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**City of Toledo**

# Draft

# HOME-ARP

# Allocation Plan

**PREPARED FOR:**

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**CREATED**

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# City of Toledo Home Investment Partnerships Program (HOME) American Rescue Plan (HOME-ARP) Plan

## August 2022

The City of Toledo is eligible to receive \$7.9 million in federal funding from the U.S. Department of Housing and Urban Development (HUD) to assist individuals who are homeless, at risk of homelessness, fleeing or experiencing domestic violence, and in other similar situations, with their housing needs. These funds can be used for developing affordable housing, tenant based rental assistance (TBRA), the provision of supportive services, acquisition and development of non-congregate shelter units, and nonprofit operating and capacity building assistance in Toledo. This document—the City of Toledo HOME-ARP Allocation Plan—provides details on how these funds will be allocated in the city.

The [HUD Notice CPD-21-10](#) states that HOME-ARP funds serve “qualifying populations.” Those are defined as:

- Homeless individuals and families;
- Individuals and families who are extremely low income and do not have sufficient resources or support networks (family, friends, faith-based organizations) to prevent them from becoming homeless and are living in temporary housing situations;
- Fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking;
- Other residents who need resources to prevent homelessness and/or have the greatest risk of housing instability.
- Veterans are included in the qualifying populations among the above categories.

This Plan follows HUD’s prescribed template and is organized as follows:

- **Consultation**—this section summarizes the community engagement that occurred to identify the greatest needs among qualifying populations;
- **Public Participation**—this section discusses how the public was provided with the opportunity to comment on the draft HOME-ARP Plan. It also contains a summary of the community engagement that informed the Plan;
- **Needs Assessment and Gaps Analysis**—this section provides details on the size, demographic composition, and unmet housing needs of qualifying populations;
- **HOME-ARP Activities**—this section describes how the City of Toledo will solicit applications for HOME-ARP funding and how the City will allocate funding among eligible activities;
- **HOME-ARP Production Housing Goals**—this section contains goals for the production of affordable housing using the HOME-ARP allocation;
- **Preferences**—this section identifies the preferences for one or more qualifying populations; and
- **HOME-ARP Refinancing Guidelines**—this section discusses HOME-ARP refinancing guidelines.

## Consultation

HUD requires that states consult with:

- Continuum of Cares (CofC) serving the geographic area,
- Homeless providers,
- Domestic violence providers,
- Veteran’s groups,
- Public Housing Agencies,
- Public agencies that address the needs of the qualifying populations (QPs),
- Fair housing and civil rights organizations,
- Organizations that serve persons with disabilities.

## Agencies and Organizations Consulted and Summary Feedback

Agency/Org Consulted	Type of Agency/Org.	Method	Feedback
Lucas County Homelessness Board	Continuum of Care (CoC)	In-person interview	Provided an overview of the homelessness system and CoC. Identified existing resources including Housing Problem Solving, the Eviction Protection League, and ongoing initiative to improve service delivery. Fulfilled data needs including PIT, HIC, and HMIS data warehouse.
United Way	Continuum of Care (CoC) coordinated entry 2-1-1	Virtual interview	Provided data on 2-1-1 calls through their online dashboard. Spoke about challenges in managing waitlists, prioritizing populations, and making referrals within the CoC.
Cherry Street Mission	Homeless service providers: Emergency and Transitional Shelter	In-person interview	Identified the services and infrastructure that Cherry Street Mission provides to the homelessness system. Emphasized a need for a medical respite facility for the homeless and additional shelter capacity.
Family House	Homeless service providers: Emergency and Transitional Shelter	Virtual interview	Discussed challenges in serving family households experiencing homelessness and services available to serve them.

La Posada Family Emergency Shelter	Homeless service providers: Emergency and Transitional Shelter	Virtual interview	Discussed challenges in serving family households experiencing homelessness and services available to serve them.
Leading Families Home	Homeless service providers: Emergency and Transitional Shelter	Virtual interview	Discussed challenges in serving family households experiencing homelessness and services available to serve them and address intergenerational poverty.
Lutheran Social Services of Northwestern Ohio	Homeless service providers: Emergency and Transitional Shelter	Virtual interview	Identified needs of reentry population in finding housing and accessing services within the CoC. Works with the city to administer emergency rental assistance.
Safety Net (ZEPF)	Homeless service providers: Emergency and Transitional Shelter	Virtual interview	Provides an array of services for mental health crisis and substance use disorder. Discussed challenges in serving and housing those two populations. Safety Net also runs the only young adult/teen shelter in the city. Discussed needs of youth experiencing homelessness.
St Pauls Community Center	Homeless service providers: Emergency and Transitional Shelter	Virtual interview	Discussed existing resources and challenges in serving the homeless population.
Neighborhood Properties	Homeless service providers: Permanent Supportive Housing	Virtual interview	Provides permanent supportive housing for residents with mental health issues and substance use disorders. Discussed challenges in housing these populations.
Mercy Health	Homeless service providers: Supportive Services	Virtual interview	Operates four nonprofit hospitals around Toledo. Interested in partnerships to leverage community health workers to address needs among homeless populations in the city.

The Salvation Army	Homeless service providers: Supportive Services	Virtual interview	Provides emergency assistance to at-risk households imminently facing homelessness.
Unison Health	Homeless service providers: Supportive Services	Virtual interview	Provides mental health services on site at Cherry Street Mission. Discussed challenges in serving the homeless population and need for additional mental health interventions.
Congresswoman Kaptur's Office	Public agencies that address the needs of the qualifying populations	Virtual interview	Discussed the Congresswoman's platform and policies that impact the housing instability.
Mental Health and Recovery Services Board	Public agencies that address the needs of the qualifying populations	Virtual interview	Discussed the board's role in developing the Housing First Initiative and challenges in administering the program.
TASC of Northwest Ohio	Public agencies that address the needs of the qualifying populations	Virtual interview	Focus on reentry programs and providing scattered site PSH. They are part of an effort to develop additional PSH in a LIHTC development in the city called Park Hotel.
The Ability Center	Public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities	Virtual interview	Discussed the needs of the population living with a disability and existing services.
Fair Housing Center	Public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities	In-person interview	Discussed fair housing challenges, home improvement needs, and the Analysis of Impediments to Fair Housing Choice.
LISC	Public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities	Virtual interview	Discussed the development process in the city and available resources to construct affordable housing.
Greater Toledo Community Foundation	Public or private organizations that address fair housing, civil rights,	Virtual interview	Provided insight into the needs of local organizations serving QPs.

	and the needs of persons with disabilities		
Advocating Opportunity	Domestic violence service providers	Virtual interview	Provided insight into the supportive service needs of residents fleeing domestic violence or victims of trafficking.
Bethany House	Domestic violence service providers	Virtual interview	Discussed needs and challenges in serving domestic violence survivors.
HOPE Center YWCA	Domestic violence service providers	Virtual interview	Discussed needs and challenges in serving domestic violence survivors.
Great Lakes Community Partnership	Veterans' groups	Virtual interview	Identified services available to serve veterans in the city.
National Church Residences	Veterans' groups	Virtual interview	Discussed their facility Commons at Garden Lake for formerly homeless veterans. Identified challenges in serving this population.
Veterans Affairs	Veterans' groups	Virtual interview	Identified challenges in serving veterans experiencing homelessness in Toledo.

**Public Participation:**

The City of Toledo’s current Citizen Participation Plan (CPP, last amended June 2020) requires a 30 day public comment period for substantial amendments to an Action Plan, unless specifically waived by HUD.

