



City of Toledo

One Government Center
Toledo, OH 43604

Housing & Community Development Committee

Formal Agenda

Thursday, August 28, 2025

4:30 PM

City Council Chambers

United Way ALICE/ 211 Report || HOME Loans Forgiveness

The purpose of the meeting is to discuss:

[HCD20250828](#)

United Way ALICE/ 211 Report || HOME
Loans Forgiveness

Attachments:

[8-28-25 Housing Agenda](#)

[2025 211 Presentation to City Council](#)

[Neighbor Works HOME Loan Forgiveness](#)

Any other matter that may properly come before the Committee

The Clerk of Council's Office supports the provisions of the Americans' with Disabilities Act. If you need special accommodations, please call 48 hours prior to meeting time at 419-245-1060 for arrangements.



City of Toledo

One Government Center
Toledo, OH 43604

Legislation Text

File #: HCD20250828, **Version:** 1

United Way ALICE/ 211 Report || HOME Loans Forgiveness



Toledo City Council

Housing & Community Development **Committee**

Councilmember Theresa Gadus, Chair
&
Councilmember Brittany Jones, Vice Chair

will conduct a Committee meeting

Government Center – Council Chambers

Thursday, August 28th, at 4:30PM

The purpose of the meeting is to discuss:

United Way ALICE/ 211 Report
HOME Loans Forgiveness

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UNITED WAY 211

What is 211? How can it help you?

211

Get Connected. Get Help.™





What is 211?

2-1-1 is a free and confidential service that helps people across North America find local resources they need 24 hours a day, 7 days a week

**Not sure where to turn?
We are here for you!**

- 15.4 Million connections to help/resources in 2024 across the US
- 70% of 211 service are operated or funded by United Ways

TOP NEEDS IN OUR AREA



36,537

Referrals for Housing Help



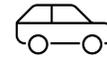
12,211

Referrals for Food



9,719

Referrals for Utility Help



6,030

Referrals for Transportation Help



5,480

Referrals for Clothing & Household Help

Asset limited,
Income constrained,
Employed
ALICE

41%
ALICE LEVEL OR
BELOW in United
Way service area

ALICE TERMS

- **ALICE:** Asset Limited, Income Constrained, Employed
- **ALICE Household Survival Budget:** The cost of household necessities
- **ALICE Threshold:** the minimum average income that a household needs to afford basic costs
- **Below ALICE Threshold:** both ALICE Households and FPL households

