL CHS
PROJECT UPDATE
DECEMBER 2020 - FEBRUARY 2021

SINCE DECEMBER, WE HAVE...

• Conducted 10 background interviews with local housing partners and City of Toledo elected leaders and staff
• Conducted two focus groups to assess development barriers
• Synthesized data findings from across ~40 variables
• Inventoried the City of Toledo’s local housing tools
• Started supplemental outreach to support a stronger understanding of development barriers and the City’s local housing tools
• Gathered stakeholder feedback on the vision for Toledo’s Comprehensive Housing Strategy to achieve
WHAT WE HEARD
SUCCESSFUL CHS: OUTCOMES

KEY THEME: DEMONSTRABLE CHANGE
• Change in the homes and neighborhoods in Toledo in terms of housing equity, housing quality, overall development practices, affordability
• Change in the lives of individuals and families in terms of being well-supported by housing programs and becoming homeowners

KEY HOUSING ISSUES TO ADDRESS
• Revitalized older neighborhoods and homes
• Maintenance and reuse of vacant lots
• Infill development
• More housing options
• Access to opportunity
• Inclusivity

POPULATIONS TO SERVE
• Low- and moderate-income households
• Seniors
• People affected by housing wealth gaps

# WHAT WE HEARD
## TOLEDO’S NORTH STAR FOR HOUSING

**VIBRANT NEIGHBORHOODS**
Neighborhoods that demonstrate the pride of the people that live in and care for them through abundant green space and reduced blight.

**STABLE HOUSING**
A stable housing environment defined by homes for families; increased opportunities for homeownership and tenant education; access to resources; rehabilitated homes; and the ability to age in place.

**DIVERSITY & EQUITY**
A diverse and equitable community that works to deconcentrate poverty, build more affordable housing in areas of opportunity, builds inclusiveness, and addresses the racial wealth gap.

**STRONG PARTNERSHIPS**
A strong, well-resourced partnership environment to achieve housing goals. This environment would have flexible financing and positive relationships with the government, school systems, financial institutions, labor community, landlords, and tenants.

**IMPROVED MARKET CONDITIONS**
A community where market conditions are improving steadily through investments in housing.

*Source: CHS Advisory Group Meeting Vision Discussion, December 2020.*
COMPREHENSIVE HOUSING STRATEGY
VIRTUAL DATAWALK
VIRTUAL DATAWALK
OF DATA FINDINGS

WHY A VIRTUAL DATAWALK?
It’s an interactive way to share large amounts of data and research findings. It is designed to ensure a more robust understanding of the data.

HOW DOES IT WORK?
Presenters will rotate through different stations (i.e., breakout groups) to share and discuss five topics. At each station, key findings will be shared with you. You’ll have opportunities to clarify and reflect on the findings.
VIRTUAL DATAWALK
FIVE STATIONS, FIVE TOPICS

- TOLEDO’S HOUSING MARKET
- LOCAL DEVELOPMENT BARRIERS & OPPORTUNITIES
- HOUSING AFFORDABILITY IN TOLEDO
- HOUSING QUALITY IN TOLEDO
- DISPARITIES IN HOUSING OUTCOMES AMONG TOLEDO HOUSEHOLDS
YOU WILL BE AUTOMATICALLY ASSIGNED TO A BREAKOUT GROUP.
You’ll stay in this group as station leaders rotate to you.

EACH GROUP WILL HAVE ~8 MINUTES PER STATION.
The station leader will provide an overview of the key findings and then you’ll have time to ask clarifying questions. Handouts summarizing the findings were emailed to you in your meeting packet.

JOT DOWN YOUR IMPRESSIONS DURING STATION TRANSITIONS.
As station leaders rotate to a new breakout group, there will be a minute or two of downtime. We encourage you to use the Active Reflection form to reflect on each topic during these transitions.

DISCUSS IMPRESSIONS AS A LARGE GROUP.
Once the breakout groups have discussed all five topics, we’ll regroup for a large group discussion. You will be automatically added back to the large-group meeting room.
LARGE-GROUP DISCUSSION
IMPRESSIONS OF DATA FINDINGS

What stood out to you?
What finding was the most surprising to you and why?
What finding was the least surprising to you and why?

What need or opportunity did you hear today that should be a priority to tackle in Toledo’s Comprehensive Housing Strategy?
COMPREHENSIVE HOUSING STRATEGY
NEXT STEPS & WRAP-UP
UPCOMING ENGAGEMENT

CHS ADVISORY GROUP MEETING
DATE: Mid- to late April (invite with specific date to follow)
TIME: 12.00-1.30 PM
TOPIC: Strategy development

OTHER ENGAGEMENT ACTIVITIES
• Priority housing needs: Follow-up survey
• City of Toledo staff interviews
• Supplemental stakeholder engagement, including to help inform strategies to share at the next Advisory Group meeting
By the end of this meeting, we will have…

- Shared understanding of the strategic framework created to guide Toledo’s Comprehensive Housing Strategy
- Agreement on the priority housing strategies to undertake in collaboration over the next 10 years
- A list of ways to increase equity and capacity when implementing the priority housing strategies

**AGENDA**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>12:00 PM</td>
<td>Welcome &amp; opening remarks</td>
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<tr>
<td></td>
<td>Dr. Cecelia M. Adams, Councilmember, Toledo City Council</td>
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<td></td>
<td>Roz Clemens, Director, Department of Neighborhoods, City of Toledo</td>
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<tr>
<td>12:10 PM</td>
<td>Meeting purpose, overview &amp; project updates</td>
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<td>Enterprise Community Partners, Inc. Project Team</td>
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<tr>
<td>12:15 PM</td>
<td>Reflecting back what we’ve heard: Core implementation strategies</td>
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<td></td>
<td>Enterprise Community Partners, Inc. Project Team</td>
</tr>
<tr>
<td></td>
<td>Members of the Comprehensive Housing Strategy Advisory Group</td>
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<tr>
<td>12:40 PM</td>
<td>Large-group discussion: Priority strategies across strategy areas</td>
</tr>
<tr>
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<td>Facilitated by the Enterprise Community Partners, Inc. Project Team</td>
</tr>
<tr>
<td>1:25 PM</td>
<td>Wrap-up &amp; closing remarks</td>
</tr>
<tr>
<td></td>
<td>Enterprise Community Partners, Inc. Project Team</td>
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<td></td>
<td>Roz Clemens, Director, Department of Neighborhoods, City of Toledo</td>
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<tr>
<td></td>
<td>Dr. Cecelia M. Adams, Councilmember, Toledo City Council</td>
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<tr>
<td>1:30 PM</td>
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</table>
GOALS OF MEETING
Opening remarks provided by Dr. Cecelia Adams and Roz Clemens

1. Arrive at a clear, shared understanding of the strategic framework created to guide the CHS
2. Agreement on the priority housing strategies to undertake in collaboration over the next ten years
3. Create a list of ways to increase equity and capacity when implementing the priority housing strategies as the group prepares for the final version of the CHS

CHS PROJECT UPDATES
Provided by Laura Searfoss

- Project Timeline: Updated to include a public comment period expected to kickoff June 2021. Final CHS now expected August/September 2021 to allow additional time for public comment.

- February – April 2021 Project Update: Completed baseline conditions analysis and kicked off strategy development.

- Strategic Framework Development Update: Framework includes four branches: (1) vision elements, (2) understanding of housing needs affecting residents, (3) understanding of development barriers, (4) understanding of existing local housing work

- Priority Housing Needs Online Survey Results: Participants were asked the question “What are the top three housing needs or issues that the City of Toledo and its partners should commit to addressing over the next 10 years?” The top three responses were…

  1. “More pathways to homeownership”
  2. “Rehabilitation and repair of owner-occupied homes”
  3. “Inequity in neighborhood conditions”

One notable free response to the survey question was “entrenched segregation of neighborhoods by race and income.”

STRATEGY DEVELOPMENT ROUND TABLE RESULTS
Provided by Radhika Mohan

Round table discussion focused on where change is needed and why change is needed in the four strategy areas listed below. A representative from each strategy round table group provided a summary of the group’s discussion. A description of each round table’s discussion points is provided below.

- Resources and Capital: Three things highlighted during discussion were the need for a sustained community reinvestment funding source, a local dedicated source for housing activities, and the challenges associated with creating these resources. The group prioritized concretely identifying resources to fill the local dedicated source and modeling the impacts of the local dedicated source on Toledo. Other action steps emphasized by the group include building community capacity to absorb additional financing, engaging more purposefully on the state level, and collaborating with private sector partners to tap into additional financial resources.

- Land Use and Entitlements: There is a “missing middle” housing type, meaning the range of homes between single-family houses and large-scale multi-family residential development. Homeownership is needed to help bridge the equity gap in terms of capacity to build wealth in the
community. Discussion also focused on potential changes to design guidelines and single-family zoning to allow for more flexible housing choices in alignment with national trends.

- **Housing Policy and Programs:** The top tools highlighted during discussion were creating a local, dedicated source of funding for housing activities, a cohesive housing, economic development, and land use framework, and developing sustainable sources of funding for community reinvestment. Emphasized the need to coordinate various planning activities between departments both locally and regionally and the need to leverage federal stimulus funding to support the strategy area.

- **Neighborhood Empowerment:** Capacity building for community-based organizations was the main topic of discussion. First, the group defined what “capacity” means to different stakeholders (ex. Community vs. institutional partners). Second, the group emphasized the importance of community engagement not just with community leaders but with the general public as well to promote a sense of neighborhood belonging and civic involvement. Finally, the group discussed ways to ensure place-based community development capacity building is sustainable like partnering housing activities with workforce development so that the community is empowered to thrive overall.

**CAPACITY, COLLABORATION, and EQUITY** are the cross-cutting factors impacting the conditions of each strategy area.

**CHS FLASH POLL**

*Provided by David Huaman*

Meeting participants were asked poll question “Among the identified strategies, what are the top three that the City of Toledo and its partners should commit to implement over the next 10 years?” The top three strategies chosen during the poll were…

1. “Funding for community reinvestment” (23% of voters)
2. “Local dedicated funding source” (17% of voters)
3. “Land use, economic development, and housing policy” (15% of voters)

Summary of large group discussion centered around the top three strategies listed above is as follows:

- **Funding for community reinvestment:** “We don’t think about the impact funding has on people – especially middle- and low-income renters – living in Toledo right now.” It is also important for this strategy to be effective and efficient in funding allocation and include an evaluation framework to ensure systematic equity and inclusion in all communities. In sum, the systems and processes involved in this strategy need to actively dismantle the systemic barriers at play in Toledo’s communities.

- **Local dedicated funding source:** Cross-sector collaboration is the key to success for this strategy – including creation, management, and dispersion of the funding source. It is also the key to success for achieving equity and inclusion through the funding source; cross-sector collaboration should include organizations who do not directly benefit from dollars from the funding source. NIMBYism was elevated as a large barrier to equitable and inclusive development and further discussion is needed around how to change the mindset of Toledo in allowing these types of projects.

- **Land use, economic development, and housing policy:** Other strategies currently in development across different sectors in Toledo (ex. Toledo’s Comprehensive Plan, Toledo’s homelessness comprehensive strategy) need to be aligned and support each other, not developed in silos.

**MEETING CONCLUSION:**
What does equity and inclusion mean? As the advisory group continues its work in strategy development, equity and inclusion will remain important criteria in thinking about the root causes of the housing issues faced by Toledo communities.

Next steps include…

- Revise proposed strategies based on feedback
- Incorporate feedback into first draft of Comprehensive Housing Strategy & Implementation Plan

Final advisory group meeting to occur on Thursday, June 24, 2021 from 12:00-1:30 PM EST. Topic will be feedback on final report and moving from strategy to implementation.
What are the top three strategies that the City of Toledo and its partners should commit to implement over the next 10 years?

- Missing middle housing zoning: 7%
- Tools to lower dev. costs: 10%
- Local dedicated funding source: 17%
- Land use, economic dev., housing policy: 15%
- Funding for community reinvestment: 24%
- Capacity-building for CBOs: 9%
- Technical and operating support for CBOs: 5%
- More diverse local funding sources: 13%
COMPREHENSIVE HOUSING STRATEGY

ADVISORY GROUP

CITY OF TOLEDO, OH | THURSDAY, APRIL 29, 2021
COMPREHENSIVE HOUSING STRATEGY
WELCOME REMARKS

Dr. Cecelia M. Adams

Roz Clemens
ADVISORY GROUP MEETING
OVERVIEW
MEETING OVERVIEW

OBJECTIVES

By the end of this meeting, we will have…

• A shared understanding of the strategic framework created to guide Toledo’s Comprehensive Housing Strategy

• Agreement on the priority housing strategies to undertake in collaboration over the next 10 years

• A list of ways to increase equity and capacity when implementing the priority housing strategies
AGENDA

- Welcome & introductions
- Meeting purpose, overview, and project updates
- Report back: Core implementation strategies by strategy area
- Large-group discussion: Priority strategies across strategy area
- Wrap-up and closing remarks
PROJECT OVERVIEW

Baseline conditions analysis
TASKS 2-5
OCT 2020 – FEB 2021

Recommended actions
TASK 6
FEB – APR 2021

Development & delivery of Toledo’s CHS
TASKS 7-8
MAR – SEPT 2021

STAKEHOLDER ENGAGEMENT: INTERVIEWS | FOCUS GROUPS | CHS ADVISORY GROUP
PUBLIC COMMENT

JUNE 2021
DRAFT CHS

AUG/SEPT 2021
FINAL CHS
FEBRUARY-APRIL 2021 PROJECT UPDATE

SINCE FEBRUARY, WE HAVE...