**Describe the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the plan:**

- **Date(s) of public notice 11/05/2022**
- **Public comment period: start date – 11/18/2022 end date – 12/19/2022**

**Date(s) of public hearing:** A public hearing on the Substantial Amendment to the 2022 Annual Action Plan and City of Toledo HOME-ARP Allocation Plan is scheduled as follows:

**Wednesday, November 30, 2022**  
 5:30 p.m., in City Council Chambers  
 One Government Center  
 Downtown Toledo, Jackson and Erie Streets

**Describe the public participation process:**

Consultation for this HOME-ARP plan began with a kickoff event with service providers and organizations serving the qualified populations including a facilitated discussion with 39 attendees. The project team also conducted 27 one-on-one interviews with local service providers and organizations to understand each agency’s services and resources for the QPs, their perception of gaps in the system for populations they serve, and their priorities for the HOME-ARP funds.

Public notice for the public comment period and public hearing were distributed in [to be completed after public comment period and public hearing].

During the public comment period, the City of Toledo will host a public hearing with service providers and organizations serving the qualified populations that participated in interviews or attended the project kickoff meeting as well as the public. This event will provide an opportunity for participants and stakeholders to react and provide feedback on the proposed HOME-ARP Allocation Plan.

**Describe how HOME ARP plan was made available for public comment (online posting at which websites, link distributed through listservs, etc):**

The information in this draft Plan was made available on Friday, November 18, 2022, on the website of the following entities:

- Department of Housing and Community Development; One Government Center, Suite 1800; Toledo, Ohio 43604
- Office of the Mayor; One Government Center, Suite 2200; Toledo, Ohio 43604
- Clerk of Council; One Government Center, Suite 2100; Toledo, Ohio 43604
- The Fair Housing Center; 326 N. Erie St.; Toledo, Ohio 43604
- Lucas Metropolitan Housing; 435 Nebraska Ave.; Toledo, Ohio 43604
- Toledo-Lucas County Homelessness Board; 1220 Madison Ave.; Toledo, Ohio 43604
- Toledo-Lucas County Public Library; 325 Michigan St.; Toledo, Ohio 43604
- Lucas County Board of Developmental Disabilities; 1154 Larc Ln.; Toledo, Ohio 43614

Included in the draft plan were the:

- Amount of HOME ARP received and
- Range of activities anticipated.

**Describe efforts to broaden participation (promoting opportunities to participate; Limited English Proficiency/translation/interpretation, reasonable accommodations)**

During the summer of 2022, Toledo completed 27, one-hour, virtual consultation meetings with representatives from the City of Toledo/Lucas County Continuum of Care, homeless and domestic violence service providers, veterans’ groups, public housing agencies (PHAs), public agencies that address the needs of qualifying populations, and public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities.

Additionally, the public comment draft plan and public hearing were advertised [to be completed after public comment period and public hearing].

**Summarize comments and recommendations received through the public participation process:**

To be completed after public comment period and public hearing.

**Summarize any comments or recommendations not accepted and state the reasons why:**

To be completed after public comment period and public hearing.

**Needs Assessment and Gaps Analysis**

This section discusses the four qualifying populations (QPs). It covers the size, demographic composition, and unmet housing needs of each.

**Describe the size and demographic composition of qualifying populations within the PJ's boundaries:**

**Homeless as defined in 24 CFR 91.5**

- *An individual or family who lacks a fixed, regular, and adequate nighttime residence;*
- *An individual or family who will imminently lose their primary nighttime residence; and*
- *Unaccompanied youth under 25 years of age, or families with children and youth.*

**Size**

The 2022 Toledo/Lucas County CoC Point-in-Time Count (PIT), which includes the City of Toledo and Lucas County, identified 494 persons experiencing homelessness; 448 individuals were sheltered and 46 were unsheltered at the time of the count.

Homeless Management Information System (HMIS) data suggests that the number of homeless individuals is higher. From June 30, 2021 to June 30, 2022 the City of Toledo/Lucas County CoC served 3,290 total clients and 2,139 total households. Out of all clients served, more than half 58% (1,910 individuals) came from a temporary living situation, 34% (1,733) came from some other housing situation, 5% (158) came from permanent housing, and 4% (119) were previously institutionalized.

About one in four (24%) homeless individuals served through emergency shelter, temporary housing, or permanent housing were experiencing homelessness for the first time. Ninety-eight of those individuals were placed in permanent housing. During this time, 135 individuals returned to homelessness within six months or less, 29 returned in six to 12 months, and 77 returned in 13 to 24 months. The overall average length of stay in emergency shelter was 642 days.

During the 2020-2021 school year, an estimated 1,870 students were homeless in Lucas County according to McKinney-Vento homelessness data from the Ohio Department of Education. The number of homeless students in Lucas County has decreased since the 2016-2017 school year, from 3,086 students to 1,870 students in the 2020-2021 school year.

**Demographics**

Age

Of the 494 homeless individuals who reported their age during the 2022 PIT count, 27% were children under the age of 18 (131), 6% were young adults between 18 and 24 (31), and 67% were over the age of 25 (332). That is, one in three people experiencing homelessness are children and young adults in Toledo and Lucas County. No homeless children were unsheltered in the 2022 PIT count. Thirteen percent of individuals over the age of 25 were unsheltered and 13% of individuals between 18 to 24 were unsheltered.



Data captured in the HMIS data differs in age distribution. Of the 3,290 individuals identified as homeless in all programs tracked by HMIS from June 30, 2021 to June 30, 2022, 55% were between the ages of 25-61, 36% were under the age of 25, and 6% were over the age of 62 (3% did not report their age). In 2021, 117 individuals served by the CoC were unaccompanied children.

Individuals between 25 and 34 were the most likely to experience homelessness for the first time (152) followed by children ages five to 12 years old (130). These two age groups (25 to 34 and 5 to 12) were also most likely to return to homelessness in six months compared to all other age groups. Individuals 62 years and over had the longest average stay of 1,205 days followed by individuals between 55 and 61 years old (980 days). About half of all youth under the age of twelve were exited into permanent housing and one in three were exited to temporary housing.

### Gender

Of the 494 individuals that reported their gender during the PIT Count, the majority were male (52%), followed by female (48%) and questioning (<1%) individuals. Male individuals (13%) were more likely to be unsheltered than female (6%) and questioning (0%) individuals.

Of the 3,290 individuals who identified as homeless in all programs tracked by HMIS from June 30, 2021 to June 30, 2022, 1,660 (50%) identified as male, 1,564 (48%) identified as female, 55 (2%) did not answer or did not know, and less than 1% were transgender, no single gender, or questioning. Females on average had a longer average length of stay at 689 days for females and 612 days for males. The five transgender individuals had the highest average length of stay by gender at 880 days.

### Race/Ethnicity

Of the 494 individuals in the PIT count for which race and ethnicity was captured, 49% identified as Black or African American, 46% identified as White, 3% identified as multi-racial, 1% identified as American Indian or Indigenous, and less than 1% identified as Asian or Native Hawaiian/Pacific Islander. White individuals were the most likely to be unsheltered (16%).

Compared to the 2020 American Community Survey 5-year population estimates, Black or African American individuals (27% of the city's population vs. 49% of the homeless population) experience homelessness at a disproportionate rate while White residents (58% of the city's population vs. 46% of the homeless population) are underrepresented in the Toledo/Lucas County CoC homeless population.

Compared to the PIT Count data, HMIS data from June 30, 2021 to June 30, 2022 shows a lower proportion of White individuals and higher proportions of racial and ethnic minorities. Of the 3,290 individuals identified as homeless in all programs tracked by HMIS, 50% identify as Black or African American, 34% identified as White, 8% identified as unknown, 7% identified as multi-racial, and less than 1% identified as Asian, American Indian, or Pacific Islander. Nearly 7% of the homeless population in HMIS identified as Hispanic or Latino.

According to McKinney-Vento data on student homelessness in Lucas County, 48% of students identified as Black or African American, 27% identified as white, 13% identified as Hispanic or Latino, and 11% identified as multi-racial. Less than 1% of students identified as American Indian, Asian, or Pacific Islander.

### Household composition

The 2022 PIT count reported there were a total of 306 households experiencing homelessness. Seventy-eight percent of households did not have children and the other 22% had at least one child. No households

with children were unsheltered during the PIT count. Sixteen households were made up of only children with 18 total individuals.