CASHIER

2022

OHIO MEDIAN WAGE

\$25,390

HOUSEHOLD SURVIVAL BUDGET
family with one adult
and one school-age child

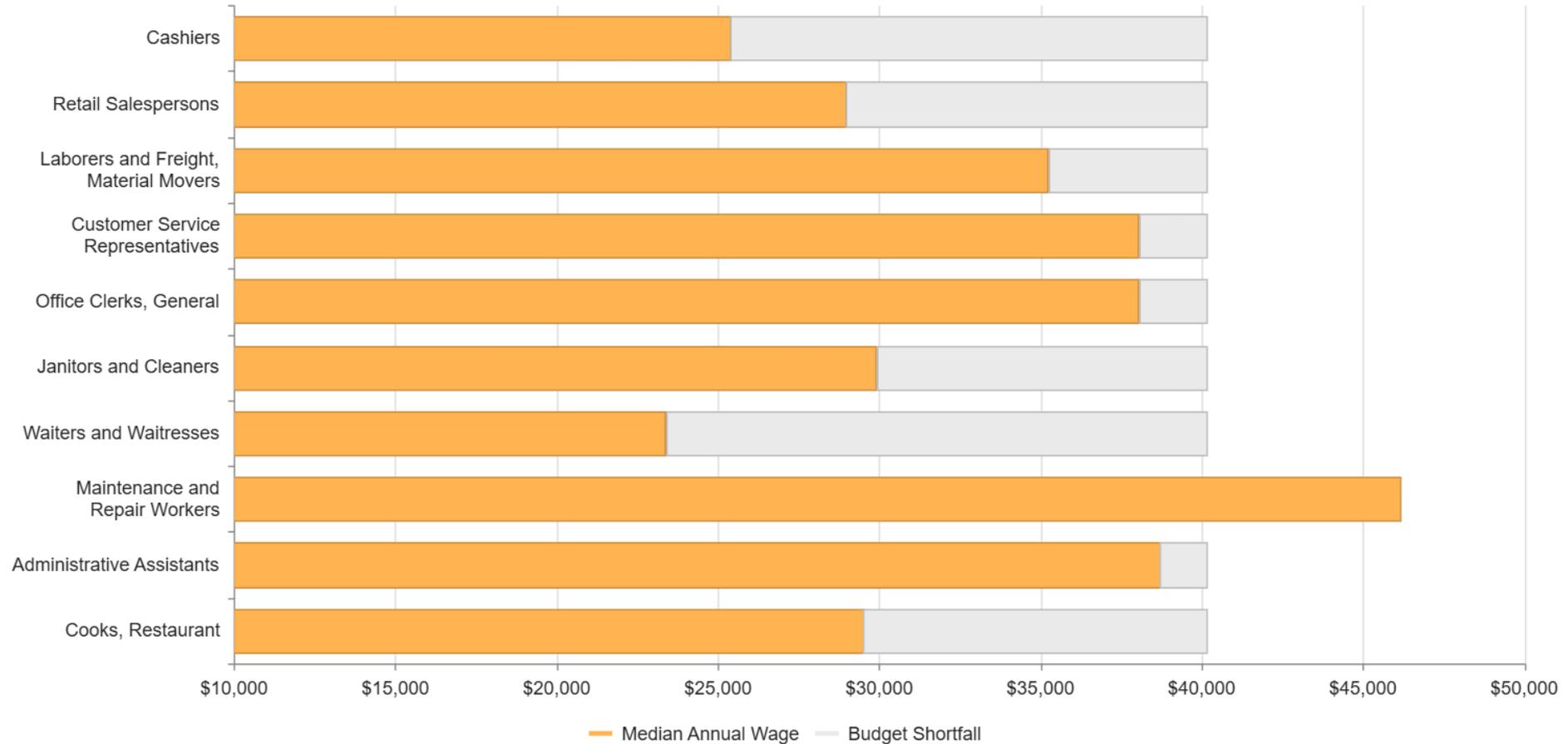
\$40,152

SHORTFALL TO SURVIVAL BUDGET

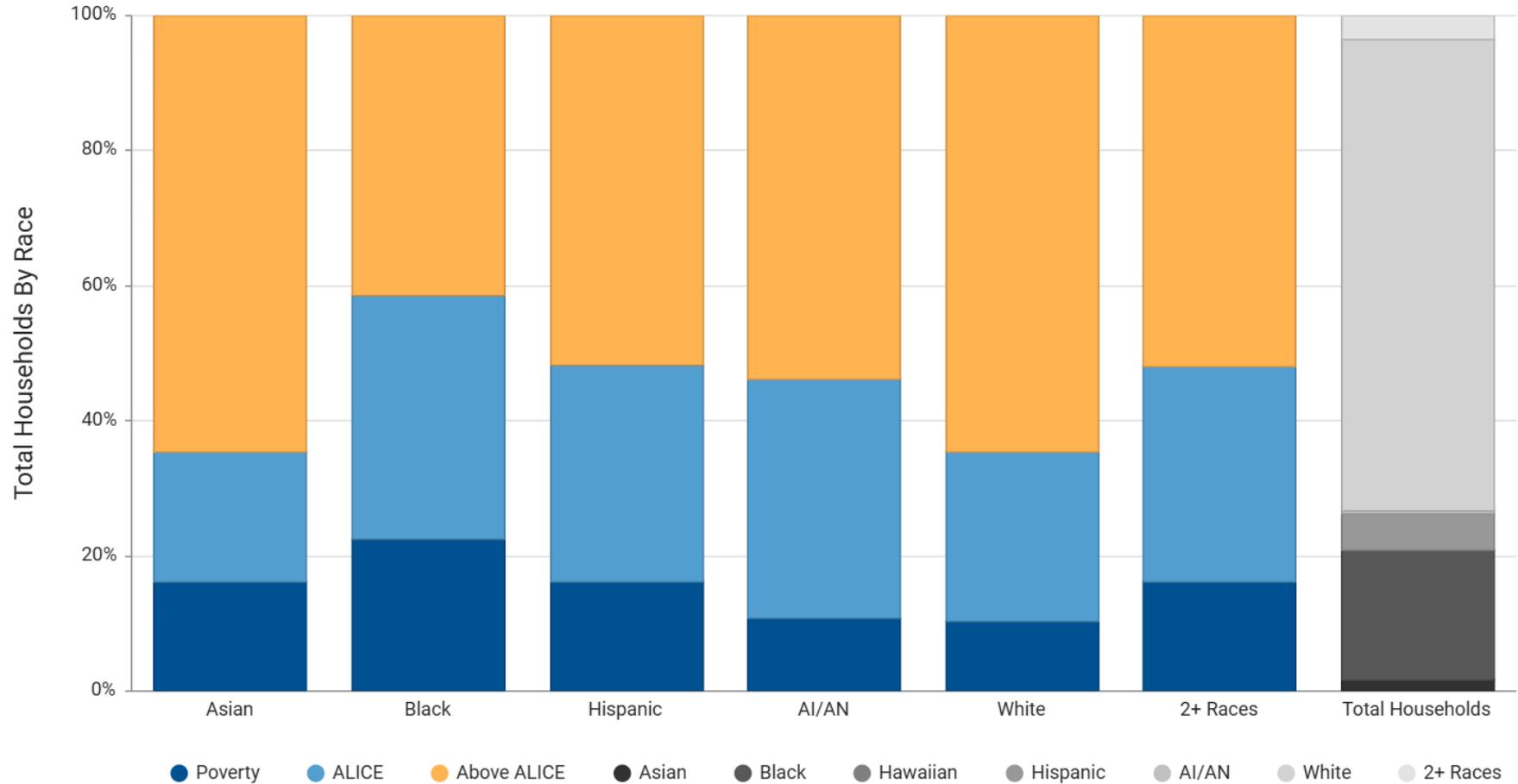
\$14,762

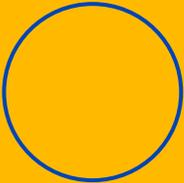


Median Annual Wages of Selected Common Occupations vs. Annual Total ALICE Household Survival Budget (1 Adult, 1 School-Age Child), Ohio, 2022



Households by Race/Ethnicity, Lucas County, Ohio, 2022



 **GET CONNECTED**



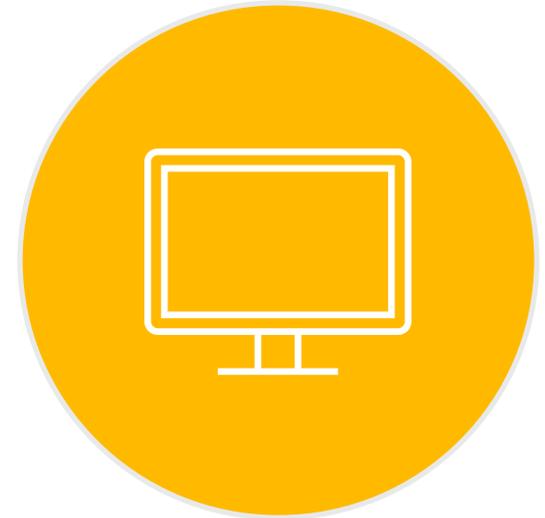
How to Reach 211



**Dial 211
or 1-800-650-HELP**



Text 898-211



**Chat & Database
211nwo.org**

COMMUNITY RESOURCE DATABASE

Over 800 agencies and 2,500 programs

- Contact information
- Eligibility guidelines
- Hours of operation
- Documentation required

Real time and annual updates to agencies and programs

Find help you need

To find resources available to residents of the Toledo, Ohio area, enter information about the person needing services.

Enter ZIP Code or Enter City (reset)

(Location is optional, but provides better search results.)

Age Gender Female Male

211
Get Connected. Get Help.™

Guided Search [Search Hints](#)
(Click a category to view the most commonly searched services.)

- TOP 25 SERVICES
- ARTS, CULTURE AND RECREATION
- BUSINESS DEVELOPMENT
- CLOTHING, FOOD AND PERSONAL ITEMS
- COMMUNITY SERVICES

Select a Service Category

(Click a category to view the most commonly searched services.)



TOP 25 SERVICES



ARTS, CULTURE AND RECREATION



BUSINESS DEVELOPMENT



CLOTHING, FOOD AND PERSONAL ITEMS



COMMUNITY SERVICES



DISABILITY SERVICES



DISASTER



EDUCATION



CHILDREN, FAMILY AND YOUTH SERVICES



EMPLOYMENT & FINANCIAL STABILITY



GOVERNMENT SERVICES



HEALTH CARE



HOUSING AND UTILITIES



LAW ENFORCEMENT SERVICES



LEGAL



MENTAL HEALTH & SUBSTANCE USE



MILITARY SERVICES



RE - ENTRY SERVICES



TRANSPORTATION



VOLUNTEERS AND DONATIONS



VIEW ALL SERVICES

Searching the Database

(Click below to see available services.)



**HOUSING AND
UTILITIES**



-  Domestic Violence Shelters
-  Emergency Housing and Shelter
-  Eviction Prevention
-  Home Improvement
-  Home Maintenance
-  Housing Payment Assistance
-  Housing Search and Information
-  Nursing Homes and Assisted Living Facilities
-  Transitional Housing, Group Homes and Halfway Houses
-  Utility Payment Assistance
-  Utility Services



[Home Purchase Listings](#) 

[Home Rental Listings](#) 

[Homebuyer/Home Purchase Counseling](#) 

[Homeless Permanent Supportive Housing](#) 

[Housing Authorities](#) 

[Low Income/Subsidized Private Rental Housing](#) 

[Mortgage Delinquency and Default Counseling](#) 

[Public Housing](#) 

[Residential Placement Services for People with Disabilities](#) 

[Senior Housing Information and Referral](#) 

[Sweat Equity Programs](#) 

○ FUNCTIONALITY



UNITED WAY
Greater Toledo



Get Connected. Get Help.™

ASKING THE SECOND QUESTION

Sometimes services are not available for specific needs. Our Community Resources Advisors (CRAs) are trained to ask probing questions to identify other needs which can be met.