Completed most (if not all) of the baseline conditions analysis (Tasks 2-5):

- Engaged 11 different financial institutions about development financing barriers & opportunities.
- Completed an analysis of Ohio’s Qualified Allocation Plan and gathered stakeholder feedback, including from staff at the Ohio Housing Finance Agency.
- Completed development cost modeling to inform strategy development.
- Gathered priority housing needs or issues through an online survey.

Kicked off strategy development (Task 6):

- Identified four (4) strategy areas to guide strategy development.
- Developed menu of 70+ potential strategies.
- Convened four (4) strategy roundtables to assist with strategy development.
WHAT WE’VE DEVELOPED SO FAR

STRATEGIC FRAMEWORK

• VISION ELEMENTS (TOLEDO’S NORTH STAR FOR HOUSING)
  Vibrant neighborhoods | Stable housing | Equity & diversity | Strong partnership | Improved market conditions

• UNDERSTANDING OF HOUSING NEEDS AFFECTING RESIDENTS
  Housing quality & vacancy | Cost-burdens | Disparities in housing outcomes | Limited low-income rental supply

UNDERSTANDING OF DEVELOPMENT BARRIERS
  Public & private financing | Zoning & entitlements | Mistrust between developers & City of Toledo

• UNDERSTANDING OF EXISTING LOCAL HOUSING WORK
  Reliance on federal resources | Opportunities for new or better use of existing tools | Lack of alignment
What are the top three housing needs or issues that the City of Toledo and its partners should commit to addressing over the next 10 years? (n = 32)

- More pathways to homeownership (17)
- Rehabilitation and repair of owner-occupied homes (16)
- Inequity in neighborhood conditions (13)
TOLEDO’S COMPREHENSIVE HOUSING STRATEGY

ONLINE SURVEY RESULTS
PRIORITY HOUSING NEEDS

“Entrenched segregation of neighborhoods by race and income”

“Short-term housing support for unhoused individuals”

“Successfully addressing environmental conditions, like lead in the existing housing stock (including water supply issues)”

“Incentivizing living in the city if you work in Toledo”

OPEN-ENDED RESPONSES VIA SURVEY OF TOLEDO CHS ADVISORY GROUP MEMBERS, MARCH/APRIL 2021.
WHAT WE’VE HEARD
PROPOSED STRATEGIES
# Where is Change Needed?

## Strategy Areas

<table>
<thead>
<tr>
<th>Strategy Area</th>
<th>Why is Change Needed?</th>
</tr>
</thead>
</table>
| **Resources & Capital**   | • Limited resources relative to need  
• Significant barrier for new development  
• Reliance on federal resources / limited flexibility                                                                                       |
| **Land Use & Entitlements** | • Significant barrier for new development  
• Limited flexibility in existing zoning  
• Increased risk (due to additional approvals or requests)                                                                                  |
| **Housing Policy & Programs** | • Lack of cohesive, affirmative housing policy  
• Gap between policy & implementation  
• Greater alignment to maximize available resources  
• Opportunities for new tools to support housing activities                                                                                |
| **Neighborhood Empowerment** | • Loss of community-based capacity & neighborhood voice  
• Limited representation at local housing organizations  
• Racial disparities in homeownership rates                                                                                               |
## Toledo's Comprehensive Housing Strategy

### What Will Be Achieved?

### Strategy Areas

<table>
<thead>
<tr>
<th>Strategy Area</th>
<th>What Does Change Look Like?</th>
</tr>
</thead>
</table>
| **Resources & Capital**       | • Create new and more flexible housing resources.  
• Increase competitiveness for housing resources.  
• Engage more cross-sector partners in local housing activities.                                                                                                 |
| **Land Use & Entitlements**   | • Align land use and development processes with housing activities  
• Increase flexibility & consistency for residential & mixed-use development.  
• Reduce (re)development costs and risk.                                                                                                                           |
| **Housing Policy & Programs** | • Create a cohesive policy to guide housing, economic development, and land use decisions.  
• Maximize use of existing resources across local housing programs.  
• Create new policies or programs to support housing and economic mobility initiatives.                                                                           |
| **Neighborhood Empowerment**  | • Build community-based capacity & neighborhood voice.  
• Increase representation in housing activities.  
• Close equity gaps in housing outcomes.                                                                                                                             |
WHAT CONDITIONS AFFECT ALL STRATEGY AREAS?

CROSS-CUTTING FACTORS

**CAPACITY**

What are the core capacities needed to implement each strategy? Do they exist today?

**COLLABORATION**

Where are the opportunities to build new or stronger partnerships between the City of Toledo and key implementation partners? What could their respective roles be?

**EQUITY**

How will this strategy increase or decrease equity?
TOLEDO’S COMPREHENSIVE HOUSING STRATEGY

HOW WERE THESE STRATEGIES IDENTIFIED?

STRATEGY DEVELOPMENT

- Preliminary strategy identification
  - Past local plans and studies
  - Stakeholder engagement
  - Secondary research (including CHS tasks)
  - Initial list of 70+ potential strategies
  - Alignment with priority housing needs & strategy area outcomes

- Strategy roundtables
  - Four (4) roundtables by strategy area
  - Review and discussion of proposed strategies
  - Identified 8 core implementation strategies across strategy areas

- Strategy prioritization & refinement
  - CHS Advisory Group Meeting (April 2021)
  - Prioritization of core implementation strategies across strategy areas
  - Refinement based on stakeholder feedback and other research as needed
## Toledo’s Comprehensive Housing Strategy

### Strategy Roundtables

#### Report Outs by Strategy Area

<table>
<thead>
<tr>
<th>Strategy Area</th>
<th>By-right zoning for missing middle housing types</th>
<th>Tools to lower development costs</th>
<th>Local, dedicated source for housing activities</th>
<th>Cohesive housing, economic development &amp; land use framework</th>
<th>Sustainable source of funding for community reinvestment</th>
<th>Capacity-building for community-based organizations</th>
<th>Capacity-building and operating support for community-based organizations</th>
<th>More diverse local funding sources to finance development</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resources &amp; capital</td>
<td>-</td>
<td>-</td>
<td>✓</td>
<td>-</td>
<td>✓</td>
<td>-</td>
<td>-</td>
<td>✓</td>
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<tr>
<td>Neighborhood empowerment</td>
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<td>-</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Housing programs &amp; policies</td>
<td>-</td>
<td>-</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>-</td>
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<tr>
<td>Land use &amp; entitlements</td>
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Responses collected via flash polling at strategy roundtables for Toledo’s comprehensive housing strategy, April 13–16, 2021.
FLASH POLL QUESTION

Among the identified strategies, what are the top three that the City of Toledo and its partners should commit to implement over the next 10 years?

GO TO: www.menti.com
ENTER CODE: 19 67 36 2
COMPREHENSIVE HOUSING STRATEGY
LARGE-GROUP DISCUSSION
FOCUSED DIALOGUE

COMPREHENSIVE HOUSING STRATEGY
PRIORITY STRATEGIES

For each priority strategy, consider the following:

• What does cross-sector collaboration look like?

• What does increased capacity for this strategy mean?

• What does advancing equity & inclusivity look like for this strategy?
STRATEGY ROUNDTABLE
WRAP-UP & NEXT STEPS
WRAP-UP & NEXT STEPS

NEXT STEPS
- Revise proposed strategies based on feedback.
- Incorporate feedback into first draft of Comprehensive Housing Strategy & Implementation Plan.

FINAL ADVISORY GROUP MEETING (TENT.)
- WHEN: Thursday, June 24, 2021 | 12:00-1:30 PM ET
- WHERE: Videoconference call (information sent from City of Toledo)
- TOPIC: Feedback on final report | Moving from strategy to implementation
THANK YOU

City of Toledo Project Contact
Tiffanie McNair, Commissioner
Housing Division, City of Toledo
Phone: 419.245.1400
Email: Tiffanie.McNair@toledo.oh.gov
MEETING PURPOSE
By the end of this meeting, we will have...

- A shared understanding of the big ideas in Toledo’s Comprehensive Housing Strategy.
- A list of opportunities to amplify the impact of Toledo’s Comprehensive Housing Strategy across community stakeholders.
- A list of outstanding questions among community stakeholders about the big ideas in Toledo’s Comprehensive Housing Strategy and ways to address them.

AGENDA

12.00 PM Welcome & introductions
Mayor Wade Kapszukiewicz
Dr. Cecelia M. Adams, Toledo City Council
Rosalyn Clemens, Director, Toledo Department of Neighborhoods

12.15 PM Meeting purpose & overview
Laura Searfoss, Sr. Program Director, Enterprise Community Partners, Inc.

12.20 PM Presentation: Toledo’s Comprehensive Housing Strategy
20-minute presentation followed by 10 minutes of Q&A
Radhika Mohan, Director, Enterprise Community Partners, Inc.
David Huaman, Associate, Enterprise Community Partners, Inc.
Laura Searfoss, Sr. Program Director, Enterprise Community Partners, Inc.

12.50 PM Active reflection (via flash polls)
Facilitated by Enterprise Community Partners, Inc.

1.00 PM Facilitated dialogue: Outstanding questions
Discussion purpose: Collectively identify ways to address outstanding questions
Facilitated by Enterprise Community Partners, Inc.

1.25 PM Next steps & wrap-up
GOALS OF MEETING
Opening remarks provided by Dr. Cecelia Adams and Roz Clemens

1. Arrive at a clear, shared understanding of the strategic framework created to guide the CHS
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Provided by Laura Searfoss

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*Provided by David Huaman*
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**MEETING CONCLUSION:**
What does equity and inclusion mean? As the advisory group continues its work in strategy development, equity and inclusion will remain important criteria in thinking about the root causes of the housing issues faced by Toledo communities.

Next steps include…

- Revise proposed strategies based on feedback
- Incorporate feedback into first draft of Comprehensive Housing Strategy & Implementation Plan

Final advisory group meeting to occur on Thursday, June 24, 2021 from 12:00-1:30 PM EST. Topic will be feedback on final report and moving from strategy to implementation.
DISCUSSION PURPOSE

- Surface anticipated impact achieved through implementation of Toledo’s Comprehensive Housing Strategy and outstanding questions among local and regional stakeholders.
- Build a shared understanding of the outstanding questions and ways to address them.

GENERAL FORMAT (Total time: ~35 minutes)
This discussion will consist two parts. In Part 1, meeting participants will share their ideas related to three flash polls. The goal of this part of the discussion is to gather as many reactions as possible and surface key issues.

Both parts of the discussion are designed to hear from as many participants as possible. It is not to build consensus on what impact looks like or what outstanding questions are common. All participants should be encouraged to share freely via Menti or verbally or in chat during the facilitated dialogue.

In Part 2, meeting participants will reflect on some of the common questions they still about the Comprehensive Housing Strategy and collectively discuss ways to address these questions.

PART 1. FLASH POLLING (~10 minutes)

- Introduce purpose of the flash polling exercise: Surface anticipated impact achieved through implementation of Toledo’s Comprehensive Housing Strategy.
- Ask participants to share their reactions to the first flash poll: I anticipate the impact of Toledo’s Comprehensive Housing Strategy in the lives of residents will be…
  - Voting link – Part 2 large-group facilitator to drop direct link to the flash poll in the chat (https://www.menti.com/y786yqzwnb).
  - Results link - Screenshare results in real-time (click for link to results).
- Advance to second flash poll: My organization or community can amplify this impact by…
  - Note that the large-group facilitator controls the pace of these two polls, so they can advance the slide directly to activate the next flash poll for meeting participants.
  - Screenshare results in real-time.
    - Note voting and results links are the same for the first two questions.
- After the second flash poll, ask participants to lift up any ideas they saw that stood out to them to close out this portion of the polling.
  - Discussion prompts:
    - Looking at the responses, what stands out to you?
- Ask participants to pivot their thinking and take a minute to think about what lingering questions they have about what they have heard about Toledo’s Comprehensive Housing Strategy.
- Ask them to share these questions in the final flash poll: What outstanding questions or concerns do you have about what you heard today?
  - Voting link – Part 2 large-group facilitator to drop direct link to the flash poll in the chat (https://www.menti.com/z76m66ci84).
  - Results link - Screenshare results in real-time (click for link to results).
Part 2 Large Group Facilitator will monitor these responses to pull out some common themes or questions to ground the discussion in Part 2.