HMIS data suggests that the number is higher. From June 30, 2021 to June 30, 2022 the City of Toledo/Lucas County CoC served 114 children in child only households with a total of 56 child only households. Half of the children were 13 to 17 years old, one in three were five to 12 years old and the remaining 17% were less than five years old. Most youth only households were exited to permanent (40%), institutional (33%), other (20%), or temporary housing (7%). Younger children, under five years of age, had the shortest average length of stay at 283 days followed by children five to 12 years old at 440 days and children 13 to 17 years old at 513 days.

### Chronically homeless

The 2022 PIT Count identified 88 individuals as chronically homeless out of 494 individuals counted (18% overall). There were 56 chronically homeless individuals and 6 chronically homeless families made up of 32 people. Five single individuals were unsheltered and the remaining chronically homeless individuals and households were sheltered.

### **Summary**

- The number of Toledo residents who experience homelessness ranges from 494 to 3,290 depending on the source of the estimate and the population captured (residents living on the street or in shelters v. reported in HMIS over one year).
- The proportion of people experiencing homelessness who are children and youth also vary depending on the source, between 27% to 29% of all homeless individuals. Toledo public schools estimates the number of homeless students at 1,870.
- Seniors represent 6% of persons experiencing homelessness.
- Black or African American individuals (27% of the city's population vs. 49% of the homeless population) experience homelessness at a disproportionate rate.
- Eighteen percent of those experiencing homelessness experience chronic homelessness.

### **At Risk of Homelessness as defined in 24 CFR 91.5**

- *An individual or family who has an annual income below 30% AMI for the area as determined by HUD;*
- *Does not have sufficient resources or support networks (e.g. family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter or another place described in paragraph (1) of the "Homeless" definition in this section; and*
- *Meets one of the following conditions:*
  - *Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;*
  - *Is living in the home of another because of economic hardship;*
  - *Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;*
  - *Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by federal, State, or local government programs for low income individuals;*
  - *Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 people per room, as defined by the U.S. Census Bureau;*

- *Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or*
- *Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan*
- *A child or youth who does not qualify as “homeless” under this section, but qualifies as “homeless” under other applicable acts; and*
- *A child or youth who does not qualify as “homeless” under this section but qualifies as “homeless” under section 725(2) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a(2)), and the parent(s) or guardian(s) of that child or youth if living with her or him.*

## **Size**

According to the City of Toledo’s FY 2020-2024 Consolidated Plan, the main housing problem in the city is households experiencing housing cost burden. Cost burdened households may be at risk for missed payments, foreclosure, eviction, or inability to provide for other necessities such as food, healthcare, childcare, education, clothing, or transportation due to the amount of money being spent on housing costs.

According to the 2014-2018 Comprehensive Housing Affordability Strategy (CHAS) data, one in three households (37,925) in the City of Toledo experience cost burden—spending more than 30% of their income on housing—and 18,435 households (16%) experience severe cost burden—spending more than 50% of their income on housing. Households spending more than 50% of their income on housing are considered at risk of homelessness.

Additionally, 1,675 households experience overcrowding—more than one person per room—and 400 of those households experience severe overcrowding—more than 1.5 people per room. The age and condition of housing supply in the City of Toledo contributes to the prevalence of housing problems in the city. Overall, 20,720 households in Toledo have one or more of the four severe housing problems.<sup>1</sup> This is an upper bound estimate of at-risk households.

Finally, the condition of existing housing is uninhabitable in some cases, which could result in housing instability for residents living in naturally occurring affordable housing (NOAH). In total, about 87% of all housing units in Toledo were built before 1979 which can be an indicator for risk of lead-based paint. According to Toledo Lead Safe, “every year, hundreds of Toledo children test high for lead in their blood, a value of 3.5 µg/dL or greater. There is no safe level of lead in the bloodstream. 3.5 µg/dL represents the highest 2.5% of children ages 1-5 in the entire U.S. population.”<sup>2</sup>

Households facing eviction are at-risk for homelessness. By April 2022 there had already been 1,298 evictions according to the Toledo Municipal Court in 2022.<sup>3</sup> According to the City of Toledo’s Analysis of Impediments to Fair Housing Choice, between September 2014 and September 2018, about 24,000 evictions were filed in the Toledo Municipal Court—approximately 6,000 evictions per year.

According to 2-1-1 coordinated entry data, 4,198 requests for rental assistance have been received in the past year and 21% of requests were unmet (131 households).

<sup>1</sup> The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 30%.

<sup>2</sup> <https://toleadoleadsafe.com/faq/>

<sup>3</sup> <https://www.13abc.com/2022/04/21/new-effort-combat-toledo-eviction-crisis/>

## Demographics

According to the City of Toledo's FY 2020-2024 Consolidated Plan, single households, racial and ethnic minorities, seniors, and other households living on fixed incomes have disproportionate housing problems and are the most at-risk for homelessness in Toledo.

According to the 2018 CHAS data, nearly 40% of non-family households—both elderly and non-elderly—are cost burdened and roughly 20% are severely cost burdened. There are an estimated 7,095 other households, 6,085 small family households, 3,504 elderly non-family households, 1,025 large family households (5 or more people), and 725 elderly family households who are severely cost burdened.

Nearly half of American Indian households (47%) are cost burdened followed by Black of African American households (41%), Asian households (39%), and multi-racial households (37%). One in four American Indian households and multi-racial households are severely cost burdened, 69 households and 570 households respectively.

Senior households are also vulnerable to housing instability because they tend to live on fixed incomes such as Social Security Insurance (SSI). The average SSI payment for an individual is \$783 per month.

### Summary.

- As many as 18,435 households in Toledo are paying more than 50% of their income toward housing and are at risk for homelessness. This is an upper bound estimate of at-risk households.
- Four hundred households are severely overcrowded—living with more than 1.5 people per room—and are at risk for housing instability and homelessness.
- From 2014 to 2018, the City of Toledo averaged 6,000 evictions per year. By April of 2022 1,298 evictions had already been filed in the city during 2022.
- Racial and ethnic minorities are more likely to experience severe cost burden and other housing problems. One in four American Indian households and multi-racial households are severely cost burdened.
- Over 3,500 elderly non-family households and 725 elderly family households experience severe cost burden. This population is particularly vulnerable to instability because they are likely living on a fixed income.

### ***Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD in the Notice***

*This population includes any individual or family who is fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking. This population includes cases where an individual or family reasonably believes that there is a threat of imminent harm from further violence due to dangerous or life-threatening conditions that relate to violence against the individual or a family member, including a child, that has either taken place within the individual's or family's primary nighttime residence or has made the individual or family afraid to return or remain within the same dwelling unit. In the case of sexual assault, this also includes cases where an individual reasonably believes there is a threat of imminent harm from further violence if the individual remains within the same dwelling unit that the individual is currently occupying, or the sexual assault occurred on the premises during the 90-day period preceding the date of the request for transfer.*

### Size

During the 2022 PIT count, 77 total individuals experiencing homelessness were fleeing from domestic violence and staying in domestic violence shelters or transitional housing. In 2021 the Toledo Police Department responded to 1,132 domestic violence incidents where the offender was charged, 161 where the offender received a different charge, and 5,189 with no charge.

According to the National Domestic Violence Hotline, Ohio ranked as the 10th highest state for contact volume to the hotline with 5,270 contacts. Four percent of contacts were from the City of Toledo, the sixth highest city in the state of Ohio. Callers from Ohio requested legal advocacy (29%), domestic violence shelter (23%), individual professional counseling (21%), and support groups (13%). Half of callers indicated a child was involved.