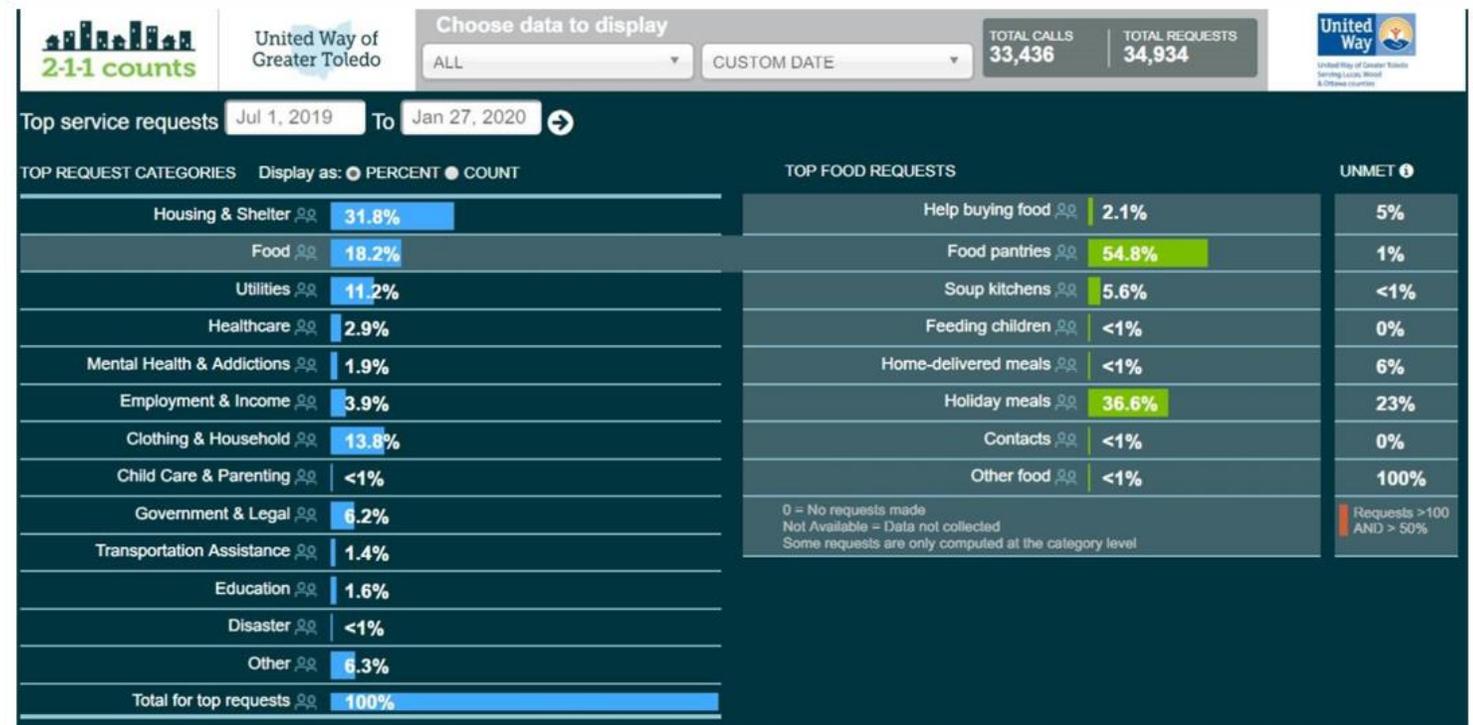
Example: A caller needs assistance with a car insurance payment

At the time of the call, there are no agencies assisting with that need CRAs probe and find out that the caller recently lost employment. CRAs search the database and find organizations that help with food assistance to supplement their budget and provide job finding resources.

DATA TRACKING & REPORTING

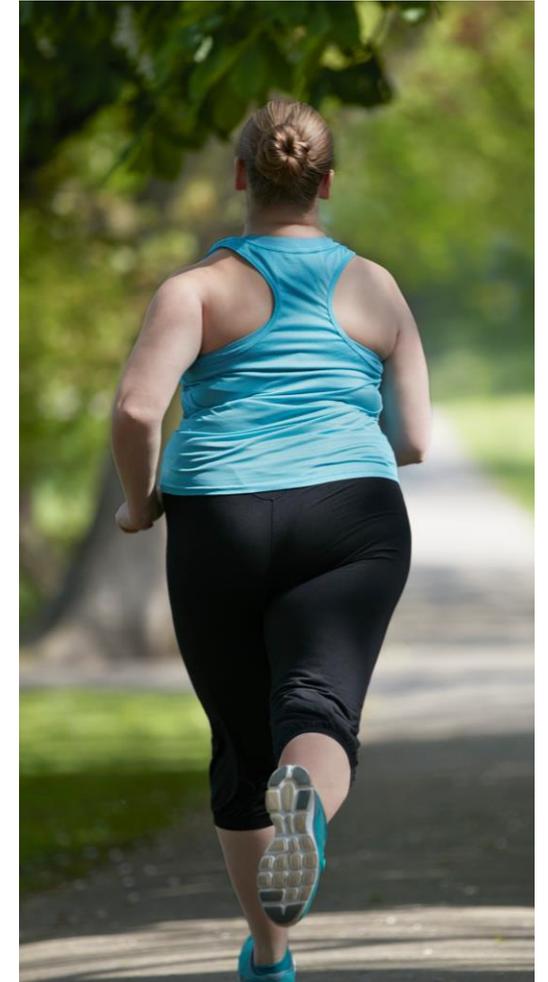
211 Counts is an online community dashboard that reports:

- Total contacts
- Top requests and categories
- Geographic information
- Demographic information



CIE: Community Information Exchange

A CIE is a technology platform and partnership model that allows different organizations to share data—with permission—to help people more effectively.



Core Goals of a CIE

Better coordination: so no one falls through the cracks.

Faster support: reduce delays in getting help.

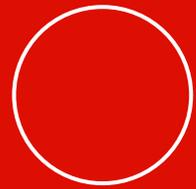
Whole-person care: treat people as humans, not cases—by addressing all aspects of well-being (health, housing, income, etc.).