- Close out this part of the discussion by:
  - Thanking everyone for sharing their thoughts/reactions
  - Reiterating 1-2 ways the CHS will have an impact in Toledo (via discussion)
  - Passing it over to the large-group facilitator for Part 2.

PART 2. FACILITATED DISCUSSION ON OUTSTANDING QUESTIONS (~25 minutes)

- Re-share the purpose of the facilitated discussion: Better understand some of the outstanding questions among stakeholders in Toledo and brainstorm ways to address them.
  - Highlight 2-3 areas for discussion (based on responses to final flash poll).
  - Note that any questions that we don’t discuss during the meeting will still be reviewed and specific ways to address them in the Comprehensive Housing Strategy will be identified, in collaboration with City of Toledo staff.
    - Any changes would occur following the public comment period, as part of addressing all comments on the draft CHS.
- Discussion prompts (for each topic or set of questions):
  - Tell us more about this question or topic (i.e., why did you share it?)
  - Consider what you heard from your peers. What ideas would address what you heard?
    - Ask participants to share anything that comes to mind and build on one another’s ideas. It would be ideal for them to defer evaluation of ideas in their entirety.
- Close out this part of the discussion by:
  - Thanking everyone for sharing their thoughts/reactions
  - Reiterating each of the main questions we heard & 1–2 ways to address them.

ROLES

- Part 1 Large-group facilitator (including screenshare of Menti results): David
- Part 2 Large-group facilitator: Laura
- Electronic notetaker: Danielle
COMPREHENSIVE HOUSING STRATEGY

WELCOME REMARKS

Mayor
Wade Kapszukiewicz

Dr. Cecelia M. Adams
COMPREHENSIVE HOUSING STRATEGY
MEETING OVERVIEW
OBJECTIVES

By the end of this meeting, we will have…

• A shared understanding of the big ideas in Toledo’s Comprehensive Housing Strategy.

• A list of opportunities to amplify the impact of Toledo’s Comprehensive Housing Strategy across community stakeholders.

• A list of questions among community stakeholders about the big ideas in Toledo’s Comprehensive Housing Strategy and ways to address them.
MEETING OVERVIEW

AGENDA

1. Presentation: Toledo’s Comprehensive Housing Strategy

2. Active reflection via flash polling

3. Facilitated dialogue: Outstanding questions

4. Next steps & wrap-up
COMPREHENSIVE HOUSING STRATEGY
PROCESS
PROJECT OVERVIEW

**Baseline conditions analysis**
- TASKS 2-5
- OCT 2020 – FEB 2021

**Recommended actions**
- TASK 6
- FEB – APR 2021

**Development & delivery of Toledo’s CHS**
- TASKS 7-8
- MAR – SEPT 2021

**Stakeholder engagement:**
- Interviews
- Focus groups
- CHS Advisory Group
- Public comment

**Timeline**
- JUNE 2021: DRAFT CHS
- SEPT 2021: FINAL CHS
TOLEDO'S CHS: PROCESS

COMPREHENSIVE HOUSING STRATEGY ENGAGEMENT ACTIVITIES

2
Public presentations (scheduled)

4
Focus groups

10+
Stakeholder interviews

4
Strategy roundtables

8
Staff & elected leaders interviews

5
CHS Advisory Group meetings
TOLEDO’S CHS: PROCESS

COMPREHENSIVE HOUSING STRATEGY
DRAFT DOCUMENT

Toledo’s Comprehensive Housing Strategy includes:

• A summary of core needs among Toledo residents
• Four strategy areas and 37 supporting strategies for implementation over 10 years
• 10-Year Action Plan with the following:
  • Implementation actions – How will each strategy be implemented?
  • Implementation timeline – When will implementation start?
  • Implementation lead – Who will lead implementation?
  • Available funding – What financial resources (new or existing) can support it?
• Metrics to monitor and report implementation over time
COMPREHENSIVE HOUSING STRATEGY
STRATEGIC FRAMEWORK
**TOLEDO’S CHS: STRATEGIC FRAMEWORK**

**COMPREHENSIVE HOUSING STRATEGY**

**VISION FOR HOUSING**

- **Vibrant neighborhoods** – Ones that demonstrate the pride of the people that live in and care for them through abundant green space and reduced blight.

- **Stable housing** – Defined by homes for families; increased opportunities for homeownership and tenant education; access to resources; rehabilitated homes; and ability to age in place.

- **Diversity & equity** – A community that works to deconcentrate poverty, build more affordable housing in areas of opportunity, and inclusivity and addresses the racial wealth gap.

- **Strong partnerships** – A strong, well-resourced environment to achieve housing goals.

- **Improved market conditions** – A community where market conditions are improving steadily.
COMPREHENSIVE HOUSING STRATEGY ADVISORY GROUP MEMBERS ELEVATED THE HOUSING NEEDS IN BLUE AS COMMUNITY PRIORITIES.
# Comprehensive Housing Strategy

## Four Strategy Areas

<table>
<thead>
<tr>
<th>Strategy Area</th>
<th>What Does Change Look Like?</th>
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</thead>
</table>
| **Resources & Capital**      | • Create new and more flexible housing resources.  
                                • Increase competitiveness for housing resources.  
                                • Engage more cross-sector partners in local housing activities.                                                                                             |
| **Land Use & Entitlements**  | • Align land use and development processes with housing activities  
                                • Increase flexibility & consistency for residential & mixed-use development.  
                                • Reduce (re)development costs and risk.                                                                                                                       |
| **Housing Policy & Programs**| • Create a cohesive policy to guide housing, economic development, and land use decisions.  
                                • Maximize use of existing resources across local housing programs.  
                                • Create new policies or programs to support housing and economic mobility initiatives.                                                                           |
| **Neighborhood Empowerment** | • Build community-based capacity & neighborhood voice.  
                                • Increase representation in housing activities.  
                                • Close equity gaps in housing outcomes.                                                                                                                         |
TOLEDO’S CHS: STRATEGIC FRAMEWORK

COMPREHENSIVE HOUSING STRATEGY

CROSS-CUTTING FACTORS

CAPACITY

What are the core capacities needed to implement each strategy?

COLLABORATION

Where are the opportunities to build new or stronger partnerships between the City of Toledo and key implementation partners?

EQUITY

How will this strategy increase or decrease equity?
COMPREHENSIVE HOUSING STRATEGY IMPLEMENTATION OVERVIEW
WHAT DOES IMPLEMENTATION LOOK LIKE?
LAND USE & ENTITLEMENTS

**TOLEDO’S CHS: IMPLEMENTATION OVERVIEW**

### ZONING
- Expand by-right zoning for higher density development.
- Expand by-right zoning for missing middle housing types.
- Develop by-right zoning for infill development.
- Amend zoning standards to support group living facilities.
- Increase neighborhood planning.

### DEVELOPMENT DECISIONS
- Create new tools to lower development costs.
- Increase transparency & predictability of development decisions.

**CORE NEEDS ADDRESSED**

- Limited housing diversity
- Barriers to development
- Vacant properties
- Limited supply of affordable rental homes
- Inequity in housing outcomes
TOLEDO’S CHS: IMPLEMENTATION OVERVIEW

WHAT DOES IMPLEMENTATION LOOK LIKE?

LAND USE & ENTITLEMENTS

**SELECT ACTIONS**

- Conduct ongoing engagement of local developers.
- Hire a development liaison as a single point of contact for applications.
- Determine where to allow higher density development through Toledo’s Comprehensive Plan update.
- Develop fee reductions or waivers and supporting guidance for when to offer them.

**IMPLEMENTERS**

- Toledo City Council
- Toledo’s Mayor’s Office
- Plan Commission
- Department of Building Inspections
- Lucas County Land Bank
- Toledo Design Collective

**FUNDING**

- Grants (for neighborhood plans)
WHAT DOES IMPLEMENTATION LOOK LIKE?

HOUSING POLICY & PROGRAMS

**PROGRAM CHANGES**
- Improve delivery and effectiveness of existing public and nonprofit programs.
- Expand community revitalization areas.

**NEW PROGRAMS**
- Create a local, dedicated source for housing activities.
- Establish a redevelopment authority to facilitate property reuse and development.
- Create a rental registry for housing health and safety standards.

**POLICY CHANGES**
- Adopt a cohesive housing, economic development & land use policy framework.
- Increase tenant protections enforcement and resolution infrastructure.

**NEW POLICIES**
- Develop a policy to guide union labor requirements in residential development.
- Expand existing tenant protections.
- Develop a preservation strategy for unsubsidized affordable multifamily properties.

**CORE NEEDS ADDRESSED**
- Rehabilitation & repair of owner-occupied units
- Limited supply of affordable rental homes
- Potential loss of affordable rental homes
- Inequity in housing outcomes
- Inequity in neighborhood outcomes
- Barriers to development
## What Does Implementation Look Like?

### Housing Policy & Programs

#### Select Actions

- Evaluate existing post-1994 CRAs to identify opportunities to incorporate housing goals.
- Align flexible funding from the American Rescue Plan to seed key public resources or initiatives.
- Convene a working group to identify opportunities to better align local housing programs and design a common intake and eligibility process.
- Convene a cross-sector workgroup to develop a proposal for a dedicated funding source.

#### Implementers

- Toledo's Mayor's Office
- Toledo City Council
- Department of Neighborhoods
- Economic Development Department
- Plan Commission
- Department of Building Inspections
- Maumee Valley Habitat for Humanity
- Toledo NeighborWorks
- Pathway Toledo
- LISC Toledo
- Lucas County Landbank
- Lucas Metropolitan Housing
- Local & regional trade organizations
- Toledo residents

#### Funding

- American Rescue Plan
- Community Development Block Grant
- HOME Investment Partnership
- Section 108 Loan Guarantee
- Toledo General Fund
- Toledo rental registry fees**
- Local property tax
- Local dedicated funding source**
- Cross-sector reinvestment fund**
- Private-sector financing
- Philanthropic grants
- Low-Income Housing Tax Credit

** = NEW FUNDING SOURCE CREATED BY CHS IMPLEMENTATION.
WHAT DOES IMPLEMENTATION LOOK LIKE?

RESOURCES & CAPITAL

**CORE NEEDS ADDRESSED**
- Limited supply of affordable rental homes
- Inequity in housing outcomes
- Inequity in neighborhood outcomes
- More pathways to homeownership
- Barriers to development

**RESOURCE ALIGNMENT**
- Increase competitiveness for state housing resources.
- Build capacity and commitment among institutional partners.

**NEW RESOURCES**
- Develop a place-based source of funding for community reinvestment.
- Create a Leadsafe Implementation Fund.
- Diversify funding sources to support housing activities.
- Create local tax relief for eligible homeowners.
- Create tax relief for eligible renters.
- Diversify mortgage products for homeowners and homebuyers.
TOLEDO’S CHS: IMPLEMENTATION OVERVIEW

WHAT DOES IMPLEMENTATION LOOK LIKE?
RESOURCES & CAPITAL

**SELECT ACTIONS**

• Organize a cross-sector coalition to engage state decisionmakers on a regular basis (around LIHTC).

• Develop a proposal for the Toledo LeadSafe Fund.

• Convene key stakeholders to design a place-based funding source.

• Identify the primary barriers to qualifying for conventional mortgages and align standards to address them.

**IMPLEMENTERS**

• Toledo’s Mayor’s Office
• Toledo City Council
• Department of Neighborhoods
• LISC Toledo
• Lucas Metropolitan Housing
• Lead Poisoning Prevention Coalition
• Community-based organizations
• Philanthropic organizations
• Private financial institutions

**FUNDING**

• American Rescue Plan
• Community Development Block Grant
• HOME Investment Partnership
• Section 108 Loan Guarantee
• Section 4 Program
• HUD’s Healthy Homes Program
• Toledo General Fund
• Local dedicated funding source**
• Local cross-sector reinvestment fund**
• LeadSafe program fees**
• Private-sector financing
• Philanthropic grants
• Civic grants or sponsorships

** = NEW FUNDING SOURCE CREATED BY CHS IMPLEMENTATION.
WHAT DOES IMPLEMENTATION LOOK LIKE?

NEIGHBORHOOD EMPOWERMENT

**RESOURCES FOR NEIGHBORHOODS**
- Build capacity at community-based organizations.
- Complete comprehensive blight removal in Toledo neighborhoods.
- Invest in quality-of-life improvements in tandem with housing investments.

**RESOURCES FOR HOUSEHOLDS**
- Increase homeowner assistance in historically redlined communities.
- Establish community ownership models.
- Connect redevelopment projects and workforce development initiatives.