## **Demographics**

### *Age and Gender*

Victims of domestic violence, according to the Ohio Bureau of Criminal Identification and Investigation, were predominately female in 2021 with 38,909 female victims (75%) and 13,257 male victims (25%). The majority of victims were between 18 and 40 years old (61%) followed by 41 to 59 years old (26%), 60 to 84 years old (7%), and 17 years old and younger (6%). According to the National Domestic Violence Hotline, 56% of callers from the State of Ohio in 2019 were between the ages of 25 and 45 years old.

### *Race and Ethnicity*

In 2021, out of 4,950 domestic violence incidents for which the victim's race was reported to the City of Toledo Police Department, 2,598 were Black or African American, 2,345 were White, five were American Indian, and two were Asian. According to the National Domestic Violence Hotline, 65% of callers from Ohio were White, 22% were black or African American, 9% some other race, and 4% Hispanic.

### *Additional statistics*

According to the 2017 National Intimate Partner and Sexual Violence Survey State Report (using NISVS data from 2010-2012), the lifetime prevalence of contact sexual violence, physical violence, and/or stalking victimization by an intimate partner experienced by a woman in Ohio is 38%, with an estimated 58,812 women in Toledo being victimized over their lifetime.

Additionally, the survey reported 5.7% of women in a 12-month period will be victimized by contact sexual violence, physical violence, and/or stalking victimization by an intimate partner. Additionally, 7.6% of women who have experienced intimate partner violence-related impacts over the last 12 months reported needing housing services. Applying this to the estimate of women who will be victimized over a 12-month period (8,072), an estimated 613 women need housing services annually.

The lifetime prevalence of sexual violence, physical violence, and/or stalking victimization by an intimate partner experienced by a man in Ohio is 33%, with an estimated 44,057 men being victimized over their lifetime in Toledo. Additionally, the survey reported 8.5% of men in a 12-month period will be victimized by contact sexual violence, physical violence, and/or stalking victimization by an intimate partner. Nationally, 2.4% of men who have experienced intimate partner violence-related impacts over the last 12 months need housing services. Applying this to the estimate of annual male victims (11,348) in Toledo, an estimated 272 men need housing services annually.

## **Summary**

- There were 77 sheltered victims of domestic violence during the 2022 PIT count.
- In 2021, 1,132 incidents of domestic violence were substantiated and charged by the City of Toledo Police Department.
- According to the NISVS prevalence rates for Ohio, 8,072 women are estimated to be victimized every 12-months along with 11,348 men.
- Annually, an estimated 613 women and 272 men will need housing services when fleeing or attempting to flee domestic violence.

***Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability, as defined by HUD in the Notice***

*HUD defines these populations as individuals and households who do not qualify under any of the populations above but meet one of the following criteria:*

- ***Other families requiring services or housing assistance to prevent homelessness*** is defined as households who have been qualified as “homeless” as defined in 24 CFR 91.5, are currently housed due to temporary or emergency assistance, including financial assistance, services, temporary rental assistance or some type of other assistance to allow the household to be housed, and who need additional housing assistance or supportive service to avoid a return to homelessness.
- ***At greatest risk of housing instability*** is defined as a household who either (i) has annual income that is less than or equal to 30% of the AMI, as determined by HUD and is experiencing severe cost burden; (ii) has annual income that is less than or equal to 50% of the AMI, as determined by HUD and meets one of the following conditions:
  - *Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance; (TBD)*
  - *Is living in the home of another because of economic hardship; (included overcrowding as a proxy)*
  - *Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; (included evictions as a proxy)*
  - *Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by federal, State, or local government programs for low income individuals; (TDB)*
  - *Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 people per room, as defined by the U.S. Census Bureau; (included overcrowding as a proxy)*
  - *Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); (Included foster care and emancipated youth as a proxy.)*
  - *Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan*
- ***Veterans and families that include a veteran family member*** that meet the criteria for one of the qualifying populations described above are eligible to receive HOME-ARP assistance.

**Size**

This section draws on readily available data and information to estimate the needs and characteristics of households who are housing unstable and are at risk of homelessness. In some cases, proxy data were used to determine the level of need, as described in the definition above.

According to HMIS, from June 30, 2021 to June 30, 2022 the City of Toledo/Lucas County CoC exited 32% of homeless households (379 households) into temporary housing. These individuals would be classified as “other families requiring services or housing assistance to prevent homelessness” under the HOME-ARP program. According to the 2020-2021 CAPER, 144 households received emergency rental assistance throughout the year.

The City of Toledo’s FY 2020-2024 Consolidated Plan states the “main characteristics linked with housing instability are history of domestic violence, mental illness, and drug use; lack of or under employment; previous evictions; and a multitude of legal interactions. While this is not a comprehensive list of characteristics linked with housing instability and increased risk of homelessness, these characteristics which drive local policies and efforts to increase the interactions within and among several social service systems.”

According to the 2018 CHAS data, 400 households are severely overcrowded with more than 1.5 people per room. The vast majority of severely overcrowded households are renters (350 households) and half have incomes less than 50% of AMI.

Overall, 41,740 households (35%) have household incomes less than 50% of AMI and 24,470 households have incomes less than 30% of AMI. These households are extremely low income and at risk of displacement. The Consolidated Plan also highlights the median household income in Toledo is lower than Lucas County and there are disparities in educational attainment, particularly for individuals between 18 and 24 years old.

Lucas County Children Services reported in 2020 that 23 youth were emancipated from their custody (a 28% decrease from 2019). Most emancipated youth (85%) were in stable housing at the time of emancipation including an adult group home, family home, or their own home. Another 395 youth were living in foster care in 2021 because they were a victim of child abuse and neglect.

## **Demographics**

According to HMIS, from June 30, 2021 to June 30, 2022 the City of Toledo/Lucas County CoC exited 379 households into temporary housing. Most of these households identified as Black or African American (49%) followed by White (40%) and multi-racial (5%). Thirty-five percent of males were exited to temporary shelter compared to 30% of females.

According to 2018 CHAS data, for renter households making less than or equal to 30% of AMI that have at least 1 of 4 severe housing problems (14,865), 45% identify as White, 43% identify as Black or African American, 7% identify as Hispanic, and 1% identify as Asian. Overall severe housing problems are most prevalent among Pacific Islander households (70%), American Indian households (30%), and Black or African American households (29%).

Another group vulnerable to housing instability are seniors living on fixed incomes and residents living with a disability on SSI or SSDI (Social Security Insurance or Social Security Disability Insurance). According to the Consolidated Plan, 30% of working age (21-64) Ohioans with disabilities live in poverty. HUD 2018 CHAS data shows about 59% of households in Toledo have at least one member with a disability based on the Census definition.

## **Veterans**

### **Size**

According to HMIS, from June 30, 2021 to June 30, 2022 the City of Toledo/Lucas County CoC served 192 veterans with homelessness services. Most homeless veterans came from a temporary housing situation (138 individuals). For 31 veterans during this time, it was their first time experiencing homelessness. The average length of stay for veterans was 878 days compared to 642 days for all homeless individuals.

### **Demographics**

According to HMIS, 39% of veterans served were between 55 and 61 years old, 28% were 62 years or older, 19% were 45 to 54 years old, and 13% were less than 44 years old. Eighty-six percent of veterans were male, 11% were female, less than one percent identified as no single gender, and the remaining did not report their gender. Most veterans were white (51%) or Black or African American (44%).

