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APPENDIX 1: TASK 3 MEMO: CITY HOUSING PROFILE

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 are 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

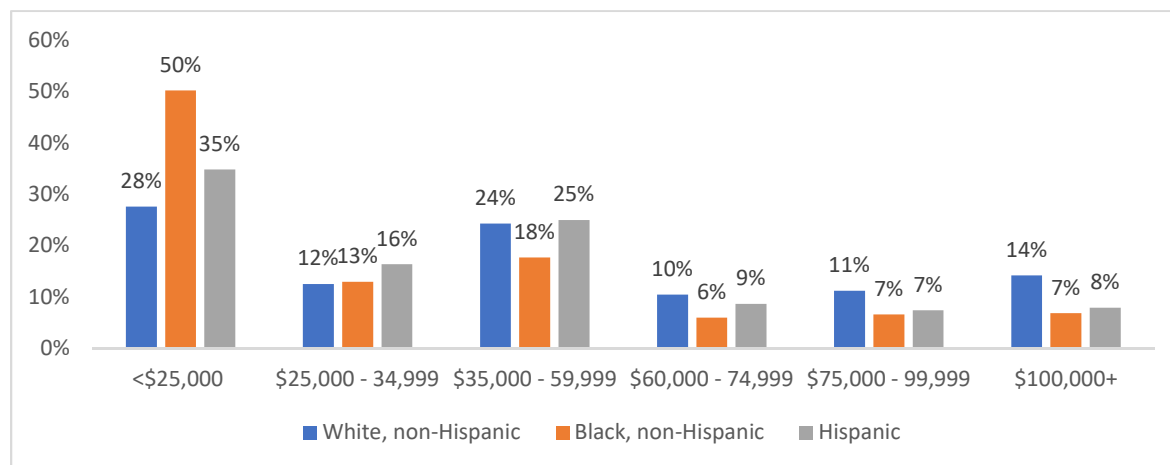
Toledo's demographic and household trends: There is limited diversity in housing stock to match the increasing diversity of household types.

Toledo is a driver for the larger regional economy,¹ 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).²

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-define income categories.³

One out every two Black households had an annual income under \$25,000 (50 percent). 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 a disproportion share of households making under \$25,000 annually, when compared to white and Hispanic households (Figure 1).⁴

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



Source: 2018 American Community Survey 5-Year Estimates

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

¹ According to *2020 Forward Toledo*, the city of Toledo is home to over 40% of the region's private sector jobs.

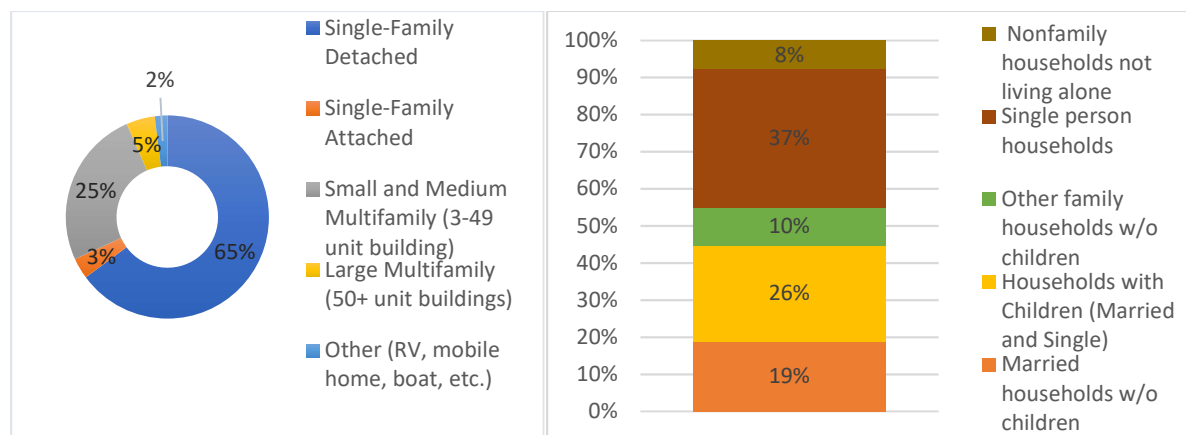
² 2010 & 2018 American Community Survey 5-Year Estimates

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).

persons). Toledo has a diverse set of household types and family situations reinforcing the need for wider mixture of housing options by income and type (Figure 2).

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



Source: 2018 American Community Survey 5-Year Estimates

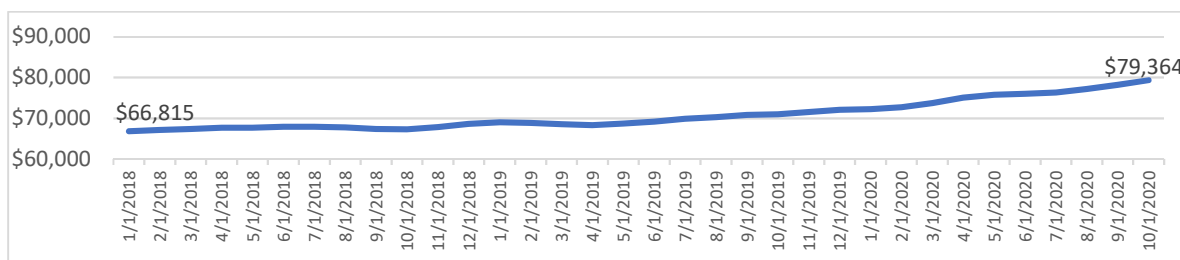
Housing Quality

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 show 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).⁵ 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.⁶

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



Source: 2018 – 2020 Zillow

⁵ 2018 American Community Survey 5-Year Estimates

⁶ 2018 – 2020, Zillow Accessed 11/25/2020.

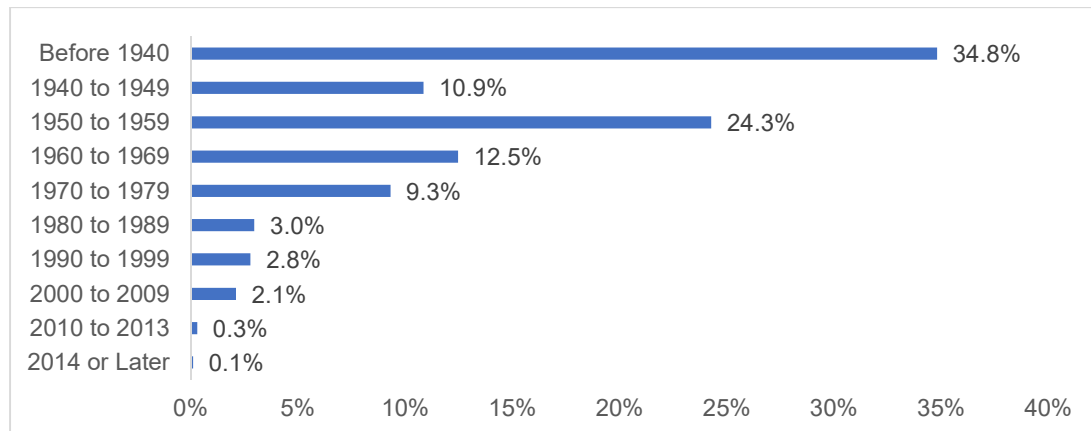
Toledo CHS

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*ZHVI reflects typical value for homes in Toledo around the 35th to 65th percentile range.

The age and condition of Toledo's housing stock suggests the need for a continued focus on addressing health and safety hazards, with 85 percent of homes in Toledo built prior to 1980.⁷ Homes built before 1978 have presumed lead-based paint or related health hazards.⁸ The city's aging housing stock could 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)



Source: 2018 American Community Survey 5-Year Estimates

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.

Around one-third of households (38,575 households) in Toledo pay at least 30 percent of their income for housing costs.⁹ 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.¹⁰

Rental market trends from 2018 to 2020, suggest that renters are 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 \$837.¹¹ As of October 2020, median rent is \$860 (in inflation-adjusted 2018 dollars), a 2 percent increase from 2018.

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>

⁹ 2017 Comprehensive Housing Affordability Strategy (CHAS)

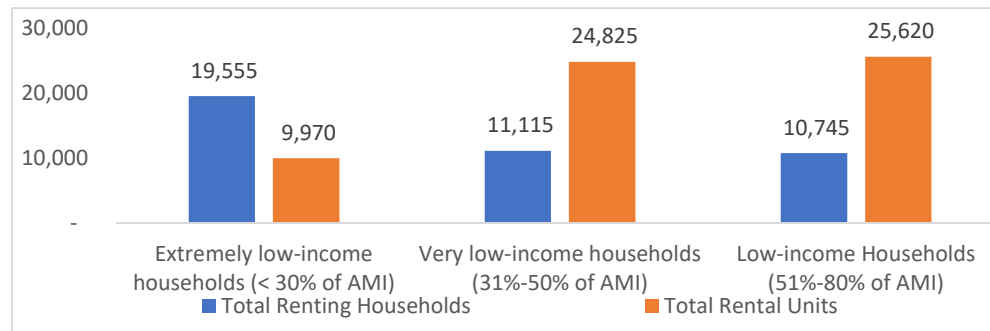
¹⁰ A household that pays more than 30 percent of their gross income on housing is considered "cost-burdened." If they are paying more than 50 percent of their gross income on housing, they are considered "severely cost-burdened."

¹¹ 2018–2020, Zillow Accessed 11/25/2020

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There is a shortage of 12,705 rental units that are affordable and available for extremely low-income renter households.¹² The city's rental housing supply is affordable for slightly more than half 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, which would shrink the city's affordable rental supply for lower-income households and pose a threat to 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.¹³ Within the next five years, Toledo could lose as many as 515 units (Table 1), through expiring subsidies at these properties and potentially additional units through deteriorating property conditions.

Table 1. Federally subsidized housing expiring by 2026, Toledo, OH

Expiration year	Total units	Owner Name	Owner Type
1/1/2022	1	William H. & Lorraine A. Dean	For Profit
1/1/2024	52	Luther Woods LP	Non-Profit
1/1/2026	229	Campus Crest Communities	For Profit
1/1/2026	168	The Hayman Company	For Profit
1/1/2026	65	The Historic LaSalle Apartments	For Profit

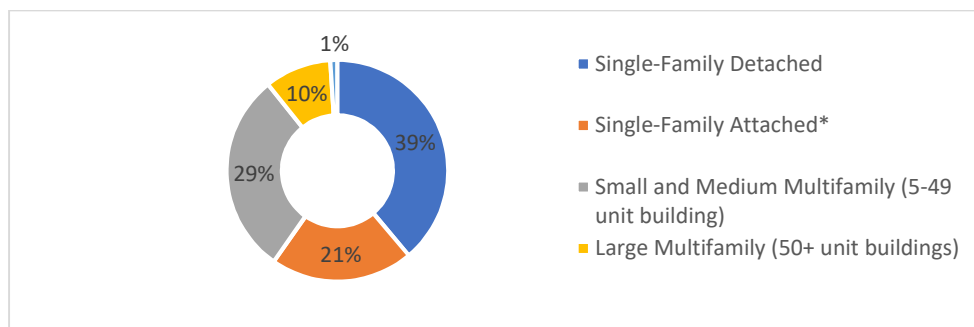
Source: 2020 National Housing Preservation Database

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.

¹² Income Limits are based on FY 2020 Fair Market Rent (FMR) for the Toledo, OH MSA with the following AMIs for 4 persons in family, \$26,200 is the 30% AMI, \$35,950 is 50% AMI, \$57,500 is 80% AMI, and \$71,900 is 100% AMI.

¹³ 2020 National Housing Preservation Database

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



Source: 2018 5-Year Estimates American Community Survey

Disparities in Housing Outcomes

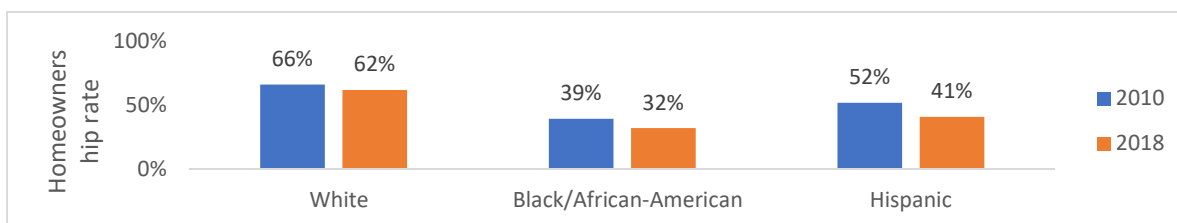
Key Takeaways

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

Renters, seniors, single parents and households with a Black householder 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 households with cost-burdens. 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 6).¹⁵ 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.

Figure 6: Homeownership rate by race and ethnicity, Toledo, OH (2018)



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

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

¹⁴ 2017 Comprehensive Housing Affordability Strategy (CHAS)

¹⁵ 2018 American Community Survey 5-Year Estimates

the city's total population is comprised of 49 percent of renters and 14 percent of seniors.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.¹⁷

Areas of Opportunity

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

Neighborhoods in the core of Toledo (those bordering downtown Toledo) show signs high levels of housing instability among residents. This area has a concentration of Black and Hispanic householders (Figure 7 & 8), higher poverty rates (Figure 9), and a concentration of vacant and hazardous housing

Figure 7: Black population (2018)

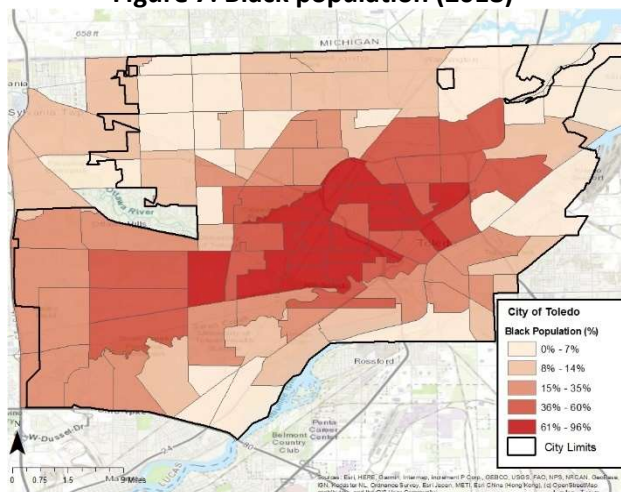


Figure 8: Hispanic population (2018)

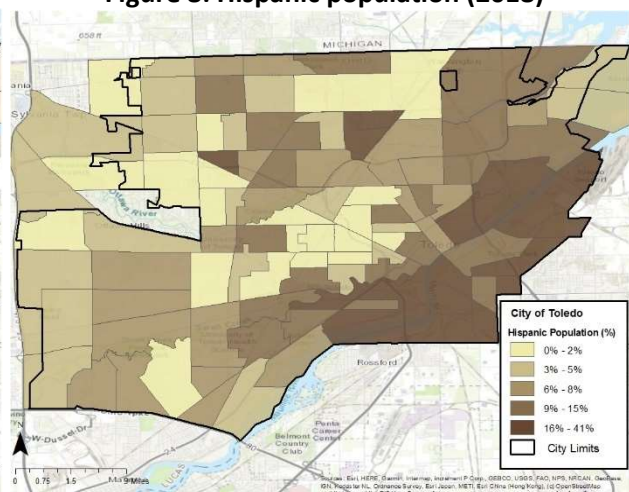


Figure 9: Poverty rate (2018)

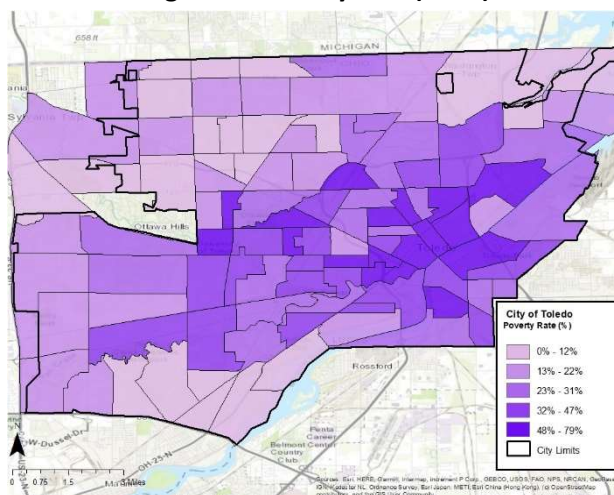
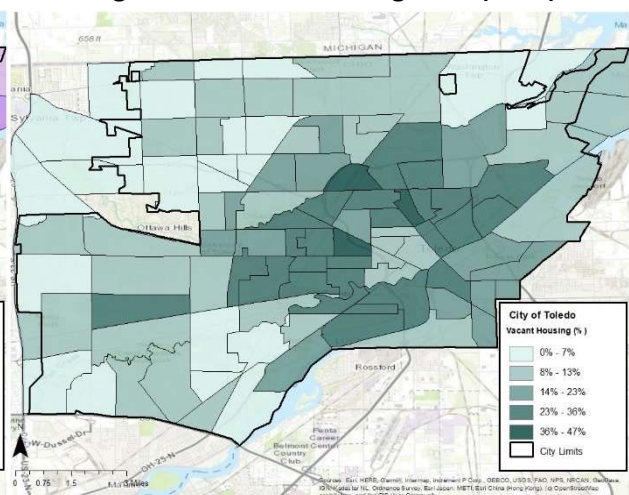


Figure 10: Vacant housing units (2018)



Source: 2018 American Community Survey 5-Year Estimates

¹⁶ 2017 Comprehensive Housing Affordability Strategy (CHAS)

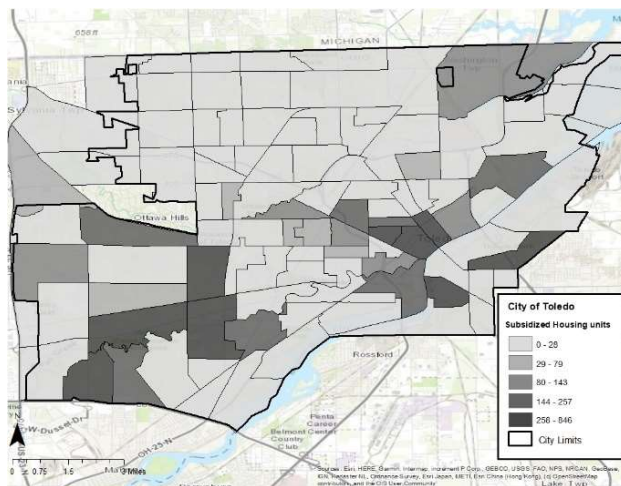
¹⁷ 2018 American Community Survey 5-Year Estimates

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units (Figure 10). This area would greatly benefit from rehabilitation and reuse of vacant properties, and neighborhood realization strategies that drive impact at the community and individual levels.

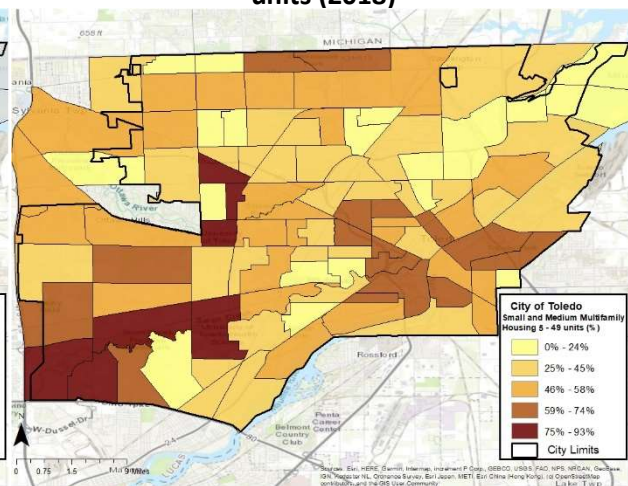
Neighborhoods in southwest Toledo, along Airport Highway show signs of a stable market conditions with new housing stock being developed. This area has a concentration of place-based federally subsidized housing units (Figure 11) and small and medium multifamily housing units (Figure 12). Housing preservation strategies would benefit this area greatly, by helping preserve the affordability, quality, and diversity of this supply.

Place based subsidized housing units (2020)



Source: 2020 National Housing Preservation Database

Figure 12: Small & medium multifamily 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 income and low vacancy rate. These areas have a concentration of single-family homes, older housing stock (Figure 13) that poses potential health and safety hazards, low housing diversity, and high homeownership rates (Figure 14). There is an opportunity to increase housing type diversity and owner-occupied housing strategies such home safety and accessibility improvements.

Figure 13: Housing Built Pre-1980s (2018)

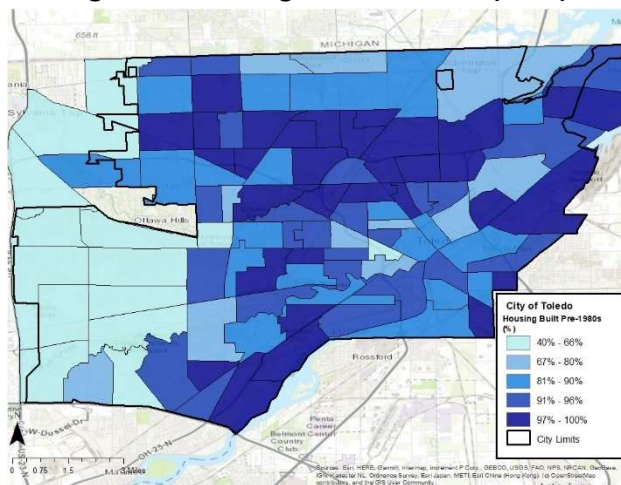
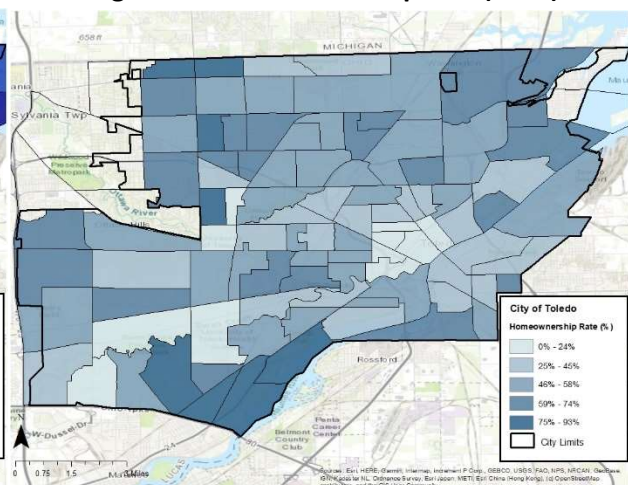


Figure 14: Homeownership rate (2018)



Source: 2018 American Community Survey 5-Year Estimates

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 have 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 neighborhoods across the City?
- What areas of opportunities exist to address unmet housing needs?

The City Housing Profile covered following topics:

Demographic, Household and Employment Trends: Data from the 2000 and 2010 U.S. Decennial Census, 2010 & 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 & 2018 U.S. Census, American Community Survey (ACS) Five-Year Estimates and 2018-2020 Zillow data was 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, 2017 HUD's Comprehensive Housing Affordability Strategy, the 2020 National Housing Preservation Database, and local datasets were used to develop an assessment of households with special needs and housing needs. Households with specific populations included persons with disabilities, seniors, and single-parent households. Drawing data from the National Housing Preservation Database, this report also includes an inventory of existing and expiring subsidized housing stock to help understand risks 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 provide 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, 2017 HUD's Comprehensive Housing Affordability Strategy, 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 opportunities, a targeted approached on address housing needs or conditions was provided.

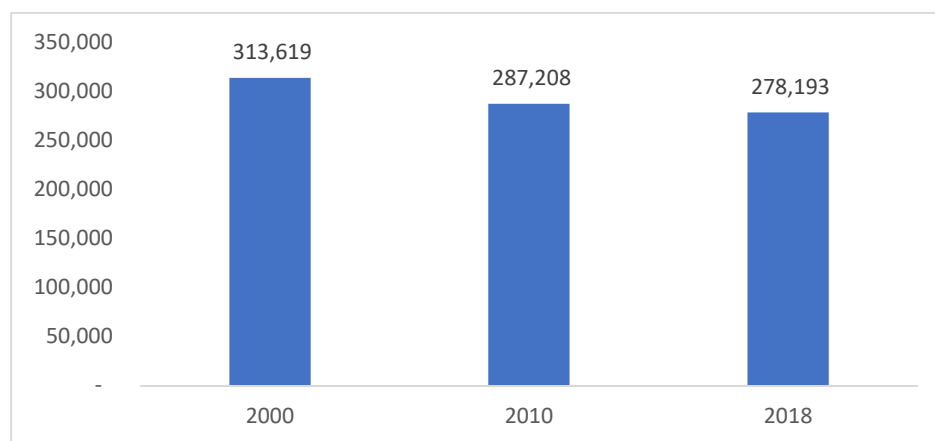
Demographic trends

Total population and household changes

A little over 278,000 people in 117,864 households live in Toledo.¹⁸ The city experienced an 11 percent decrease in its total population between 2000 and 2018.¹⁹ The overall population decline has slowed since 2010, seeing 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 and the Lucas County has lost 7% of its population in the same time period.²⁰

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



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

Population by age

Overall, Toledo is gradually becoming an older city, due to the loss of 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 that every age group experience 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, based on their age group young adults those between 18 and 34 years old (1 in 4 residents); children and youth (1 in 4 residents); and seniors, those 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

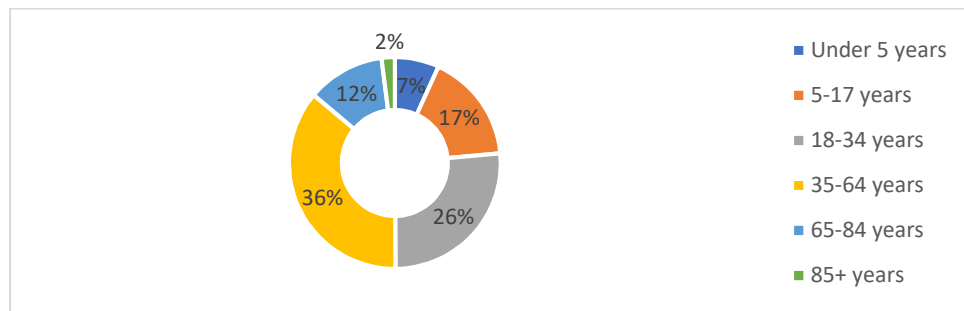
¹⁸ 2018 American Community Survey 5-Year Estimates

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..

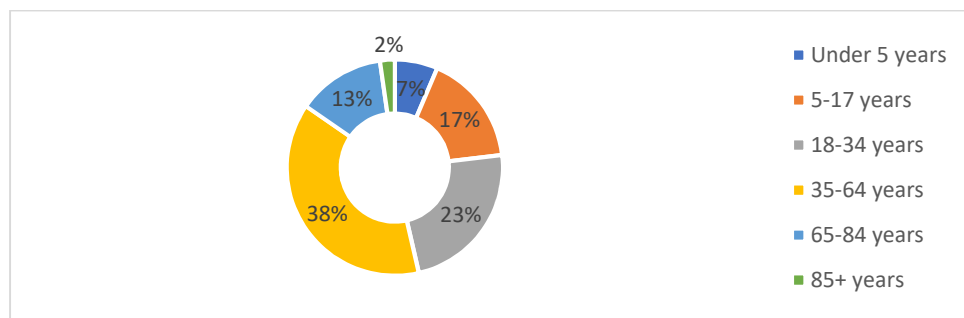
residents); middle-age adults, those between 35 and 64 years old (36 percent in the city and 38 percent in the county); and seniors (14 percent in the city and 15 percent in the county). (Figure 2 and 3).

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



Source: 2018 American Community Survey 5-Year Estimates

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



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 1: Population by race and Hispanic ethnicity, Toledo, OH (2018)

	2000	2010	2018
Non-Hispanic	95%	93%	91%
White, non-Hispanic	68%	61%	59%
Black, non- Hispanic	23%	27%	27%
Asian or Pacific Islander	1%	1%	1%
Multi-racial/Other	2%	3%	4%
Hispanic	5%	7%	9%

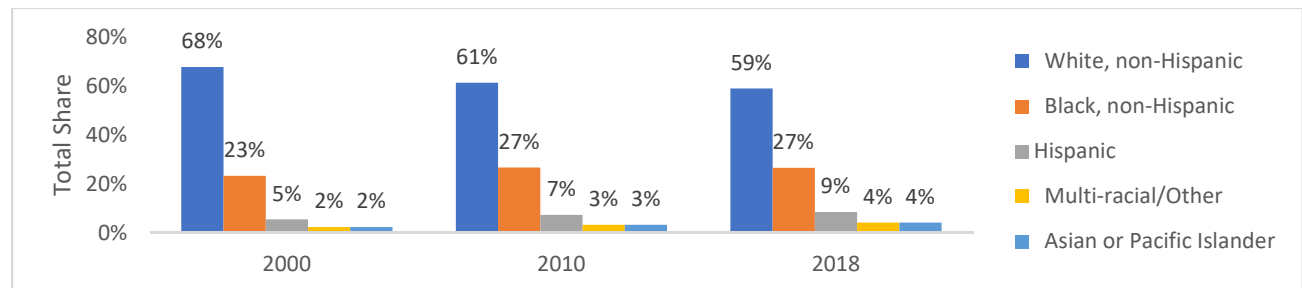
Source: 2000 & 2010 Decennial Census and 2018 American Community Survey 5-Year Estimates

²¹ 2000 & 2010 Decennial Census Summary File 1 (SF1) and 2018 American Community Survey 5-Year Estimates

While Toledo has become increasingly racially and ethnically diverse, white, non-Hispanic residents make up the largest population group, account for about 59 percent of the population (Figure 4).²²

Since 2000, Asian or Pacific Islander, multi-racial/other race and Hispanic populations have all increased, but still make 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)



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

Households and family composition²³

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.²⁴ This living situation is more common among older adults (65 years or older), representing 25 percent of all households (Figure 6).

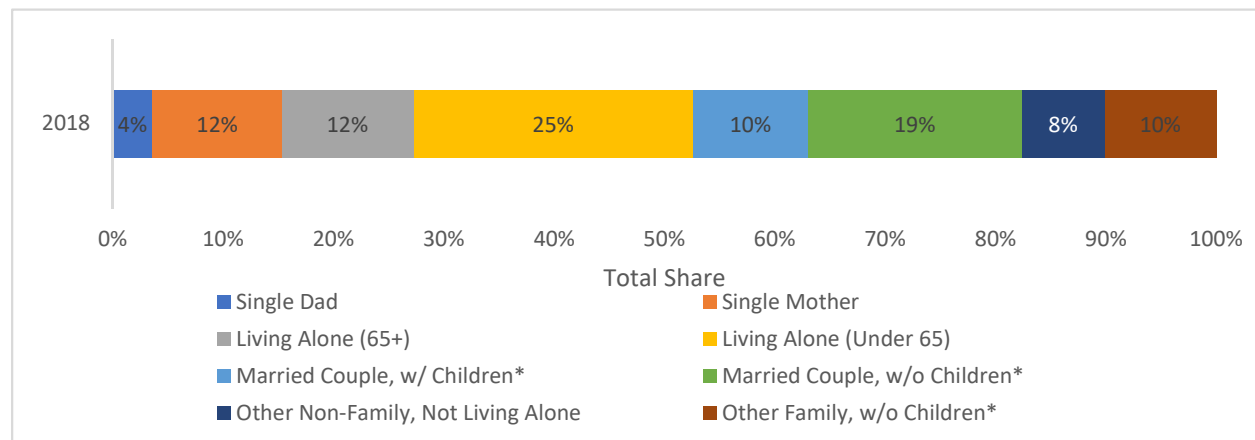
Households with children account for about 25 percent of all households. This is made up of single parents (about 15 percent of the all households) and married couples with children (about 10 percent of the all households).

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

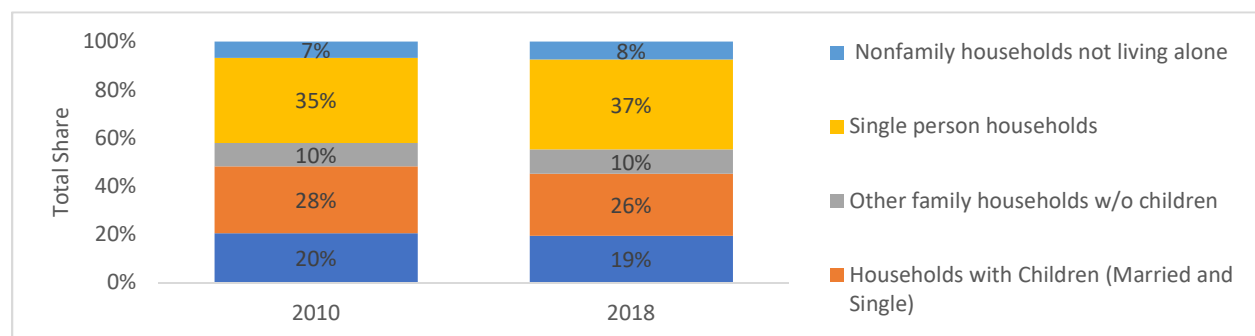
Figure 5. Detailed breakdown of population by household type, Toledo, OH (2018)



Source: 2018 American Community Survey 5-Year Estimates

*Children under the age of 18

Figure 6. Population by household type, Toledo, OH (2010-2018)



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

Households and household size

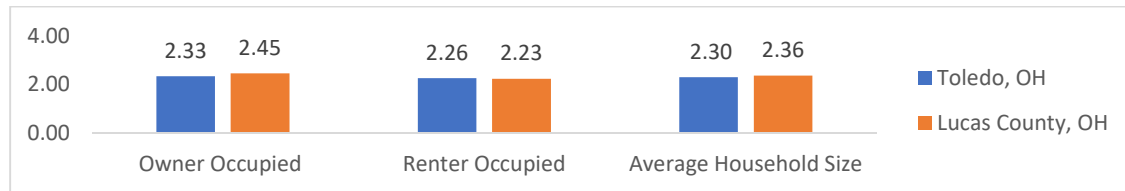
The household types in the city have highlighted the need for new types of housing units, including units for single seniors and single-parent households. Since 2010, the largest increase in household type has been single persons households, which saw an increase of 2 percent of total households.²⁵ This 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.

²⁵ 2010 & 2018 American Community Survey 5-Year Estimates

Lucas County has larger household sizes compared to Toledo. As of 2018, the average household size in Lucas County is 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 Lucas County.

Figure 7. Average household size by tenure, Select Jurisdictions (2018)



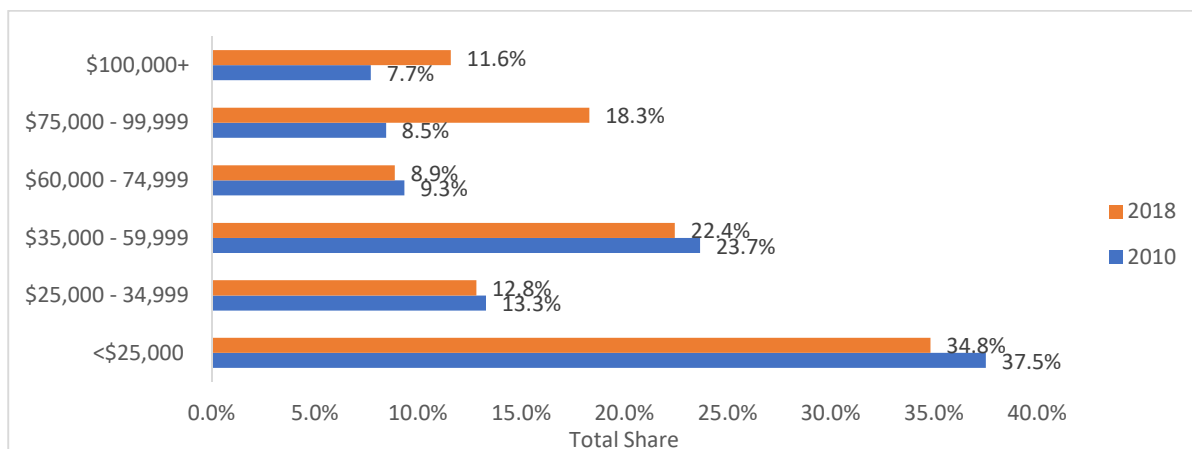
Source: 2018 American Community Survey 5-Year Estimates

Household income

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

In comparing household income groups from 2010 to 2018, there has 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 account 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-define income categories.²⁷

A comparison to other neighboring cities (based on size, location, and being post-industrial) assist in differentiate 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 the households making below \$35,000 is 48 percent

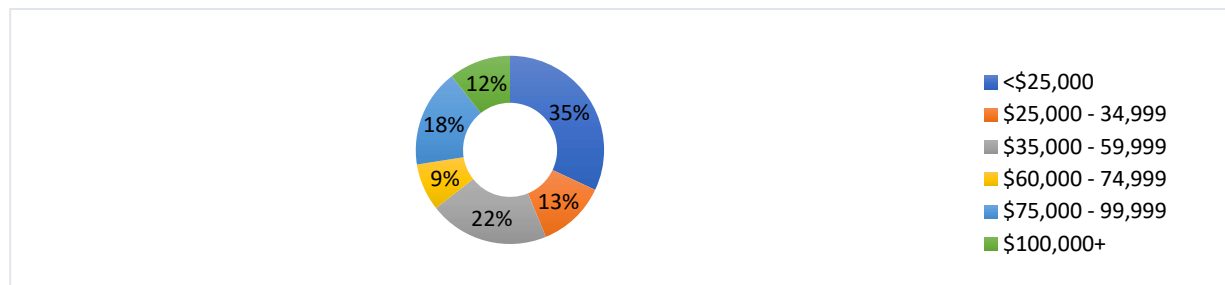
²⁶ 2010 & 2018 American Community Survey 5-Year Estimates

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 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.