HOW IT WORKS

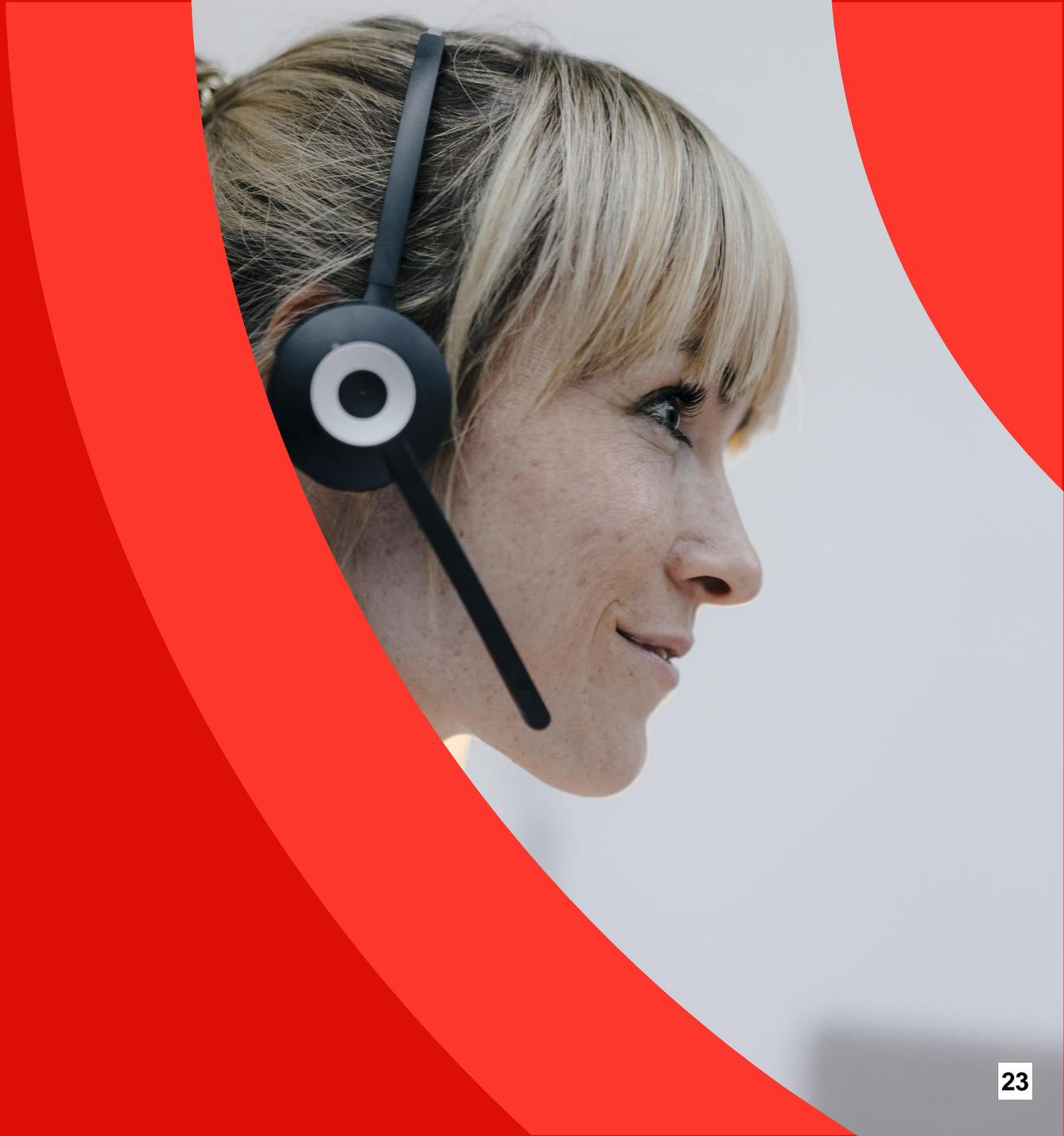
- Client gives consent to share their info across organizations.
- Partner organizations use a shared platform to view, update, and coordinate services.

Example: If someone comes to a food pantry and mentions they're sleeping in a car, the staff can use the CIE to see if they're already working with housing services—or help connect them.

PRESENTATION TITLE OF A FEW WORDS



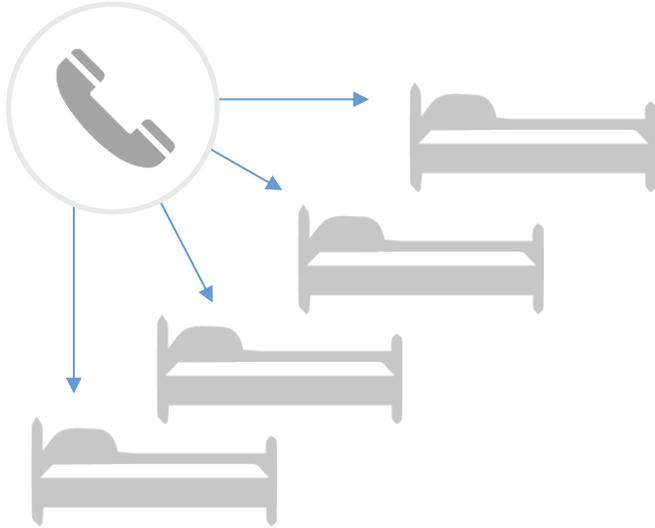
SPECIAL PROJECTS & CAPABILITIES



Get Connected. Get Help.™

SPECIAL PROJECTS / 2-1-1 CAPABILITIES

COORDINATED ACCESS (CA)



Diversion & prevention resources up front

4 shelters (La Posada, Family House, Beach House, St. Paul's) with a running bed count for single female, single male, and family units available

Intake with shelters or added to the waiting list

Diversion services

In 2024 United Way 211's Coordinated Entry staff served 3600+ clients.

LANGUAGE ACCESS SERVICES

Web Services

Google Translate

CRA's

Language Line

Translated Outreach Materials

The screenshot shows the United Way of Greater Toledo website. At the top left is the 100th anniversary logo (1918-2018) and the United Way logo. A search bar contains the text "SEARCH FOR SERVICES | UNITED WAY | SERVICE PR". A large grey arrow points to a "Select Language" dropdown menu in the top right corner. The dropdown menu is open, showing a list of languages: Arabic, Chinese (Simplified), Chinese (Traditional), French, German, Japanese, Korean, Lao, Russian, and Serbian. Below the search bar, the text reads "Find help you need" and "To find resources available to residents of the Toledo, Ohio area, enter information about the person needing services." There are input fields for "Enter ZIP Code" and "or Enter City" with a "(reset)" link. Below these are radio buttons for "Age", "Gender" (with "Female" and "Male" options), and "Male". At the bottom of the page, there is a navigation bar with links for "211 COUNTS", "QUICK GUIDES", "211 COMMUNITY TRAININGS", and "PRINTED MATERIALS/TRANSLATION SERVICES". Below the navigation bar, a paragraph states: "Our 211 Translation Services ensure that language is never a barrier to accessing essential community resources. We offer support in multiple languages to help individuals connect with vital services like food assistance, housing, and healthcare. You can print your own 211 materials in the following languages: **English, Spanish, Arabic, Chinese-Mandarin**". Below this paragraph is an orange button that says "VIEW TRANSLATED MATERIALS".

Trusted and Ready in Times of Crisis

211 plays a vital role in disaster response:

- A go-to source for accurate, timely information
- Adaptable to meet emerging community needs
- Helps reduce 911 and emergency service overload

What Can 211 Do in a Disaster

- ✓ Handle disaster-related calls 24/7
- ✓ Provide info on local and emergency resources
- ✓ Share guidance from city/county/state officials
- ✓ Inform about reimbursement programs & emergency grants
- ✓ Refer volunteers & donations to the right places
- ✓ Track unmet needs to help officials plan
- ✓ Follow up with callers to ensure needs were met

WHY 211 IS IMPORTANT

Every Call Logged, Every Trend Tracked.

Our 211 data guides emergency response, reveals unmet needs, and helps shape future resource planning.



| | | |
|--------------------------|-------|-----|
| Shelters | 39.5% | 12% |
| Low-cost housing | 21.2% | 4% |
| Home repair/ maintenance | 5.0% | 15% |
| Rent assistance | 29.8% | 52% |
| Mortgage assistance | 1.3% | 35% |
| Landlord/ tenant issues | 1.3% | 3% |
| Contacts | 1.7% | 10% |
| Other housing & shelter | <1% | 23% |

0 = No requests made
 Not Available = Data not collected
 Some requests are only computed at the category level

Requests >100 AND > 50%

Point Place Tornado (2023)

- EBT/PRC help, outreach & transportation support, volunteer connection

COVID-19 Pandemic

- Vaccine scheduling, PRC Applications, housing & food aid

Floods, Storms

- Cleanup referrals, food replacement, outage support

Frigid Temps & Code Blue

- Warming centers, shelter connections, utility help, transportation

SUMMARY



COMMUNITY BENEFIT OF 211

Connection to
Available resources
within the
community

Single point of entry

Vast knowledge of
available resources

Multiple connection
types for all users

Data collection and analysis to inform how best to use limited community resources





August 28, 2025

NTR HOME Loan Forgiveness

Department of Housing & Community Development

A blue-tinted photograph of a woman sitting on a wooden park bench. She is smiling and looking towards the camera. The background features a large, leafy tree, a statue of a man on a pedestal, and a building with arched windows. The text 'HOME Investment Partnership Program' is overlaid in white at the bottom of the image.