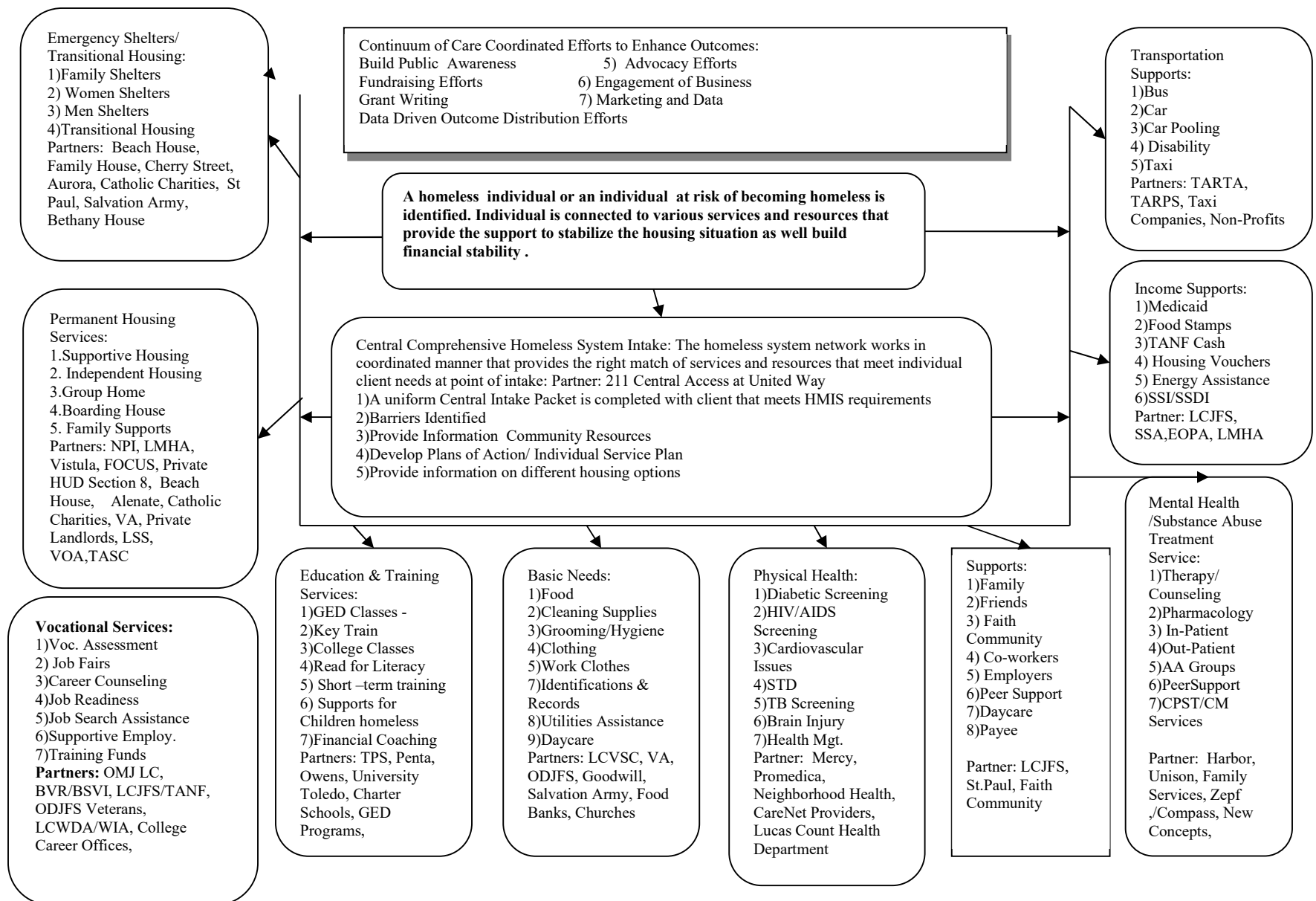
### **Summary**

- In 2021, 379 households were exited from homelessness into temporary housing situations and 144 households received emergency rental assistance.
- Approximately 400 households are severely overcrowded with more than 1.5 people per room.
- There are 24,470 extremely low income households living in the City of Toledo (below 30% AMI).
- In 2020, 23 youth were emancipated in Lucas County from child services custody and 395 children were living in foster care in 2021 because they were a victim of child abuse and neglect.
- Roughly 192 homeless veterans are served through HMIS per year and most come from temporary housing situations.

### **Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supportive rental housing (Optional):**

This section summarizes current resources available in the City of Toledo identified through interviews with agencies in the community that serve the Qualified Populations. The diagram on the following page was developed by the ZEPF Center, a nonprofit substance abuse provider in Northwest Ohio, and provides a macro-level view of the various organizations in Toledo to serve the QPs and the services they offer.





## **Public Housing Authority, CoC, and Coordinated Entry**

### Lucas Metropolitan Housing (LMH)

According to their website, LMH has a housing portfolio consisting of 2,633 Public Housing units, 4,657 Housing Choice Vouchers (HCV), 322 Low-Income Housing Tax Credit (LIHTC) units, 198 market rate units, and 107 homeownership properties. There are approximately 17,500 people who reside in LMH properties. LMH also provides programs and opportunities designed to improve the total quality of life for residents, with the goal of achieving self-sufficiency.

According to the City of Toledo's FY 2020-2024 Consolidated Plan, the waiting list for public housing had 2,332 households. About 87% of the list was made up of extremely low-income households, 11% were very low-income households, and 2% were low-income households. On the waitlist there were 934 households with children, 115 elderly households, and 458 households with members having a disability. From a racial perspective, about one-third of the waitlist was comprised of White residents and nearly two-thirds are Black/African American residents. The waitlist for HCV is closed and the public housing authority does not expect the list to reopen in the coming year.

According to the City of Toledo 10-year Action Plan for Housing, LMH administers multiple voucher programs including 4,657 total HCV, 484 project based vouchers, 170 HUD Veterans Affairs Supportive Housing (VASH) vouchers, and 874 tenant based special purpose vouchers (non-elderly disabled, family unification, and others). Additionally, 65 of the county's vouchers have been set aside for chronically homeless individuals as part of the Housing First initiative. In a partnership with the Hospital Council of Northwest Ohio (HCNO) Infant Mortality Program, LMH provides over 90 HCV to participants who are pregnant or have a child under 6 months who are experiencing homelessness.

With such a high level of demand, prioritization of housing assistance takes place to target family units with the greatest need. Some categories which receive prioritization include veterans and veteran families; those enrolled in educational, training, or upward mobility programs; victims of natural disaster/displacement; disabled families and individuals; and homeless families and individuals.

LMH has a \$250 million strategy to reposition, rehabilitate and redevelop LMH's portfolio over several years. The strategy includes the demolition of non-viable properties, new development, disposition of scattered site properties, and rehabilitation of the housing stock.

### Lucas County Homelessness Board

The Lucas County Homelessness Board acts as the collaborative applicant, HMIS lead, and the lead for HUD standards and programming. The board has recently adopted a housing first model working with the Mental Health and Recovery Services Board. The CoC is one of 100 communities to join HUD Secretary Fudge's Housing America Initiative. The CoC is finishing up their Strategic Plan which includes participatory mapping and governance structure development.

Additionally, the board launched the Housing Problem Solving program that is administered through the 2-1-1 access point and helps to keep people in their current housing or rapidly house them. Housing Problem Solving includes motivational interviewing and connecting people to community resources as well as a flexible pot of money that can be used to address one-time barriers like an overdue utility bill. To qualify for the problem solving assistance, you have to live in Lucas County and have some form of hardship. There are no income requirements for assistance.

The board also collaborates as part of the Eviction Prevention League, a partnership between the Homelessness Board, Pathway, Inc., The Fair Housing Center, United Way of Greater Toledo, and Legal Aid of Western Ohio. The Eviction Prevention League leverages emergency rental assistance and legal resources to help stabilize individuals and families facing eviction. Since April of 2022, around 60 families have been able to avoid eviction.

### United Way 2-1-1

United Way 2-1-1 acts as the coordinated entry point into the Toledo/Lucas County CoC. 2-1-1 is a 24/7 phone line used for information and referral services including coordinated entry for homelessness services, food banks and pantries, rental assistance, and utility assistance. They perform an initial screening to connect callers with a variety of resources including collaboration with the CoC on eviction prevention, housing problem solving, and rapid resolution to homelessness and risk of homelessness.