Compared to Toledo, Lucas County has higher income levels, with household making over \$125,000 comprising over 12 percent of the populations, compared to 6 percent in Toledo.²⁸

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



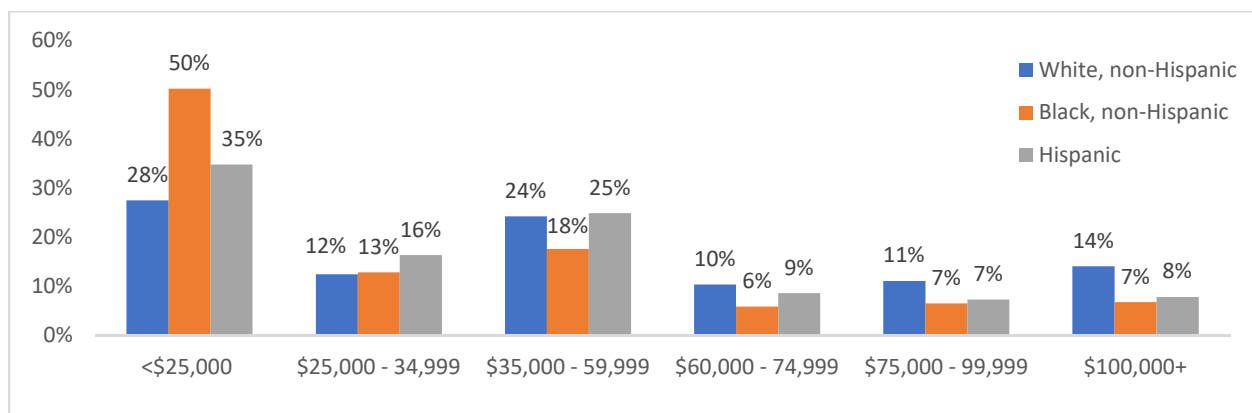
Source: 2018 American Community Survey 5-Year Estimates

Household income by race and ethnicity

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

The largest share for 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)



Source: 2018 American Community Survey 5-Year Estimates

Special Populations

²⁸ 2018 American Community Survey 5-Year Estimates

Population by disability

In 2018, around 18 percent (47,402 residents) of Toledo's residents have a type of disability.²⁹ Around 3 out of 4 residents with a disability are 35 years or older.

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 modification to accommodate their needs. Typical 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 and most of those households are female single-parent households. Around 8,894 female single-parent family households are below the poverty level.

Households by 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, involuntary 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 that individuals facing eviction were more likely to be black or Latinx than white.³² These evictions do not consider informal or illegal evictions, which are not documented and cannot be tracked.

²⁹ 2018 American Community Survey 5-Year Estimates

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

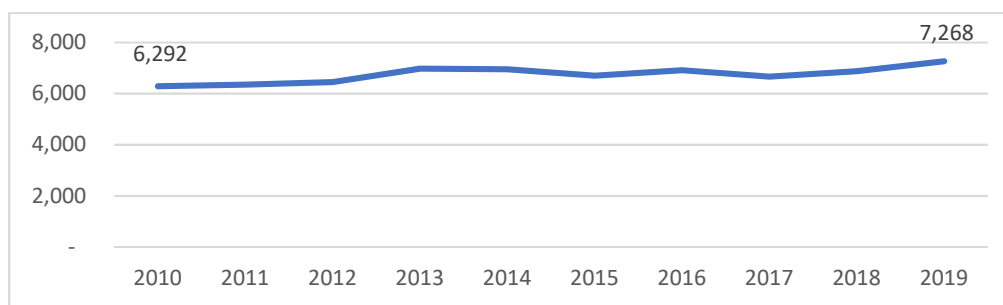
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Evictions can lead to traumatic housing issues, long-term housing instability and ripple employment and health effects for individuals and families.³³

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's eviction rate reached its highest rate in 2006 at 6.7 percent and second highest rate in 2009 at 6.1 percent.

According to the annual report produced by the Toledo Municipal Court, from 2010 to 2018, the number of eviction cases being filed within Toledo and Lucas County has been on the rise.³⁴ 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

³³ <https://www.publicsource.org/eviction-collateral-impact-displacement-employment-transit-school-mental-health/>

³⁴ 2010 – 2019 Toledo Housing Court Annual Report

General housing characteristics

Total housing units and occupancy

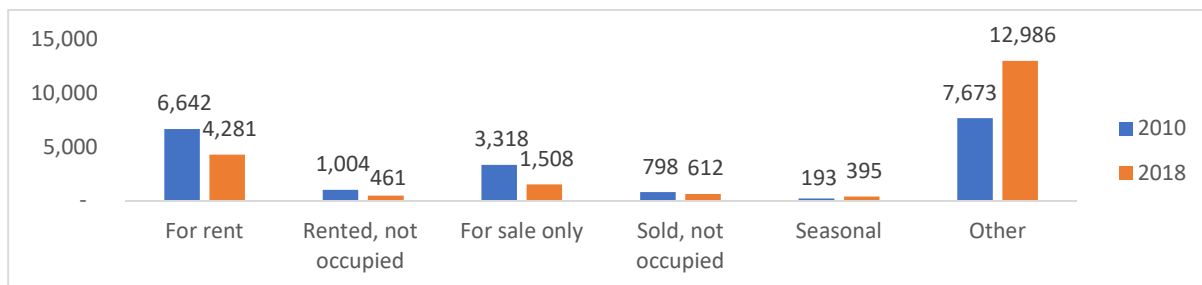
As of 2018, Toledo has 138,107 units.³⁵ Between 2000 and 2018, Toledo experienced an overall decline in the number of housing units in Toledo (-1,764 units or 1 percent drop).³⁶ Between 2000 and 2018, the decline in housing units is seen in Detroit, MI (-3 percent), Cincinnati, OH (-3 percent), and Dayton, OH (-2 percent) and Lucas County, OH (-4 percent). Lucas County, OH on the other hand, experience 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 rate.

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) are 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 sale (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)



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

Renters and homeowners

As of 2018, there is almost an even split between renters and homeowners, renters accounting for 49 percent and homeowners accounting for 51 percent. This split is recent, as trends over the past 18 years shows 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 has lost more than 16,000 homeowners.³⁷ During the same time period, renters have experienced significant gains, a 9 percentage point increase between 2000

³⁵ 2018 American Community Survey 5-Year Estimates

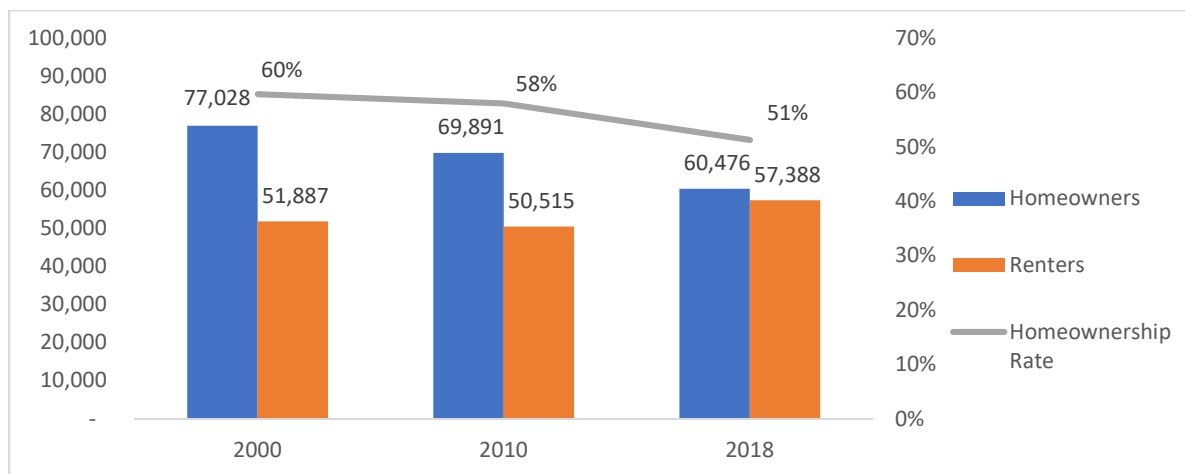
³⁶ 2010 & 2018 American Community Survey 5-Year Estimates

³⁷ 2000 Decennial Census Summary File 1 (SF1) and 2010 & 2018 American Community Survey 5-Year Estimates

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(when 40 percent of all households were renters) and 2018 (where 49 percent of all households are renters). In real terms, this represents a gain of more than 5,500 renters (Figure 13).

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 increase from between 2010 and 2018, is reflected in Detroit, MI, Cincinnati, OH, and Dayton, OH. Lucas County, OH has also experience a rise in renters, however homeowners still make a majority share in the county (Table 2).

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

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

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

Homeownership by race and ethnicity

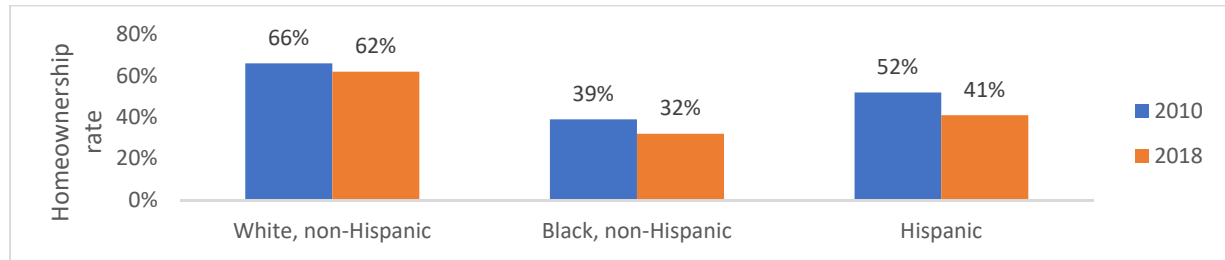
From 2000 to 2018, even though the overall homeownership rate for Toledo decreased, the homeownership rate between race and ethnicity widened. Between 2010 and 2018, the white homeownership rate remained the highest rate among Hispanic and Black populations (Figure 14).³⁸ As of 2018, the white homeownership rate (62 percent) is 30 percent higher than the Black homeownership rate (32 percent) and 21 percent higher than the Hispanic homeownership rate (41 percent).

Figure 14: Homeownership rate by race and ethnicity, Toledo, OH (2018)

³⁸ 2010 & 2018 American Community Survey 5-Year Estimates

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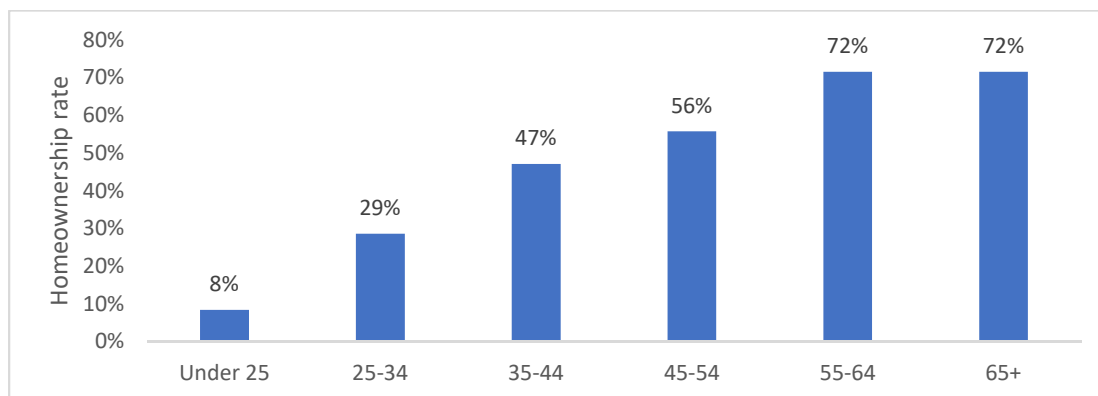
Source: 2010 & 2018 American Community Survey 5-Year Estimates

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 decline (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)



Source: 2018 American Community Survey 5-Year Estimates

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.

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

Housing Unit Type	2010		2018	
	No.	Pct.	No.	Pct.

³⁹ 2018 American Community Survey 5-Year Estimates

⁴⁰ 2010 & 2018 American Community Survey 5-Year Estimates

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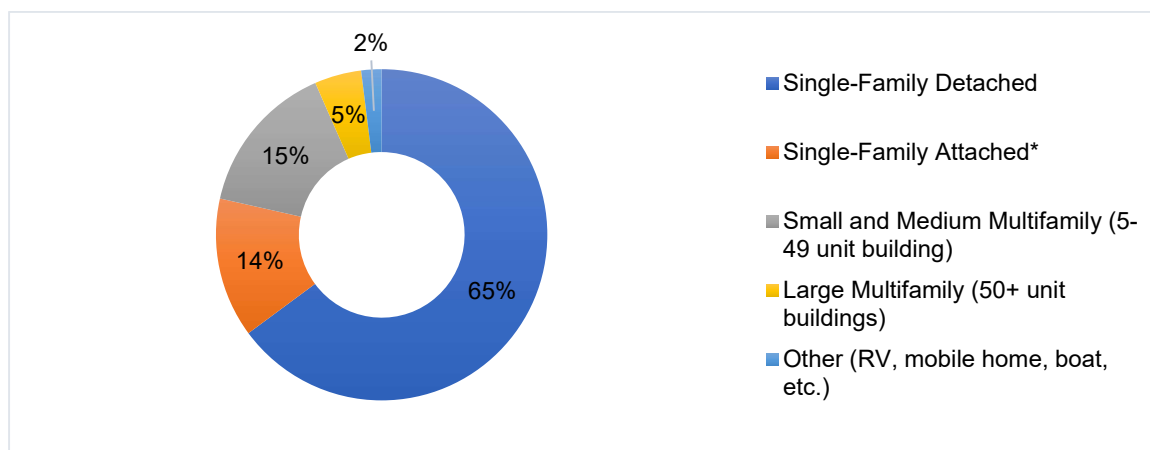
Single-Family Detached	89,972	64%	89,585	65%
Single-Family Attached (1-4 unit buildings) *	19,954	14%	18,838	14%
Small/Medium Multifamily (5-49 unit buildings)	21,408	15%	20,623	15%
Large Multifamily (50+ unit buildings)	5,398	4%	6,325	5%
Other (RV, mobile home, boat, etc.)	3,302	2%	2,736	2%
Total Units	140,034	100.0%	138,107	100.0%

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 building in Toledo were built prior to 1980 and one out of every three housing units in Toledo was built before 1940.⁴³ This strongly suggesting that there is a large quantity of properties in the city that may pose health hazards to residents living in there.

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

Figure 17: Year built of housing units, Toledo, OH (2018)

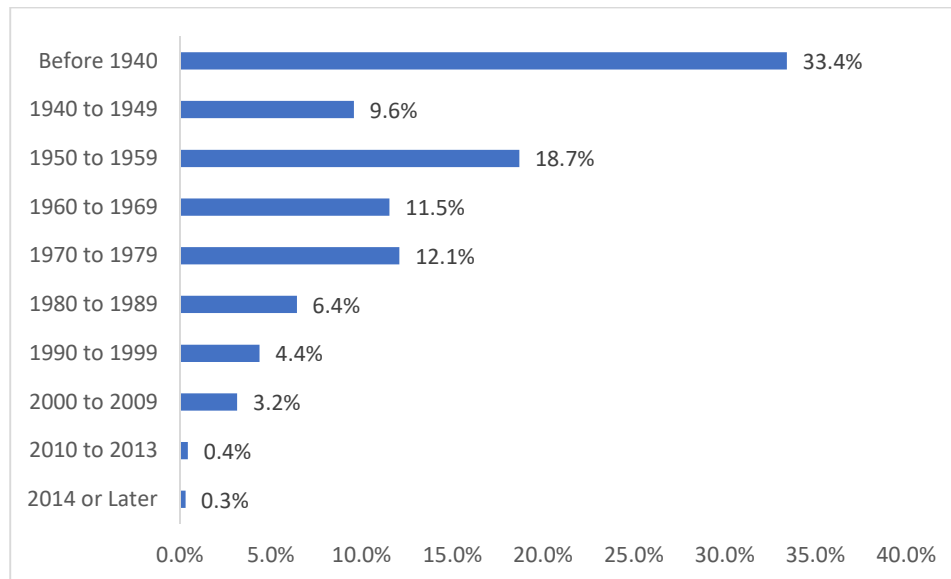
⁴¹ 2018 American Community Survey 5-Year Estimates

⁴² 2018 American Community Survey 5-Year Estimates

⁴³ 2018 American Community Survey 5-Year Estimates

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Source: 2018 American Community Survey 5-Year Estimates

Multifamily Pipeline and Residential Building Permits

The decline of housing construction is also seen 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. IAs 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).⁴⁴ From 2018 to 2020 the number of new homes being issued building permits have dropped.

Table 4: Multifamily pipeline as of December 2020

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

Source: Toledo's Department of Economic Development

⁴⁴ 2020 Toledo's Departments of Economic Development and Division of Building Inspection

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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 the southwest Toledo.

Employment trends

Toledo's Job Base (at-Place Employment)⁴⁵

As of 2018, there was 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) and arts, entertainment, recreation, accommodation and food services (10 percent) and retail trade (10 percent) make up much 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 these sectors provide median wages higher than the city's median wage of \$28,824.⁴⁶

One out of every five jobs (20 percent) is in the retail trade sector or 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 service 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 (802 jobs, 12 percent decrease)

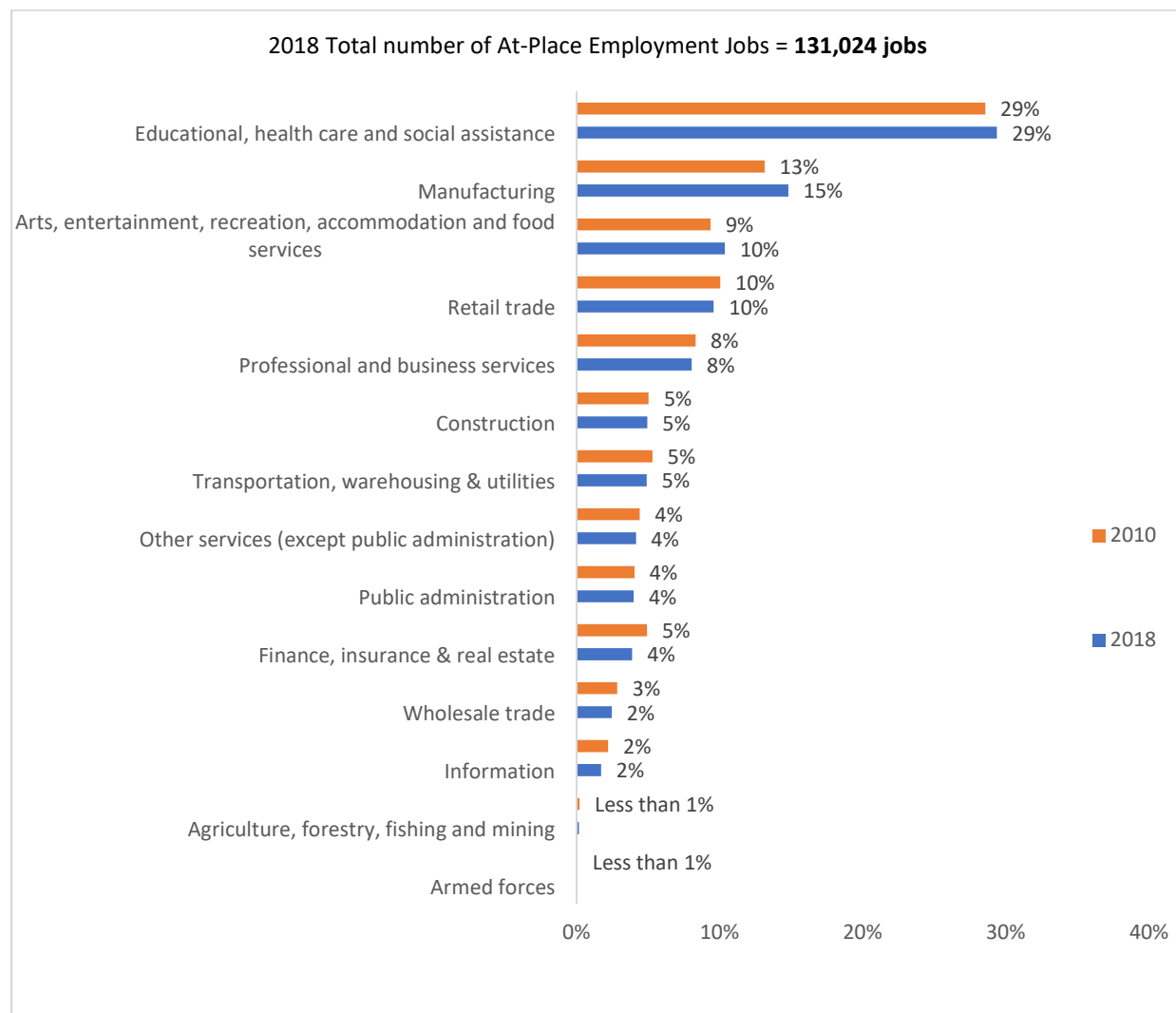
The number of jobs in the manufacturing and arts, entertainment, recreation, accommodation and food service sector increased, by 8 and 6 percent respectively. The manufacturing and automotive industry have historically had a lasting presence, being home to the automotive supply leader Dana. More recently, the Detroit Manufacturing Systems (DMS) have opened a new facility in 2018.⁴⁷

⁴⁵ At-Place Employment represents all jobs, both full-time and part-time, within Toledo. This is considered Toledo's job base.

⁴⁶ 2010 & 2018 American Community Survey 5-Year Estimate

⁴⁷ 2020 Forward Toledo: An Exploratory Assessment to Inform Future Comprehensive Planning

Figure 18. At-place employment by industry, Toledo, OH (2018)



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

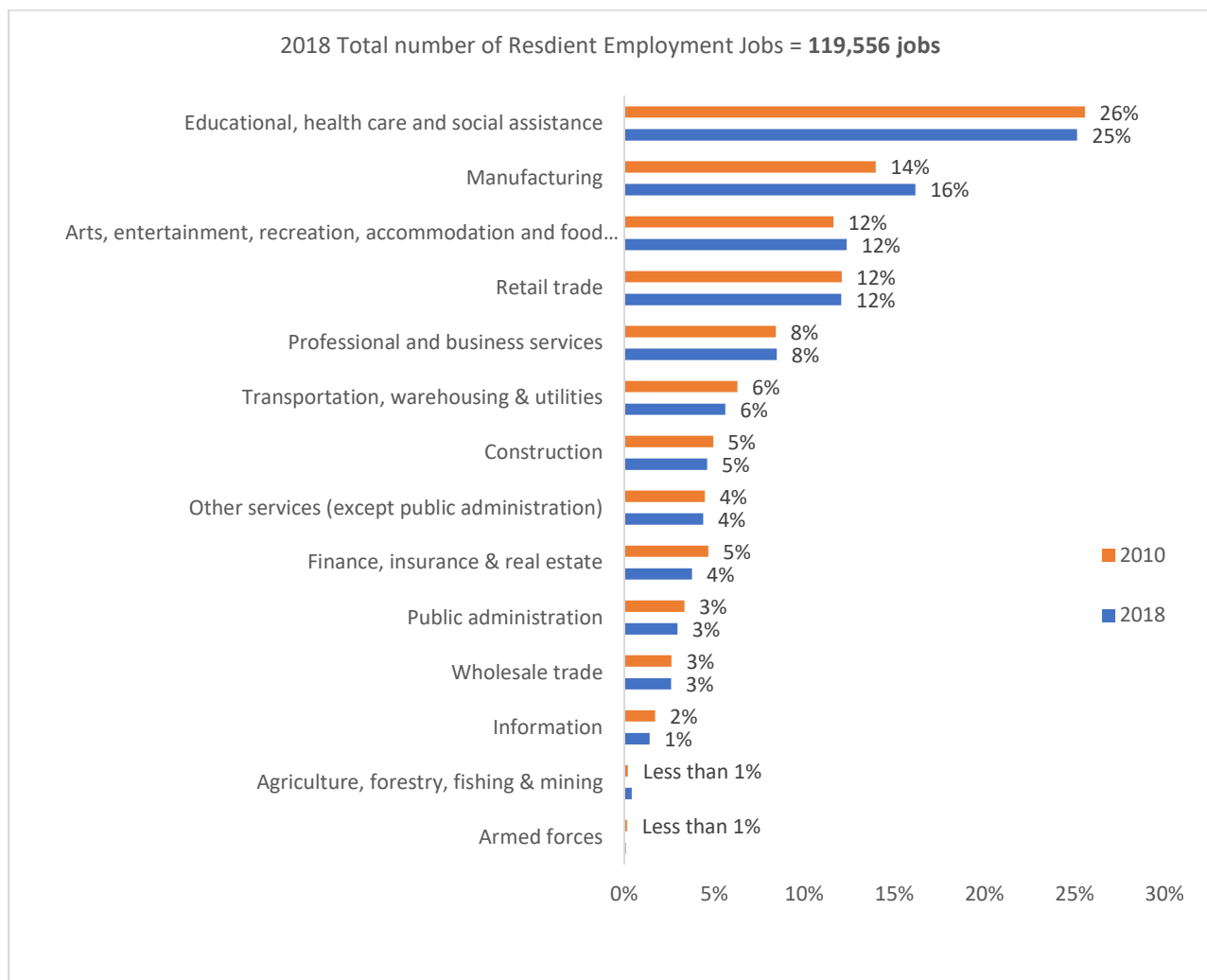
Toledo's Job Base (At-Place Employment)

As of 2018, an estimated 119,556 Toledoans residents were employed.⁴⁸ The unemployment rate for 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 these sectors have higher median wages than the annual median earnings for city residents.

⁴⁸ 2018 American Community Survey 5-Year Estimates

Figure 19. Resident employment by industry, Toledo, OH (2018)



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

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

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

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Wholesale trade	2.6%	\$ 32,728
Information	1.4%	\$ 35,658
Agriculture, forestry, fishing & mining	0.4%	\$ 31,250
Median Earnings		\$ 28,824

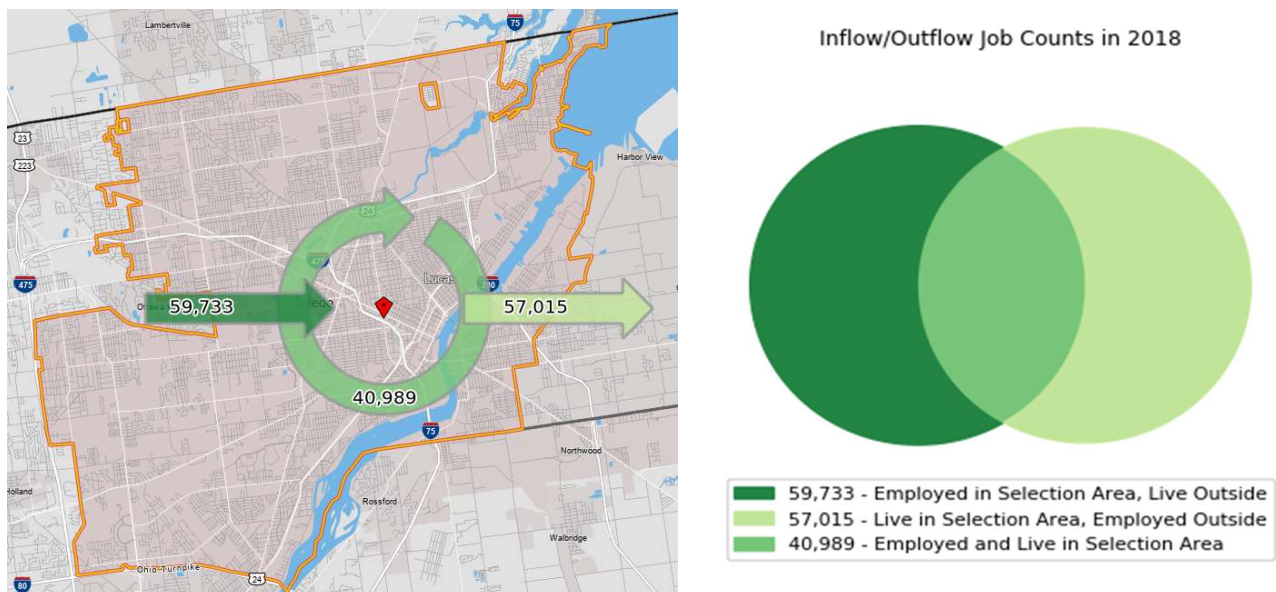
Sources: 2018 American Community Survey 5-Year Estimates

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 out 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 also 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 need to either own a vehicle for transportation or rely on heavily on public transportation.

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



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

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Source: OnTheMap Application and LEHD Origin Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2018).

Toledo is a key driver and component for the larger regional economy in Lucas County. Toledo is home to the largest share of regional jobs, housing 38 percent of jobs in Lucas County. This is the one of the key reasons for the commuting patterns show above.

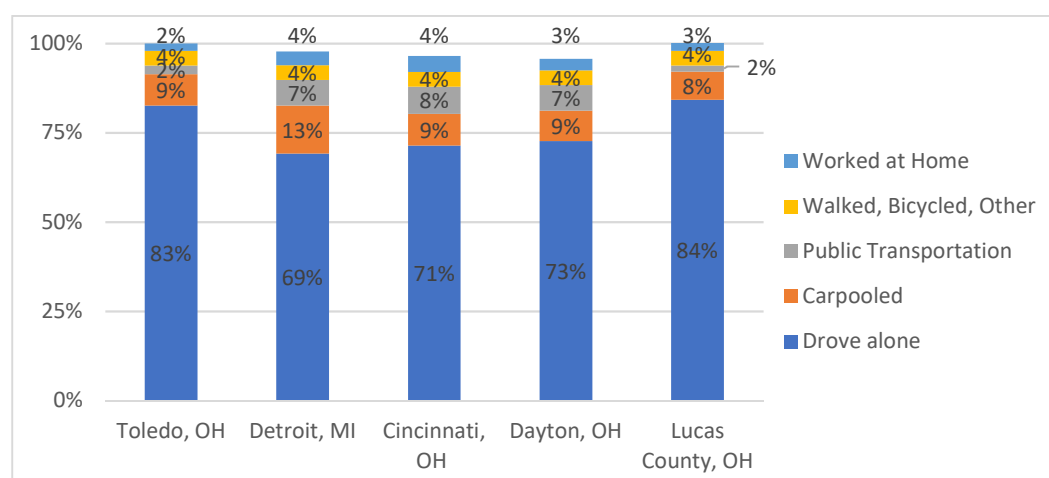
Cincinnati, OH is around 78 square miles, which comparable to Toledo in land size (about 84 square miles). They both share similar commuting pattern characteristics, even though Cincinnati, OH has a larger amount of jobs (187,686 jobs). Like Toledo, a large share of residents in Cincinnati, OH commute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

Detroit, MI and Dayton, OH have slightly different commuting patterns than Toledo. Each of those cities have a much higher percentage of residents commuting to work outside 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 Toledo residents may be facing. As of 2018, in Toledo only 2 percent of residents used public transportation (Figure 21).⁵³ Compared to other cities, this percent of population using public transportation is a 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 between 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 suggest that funding for TARTA may have dropped over time, which is has. According to, *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.⁵⁴

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



⁵² 2018 OntheMap

⁵³ 2018 American Community Survey 5-Year Estimates

⁵⁴ 2020 Toledo Exploratory Assessment Study

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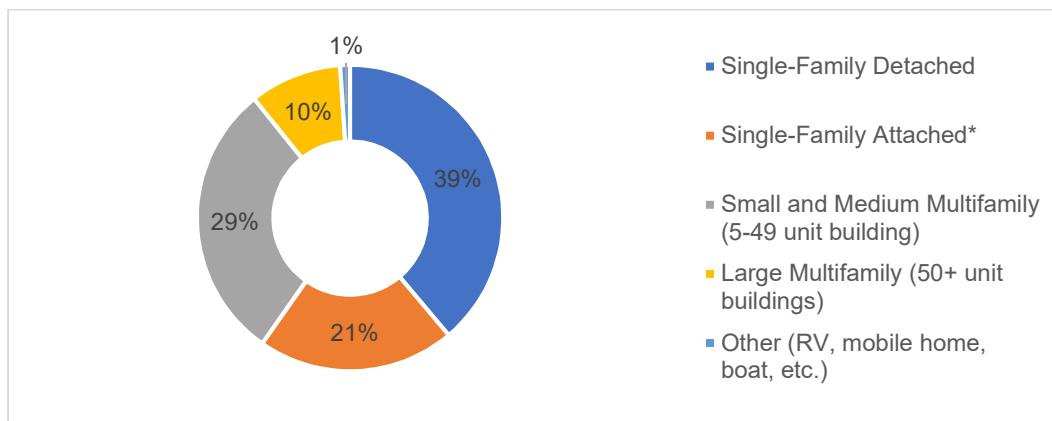
Source: 2018 American Community Survey 5-Year Estimates

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 is \$700 a month and 39 percent of renters were renting a single-family detached homes (Figure 22).⁵⁵

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



Source: 2018 American Community Survey 5-Year Estimates

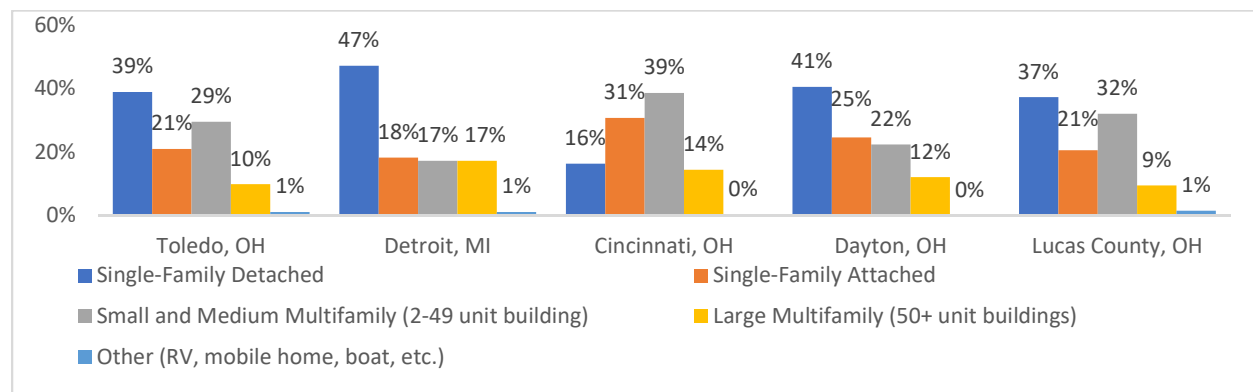
*Includes attached homes, townhomes, duplexes, triplexes, and quads

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, 8 percentage points higher than renters in Toledo.

Cincinnati, OH 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.

⁵⁵ 2018 American Community Survey 5-Year Estimates

Figure 23: Renter-occupied units by type, Select Jurisdictions (2018)



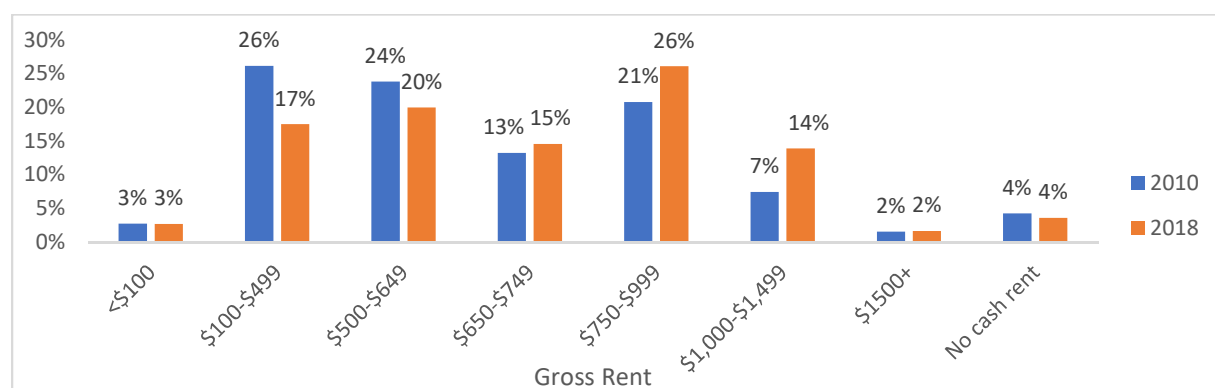
Source: 2018 American Community Survey 5-Year Estimates

From 2010 and 2018, rental units priced at \$650 to \$1,500 increased (Figure 24).⁵⁶ 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). In 2010, rental units priced at \$750-\$999 represented 21 percent of rental housing stock (10,499 units). In 2018, they represent 26 percent of the rental housing stock (14,985 units).

During the same time period, Toledo's lower-priced housing stock has declined in share, however remained a significant share of rental units. From 2010 and 2018, rental units priced at \$100-\$499 and \$500-\$649 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 rental housing stock (13,206 units). In 2018, they represent 17 percent of the rental housing stock (10,032 units).