**ENGAGEMENT**
- Increase fair housing education.
- Conduct ongoing public outreach about housing needs and available resources.
- Launch a public education campaign about housing for elected leaders.
- Conduct outreach to landlords and tenants about Toledo’s source of income policy.

CORE NEEDS Addressed

Rehabilitation & repair of owner-occupied units
Inequity in housing outcomes
Inequity in neighborhood outcomes
More pathways to homeownership
### Toledo's CHS: Implementation Overview

#### What Does Implementation Look Like?

**Neighborhood Empowerment**

<table>
<thead>
<tr>
<th>Select Actions</th>
<th>Implementers</th>
<th>Funding</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Integrate capacity-building assessments for implementation into neighborhood planning efforts.</td>
<td>• Toledo Mayor's Office • Toledo City Council • Department of Neighborhoods • Fair Housing Center • Lucas County Landbank • Lucas Metropolitan Housing • Maumee Valley Habitat for Humanity • NeighborWorks Toledo • Toledo Design Collective • Year 16 Initiative partners • Civic organizations • Community-based organizations • Local &amp; regional trade organizations • Philanthropic organizations • Private financial institutions • Toledo residents</td>
<td>• American Rescue Plan • Community Development Block Grant • HOME Investment Partnership • Section 108 Loan Guarantee • Section 4 Program • New Market Tax Credit • HUD Hazard Control grants • HUD’s Fair Housing Initiatives • HUD’s Healthy Homes Program • OFHA Neighborhood Initiatives • Target of Opportunity Grant Program • Toledo General Fund • Toledo Capital Improvement Program • District Improvement Program • Local dedicated funding source** • Cross-sector reinvestment fund** • Philanthropic grants • Private-sector financing</td>
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** = NEW FUNDING SOURCE CREATED BY CHS IMPLEMENTATION.
COMPREHENSIVE HOUSING STRATEGY
ACTIVE REFLECTION
In one word, I anticipate the impact of Toledo’s Comprehensive Housing Strategy in the lives of residents will be…

**GO TO:** www.menti.com

**ENTER CODE:** 6688 2422

*Direct link to poll is in the Chat box.*
FLASH POLL
AMPLIFYING IMPACT

My organization or community can amplify this impact by…

GO TO: www.menti.com
ENTER CODE: 6688 2422

*Direct link to poll is in the Chat box.
What outstanding questions or concerns do you have about what you heard today?

GO TO: www.menti.com

ENTER CODE: 6881 8914

*Direct link to poll is in the Chat box.*
PROVIDING ADDITIONAL COMMENTS OPPORTUNITIES

- **PEER REVIEW**
  Provide candid feedback directly to the City of Toledo and project team as a peer review. Seeking 2-3 Advisory Group members to play this role.

- **PUBLICIZE PUBLIC MEETING ON JUNE 30.**
  Let your neighbors and constituents know about the forthcoming public meeting and comment period (including how to submit public comments). Fliers available at the Department of Neighborhood’s website (click here for link).

- **ORGANIZE & SUBMIT PUBLIC COMMENTS DIRECTLY, STARTING JUNE 30.**
  Submit comments on behalf of your neighborhood or organization. More information to follow from the City of Toledo with more information once public comment period opens.
PROVIDING ADDITIONAL COMMENTS

PUBLIC MEETING

WHAT: Comprehensive Housing Strategy Public Meeting

DATE: Wednesday, June 30, 2021

TIME: 6-7.30 PM ET

LOCATION: Remote via Zoom

THANK YOU

City of Toledo Project Contact
Tiffanie McNair, Commissioner
Housing Division, City of Toledo
Phone: 419.245.1400
Email: Tiffanie.McNair@toledo.oh.gov
COMPREHENSIVE HOUSING STRATEGY (CHS)
CITY OF TOLEDO
PUBLIC MEETING | WEDNESDAY, JUNE 30, 2021
TONIGHT’S TIME

- Toledo’s Comprehensive Housing Strategy: An overview
- Housing needs: Community dialogue
- Flash poll: Actions to take
MEETING LOGISTICS
FOR MEETING PARTICIPANTS

COMMENTS & QUESTIONS
At tonight’s meeting, you’ll have several opportunities to share your experiences and ideas and ask questions. To ask questions, please use the Chat Box or Q&A features.

FLASH POLLING
We plan to use Mentimeter to poll you in real time later in the meeting. We will share a link and code to the poll, which can be completed in a separate browser window on an Internet-enabled device (computer, tablet, smartphone).

TECHNICAL DIFFICULTIES
If you encounter technical difficulties during this meeting, please contact the following person via chat or email: Jackie Olds (Jacquelyn.Olds@toledo.oh.gov).
COMPREHENSIVE HOUSING STRATEGY
WHAT IS IT?
CITY OF TOLEDO COMPREHENSIVE HOUSING STRATEGY

*Toledo Together: A Guiding Vision & 10-Year Action Plan for Housing* establishes a unified vision about housing investments in the City of Toledo and a roadmap to achieve this vision over the next 10 years.

**WHAT'S IN THE CHS?**

- **Summary of core housing needs**
- **Strategies to implement**
- **10-Year Action Plan**
- **Targets & metrics to measure progress**
TOLEDO’S CHS: WHAT IS IT?

COMPREHENSIVE HOUSING STRATEGY PROCESS

Baseline conditions analysis
OCT 2020 – FEB 2021

Recommended actions
FEB – APR 2021

Development & delivery of Toledo’s CHS
MAR – SEPT 2021

ENGAGEMENT: INTERVIEWS | FOCUS GROUPS | CHS ADVISORY GROUP
PUBLIC MEETING | PUBLIC COMMENT | CITY COUNCIL PRESENTATION

JUNE 2021
DRAFT CHS

SEPT 2021
FINAL CHS
WHO WE HEARD FROM

- Toledo elected leaders
- City of Toledo staff
- Local and state housing partners
- Nonprofit & for-profit developers
- Financial institutions
- Community groups & residents

TOLEDO'S CHS: WHAT IS IT?

ENGAGEMENT ACTIVITIES

- 2 Public presentations
- 4 Focus groups
- 10+ Stakeholder interviews
- 4 Strategy roundtables
- 8 City of Toledo interviews
- 5 Advisory Group meetings

PLANNED OR COMPLETED ENGAGEMENT BY ENTERPRISE COMMUNITY PARTNERS, INC. FOR TOLEDO'S COMPREHENSIVE HOUSING STRATEGY; OCTOBER 2020-AUGUST 2021.
VISION FOR HOUSING

• Toledo’s vision or north star are the aspirations for what housing investments should achieve over the next 10 years.

• It was developed by the Comprehensive Housing Strategy Advisory Group (representatives from across Toledo and Lucas County).
COMPREHENSIVE HOUSING STRATEGY
WHAT HOUSING NEEDS DOES IT ADDRESS?
Limited housing diversity
Most homes in Toledo (65 percent) are single-family detached, with most of Toledo’s land zoned for this type of development.

Barriers to residential development
The City of Toledo’s enabling environment creates uncertainty and risk for subsidized and market-rate residential and mixed-used development.

TOLEDO’S CHS: WHAT HOUSING NEEDS DOES IT ADDRESS?

TOLEDO’S HOUSING MARKET

HOUSING BY BUILDING TYPE, TOLEDO, OH (2018)

SOURCE: U.S. CENSUS BUREAU, 2018 5-YEAR AMERICAN COMMUNITY SURVEY ESTIMATES
*INCLUDES ATTACHED HOMES, TOWNHOMES, DUPLEXES, TRIPLEXES, AND QUADS.
TOLEDO’S HOUSING MARKET

Housing market conditions
Home values fell by more than 25 percent while rents remained largely unchanged from 2010 to 2018. Since 2018, there’s been an uptick in both home values and rents.

Vacant homes
These properties represent 15 percent of Toledo’s housing stock, with a slight 1 percent increase since 2010.

SOURCE: U.S. CENSUS BUREAU, 2018 5-YEAR AMERICAN COMMUNITY SURVEY ESTIMATES
Limited supply of affordable rental homes
Toledo lacks enough rental homes for extremely low-income individuals and families ($17,250 annually for a 2-person household according to HUD-defined income categories).

Potential loss of affordable rental homes
Toledo could lose more than 1,500 units in the next decade due to expiring subsidies.

Source: 2017 HUD Comprehensive Housing Affordability Strategy
HOMEOWNERS
EXISTING & POTENTIAL

Rehabilitation and repair of owner-occupied homes
Most owner-occupied homes in Toledo were built prior to 1980 (92 percent of all homes), posing health and safety hazards.

More pathways to homeownership
Homeownership is on the decline in Toledo. From 2010 to 2018, the homeownership rate dropped from 58 percent to 51 percent.

TOTAL HOMEOWNERS AND RENTERS
TOLEDO, OH (2018)

SOURCES: 2000 DECENNIAL CENSUS AND 2010 & 2018 AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES
Inequity in housing outcomes
Housing indicators show seniors, single parents, and Black households face higher-than-average levels of housing instability.

Inequity in neighborhood conditions
Some neighborhoods in Toledo have high shares of vacant and tax delinquent properties and gaps in education and employment levels, along with limited access to destinations.
COMPREHENSIVE HOUSING STRATEGY
WHAT DOES ACTION LOOK LIKE?
## WHAT DOES ACTION LOOK LIKE?

### FOUR STRATEGY AREAS

<table>
<thead>
<tr>
<th>STRATEGY AREA</th>
<th>WHAT DOES CHANGE LOOK LIKE?</th>
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</thead>
<tbody>
<tr>
<td>RESOURCES &amp; CAPITAL</td>
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WHAT DOES ACTION LOOK LIKE?
CROSS-CUTTING FACTORS

CAPACITY
What are the core capacities needed to implement each strategy?

COLLABORATION
Where are the opportunities to build new or stronger partnerships between the City of Toledo and key implementation partners?

EQUITY
How will this strategy increase equity; lessen disparities; and address root causes?
WHAT DOES ACTION LOOK LIKE?

RESOURCES & CAPITAL

**CORE NEEDS ADDRESSED**

- Limited supply of affordable rental homes
- Inequity in housing outcomes
- Inequity in neighborhood outcomes
- More pathways to homeownership
- Barriers to development

**WHAT DOES ACTION LOOK LIKE?**

**RESOURCES & CAPITAL**

**RESOURCE ALIGNMENT**

- Increase competitiveness for state housing resources.
- Build capacity and commitment among institutional partners.

**NEW RESOURCES**

- Develop a place-based source of funding for community reinvestment.
- Create a Leadsafe Implementation Fund.
- Diversify funding sources to support housing activities.
- Create local tax relief for eligible homeowners.
- Create tax relief for eligible renters.
- Diversify mortgage products for homeowners and homebuyers.
WHAT DOES ACTION LOOK LIKE?
LAND USE & ENTITLEMENTS

TOLEDO’S CHS: IMPLEMENTATION OVERVIEW

CORE NEEDS ADDRESSED
- Limited housing diversity
- Barriers to development
- Vacant properties
- Limited supply of affordable rental homes
- Inequity in housing outcomes

ZONING
- Expand by-right zoning for higher density development.
- Expand by-right zoning for missing middle housing types.
- Develop by-right zoning for infill development.
- Amend zoning standards to support group living facilities.
- Increase neighborhood planning.

DEVELOPMENT DECISIONS
- Create new tools to lower development costs.
- Increase transparency & predictability of development decisions.
## WHAT DOES ACTION LOOK LIKE?

### HOUSING POLICY & PROGRAMS

#### PROGRAM CHANGES
- Improve delivery and effectiveness of existing public and nonprofit programs.
- Expand community revitalization areas.

#### NEW PROGRAMS
- Create a local, dedicated source for housing activities.
- Establish a redevelopment authority to facilitate property reuse and development.
- Create a rental registry for housing health and safety standards.

#### POLICY CHANGES
- Adopt a cohesive housing, economic development & land use policy framework.
- Increase tenant protections enforcement and resolution infrastructure.

#### NEW POLICIES
- Develop a policy to guide union labor requirements in residential development.
- Expand existing tenant protections.
- Develop a preservation strategy for unsubsidized affordable multifamily properties.
## WHAT DOES ACTION LOOK LIKE?

### NEIGHBORHOOD EMPOWERMENT

### RESOURCES FOR NEIGHBORHOODS
- Build capacity at community-based organizations.
- Complete comprehensive blight removal in Toledo neighborhoods.
- Invest in quality-of-life improvements in tandem with housing investments.

### RESOURCES FOR HOUSEHOLDS
- Increase homeowner assistance in historically redlined communities.
- Establish community ownership models.
- Connect redevelopment projects and workforce development initiatives.

### ENGAGEMENT
- Increase fair housing education.
- Conduct ongoing public outreach about housing needs and available resources.
- Launch a public education campaign about housing for elected leaders.
- Conduct outreach to landlords and tenants about Toledo’s source of income policy.