There is a waitlist of people experiencing homelessness who need shelter. When 2-1-1 receives notice that a shelter has beds available, they pull from their list using prioritization criteria to refer individuals and families to shelter. United Way also manages some hotel/motel funds which they can use to work with residents when a shelter is not available, appropriate, or safe. It is difficult to quantify the length of time people wait because of the prioritization, but generally there are 1 to 3 beds open for men, single females wait four to eight weeks because there are fewer female beds, and larger families wait the longest because there are only a handful of beds suitable for their needs.

## **Homeless Service Providers: Emergency and Transitional Shelter**

### Cherry Street Mission

Cherry Street Mission is a no-barrier faith-based mission that has been in operation for 75 years. The mission is privately funded by over 20,000 donors and has operated outside of the Lucas/Toledo CoC until 2019. The mission offers meals and community resource navigators. They have also partnered with other community organizations to host additional services on site including mental health providers, a library branch, and a workforce development program.

Their facility is 245,000 square feet. They have a men's shelter with 330 beds and 152 overflow beds. Additionally, Cherry Street Mission manages the Sparrows Nest women's shelter, which has 75 beds, and two transitional homes. One transitional home operates under the permanent supportive housing (PSH) model and uses Unison Mental Health for services. The other transitional home is being converted into a six-bed medical respite pilot for homeless individuals.

Both the men and women's shelters are for single adults only, and they are the only shelter in the city that is able to take sex offenders. Forty to sixty percent of individuals experiencing homelessness have no form of identification. Cherry Street resource navigators help individuals acquire their identification and documents needed for assistance.

In 2021 the Cherry Street Mission had an average length of stay of 49 days; served 115,561 meals; served 1,120 unique individuals; and hosted 49,607 safe overnight stays. Of the total population served 75 were veterans, 27% were experiencing homelessness for the first time, 44% engaged in ready for life case management, 56% used emergency services, and they had a workforce development graduation rate of 82%. The mission's workforce development program partners with more than 50 employers to offer auto technology, building trades, culinary, manufacturing, office specialist, tool and die, and welding skills training.

### Family House

Family House is a nonprofit serving families, single women, veterans, and domestic violence survivors. They operate a family shelter, provide rapid rehousing, and have permanent supportive housing. Over 100 individuals are housed in scattered-site units. They offer social workers, substance use counselors, adult educational programming, anger management, parenting, and support groups.

### La Posada Family Emergency Shelter/Catholic Charities

Catholic Charities runs a permanent supportive housing program and manages the La Posada Family Emergency Shelter in the city of Toledo. La Posada is an emergency shelter for families with children. They provide shelter, food, clothing, case managers, community health workers and other resources as needed by residents. They typically serve residents 90 days before they are able to place them in permanent supportive housing. The longer residents stay with them, the more case managers can help with classes on self-esteem, parenting, and nutrition.

### Leading Families Home

Leading Families Home operates a 36-room emergency family shelter. They accept families of any kind (e.g., two seniors, two men, grandmother taking care of grandchildren). Each family receives a case manager to help set them up with appropriate services. They provide Uber for families' transportation needs, as well as financial management and budgeting support. Everything that is offered for parents is also offered to their children in a two generational approach to addressing intergenerational poverty.

### Lutheran Social Services of Northwestern Ohio

Lutheran Social Services of Northwest Ohio (LSSNWO) is a social service agency that has been in operation for 50 years in northwest Ohio. They offer reentry services, mental health services, food pantry, financial counseling, housing counseling, rental assistance, and financial goal setting. LSSNWO works closely with the City of Toledo to provide emergency rental assistance.

Their incentive program through Toledo Public Schools has seen some success in building relationships with landlords to house their residents. They provide security deposits and two times the rent upfront for a 12-month incentive program during which the individuals and families must be in contact with coaches and counselors. Most recipients have their rent and utilities paid through the program unless they have a housing voucher.

In 2020, LSSNWO served 155 intermediate care facility residents, 244 day program participants, 112 community housing residents, 132 supported living clients, 1,073 clients in mental health and substance abuse programs, 25,341 at food pantries, 434 reentry clients, 298 rental assistance, and 404 at the financial opportunity center.

### Safety Net (ZEPF)

Founded in 1974, the ZEPF Center is the largest nonprofit substance abuse provider in Northwest Ohio. They serve 10,000 individuals per year in a continuum of services including mental health, mobile crisis unit, emergency detox unit, residential programming, case management, and outpatient and inpatient treatment for mental health as well as substance use disorder.

ZEPF operates recovery housing for people who suffer from addiction, group homes, and low income apartments for people with severe mental illness. Substance use disorders and mental health issues are often co-occurring and lead to housing instability. ZEPF surveyed needs and found that daily living skills

are difficult for this population including maintaining a budget, functional limitations, and keeping apartments clean. Additionally, ZEPF offers workforce development training and mobility coaching through their Fatherhood Program.

ZEPF also operates the only youth shelter (ages 12 to 17) with 11 beds. ZEPF has found that there is not consistent funding for the shelter's operations. There are a large number of homeless students in Toledo Public Schools doubling up or living in cars. The youth that arrive at the youth shelter are often dealing with abuse and/or rejection from their family due to their LGBTQIA+ status.

#### St Paul's Community Center

Saint Paul's Community Center operates a 35-bed shelter for single adults. Three months of the year, they offer 30 additional beds in the winter months. Supportive services offered at the community center include case management, street outreach, document recovery, shower, laundry, mail, and other services during the day.

In 2019, St. Paul's Community Center served 183 individuals in the emergency shelter (153 men and 30 women), provided 12,585 shelter beds, assisted 48 individuals with housing navigator services and housed 30%, provided 3,009 Winter Crisis nights, and served 57,118 meals.

### **Homeless Service Providers: Permanent Supportive Housing**

#### Neighborhood Properties

Neighborhood Properties serves homeless residents with mental health issues or addiction disorders. They have 500 permanent supportive housing units in the city of Toledo and Lucas County. About half of the units are funded by the CoC and the other half are subsidized by project-based Section 8 vouchers or the HCV program. Supportive services are offered in a phased approach to provide intensive care upfront which typically lasts about three months. Following the first phase, individuals can move onto phase two where they are not as engaged and can start to deploy some of the skills they have learned. Phase three participants check in on a monthly basis to review goals and ensure stability in housing.

### **Homeless Service Providers: Supportive Services**

#### Mercy Health

Mercy Health System operates four hospitals within a 20-minute drive of central city Toledo. As a Catholic ministry, they treat and serve everyone regardless of insurance status. Many utilize the emergency center as their primary care. They also have a Community Health Investment Fund of \$70 million to support projects that support social determinants of health. They are open to collaborations to provide community health services in a PSH project. In particular, it would be beneficial to retrofit an existing space or collaborate to create a new space within a PSH project where they could offer community health services.

#### The Salvation Army

The Salvation Army provides emergency assistance for people in crisis, facing eviction, loss of utilities, and food pantry. Case workers help individuals and families navigate the systems and access services. In order for the Salvation Army to provide assistance you have to be at-risk of homelessness and either have a 30-day notice or eviction notice. Their goal is to target resources toward homeless prevention at those who are imminently facing homelessness. They help with up to three months of rent every two years.

## Unison Health

Unison Health is a comprehensive community and mental health agency serving Lucas and Wood counties. Locally, they have an onsite presence at Cherry Street Mission working to serve individuals with mental illness and substance use disorders. Unison Health also works to provide continuity of mental health care for their clients in jail if they are arrested.

## **Public agencies that address the needs of the qualifying populations**

### Mental Health and Recovery Services Board

The Mental Health and Recovery Services Board is a division of state government primarily funded by property tax levies, state funds, and block grants. The Mental Health and Recovery Services Board has a budget of approximately \$28 million. They helped develop the housing first model with the Lucas County Homelessness Board.

### Treatment Alternatives to Street Crimes (TASC) of Northwest Ohio

TASC is a behavioral health organization specializing in reentry from incarceration. TASC works between the criminal justice system and reentry to provide psychosocial assessments, diagnoses, and client options for treatment. They currently have about 60 scattered site units for individuals returning from incarceration. They also offer mental health and substance use services.