The rental market 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)



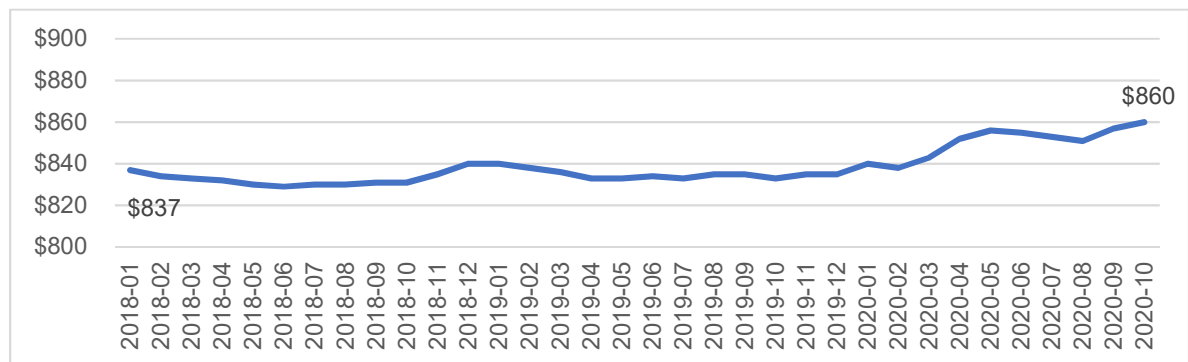
Source: 2018 American Community Survey 5-Year Estimates

⁵⁶ 2010 & 2018 American Community Survey 5-Year Estimates

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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 is \$860 (in inflation-adjusted 2018 dollars), an 2 percent increase from 2018 (Figure 25).

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



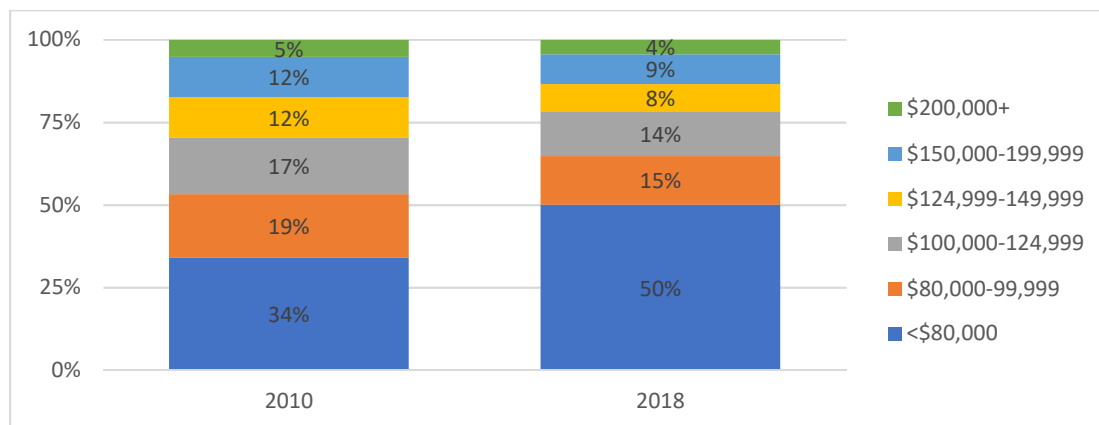
Source: 2018 – 2020 Zillow

Homeownership Market

From 2010 to 2018, home values in Toledo have 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 units with a mortgage is \$1,026 and without a mortgage is \$408.

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

Figure 26: Home value, Toledo, OH (2018)



Source: 2018 American Community Survey 5-Year Estimates

⁵⁷ 2018–2020, Zillow Accessed 11/25/2020

⁵⁸ 2010 & 2018 American Community Survey 5-Year Estimates

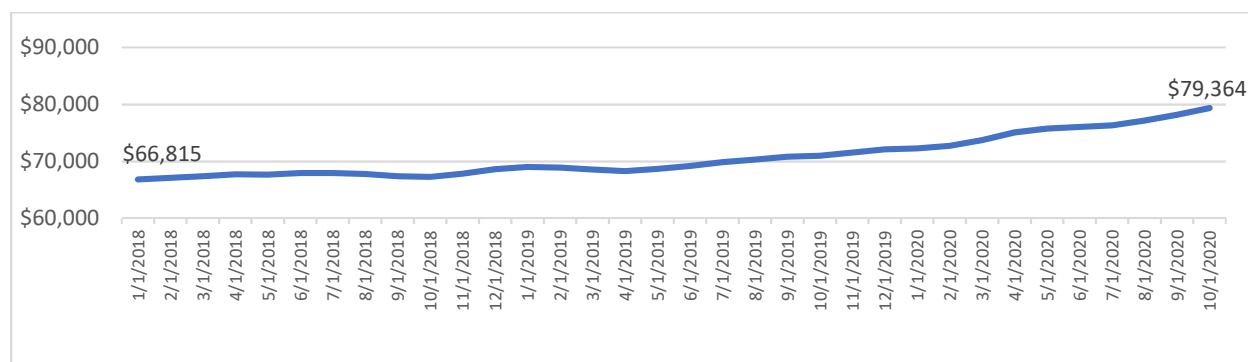
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Home values in Toledo and Lucas County differ. Lucas County has a higher share of homes priced over \$200,000 (20 percent) compared to the city (4 percent). In addition, the city has 50 percent of owner-occupied homes valued under \$80,000 while the County only has 33 percent.

A snapshot of the short-term, home values in Toledo, show a slightly different trend, showing home values rising (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)



Source: 2018 – 2020 Zillow

*ZHVI reflects the typical value for homes in Toledo around the 35th to 65th percentile range.

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, Fair Housing Center found that only 4.1% of the 7,389 home purchase loans in Toledo were originated in the 40 census tracts of color.⁶¹ In addition, loan applicants of color face higher denial rate despite having credit scores exceeding 800 and appraisals which are equal to the sales price.

⁵⁹ 2018 – 2020, Zillow Accessed 11/25/2020.

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

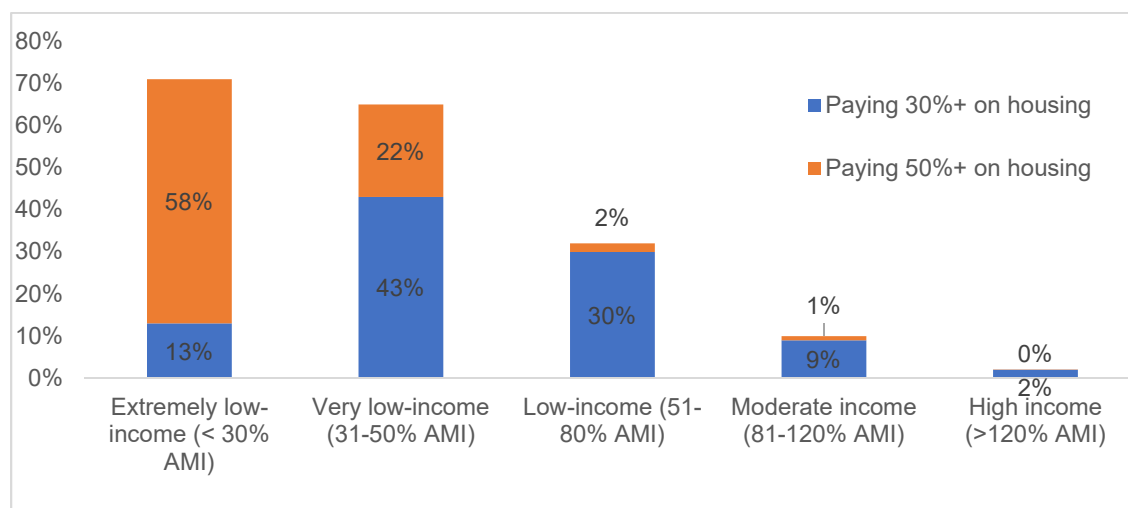
Housing affordability is traditionally measured using household income and monthly housing costs. The generally accepted standard is that households should spend no more than 30 percent of their gross income on housing costs. A household that pays more than 30 percent of their gross income on housing 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-Burden Households

Around one-third of households (or 38,575 households) in Toledo pay at least 30 percent of their income on housing costs.⁶² 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)



Source: 2017 HUD Comprehensive Housing Affordability Strategy

*Percentages rounded to the nearest whole number

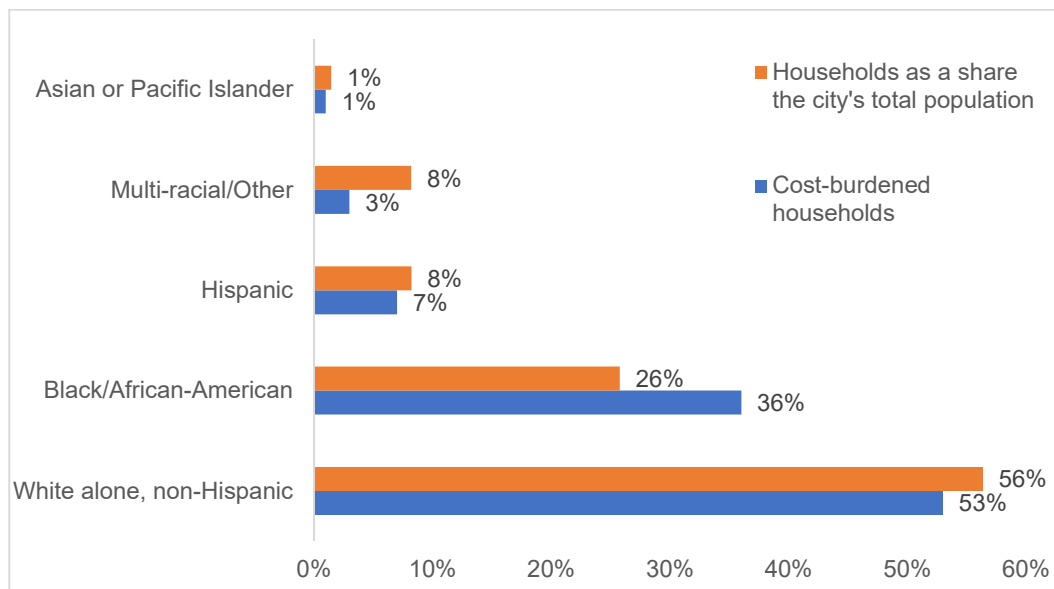
Cost-burdened by race and ethnicity

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 household 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. However, Black households comprise

⁶² 2017 HUD Comprehensive Housing Affordability Strategy

of 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)



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 were cost burdened, while 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.

⁶³ 2017 HUD Comprehensive Housing Affordability Strategy

Severe cost-burdened 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-burdens among senior population

Senior Renters

Twenty-six (26) percent of seniors (or 3,870 seniors) who rent their homes in Toledo are moderately cost burdened.⁶⁴ Sixteen percent of seniors (or 2,375 seniors) who rent their homes are severely cost-burdened.⁶⁵

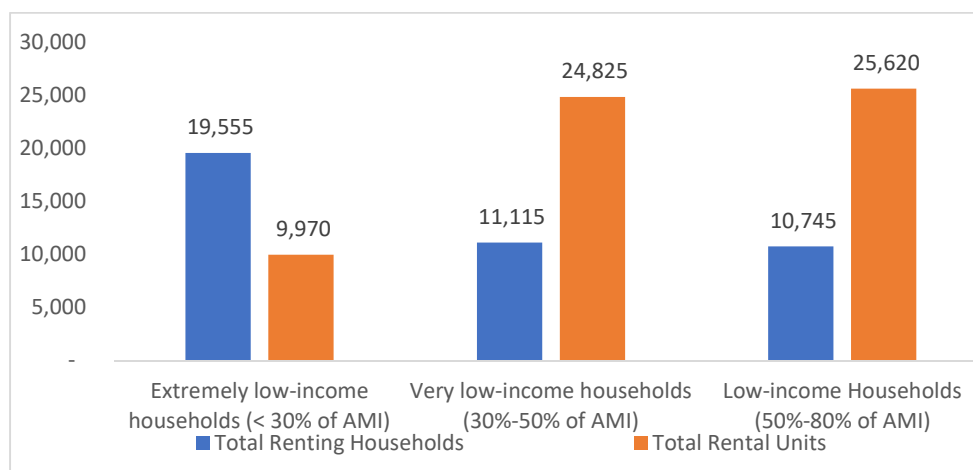
Senior Homeowners

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.⁶⁶

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).⁶⁷

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



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

⁶⁴ 2017 Comprehensive Housing Affordability Strategy

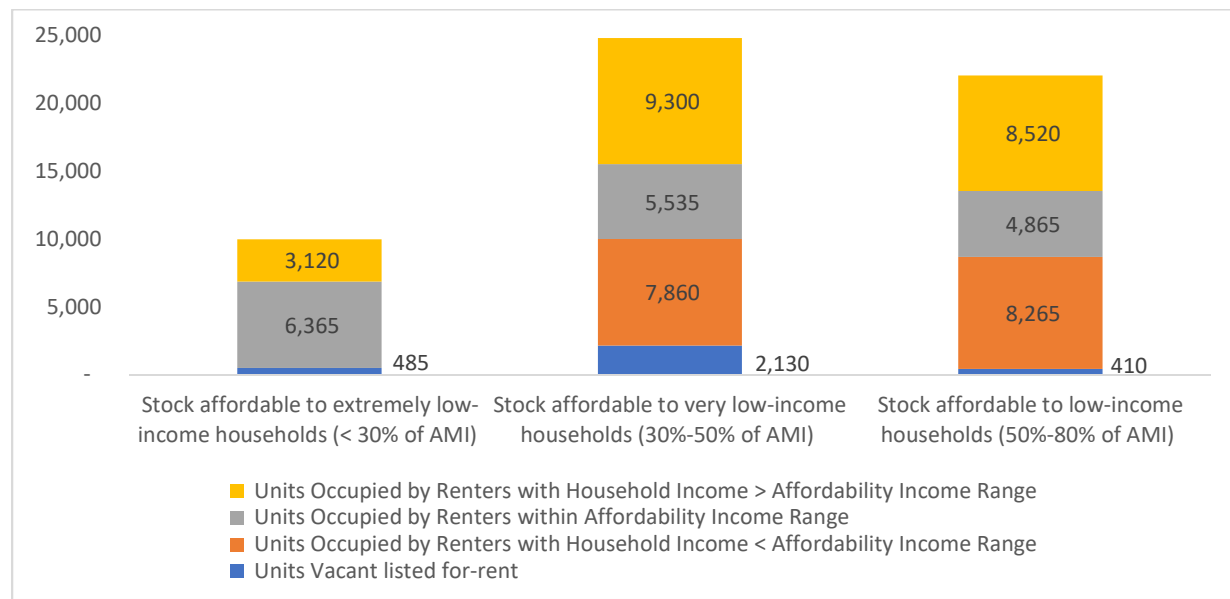
⁶⁵ In total 42 percent of seniors (or 6,245 seniors) who rent their homes are cost burdened.

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.

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.

Figure 31: Income group occupancy by affordable rental units, Toledo OH (2017)



Source: 2017 HUD Comprehensive Housing Affordability Strategy

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

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.

⁷⁰ 2019 LMHA Annual Plan - https://lucasmha.org/plugins/show_image.php?id=712

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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

LMH Choice Neighborhoods

LMH was one of eleven public housing authorities (PHA) to receive a Choice Neighborhoods Planning Grant Award in late 2020.⁷² The \$450,000 grant award will allow LMH, in conjunction with 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.⁷³ A passing score for the REAC inspection is 60 or higher. If a property receives a score between 31 to 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.⁷⁴ A large number of these properties (23 properties or 1,481 units) serve vulnerable

⁷¹ <https://www.toledoblade.com/local/city/2019/09/03/Housing-authority-receives-large-grant-to-address-lead-based-paint/stories/20190903156>

⁷² <https://www.hud.gov/sites/dfiles/PA/documents/CN-FY20-Planning-Grant-Summaries.pdf>

⁷³ PIC (PIH Information Center)

⁷⁴ 2020 National Housing Preservation Database

populations—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 shrink 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.

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 suggests that properties with for-profit owners are more likely to opt out.⁷⁵

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 Lofts⁷⁶** - 58 senior units targeting 55+, including a mix of 1 and 2 bed units with the full spectrum of modern amenities. Rents range between 30% to 80% area median gross income. This project mostly funded through the FHLB Cincinnati's AHP funds, OHFA tax credits, HOME funds, 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

⁷⁵ <https://www.huduser.gov/portal/periodicals/cityscape/vol20num1/article3.html>

⁷⁶ <https://ohiohome.org/ppd/proposals/2020/SeniorUrban/SecorSeniorLofts.pdf>

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).⁷⁷

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 could afford.

Table 7. Median wage by industry, Toledo, OH (2018)

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

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

Housing Affordability by Household Size and Type

Family household 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

⁷⁷ 2018 American Community Survey 5-Year Estimates

⁷⁸ <http://livingwage.mit.edu/resources/Living-Wage-User-Guide-and-Technical-Notes-2018.pdf>

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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 out of the city, and 59,733 people commute into the city. Also, that 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 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 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.⁸¹ 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 in transportation. In Toledo a household spends \$11,479 on annual transportation cost, while the other cities spend under \$11,000 (Table 8).

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

Housing + Transportation Costs	Toledo, OH	Detroit, MI	Cincinnati, OH	Dayton, OH
Annual Transportation Costs	\$11,479	\$10,969	\$10,838	\$10,783
Transportation Costs % Income	25%	21%	23%	19%
Housing + Transportation Costs % Income	47%	41%	43%	39%

Source: 2020 The Center for Neighborhood Technology

The Center for Neighborhood Technology also identifies "location efficient" neighborhoods, those that are compact, close to jobs and services, with a variety of transportation choices. Location efficient neighborhoods allow residents to spend less time, energy, and money on transportation. No census

⁷⁹ 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

⁸¹ 2020 [Center for Neighborhood Technology, Housing + Transportation Index](#)

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tracts in Toledo are considered “location efficient” neighborhoods.⁸² The Center scores Toledo as an area with moderate access to jobs and car-dependent with limited access to public transportation.

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 shows that different areas in the city face different challenges.

*Demographic Spatial Analysis*⁸³

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.

Figure 33: White population (2018)

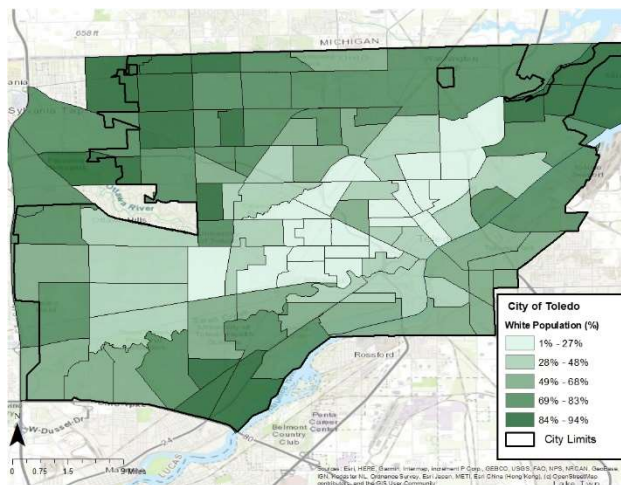


Figure 34: Black population (2018)

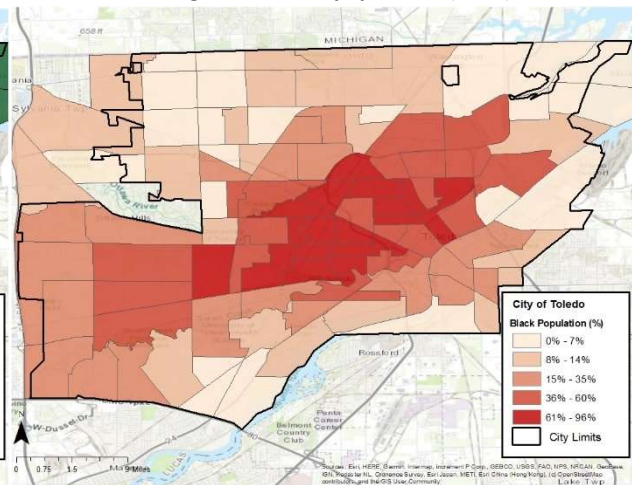
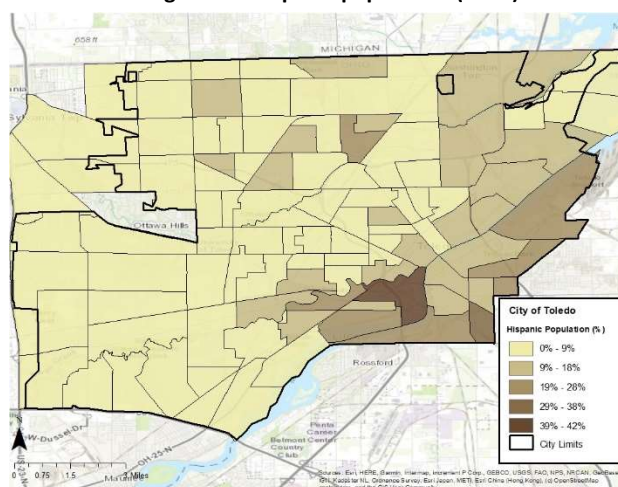


Figure 35: Hispanic population (2018)



Source: 2018 American Community Survey 5-Year Estimates

⁸³ Spatial analysis was mapped out through the method of quantile with five classifications.

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In terms of wealth and population distribution, median household income pattern appears to be somewhat correlated with race. Wealthier households tend to live 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.

Figure 36: Median household income (2018)

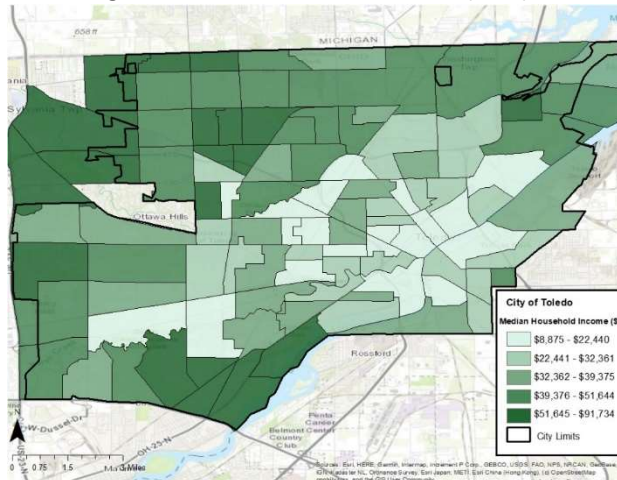


Figure 37: Extremely Low-Income household (2018)

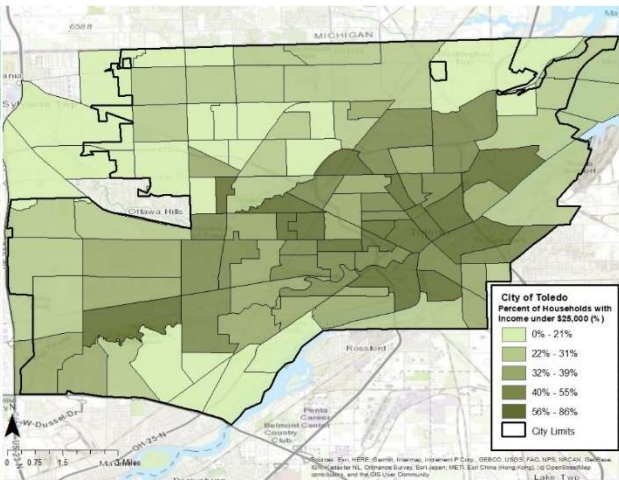
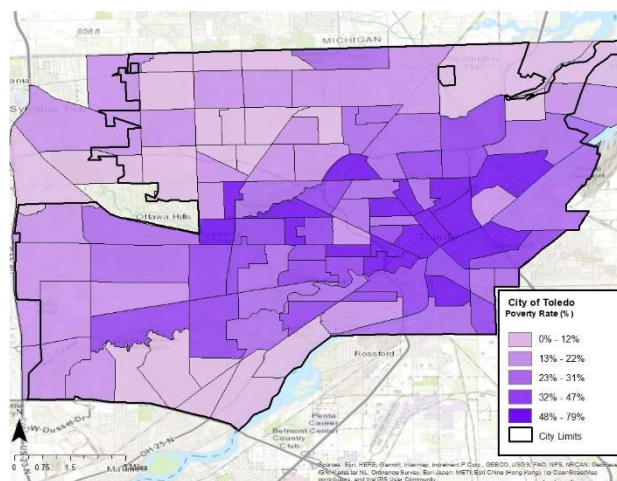


Figure 38: Poverty rate (2018)



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

Housing Market Spatial Analysis

Housing stock in Toledo is primarily single-family detached units, which is 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.

Figure 39: Single-Family detached homes (2018)

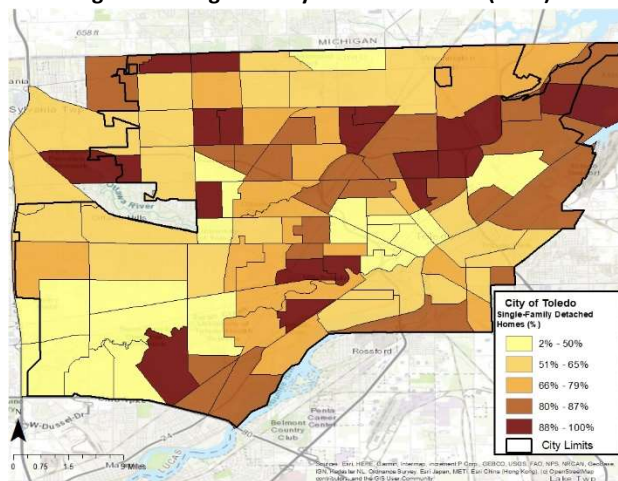


Figure 40: Small & medium multifamily housing units (2018)

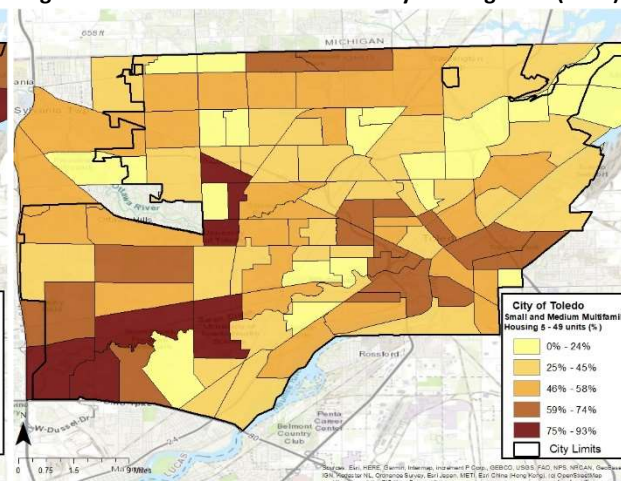
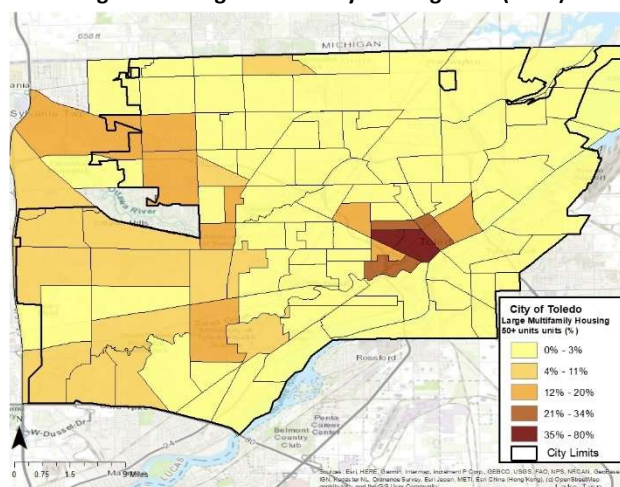


Figure 41: Large multifamily housing units (2018)



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

Toledo's older housing stock and vacant units have strong overlap. A high concentration of vacant units and older housing stock 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.

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Figure 42: Housing built pre-1980s (2018)

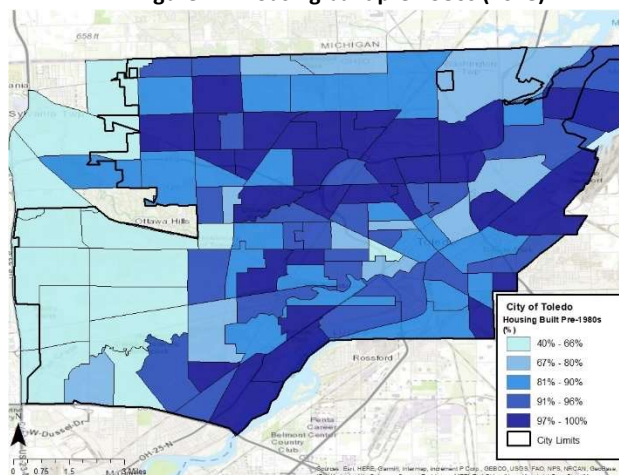
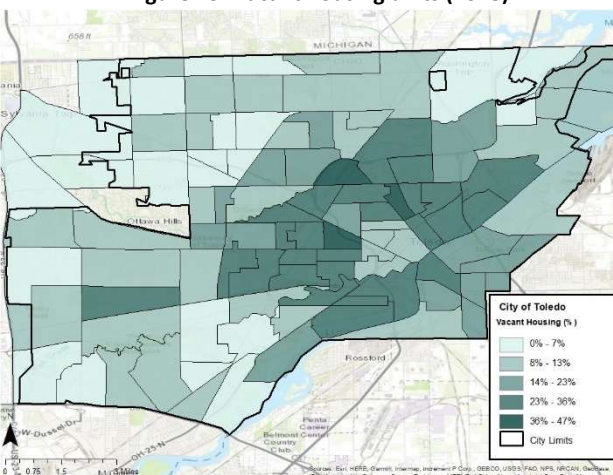


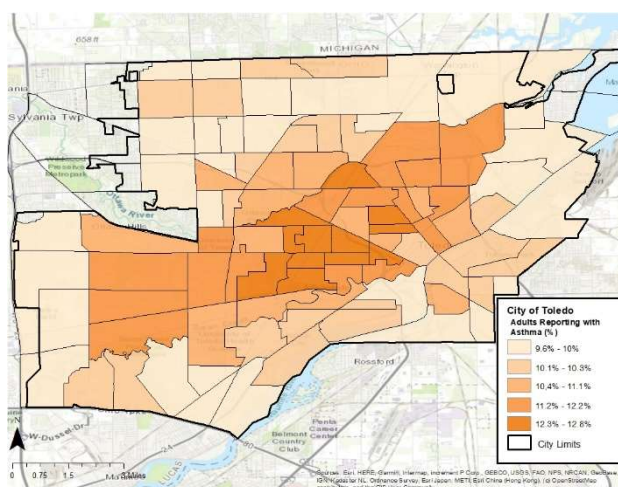
Figure 43: Vacant housing units (2018)



Source: 2018 American Community Survey 5-Year Estimates

Citywide, around 10 percent of adults report to have asthma. However, areas with higher shares of Black residents report higher levels of asthma, around 11 to 12.8 percent.

Figure 44: Adults reporting to have asthma (2018)



Source: 2018 CDC Behavioral Risk Factor Surveillance System; 2010 Decennial Census; 2018 Census ACS PUMS 5-year Estimates; 2009 Metropolitan and Micropolitan Census

Housing Market Spatial Analysis

The location of homeowners and renters in Toledo correlate with the racial and ethnic patterns and distribution of higher households 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.

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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.

Figure 45: Homeownership rate (2018)

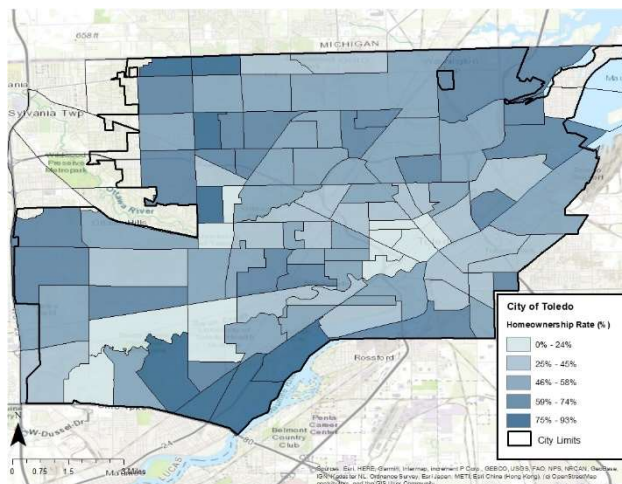
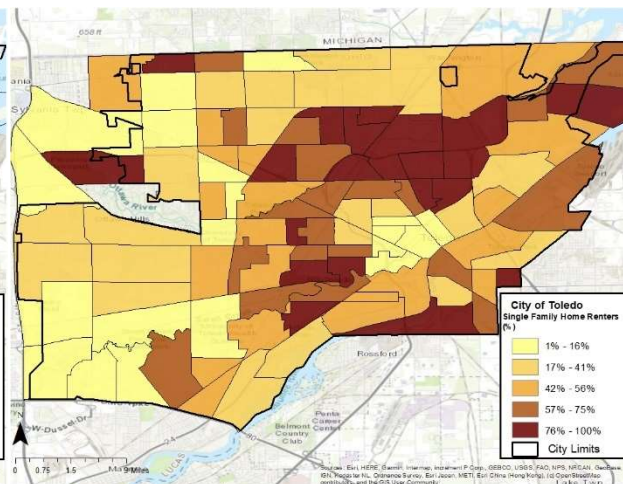


Figure 46: Renters in single family homes (2018)



Source: 2018 American Community Survey 5-Year Estimates

Areas with higher median home values generally overlap in areas with higher homeownership rate, while rents have a less observable pattern. Home values generally increase with distance from the downtown Toledo. Downtown Toledo neighborhoods, such as Uptown is an exception, which sits in the heart of Toledo. Rents levels are spread throughout the city, with highest rent levels found in areas along Interstate 475.

Figure 47: Median home value (2018)

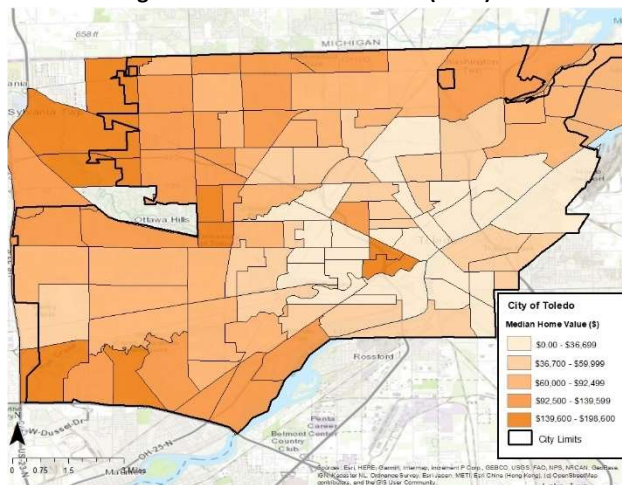
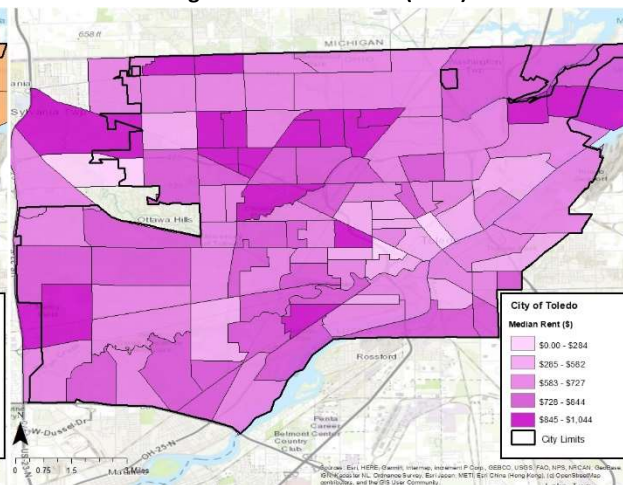


Figure 48: Median rent (2018)



Source: 2018 American Community Survey 5-Year Estimates

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 of a high concentration of poverty rate.