HOME Investment Partnership Program

HOME Investment Partnership

HOME is a federal block grant program that provides funding to states and eligible localities to be used exclusively for affordable housing activities to benefit low-income households.

Funds for HOME are appropriated annually to the Department of Housing and Urban Development (HUD), which in turn distributes funding to states and eligible localities by formula.

States and localities that receive HOME funds are known as *participating jurisdictions*.

Use of HOME funds

HOME funds can be used to finance a wide variety of affordable housing activities that generally fall into six categories: (1) new construction of owner-occupied housing; (2) rehabilitation of owner-occupied housing; (3) assistance to homebuyers; (4) new construction of rental housing; (5) rehabilitation of rental housing, and (6) tenant-based rental assistance.

City of Toledo Use of HOME funds

Down Payment Assistance (Home at Last)

Owner-occupied rehab (Home Rescue)

Subsidize new construction and housing preservation

Administrative costs including staff (10% cap)

COT's HOME Allocation

| Year | Amount |
|------|-----------------|
| 2025 | \$1,965,724.17* |
| 2024 | \$1,899,014.76 |
| 2023 | \$2,551,780.00 |
| 2022 | \$2,385,225.00 |
| 2021 | \$2,179,977.00 |
| 2020 | \$2,228,962.00 |
| 2019 | \$2,080,076.00 |
| 2018 | \$2,245,266.00 |

*have not received agreement or funds

2026's PROPOSED FEDERAL BUDGET ALLOCATION \$0

A blue-tinted photograph of a woman sitting on a wooden park bench. She is smiling and looking towards the camera. The background features a large tree, a statue of a man on a pedestal, and a building with arched windows. The text 'HOME Loans' is overlaid in white on the left side of the image.

HOME Loans

Loan Repayment

- Repayment of loans to provide ongoing support of programs
- 2022-2025 years - \$1,200,000 was collected
- Under this administration loans have not been forgiven

HOME Program Income

| MULTI-FAMILY | | | |
|--------------|-----------------------|---|--|
| Update Date | Amount | Name 1/IDIS originating | Text |
| 4/4/2022 | 2,000.00 | NEW TOWN APTS., 2013, LP | HOME-NEW TOWN APT \$250,000 MIN PMT/2230-30 |
| 5/2/2022 | 11,037.25 | RENAISSANCE II SENIOR HOUSING | #AMD22-0998 HOME TOLEDO NAT'L CHURCH RESIDENCE |
| 6/28/2022 | 500.00 | ENGLEWOOD SENIOR HOUSING LLC | LOAN PMT CK#431 SURPLUS CASH |
| 10/12/2022 | 21,410.00 | Palmer Gardens II | LD PAYMENTS |
| 6/8/2023 | 2,000.00 | New Town | HOME LOAN PAYMENT FISCAL 2022 |
| 10/27/2023 | 14,079.00 | Palmer Gardens II | INVOICE 4149-042-35610 |
| 11/8/2023 | 33,660.00 | SECOR SENIOR LOFTS (5006) | VENDOR # 110702 SECOR SENIOR LOTFS LLC |
| 6/10/2024 | 2,000.00 | Valley Bridge | PI VALLEY BRIDGE NOTE CHECK # 100802 4/22/2024 |
| 6/10/2024 | 684.00 | RENAISSANCE II (3466) | PI RENAISSANCE II CHECK # 100812 4/23/2024 |
| 9/9/2024 | 914.00 | ENGLEWOOD SENIOR HOUSING LLC | ENGLEWOOD NOTE CASH FLOW 2023 |
| 12/13/2024 | 11,655.00 | Palmer Gardens II | INVOICE# 4149-102524 Palmer Gardens |
| 4/15/2025 | 2,000.00 | VALLEY BRIDGE SR HOUSING (4702) | Loan payment / National Church Residence check |
| 4/29/2025 | 2,856.50 | RENAISSANCE II SENIOR HOUSING | LOAN REPMT Renaissance II Senior Housing Limited |
| 6/16/2025 | 12,222.00 | SECOR SENIOR LOFTS | SECOR SENIOR LOFTS |
| | \$117,017.75 | Mortgage Payments | |
| 5/21/2025 | 34,320.84 | SETH II | PAYOFF OF FIRST MORTGAGE LOAN FOR 341 HAVRE ST |
| 6/5/2025 | 20,613.66 | UNSH I | PAYOFF FOR 2630 ELM STREET |
| 6/6/2025 | 15,852.58 | TCCN IV | PAYOFF FOR 544 FERNWOOD AVE |
| 6/24/2025 | 33,178.62 | SETH I | PAYOFF FOR 942 OAK ST |
| 7/2/2025 | 15,852.58 | TCCN IV | PAYOFF FOR 1315 PALMWOOD AVE |
| 7/3/2025 | 28,457.09 | UNSH II | PAYOFF FOR 923 YATES ST |
| 7/10/2025 | 33,325.15 | SETH I | PAYOFF FOR 820 YONDOTA ST |
| 7/22/2025 | 15,852.58 | TCCN IV | PAYOFF FOR 1449 NORWOOD AVE |
| | \$197,453.10 | Partial Lien Release Properties Sold | |
| 2/8/2023 | 620,940.60 | RIVERFRONT APARTMENTS | RIVERFRONT APARTMENTS |
| 4/21/2023 | 143,333.49 | GARDEN VIEW ACRES | MORTGAGE PAYOFF (Garden View acres) |
| | \$764,274.09 | Mortgage payoff | |
| | \$1,078,744.94 | TOTAL Multi family receipts | |
| | \$130,417.22 | Total Owner Occupied, Down Payment Assistance & Rental Rehab | |

Home Rehab Loans

| Home Loan Balances 8/31/2025 | | | |
|--------------------------------------|------------------------------|---------------|------------------|
| Projects | Accrued Interest & Late Fees | Principal | Balance |
| Cherry Legacy | \$ - | \$ 750,000.00 | \$ 750,000.00 |
| Covenant House | \$ 396,014.63 | \$ 400,000.00 | \$ 796,014.63 |
| Englewood Sr Housing | \$ 289,281.09 | \$ 500,000.00 | \$ 789,281.09 |
| New Town Apartments | \$ 42,277.87 | \$ 250,000.00 | \$ 293,227.87 |
| Palmer Gardens II LP | \$ 137,407.70 | \$ 300,000.00 | \$ 437,407.70 |
| Renaissance II Senior Housing | \$ - | \$ 583,207.25 | \$ 583,207.25 |
| Secor Senior Lofts | \$ 1,707.53 | \$ 692,499.09 | \$ 696,521.27 |
| South East Toledo Homes I (SETH I) | \$ 526,929.96 | \$ 343,571.43 | \$ 866,453.98 |
| South East Toledo Homes II (SETH II) | \$ 488,837.45 | \$ 355,200.00 | \$ 854,131.29 |
| St. Hedwig Senior Housing LLC | \$ 60,860.44 | \$ 500,000.00 | \$ 560,860.44 |
| The Commons at Garden Lake | \$ 113,506.21 | \$ 567,520.00 | \$ 685,597.36 |
| United North School Homes | \$ 121,924.92 | \$ 354,583.33 | \$ 476,505.56 |
| United North School Homes II | \$ 304,507.11 | \$ 354,583.33 | \$ 659,275.09 |
| Valley Bridge | \$ 37,922.51 | \$ 250,000.00 | \$ 282,951.92 |
| Warren Commons | \$ 9,386.69 | \$ 750,000.00 | \$ 754,417.81 |
| Oakwood III (TCCN III) | \$ 143,120.38 | \$ 247,500.00 | \$ 390,620.38 |
| Oakwood IV (TCCN IV) | \$ 137,028.75 | \$ 259,285.71 | \$ 396,314.46 |
| West Central | \$ 156,429.87 | \$ 320,000.00 | \$ 476,429.87 |
| | | | \$ 10,749,217.96 |