They are part of an effort to build a permanent supportive housing project in Toledo. The Park Hotel project has received \$11 million in LIHTC and are required to prioritize chronic homeless and people with a disability. The Lucas County Housing Authority has dedicated vouchers and will manage coordinated entry for the project. The project is 46 units of PSH. Case management will be provided on site, but substance abuse treatment will be offered at TASC.

TASC operates 15 separate projects, has a staff of 25 and a budget of approximately \$2.4 million. In addition to the main office at 701 Jefferson Street, TASC operates satellite offices at Toledo Municipal Court and the Lucas County Jail.

## **Public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities**

### The Ability Center

The Ability Center for independent living was established out of the movement to deinstitutionalize people living with disabilities. There are 400 independent living centers throughout the country and 12 in Ohio. The Ability Center serves seven counties in Northwest Ohio. They offer case management, reasonable accommodations, and other resources for residents living with disabilities.

### The Fair Housing Center

The Fair Housing Center is a nonprofit civil rights agency dedicated to eliminating housing discrimination, promoting housing choice, advocating for anti-discriminatory housing policies, and creating inclusive communities of opportunity. The agency primarily serves Lucas and Wood Counties by undertaking investigation and enforcement activities and education and outreach.

The Fair Housing Center completed the Analysis of Impediments to Fair Housing Choice for the City of Toledo in 2020. From July 1, 2020 through June 30, 2021 the Fair Housing Center hosted 73 trainings, conducted 610 investigations, trained 5,283 people, and helped 215 people with disabilities.

## LISC

LISC is a national Community Development Financial Institution (CDFI) that has been in the Toledo market for 30 years. They are known for affordable housing lending, commercial lending and small business lending, and have financial opportunity centers in Toledo and Lucas County for workforce development.

In 2021, LISC Toledo invested more than \$11.2 million to support small businesses, build and preserve affordable housing, redevelop community spaces, connect residents to quality jobs, and increase wealth, particularly for families of color. In 2021, 54 affordable homes and apartments were preserved, and seven Core City homes were completed and sold to families with an average annual household income of \$33,000 in Toledo.

## Greater Toledo Community Foundation

Greater Toledo Community Foundation is a philanthropic organization serving Northwest Ohio, which is celebrating their 50<sup>th</sup> year in operation. The organization has a total fund of \$300 million.

## **Domestic Violence Service Providers**

### Advocating Opportunity

Advocating Opportunity is a pro bono law firm that serves people who have been trafficked and face legal barriers as a result. Advocating Opportunity operates under a holistic model with client advocates to help address social barriers, provide mental health support, and housing help. They partner with the Foreign National Survivor Project to address unique barriers faced by individuals that have been trafficked internationally (e.g., immigration status, housing, and retrieving documents).

### Bethany House

Bethany House provides 16 transitional long-term shelter units for one to two years and 10 permanent housing units for victims of domestic violence. The 16 transitional units are non-congregate apartment style units. The 10 permanent housing units are typically one to two years and utilize housing vouchers. If a tenant is paying rent and volunteers with the community at Bethany House, they will set aside a portion of their rent for future moving costs and furniture. Bethany House continues to offer follow up care, crisis management, and advocacy when participants are ready to move out of the transitional shelter. The waitlist is currently the longest it has been at five to six months for the transitional shelter. A six-to-eight-week waitlist is more ideal. The need for domestic violence services is growing. Crisis calls are 88% higher this year compared to last year.

In 2020, Bethany House served 23 adult survivors and 48 children with safe transitional shelter, provided 13,849 nights of shelter and advocacy, provided 3,104 nights of safe housing in their Step Up program, and provided 4,000 advocacy contacts to survivors participating in Bethany House's Step Up services.

### HOPE Center YWCA

In the community for 152 years, the YWCA provides the only emergency domestic violence shelter in Toledo. They have a philosophy of turning no one away and safety is a top priority. Prior to COVID, they were able to maximize their space by using bunk beds and cots. Now they are at half occupancy to allow social distancing. They have a total of 17 beds when they are not operating at full capacity due to COVID. Typically, they are able to accommodate two to three times their COVID capacity. Due to limited

capacity, they have been putting families up in hotels. Since COVID began, YWCA has paid an average of \$18,000 per month in hotel costs.

## **Veterans' Groups**

### Great Lakes Community Partnership

The Great Lakes Community Partnership (GLCP) provides robust services for veterans in Northwest Ohio and Michigan. In Lucas County specifically, GLCP offers rapid rehousing and homeless prevention for veterans. In 2021, 40 veterans in Lucas County were served through rapid rehousing and 72 households received homeless prevention for a total of 112 households served. They also have two case managers that are available to veterans in Lucas County.

### National Church Residences

National Church Residences owns and operates Commons at Garden Lake in Toledo. Commons at Garden Lake is a 75-unit permanent supportive housing facility for veterans. The waitlist is typically three weeks to get into a unit. They provide case management, Veteran's Affairs social worker, nurse, transportation, and other services on site. They just opened nine assisted living units for veterans on site. Rents are subsidized through the HUD VASH program.

### Veterans Affairs (VA)

The VA provides supportive services for veterans at the Commons at Garden Lake property operated by National Church Residences.

## **Describe the unmet housing and service needs of qualifying populations:**

### **Homeless as defined in 24 CFR 91.5**

According to the 2022 Housing Inventory Count (HIC), there are 459 year round emergency shelter beds in the Toledo/Lucas County CoC and 813 total permanent supportive and rapid rehousing units. Additionally, LMH has set aside 65 HCVs for housing first initiatives. Compared to the PIT count in 2022, which identified 494 homeless individuals, there is a need for 35 additional year round emergency shelter beds.

In addition to increased shelter capacity, there were 1,098 calls for emergency shelter services to 2-1-1 over the past year that were unmet. This translates to a gap of 35 emergency shelter beds and capacity to serve 1,098 additional individuals with supportive services. The current inventory of permanent supportive and rapid rehousing beds is 813. The gap for affordable rental housing and rapid rehousing (RRH) is dependent on the rate at which residents are able to move up the continuum of care and the number of vacancies per year for new residents—the gap is recorded as all homeless individuals (494 in 2022).

Stakeholder interviews supported the need for additional shelter capacity and permanent supportive housing. Service providers identified two bottlenecks in the system including entry into emergency shelter and entry into RRH or PSH. One provider shared there has been a waitlist for the at least the past five to six years to get into emergency shelter. There is a perception among service providers that there are enough shelter beds, but not enough workers to work in the shelters.

Service providers highlighted the need to serve those who are most difficult to house including residents with severe mental illness, substance use disorder, living with a disability, large families, and transgender



individuals. Several providers observed the severity and prevalence of mental health issues and people with disabilities in the shelter system have increased noticeably in recent years. Shelter staff are not trained or specialized in addressing the needs of these individuals. Additional support is needed. Rise in children and adults with autism was also observed.

*One interviewee said, “We are far too likely to walk past those hardest to serve populations to a population that we know will be compliant, or they won’t burn stuff down. What that gets us is 600 people per night in shelter/transitional/on the street. Most of which (slightly over 50%) have behavioral health diagnoses, 80 to 90% are hardest to serve, half criminal justice, half are Black. To me it seems we don’t have any substantive PSH for those hardest to serve.”*

Providers shared a need for wet housing for those with substance use disorders to encourage a controlled environment where someone can monitor the residents. Interviewees observed that mental health services and substance use services are ineffective if the resident is not ready for those services. In some cases, it is beneficial to get a diagnosis to qualify for additional resources and opportunities, but it is difficult to get people to attend an appointment. The wait time to see a therapist is about six weeks.