Figure 49: Cost-burdened renters (2017)

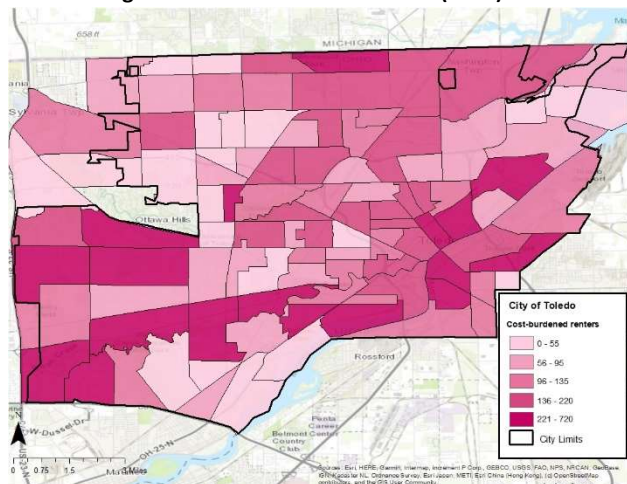
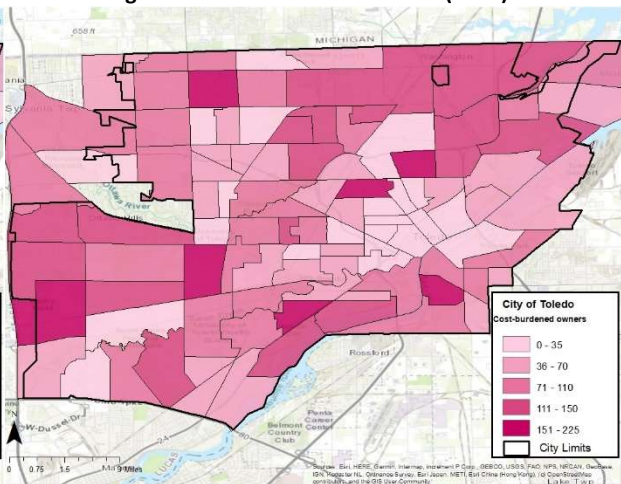


Figure 50: Cost-burdened owners (2017)



Source: 2017 HUD Comprehensive Housing Affordability Strategy

The spatial distribution of ownership units affordable to various income levels is displayed in Figures 51-54. 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 51: Affordable ownership units for very low-income households (2017)

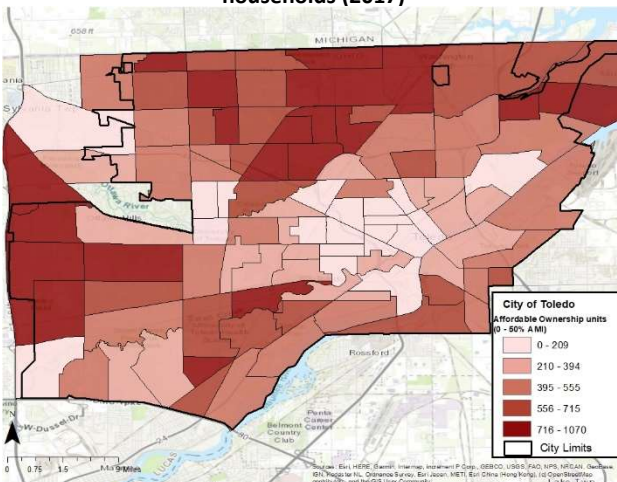
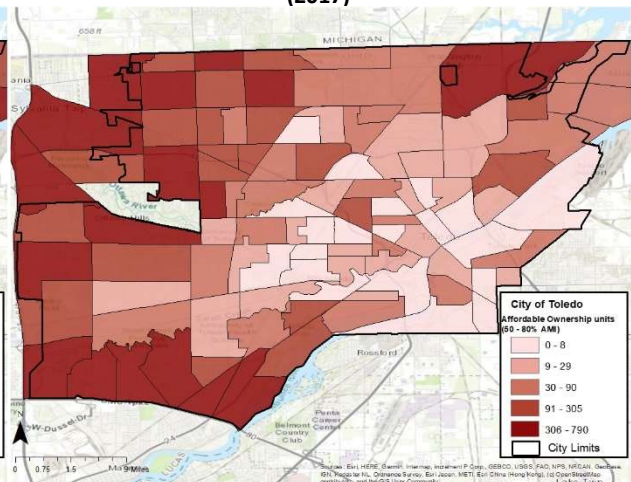


Figure 52: Affordable ownership units low-income households (2017)



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Figure 53: Affordable ownership units for low-moderate income households (2017)

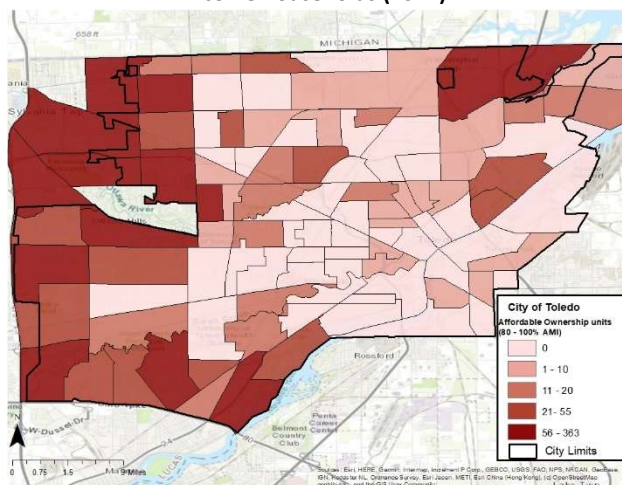
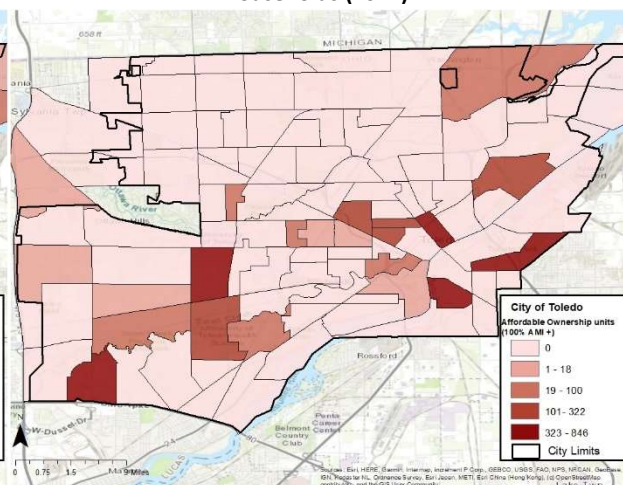


Figure 54: Affordable ownership units for moderate income households (2017)



Source: 2017 HUD Comprehensive Housing Affordability Strategy

Rental units affordable to extremely low-income (ELI) are most heavily concentrated along Route 24 and 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 55: Affordable rental units for extremely low-income households (2017)

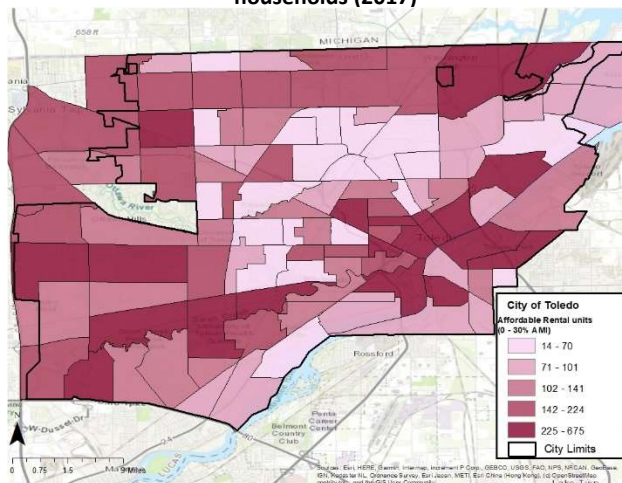


Figure 56: Affordable rental units for very low-income households (2017)

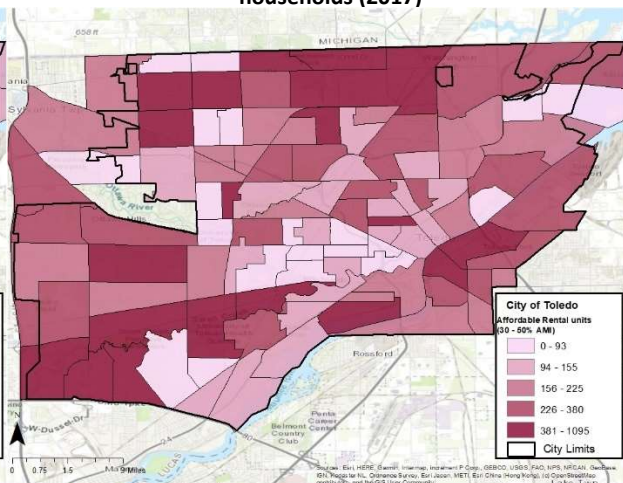


Figure 57: Affordable rental units for low-income households (2017)

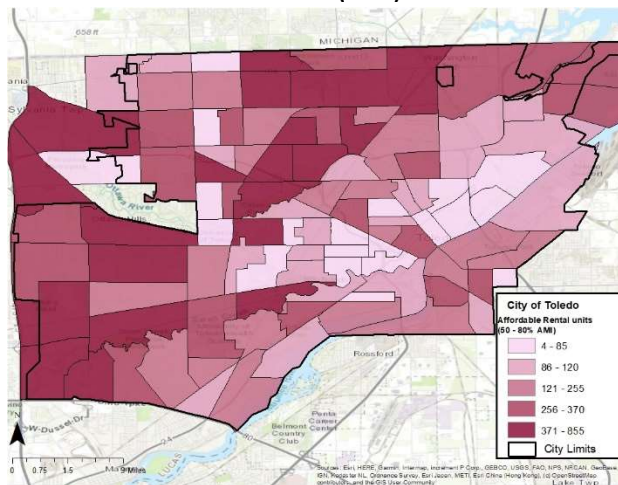
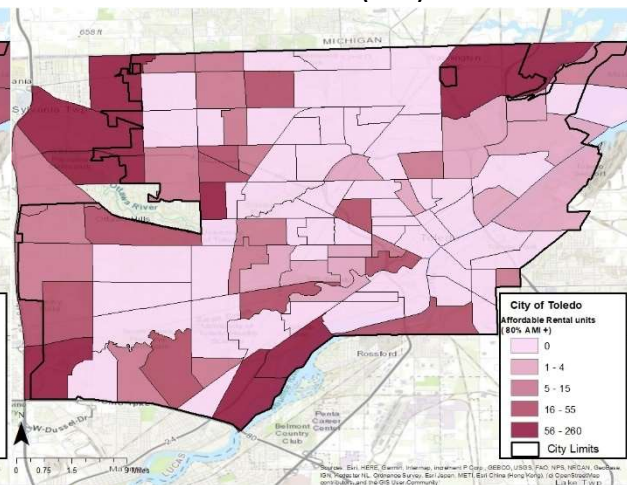


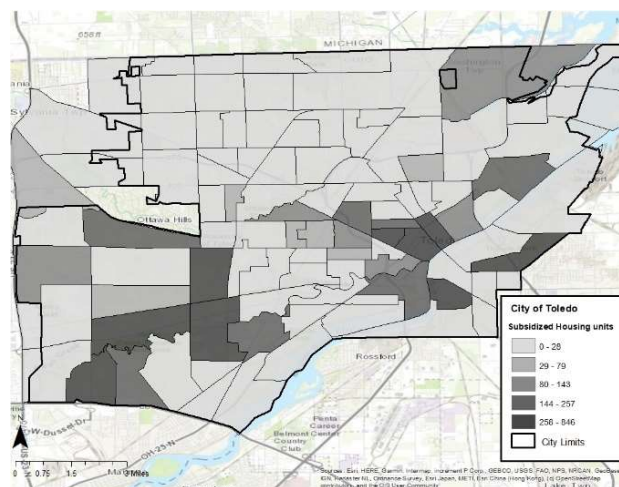
Figure 58: Affordable rental units for low- moderate income households (2017)



Source: 2017 HUD Comprehensive Housing Affordability Strategy

Subsidized housing in Toledo is primarily located along Airport Highway and downtown Toledo. Toledo's existing privately owned, federally subsidized supply that are set to expire by January 31, 2031 are in both locations.

Figure 59: Place based subsidized housing units (2020)



Source: 2020 National Housing Preservation Database

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.⁸⁴ This estimate provides insight on vacancy challenges, housing stock information and targeted areas that need investment. The survey estimate takers ranked 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

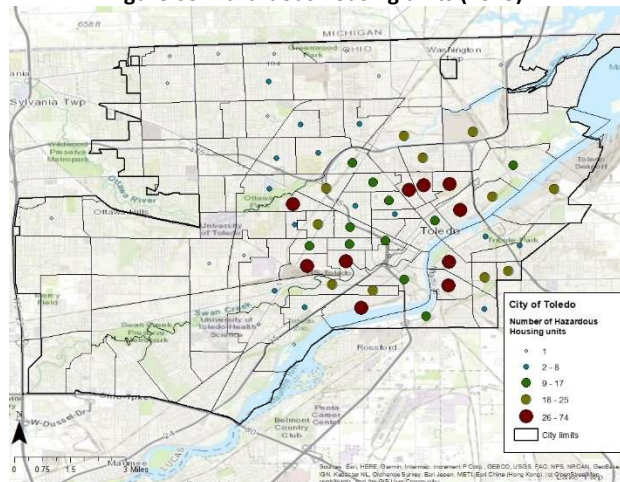
⁸⁴ <https://lucascountylandbank.org/services/data-collection-and-access>

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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 60). Of the 865 structures, 96 of them were found to be occupied.

Figure 60. Hazardous housing units (2015)



Source: 2015 Lucas County Land Bank

This survey also helps gauge where vacancy housing units exist in Toledo. Similar to the 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.⁸⁵ 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.⁸⁶ Under the OHFA Neighborhood Initiative Program (NIP), the Land Bank has 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

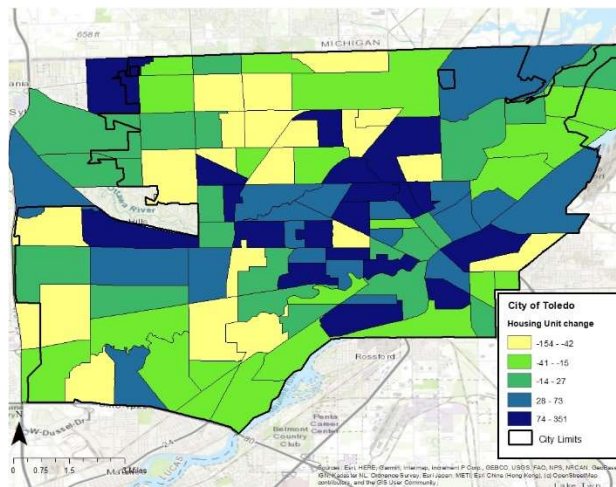
Toledo's housing supply is expected to grow over the next five years, while the City's total population and household are expected to decline.

From 2018 to 2025, households are projected to decline by 1,613 households and the population to decline by 5,085 residents.⁸⁷ 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.⁸⁸ 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 61).

Although Toledo will gain housing units, there are areas that will experience a 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 61. Housing unit changes (2018- 2025)



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).

Toledo is expected to see a loss of 3,760 households that make under \$25,000 annual (Table 9). The loss of these households could be explained for a few reasons. First, Toledo's median household income is

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.

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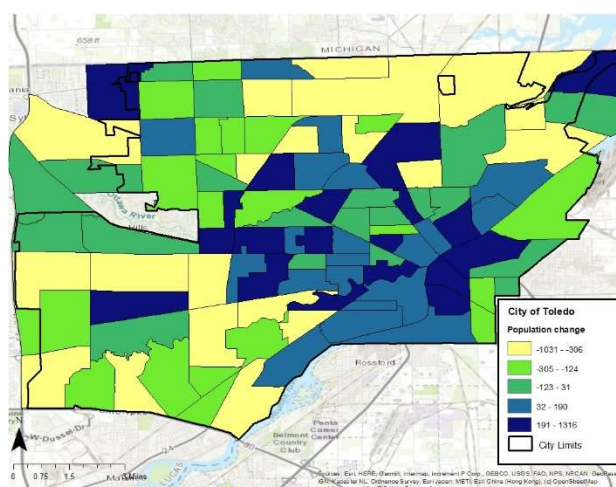
expected to increase to \$39,518. Second, the loss of population overlaps in areas concentrated with extremely low-income households like Airport Highway (Figure 62), signaling that lower-income households in this area are moving out of Toledo.

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

Household Income	FY 2020 Income AMI Limits (2 Persons in Family)	2018 Households	2025 Households	Change (2018 – 2025)	Affordable Rent Payment
Less than \$15,000	Extremely Low Income (equal or less than \$17,250)	24,813	23,293	-1,520	\$374.99 or below
\$15,000-\$24,999	Very Low Income (equal or less than \$28,800)	16,237	13,997	-2,240	\$375-\$624.99
\$25,000-\$34,999	Low Income (equal or less than \$28,800)	15,118	14,946	-172	\$625-\$874.99
\$35,000-\$49,999	Low Income (Less than 46,000)	17,646	15,804	-1,842	\$875-\$1,249.99
\$50,000-\$74,999	Median Income (equal or less than \$50,330)	19,274	21,466	+2,192	\$1,250-\$1,874.99
\$75,000-\$99,999	Above Median Income	11,115	12,148	+1,033	\$1,875-\$2,499.99
\$100,000-\$149,999		9,945	11,129	+1,184	\$2,500-\$3,749.99
\$150,000-\$199,999		2,368	1,941	-427	\$3,750-\$4,999.99
\$200,000+		1,348	1,527	+179	\$5000 or higher

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

Figure 62. Population changes (2018 – 2025)



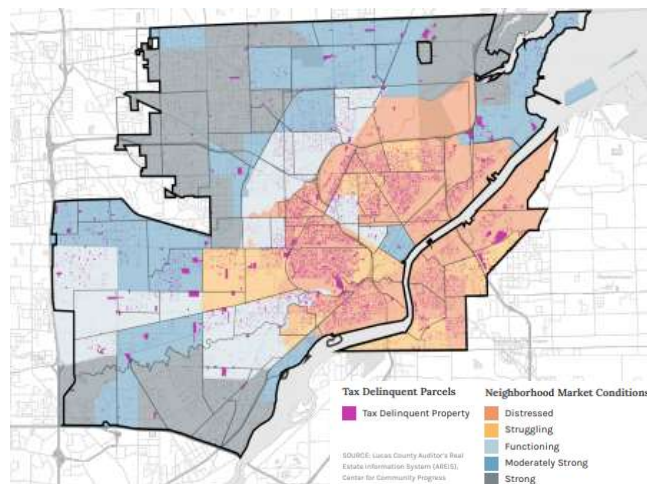
Source: 2025 ERSI Forecast and 2018 American Community 5-Year Estimates

Areas of Opportunity

Forward Toledo,⁸⁹ developed neighborhood market conditions,⁹⁰ to identify neighborhoods 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, which label neighborhoods as functioning, moderately strong and strong are found primarily in southwest and northwest Toledo.

Figure 62. Neighborhood market conditions (2021)



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 that best serves 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 market conditions. Homeownership and small and medium multifamily 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.

⁸⁹ 2020 Forward Toledo: An Exploratory Assessment to Inform Future Comprehensive Planning

⁹⁰ Neighborhood market conditions factors in property conditions, vacancy, sales/mortgage ratio, tax delinquency, sales price, violent crime, and household income.

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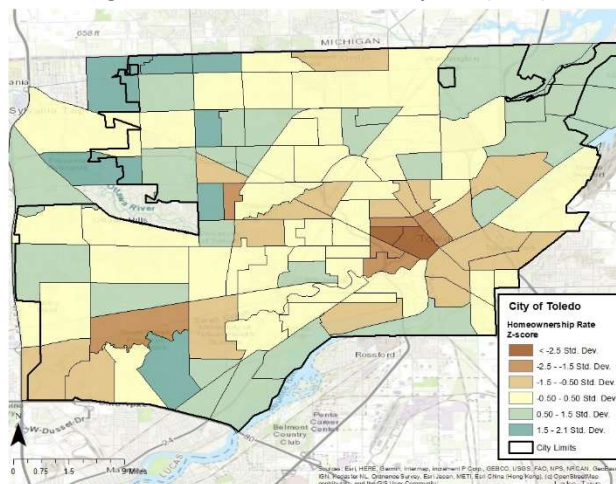
Neighborhoods in southwest Toledo, along Airport Highway, are categorized as having functioning or moderately strong market conditions. In this area, homeownership is not prevalent, however housing diversity is.

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 that the average homeownership rate in census tracts increase further from downtown Toledo.

Figure 63. Z-score homeownership rate (2018)



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 located along Airport Highway where there is a large supply subsidized housing.

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Figure 64. Z-score single-family detached homes (2018)

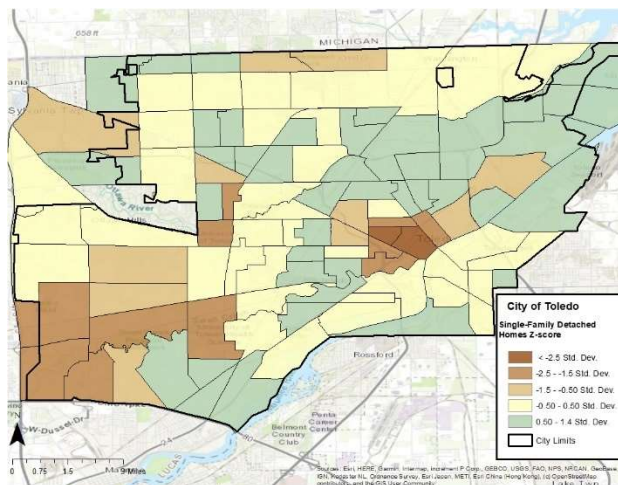
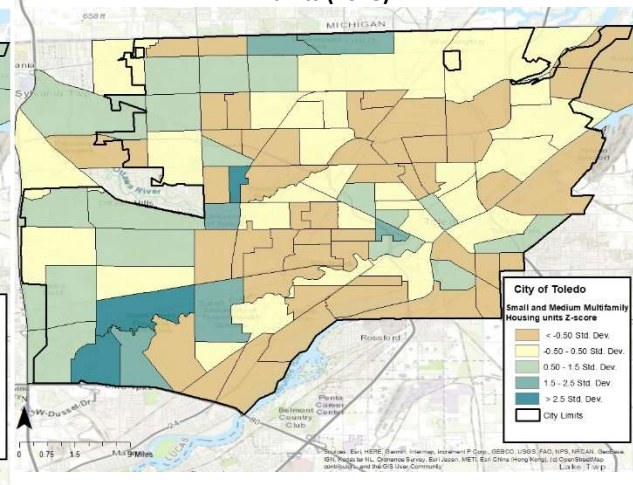


Figure 65. Z-score small and medium multifamily housing units (2018)



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 shows areas where median home value and median rent in census tracts 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 is census tracts with below average median home values and median rent.

Figure 66. Z-score median home value (2018)

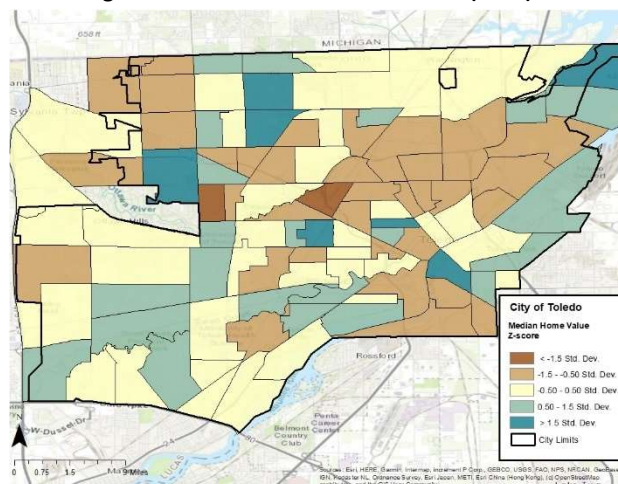
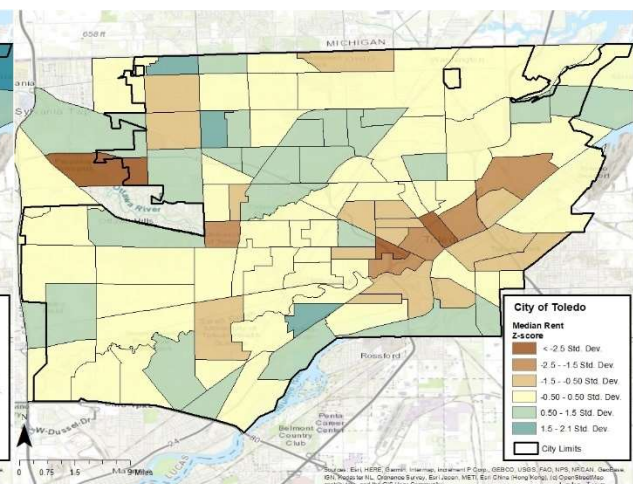


Figure 67. Z-score median rent (2018)

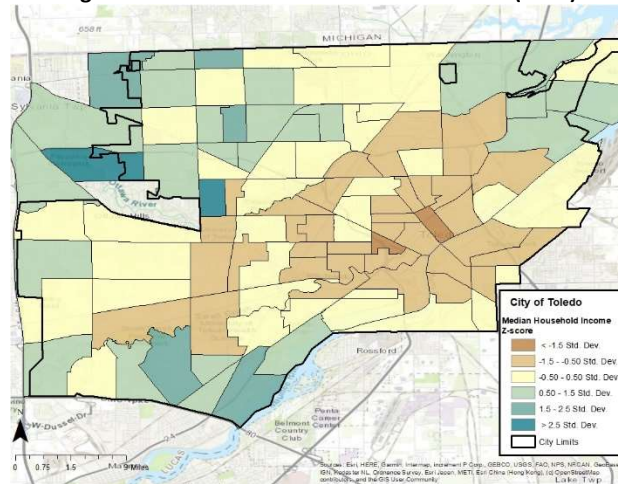


Source: 2018 American Community Survey 5-Year Estimates

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 income that are below the city's average. It also affirms census tracts that overlaps with strong neighborhood market conditions have above average median household income.

Figure 68. Z-score median household income (2018)



Source: 2018 American Community Survey 5-Year Estimates

APPENDIX 2: TASK 4 MEMO: ASSESSING LOCAL HOUSING INITIATIVES

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.

- 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 dependence 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:²

- **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.

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	Priority housing issues		
	<i>Pathways to homeownership</i>	<i>Owner-occupied rehabilitation & repair</i>	<i>Neighborhood inequities</i>
Lead Safe ordinance	-	-	-
Notice of Foreclosure Action	-	-	✓
Pay to stay	-	-	✓
Prohibited discrimination in real-estate	✓	-	✓
Source of income protections	-	-	✓
Discrimination on the basis of AIDS	-	-	✓
Property tax exemption: Public property	✓	-	✓
Public property disposed of in an urban renewal area	✓	-	✓
Sale or lease of real estate	✓	-	✓
Landbanking program	✓	-	✓
Downtown Tax Increment Financing ordinance	-	-	✓
Enterprise Zone Policy	-	-	✓
Project Labor Agreement	N/A	N/A	N/A
Licensing requirements	N/A	N/A	N/A
Certificate of registration requirements	N/A	N/A	N/A

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

*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.

Funding source	Priority housing need		
	<i>Pathways to homeownership</i>	<i>Owner-occupied rehabilitation & repair</i>	<i>Neighborhood inequities</i>
HOME Investment Partnership Program	✓	✓	✓
Community Development Block Grant	✓	✓	✓
U.S. EPA Brownfield Revolving Loan Fund	-	-	✓
Toledo-Lucas County Port Authority Bonds	✓	-	✓

Appendix 1. City of Toledo: Housing policy summaries

Policy name	Lead Safe ordinance
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	
<i>Production or preservation</i>	Preservation
<i>Rental, homeownership, or other</i>	Rental
Policy parameters	
<i>Eligible geographies</i>	- Applies to all applicable rental properties and daycare facilities - Priority Census Tracts to phase in compliance in three tiers
<i>Eligible populations</i>	- Affects children & specific provisions related to them - Does not include specific eligibility requirements
<i>Housing type</i>	1-4 unit rental properties and childcare family homes built before 1978
Policy administration	
<i>Lead administrator</i>	Program: Toledo Department of Neighborhoods Certificate issuer: Toledo-Lucas County Health Department Enforcement: Toledo Division of Code Enforcement
<i>Resource allocation or authorization</i>	None
<i>Tracking or reporting requirements</i>	Annual report to Mayor & City Council
Outputs	Not reported
Related partners	- Toledo Lead Poisoning Prevention Coalition - 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	Tenant protections: Notice of Foreclosure Action
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	
<i>Production or preservation</i>	Preservation
<i>Rental, homeownership, or other</i>	Rental
Policy parameters	
<i>Eligible geographies</i>	Citywide
<i>Eligible populations</i>	All tenants
<i>Housing type</i>	All rental properties
Policy administration	
<i>Lead administrator</i>	Enforcement: Department of Neighborhoods (Director or designee)
<i>Resource allocation or authorization</i>	None
<i>Tracking or reporting requirements</i>	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

Policy name	Tenant protection / fair housing: Pay to stay
Policy reference	Toledo Municipal Code Chapter 1770, Tenant's Right to Pay to Stay Legislation adopted 12/15/20 (per <i>Toledo Blade</i>)
Policy summary	- 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
Policy focus	
<i>Production or preservation</i>	Preservation
<i>Rental, homeownership, or other</i>	Rental
Policy parameters	
<i>Eligible geographies</i>	Citywide
<i>Eligible populations</i>	All tenants
<i>Housing type</i>	All rental properties
Policy administration	
<i>Lead administrator</i>	None identified
<i>Resource allocation or authorization</i>	None
<i>Tracking or reporting requirements</i>	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	https://www.tmc-clerk.com/civil/evictions/

Policy name	Tenant protections / fair housing: Prohibited discrimination in real-estate Tenant protections / fair housing: 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	
<i>Production or preservation</i>	Preservation
<i>Rental, homeownership, or other</i>	Rental, homeownership
Policy parameters	
<i>Eligible geographies</i>	Citywide
<i>Eligible populations</i>	All tenants & potential homebuyers
<i>Housing type</i>	All rental & for-sale properties
Policy administration	
<i>Lead administrator</i>	None identified
<i>Resource allocation or authorization</i>	None
<i>Tracking or reporting requirements</i>	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

Policy name	Fair housing: Discrimination on the basis of AIDS
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	
<i>Production or preservation</i>	Preservation
<i>Rental, homeownership, or other</i>	Rental, homeownership
Policy parameters	
<i>Eligible geographies</i>	Citywide
<i>Eligible populations</i>	Persons living with AIDS
<i>Housing type</i>	All rental & homeownership properties
Policy administration	
<i>Lead administrator</i>	None identified
<i>Resource allocation or authorization</i>	None
<i>Tracking or reporting requirements</i>	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
Related program or funding source	None

Policy name	Property tax exemption: Public property
Policy reference	Toledo Municipal Code Chapter 1201: Community Development Plan Section 15
Policy summary	- Exempts city-owned property held for community development purposes (per Chapter 1201) from city, county, and state taxes; the exemptions ends when the city sells the property (assuming buyer is also not exempt).
Policy focus	
<i>Production or preservation</i>	N/A
<i>Rental, homeownership, or other</i>	Rental, homeownership, other (homelessness services)
Policy parameters	
<i>Eligible geographies</i>	Citywide
<i>Eligible populations</i>	None specified
<i>Housing type</i>	None specified
Policy administration	
<i>Lead administrator</i>	None identified
<i>Resource allocation or authorization</i>	None
<i>Tracking or reporting requirements</i>	None
Outputs	N/A
Related partners	- Community-based / neighborhood organizations - Non-profit developers - For-profit developers - Toledo Department of Neighborhoods - Toledo Plan Commission
Related program or funding source	Lucas County Real Estate Tax Exemption, which extends to property owned by municipalities and LMH (https://co.lucas.oh.us/2807/Exemptions)

Policy name	Public land disposition: Public property disposed of in an urban renewal area
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 <i>*Does not outline specific priorities or uses for use of city-owned property (outside of alignment with referenced plans).</i>
Policy focus	
<i>Production or preservation</i>	N/A
<i>Rental, homeownership, or other</i>	Rental, homeownership, other (homelessness services)
Policy parameters	
<i>Eligible geographies</i>	Urban renewal districts
<i>Eligible populations</i>	None specified
<i>Housing type</i>	None specified (applies to residential)
Policy administration	
<i>Lead administrator</i>	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
<i>Resource allocation or authorization</i>	None for public land use <i>*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.</i>
<i>Tracking or reporting requirements</i>	None
Outputs	N/A
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

Policy name	Toledo landbanking program
Policy reference	Toledo Municipal Code Chapter 187: Purchases and Supplies Section 19(a)
Policy summary	- 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.
Policy focus	
<i>Production or preservation</i>	N/A
<i>Rental, homeownership, or other</i>	Rental, homeownership, other (homelessness services)
Policy parameters	
<i>Eligible geographies</i>	Citywide
<i>Eligible populations</i>	None specified
<i>Housing type</i>	None specified
Policy administration	
<i>Lead administrator</i>	Director of Development
<i>Resource allocation or authorization</i>	None specified
<i>Tracking or reporting requirements</i>	None
Outputs	N/A
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

Policy name	Downtown Tax Increment Financing ordinance
Policy reference	Ordinance 468-19 Adopted 10/15/19
Policy summary	- Establishes use of tax increment financing (TIF) for Toledo's Downtown for public infrastructure improvements. - Defines "public infrastructure improvements." Note that housing or residential uses are not defined as "public infrastructure improvements" except for "land acquisition, environmental remediation, and demolition on TIF parcels." - Establishes a PILOT for public improvements in the TIF district for 30 years (with revenue sharing between the City & Lucas County). - 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. - Defines TIF as subordinate to any conditions granted through a CRA.
Policy focus	
<i>Production or preservation</i>	N/A
<i>Rental, homeownership, or other</i>	N/A
Policy parameters	
<i>Eligible geographies</i>	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).
<i>Eligible populations</i>	None
<i>Housing type</i>	None: Residential property (unless being remediated or demolished) is not eligible public infrastructure improvement.
Policy administration	
<i>Lead administrator</i>	Director of Toledo Department of Business Development (although administration of fund is not clear-cut based on the ordinance language)
<i>Resource allocation or authorization</i>	Authorizes increased property tax value to be paid into Downtown Municipal Public Improvement Tax Increment Equivalent Fund
<i>Tracking or reporting requirements</i>	None
Outputs	N/A
Related partners	- Downtown Toledo Improvement District - Connect Toledo (downtown development corporation) - Property owners in TIF district - Residents in TIF district - Toledo Plan Commission - Toledo Department of Neighborhoods
Related program or funding source	None

Policy name	Enterprise Zone Policy
Policy reference	Internal administrative policy
Policy summary	Objective: Spur new construction or extensive renovation of residential, commercial, industrial, or mixed use facilities in specific areas - 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 & 35% in subzones). - Restricts use to either Enterprise Zone or CRA exemptions (not both). - 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 - Outlines application and monitoring fees, which are designated to Fund 83
Policy focus	
<i>Production or preservation</i>	Both
<i>Rental, homeownership, or other</i>	N/A
Policy parameters	
<i>Eligible geographies</i>	Enterprise Zones Subzones in Enterprise Zones (specific Census Tracts)
<i>Eligible populations</i>	None
<i>Housing type</i>	None (residential & mixed-use) Does set special parameters for "dinosaur" properties (those where 50% of the floor area is more than 50 years of age)
Policy administration	
<i>Lead administrator</i>	Program; Department of Economic Development Advises on use: Industrial Development Committee Approval: City Council
<i>Resource allocation or authorization</i>	- Authorizes tax exemptions on eligible projects in specified areas - Authorize application fee (1% of first year's projected tax savings up to \$2,500) - Annual fee for monitoring (1% of taxes saved up to \$2,500 or \$500 - whichever is greater)
<i>Tracking or reporting requirements</i>	Annual audit for businesses
Outputs	N/A
Related partners	- Economic development & workforce development organizations - For-profit developers - Non-profit developers - Property owners in Enterprise Zones & Subzones
Related program or funding source	Fund 83

Policy name	Project Labor Agreement
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. <i>*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.</i>
Policy focus	
<i>Production or preservation</i>	Production, preservation
<i>Rental, homeownership, or other</i>	N/A
Policy parameters	
<i>Eligible geographies</i>	Citywide
<i>Eligible populations</i>	N/A
<i>Housing type</i>	All construction projects above \$100k funded by the City
Policy administration	
<i>Lead administrator</i>	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.
<i>Resource allocation or authorization</i>	None
<i>Tracking or reporting requirements</i>	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	Licensing requirements
Policy reference	Toledo Municipal Code Chapter 1312: Registration or Licensing of Persons, Firms or Corporations in the General Contracting and Interiors Industry <i>*Ordinance 2-20 (version 2) from February 2020 intended to create a new chapter in the City's code (1312)</i>
Policy summary	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 focus	
<i>Production or preservation</i>	Production, preservation
<i>Rental, homeownership, or other</i>	N/A
Policy parameters	
<i>Eligible geographies</i>	Citywide
<i>Eligible populations</i>	None
<i>Housing type</i>	All properties (except those with 4 or fewer residential units or those maintained by public institution's maintenance staff)
Policy administration	
<i>Lead administrator</i>	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
<i>Resource allocation or authorization</i>	Initial registration and renewal fees Fines for violations
<i>Tracking or reporting requirements</i>	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

Policy name	Certificate of registration requirements
Policy reference	Toledo Municipal Code Chapter 1311: Registration of Persons, Firms or Corporations in the Building Construction Industry
Policy summary	- 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 focus	
<i>Production or preservation</i>	Both
<i>Rental, homeownership, or other</i>	N/A
Policy parameters	
<i>Eligible geographies</i>	Citywide
<i>Eligible populations</i>	N/A
<i>Housing type</i>	All properties (except single-family/one-unit dwellings or those maintained by public institutions' or industrial plants' maintenance staff)
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
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	N/A