### CORE NEEDS ADDRESSED
- Rehabilitation & repair of owner-occupied units
- Inequity in housing outcomes
- Inequity in neighborhood outcomes
- More pathways to homeownership
COMMUNITY DIALOGUE
HOUSING NEEDS

What housing needs affect you or your loved ones?

FLASH POLL RESULTS

What housing needs affect you or your loved ones?

- Safe, affordable housing
- Support for residents facing eviction and for getting into housing post-eviction
- Improvements to housing stock - single-family starter homes that are move-in ready
- What we see more than anything is the unfair treatment of tenants by some landlords. These needs to be local systems in place to address these concerns. These issues disproportionately harm Black and Latino tenants.
- Housing can help people to live the kind of life they desire!
- Additional housing for youth aging out of the foster care system is needed
- Safe and affordable housing
- Too many applications to complete
- Streamline zone changing guidelines
COMMUNITY DIALOGUE
HOUSING Needs

What housing needs affect you or your loved ones?

FLASH POLL RESULTS CONT.

What housing needs affect you or your loved ones?

- protection from discrimination and help to uphold civil right to safe, habitable and affordable housing
- Create Affordable Housing Trusts
- Help organizations to navigate the funding process to expedite capital funding
- Offer Incentives, Tax Breaks
- Engage Big Tech and Big Businesses
- Revitalize Neighborhoods!!!
FLASH POLL ACTIONS

What is the most important thing the City of Toledo could do to address the needs we’ve discussed?

FLASH POLL RESULTS

Thinking about the needs that you’ve all shared, what is the most important thing the City of Toledo could do to address these needs?

- Invest in (1) more affordable housing and (2) more professional advocacy to support marginalized communities, i.e., community organizers, tenant advocates, fair housing advocacy, etc.
- Provide financial and technical support for the creation of new community-based housing delivery systems to work across disinvested neighborhoods.
- Reduce the restrictions placed on property owners who have houses in historic neighborhoods. Such restrictions discourage the purchase of properties due to the costliness in renovating or maintaining the properties.
- In order to secure adequate funding to address the need, align to non-profit partners that can leverage other investments to expand impact. Need more funds.
- Our city leaders should listen to the residents that live in our neighborhoods and they should empower the residents to work with them as a team.
- Rehab the vacant houses and buildings instead of tearing them down, leaving vacant lots.
- Let’s look at getting utilities on progressive bill rate, i.e., those who are less able to pay the city’s rates for water, electricity, gas, etc., are subsidized by the taxes of the wealthier Toledoans. Esp. our water, as we sit on a great lake.
HAVE ADDITIONAL COMMENTS?
WAYS TO ENGAGE


• Summit written comments & encourage others to too! Send to the following email address: neighborhoods@toledo.oh.gov

• Attend the City Council public hearing about the Comprehensive Housing Strategy. Tuesday, August 17, 2021 | 4 PM In-person @ 1 Government Center
Thank you

City of Toledo Project Contact
Tiffanie McNair, Commissioner
Housing Division, City of Toledo
Phone: 419.245.1400
Email: Tiffanie.McNair@toledo.oh.gov

Photos courtesy of the City of Toledo
OVERVIEW

- Background & overview of key elements
- Housing needs
- Strategy areas
- Key strategies
- Implementation
ABOUT ENTERPRISE

Our mission is to make home and community places of pride, power and belonging, and platforms for resilience and upward mobility for all.

Since 1983, Enterprise has been investing in affordable housing and community development across the country.
OUR EXPERIENCE

• Make connections to other local efforts.
• Incorporate place-based approaches.
• Build on existing community capacity.
• Align with state-level context.
• Work collaboratively with project partners.
• Develop actionable approaches.
• Embed racial equity into project.
BACKGROUND & OVERVIEW

What are the key elements of Toledo’s Comprehensive Housing Strategy?
TOLEDO’S CHS: BACKGROUND & OVERVIEW

CITY OF TOLEDO
COMPREHENSIVE HOUSING STRATEGY

Toledo Together: A Guiding Vision & 10-Year Action Plan for Housing establishes a unified vision about housing investments in the City of Toledo and a roadmap to achieve this vision over the next 10 years.

WHAT’S IN THE CHS?

- Summary of core housing needs
- Strategies to implement
- 10-Year Action Plan
- Targets & metrics to measure progress
TOLEDO’S CHS: BACKGROUND & OVERVIEW

COMPREHENSIVE HOUSING STRATEGY PROCESS

Baseline conditions analysis
OCT 2020 – FEB 2021

Recommended actions
FEB – APR 2021

Development & delivery of Toledo’s CHS
MAR – SEPT 2021

ENGAGEMENT: INTERVIEWS | FOCUS GROUPS | CHS ADVISORY GROUP
PUBLIC MEETING | PUBLIC COMMENT | CITY COUNCIL PRESENTATION

JUNE 2021
DRAFT CHS

SEPT 2021
FINAL CHS
WHO WE HEARD FROM

- Toledo elected leaders
- City of Toledo staff
- Local and state housing partners
- Nonprofit & for-profit developers
- Financial institutions
- Community groups & residents

ENGAGEMENT ACTIVITIES

- Public presentations: 2
- Focus groups: 4
- Stakeholder interviews: 10+
- Strategy roundtables: 4
- City of Toledo interviews: 8
- Advisory Group meetings: 5

COMPLETED ENGAGEMENT BY ENTERPRISE COMMUNITY PARTNERS, INC. FOR TOLEDO’S COMPREHENSIVE HOUSING STRATEGY; OCT 2020-SEPT 2021.
Vision for Housing

- Toledo’s vision or north star are the aspirations for what housing investments should achieve over the next 10 years.

- It was developed by the Comprehensive Housing Strategy Advisory Group (representatives from across Toledo and Lucas County).
WHAT WE HEARD

- Over the course of their five meetings, members of the Comprehensive Housing Strategy Advisory Group elevated priorities related to both housing needs and strategies.

PRORTITY HOUSING NEEDS

- Rehabilitation and repair of owner-occupied homes
- More pathways to homeownership
- Inequity in neighborhood conditions

PRORTITY STRATEGIES

- Create a local, dedicated source for housing activities.
- Develop a sustainable source of funding for community reinvestment.
- Adopt a cohesive housing, economic development, and land use policy framework.
Members of the public affirmed the need for safe, affordable housing during the virtual public meeting for Toledo’s Comprehensive Housing Strategy.

Members of the public recommended financing, support for home rehabilitation, and direct assistance for residents as solutions.

What we see more than anything else is the unfair treatment of tenants by some landlords. There needs to be local systems in place to address these concerns. These issues disparately harm Black and Latinx tenants.

Supports for residents facing eviction and getting into housing post-eviction.

Revitalize neighborhoods!!

Improvements to housing stock – single-family homes that are move-in ready.

HOUSING NEEDS

What housing needs does Toledo’s Comprehensive Housing Strategy address?
TOLEDO’S HOUSING MARKET

Housing market conditions
Home values fell by more than 25 percent while rents remained largely unchanged from 2010 to 2018. Since 2018, there’s been an uptick in both home values and rents.

Vacant homes
These properties represent 15 percent of Toledo’s housing stock, with a slight 1 percent increase since 2010.
Limited housing diversity
Most homes in Toledo (65 percent) are single-family detached, with most of Toledo’s land zoned for this type of development.

Barriers to residential development
The City of Toledo’s enabling environment creates uncertainty and risk for subsidized and market-rate residential and mixed-used development.
AFFORDABLE HOUSING SUPPLY

Limited supply of affordable rental homes
Toledo lacks enough rental homes for extremely low-income individuals and families ($17,250 annually for a 2-person household according to HUD-defined income categories).

Potential loss of affordable rental homes
Toledo could lose more than 1,500 units in the next decade due to expiring subsidies.

SOURCE: 2017 HUD COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY
HOMEOWNERS EXISTING & POTENTIAL

Rehabilitation and repair of owner-occupied homes
Most owner-occupied homes in Toledo were built prior to 1980 (92 percent of all homes), posing health and safety hazards.

More pathways to homeownership
Homeownership is on the decline in Toledo. From 2010 to 2018, the homeownership rate dropped from 58 percent to 51 percent.

TOTAL HOMEOWNERS AND RENTERS
TOLEDO, OH (2018)

SOURCES: 2000 DECENNIAL CENSUS AND 2010 & 2018 AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES
DISPARITIES HOUSING OUTCOMES

Inequity in housing outcomes
Housing indicators show seniors, single parents, and Black households face higher-than-average levels of housing instability.

Inequity in neighborhood conditions
Some neighborhoods in Toledo have high shares of vacant and tax delinquent properties and gaps in education and employment levels, along with limited access to destinations.

COST-BURDENED HOUSEHOLDS BY RACE & ETHNICITY
TOLEDO, OH (2017)

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Households as a share the city's total population</th>
<th>Cost-burdened households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian or Pacific Islander</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Multi-racial/Other</td>
<td>4%</td>
<td>3%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>9%</td>
<td>7%</td>
</tr>
<tr>
<td>Black/African-American</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White alone, non-Hispanic</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

SOURCE: 2017 HUD COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY
STRATEGY AREAS

What does action look like on housing needs in Toledo?
### WHAT DOES ACTION LOOK LIKE?

#### FOUR STRATEGY AREAS

<table>
<thead>
<tr>
<th>STRATEGY AREA</th>
<th>WHAT DOES CHANGE LOOK LIKE?</th>
</tr>
</thead>
</table>
| **RESOURCES & CAPITAL**     | • Create new and more flexible housing resources.  
                               • Increase competitiveness for housing resources.  
                               • Engage more cross-sector partners in local housing activities.                                                                                                                                                         |
| **LAND USE & ENTITLEMENTS**| • Align land use and development processes with housing activities  
                               • Increase flexibility & consistency for residential & mixed-use development.  
                               • Reduce (re)development costs and risk.                                                                                                                                                                              |
| **HOUSING POLICY & PROGRAMS** | • Create a cohesive policy to guide housing, economic development, and land use decisions.  
                                  • Maximize use of existing resources across local housing programs.  
                                  • Create new policies or programs to support housing and economic mobility initiatives.                                                                                                                                    |
| **NEIGHBORHOOD EMPOWERMENT** | • Build community-based capacity & neighborhood voice.  
                                  • Increase representation in housing activities.  
                                  • Close equity gaps in housing outcomes.                                                                                                                                                                                 |
WHAT DOES ACTION LOOK LIKE?

CROSS-CUTTING FACTORS

CAPACITY

What are the core capacities needed to implement each strategy?

COLLABORATION

Where are the opportunities to build new or stronger partnerships between the City of Toledo and key implementation partners?

EQUITY

How will this strategy increase equity; lessen disparities; and address root causes?
## What Does Action Look Like?

### Resources & Capital

### Resource Alignment

- Increase competitiveness for state housing resources.
- Build capacity and commitment among institutional partners.

### New Resources

- Develop a place-based source of funding for community reinvestment.
- Create a Leadsafe Implementation Fund.
- Diversify funding sources to support housing activities.
- Create local tax relief for eligible homeowners.
- Create tax relief for eligible renters.
- Diversify mortgage products for homeowners and homebuyers.

### Core Needs Addressed

- Limited supply of affordable rental homes
- Inequity in housing outcomes
- Inequity in neighborhood outcomes
- More pathways to homeownership
- Barriers to development
WHAT DOES ACTION LOOK LIKE?

TOLEDO’S CHS: STRATEGY AREAS

LAND USE & ENTITLEMENTS

ZONING

• Expand by-right zoning for higher density development.
• Expand by-right zoning for missing middle housing types.
• Develop by-right zoning for infill development.
• Amend zoning standards to support group living facilities.
• Increase neighborhood planning.

DEVELOPMENT DECISIONS

• Create new tools to lower development costs.
• Increase transparency & predictability of development decisions.

CORE NEEDS ADDRESSED

Limited housing diversity

Barriers to development

Vacant properties

Limited supply of affordable rental homes

Inequity in housing outcomes
TOLEDO’S CHS: STRATEGY AREAS

WHAT DOES ACTION LOOK LIKE?
HOUSING POLICY & PROGRAMS

**PROGRAM CHANGES**
- Improve delivery and effectiveness of existing public and nonprofit programs.
- Expand community revitalization areas.

**NEW PROGRAMS**
- Create a local, dedicated source for housing activities.
- Establish a redevelopment authority to facilitate property reuse and development.
- Create a rental registry for housing health and safety standards.

**POLICY CHANGES**
- Adopt a cohesive housing, economic development & land use policy framework.
- Increase tenant protections enforcement and resolution infrastructure.

**NEW POLICIES**
- Develop a policy to guide union labor requirements in residential development.
- Expand existing tenant protections.
- Develop a preservation strategy for unsubsidized affordable multifamily properties.
- Develop policies and programs to increase accessibility.