HOME Outstanding Loans

Negotiated Loan Modifications

Oakwood Homes III (Ord. 134-22)

Oakwood Homes IV (Ord. 135-22)

West Central Homes (Ord. 136-22)

- Interest rate decreased from 4.84% to 0% which stopped the accrual of interest
- Forgave 50% of the then accrued interest balance
- Partially released the mortgage in exchange for a credit from Borrower
- 50% of unforgiven accrued interest and the mortgage remain on the books until sold which also includes the following conditions:
 - Passes HUD Housing Quality Standards (HQS)
 - \$10,000 credit to purchaser if purchaser was former tenant occupant

A blue-tinted photograph of a woman sitting on a wooden park bench. She is wearing a patterned blouse and dark pants, and is looking towards the camera with a slight smile. The background features a large tree, a statue of a man on a pedestal, and a building with arched windows. The text 'Program Income' is overlaid in white on the lower left side of the image.

Program Income

Program Income Needed

- Declining federal funds
 - 93% of DHTC activities are federally funded
 - Only 7% of DHTC budget comes from General Funds
 - 2026 federal budget has \$0 allocated for HOME
 - ARPA funds are gone or are already committed
- Reposition troubled properties and fund new projects
 - Ashland Manor - \$2.5 mil
 - Thurgood Marshall adaptive reuse - \$3.5 mil
 - Ongoing programmatic needs
 - Home at Last
 - Home Rescue

Allows the city to invest and help compete on major LIHTC deals

A blue-tinted photograph of a woman sitting on a wooden park bench. She is smiling and looking towards the camera. The background features a large tree, a statue of a man on a pedestal, and a building with arched windows. The text "A Win for Everyone" is overlaid in white on the lower left. The page number "46" is in the bottom right corner.

A Win for Everyone

United North School Home I

Total Principal Owed: \$ 370,000.08
 Total Intrest Owed: \$ 126,312.46

| Site# | Address | AREIS Value | Zillow Estimate | Actual Sale Price | Prorated Principal | Prorated Interest | Balance to NTR |
|-------|-----------------------|--------------|-----------------|-------------------|--------------------|-------------------|----------------|
| 1 | 918 Baker | \$ 26,800.00 | \$0.00 | | \$15,416.67 | \$5,265.89 | \$ 68,401.44 |
| 2 | 917 Moore | \$ 23,600.00 | \$0.00 | | \$15,416.67 | \$5,265.89 | \$ 68,401.44 |
| 3 | 930 Moore | \$ 25,700.00 | \$87,400.00 | | \$15,416.67 | \$5,265.89 | \$ 66,717.44 |
| 4 | 926 Moore | \$ 26,800.00 | \$91,200.00 | | \$15,416.67 | \$5,265.89 | \$ 70,517.44 |
| 5 | 922 Moore | \$ 25,700.00 | \$88,000.00 | | \$15,416.67 | \$5,265.89 | \$ 67,317.44 |
| 6 | 713 Page | \$ 25,200.00 | \$85,700.00 | | \$15,416.67 | \$5,265.89 | \$ 65,017.44 |
| 7 | 717 Page/ 0 page | \$ 26,800.00 | \$87,000.00 | | \$15,416.67 | \$5,265.89 | \$ 66,317.44 |
| 8 | 719 Page | \$ 25,700.00 | \$87,000.00 | | \$15,416.67 | \$5,265.89 | \$ 66,317.44 |
| 9 | 824 Page | \$ 23,600.00 | \$0.00 | | \$15,416.67 | \$5,265.89 | \$ 68,401.44 |
| 10 | 723 Peck | \$ 26,800.00 | \$84,300.00 | | \$15,416.67 | \$5,265.89 | \$ 63,617.44 |
| 11 | 1013 E Bancroft | \$ 26,800.00 | \$117,800.00 | | \$15,416.67 | \$5,265.89 | \$ 97,117.44 |
| 12 | 1019 E Bancroft | \$ 25,000.00 | \$113,100.00 | | \$15,416.67 | \$5,265.89 | \$ 92,417.44 |
| 13 | 2630 Elm | \$ 21,000.00 | \$140,000.00 | \$145,000.00 | \$15,416.67 | \$5,196.99 | \$ 124,386.34 |
| 14 | 2634 Elm | \$ 25,000.00 | \$85,300.00 | | \$15,416.67 | \$5,265.89 | \$ 64,617.44 |
| 15 | 2716 Elm | \$ 23,000.00 | \$77,600.00 | | \$15,416.67 | \$5,265.89 | \$ 56,917.44 |
| 16 | 2720 Elm | \$ 24,900.00 | \$82,900.00 | | \$15,416.67 | \$5,265.89 | \$ 62,217.44 |
| 17 | 2724 Elm | \$ 26,800.00 | \$0.00 | | \$15,416.67 | \$5,265.89 | \$ 68,401.44 |
| 18 | 2730 Elm | \$ 25,200.00 | \$0.00 | | \$15,416.67 | \$5,265.89 | \$ 68,401.44 |
| 19 | 2712 Elm | \$ 25,000.00 | \$83,200.00 | | \$15,416.67 | \$5,265.89 | \$ 62,517.44 |
| 20 | 2020 Locust | \$ 25,700.00 | \$85,800.00 | | \$15,416.67 | \$5,265.89 | \$ 65,117.44 |
| 21 | 2115 Locust | \$ 25,000.00 | \$82,700.00 | | \$15,416.67 | \$5,265.89 | \$ 62,017.44 |
| 22 | 2017 Walnut/730 Moore | \$ 25,700.00 | \$84,800.00 | | \$15,416.67 | \$5,265.89 | \$ 64,117.44 |
| 23 | 2121 Locust | \$ 25,000.00 | \$0.00 | | \$15,416.67 | \$5,265.89 | \$ 68,401.44 |
| 24 | 1026 Moore | \$ 23,600.00 | \$0.00 | | \$15,416.67 | \$5,265.89 | \$ 68,401.44 |

The yellow highlighted lines indicate a 2 year average sale price for the surrounding area.