Appendix 2. City of Toledo: Housing program summaries

Program name	Community Reinvestment Area
<i>Program summary</i>	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).
Program type	
<i>Production or preservation</i>	Production and preservation
<i>Rental or homeownership</i>	Both
<i>Direct or indirect</i>	Indirect (offsets development cost)
Lead administrator	Department of Economic and Business Development
Related partners	Developers Ohio Department of Development Toledo Public Schools Washington Local Schools Toledo City Council Lucas County Toledo Housing Advisory Commission (THAC)
Implementation mechanism(s)	The Toledo Housing Advisory Commission (THAC) provides ongoing inspections of properties receiving CRA tax abatement.
Related policy	N/A
Funding	
<i>Funding amount (most recent)</i>	N/A
<i>Source</i>	N/A
<i>Funding terms</i>	N/A
Program performance	
<i>Annual target</i>	Annual targets are not set.
<i>Annual reported output</i>	None
Eligibility or use parameters	
<i>Eligible geography</i>	Nine CRAs in use that cover most of Toledo: 6 pre-1994; 3 post-1994
<i>Eligible population(s)</i>	No specified population
<i>Housing type or development</i>	- Existing residential 1+ units - New residential development
Supporting Links	
<i>Program Information</i>	https://toledo.oh.gov/business/how-to-do-business-in-the-city/incentive-programs/community-reinvestment-area

Program name	Two Percent Utility Infrastructure Funding Program
<i>Program summary</i>	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	
<i>Production or preservation</i>	Production
<i>Rental or homeownership</i>	Not applicable
<i>Direct or indirect</i>	Indirect (offsets development cost)
Lead administrator	Department of Economic and Business Development
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	
<i>Funding amount (most recent)</i>	Varies by project
<i>Source</i>	Annual allocation from the Operating Rate Revenue.
<i>Funding terms</i>	- Repayment after 5 years if job creation or retention goals are not met. - Funding amount per project varies.
Program performance	
<i>Annual target</i>	None
<i>Annual reported output</i>	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	
<i>Eligible geography</i>	Citywide
<i>Eligible population(s)</i>	Not specified
<i>Housing type or development</i>	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	
<i>Program Information</i>	https://toledo.legistar.com/View.ashx?M=F&ID=8452395&GUID=61CD97B2-5EBC-4E01-9FDC-0C97F83A106D&G=E5BDDE21-C978-430C-804D-EE97005A5E73

Program name	Home At Last
<i>Program summary</i>	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.
Program type	
<i>Production or preservation</i>	N/A
<i>Rental or homeownership</i>	Homeownership
<i>Direct or indirect</i>	Direct
Lead administrator	Department of Neighborhoods
Related partners	Participating Lenders NeighborWorks Toledo (homebuyer training provider) Northwest Ohio Homeownership Development Agency (homebuyer training provider)
Implementation mechanism(s)	Competitive RFQ for title companies
Related policy	None
Funding	
<i>Funding amount (most recent)</i>	\$600,000 (FY21)
<i>Source</i>	HOME
<i>Funding terms</i>	- 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	
<i>Annual target</i>	18 homebuyers
<i>Annual reported output</i>	16 homebuyers
Eligibility or use parameters	
<i>Eligible geography</i>	Citywide
<i>Eligible population(s)</i>	Households at or below 80% AMI
<i>Housing type or development</i>	Single-family homes or condominiums
Supporting Links	
<i>Program Information</i>	https://cdn.toledo.oh.gov/uploads/documents/Plan-Commission/General-Maps/Neighborhoods/Home-At-Last.pdf?mtime=20200730134759&focal=none

Program name	HOME Rescue: Owner-Occupied Rehabilitation Program
<i>Program summary</i>	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.
Program type	
<i>Production or preservation</i>	Preservation
<i>Rental or homeownership</i>	Homeownership
<i>Direct or indirect</i>	Direct
Lead administrator	- Maumee Valley Habitat for Humanity - NeighborWorks Toledo
Related partners	- Department of Neighborhoods (funder) - Contractors - ProMedica Foundation (supplemental funding) - Owens Corning Foundation (supplemental funding) - Greater Toledo Community Foundation (supplemental funding)
Implementation mechanism(s)	A bid rotation schedule for contractors
Related policy	Certificate of registration requirements
Funding	
<i>Funding amount (most recent)</i>	\$2,493,633 (FY21)
<i>Source</i>	HOME
<i>Funding terms</i>	- Forgivable deferred loans after 10 years if homeowner remains the owner of record and the primary occupant. - Applicants must have resided in the property for at least 3 years. - Property must have taxes and mortgage payments up to date. - Up to \$48,000 per household (up to \$32,000 for code related repairs and up to \$16,000 for lead remediation).
Program performance	
<i>Annual target</i>	137 properties
<i>Annual reported output</i>	195 properties
Eligibility or use parameters	
<i>Eligible geography</i>	Citywide
<i>Eligible population(s)</i>	Households at or below 80% AMI
<i>Housing type or development</i>	Single-family homes
Supporting Links	
<i>Program Information</i>	https://toledo.oh.gov/residents/homeowners/home-rehab#owner

Program name	HOME Rescue: Rental Rehabilitation Program
<i>Program summary</i>	This program aims to assist property owners serving income-qualified tenants with housing rehabilitation.
Program type	
<i>Production or preservation</i>	Preservation
<i>Rental or homeownership</i>	Rental
<i>Direct or indirect</i>	Direct (for property owners)
Lead administrator	Department of Neighborhoods
Related partners	Contractors Multifamily property owners Tenants
Implementation mechanism(s)	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.
Related policy	N/A
Funding	
<i>Funding amount (most recent)</i>	\$25,141 (FY19)
<i>Source</i>	HOME
<i>Funding terms</i>	- 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%. - Match up to \$28,000 (up to \$12,000 for code related repairs and up to \$16,000 for lead remediation).
Program performance	
<i>Annual target</i>	9 properties
<i>Annual reported output</i>	0 properties
Eligibility or use parameters	
<i>Eligible geography</i>	Citywide
<i>Eligible population(s)</i>	Tenants with incomes at or below 60% AMI
<i>Housing type or development</i>	Rental properties of 1-4 units (including single-family homes)

Program name	Tenant-based rental assistance (TBRA)
<i>Program summary</i>	This program aims to provide direct rent and utility assistance for income-qualified tenants.
Program type	
<i>Production or preservation</i>	Preservation
<i>Rental or homeownership</i>	Rental
<i>Direct or indirect</i>	Direct
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)
Related policy	None
Funding	
<i>Funding amount (most recent)</i>	\$150,000 (FY21)
<i>Source</i>	HOME
<i>Funding terms</i>	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.
Program performance	
<i>Annual target</i>	30 households
<i>Annual reported output</i>	25 households
Eligibility or use parameters	
<i>Eligible geography</i>	Toledo HOME funds used for the TBRA are only available for rental properties within the city limits.
<i>Eligible population(s)</i>	Homeless persons, Tenants with incomes at or below 60% AMI
<i>Housing type or development</i>	N/A
Supporting Links	
<i>Program Information</i>	https://endinghomelessness Toledo.org/tenant-based-rental-assistance-tbra

Program name	Year 16 Initiative
<i>Program summary</i>	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.
Program type	
<i>Production or preservation</i>	Preservation
<i>Rental or homeownership</i>	Homeownership
<i>Direct or indirect</i>	Direct
Lead administrator	Local Initiatives Support Corporation (LISC)
Related partners	Toledo Department of Neighborhoods Ohio Capital Corporation for Housing Ohio Housing Finance Agency National Equity Fund Lucas County Land Bank Lucas Metropolitan Housing Wallick Communities United North NeighborWorks Toledo CHN Housing Partners Neighborhood Progress, Inc.
Implementation mechanism(s)	None
Related policy	None
Funding	
<i>Funding amount (most recent)</i>	\$75,000 (FY21; City of Toledo funding only)
<i>Source</i>	Community Development Block Grant (CDBG) Private and philanthropic dollars (including commitment from ProMedica)
<i>Funding terms</i>	- 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	
<i>Annual target</i>	Not specified
<i>Annual reported output</i>	14 homes sold to first-time homebuyers (2020)
Eligibility or use parameters	
<i>Eligible geography</i>	Citywide
<i>Eligible population(s)</i>	Households at or below 120% AMI
<i>Housing type or development</i>	Single-family homes
Supporting Links	
<i>Program Information</i>	https://www.lisc.org/toledo/our-work/housing/yr-16-program/

Program name	Continuum of Care
<i>Program summary</i>	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.
Program type	
<i>Production or preservation</i>	Homelessness services
<i>Rental or homeownership</i>	Rental
<i>Direct or indirect</i>	Direct
Lead administrator	Toledo Lucas County Homelessness Board (TLCHB)
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
Implementation mechanism(s)	CDBG funding application
Related policy	None
Funding	
<i>Funding amount (most recent)</i>	\$3,955,340 (FY21) (Continuum of Care total funding)
<i>Source</i>	Continuum of Care CDBG HOME
<i>Funding terms</i>	- 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.
Program performance	
<i>Annual target</i>	PSH (Program Year 2019): 32 households Rapid re-housing & direct financial assistance (Program Year 2019): 120 households
<i>Annual reported output</i>	PSH (Program Year 2019): 58 households Rapid re-housing & direct financial assistance (Program Year 2019): 176 households

Eligibility or use parameters	
<i>Eligible geography</i>	Citywide Funding priority for use in low- and moderate-income areas
<i>Eligible population(s)</i>	- 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.
<i>Housing type or development</i>	N/A
Supporting Links	
<i>Program Information</i>	https://endinghomelessness Toledo.org/continuum

Program name	Lead-Based Paint Hazard Control Grant Program
<i>Program summary</i>	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.
Program type	
<i>Production or preservation</i>	Preservation
<i>Rental or homeownership</i>	Rental, homeownership
<i>Direct or indirect</i>	Direct (homeownership); indirect (rental, tenants are not directly receiving any type of assistance)
Lead administrator	Department of Neighborhoods
Related partners	Department of Housing and Urban Development Office of Healthy Homes and Lead Hazard Control. Lucas County Health Department Contractors Property Owners and tenants
Implementation mechanism(s)	None specified
Related policy	Lead Safe ordinance for rental properties.
Funding	
<i>Funding amount (most recent)</i>	\$9,600,000 total \$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.
<i>Source</i>	CDBG HUD Office of Lead Hazard Control and Healthy Homes (OLHCHH)
<i>Funding terms</i>	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.
Program performance	
<i>Annual target</i>	Three-year target over OLHCHH grant period (2018-2021) Recently awarded OLHCHH grant: Lead Inspection Risk Assessment: 188 50 LeadSafe residential units: 160 30
<i>Annual reported output</i>	Lead Inspection Risk Assessment: 188 LeadSafe residential units: 66 (completed) *94 more LeadSafe residential units expected by January 2022.

Eligibility or use parameters	
<i>Eligible geography</i>	Citywide At-risk census tracts identified in LeadSafe ordinance.
<i>Eligible population(s)</i>	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 visits.
<i>Housing type or development</i>	Single-family homes and properties of 2-4 units.
Supporting Links	
<i>Program Information</i>	https://toledo.oh.gov/residents/homeowners/lead-paint-remediation

Program name	Toledo-Lucas County Emergency Rental Assistance Program (TLCERAP) Emergency Rental Assistance Fund (ERAF)
<i>Program summary</i>	These temporary programs aim to promote housing stability by providing emergency financial assistance to low- and moderate-income renters who have been negatively impact 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	
<i>Production or preservation</i>	Preservation
<i>Rental or homeownership</i>	Rental
<i>Direct or indirect</i>	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	
<i>Funding amount (most recent)</i>	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 <i>*Remaining TLCERAP funding used for administration costs</i>
<i>Source</i>	ERAF: COVID-19 Emergency Solutions Grant and CARES Act CDBG funding TLCERAP: Treasury funding
<i>Funding terms</i>	- Grant (both programs) - 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	
<i>Annual target</i>	ERAF: 700 households TLCERAP: None set.
<i>Annual reported output</i>	Has yet to be reported.

Eligibility or use parameters	
<i>Eligible geography</i>	ERAF: Citywide (rental properties registered in Toledo) TLCERAP: City- and countywide (rental properties registered in Toledo or Lucas County)
<i>Eligible population(s)</i>	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
<i>Housing type or development</i>	Both programs: multifamily units, duplexes, and single-family residential units rented, owned and operated by an individual or corporate landlord
Supporting Links	
<i>Program Information</i>	https://toledo.oh.gov/residents/renters/assistance#ami https://www.nwtoledo.org/emergency-rental-assistance-fund https://www.lssnwo.org/index.php/27 https://pathwaytoledo.org/service/empowerment-services/ https://portal.neighborlysoftware.com/ERAP-TOLEDOOH/Participant

Program name	Emergency Mortgage Assistance (EMAP)
<i>Program summary</i>	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	
<i>Production or preservation</i>	Preservation
<i>Rental or homeownership</i>	Homeownership
<i>Direct or indirect</i>	Direct
<i>Lead administrator</i>	Department of Neighborhoods
<i>Related partners</i>	Property owners
<i>Implementation mechanism(s)</i>	Online application portal
<i>Related policy</i>	None
Funding	
<i>Funding amount (most recent)</i>	\$1.5 million total \$1.2 million (direct mortgage assistance) <i>*Remaining funding used for administration costs</i>
<i>Source</i>	CARES Act CDBG funding
<i>Funding terms</i>	- 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	
<i>Annual target</i>	150 households
<i>Annual reported output</i>	Has yet to be reported.
Eligibility or use parameters	
<i>Eligible geography</i>	Citywide
<i>Eligible population(s)</i>	Households at or below 80% HUD AMI
<i>Housing type or development</i>	Owner-occupied housing units (1-4 units)
Supporting Links	
<i>Program Information</i>	https://toledo.oh.gov/residents/homeowners/mortgage-assistance

Program name	Ohio Opportunity Zone Tax Credit Program
<i>Program summary</i>	This program provides tax benefits to investors who invest in economically distressed areas, encouraging economic development and job creation. This program allows investors to re-invest capital gains in an Opportunity Fund with tax incentives (deferral, reduction or cancellation of taxes).
Program type	
<i>Production or preservation</i>	Both
<i>Rental or homeownership</i>	Rental and Homeownership
<i>Direct or indirect</i>	Indirect (tax incentive)
Lead administrator	Ohio Development Services Agency
Related partners	Business owners Investors Developers
Implementation mechanism(s)	Interactive Ohio Qualified Opportunity Zone Designations Map
Related policy	None
Funding	
<i>Funding amount (most recent)</i>	Statewide: \$50 million in tax credit allocation (2020-2021 biennium)
<i>Source</i>	United States Department of Treasury
<i>Funding terms</i>	- Offers a 10% basis increase if the investment is held for at least 5 years and 15% if held for at least 7 years. - Permanently excludes taxable income from capital gains if it is held for at least 10 years.
Program performance	
<i>Annual target</i>	No annual targets set.
<i>Annual reported output</i>	None.
Eligibility or use parameters	
<i>Eligible geography</i>	17 Opportunity Zones census tracts in Toledo (primarily located downtown Toledo and along the Toledo Seaport)
<i>Eligible population(s)</i>	N/A
<i>Housing type or development</i>	Commercial, industrial, or residential
Supporting Links	
<i>Program Information</i>	https://www.development.ohio.gov/bs/bs_censustracts.htm

Appendix 3. City of Toledo: Housing funding tool summaries

Funding source	HOME Investment Partnership Program
<i>Funding summary</i>	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.
Primary use	
<i>Production or preservation</i>	Both
<i>Rental, homeownership, or other</i>	Rental and homeownership
Funding type	Formula grants
Funding source	HUD
Funding amount (most recent)	\$2,179,977 (FY21) \$7,900,932 via American Rescue Plan (FY21)
Funding terms	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.
Lead administrator	Department of Neighborhoods
Related partners	CFDIs (OHFA, LISC, NEF) CDCs (United North) Local Developers (LMH)
Related program or policy	Home Rescue Home at Last TBRA

Funding source	Community Development Block Grant
<i>Funding summary</i>	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.
Primary use	
<i>Production or preservation</i>	Both
<i>Rental, homeownership, or other</i>	Rental, homeownership, and homelessness services
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

Funding source	U.S. EPA Brownfield Revolving Loan Fund (RFL)
<i>Funding summary</i>	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.
Primary use	
<i>Production or preservation</i>	Environmental cleanup Subsequent redevelopment of brownfield properties
<i>Rental, homeownership, or other</i>	N/A
Funding type	Grants, loans
Funding source	U.S. Environmental Protection Agency
Funding amount (most recent)	Total award (2016): \$533,000 Remaining amount for hazardous grants (a brownfield where the containment is a hazardous substance or pollutant): \$233,000 Remaining amount for petroleum grants (a brownfield where the contaminant is petroleum): \$300,000
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
Related partners	Investors Developers
Related program or policy	Toledo's Brownfield Revitalization Program

Funding source	Toledo-Lucas County Port Authority Bond Programs
<i>Funding summary</i>	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).
Primary use	
<i>Production or preservation</i>	Production, Preservation and Redevelopment
<i>Rental, homeownership, or other</i>	Rental and Homeownership
Funding type	Conduit Bond Structure - Housing Bond Capital Lease Transaction - Bond Financing
Funding source	Revenue generated by the Port Authority's operating divisions and its finance programs.
Funding amount (most recent)	Across all programs: \$44.5 million For past projects in Toledo, the port authority has provided \$9.5 million in taxable bond transactions.
Funding terms	Conduit Bond Structure: tax-exempt debt and financial strength based upon credit of the application Capital Lease Transaction; lease payments will be fully amortized debt and provides saving of State and Local Sales tax on construction materials.
Lead administrator	Toledo Lucas County Port Authority
Related partners	Investors Developers Governmental entities
Related program or policy	N/A

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
<i>Program summary</i>	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.
<i>LMH involvement in program</i>	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	
<i>Voucher or Public Housing</i>	Voucher (HCV)
<i>Housing production, preservation, resident services, affordability</i>	Affordability
<i>Intended Population (eligibility)</i>	Eligible low-income households
Program administration	
<i>Lead administrator</i>	LMH
<i>Partners</i>	N/A
Funding	
<i>Source</i>	HUD
Program performance	
<i>Impact</i>	4,685 households
<i>Data Tracking</i>	HUD Section Eight Management Assessment Program (SEMAP) metrics

Program name	Low Income Public Housing (LIPH) Program
<i>Program summary</i>	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.
<i>LMH involvement in program</i>	LMH owns and operates 2,669 affordable housing units across 26 distinct communities.
Program type	
<i>Voucher or Public Housing</i>	Public Housing (LIPH)
<i>Housing production, preservation, resident services, affordability</i>	Affordability
<i>Intended Population (eligibility)</i>	Eligible low-income households
Program administration	
<i>Lead administrator</i>	LMH
<i>Partners</i>	N/A
Funding	
<i>Source</i>	HUD
Program performance	
<i>Impact</i>	2,669 households
<i>Data Tracking</i>	HUD Public Housing Assessment System (PHAS) metrics

Program name	HCV Project-Based Voucher Program
<i>Program summary</i>	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.
<i>LMH involvement in program</i>	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.
Program type	
<i>Voucher or Public Housing</i>	Voucher (HCV)
<i>Housing production, preservation, resident services, affordability</i>	Affordability
<i>Intended Population (eligibility)</i>	Each program targets various special population groups
Program administration	
<i>Lead administrator</i>	LMH
<i>Partners</i>	Neighborhood Properties, Inc. Renaissance Senior Apartments (National Church Residences), YWCA Chestnut Hill (Volunteers of America) Lakewoods Senior Apartments Commons at Garden Lake (National Church Residences) Valley Bridge (National Church Residences) St. Hedwig Collingwood Green III
Funding	
<i>Source</i>	HUD
Program performance	
<i>Impact</i>	484 households
<i>Data Tracking</i>	HUD Section Eight Management Assessment Program (SEMAP) metrics

Program name	HUD-VASH Vouchers
<i>Program summary</i>	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.
<i>LMH involvement in program</i>	LMH provides 170 VASH vouchers to individuals and families.
Program type	
<i>Voucher or Public Housing</i>	Voucher (HCV)
<i>Housing production, preservation, resident services, affordability</i>	Affordability and resident services
<i>Intended Population (eligibility)</i>	Eligible low-income veterans
Program administration	
<i>Lead administrator</i>	LMH
<i>Partners</i>	HUD and VA
Funding	
<i>Source</i>	HUD and VA
Program performance	
<i>Impact</i>	170 households
<i>Data Tracking</i>	SEMAP by PHA, Case management by VA

Program name	HCV Tenant-Based Special Purpose Voucher Program
<i>Program summary</i>	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.
<i>LMH involvement in program</i>	LMH allocates tenant-based vouchers for this program.
Program type	
<i>Voucher or Public Housing</i>	Voucher (HCV)
<i>Housing production, preservation, resident services, affordability</i>	Affordability and resident services
<i>Intended Population (eligibility)</i>	Each program targets various special population groups
Program administration	
<i>Lead administrator</i>	LMH
<i>Partners</i>	Various partners
Funding	
<i>Source</i>	HUD
Program performance	
<i>Impact</i>	874 households
<i>Data Tracking</i>	HUD Section Eight Management Assessment Program (SEMAP) metrics

Program name	No Barriers Housing Supportive Services Vouchers
<i>Program summary</i>	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.
<i>LMH involvement in program</i>	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	
<i>Voucher or Public Housing</i>	Voucher (HCV)
<i>Housing production, preservation, resident services, affordability</i>	Affordability and resident services
<i>Intended Population (eligibility)</i>	Chronically homeless individuals
Program administration	
<i>Lead administrator</i>	LMH
<i>Partners</i>	Toledo Lucas County Homelessness Board, Mental Health and Recovery Services Board of Lucas County
Funding	
<i>Source</i>	HUD
Program performance	
<i>Impact</i>	65 Housing Choice Vouchers
<i>Data Tracking</i>	HUD Section Eight Management Assessment Program (SEMAP) metrics

Program name	HCV Infant Mortality Program
<i>Program summary</i>	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.
<i>LMH involvement in program</i>	LMH allocates tenant-based vouchers for this program.
Program type	
<i>Voucher or Public Housing</i>	Voucher (HCV)
<i>Housing production, preservation, resident services, affordability</i>	Affordability
<i>Intended Population (eligibility)</i>	Participants must be pregnant or have a child under 6 months and experiencing homelessness, or have an unstable living environment.
Program administration	
<i>Lead administrator</i>	LMH
<i>Partners</i>	Hospital Council of Northwest Ohio (HCNO)
Funding	
<i>Source</i>	HUD
Program performance	
<i>Impact</i>	90 households
<i>Data Tracking</i>	HUD Section Eight Management Assessment Program (SEMAP) metrics

Program name	
HUD Choice Neighborhoods Initiative Planning Grant	
<i>Program summary</i>	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.
<i>LMH involvement in program</i>	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.
Program type	
<i>Voucher or Public Housing</i>	Public Housing (LIPH)
<i>Housing production, preservation, resident services, affordability</i>	Resident Services and Preservation
<i>Intended Population (eligibility)</i>	Residents of McClinton Nunn Homes and the Junction Neighborhood
Program administration	
<i>Lead administrator</i>	LMH
<i>Partners</i>	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.
Funding	
<i>Source</i>	HUD, LMH, City of Toledo & Lucas County Board of Commissioners
Program performance	
<i>Impact</i>	Approximately 5,000 residents
<i>Data Tracking</i>	HUD CNI metrics

Program name	ConnectHomeUSA
<i>Program summary</i>	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.
<i>LMH involvement in program</i>	LMH was designated a ConnectHomeUSA site as part of the 2018 cohort.
Program type	
<i>Voucher or Public Housing</i>	Public Housing (LIPH)
<i>Housing production, preservation, resident services, affordability</i>	Resident Services
<i>Intended Population (eligibility)</i>	Public housing residents
Program administration	
<i>Lead administrator</i>	LMH
<i>Partners</i>	People for PCs; Toledo Public Schools
Funding	
<i>Source</i>	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.
Program performance	
<i>Impact</i>	N/A
<i>Data Tracking</i>	N/A

Program name	Health Profession Opportunity Grant
<i>Program summary</i>	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.
<i>LMH involvement in program</i>	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.
Program type	
<i>Voucher or Public Housing</i>	Public Housing (LIPH)
<i>Housing production, preservation, resident services, affordability</i>	Resident Services
<i>Intended Population (eligibility)</i>	Eligible low-income individuals meeting program requirements
Program administration	
<i>Lead administrator</i>	LMH
<i>Partners</i>	The Zepf Center/NetWORK and many other partners
Funding	
<i>Source</i>	Administration for Children and Families, U.S. Department of Health & Human Services

Program performance	
<i>Impact</i>	708 LMH Residents went through Random Assignment. Currently, 372 are in treatment, 106 were in treatment and are now inactive.
<i>Data Tracking</i>	HPOG grant metrics

Program name	HUD Resident Opportunity & Self-Sufficiency (ROSS) Program
<i>Program summary</i>	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.
<i>LMH involvement in program</i>	Two 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	
<i>Voucher or Public Housing</i>	Public Housing (LIPH)
<i>Housing production, preservation, resident services, affordability</i>	Resident Services
<i>Intended Population (eligibility)</i>	Public housing residents
Program administration	
<i>Lead administrator</i>	LMH
<i>Partners</i>	HUD
Funding	
<i>Source</i>	HUD
Program performance	
<i>Impact</i>	1,303 families
<i>Data Tracking</i>	HUD ROSS metrics

Program name	HUD Family Self Sufficiency (FSS) Program
<i>Program summary</i>	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
<i>LMH involvement in program</i>	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	
<i>Voucher or Public Housing</i>	Voucher (HCV) and Public Housing (LIPH)
<i>Housing production, preservation, resident services, affordability</i>	Resident Services
<i>Intended Population (eligibility)</i>	Voucher recipients and public housing residents
Program administration	
<i>Lead administrator</i>	LMH
<i>Partners</i>	Many community partners
Funding	
<i>Source</i>	HUD; Awarded \$263,400 grant in 2021
Program performance	
<i>Impact</i>	Since beginning of program, 70 participants have graduated. Annual capacity is approximately 50-60.
<i>Data Tracking</i>	HUD FSS metrics

Program name	HUD Jobs Plus Program
<i>Program summary</i>	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.
<i>LMH involvement in program</i>	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.
Program type	
<i>Voucher or Public Housing</i>	Public Housing (LIPH)
<i>Housing production, preservation, resident services, affordability</i>	Resident Services
<i>Intended Population (eligibility)</i>	Ravine Park Village and Birmingham Terrace public housing residents
Program administration	
<i>Lead administrator</i>	LMH
<i>Partners</i>	NetWORK Division of Zepf Center: Northwest Ohio, Ohio Means Jobs Lucas County, Pathway, YMCA, GLG Construction Services, LISC, LMH, Goodwill Industries, Lucas County Workforce Development, City of Toledo
Funding	
<i>Source</i>	HUD; Jobs Plus Grant Award of \$2,300,000
Program performance	
<i>Impact</i>	55 residents are currently enrolled
<i>Data Tracking</i>	HUD Jobs Plus metrics

Program name	Housing Stability Coordination
<i>Program summary</i>	With the pandemic, many residents have faced new challenges to financial stability. 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. 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.
<i>LMH involvement in program</i>	LMH is the coordinator of this internal effort.
Program type	
<i>Voucher or Public Housing</i>	Voucher (HCV) and Public Housing (LIPH)
<i>Housing production, preservation, resident services, affordability</i>	Resident Services
<i>Intended Population (eligibility)</i>	LIPH and HCVP participants facing eviction due to non-payment of rent. Various funding partners and sources each maintain different eligibility criteria.
Program administration	
<i>Lead administrator</i>	LMH
<i>Partners</i>	Internal staff across departments; Lucas County Department of Job & Family Services (LCDJFS), Northwest Ohio Homeownership Development Agency (NOHDA)
Funding	
<i>Source</i>	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	
<i>Impact</i>	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.
<i>Data Tracking</i>	Residents and participants assisted; other grant metrics

Program name	
Low-Income Housing Tax Credit Units	
<i>Program summary</i>	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.
<i>LMH involvement in program</i>	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
Program type	
<i>Voucher or Public Housing</i>	Affordable housing development
<i>Housing production, preservation, resident services, affordability</i>	Affordability
<i>Intended Population (eligibility)</i>	Low-income housing tax credit eligible households
Program administration	
<i>Lead administrator</i>	LMH
<i>Partners</i>	City of Toledo and Ohio Housing Finance Agency
Funding	
<i>Source</i>	Ohio Housing Finance Agency
Program performance	
<i>Impact</i>	322 households
<i>Data Tracking</i>	Files are audited annually by the owner and the OFHA Sites are managed by a third-party property management company.

Program name	Transition Aged Youth Redevelopment (pending)
<i>Program summary</i>	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.
<i>LMH involvement in program</i>	LMH is spearheading the project and providing the project-based voucher assistance for the units. The project is actively in development.
Program type	
<i>Voucher or Public Housing</i>	Voucher (HCV)
<i>Housing production, preservation, resident services, affordability</i>	Housing Production
<i>Intended Population (eligibility)</i>	Youth aging out of the foster care system
Program administration	
<i>Lead administrator</i>	LMH
<i>Partners</i>	Juvenile Court, Lucas County Children Services, City, Ohio Housing Finance Agency, additional partners
Funding	
<i>Source</i>	City of Toledo HOME funding
Program performance	
<i>Impact</i>	Will serve 43 young people aging out of the foster care system
<i>Data Tracking</i>	TBD

Program name		HUD Choice Mobility Demonstration Program (pending)
Program summary		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 involvement in program		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.
Program type		
Voucher or Public Housing		Voucher (HCV)
Housing production, preservation, resident services, affordability		Resident Services
Intended Population (eligibility)		Voucher households
Program administration		
Lead administrator		LMH
Partners		N/A
Funding		
Source		HUD demonstration program with grant funding
Program performance		
Impact		TBD
Data Tracking		HUD Choice Mobility Demonstration metrics

APPENDIX 3: TASK 5 SUMMARY: ASSESSING DEVELOPMENT BARRIERS

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 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:

Scenario	Details
6-story MF new construction	Brick/concrete framing 60 units total/1000 sq. ft. per unit Basement included
3-story MF new construction	Fiber cement/wood frame 22 units total/1000 sq. ft. per unit Basement included
2-story SF new construction	Wood siding/wood frame Average building quality 2000 sq. ft. 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)
 - Investor target IRR

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Task 5 Summary | Assessing barriers to development

- Developer target IRR
- Basic lender/investor feasibility

Scenario	Details	Estimated breakeven rent
6-story MF new construction	Brick/concrete framing 60 units total/1000 sq. ft. per unit Basement included	\$2,025 average per unit (\$2.03 psf)
3-story MF new construction	Fiber cement/wood frame 22 units total/1000 sq. ft. per unit Basement included	\$2,000 average per unit (\$2.00 psf)
2-story SF new construction	Wood siding/wood frame Average building quality 2000 sq. ft. Unfinished basement included	\$2,600 average per unit (\$1.30 psf)

• 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 Index¹ for Toledo, OH (December 2020): \$913
 - At this rent, each new construction development scenario above would face significant financial gaps.
 - Median household income² in Toledo, OH (2019): \$37,752
 - Rent affordable to a household with the median Toledo income: \$943³
 - At these rents, each new construction development scenario above would face significant financial gaps (without any subsidy).

Scenario	Breakeven rent	Test rents	Gap
6-story MF new construction	\$2,025	\$913	More than 50% of project cost
		\$943	\$7,811,000
3-story MF new construction	\$2,000	\$913	More than 50% of project cost
		\$943	\$2,789,000
2-story SF new construction	\$2,576	\$913	\$182,794
		\$943	\$179,543

- 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 Index⁴ 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/>

² <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/>

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- **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:

	Population
Lucas County, OH	428,348
Toledo, OH	272,779
Cincinnati, OH	303,940
Cleveland, OH	381,009
Columbus, OH	898,553
Detroit, MI	670,031
Lima, OH	37,117
Mansfield, OH	46,576
Springfield, OH	59,132

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.
 - *Single-family land values have been increasing across peer markets in recent years.* Like Toledo, most peer markets (excepting Cleveland and Springfield, OH)

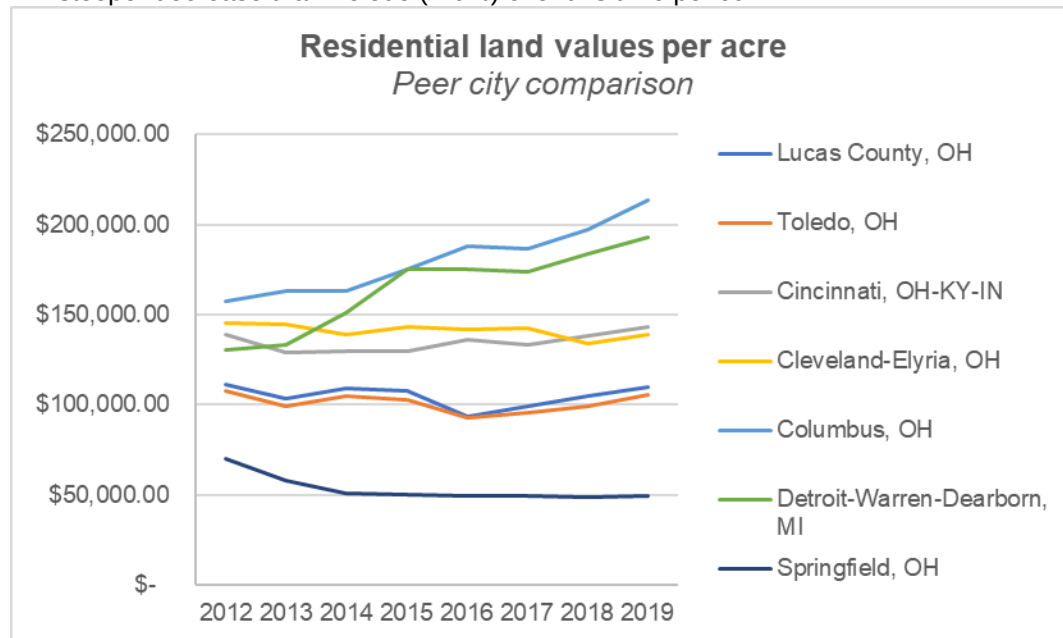
⁵ Note: coverage from this data is limited to single-family residential land (does not include multifamily residential land). Since no viable data source was identified for measuring multifamily residential land costs over time

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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.

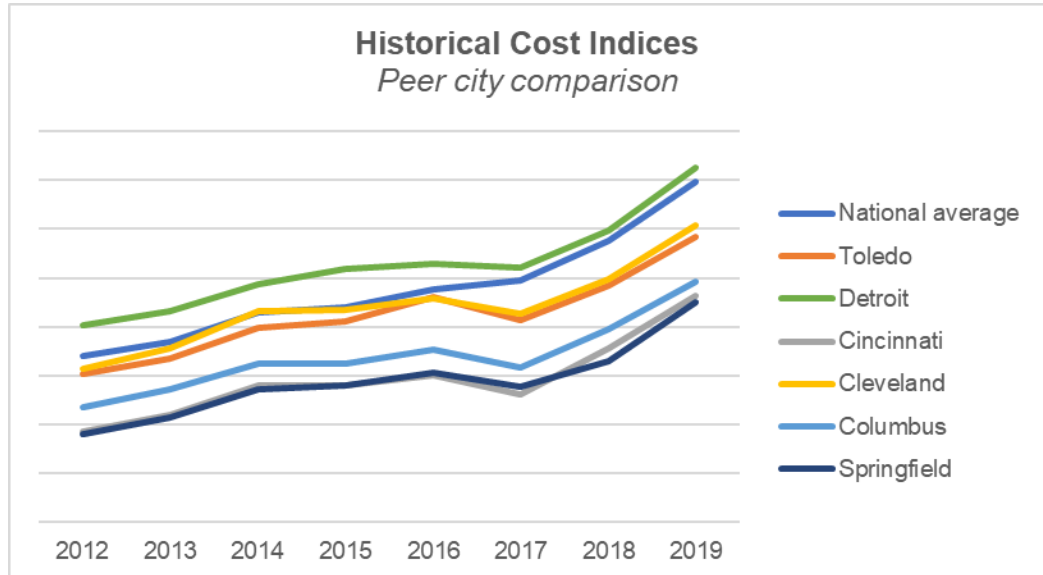


Source: Larson, William, Jessica Shui, Morris Davis, and Stephen Oliner (2019). *The Price of Residential Land for Counties, ZIP Codes, and Census Tracts in the United States*. FHFA Staff Working Paper 19-01

• **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).⁶
- 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.