CORE NEEDS ADDRESSED
- Rehabilitation & repair of owner-occupied units
- Limited supply of affordable rental homes
- Potential loss of affordable rental homes
- Inequity in housing outcomes
- Inequity in neighborhood outcomes
- Barriers to development
WHAT DOES ACTION LOOK LIKE?

NEIGHBORHOOD EMPOWERMENT

**RESOURCES FOR NEIGHBORHOODS**
- Build capacity at community-based organizations.
- Complete comprehensive blight removal in Toledo neighborhoods.
- Invest in quality-of-life improvements in tandem with housing investments.

**RESOURCES FOR HOUSEHOLDS**
- Increase homeowner assistance in historically redlined communities.
- Establish community ownership models.
- Connect redevelopment projects and workforce development initiatives.

**ENGAGEMENT**
- Increase fair housing education.
- Conduct ongoing public outreach about housing needs and available resources.
- Launch a public education campaign about housing for elected leaders.
- Conduct outreach to landlords and tenants about Toledo’s source of income policy.
KEY STRATEGIES

What strategies are central to achieving Toledo’s vision for housing?
LOCAL, DEDICATED SOURCE FOR HOUSING ACTIVITIES

WHAT IS THIS STRATEGY?

Local, flexible funding that could leverage existing funding sources or fund new housing and community development initiatives

Critical resource for implementation of Toledo’s Comprehensive Housing Strategy

IMPLEMENTATION

- Develop a proposal for dedicated source (source, uses)
- Identify and approve funding source.
- Create the administrative structure via local legislation.

LEAD

Toledo’s Mayor’s Office

AVAILABLE FUNDING

Determined as part of implementation
Common sources: property tax levy; percentage of real estate transfer tax or document recording fee revenues; developer fees

RELATIONSHIP TO LOCAL CONDITIONS

- Enables City of Toledo to support more households
- Enables City of Toledo to support a wider range of activities
- Supports increased use of state housing funding (LIHTC)
CREATION OF A REDEVELOPMENT AUTHORITY

WHAT IS THIS STRATEGY?

Creation of a city-chartered Redevelopment Authority (RDA) that:
- Facilitates redevelopment
- Focuses on areas that need mission-driven support (like NRSAs)
- Ramps up local capacity for implementation

IMPLEMENTATION

- Determine and develop RDA’s structure.
- Guide RDA creation (mission & vision; key functions; board).
- Establish RDA via local legislation.
- Resource start-up costs with American Rescue Plan funds.
- Align existing and new funding sources with RDA-led activities.

LEAD

Toledo Department of Neighborhoods

AVAILABLE FUNDING

American Rescue Plan | Toledo General Fund
HOME | Community Development Block Grant
Section 108 Loan Guarantee Fund

RELATIONSHIP TO LOCAL CONDITIONS

- Aids in reuse of vacant properties throughout Toledo
- Supports more local capacity for housing activities
- Enables sustained investment to stabilize and revitalize neighborhoods
INCREASED TENANT PROTECTIONS ENFORCEMENT

WHAT IS THIS STRATEGY?

Creation of a tenant liaison position at the City of Toledo

Stronger education and outreach to tenants and landlords and collaboration among them to resolve disputes

More effective implementation of the City of Toledo’s existing tenant protections

IMPLEMENTATION

- Fund the creation of a new tenant liaison position.
- Define duties and hire tenant liaison position.
- Conduct outreach to tenants and landlords.
- Track patterns to identify ways to strengthen tenant protections.

LEAD

Toledo’s Mayor’s Office

AVAILABLE FUNDING

Toledo General Fund | Community Development Block Grant
American Rescue Plan | Philanthropic grants

RELATIONSHIP TO LOCAL CONDITIONS

- Creates structure for implementation of existing policies
- Supports housing insecure renters in Toledo
COHESIVE HOUSING, LAND USE & ECONOMIC DEVELOPMENT POLICIES

WHAT IS THIS STRATEGY?
Creation of a guiding framework that builds alignment across housing, economic development, and land use policy decisions

Implemented through a series of plans that advance an overarching vision and complementary goals, including:
• Toledo’s CHS
• Toledo’s Five-Year Consolidated Plan
• Toledo’s Comprehensive Plan
• Comprehensive Economic Development Strategy

IMPLEMENTATION
• Evaluate CHS land use strategies in Comprehensive Plan update.
• Create a cross-departmental implementation team.
• Update tools and policies to build consistency.

LEADS
Toledo Department of Neighborhoods | Toledo Plan Commission
Toledo Economic Development Department
Toledo Department of Building Inspections

AVAILABLE FUNDING
N/A

RELATIONSHIP TO LOCAL CONDITIONS
• Addresses inconsistencies in existing tools.
• Supports a stronger enabling environment for development.
• Aids in addressing need for more affordable rental homes.
• Creates transparency in development decisions.
IMPLEMENTATION

How will Toledo’s Comprehensive Housing Strategy be implemented?
TOLEDO’S CHS: IMPLEMENTATION

HOW WILL TOLEDO’S CHS MOVE FORWARD?
IMPLEMENTATION

The Action Plan in Toledo’s CHS will guide strategy implementation over the next 10 years. It is designed to provide key information related to implementation and a plan that results in what stakeholders in Toledo called “demonstrable change.”

WHAT’S IN THE 10-YEAR ACTION PLAN?

Key actions for each strategy
Implementation timeline
Implementation lead
Available funding
Commitment
Strategies are designed to build on one another, requiring sustained commitment to fully realize their intended impact.

Partnerships
Implementation needs the support of everyone, particularly core implementers: neighborhood organizations and residents, housing organizations and developers, and the City of Toledo. These partnerships may look different than they have historically.

Resources
Implementation needs to be adequately resourced in terms of financial and human capital. Resources should be allocated in ways that reduce housing disparities.
HOW WILL TOLEDO’S CHS MOVE FORWARD?
IMPLEMENTATION

HOW WILL WE KNOW IF WE’VE BEEN SUCCESSFUL?
KEY METRICS TO MONITOR

- **VACANT HOMES**: 5 percentage point decrease in vacant homes
- **ANNUAL PERMITS**: 19 percentage point increase in permitting activity
- **HOUSING TYPE**: 300-unit increase in missing middle homes
- **HOMEOWNERSHIP DISPARITIES**: 6 percentage point change in homeownership rates (BIPOC & white households)
- **LEAD EXPOSURE**: 600-unit increase in LeadSafe homes
Appendix 6. Public Comments: Summary & Matrix

The City of Toledo collected public comments on its draft Comprehensive Housing Strategy via email and USPS mail from June 30, 2021 through July 31, 2021. It also collected comments in real-time during a virtual public meeting on June 30, 2021 and its final Comprehensive Housing Strategy Advisory Group meeting on 24, 2021.

All comments and how they were addressed are cataloged in the matrix, starting on page 3, and the main takeaways from the public meeting are summarized below.

Summary: Public Meeting for Toledo’s Comprehensive Housing Strategy
The City of Toledo hosted a virtual public meeting to gather input about its Comprehensive Housing Strategy on Wednesday, June 30, 2021 (see Appendix 5 for the presentation for this meeting). As part of the meeting, meeting participants were asked to respond to the following two questions:

1. What housing needs affect you or your loved ones the most?
2. What is the most important thing the City of Toledo can do to address these needs?

Members of the public responded to the first question in a variety of ways. Summarized responses include the following housing needs:

- **Safe, decent, affordable housing that helps people to live the kind of life they deserve**
- **Address areas of concentrated poverty without access to resources or services, especially areas with residents of color**
  - One community member mentioned pooling resources to identified neighborhood revitalization strategy areas as one way to achieve this.
  - One community member mentioned the need to build up inner city communities with homes as nice as the ones in the suburbs.
- **Access and financing**
- **Rising costs for materials make it hard to repair, rehabilitate, and build affordable homes**
- **Need more people, like inspectors, who can serve as guides through the rehabilitation process**
- **New and impactful housing delivery systems**
- **Resident supports for those facing eviction or trying to find housing post-eviction**
  - One community member stated a need to address the unfair treatment of tenants by landlords, especially for tenants who are Black or Latinx.
- **Single-family starter homes that are move-in ready**
- **Too many applications to complete**
- **Additional housing for youth aging out of the foster care system**

The needs highlighted in bold font were the top three most commonly cited housing needs among participants.

Responses to the second question by members of the public focused on three main topic areas:

- **Financing**
  - Provide financing and technical support for the creation of new community-based housing delivery systems to work across disinvested neighborhoods.
  - Create affordable housing trusts to help finance affordable housing.
Toledo’s Comprehensive Housing Strategy
Appendix 6 | Public comments

- Align nonprofit partners to leverage investments and expand impact; need more funding.
- Offer incentive tax breaks.

**Rehabilitation**
- Hire more inspectors to help guide us through rehabilitation efforts.
- Reduce the restrictions placed on property owners who have houses in historic neighborhoods. Such restrictions discourage the purchase of properties due to the costliness in renovating or maintaining the properties.
- Rehabilitate vacant houses and buildings instead of tearing them down.

**Direct support for residents**
- Invest in more affordable housing.
- Invest in professional advocates to support marginalized communities.
- City leaders should listen to the residents in our neighborhoods and empower residents to work with the City of Toledo as a team.

In conclusion, members of the public are most concerned about the creation and preservation of safe, decent affordable housing and providing support for Toledo residents, particularly residents of color.
Matrix: Comments Received for Toledo’s Comprehensive Housing Strategy

<table>
<thead>
<tr>
<th>#</th>
<th>Source</th>
<th>Date</th>
<th>Comment/Question</th>
<th>Response</th>
<th>Primary Topic</th>
<th>CHS Draft Page #</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Advisory Group Meeting #5</td>
<td>6/24/2021</td>
<td>At what point are architects involved in the design of homes being rehabilitated? How do we ensure developers and architects work together efficiently when rehabilitating properties? One thing the Toledo Design Collective often hears to Ms. Adams point is just the lack of understanding of zoning code vs building use, when to hire an architect etc. So, when we talk about the delivery system, education is key.</td>
<td>Addressed through draft change</td>
<td>Development System</td>
<td>p.22-23 Strategy 1.5</td>
</tr>
<tr>
<td>2</td>
<td>Advisory Group Meeting #5</td>
<td>6/24/2021</td>
<td>The zoning issue is relevant. People need zoning guidance to help design and plan community development projects. We need to encourage people to make their ideas a reality.</td>
<td>Addressed through draft change</td>
<td>Development System</td>
<td>p.22-23 Strategy 1.5</td>
</tr>
<tr>
<td>3</td>
<td>Advisory Group Meeting #5</td>
<td>6/24/2021</td>
<td>Is there a process for ensuring ADA guidelines during design and development? Have there been conversations about universal design?</td>
<td>Addressed through draft change</td>
<td>ADA/Universal Design</td>
<td>New strategy added Strategy 2.11</td>
</tr>
<tr>
<td>4</td>
<td>Advisory Group Meeting #5</td>
<td>6/24/2021</td>
<td>Do not forget the design and construction requirements of the Fair Housing Act. Making sure that new projects meet ADA and FHA requirements should be part of the development and planning process.</td>
<td>Addressed through draft change</td>
<td>ADA/Universal Design</td>
<td>New strategy added Strategy 2.11</td>
</tr>
<tr>
<td>5</td>
<td>Advisory Group Meeting #5</td>
<td>6/24/2021</td>
<td>Who will be responsible for implementation? Will there be workgroups or dedicated staff?</td>
<td>Addressed during advisory group meeting</td>
<td>Implementation</td>
<td>—</td>
</tr>
<tr>
<td>No.</td>
<td>Meeting Type</td>
<td>Date</td>
<td>Question</td>
<td>Addressed During</td>
<td>Additional Information</td>
<td></td>
</tr>
<tr>
<td>-----</td>
<td>-----------------</td>
<td>------------</td>
<td>--------------------------------------------------------------------------</td>
<td>---------------------------------------</td>
<td>----------------------------------------</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Advisory Group</td>
<td>6/24/2021</td>
<td>What resources are available for people who need help now?</td>
<td>During advisory group meeting</td>
<td>Current resources</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Advisory Group</td>
<td>6/24/2021</td>
<td>When does implementation begin?</td>
<td>During advisory group meeting</td>
<td>Implementation</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Advisory Group</td>
<td>6/24/2021</td>
<td>How will community residents be informed about the plan?</td>
<td>Through CHS, no change</td>
<td>Public information</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Advisory Group</td>
<td>6/24/2021</td>
<td>How do we ensure people clearly understand and are engaged in what the plan is about during the public comment period?</td>
<td>During advisory group meeting</td>
<td>Public information</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Advisory Group</td>
<td>6/24/2021</td>
<td>There needs to be a united focus with messaging that we are all sharing. Who/where/when/how</td>
<td>Through CHS, no change</td>
<td>Public information</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Public Meeting</td>
<td>6/30/2021</td>
<td>Will the presentation be made available?</td>
<td>During public meeting</td>
<td>Public information</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Public Meeting</td>
<td>6/30/2021</td>
<td>How do you access the CHS draft?</td>
<td>During public meeting</td>
<td>Public information</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Public Meeting</td>
<td>6/30/2021</td>
<td>When will home rehabilitation begin?</td>
<td>During public meeting</td>
<td>Rehabilitation</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Public Meeting</td>
<td>6/30/2021</td>
<td>We think we heard that large multifamily 50+ units are considered in this strategy?</td>
<td>During public meeting</td>
<td>Multifamily</td>
<td></td>
</tr>
</tbody>
</table>
**Toledo’s Comprehensive Housing Strategy**  
**Appendix 6 | Public comments**