The blue highlighted lines indicate a property that has already been sold.

| | | | | | | |
|--|--|----------------|--|--------------------|----------------|-----------------|
| | | \$1,568,800.00 | | \$262,083.39 | \$89,451.23 | \$ 1,217,265.38 |
| | | | | COT Program Income | \$351,534.62 | |
| | | | | NTR Income | \$1,217,265.38 | |

United North School Homes I

United North School Home II

Total Principal Owed: \$ 312,103.68

Total Interest Owed: \$ 370,000.08

| Site# | Address | AREIS Value | Zillow Estimate | Actual Sale Price | Prorated Principal | Prorated Interest | Balance to NTR |
|-------|----------------------|--------------|-----------------|-------------------|--------------------|-------------------|----------------|
| 1 | 927 Moore | \$ 18,500.00 | \$ 70,000.00 | | \$ 13,004.32 | \$ 15,416.67 | \$ 41,579.01 |
| 2 | 1023 Baker | \$ 21,900.00 | | | \$ 13,004.32 | \$ 15,416.67 | \$ 60,663.01 |
| 3 | 2102 Locust | \$ 18,700.00 | | | \$ 13,004.32 | \$ 15,416.67 | \$ 60,663.01 |
| 4 | 2106 Locust | \$ 20,900.00 | | | \$ 13,004.32 | \$ 15,416.67 | \$ 60,663.01 |
| 5 | 926 Peck | \$ 18,000.00 | | | \$ 13,004.32 | \$ 15,416.67 | \$ 60,663.01 |
| 6 | 911 Baker | \$ 21,000.00 | | | \$ 13,004.32 | \$ 15,416.67 | \$ 60,663.01 |
| 7 | 901 E Bancroft | \$ 18,000.00 | \$ 73,400.00 | | \$ 13,004.32 | \$ 15,416.67 | \$ 44,979.01 |
| 8 | 2021 Locust | \$ 18,700.00 | \$ 71,000.00 | | \$ 13,004.32 | \$ 15,416.67 | \$ 42,579.01 |
| 9 | 923 Yates | \$ 23,000.00 | \$ 75,400.00 | \$109,900.00 | \$ 13,004.32 | \$ 15,416.67 | \$ 81,479.01 |
| 10 | 3024 Edison | \$ 20,400.00 | \$105,400.00 | | \$ 13,004.32 | \$ 15,416.67 | \$ 76,979.01 |
| 11 | 3030 Edison | \$ 21,200.00 | \$104,900.00 | | \$ 13,004.32 | \$ 15,416.67 | \$ 76,479.01 |
| 12 | 3036 Edison | \$ 20,400.00 | \$118,300.00 | | \$ 13,004.32 | \$ 15,416.67 | \$ 89,879.01 |
| 13 | 3042 Edison | \$ 21,000.00 | \$103,400.00 | | \$ 13,004.32 | \$ 15,416.67 | \$ 74,979.01 |
| 14 | 3048 Edison | \$ 20,400.00 | \$120,000.00 | | \$ 13,004.32 | \$ 15,416.67 | \$ 91,579.01 |
| 15 | 3405 N Erie St | \$ 20,900.00 | \$ 89,800.00 | | \$ 13,004.32 | \$ 15,416.67 | \$ 61,379.01 |
| 16 | 3404 Mayo (3406) | \$ 18,300.00 | | | \$ 13,004.32 | \$ 15,416.67 | \$ 60,663.01 |
| 17 | 3410 Mayo | \$ 24,200.00 | | | \$ 13,004.32 | \$ 15,416.67 | \$ 60,663.01 |
| 18 | 901 Bronson | \$ 18,900.00 | | | \$ 13,004.32 | \$ 15,416.67 | \$ 60,663.01 |
| 19 | 933 Bronson (929) | \$ 18,300.00 | | | \$ 13,004.32 | \$ 15,416.67 | \$ 60,663.01 |
| 20 | 2816 C street (2818) | \$ 21,100.00 | | | \$ 13,004.32 | \$ 15,416.67 | \$ 60,663.01 |
| 21 | 2818 C street (2822) | \$ 21,200.00 | | | \$ 13,004.32 | \$ 15,416.67 | \$ 60,663.01 |
| 22 | 2817 D street | \$ 21,100.00 | | | \$ 13,004.32 | \$ 15,416.67 | \$ 60,663.01 |
| 23 | 821 Paxton | \$ 18,300.00 | | | \$ 13,004.32 | \$ 15,416.67 | \$ 60,663.01 |
| 24 | 2416 Walnut | \$ 21,100.00 | | | \$ 13,004.32 | \$ 15,416.67 | \$ 60,663.01 |

The yellow highlighted lines indicate a 2 year average sale price for the surrounding area.

The blue highlighted lines indicate a property that has already been sold.

\$ 966,100.00

\$ 130,043.20

\$ 154,166.70

\$ 681,890.10

COT Program Income \$ 284,209.90

NTR Income \$ 681,890.10

United North School Homes II

South-East Toledo Homes I Seth I*

*Seth I and II are NTR initiated projects and were not at the request of the city

| | | | | Total Principal Owed: \$ 370,000.00 | | | |
|--|----------------|--------------|-----------------|-------------------------------------|-------------------|-----------------|--|
| | | | | Total Interest Owed: \$ 534,932.26 | | | |
| South-East Toledo Homes I - 28 Sites | | | | | | | |
| Site# | Address | AREIS Value | Zillow Estimate | Prorated Principal | Prorated Interest | Balance to NTR | |
| South Toledo {7 or 25% of the 28 sites} | | | | | | | |
| 1 | 217 Marion | \$ 18,500.00 | \$ 98,100.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 65,780.99 | |
| 2 | 912 Walbridge | \$ 19,400.00 | \$ 97,400.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 65,080.99 | |
| 3 | 511 South | \$ 18,900.00 | | \$ 13,214.29 | \$ 19,104.72 | \$ (32,319.01) | |
| 4 | 537 South | \$ 20,600.00 | \$ 86,700.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 54,380.99 | |
| 5 | 219 South | \$ 21,500.00 | \$ 87,300.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 54,980.99 | |
| 6 | 221 South | \$ 20,900.00 | \$ 88,100.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 55,780.99 | |
| 7 | 313 Crittenden | \$ 18,000.00 | \$ 86,800.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 54,480.99 | |
| East Toledo {21 or 75% of the 28 sites} | | | | | | | |
| 8 | 503 Utah | \$ 18,900.00 | \$ 71,000.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 38,680.99 | |
| 9-12 | 309 Dearborn | | | \$ 13,214.29 | \$ 19,104.72 | \$ (32,319.01) | |
| (parcels | 324 Graham | | | \$ 13,214.29 | \$ 19,104.72 | \$ (32,319.01) | |
| being | 322 Graham | | | \$ 13,214.29 | \$ 19,104.72 | \$ (32,319.01) | |
| replatte | 307 Dearborn | | | \$ 13,214.29 | \$ 19,104.72 | \$ (32,319.01) | |
| 13 | 810 Second | \$ 17,400.00 | \$ 92,200.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 59,880.99 | |
| 14 | 1121 Ironwood | \$ 19,300.00 | \$ 93,900.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 61,580.99 | |
| 15 | 573 Viking | \$ 19,400.00 | \$ 83,800.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 51,480.99 | |
| 16 | 1131 Girard | \$ 21,900.00 | \$ 103,200.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 70,880.99 | |
| 17 | 1213 Vinal | \$ 19,500.00 | \$ 89,400.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 57,080.99 | |
| 18 | 852 Utah | \$ 18,900.00 | \$ 84,900.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 52,580.99 | |
| 19 | 835 Utah | \$ 19,100.00 | \$ 60,700.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 28,380.99 | |
| 20 | 839 Utah | \$ 17,400.00 | | \$ 13,214.29 | \$ 19,104.72 | \$ (32,319.01) | |
| 21 | 944 Oak | \$ 19,300.00 | \$ 81,800.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 49,480.99 | |
| 22 | 1104 Ironwood | \$ 19,800.00 | \$ 93,100.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 60,780.99 | |
| 23 | 1230 Hirzel | \$ 19,500.00 | \$ 91,600.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 59,280.99 | |
| 24 | 1302 Hirzel | \$ 20,300.00 | \$ 94,700.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 62,380.99 | |
| 25 | 1128 Ironwood | \$ 17,100.00 | \$ 91,600.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 59,280.99 | |
| 26 | 1312 Crystal | \$ 19,300.00 | \$ 93,800.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 61,480.99 | |
| 27 | 1225 Ironwood | \$ 19,300.00 | \$ 89,000.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 56,680.99 | |
| 28 | 818 Yondota | \$ 19,000.00 | \$ 62,000.00 | \$ 13,214.29 | \$ 19,104.72 | \$ 29,680.99 | |
| The highlighted lines indicate either a Zillow Estimate was not available or that Areis showed no data. The result of this is a negative balance to NTR. | | | | | | | |
| | | | \$ 1,921,100.00 | \$ 290,714.29 | \$ 420,303.92 | \$ 1,210,081.80 | |
| | | | | COT Program Income | | \$ 711,018.20 | |
| | | | | NTR Income | | \$ 1,210,081.80 | |