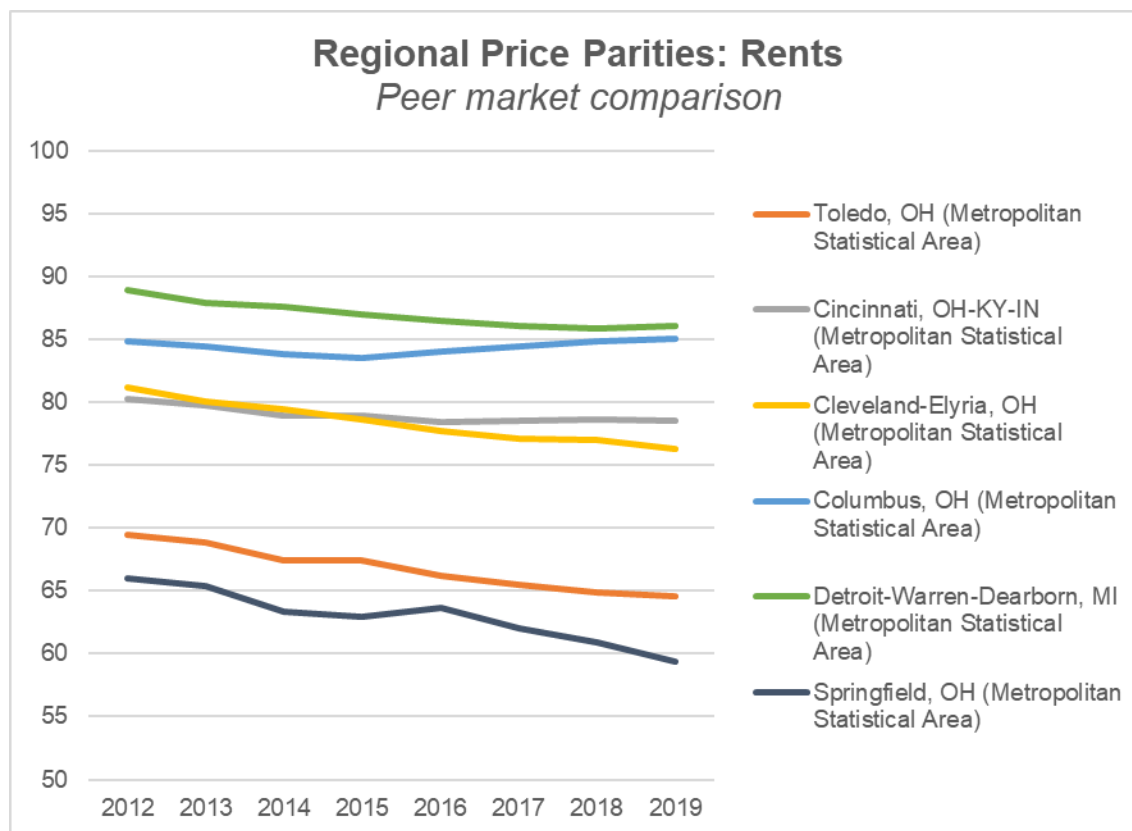


Source: RSMean Historical Cost Index

Rent and price comparison to peer markets

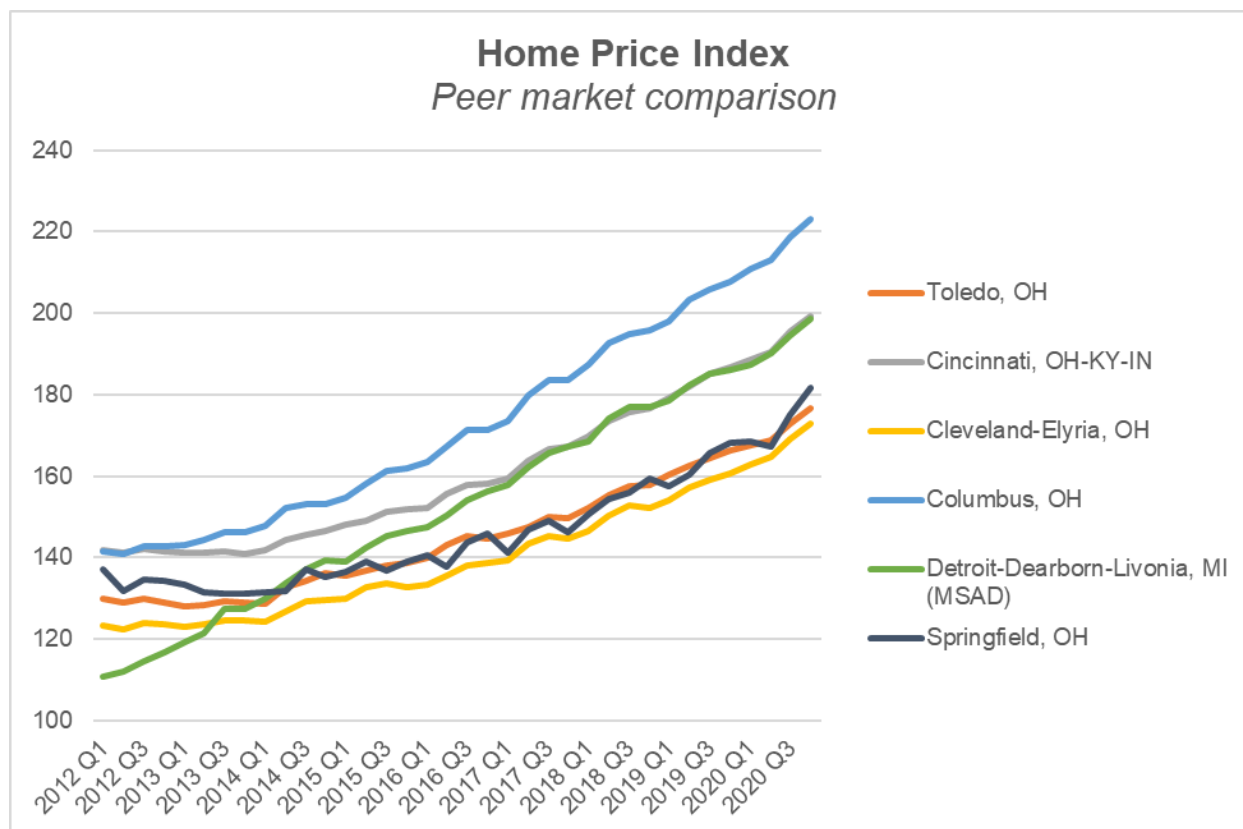
- Per BEA's regional price parities⁷, Toledo's market commands lower rents than most peer markets analyzed and has experienced a larger decline (-7%) in rents, than all other markets analyzed except Springfield, OH. Columbus, OH was the only market analyzed where rents, relative to the national average, did not decline.

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>



- Per FHFA's home price index⁸, 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.

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](#).

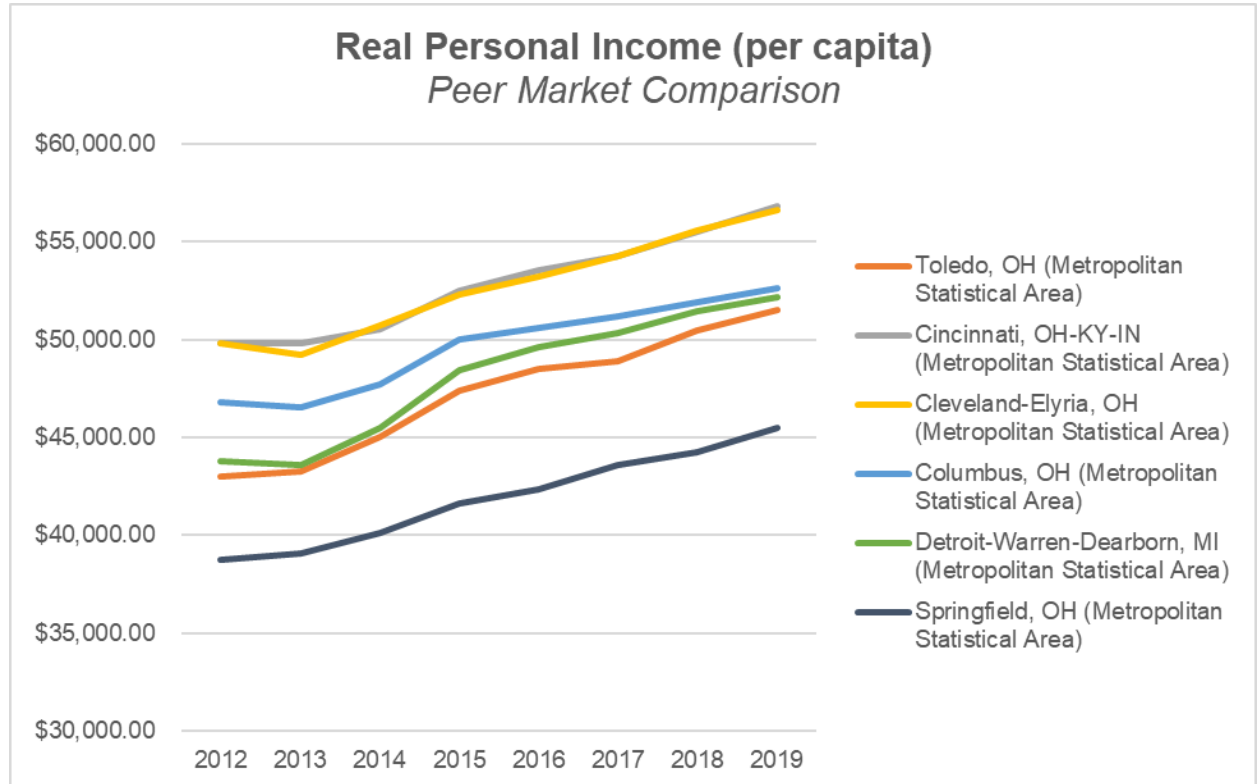


Comparison of real personal income across peer markets

- Per BEA's regional estimates of Real Personal Income⁹, 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.

Real per capita personal income change over time	2012-2019
Toledo, OH (Metropolitan Statistical Area)	20%
Cincinnati, OH-KY-IN (Metropolitan Statistical Area)	14%
Cleveland-Elyria, OH (Metropolitan Statistical Area)	14%
Columbus, OH (Metropolitan Statistical Area)	12%
Detroit-Warren-Dearborn, MI (Metropolitan Statistical Area)	19%
Springfield, OH (Metropolitan Statistical Area)	17%

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.

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CONSTRUCTION COSTS ANALYSIS			
<i>Source: RSMeans (Q1 2021)</i>			
	6-story MF	3-story MF	2-story SF
Baseline	\$ 202.19	\$ 190.92	\$ 119.02
Using open shop labor instead of union labor	\$ 179.18	\$ 169.77	N/A
Using different materials (lowest cost)	\$ 166.58	\$ 172.32	\$ 119.02
Using different materials (highest cost)	\$ 203.90	\$ 193.65	\$ 141.21
Smaller building footprint (-0.25%)	\$ 219.17	\$ 202.80	\$ 141.06
Larger building footprint (+0.25%)	\$ 192.00	\$ 183.79	\$ 117.68
Smaller perimeter around the building (-0.25%)	\$ 190.23	\$ 188.39	\$ 126.31
Larger perimeter around the building (+0.25%)	\$ 214.67	\$ 200.26	\$ 126.31
Accessibility modifications			
Elevator	\$ 206.50	\$ 192.71	N/A

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).¹⁰ 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.

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	6-story MF	3-story MF	2-story SF
Gap with lowest cost construction options + \$943/unit	\$ 7,245,000.00	\$ 2,965,176.00 or more ¹¹	\$ 229,076.16
Gap with lowest cost construction options + \$943/unit + using the additional square footage for additional units	\$ 6,037,000.00	\$ 2,609,000.00	\$ 127,020.03

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.

	<i>Incremental reduction to the financing gap (per square foot)</i>		
<i>Adjustments to the deal structure</i>	6-story MF	3-story MF	2-story SF
Lower DCSR (1.25% --> 1.15%)	\$ (7.04)	\$ (6.47)	\$ (6.08)
Longer amortization period on senior debt (+10 years)	\$ (10.37)	\$ (10.07)	\$ (17.44)
Lower interest rate on senior debt (5% to 4%)	\$ (15.31)	\$ (15.42)	\$ (11.63)
Deferred developer fee	\$ (5.52)	\$ (5.05)	\$ (5.75)

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):

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.

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Non-LIHTC financing stack

Type of financing	Percent of total project costs covered
Debt	67%
Equity	16%
Donated land	2%
Deferred loan (e.g. HOME)	5%
C-PACE	10%

LIHTC financing stack

Type of financing	Percent of total project costs covered
Debt	18%
Equity	55%
Deferred developer fee	3%
Deferred loan (e.g. HOME)	3%
Grant	21%

Appendix A. Assumptions used for development cost modeling

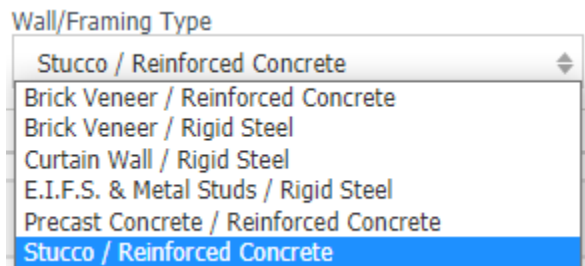
Development model #1: MF new construction (6 stories)

Acquisition costs

- Assuming land is currently vacant
- Assuming the parcel is already zoned for residential use
- Estimated residential land value based on County Auditor data (AREIS)
 - o Selected vacant MF residential parcels (land use code 400), within the City of Toledo, where land value was greater than 0
 - o 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.
 - o 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)
 - o Other options include:



- Using other default options provided by RSMeans based on above assumptions:
- 60,000 sq. ft. total
- 500 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 **\$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

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Rent

- Using 2020 FMRs as a starting point

Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2020 FMR	\$505	\$592	\$767	\$1,044	\$1,150

- 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.
 - o $\text{Property taxes} = [(0.35 * \text{market value}) * 76.43] / 1000 = 0.02675 * \text{market value} \rightarrow$ 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%
 - o 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
 - o 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
 - o 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

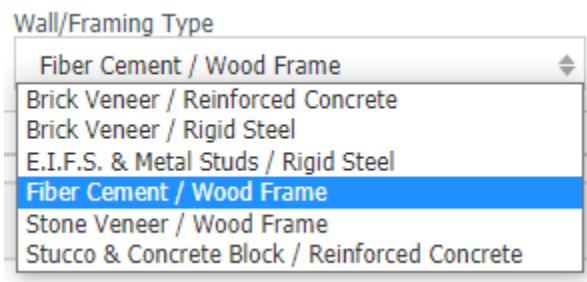
- Only senior debt amortized over 30 years (80%) + investor equity (20%)
- Investor target IRR: 9% (per local MF pro formas)
- 1.25 DSCR (all local MF pro formas exceeded this standard)

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):
 - o Selected vacant residential parcels (land use codes 500 – 505), within the City of Toledo, where land value was greater than 0
 - o 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.
 - o 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).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)

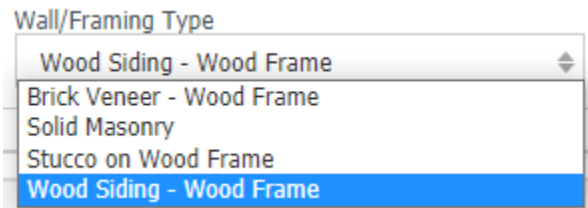
RSMeans Class	Criteria
Economy	mass produced from stock plans, 1 full bath & kitchen, hot air, materials & workmanship are sufficient to meet codes
Average	simple design from standard plans, 1 full bath & kitchen, hot air, materials & workmanship are average
Custom	distinct residence from designer's plan, 1.5 bath & kitchen, hot and cold air, materials & workmanship are above average
Luxury	unique residence from architect's plans, 1.5 bath & kitchen, hot and cold air, many special features, extraordinary materials & workmanship

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)
 - o Other options:

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.

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- Using other building parameters as input by RSMeans
 - o 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.)
 - o 135 ft. perimeter
 - o 8 feet story height
 - o 15% contractor fees
 - o Unfinished basement
 - o 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:
 - o [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
 - o 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
 - o 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
 - o 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
 - o Still 1 unit

Resulting building costs: \$119.02 psf → \$117.68 psf

Development process mapping

Methodology

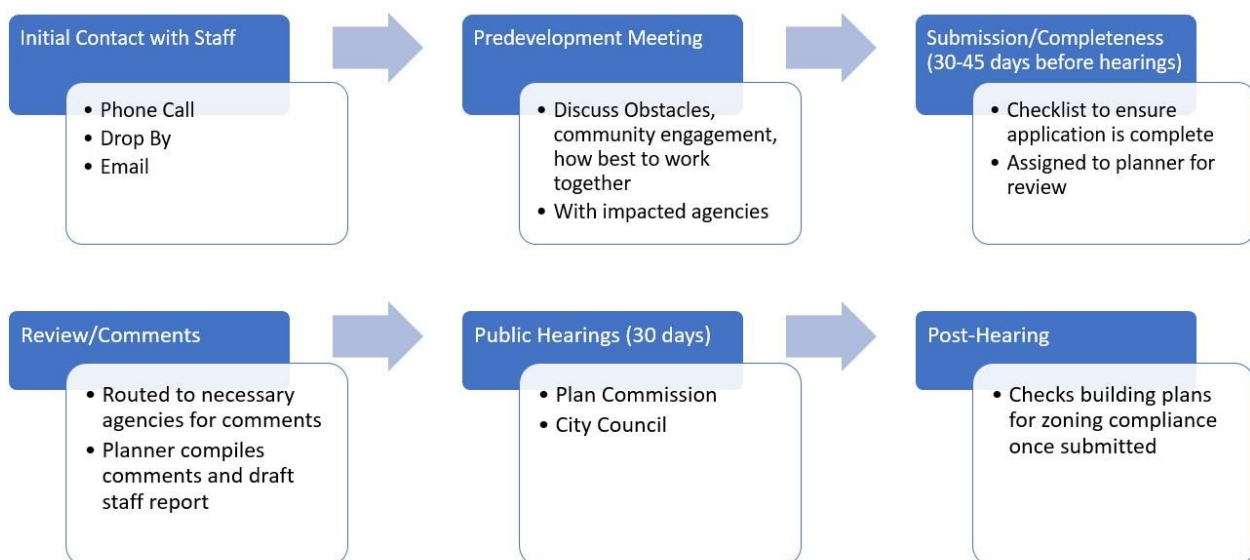
As part of this task, we interviewed the Director of Plan Commission, the Director of Development Services, and a developer of affordable housing projects in the region and state. We reviewed key development process documents and the development review application. We also reviewed the City's Zoning 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.

YEAR	REZONINGS	VARIANCE CASES
2021	4	6
2020	29	21
2019	32	51
2018	24	60
2017	34	120
2016	32	No data
2015	33	No data
2014	26	No data
2013	34	No data

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2012	29	No data
2011	24	No data
2010	20	No data
2009	27	No data
2008	25	No data
2007	32	No data
2006	39	No data
2005	54	No data
2004	52	No data
2003	57	No data
2002	40	No data
2001	42	No data
2000	57	No data

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

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.

“cross-sector collaboration” means did not emerge, and one stakeholder went on to share negative experiences when trying to collaborate (citing examples from 2007).

- **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 takeaways¹⁴

- **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.¹⁵ 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.¹⁶
- **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. 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.

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.

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 compete 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 chances 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 Fund¹⁷

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: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
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

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.

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:¹⁹ 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: 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

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

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.

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:²⁰ 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:²¹ 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.²²

- **Service-enriched Housing: Substance Abuse Recovery**

Total available funding (2020-2021):²³ \$1,000,00

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.

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.

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.

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 compete 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-aside, 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)
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: 2015-2020²⁴

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.

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.

9% Competitive Tax Credits Five-Year Snapshot (2015-2020) City of Toledo, OH	
Total award amount	\$5,788,631
Total units	227
Average project size	57
Average award amount	\$1,447,158
<i>Source:</i> Ohio Finance Housing Agency, Pending Applications and Funded Projects, 2015-2020; available at https://ohiohome.org/ppd/funding.aspx#2017	
<i>Notes:</i> No 9% awards in 2017, 2018, or 2019 Could not verify St. Hedwig award in HUD's LIHTC database.	

4% Non-competitive Tax Credits Five-Year Snapshot (2015-2020) City of Toledo, OH	
Total award amount	-
Total units	288
Average project size	72
Average award amount	-
<i>Source:</i> Ohio Finance Housing Agency, Pending Applications and Funded Projects, 2015-2020; available at https://ohiohome.org/ppd/funding.aspx#2017	
<i>Notes:</i> 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

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>.

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

APPENDIX 4: ADVISORY GROUP: PRESENTATIONS, AGENDAS, DOCUMENTS



COMPREHENSIVE HOUSING STRATEGY ADVISORY GROUP

PROJECT KICKOFF MEETING | CITY OF TOLEDO, OH | THURSDAY, OCTOBER 15, 2020

COMPREHENSIVE HOUSING STRATEGY WELCOME REMARKS



**Mayor
Wade Kapszukiewicz**



Dr. Cecelia M. Adams

COMPREHENSIVE HOUSING STRATEGY IMPACT

WHAT CAN A COMPREHENSIVE HOUSING STRATEGY ACHIEVE?



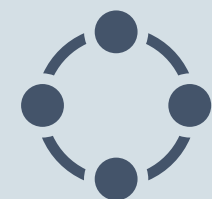
MORE PUBLIC & POLITICAL SUPPORT



UNIFIED VISION FOR THE FUTURE



INCREASED CAPACITY FOR IMPLEMENTATION



CONNECTIONS ACROSS COMMUNITY ISSUES



NEW TOOLS AND IDEAS



COMPREHENSIVE HOUSING STRATEGY **HOUSING OPPORTUNITY FOR ALL**

Prepared in partnership with Enterprise Community Partners, Inc.

CHS' IMPACT IN OTHER COMMUNITIES

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

What issues does the region face?

Housing issues are not new to the region. In fact, most are well-documented in previous reports – including the Columbus and Franklin County Affordable Housing Challenge and Joint Analysis of Impediments to Fair Housing Choice, insight2050, and the Ohio Housing Finance Agency's annual Housing Needs Assessment. The RHS set out not only to deepen the region's understanding of these issues, but also to investigate the barriers that were holding the region back from addressing them.

The following barriers rose to the top:

Not-In-My-Backyard (NIMBY) attitudes and negative perceptions about housing density and affordability, resulting in a lack of public and political support that affects development feasibility in Central Ohio.

Uncertainty associated with local land use processes and standards, driven by significant variations in local policies, processes and standards with little centralized information to help navigate the process. This increases the time and cost of development.

Increasing costs of residential development, including land costs, site selection, and regulatory costs. This can decrease production, particularly of housing at lower price points. The increased cost of construction materials and labor were identified as key drivers in the economics of residential development in Central Ohio.

Need for more assistance than assistance to support for home re plays out in the region's housing has created an over-dependence affordable housing in the region.

Like the issues themselves, the barriers to add housing finance landscape is a key example of financing and direct housing assistance within surrounding counties. To account for this variat Portfolio that demonstrates what it will take, fro and needs.

IMPLEMENTER'S TOOLKIT

NUMBER OF POTENTIAL HOUSING ACTIONS
BASED ON CURRENT SELECTIONS

111

REFINE LIST OF POTENTIAL HOUSING ACTIONS

TIP Hover over the filters to find the CLEAR FILTER icon (right), or press F5 to reset all filters

County	City, Village, or Township	Housing Submarket	Core Housing Issue	Action Type
(All)	(All)	(All)	(All)	(All)

HOUSING SUBMARKETS

- 1. Late-century suburbs
- 2. Late-century exurbs
- 3. Mid-century small lots
- 4. Aging multifamily
- 5. Burgeoning streetcar neighborhoods
- 6. High-demand inner ring suburbs
- 7. Emerging demand neighborhoods
- 8. Rural
- 9. Town Center
- 10. High-demand exurbs
- 11. OSU off-campus
- 12. Downtown
- Regionwide

REGIONAL HOUSING STRATEGY



CHS' IMPACT IN OTHER COMMUNITIES

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 OVERVIEW

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



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

BASELINE CONDITION ANALYSIS

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 in Zoom breakout rooms

**You will be prompted to join your assigned discussion momentarily.*

COMPREHENSIVE HOUSING STRATEGY LARGE-GROUP REFLECTION

FLASH POLL

CHS SUCCESS



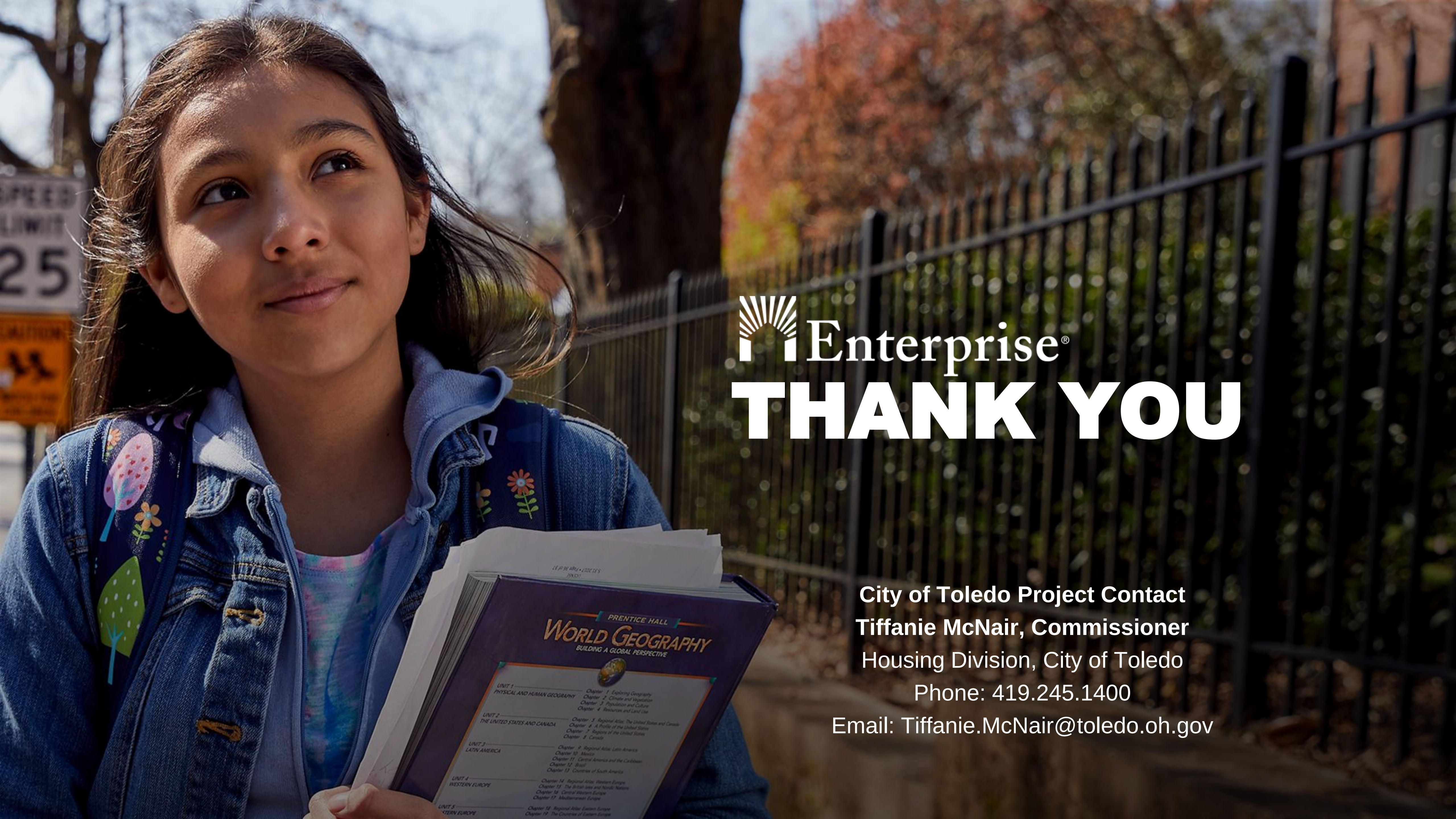
Toledo's
Comprehensive Housing Strategy
will be successful if...

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



 Enterprise®
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 ADVISORY GROUP

KICKOFF MEETING | OCTOBER 15, 2020 | 12.00-1.30 PM

Meeting held via teleconference.

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

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)?
 - 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.
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.

Background on small group	
Facilitator name	
Sector	
Names of participants	
Discussion prompts	Notes or verbatim quotes from participants
When you think of housing in the City of Toledo, what comes to mind?	
How does your work today touch housing (directly or indirectly)?	
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?	
Facilitator's summary	
Key points for report-out	
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).	

Breakout group	#1	#2	#3	#4	#5	#6
Sector/field	Elected leaders: Local, state, federal	Government leaders: Local, state and federal	Real-estate: Developers; real-estate organizations; property managers	Real-estate: Developers; real-estate organizations; property managers	Community and cultural organizations and service providers	Anchor institutions and financial institutions
Total group members	17	12	10	10	17	14
Enterprise facilitator*	Chris Kizzie	Emily Lungard	Grace Campion	David Huaman	Laura Searfoss	Elizabeth Richards
Group members*	Mayor Wade Kapszukiewicz	Catherine Crosby	Shawn Enright	Cheryl Wilson	Juanita Epps	Romules Durant
	Cecelia Adams	Karen Poore	Ambrea Mikolajczyk	William Farnsel	Chris Amato	Kadee Anstadt
*Both the facilitator and group members should be assigned to the same Zoom breakout room.	Theresa Gadus	Abby Arnold	Cheryl Mack	Sujata Shetty Ph.D.	Janet Hickey	Randy Oostra
	Matt Cherry	Rosalyn Clemens	Anna Mills	Michael McIntyre	Jodi Gross	Bob Baxter
	Nick Komives	Tiffanie McNair	Megan Meyer Foos	Kevin Prater	Alicia Smith	Brian Chambers
	Rob Ludeman	Tom Gibbons	Andrew Fidler	Frank Kass	Billie Johnson	Mike Manley
	Katie Bibish-Moline	Ken Fisher	Pete Schwiegeraht	Jeff Savage	Marie Flannery	Kim Cutcher
	Sam Melden	Brandon Sehlhorst	Rory Neubrandner	Matt Rubin	Kathy Tucker	Robert LaClair
	Chris Delaney	Sandy Spang	John Kiely	Don Newman	Joe Marck	Sharon Speyer
	John Hobbs	Rachel Gagnon	Kevin Brown	Jim McCune	Alex Due	William McDonnell
	Vanice Williams	Joaquin Vega			Kathy Tate	Suzette Cowell
	Tiffany Preston Whitman	David Mann			Ray Wood	Sue Cuevas
	Cerssandra McPherson				Rev Dr. Cedric Brock	Barry Shaner
	Tina Skeldon Wozniak				Linda Parra	John Taylor
	Marcy Kaptur				Sabina Serratos	
	Sherrod Brown				Taylor Balderas-Burciaga	
	Judge Joseph J. Howe				Paul Hollenbeck	

**City of Toledo Comprehensive Housing Strategy
Advisory Group Meeting #1 | Meeting notes
Thursday, October 15, 2020**

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. They 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...

Mentimeter

We have a clear road map that public, non-profit, and private partners can follow and implement to make housing better.	A plan that improves housing stock, and increases home ownership.	Inclusive, forward-thinking, bold
Measurable outcomes with clear owners and timelines	Increasing the range of affordable housing options for all Toledoans, and improving the housing stock in the city.	access to opportunity
we can change see actual change in our housing landscape	Individuals have financial access to safe, affordable housing	Holistic approach - Empathize around the home owner

37

Toledo's Comprehensive Housing Strategy will be successful if...

Mentimeter

A clear plan for implementation	Significant support for LMI population	Achieve a successful outcome keeping our home town in mind
Assistance to Housing Providers so they can comply with the 4 new rental ordinances (moratorium, lead abatement, vacant penalties, illegal rent escows etc)and still keep housing affordable for the residents.	Solutions to barriers to affordable housing development.	Reduce slum & blight in our neighborhoods
A successful project encompasses the need for affordable housing in inclusive neighborhoods and addressing dilapidated housing systems	Need funding options to build new homes on vacant lots. Infill housing.	Not just another plan

37

Toledo's Comprehensive Housing Strategy will be successful if...

Mentimeter

Strategies that result in sufficient housing for older adults within safer neighborhoods providing sufficient services.	Quick/easy to read report outs on deliverables	Housing equity
Transparency from beginning to end	A successful project will mean achieving the goal of having everyone living in their own home.	Comprehensive, inclusive, and focused on measurable outcomes, adequately funded to achieve projected outcomes.
We can maintain the momentum for real change for all stakeholders.	Greater Synergy and connecting with partners to address LMI families, individuals and people have have gap wealth in housing	The community stays involved and engaged with the priorities set

37

Toledo's Comprehensive Housing Strategy will be successful if...

Mentimeter

Clear commitment from City on what support they'll offer partners	Considers these issues through a Fair Housing lens, and provides a clear action plan.	Completion of CHS & strategy and action action!!!
A strategy that identifies assets and partner roles, that has low hanging opportunities where success can be achieved early, a plan to attract long term partners and funding so that Toledo is a place of choice.	A successful project means having a set of short term and long term achievable goals and action items to receiving them.	housing equity
Actual action in helping the redevelopment process for older neighborhoods.	production of high quality, assessible, affordable housing for all	Clear timelines

37

Toledo's Comprehensive Housing Strategy will be successful if...

 Mentimeter

affordable housing, neighborhood restoration, engaging the community so they will actually become apart of the completed project.





COMPREHENSIVE HOUSING STRATEGY ADVISORY GROUP

PROJECT VISIONING MEETING | CITY OF TOLEDO, OH | THURSDAY, DECEMBER 10, 2020

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...

- 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.

MEETING OVERVIEW

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 OVERVIEW

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



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

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

CITY HOUSING PROFILE

DEVELOPING AN UNDERSTANDING OF UNMET NEEDS & OPPORTUNITIES

Our analysis focuses on addressing the following questions:

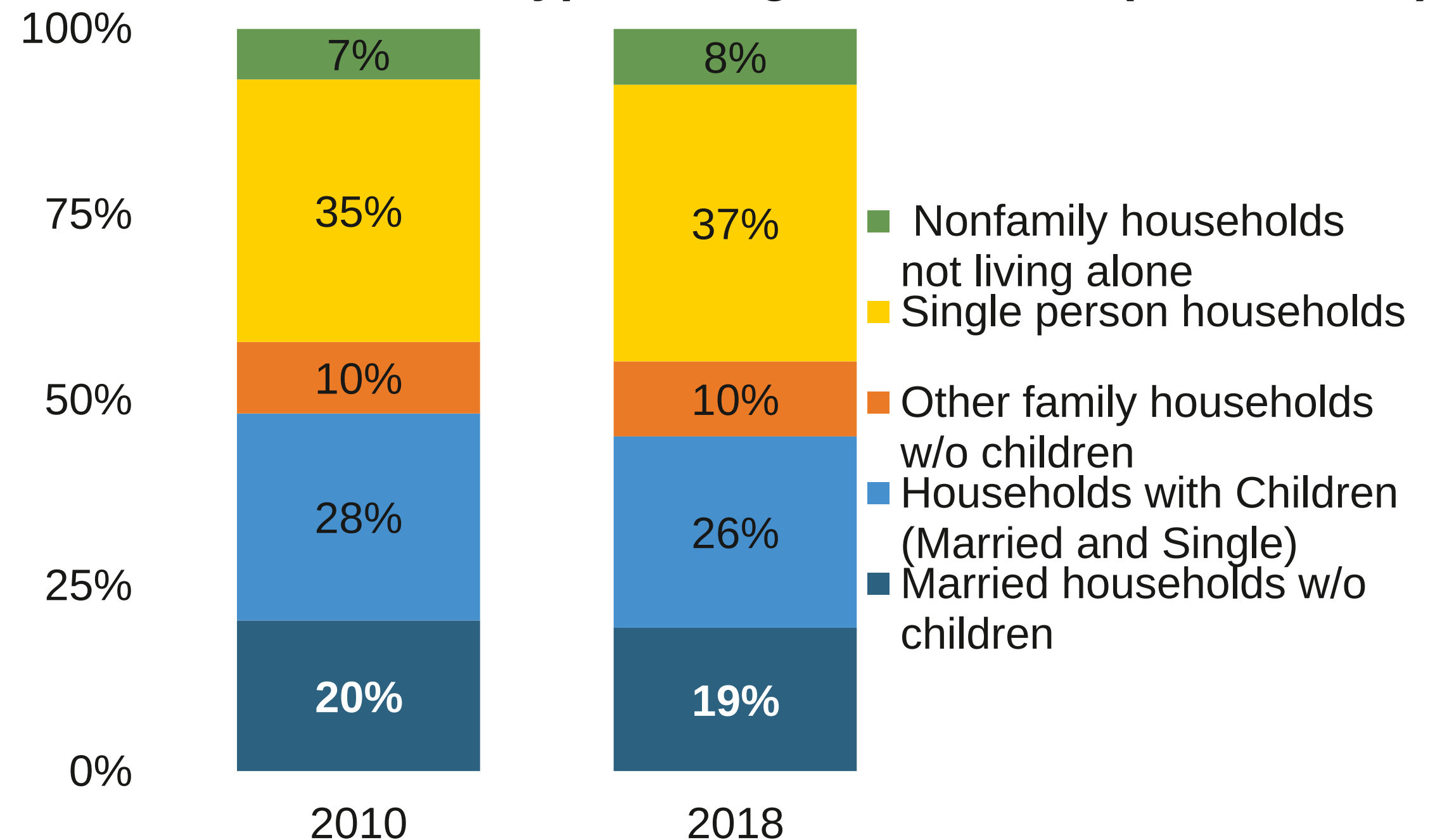
- What are the existing housing options for Toledo's residents?
- How have the City's demographic and economic conditions changed over time, and how do these changes relate to the housing market?
- What are the core set of current and future unmet housing needs within Toledo?
- How do housing-related needs, access to opportunity, and assets vary by neighborhoods across the City?
- What assets or opportunities already exist to address unmet housing needs?