<table>
<thead>
<tr>
<th>Public Meeting</th>
<th>6/30/2021</th>
<th>Comment</th>
<th>Addressed during public meeting</th>
<th>Topic</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>15</strong></td>
<td>Public Meeting</td>
<td>To implement zoning changes, is there a plan or some ideas for next steps to engage with the community to discuss how and where zoning changes would take place? I ask because zoning changes may have fair housing implications that The Fair Housing Center and other agencies could provide helpful feedback on or support.</td>
<td>Addressed during public meeting</td>
<td>Zoning</td>
</tr>
<tr>
<td><strong>16</strong></td>
<td>Public Meeting</td>
<td>There was a moratorium on group housing in district four. How does this affect the rehabilitation or building of 50+ units?</td>
<td>Addressed during public meeting</td>
<td>Multifamily</td>
</tr>
</tbody>
</table>

**The following comments are in response to the question "what housing needs affect you or your loved ones most?"**

<table>
<thead>
<tr>
<th>Public Meeting</th>
<th>6/30/2021</th>
<th>Comment</th>
<th>Addressed during public meeting</th>
<th>Topic</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>17</strong></td>
<td>Public Meeting</td>
<td>Affordability and decent housing</td>
<td>See public meeting summary</td>
<td>Housing need</td>
</tr>
<tr>
<td><strong>18</strong></td>
<td>Public Meeting</td>
<td>Concentrations of people of color in areas without access to resources or services</td>
<td>See public meeting summary</td>
<td>Housing need</td>
</tr>
<tr>
<td><strong>19</strong></td>
<td>Public Meeting</td>
<td>Access and financing</td>
<td>See public meeting summary</td>
<td>Housing need</td>
</tr>
<tr>
<td><strong>20</strong></td>
<td>Public Meeting</td>
<td>Rising costs for materials make it hard to repair, rehabilitate, and build affordable homes</td>
<td>See public meeting summary</td>
<td>Housing need</td>
</tr>
<tr>
<td><strong>21</strong></td>
<td>Public Meeting</td>
<td>The need to demonstrate impact and pool concentrated resources to specific neighborhoods such as the neighborhood revitalization strategy areas</td>
<td>See public meeting summary</td>
<td>Housing need</td>
</tr>
<tr>
<td><strong>22</strong></td>
<td>Public Meeting</td>
<td>Housing can help people to live the kind of life they deserve</td>
<td>See public meeting summary</td>
<td>Housing need</td>
</tr>
<tr>
<td><strong>23</strong></td>
<td>Public Meeting</td>
<td>Need for more people, more inspectors who can be guides through the rehabilitation process</td>
<td>See public meeting summary</td>
<td>Housing need</td>
</tr>
<tr>
<td><strong>24</strong></td>
<td>Public Meeting</td>
<td>Need to create new and impactful housing delivery systems</td>
<td>See public meeting summary</td>
<td>Housing need</td>
</tr>
<tr>
<td><strong>25</strong></td>
<td>Public Meeting</td>
<td>Support for residents facing eviction and for getting into housing post-eviction</td>
<td>See public meeting summary</td>
<td>Housing need</td>
</tr>
<tr>
<td><strong>26</strong></td>
<td>Public Meeting</td>
<td>Safe and affordable housing (x2)</td>
<td>See public meeting summary</td>
<td>Housing need</td>
</tr>
<tr>
<td></td>
<td>Public Meeting</td>
<td>Date</td>
<td>Comment</td>
<td>Source</td>
</tr>
<tr>
<td>---</td>
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<td>---------</td>
<td>--------</td>
</tr>
<tr>
<td>27</td>
<td>Public Meeting</td>
<td>6/30/2021</td>
<td>Improvements to housing stock - single family starter homes that are move-in ready</td>
<td>See public meeting summary</td>
</tr>
<tr>
<td>28</td>
<td>Public Meeting</td>
<td>6/30/2021</td>
<td>Too many applications to complete</td>
<td>See public meeting summary</td>
</tr>
<tr>
<td>29</td>
<td>Public Meeting</td>
<td>6/30/2021</td>
<td>Build up inner city communities to have homes as nice as the suburbs</td>
<td>See public meeting summary</td>
</tr>
<tr>
<td>30</td>
<td>Public Meeting</td>
<td>6/30/2021</td>
<td>What we see more than anything is the unfair treatment of tenants by some landlords. There needs to be local systems in place to address these concerns. These issues disparately harm Black and Latino tenants.</td>
<td>See public meeting summary</td>
</tr>
<tr>
<td>31</td>
<td>Public Meeting</td>
<td>6/30/2021</td>
<td>Additional housing for youth aging out of the foster care system is needed!</td>
<td>See public meeting summary</td>
</tr>
</tbody>
</table>

The following comments are in response to the question "what is the most important thing the City of Toledo can do to address these needs?"

<table>
<thead>
<tr>
<th></th>
<th>Public Meeting</th>
<th>Date</th>
<th>Comment</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>32</td>
<td>Public Meeting</td>
<td>6/30/2021</td>
<td>Hire more inspectors to help guide us through our rehab efforts</td>
<td>No change</td>
</tr>
<tr>
<td>33</td>
<td>Public Meeting</td>
<td>6/30/2021</td>
<td>Invest in more affordable housing and more professional advocacy to support marginalized communities (ex. community organizers, tenant advocates, fair housing advocacy, etc.)</td>
<td>Addressed in CHS, no change Strategy 2.7, p.28</td>
</tr>
<tr>
<td>34</td>
<td>Public Meeting</td>
<td>6/30/2021</td>
<td>Provide financial and technical support for the creation of new community-based housing delivery systems to work across disinvested neighborhoods</td>
<td>Addressed in CHS, no change Strategy 3.4, p.33</td>
</tr>
<tr>
<td>35</td>
<td>Public Meeting</td>
<td>6/30/2021</td>
<td>Our city leaders should listen to the residents that live in our neighborhoods and they should empower the residents to work with them as a team</td>
<td>Addressed in CHS, no change Strategy 1.7, p.24</td>
</tr>
<tr>
<td>36</td>
<td>Public Meeting</td>
<td>6/30/2021</td>
<td>Reduce the restrictions placed on property owners who have houses in historic neighborhoods. Such restrictions discourage the purchase of properties due to the costliness in renovating or maintaining the properties.</td>
<td>No change</td>
</tr>
<tr>
<td></td>
<td>Public Meeting</td>
<td>6/30/2021</td>
<td>Creating affordable housing trusts to help finance affordable housing</td>
<td>Addressed in CHS, no change Strategy 2.2, p.25</td>
</tr>
<tr>
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<tr>
<td>37</td>
<td>Public Meeting</td>
<td>6/30/2021</td>
<td>In order to secure adequate funding to address the need, align to non-profit partners that can leverage other investments to expand impact. Need more funds</td>
<td>Addressed in CHS, no change Strategy 2.3, 4.8, p.26, 42</td>
</tr>
<tr>
<td>38</td>
<td>Public Meeting</td>
<td>6/30/2021</td>
<td>Rehab the vacant houses and buildings instead of tearing them down, leaving vacant lots.</td>
<td>Addressed in CHS, no change Strategy 2.5, p.27</td>
</tr>
<tr>
<td>39</td>
<td>Public Meeting</td>
<td>6/30/2021</td>
<td>Offer incentive tax breaks</td>
<td>Addressed in CHS, no change Strategy 4.6, 4.7, p.41</td>
</tr>
</tbody>
</table>
As a political economist and Toledo taxpayer, it behooves me to share my thoughts and economic ideology with the City of Toledo. Especially as Mayor Kapszukiewicz has announced his plan for re-election along with the reality of the midterm election. Particularly relevant, in my mind and part and parcel to my economic ideology concerning Toledo and the State of Ohio is that Toledo, Dayton, and Cleveland are ranked in the top ten of the poorest cities in these United States. Additionally, the 2018 Ohio Poverty Report was "20.7% for Lucas County." With the Senate proposing a national gas tax to raise $49 billion and President Biden's multi-trillion dollar proposal for the infrastructure - I perceive this as an ideal time to once again share my Narcan Funding Proposal. Essentially, that is to collect the $100 billion in child support arrearage owed by the nation's non-custodial parents. The aforementioned non-custodial parents are subject to the federal statute on child support - the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) which works in conjunction with the state statute - the Financial Institution Data Match (FIDM). The PRWORA and FIDM are made feasible and practical would be the use of the Bureau of Motor Vehicles (BMV) database. It was recently revealed the Ohio BMV had made $250 million in the last decade selling the information of those who are in the BMV's drivers' license database. My economic proposal would create computer literate jobs and raise an estimated $100 billion dollars without raising taxes. In so doing, 5 million jobs would be created along with assisting those who are unemployed, those who are presently in transitional housing, needing employment to afford housing.
<table>
<thead>
<tr>
<th>Strategy</th>
<th>Administration</th>
<th>Legislative</th>
<th>Community-based</th>
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<tbody>
<tr>
<td><strong>Priority strategies</strong></td>
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<tr>
<td>Create a local, dedicated source for housing activities.</td>
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<tr>
<td>Develop a place-based source of funding for community reinvestment.</td>
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<tr>
<td>Adopt a cohesive housing, economic development, and land use policy framework.</td>
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<tr>
<td><strong>Strategy area #1. Land use and entitlements</strong></td>
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<tr>
<td>Expand by-right zoning for higher density development.</td>
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<tr>
<td>Expand by-right zoning for missing middle housing types.</td>
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<td>Develop by-right zoning for infill development.</td>
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<tr>
<td>Amend zoning standards to support group living activities.</td>
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<td>Increase neighborhood planning.</td>
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<tr>
<td>Create new tools to lower development costs.</td>
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<td>Increase transparency and predictability of development decisions.</td>
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<tr>
<td><strong>Strategy area #2. Housing policies and programs</strong></td>
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<tr>
<td>Adopt a cohesive housing, economic development, and land use policy framework.</td>
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<tr>
<td>Create a local, dedicated source for housing activities.</td>
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<tr>
<td>Improve delivery and effectiveness of existing public and nonprofit programs.</td>
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<tr>
<td>Expand community revitalization areas.</td>
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<tr>
<td>Establish a redevelopment authority to facilitate property reuse &amp; redevelopment.</td>
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<tr>
<td>Create a rental registry for housing health and safety standards.</td>
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<tr>
<td>Increase tenant protections enforcement and resolution infrastructure.</td>
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<tr>
<td>Expand existing tenant protections.</td>
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<tr>
<td>Develop a policy to guide union labor requirements in residential development.</td>
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<tr>
<td>Develop a preservation strategy for unsubsidized affordable multifamily properties.</td>
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<td>Develop policies and programs that increase accessibility.</td>
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<td><strong>Strategy area #3. Neighborhood empowerment</strong></td>
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<tr>
<td>Increase homebuyer assistance in historically redlined communities.</td>
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<tr>
<td>Build capacity at community-based organizations.</td>
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<tr>
<td>Complete comprehensive blight removal in Toledo neighborhoods.</td>
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<tr>
<td>Establish community ownership models.</td>
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<td>Connect redevelopment projects and workforce development initiatives.</td>
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<td>Invest in quality of life improvements in tandem with housing investments.</td>
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<td>Increase fair housing education.</td>
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<td>Conduct ongoing public outreach about housing needs and available resources.</td>
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<tr>
<td>Strategy</td>
<td>Administration</td>
<td>Legislative</td>
<td>Community-based</td>
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<tr>
<td>Launch a public education campaign about housing for elected leaders.</td>
<td>✓</td>
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<tr>
<td>Conduct outreach to landlords and tenants about Toledo’s source of income policy.</td>
<td>✓</td>
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<tr>
<td><strong>Strategy area #4. Resources and capital</strong></td>
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<tr>
<td>Develop a place-based source of funding for community reinvestment.</td>
<td>✓</td>
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<tr>
<td>Create a LeadSafe Implementation Fund.</td>
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<tr>
<td>Diversify funding sources to support housing activities.</td>
<td>✓</td>
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<td>✓</td>
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<tr>
<td>Increase competitiveness for state housing resources.</td>
<td>✓</td>
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<td>✓</td>
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<tr>
<td>Diversify mortgage products for homeowners and homebuyers.</td>
<td>✓</td>
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<td>✓</td>
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<tr>
<td>Create local tax relief for eligible homeowners.</td>
<td>✓</td>
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<td>✓</td>
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<tr>
<td>Create tax relief for eligible renters.</td>
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<td>✓</td>
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<tr>
<td>Build capacity and commitment among institutional partners.</td>
<td>✓</td>
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<td>✓</td>
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</tbody>
</table>
# Appendix 8 – Targeting and Measurement Guidance

## Decreased housing vacancy rate

**Why it Matters:** A vacancy rate that is too high may cause housing prices to decrease, leading to declines in neighborhood and housing quality as homeowners and landlords see less incentive to maintain their properties.