South-East Toledo Homes II Seth II*

*Seth I and II are NTR initiated projects and were not at the request of the city

| South-East Toledo Homes II - 25 Sites | | | | | | | Total Principal Owed: | \$ 370,000.00 |
|--|--|--------------|-----------------|--------------------|-------------------|-----------------|------------------------------------|---------------|
| Site# | Address | AREIS Value | Zillow Estimate | Prorated Principal | Prorated Interest | Balance to NTR | Total Interest Owed: \$ 131,845.91 | |
| South Toledo Sites - 12 | | | | | | | | |
| 1 | 734 Western Ave. (See 734 Western) | \$ 24,200.00 | \$ 92,600.00 | \$ 14,800.00 | \$ 5,273.84 | \$ 72,526.16 | | |
| 2 | 204 Marion Ave. (See 705 Segur) | \$ 22,600.00 | \$ 92,200.00 | \$ 14,800.00 | \$ 5,273.84 | \$ 72,126.16 | | |
| 3 | 212 Marion Ave. (See 705 Segur) | \$ 22,300.00 | \$ 88,700.00 | \$ 14,800.00 | \$ 5,273.84 | \$ 68,626.16 | | |
| 4 | 352 Chapin | \$ 25,600.00 | | \$ 14,800.00 | \$ 5,273.84 | \$ (20,073.84) | | |
| 5 | 637 South Ave. | \$ 22,100.00 | \$ 87,800.00 | \$ 14,800.00 | \$ 5,273.84 | \$ 67,726.16 | | |
| 6 | 339 Havre St. | \$ 23,100.00 | | \$ 14,800.00 | \$ 5,273.84 | \$ (20,073.84) | | |
| 7 | 341 Havre St. | \$ 22,200.00 | \$ 104,700.00 | \$ 14,800.00 | \$ 5,273.84 | \$ 84,626.16 | | |
| 8 | 735 Western Ave. (See 733 Western) | \$ 23,900.00 | | \$ 14,800.00 | \$ 5,273.84 | \$ (20,073.84) | | |
| 9 | 210 Sumner St. (See 208 Sumner) | \$ 22,400.00 | | \$ 14,800.00 | \$ 5,273.84 | \$ (20,073.84) | | |
| 10 | 216 Sumner St. (See 210 Sumner) | \$ 23,300.00 | | \$ 14,800.00 | \$ 5,273.84 | \$ (20,073.84) | | |
| 11 | 594 South Ave. (See 602 South) | \$ 22,500.00 | \$ 91,200.00 | \$ 14,800.00 | \$ 5,273.84 | \$ 71,126.16 | | |
| 12 | 602 South Ave. (See 602 South) | \$ 21,600.00 | \$ 78,600.00 | \$ 14,800.00 | \$ 5,273.84 | \$ 58,526.16 | | |
| East Toledo 13 Sites | | | | | | | | |
| 13 | 1417 Holmes (Lot 1) | \$ 26,400.00 | \$ 90,200.00 | \$ 14,800.00 | \$ 5,273.84 | \$ 70,126.16 | | |
| 14 | 1423 Holmes (Lot 2) | \$ 26,400.00 | \$ 90,500.00 | \$ 14,800.00 | \$ 5,273.84 | \$ 70,426.16 | | |
| 15 | 1427 Holmes (Lot 3) | \$ 25,500.00 | \$ 88,100.00 | \$ 14,800.00 | \$ 5,273.84 | \$ 68,026.16 | | |
| 16 | 1433 Holmes (Lot 4) | \$ 26,300.00 | \$ 90,100.00 | \$ 14,800.00 | \$ 5,273.84 | \$ 70,026.16 | | |
| 17 | 1439 Holmes (Lot 5) | \$ 26,400.00 | \$ 90,500.00 | \$ 14,800.00 | \$ 5,273.84 | \$ 70,426.16 | | |
| 18 | 1443 Holmes (Lot 6) | \$ 25,500.00 | \$ 88,100.00 | \$ 14,800.00 | \$ 5,273.84 | \$ 68,026.16 | | |
| 19 | 726 Yondota St. | \$ 22,900.00 | | \$ 14,800.00 | \$ 5,273.84 | \$ (20,073.84) | | |
| 20 | 1201 Ironwood Ave (See 1205 Ironwood) | \$ 21,500.00 | \$ 90,500.00 | \$ 14,800.00 | \$ 5,273.84 | \$ 70,426.16 | | |
| 21 | 1229 Girard Ave. (See 1219 Myrtle) | \$ 22,500.00 | \$ 90,400.00 | \$ 14,800.00 | \$ 5,273.84 | \$ 70,326.16 | | |
| 22 | 952 Kingston (The Duke Lot 1) (See 950 Kingston) | \$ 23,400.00 | | \$ 14,800.00 | \$ 5,273.84 | \$ (20,073.84) | | |
| 23 | 958 Kingston (The Duke Lot 2) (See 950 Kingston) | | | \$ 14,800.00 | \$ 5,273.84 | \$ (20,073.84) | | |
| 24 | 962 Kingston (The Duke Lot 3) (See 950 Kingston) | \$ 23,700.00 | | \$ 14,800.00 | \$ 5,273.84 | \$ (20,073.84) | | |
| 25 | 968 Kingston (The Duke Lot 4) (See 950 Kingston) | \$ 24,400.00 | \$ 65,000.00 | \$ 14,800.00 | \$ 5,273.84 | \$ 44,926.16 | | |
| The highlighted lines indicate either a Zillow Estimate was not available or that Areis showed no data. The result of this is a negative balance to NTR. | | | | | | | | |
| | | | \$ 1,419,200.00 | \$ 236,800.00 | \$ 84,381.38 | \$ 1,098,018.62 | | |
| | | | | COT Program Income | \$ 321,181.38 | | | |
| | | | | NTR Income | \$ 1,098,018.62 | | | |

COT Win & NTR Win

| | COT | NeighborWorks |
|-----------------------------|------------------------|------------------------|
| United North School Home I | \$ 351,534.62 | \$ 1,217,265.38 |
| United North School Home II | \$ 284,209.90 | \$ 681,890.10 |
| Seth I | \$ 711,018.20 | \$ 1,210,081.80 |
| Seth II | \$ 321,181.38 | \$ 1,098,018.62 |
| | | |
| Total | \$ 1,667,944.11 | \$ 4,207,255.89 |
| | | |
| | | |



Thank you.

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