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)



Source: 2010 and 2018, 5-Year American Community Survey 5-Year Estimate

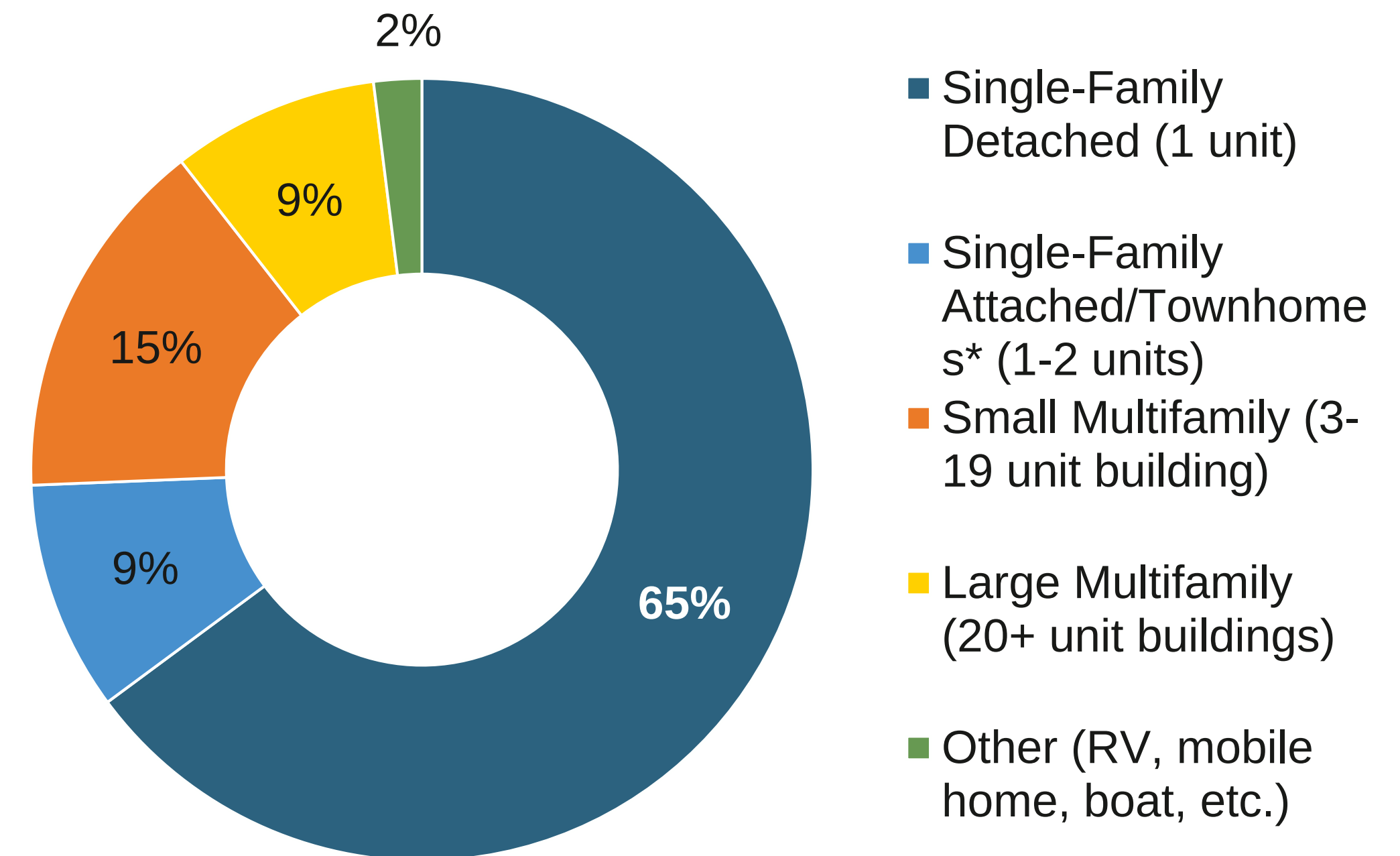
*Percentages rounded to the nearest whole number.

FACT SHEET HOUSING STOCK

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

Housing Unit Type, Toledo OH (2018)



Source: 2018, 5-Year American Community Survey 5-Year Estimate

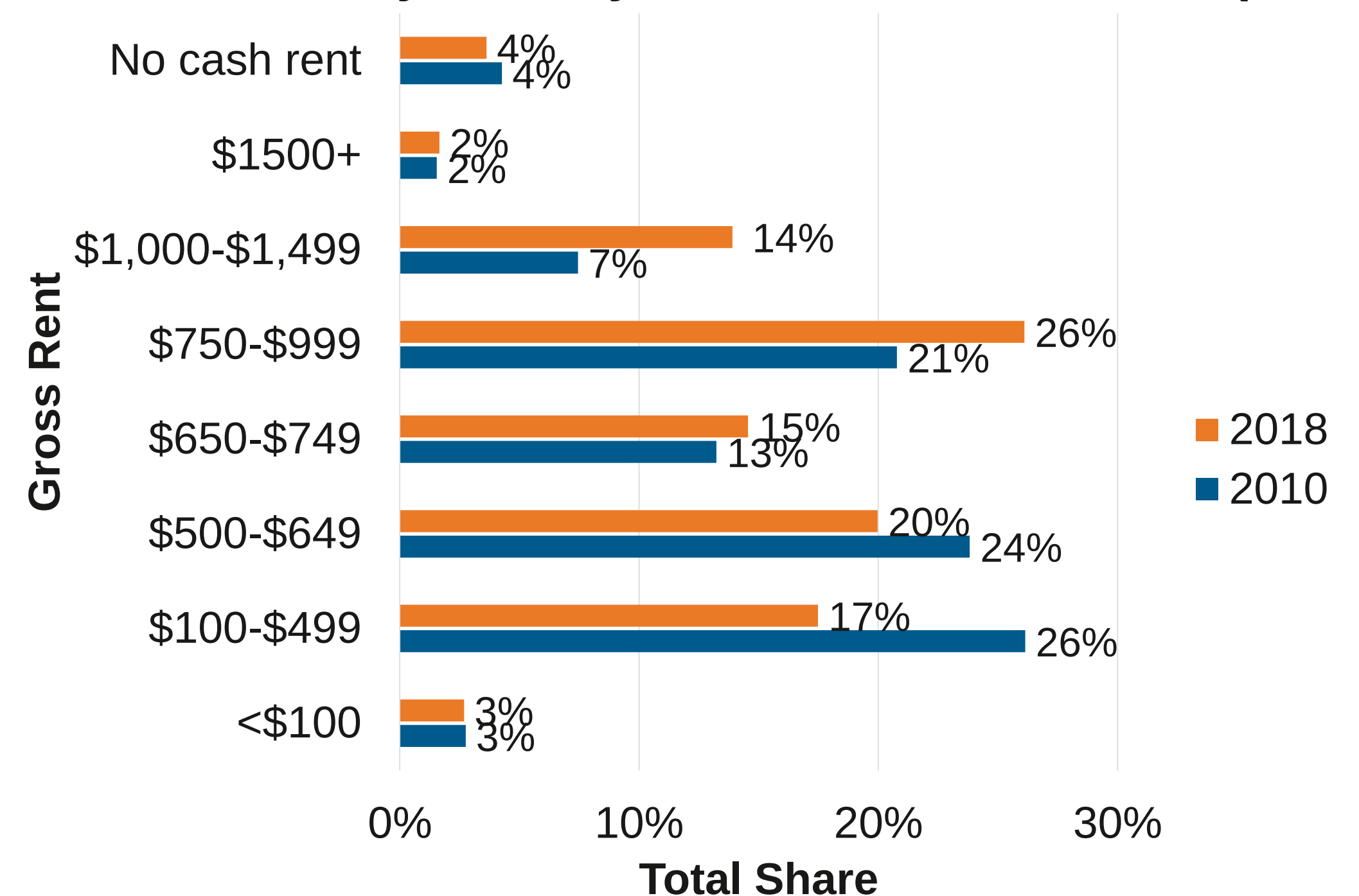
*Percentages rounded to the nearest whole number.

FACT SHEET HOUSING MARKET

TOLEDO'S RENTAL MARKET IS STRONG, WHILE THE HOMEOWNERSHIP MARKET HAS WEAKENED.

- 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)



Source: 2010 and 2018, 5-Year American Community Survey 5-Year Estimate

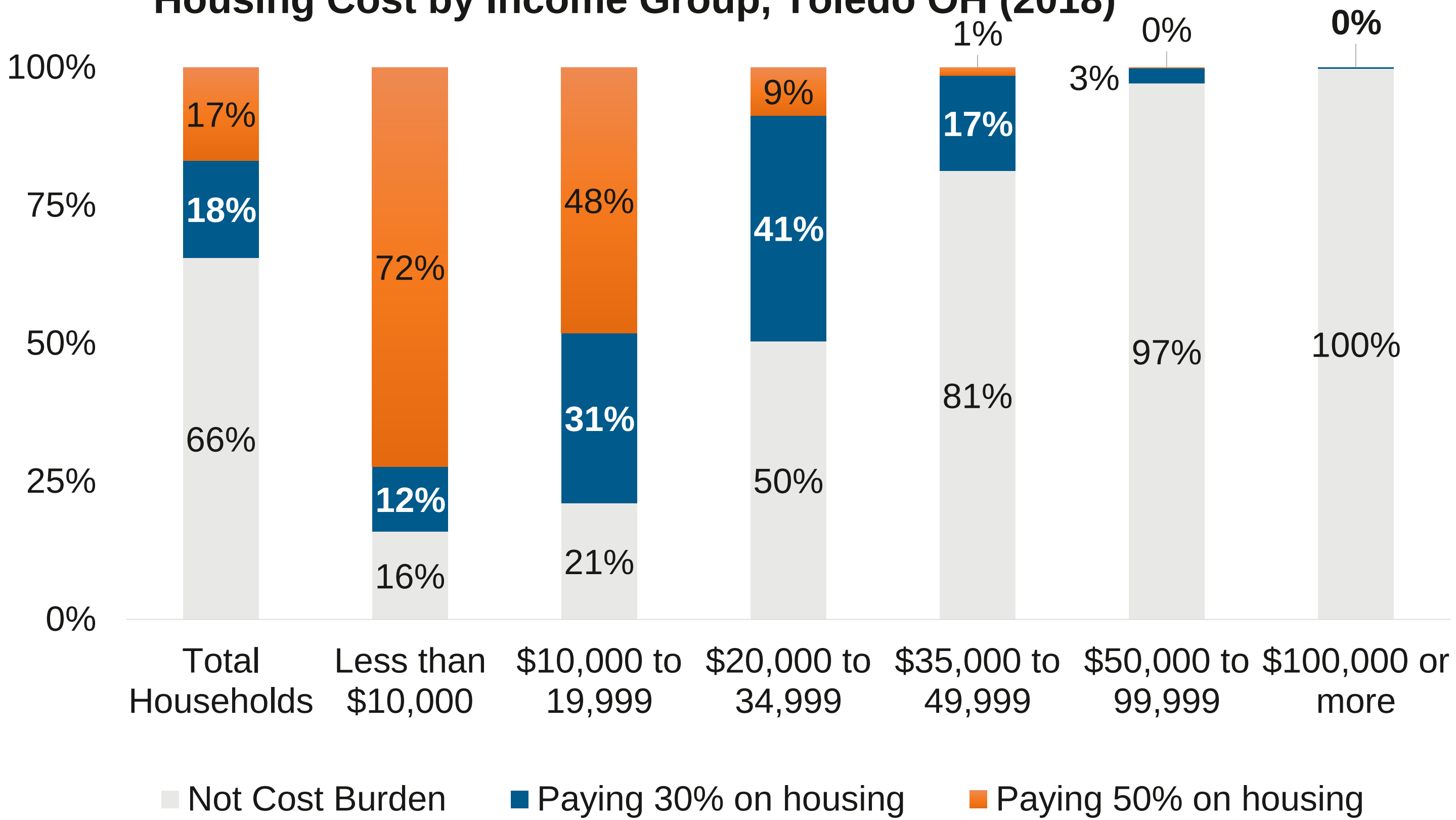
*Percentages rounded to the nearest whole number.

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

Housing Cost by Income Group, Toledo OH (2018)



Source: 2018, 5-Year American Community Survey 5-Year Estimate *Percentages rounded to the nearest whole number.

COMPREHENSIVE HOUSING STRATEGY PROJECT VISIONING

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.

PROJECT VISIONING

EXISTING LOCAL INITIATIVES VISION THEMES

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 some where completely different.

GO TO: www.menti.com

ENTER CODE: 23 63 21 4

**Direct link to poll is in the Chat box.*

FLASH POLL

WHAT IS RESONATING



- 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?

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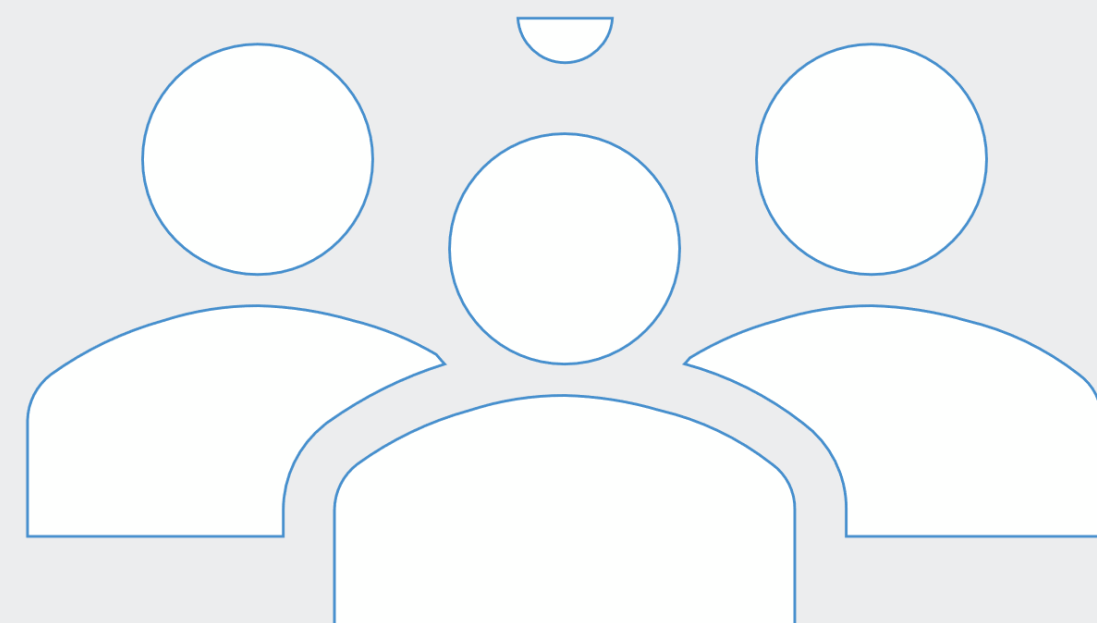
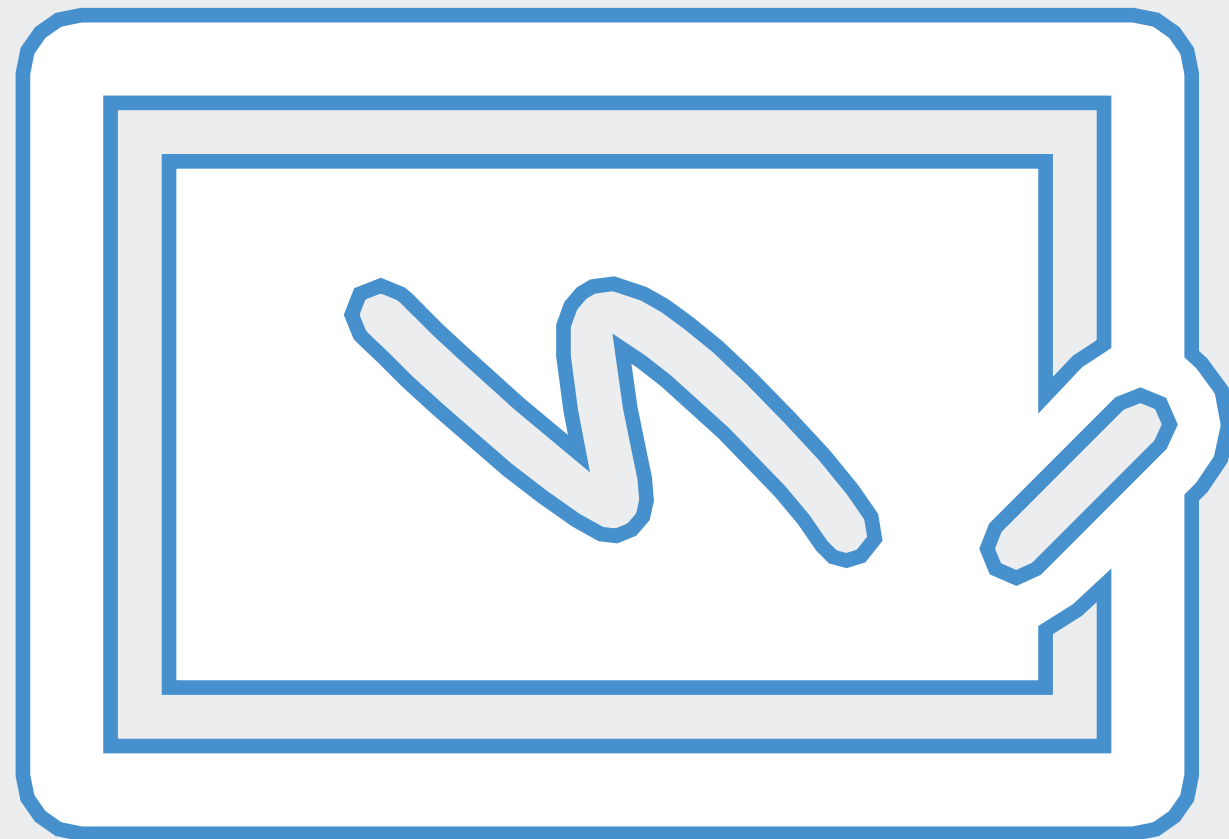
ENTER CODE: 95 78 61 0

**Direct link to poll is in the Chat box.*

COMPREHENSIVE HOUSING STRATEGY LARGE-GROUP DISCUSSION

LARGE-GROUP DISCUSSION

VIRTUAL WHITEBOARD



- 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

NEXT STEPS & WRAP-UP

UPCOMING ENGAGEMENT

CHS ADVISORY GROUP MEETING

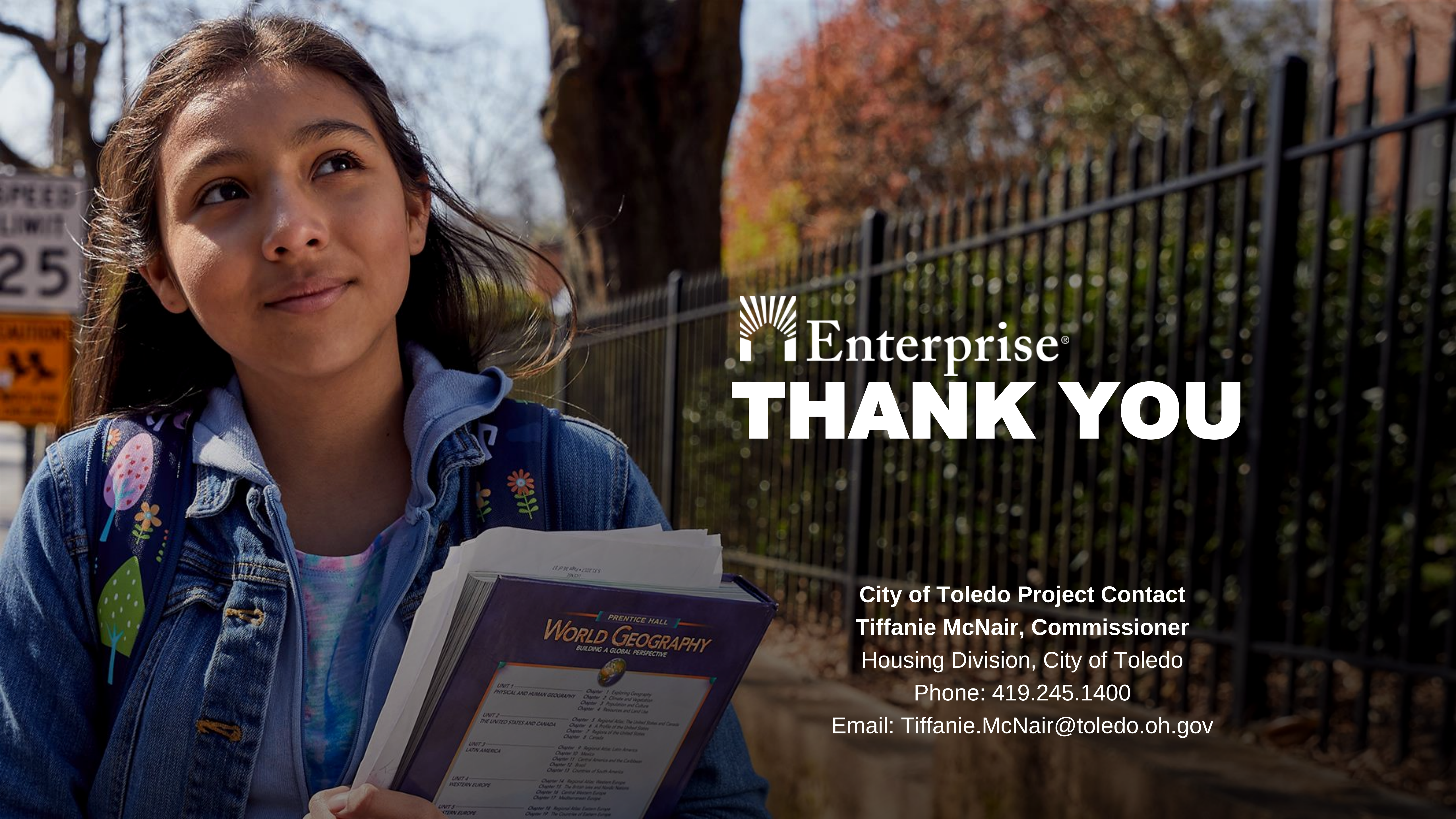
DATE: Thursday, February 11, 2021

TIME: 12.00-1.30 PM

TOPIC: Key findings and setting priorities

OTHER ENGAGEMENT ACTIVITIES;

- For-profit developer focus group
- Nonprofit developer focus group



 Enterprise®
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 ADVISORY GROUP

VISIONING MEETING | DECEMBER 10, 2020 | 12.00-1.30 PM

Meeting held via teleconference.

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)

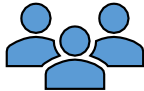
Facilitated by the Enterprise Community Partners, Inc. Project Team

- 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

TOLEDO, OH



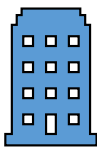
DEMOGRAPHIC TRENDS:

- 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.



ADVISORY GROUP MEETING #2 VISIONING WORKSHEET

Draft 12.03.2020

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.

**City of Toledo Comprehensive Housing Strategy
Advisory Group Meeting #2 | Meeting notes
Thursday, December 10, 2020**

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 es.

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?

Intentional green space	Walking paths	old houses in good condition
More trees	All children living in safe, decent housing	Sidewalks!
i live in the country outside Toledo. fields, woods, river..	On the water somewhere warm	Beautiful trees, sidewalks and folks walking
Slow traffic, not just cars.	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.	Sufficient housing stock, greenspace, larger, new homes.
Neighborhood pool	Diverse and mixed income neighborhoods	Front porch
Mature neighborhood.	more racial and income integration	People from all different backgrounds, walkable, safe streets,
bike paths	Vacant lots are revitalized in to community space	Walkability to amenities such as restaurants, stores, etc.
Houses being redeveloped in creative, interesting ways	Well maintained older homes. Green space, sidewalks. Ability to walk to amenities.	Somewhere schools are strong and stable
Restaurants and shops within walking distance	Aging population	Mostly owner occupied
Vibrant, walkable downtown streets filled with people.	No boarded up houses	Newly built, well-designed, affordable energy efficient houses
More homeowners	An equitable neighborhood	Urban Agriculture
Every home has a family living in it safely and affordably	accessibility	Increased number of owner occupants
More homeowners, fewer renters	Great design!	no blight
Older residents - ranches	Close to shopping	vibrant neighborhood business districts
Kids playing safely. Trees, clean neighborhoods, no graffiti, no boarded houses, good sidewalks and people talking	No more vacant commercial buildings	Beauty and good architecture
More well designed and lit streetscapes that improve neighborhood aesthetics	Front yards with porches	More recreational opportunities close to home, especially where people have small yards.
An equitable neighborhood, where owners have pride in their home		

Page 3 of 5

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:

Vision Element	Description
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 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.
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 through flexible financing and positive relationships with the government, school system, financial institutions, the labor community, landlords, and tenants.
Improved Market Conditions	A community where market conditions are improving steadily through investments in housing.

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
 - Zoning
 - Construction costs
- Market Conditions
 - Tools to change land use to address some of these issues



COMPREHENSIVE HOUSING STRATEGY ADVISORY GROUP

VIRTUAL DATAWALK ON LOCAL HOUSING CHALLENGES & ASSETS
CITY OF TOLEDO, OH | THURSDAY, FEBRUARY 11, 2021

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 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

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

PROJECT OVERVIEW



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



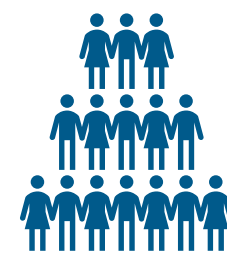
VIBRANT NEIGHBORHOODS

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.

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?

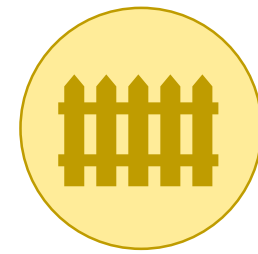
Presenters will rotate through different stations (i.e., breakout groups) to share and discuss five topics.
At each station, key findings will be shared with you.
You'll have opportunities to clarify and reflect on the findings.

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

VIRTUAL DATAWALK

ACTIVITY INSTRUCTIONS

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.

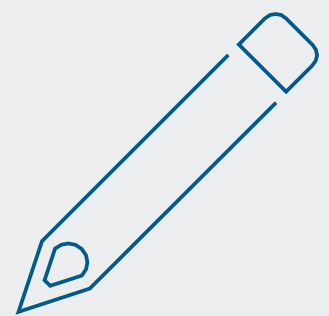
DISCUSS IMPRESSIONS AS A LARGE GROUP.

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.

SUPPORTING MATERIALS



SUMMARY
OF FINDINGS
(1 PER TOPIC)



ACTIVE
REFLECTION:
ONLINE FORM
LINKED IN
SUMMARY
(1 PER TOPIC)

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

NEXT STEPS & WRAP-UP

UPCOMING ENGAGEMENT

CHS ADVISORY GROUP MEETING

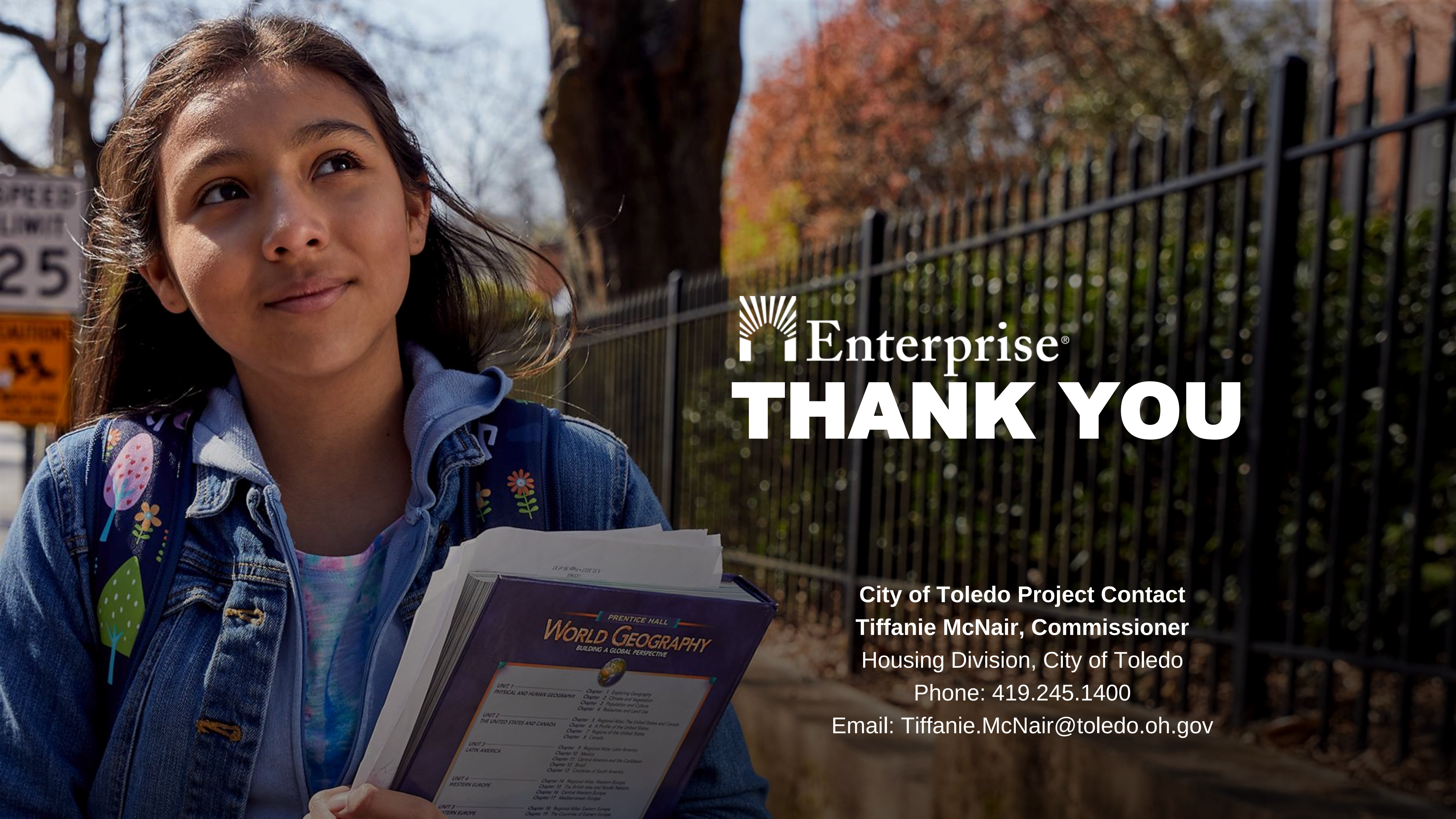
DATE: Mid- to late April (invite with specific date to follow)

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



 Enterprise®
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 ADVISORY GROUP

VIRTUAL DATAWALK | FEBRUARY 11, 2021 | 12:00-1:30 PM

Meeting held via teleconference.

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

ROTATION SCHEDULE FOR BREAKOUT SESSIONS						
Station leader	Email address	First round	Second round	Third round	Fourth round	Fifth round
Zack Patton	zpatton@enterprisecommunity.org	Group #1	Group #5	Group #4	Group #3	Group #2
David Huaman	dhuaman@enterprisecommunity.org	Group #2	Group #1	Group #5	Group #4	Group #3
Laura Searfoss	lsearfoss@enterprisecommunity.org	Group #3	Group #2	Group #1	Group #5	Group #4
Anne Jordan	ajordan@enterprisecommunity.org	Group #4	Group #3	Group #2	Group #1	Group #5
Radhika Mohan	rmohan@enterprisecommunity.org	Group #5	Group #4	Group #3	Group #2	Group #1
Elizabeth Richards	erichards@enterprisecommunity.org	To remain in main Zoom room for any call-in participants.				

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).

¹ 2006-2010 and 2014–2018 American Community Survey 5-Year Estimates.

² 2018-2020 Toledo Building Division.

³ 2020 Harvard Joint Center for Housing Studies' Rental Housing 2020 Report:

https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Americas_Rental_Housing_2020.pdf

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).¹ 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.² 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. This may be because 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.³ 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.

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>

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.

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/>



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)

² How Housing Instability Impacts Individual and Family Well-Being: <https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-020419.html>

³ 2021 Center for the Neighborhood Technology: <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).

**City of Toledo Comprehensive Housing Strategy
Advisory Group Meeting #3 | Meeting notes
Thursday, February 11, 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
 - Housing production has been slow since 2000.
 - Renting has become more common in Toledo.
 - A mismatch exists between the type of homes in Toledo and housing demographics.
 - From 2010-2018, home prices fell faster than rent.
- Large Group Discussion
 - Around 2018, house prices raised dramatically. The Advisory Group speculated that lack of supply, low interest rates, and the pandemic were driving factors.
 - The group thought that building more housing products and programs for homeownership that can be available to lower-income families would decrease renting.
 - Home ownership education on budgeting and maintenance is key to increasing homeownership.
 - Incentivizing more development without pricing people out of central city is a concern
 - 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?

○ Out-of-whack	○ Poor	○ Stagnant
○ Renters	○ Cheap	○ Insufficient
○ Not working for all	○ Weak	
	○ HOT	
- What are your impressions of Toledo's housing market now?
 - Out-of-whack
 - Not surprised to see the increase in renters
 - We need to help people find safe, affordable housing regardless of their income
 - Moderate
 - Cheap
 - It's true
 - Prices AND rent are increasing steadily
 - Continues to be stagnant, oversupply of SFR
 - Decreasing value and declining incomes may make it challenging to get developers to build in Toledo
 - Not enough
- What stood out to you in these findings?
 - Since we have not built much residential housing for decades, we have a housing stock designed for a time that no longer exists.
 - The risk of losing 22% of our subsidized housing by 2031.
 - Not meeting needs of single families.
 - 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
 - One-third of Toledo households pay 30 percent of their income or more on housing each month.
 - Toledo lacks enough affordable rental units for extremely low-income renter households.
 - Around 22 percent of Toledo's subsidized housing could be lost by 2031.
- Large Group Discussion
 - Discussion questions focused on Section 8 vouchers and Lucas Metropolitan Housing vouchers for homeownership.
 - 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.
 - 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.
 - 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?

○ Poverty ○ Burdened ○ Good price in comparison to other cities ○ Worrisome	○ Insufficient ○ Available ○ Daunting ○ Not affordable for most people ○ Uncertain	○ Not enough ○ Unaware ○ Similar ○ Deficient
- What are your impressions of housing affordability in Toledo now?
 - 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.
 - Reasonable
 - Not that good
 - We have a lot of work to do to give people financial security with their housing
 - Insufficient
 - Affordable but in generally poor conditions due to lack of code enforcement
 - Daunting
 - We need to support our residents a lot more
 - Lacking
 - Still not enough
 - Extremely-low-income households are really vulnerable in a market that doesn't have enough affordable and accessible housing for them.
 - Not at all surprised by the data presented
 - Same
- What stood out to you in these findings?
 - 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.
 - 9600 units and the competition for affordable housing
 - Gap in the amount of rental units for low income individuals
 - We have very poor people, but we are not producing anything close to the number of units needed to help them
 - People are waiting for help
 - Confirmed that there is a lack of assistance to develop extremely low-income housing
 - 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	○ Generally, in	○ Deteriorating
○ Low	poor condition	○ Aged
○ Challenged	○ 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?
 - 85% of homes were built prior to 1980
 - How old our overall housing stock is
 - 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.
 - 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
 - The stakes are high for real people
 - The high costs of making these homes suitable for the needs of the market makes it impractical to do so.
 - We have a lot of work ahead of us
 - Housing conditions are obviously a high priority
 - Rehabilitation needed - especially as it relates to accessibility for people with disabilities.
 - Age of housing stock, and safety concerns
 - Vacant housing increase
 - 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?
 - 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.
 - 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.
 - Quality of life and energy efficiency investments across the board for Toledo's existing housing stock
 - If lead is such a problem why not make owner occupants deal with the hazardous issues also
 - Rehabilitation
 - 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?
 - Slow the rapid increase in housing prices by forcing improvement in the housing stock
 - Lead poisoning and asthma
 - Eliminate vacant homes
 - 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.
 - Tackling the residential structures that have been left vacant.
 - 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?

○ Housing stability is an issue in core city neighborhoods	○ Criminal Unacceptable Large Obvious	○ Ethnic Insurmountable Problematic
- What are your impressions of housing outcome disparities in Toledo now?
 - No change in impression from 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 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

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

MEETING OVERVIEW

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

COMPREHENSIVE HOUSING STRATEGY PROJECT UPDATE

PROJECT OVERVIEW



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

ONLINE SURVEY RESULTS **PRIORITY HOUSING NEEDS**

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)

ONLINE SURVEY RESULTS **PRIORITY HOUSING NEEDS**

“Entrenched segregation of neighborhoods by race and income”

“Successfully addressing environmental conditions, like lead in the existing housing stock (including water supply issues)”

“Short-term housing support for unhoused individuals”

“Incentivizing living in the city if you work in Toledo”

WHAT WE'VE HEARD PROPOSED STRATEGIES

WHERE IS CHANGE NEEDED?

STRATEGY AREAS

STRATEGY AREA

WHY IS CHANGE NEEDED?



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

WHAT WILL BE ACHIEVED?
STRATEGY AREAS

STRATEGY AREA

WHAT DOES CHANGE LOOK LIKE?