**Relevant Impact Scale:** City, Targeted Neighborhoods

**Measurement approach:** The housing vacancy rate is available through the American Community Survey (ACS). Changes can be measured annually for the City as a whole and every 5 years for neighborhoods.

**Baseline:** 15 percent of all housing units were vacant according to the 2014-2018 ACS.

**Suggested 10 Year Target:** By 2031, the City’s vacancy rate will be in line with that of the broader Toledo Metropolitan Statistical Area (MSA). If vacancy rates in the region are similar to what they were in the 2014-2018 ACS, this would mean that Toledo’s rates should decrease to about 10 percent.

## Increased rates of substantial improvements on existing housing

**Why it Matters:** Homeowners and landlords making property improvements is an indication that Toledoans see value in continuing to invest in their property and their neighborhood and the City as a whole.

**Relevant Impact Scale:** City, Targeted neighborhoods (if geocoded data is available)

**Measurement approach:** Permits for Toledo are available through the City’s Citizen Access website. Building permits can be pulled for a specific year. The baselines and target below are based on a search for the following types of permits: Residential Building – Addition/Alt, Residential Building Accessory, Residential Building Alteration, or Residential Exterior Non-Structural Alteration with any status except expired, void, withdrawn, denied, or unfounded. This captures likely viable permits that represent more substantial investments by property owners such as additions, new roofs, windows, siding, decks, accessibility modifications. Changes can be measured annually for the City as a whole and for target neighborhoods if geocoded data is available.

**Baseline:** There were 998 permits meeting these criteria in 2019.

**Suggested 10 Year Target:** By 2031, Toledo will have experienced a 20% increase in the annual rate, meaning 1,198 substantial residential permits per year or a total of 12,078 permits between 2021 and 2031.

## Increases in permits for new homes and residential buildings

**Why it Matters:** Permits for new housing structures are indicator that developers see Toledo as a good investment prospect and that the capacity of local developers to develop new housing is improving.

**Relevant Impact Scale:** City, Targeted neighborhoods (if geocoded data is available)

**Measurement approach:** Permits for Toledo are available through the City’s Citizen Access website. Building permits can be pulled for a specific year. The baselines and target below are based on a search for the New Residential Building permits with any status except expired, void, withdrawn, denied, or unfounded. Permits that were only for garages without a new residential structure were manually removed. Changes can be measured annually for the City as a whole and for target neighborhoods if geocoded data is available.

**Baseline:** There were an average of 27 likely viable new home or residential building permits annually between 2015 and 2019.
**Suggested 10 Year Target:** By 2031 there will be a 20% increase in the 5 year average annual permits, meaning an average of 32 new permits for homes or residential buildings per year or a total of 325 new homes or other residential buildings between 2021 and 2031.

**Increase in the diversity of housing types**

**Why it Matters:** More diversity in the types of structures allows a wider variety of current and future Toledoans to find housing and neighborhoods that match their desired needs, price points, and neighborhood character.

**Relevant Impact Scale:** City, Targeted neighborhoods

**Measurement approach:** The ACS publishes an estimated number of housing units by type. “Missing middle” housing units can be captured as the total number of housing units minus the number of single family detached, boats/mobile homes and RV’s and units in multifamily structures with more than 20 units. Changes can be measured annually for the City as a whole and every 5 years for neighborhoods.

**Baseline:** As of the 2014-2018 ACS, there were about 34,000 housing units in Toledo that were part of “missing middle” housing types.

**Suggested 10 Year Target:** By 2031, the number of units in small and medium multifamily buildings and other “missing middle” types will have increased by 300 units.

**Increased home values**

**Why it Matters:** Increased home values indicate that demand is increasing and people are becoming more aware of the benefits of living in Toledo’s neighborhoods.

**Relevant Impact Scale:** City, Targeted neighborhoods

**Measurement approach:** Median home value is available from the ACS. Values are always reported in the dollar values for the last year of the survey (e.g. for 2014-2018 it is listed in $ 2018) so that real changes in value can be assessed. Changes can be measured annually for the City as a whole and every 5 years for neighborhoods.

**Baseline:** Toledo’s median home value was $79,900 as of the 2014-2018 ACS

**Suggested 10 Year Target:** By 2031, Toledo’s median home value will have at least kept pace with inflation. At a 2% inflation rate, this would mean a median home value of about $95,500 in 2031.

**Decreased number of nuisance properties**

**Why it Matters:** Properties deemed to be community nuisances are those with conditions of disrepair, lack of maintenance and other conditions that impose safety or other quality of life impacts on surrounding residents.

**Relevant Impact Scale:** City, Targeted neighborhoods

**Measurement approach:** The City’s Code Enforcement Department maintains annual records of privately owned properties that have been referred for nuisance abatement. Changes can be measured at the City and Neighborhood scale each year.

**Baseline:** The City had 2,564 properties referred for nuisance abatement in 2020.

**Suggested 10 Year Target:** By 2031, the number of privately owned properties referred for nuisance abatement will have decreased by 20% to about 2,050 per year.

**Increased neighborhood engagement**

**Why it Matters:** Increasing levels of engagement by residents indicate increasing levels of commitment to Toledo’s growth and prosperity.

**Relevant Impact Scale:** City, Targeted neighborhoods
Measurement approach: Measuring progress toward this indicator will require tracking participation in public planning and other community engagement processes (which the city does not currently track in any concrete way). If this is deemed to be infeasible, an alternative could be any measurable growth in participation in neighborhood civic associations.
Baseline: N/A
Suggested 10 Year Target: Appropriate targets demonstrating meaningful increases in participation can be set once data becomes available.

Vacant lots returned to productive use

Why it Matters: Vacant lots without a designated use can be detriments to the neighborhoods where they are located. Returning these lots to productive use (regardless of whether that use involves building new structures) can transform a neighborhood hazard into an asset.
Relevant Impact Scale: City, Targeted neighborhoods
Measurement approach: Number of vacant lots disposed of through the Lucas County Land Bank, based on data from the land bank. Since the Land Bank operates county-wide, only properties in the City of Toledo were included in the baseline calculation, and any labeled “no current end use” were excluded. Changes can be measured at the City and Neighborhood level annually.
Baseline: An average of 280 properties were transferred to new owners or otherwise returned to productive use between 2012 and 2019.
Suggested 10 Year Target: By 2031, The number of properties returned to productive use annually will have increased by 15 percent to about 322 properties per year or about 3,311 properties between 2021 and 2031.

Deconcentrating poverty

Why it Matters: Neighborhoods with concentrated property carry a number of risks and negative consequences for residents of those neighborhoods and the city as a whole.
Relevant Impact Scale: City
Measurement approach: Research suggests that neighborhoods with poverty rates above 20% begin to experience the negative spillover consequences of poverty (i.e. poverty becomes a community concern rather than a concern attached to individual families. The ACS contains information about poverty rates by neighborhood.
Baseline: As of the 2015-2019 ACS, 61 of Toledo’s Census Tracts have poverty rates of at least 20 percent.
Suggested 10 Year Target: By 2031, Toledo will have reduced the concentration of poverty such that there are fewer than 55 census tracts (a decrease of 10 percent).

Decreased Racial Segregation Level

Why it Matters: Racial segregation can have a detrimental impact on Cities in exacerbating racial inequities in life outcomes.
Relevant Impact Scale: City
Measurement approach: A dissimilarity index can be calculated for paired racial groups based on data from the ACS and decennial censuses. This dissimilarity index measures the extent to which the distribution of the two racial groups differs across census tracts. HUD also publishes dissimilarity index values for entitlement communities through its AFFH-T data publication. According to HUD’s AFFH-T documentation, it is calculated using the following formula
Relevant percent Why Increased householders percentage Suggested only measured Comparison Measurement Relevant widely Why Increased have Suggested renters cost measured also burdened and particularly Why Decreased according brought Suggested 57.7, Baseline and it is indicating it is White BIPOC home ownership White home ownership increased 17% if this City BIPOC home ownership acute among those BIPOC house holders owned their home compared to only 31.0 percent of BIPOC house holders – a 29.5 percentage point difference. Suggested 10 Year Target: By 2031, this difference will have been reduced by 20% - down to a 23.6 percentage point difference (e.g. implying a homeownership rate of 36.9 percent for BIPOC householders if the White homeownership rate remains similar to what it is today).
### Measurement approach
This is measured as the number of rental units affordable at 30% AMI, available from HUD’s Comprehensive Housing Affordability Strategy Data. Changes can be measured at the City level annually (though the dataset vintage is generally a few years behind the most recent ACS).

**Baseline**: As of the 2013-2017 CHAS data, there were 9,970 rental units affordable at 30 percent of AMI but nearly 19,555 households at this income level.

**Suggested 10 Year Target**: By 2031, Toledo will have increased the supply of units affordable at 30 percent of AMI by 1,700 units (including those in development) – an increase of 17 percent and a significant step toward closing the supply gap, assuming there is not substantial household growth at this income level over the same time period. This target is based on an assumption of a $30M direct investment in affordable housing in 2021 and an additional $8M per year starting in 2023 with an average per unit subsidy of $30,000 and an average of 50 percent of the units in a development being affordable at 30 percent of AMI.

<table>
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<tr>
<th>Decreased housing cost-burdens</th>
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<tbody>
<tr>
<td><strong>Why it Matters</strong>: Housing cost burden (the share of income paid for housing costs) is an important measure of housing affordability for residents. If residents pay more than 30 percent of their income for housing costs, this generally means they are making sacrifices in other parts of their lives in order to pay for housing.</td>
</tr>
<tr>
<td><strong>Relevant Impact Scale</strong>: City</td>
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<tr>
<td><strong>Measurement approach</strong>: The ACS provides owner and renter cost burden levels. Changes can be measured annually at the city level.</td>
</tr>
<tr>
<td><strong>Baseline</strong>: As of the 2015-2019 ACS, 44 percent of renters and 21 percent of homeowners were cost burdened in Toledo.</td>
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<tr>
<td><strong>Suggested 10 Year Target</strong>: By 2031, these rates will have decreased by 20 percent resulting in cost burden rates of 35 percent for renters and 17 percent for homeowners.</td>
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<tr>
<th>Increased ability to age in place</th>
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<tr>
<td><strong>Why it Matters</strong>: Aging in place is an increasingly important way for seniors to maintain a high quality of life and continue to enjoy the benefits of the communities they have helped to shape and the relationships they have built.</td>
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<tr>
<td><strong>Relevant Impact Scale</strong>: City</td>
</tr>
<tr>
<td><strong>Measurement approach</strong>: The share of the Toledo MSA’s population over the age of 65 that is living within the City can be tracked over time to see whether senior residents are moving outside the City over time. Note that this will not capture changes resulting from seniors moving outside the region as a whole.</td>
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<tr>
<td><strong>Baseline</strong>: As of the 2015-2019 ACS, 37 percent of the region’s seniors lived within Toledo.</td>
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<tr>
<td><strong>Suggested 10 Year Target</strong>: By 2031, the share of seniors living within Toledo will not have changed substantially.</td>
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<th>Lead Safe Certifications</th>
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<td><strong>Why it Matters</strong>: Exposure to lead (generally in the form of paint) is one of the biggest health-related risks associated with housing character – childhood exposure in particular has shown to have significant negative health consequences.</td>
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<tr>
<td><strong>Relevant Impact Scale</strong>: City</td>
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<tr>
<td><strong>Measurement approach</strong>: Toledo’s department of neighborhoods tracks the all Lead safe certificates issued, which can be counted to arrive at a total. Changes can be measured at the City level annually (and explored by neighborhood if desired). As of the 2015-2019 ACS, there were an estimated 29,956</td>
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housing units that are eligible for Lead Safe certification (estimated as rental units in buildings with 1-4 units that were built by 1979 based on data availability, but note that units built in 1979 would not be eligible, so this is a slight overestimate).

**Baseline:** As of the end of 2020, there had been 1,728 Lead Safe certificates issues in Toledo, meaning that about 5.8 percent of all eligible units had been certified.

**Suggested 10 Year Target:** By 2031, there will have been an additional 1,000 certifications (roughly 100 per year) that have been certified as Lead Safe or 9.1 percent of all eligible units.