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?*

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

STRATEGY ROUNDTABLES REPORT OUTS BY STRATEGY AREA

	By-right zoning for missing middle housing types	Tools to lower development costs	Local, dedicated source for housing activities	Cohesive housing, economic development & land use framework	Sustainable source of funding for community reinvestment	Capacity-building for community-based organizations	Capacity-building and operating support for community-based organizations	More diverse local funding sources to finance development
Resources & capital	-	-	✓	-	✓	-	-	✓
Neighborhood empowerment	-	-	-	-	-	✓	✓	-
Housing programs & policies	-	-	✓	✓	✓	-	-	-
Land use & entitlements	✓	✓	-	-	-	-	-	-

RESPONSES COLLECTED VIA FLASH POLLING AT STRATEGY ROUNDTABLES FOR TOLEDO'S COMPREHENSIVE HOUSING STRATEGY, APRIL 13–16, 2021.

COMPREHENSIVE HOUSING STRATEGY FLASH POLL

FLASH POLL

COMPREHENSIVE HOUSING STRATEGY **PRIORITY STRATEGIES**

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?

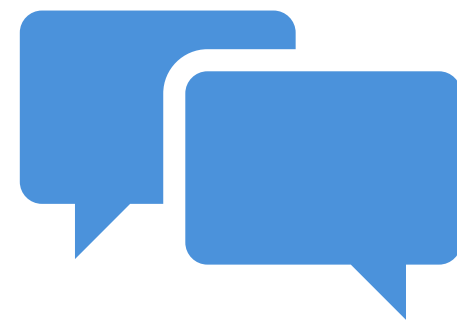


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COMPREHENSIVE HOUSING STRATEGY LARGE-GROUP DISCUSSION

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

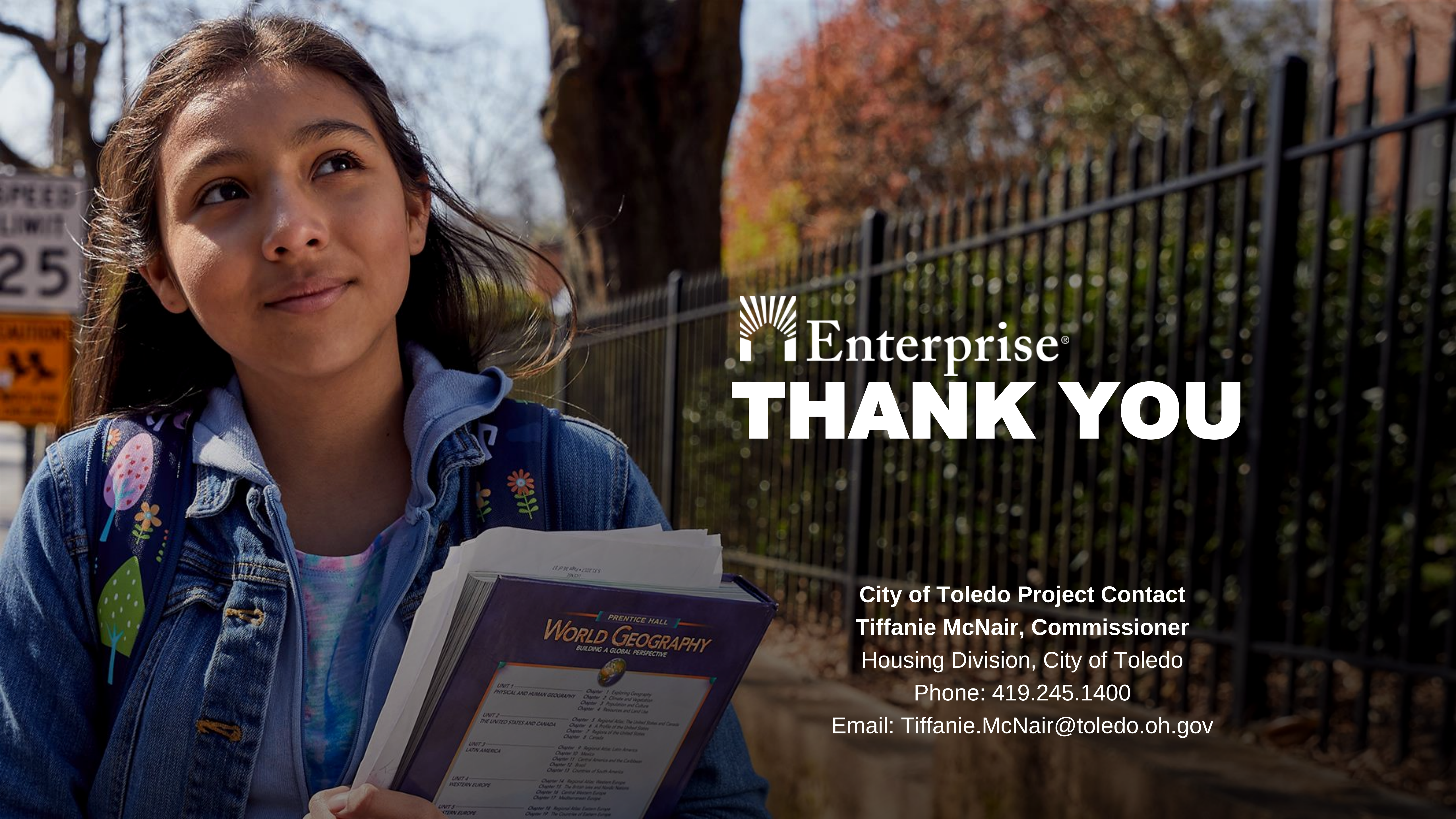
WRAP-UP & NEXT STEPS

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



 Enterprise®
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 ADVISORY GROUP
STRATEGY DEVELOPMENT MEETING | APRIL 29, 2021 | 12:00–1:30 PM
Meeting held via teleconference.

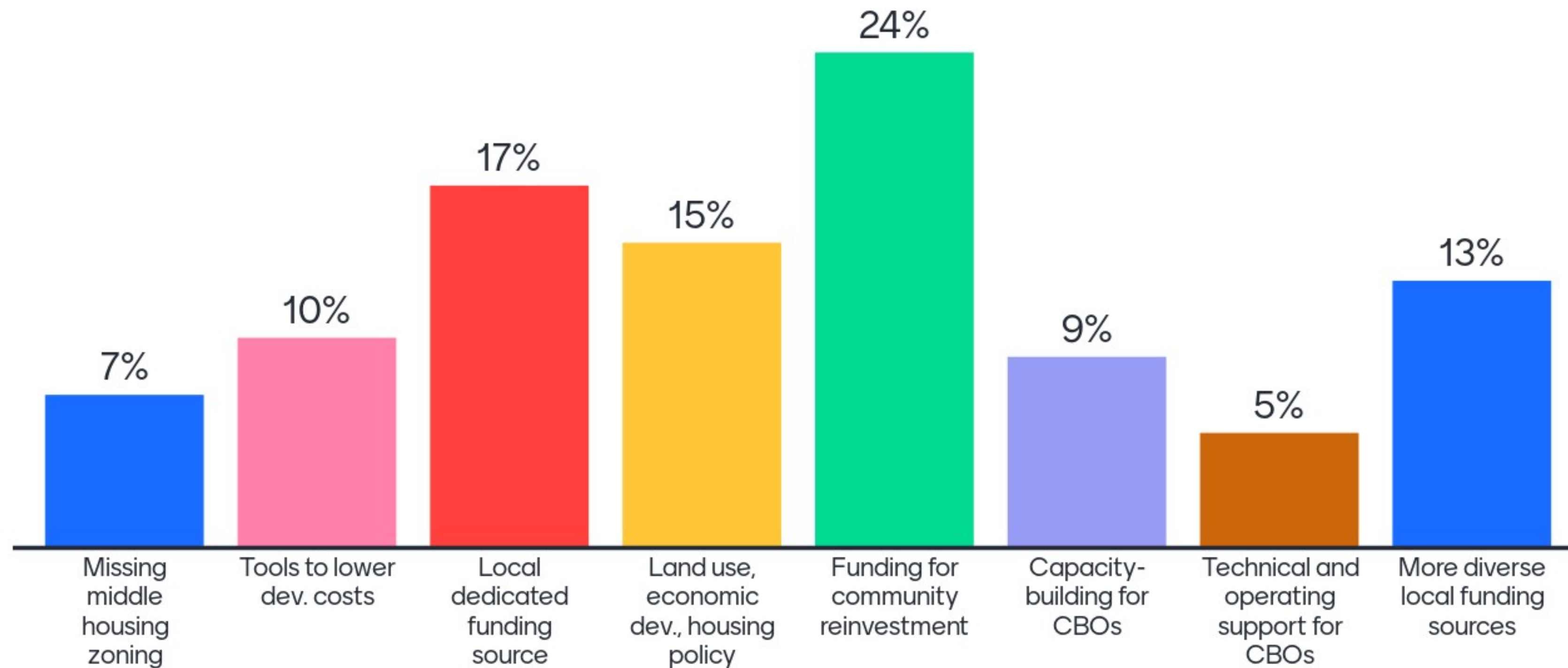
By the end of this meeting, we will have...

- 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

- 12:00 PM Welcome & opening remarks**
Dr. Cecelia M. Adams, Councilmember, Toledo City Council
Roz Clemens, Director, Department of Neighborhoods, City of Toledo
- 12:10 PM Meeting purpose, overview & project updates**
Enterprise Community Partners, Inc. Project Team
- 12:15 PM Reflecting back what we've heard:**
Core implementation strategies
Enterprise Community Partners, Inc. Project Team
Members of the Comprehensive Housing Strategy Advisory Group
- 12:40 PM Large-group discussion: Priority strategies across strategy areas**
Facilitated by the Enterprise Community Partners, Inc. Project Team
- 1:25 PM Wrap-up & closing remarks**
Enterprise Community Partners, Inc. Project Team
Roz Clemens, Director, Department of Neighborhoods, City of Toledo
Dr. Cecelia M. Adams, Councilmember, Toledo City Council
- 1:30 PM Adjourn**

What are the top three strategies that the City of Toledo and its partners should commit to implement over the next 10 years?



**City of Toledo Comprehensive Housing Strategy
Advisory Group Meeting #4 | Meeting Notes
Thursday, April 29, 2021**

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:

Provided by Laura Searfoss

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.



COMPREHENSIVE HOUSING STRATEGY ADVISORY GROUP

FINAL MEETING | CITY OF TOLEDO, OH | THURSDAY, JUNE 24, 2021

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.

AGENDA

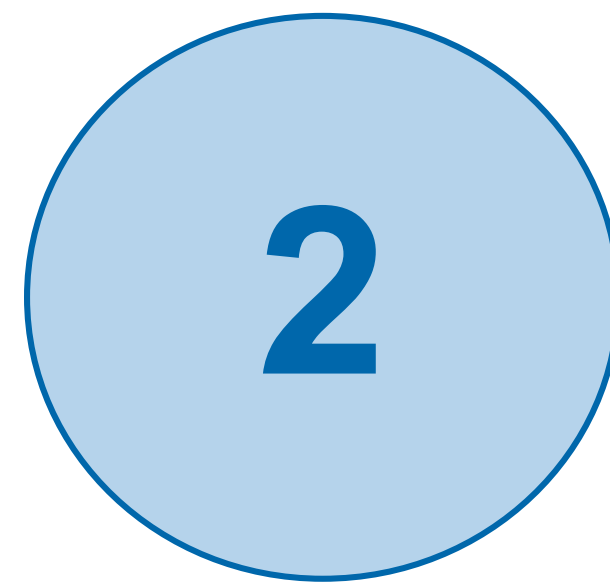
1. Presentation: Toledo's Comprehensive Housing Strategy
2. Active reflection via flash polling
3. Facilitated dialogue: Outstanding questions
4. Next steps & wrap-up

COMPREHENSIVE HOUSING STRATEGY PROCESS

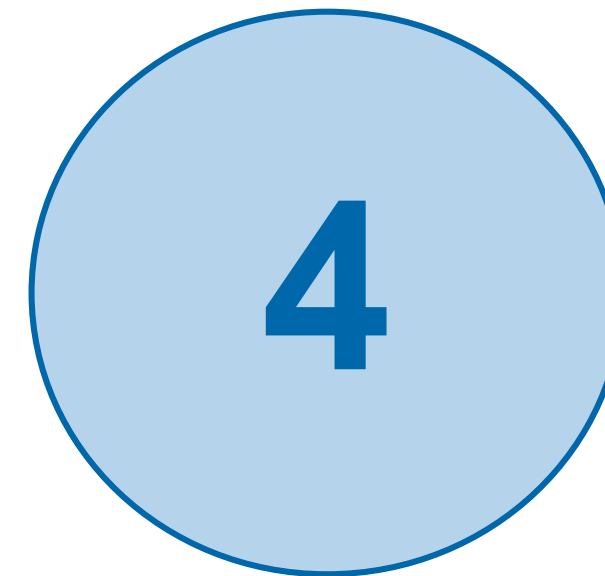
PROJECT OVERVIEW



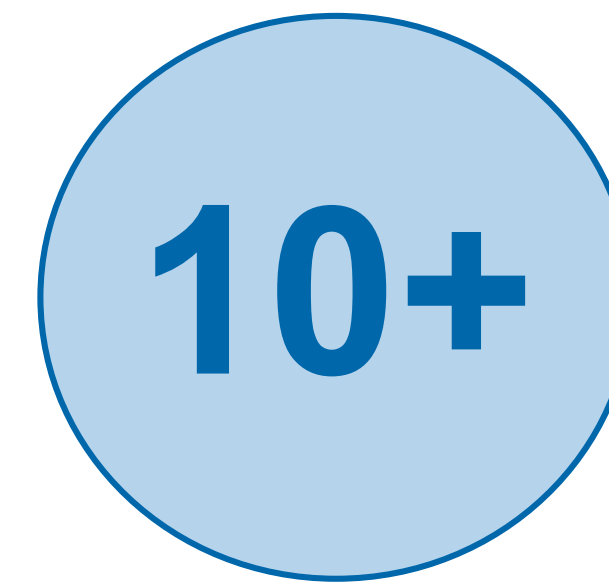
COMPREHENSIVE HOUSING STRATEGY ENGAGEMENT ACTIVITIES



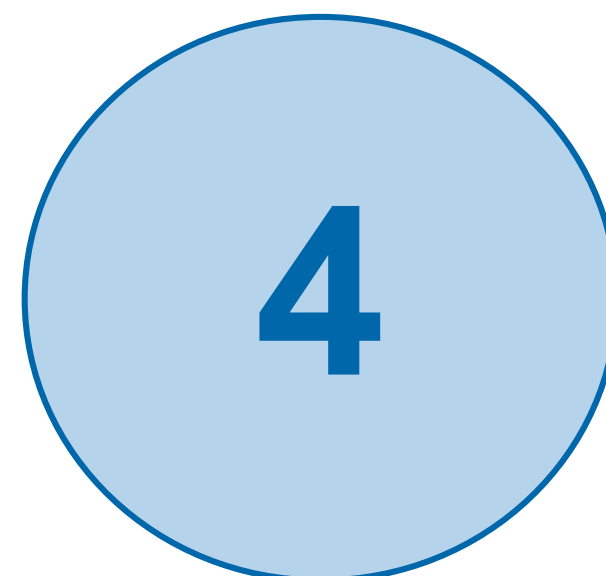
Public presentations
(scheduled)



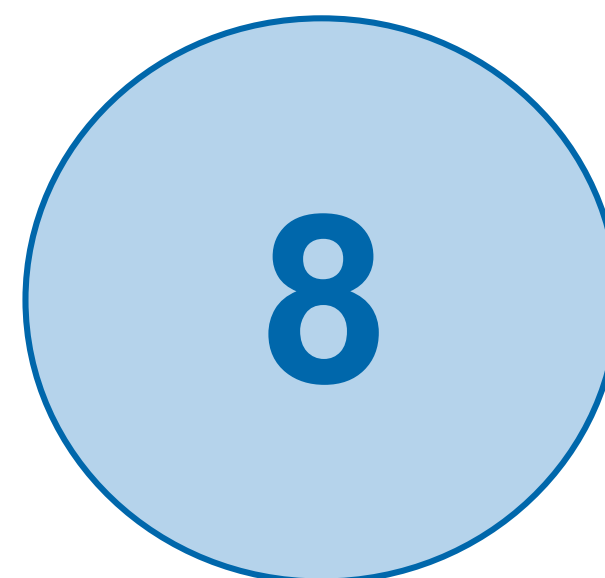
Focus
groups



Stakeholder
interviews



Strategy
roundtables



Staff & elected leaders
interviews



CHS Advisory Group
meetings

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

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

CORE HOUSING NEEDS

- Limited housing diversity
- Vacant properties
- Rehabilitation & repair of owner-occupied units
- Limited supply of affordable rental homes
- Potential loss of affordable rental homes
- More pathways to homeownership
- Inequity in housing outcomes
- Inequity in neighborhood outcomes
- Barriers to development

COMPREHENSIVE HOUSING STRATEGY ADVISORY GROUP MEMBERS ELEVATED THE HOUSING NEEDS IN BLUE AS COMMUNITY PRIORITIES.

COMPREHENSIVE HOUSING STRATEGY

FOUR STRATEGY AREAS

STRATEGY AREA

WHAT DOES CHANGE LOOK LIKE?



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.

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

CORE NEEDS ADDRESSED

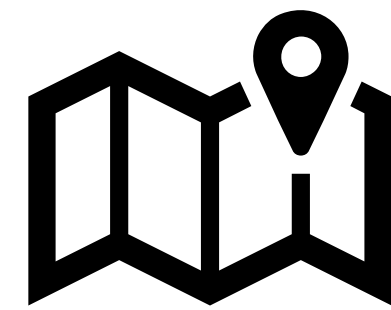
*Limited housing
diversity*

*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 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

CORE NEEDS ADDRESSED

*Rehabilitation &
repair of owner-
occupied units*

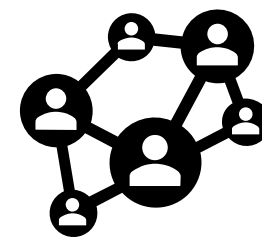
*Limited supply of
affordable rental
homes*

*Potential loss of
affordable rental
homes*

*Inequity in housing
outcomes*

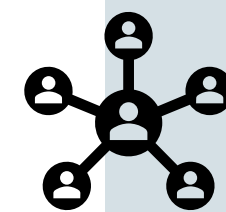
*Inequity in
neighborhood
outcomes*

*Barriers to
development*



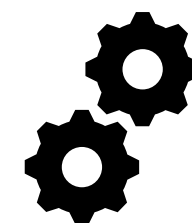
PROGRAM CHANGES

- Improve delivery and effectiveness of existing public and nonprofit programs.
- Expand community revitalization areas.



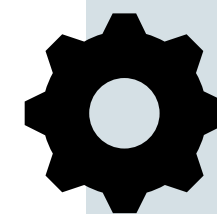
NEW PROGRAMS

- 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 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*

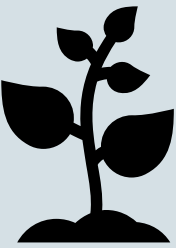
*More pathways to
homeownership*

*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.

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

CORE NEEDS ADDRESSED

*Rehabilitation &
repair of owner-
occupied units*

*Inequity in housing
outcomes*

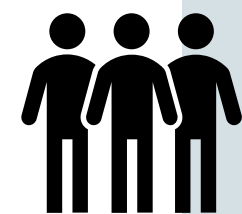
*Inequity in
neighborhood
outcomes*

*More pathways to
homeownership*



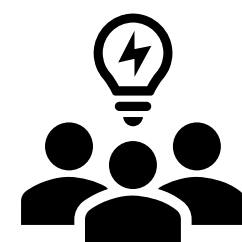
RESOURCES FOR NEIGHBORHOODS

- 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.

WHAT DOES IMPLEMENTATION LOOK LIKE?

NEIGHBORHOOD EMPOWERMENT

SELECT ACTIONS

- Integrate capacity-building assessments for implementation into neighborhood planning efforts.
- Align capital improvements completed through Toledo's Capital Improvement Program.
- Align use of federal resources for blight removal in strategic neighborhoods.
- 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.

IMPLEMENTERS

- 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 & regional trade organizations
- Philanthropic organizations
- Private financial institutions
- Toledo residents

FUNDING

- 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

** = NEW FUNDING SOURCE CREATED BY CHS IMPLEMENTATION.

COMPREHENSIVE HOUSING STRATEGY ACTIVE REFLECTION

FLASH POLL

CHS IMPACT



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.*

FLASH POLL OUTSTANDING QUESTIONS



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.*

COMPREHENSIVE HOUSING STRATEGY PUBLIC COMMENT

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.

TOLEDO'S CHS: IMPLEMENTATION OVERVIEW

PROVIDING ADDITIONAL COMMENTS **PUBLIC MEETING**

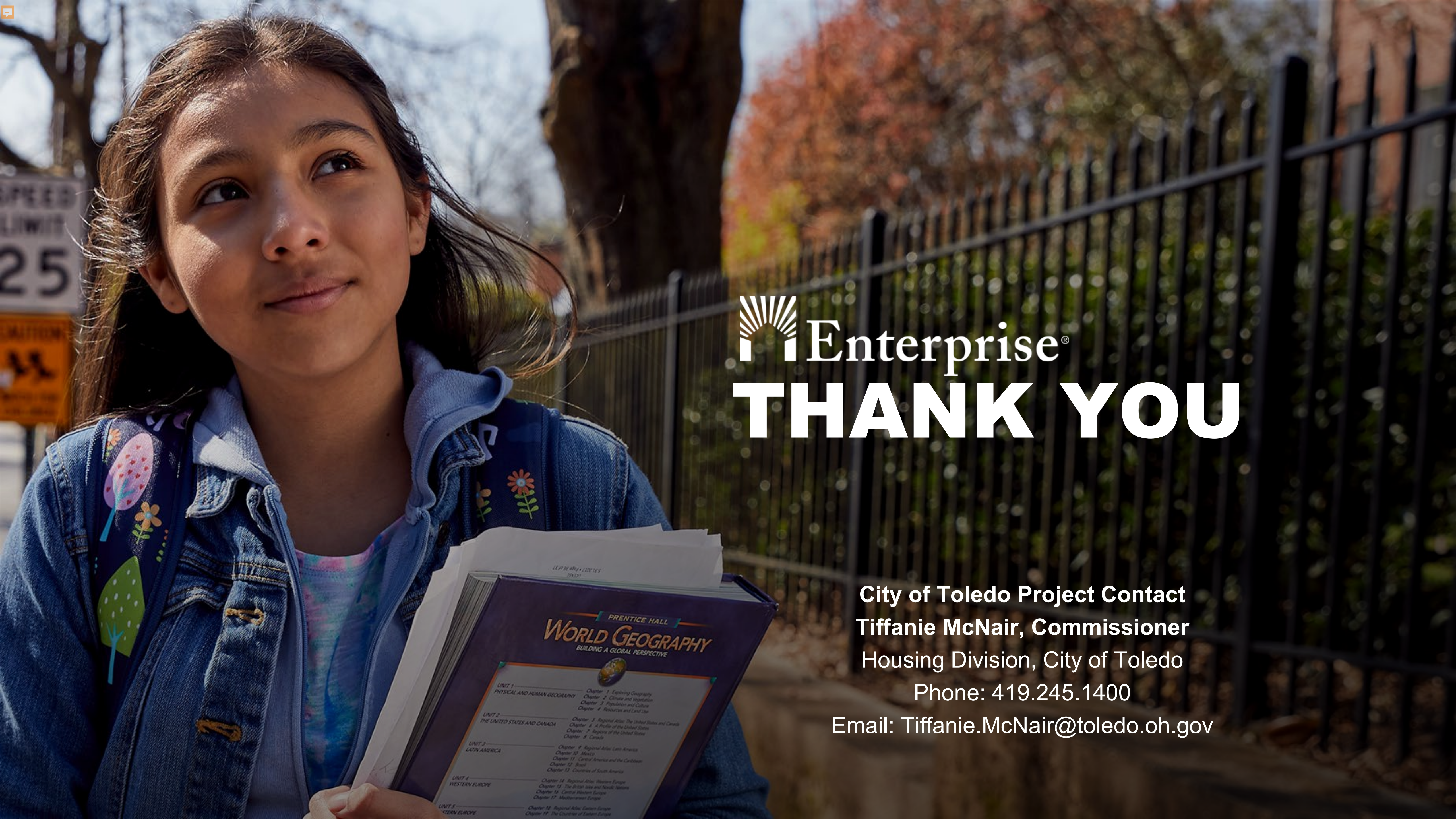
WHAT: Comprehensive Housing Strategy Public Meeting

DATE: Wednesday, June 30, 2021

TIME: 6-7.30 PM ET

LOCATION: Remote via Zoom

ZOOM LINK: <https://toledo-oh-gov.zoom.us/j/83341389320> [toledo-oh-gov.zoom.us]



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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 ADVISORY GROUP

FINAL MEETING | JUNE 24, 2021 | 12.00-1.30 PM

Meeting held via teleconference.

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 <i>20-minute presentation followed by 10 minutes of Q&A</i> 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 <i>Discussion purpose: Collectively identify ways to address outstanding questions</i> Facilitated by Enterprise Community Partners, Inc.
1.25 PM	Next steps & wrap-up

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

**City of Toledo Comprehensive Housing Strategy
Advisory Group Final Meeting | Meeting Notes
Thursday, June 24, 2021**

Welcoming remarks provided by Dr. Cecelia Adams and Rosalyn Clemens

Thank you to all of the participants who have given their time and effort since this journey began in October 2020 and we look forward to the progress that will be made in the next 10 years

Coming soon...

- June 30th marks the beginning of the 30-day public comment period
- The strategy will then be presented to City Council for adoption in order to show widespread commitment to implementing the contents of the CHS plan.

MEETING OVERVIEW

Provided by Laura Searfoss

The objectives of the meeting are as follows:

- Arrive at a shared understanding of the big ideas in Toledo's Comprehensive Housing Strategy
- Provide a list of opportunities to amplify the impact of Toledo's Comprehensive Housing Strategy across community stakeholders.
- Compile a list of questions among community stakeholders about the big ideas in Toledo's Comprehensive Housing Strategy and ways to address them.

PRESENTATION OF TOLEDO'S COMPREHENSIVE HOUSING STRATEGY

Provided by Laura Searfoss

The project occurred in three phases: baseline conditions analysis, recommended actions, and development and delivery of Toledo's CHS. Since we are nearing the end of the third phase, we anticipate formal adoption in September 2021.

The draft document of the CHS will include...

- A summary of core needs among Toledo residents
- Four strategy areas and 37 supporting strategies for implementation over 10 years
- 10-year action plan outlining the steps required by each strategy for successful implementation
- Metrics to monitor and report implementation over time

Strategic Framework:

- Vision for housing – As Toledo's north star, these aspirations align the strategies of the plan and the goals they will achieve.
- Core housing needs – 9 different core housing needs affect all households in Toledo. The most significant needs are **rehabilitation and repair of owner-occupied units**, **more pathways to homeownership**, and **inequity in neighborhood outcomes**.
- Four strategy areas – Include **land use and entitlements**, **housing policy and programs**, **resources and capital**, and **neighborhood empowerment**. Capacity, collaboration, and equity are the cross-cutting factors encompassing the four areas.

IMPLEMENTATION OVERVIEW

Provided by David Huaman

The overview outlines the select actions, implementers, and funding needed for successful implementation of each of the four strategy areas listed above in the previous bullet point.

- Land Use and Entitlements – Zoning and development decisions are the two main areas in which to affect change through select actions (ex. Conduct ongoing engagement of local developers, develop fee reductions or waivers and supporting guidance for when to offer them)
- Housing Policy and Programs – Program changes, new programs, policy changes, and new policies are the four main areas in which to affect change through select actions (ex. Evaluate existing post-1994 CRAs to identify opportunities to incorporate housing goals, convene a working group to identify opportunities to better align local housing programs and design a common intake and eligibility process)
- Resources and Capital – Resource alignment and new resources are the two main areas in which to affect change through select actions (Ex. Organize a cross-sector coalition to engage state decisionmakers on a regular basis, convene key stakeholders to design a place-based funding source)
- Neighborhood Empowerment – Resources for neighborhoods, resources for households, and engagement are the three main areas in which to affect change through select actions (Ex. Integrate capacity-building assessments for implementation into neighborhood planning efforts, align the use of federal resources for blight removal in strategic neighborhoods)

REFLECTIONS REGARDING STRATEGY FRAMEWORK AND IMPLEMENTATION

Provided by the meeting participants

- **Dr. Adams:** At what point are architects involved in the design of homes being rehabilitated?
 - **L. Searfoss:** It depends on the development and type of construction: new or rehab. Engagement of an architect would occur at the start of any development process and their role is defined by the project type so it varies.
 - **E. Ellis:** 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.
- **Dr. Adams:** How do we ensure developers and architects work together efficiently when rehabilitating properties?
- **R. Clemens:** What can we offer from the public sector to help with the design and conceptualization of projects? How do we partner during pre-development work? How do we fund it in a distressed market to make projects more feasible? It goes with entitlement and neighborhood empowerment. How do we help “prime the pump?”
- **Dr. Adams:** The zoning issue is relevant as well. People need zoning guidance to help design and plan community development projects. We need to encourage people to make their ideas a reality.
 - **L. Searfoss:** Perhaps a development liaison would be helpful to navigate land use changes, but a lot of it does come together in the Toledo Comprehensive Plan so we don’t want to get too far ahead before it is published.
- **V. Mendoza:** Is there a process for ensuring ADA guidelines during design and development? Have there been conversations about universal design?

- **L. Searfoss:** It's a gap. I think this goes hand in hand with the resources question. There is not a lot of new development occurring which is typical of universal design integration generally. There's a lot of layers but I appreciate you raising that because it has not been directly mentioned in policy approaches.
- **R. Clemens:** A partnership with the ability center is something we hope to foster now and in the future.
- **M. Flannery:** Agree with Vera, and also 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.

ACTIVE REFLECTION VIA FLASH POLLING

Provided by David Huaman

Meeting participants were asked to respond with one or two words to the following statement: "I anticipate the impact of Toledo's CHS in the lives of residents will be..."

Some words that were elevated

- Sustainable
- Life changing
- Inclusive
- Positive
- Scary
- Long lasting
- Barrier breaking
- Difficult to accomplish
- Good for some

Meeting participants were asked to respond to the following statement: "My organization or community can amplify this impact by..."

Some statements that were elevated

- Engagement
- Persuading policymakers
- Referring consumers
- Develop partnerships
- Being open to change
- Educating residents

Everyone has demonstrated some level of commitment in their area of expertise but partnerships with each other will be powerful tools for amplifying the impact of the CHS.

FACILITATED DIALOGUE: OUTSTANDING QUESTIONS

Provided by Laura Searfoss

Meeting participants were asked to respond to the following question: "What outstanding questions or concerns do you have about what you heard today?"

1. Implementation
 - Who will be responsible?
 - Will there be workgroups or dedicated staff?
 - What about people who need help now?
 - When does implementation begin?
 - **L. Searfoss:** It can begin anytime you are ready to embrace the ideas, and some have already begun. I envision a workgroup being in charge of implementation. Formal implementation will begin as soon as its been adopted. The department of

neighborhoods, the land bank, and the redevelopment authority will largely be responsible for implementation.

2. Messaging and outreach:

- How will community residents be informed about the plan?
- How do we ensure people clearly understand and are engaged in what the plan is about during the public comment period?
 - **L. Searfoss:** The strategies are proposed in ways that directly involve those impacted. The whole city needs to know about it and so a unified focus on public messaging is critically important. Making sure residents know where to access resources can be enhanced through continued community outreach and engagement. We also need to be mindful of those who will not embrace the plan and develop strategies for addressing opposition and encouraging buy-in.
 - **E. McPartland:** There needs to be a united focus with messaging that we are all sharing. Who/Where/When/How

NEXT STEPS AND WRAP-UP

- Peer Review: 2-3 advisory group members to closely review the CHS and provide feedback
- Public Comment Period: kickoff meeting on June 30 (remote via Zoom from 6:00 pm – 7:30 pm EST, registration not required)
- Public comments can also be submitted directly starting June 30

APPENDIX 5: COUNCIL AND PUBLIC PRESENTATIONS

FORTHCOMING

APPENDIX 6: PUBLIC COMMENTS RECEIVED

FORTHCOMING

APPENDIX 7: MATRIX OF STRATEGIES BY TYPE

Strategy	Strategy type		
	Administration	Legislative	Community-based
Priority strategies			
Create a local, dedicated source for housing activities.	✓		✓
Develop a place-based source of funding for community reinvestment.	✓		✓
Adopt a cohesive housing, economic development, and land use policy framework.	✓	✓	
Strategy area #1. Land use & entitlements			
Expand by-right zoning for missing middle housing types	✓	✓	
Expand by-right zoning for higher density development.	✓	✓	
Develop by-right zoning for infill development	✓	✓	
Amend zoning standards to support group living activities.	✓	✓	
Increase neighborhood planning.	✓	✓	✓
Create new tools to lower development costs.	✓		
Increase transparency and predictability in development decisions.	✓		
Strategy area #2. Housing policies and programs			
Improve delivery and effectiveness of existing public and nonprofit programs.	✓		✓
Develop a policy to guide union labor requirements on residential development	✓	✓	
Increase tenant protections enforcement and resolution infrastructure.	✓	✓	
Expand existing tenant protections.	✓	✓	
Establish a city-chartered Redevelopment Authority to facilitate property reuse & development.	✓		
Create a rental registry for housing health and safety standards.	✓	✓	
Develop a preservation strategy for unsubsidized affordable multifamily properties.	✓		
Strategy area #3. Neighborhood empowerment			
Increase homebuyer assistance programs in historically redlined communities.	✓		✓
Build capacity at community-based organizations	✓		✓
Complete comprehensive blight removal and reinvestment in homes.	✓		✓
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 issues and available resources.	✓		✓

Strategy	Strategy type		
	<i>Administration</i>	<i>Legislative</i>	<i>Community-based</i>
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			
Create a LeadSafe Implementation Fund.	✓	✓	✓
Diversify local funding sources to finance development.	✓		✓
Increase competitiveness for state housing resources.	✓		✓
Diversify mortgage products for potential homebuyers.	✓		✓
Create local tax relief for eligible homeowners.	✓	✓	
Create tax relief for eligible renters.			✓
Build capacity among institutional partners.	✓		✓

APPENDIX 8: TARGETING AND MEASUREMENT GUIDANCE

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 poverty 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

$$D_j^{WB} = 100 * \frac{1}{2} \sum_{i=1}^N \left| \frac{W_i}{W_j} - \frac{B_i}{B_j} \right|$$

Where i indexes census block groups or tracts, j is the j th jurisdiction, W is group one and B is group two, and N is the number of block groups or tracts i in jurisdiction j .

Baseline: As of the 2010 Census, Toledo's dissimilarity index for Black/White resident segregation was 57.7, indicating a high level of segregation, according to HUD's AFFH framework.

Suggested 10 Year Target: By 2031, Toledo will have made progress in reducing segregation and brought the dissimilarity index down to below 50, which would indicate a moderate level of segregation according to HUD's framework.

Decreased Racial disparities in cost burdens

Why it Matters: Housing cost burdens are a problem for households generally in Toledo, but in particularly for Black, Indigenous and people of color (BIPOC). Measuring the disparity between White and BIPOC cost burdens provides important insight on racial equity in the City.

Relevant Impact Scale: City

Measurement approach: [PolicyLink's Equity Atlas](#) tracks changes in the relative rates of housing cost burden between White and BIPOC householders by City. If this becomes unavailable in the future, HUD also publishes this data through its [Comprehensive Housing Affordability Strategy Data](#). Changes can be measured at a City level as they are released by these sources (generally annually).

Baseline: As of 2017, 46 percent of renter households with White householders in Toledo were housing cost burdened compared to 54 percent of renter households with BIPOC householders, meaning BIPOC renters were 17% more likely to be housing cost burdened compared to White renters.

Suggested 10 Year Target: By 2031, the difference between White and BIPOC cost burden rates will have been eliminated (in addition to decreasing for all racial groups).

Increased BIPOC homeownership rate

Why it Matters: Racial disparities in homeownership rates (even after accounting for income) are a widely documented racial equity issue.

Relevant Impact Scale: City

Measurement approach: Homeownership rates by race and ethnicity are available from the ACS. Comparison of the homeownership rates can be made between multiple racial groups. Changes can be measured annually at the City level or every 5 years at the neighborhood level.

Baseline: As of the 2015-2019 ACS, 60.5 percent of White householders owned their home compared to only 31.0 percent of BIPOC householders – 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).

Increased supply of rental units affordable at 30 percent of AMI

Why it Matters: The shortage of affordable housing units is most acute for those with incomes below 30 percent of AMI, so increasing the supply of housing affordable at this income level is critical.

Relevant Impact Scale: City

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.

Decreased housing cost-burdens

Why it Matters: 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.

Relevant Impact Scale: City

Measurement approach: The ACS provides owner and renter cost burden levels. Changes can be measured annually at the city level.

Baseline: As of the 2015-2019 ACS, 44 percent of renters and 21 percent of homeowners were cost burdened in Toledo.

Suggested 10 Year Target: 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.

Increased ability to age in place

Why it Matters: 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.

Relevant Impact Scale: City

Measurement approach: 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.

Baseline: As of the 2015-2019 ACS, 37 percent of the region's seniors lived within Toledo.

Suggested 10 Year Target: By 2031, the share of seniors living within Toledo will not have changed substantially.

Lead Safe Certifications

Why it Matters: 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.

Relevant Impact Scale: City

Measurement approach: 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 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.