A medical respite facility for homeless being discharged from hospitals or nursing homes is also needed. Current emergency shelters are not equipped to handle the staffing needs for ongoing supportive care. Also, providers said there is a group of people experiencing homelessness that either do not feel safe in emergency shelter or are not permitted in emergency shelter that need a safe outdoor camping space.

Finally, providers observed that LGBTQIA+ individuals, particularly transgender individuals, are difficult to place within the existing emergency shelter system because most facilities are divided by binary gender identities.

### **At Risk of Homelessness as defined in 24 CFR 91.5**

LMH administers 4,657 HCV, manages 2,633 public housing units, and 322 LIHTC units. There are an additional 1,890 units within LIHTC developments that are still in their 15-year compliance period according to HUD’s LIHTC database. Additionally, 4,170 units use project-based Section 8 vouchers in the City of Toledo according to HUD.

Data from CHAS identified 18,345 households experiencing severe cost burdened with 400 households experiencing severe overcrowding. Additionally, there are an estimated 6,000 evictions per year based on data from 2014 to 2018. In four months, the Eviction Prevention League in Toledo was able to avoid eviction for 60 households—this translates to assistance for 180 households per year.

The Toledo/Lucas County Homelessness board has also recently launched the Housing Problem Solving initiative which helps at-risk households avoid homelessness. Although demand for at-risk households is difficult to measure because they do not appear in the system until they seek assistance, we can estimate 6,000 households need eviction assistance annually, 18,435 severely cost burdened households need rental assistance, and 130 unmet 2-1-1 callers need affordable rental housing.

Stakeholders interviewed shared there are simply not enough affordable units to move people quickly out of homelessness. They also expressed that it is difficult to understand and navigate the various housing voucher programs for residents and understand who qualifies for what. Several service providers also shared that source of income protections are not uniformly enforced and some landlords do not include the voucher amount when calculating the tenant portion of the rent.

There was concern among stakeholders interviewed that poor housing conditions and lack of code enforcement have created unsafe conditions for low income households. Adopting a rental registry in the

city was offered as a solution. There is also a need to retrofit and rehab the older housing stock in the city for accessibility.

Large families are difficult to place in emergency shelter and PSH because there are limited units that can accommodate large families within the CoC. Finally, stakeholders emphasized a need for increased legal aide to represent residents in eviction proceedings—only 2% to 6% have representation.

### **Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD in the Notice**

According to the 2022 Housing Inventory Count, there are 46 congregate emergency shelter beds, 44 transitional shelter beds, and 10 PSH units for people fleeing domestic violence. In 2021, there were 1,132 substantiated cases of domestic violence incidents in the City of Toledo.

Stakeholders interviewed for this plan shared the difficulty and sensitivity involved in serving victims of domestic violence. It can be difficult building trust with domestic violence survivors, and many suffer from polyvictimization.<sup>4</sup> Providers shared that it can be a security risk to share housing with other victims. Non-congregate shelter is ideal for this population to ensure safety and provide a sense of security.

Providers also emphasized the need for transitional and affordable housing for this population to support victims in not returning to their abuser. Additional support services and advocacy are also needed to repair the damages of financial abuse, physical and mental abuse, and any evictions or criminal charges incurred because of abuse. Stakeholders identified transportation and childcare as huge barriers for residents fleeing domestic violence. They shared that public transportation is not feasible with young children and it is difficult to maintain a job without reliable transportation and childcare.

The estimated need for transitional and affordable rental housing for populations experiencing or fleeing domestic violence is derived from the 12-month incidence rate of women who experience sexual violence, physical violence or stalking with intimate partner violence-related impact in Ohio (5.7%) multiplied by the number of women for a total of 8,075 women fleeing annually and in need of supportive services. An estimated 7.6% of female IPV victims nationally reported needing housing services which translates to a total 613 women needing transitional and/or affordable housing units annually for residents fleeing domestic violence.

The annual incidence rate of men experiencing IPV is higher than for women in Ohio (8.5%). An estimated 11,348 men will be victimized annually in Toledo. Only 2.4% of men fleeing domestic violence identified a need for housing services which would indicate a need for 274 transitional and/or affordable housing units for men in the city.

### **Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability as defined by HUD in the Notice**

According to the 2022 Housing Inventory Count, there are 75 year round beds for veterans and in 2022 there were 192 homeless veterans. This indicates a need for 117 additional emergency shelter beds dedicated to veterans. The Great Lakes Community Partnership served 40 veterans in Lucas County through rapid rehousing and 72 households through homeless prevention for a total of 112 households in

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<sup>4</sup> According to Polyvictimization.org, “Polyvictimization refers to the experience of multiple types of victimization such as sexual abuse, physical abuse, neglect, bullying, and exposure to family violence versus multiple episodes of the same kind of victimization.”

2021. There is an ongoing need for these services annually. LMH also distributes 170 VASH vouchers and there are 432 PSH and RRH units available for veterans in Lucas County.

According to service providers interviewed, veterans face difficulty accessing safe and affordable housing in Toledo. It can be difficult to find a landlord that will take veterans that have a previous eviction, felony, or zero income. Wrap around services are crucial to housing stability for this population.

For individuals being “discharged” from an institution, the CoC works to ensure the institution has plans in effect that require effective pre-discharge planning surrounding housing. However, some regulatory issues may cause the institution to discharge an individual into a state of homelessness. In this rare instance, the individual is connected to the United Way through 2-1-1 for engagement in the rapid rehousing process.

In 2020, there were 23 youth emancipated from the custody of Lucas County Children Services and another 395 living in foster care. This population needs supportive services and transitional housing to support their transition to housing stability and self-sufficiency. There is a LIHTC project in the pipeline in Toledo that will deliver 46 units of PSH for youth aging out of foster care.

Finally, 379 individuals experiencing homelessness were exited into temporary housing, which puts them at risk of homelessness in the future. Additionally, 400 households in the city of Toledo are extremely overcrowded with more than 1.5 people per room. Both of these populations need affordable rental housing to maintain stability.

***Identify any gaps within the current shelter and housing inventory as well as the service delivery system:***

As described above, the quantitative gaps in the current shelter and housing inventory as well as the service delivery system include:

- **Emergency Shelter**
  - 35 emergency shelter beds for individuals (PIT and HIC)
  - 117 emergency shelter beds for veterans (PIT and HIC)
- **Supportive Services**
  - 1,098 calls for supportive services and shelter annually (unmet needs per 2-1-1 calls)
  - 6,000 eviction legal services annually (Analysis of Impediments to Fair Housing Choice)
  - 8,075 women and 11,348 men need supportive services for domestic violence survivors annually (NISVS estimated annual incidence)
  - 379 individuals exited to temporary housing require supportive services to maintain stability and find permanent housing (HMIS data warehouse)
  - 23 emancipated youth need supportive services to achieve stability (Lucas County Children Services)
  - 395 youth in foster care need supportive services to achieve stability after foster care (Lucas County Children Services)
- **Tenant Based Rental Assistance**
  - 18,435 severely cost burdened households need rental assistance to alleviate risk of homelessness (CHAS data)
  - 24,470 households earning less than 30% of AMI may need rental assistance to alleviate risk of homelessness (CHAS data)
- **Transitional Housing**

- 613 women and 274 men need transitional housing for domestic violence survivors annually (NISVS estimated annual incidence and need for housing services). These estimates are in alignment with the 1,132 substantiated cases of domestic violence charged by the Toledo Police Department.
- 23 emancipated youth need transitional housing (Lucas County Children Services)
- 395 youth in foster care need transitional housing after foster care (Lucas County Children Services)
- **Affordable Rental Housing**
  - 494 residents experiencing homelessness (PIT)
  - 130 2-1-1 callers had unmet affordable housing needs in the past year (United Way 2-1-1)
  - 6,000 households are evicted annually on average and need affordable rental housing (Analysis of Impediments to Fair Housing Choice)
  - 613 women and 274 men need transitional housing for domestic violence survivors annually (NISVS estimated annual incidence and need for housing services). These estimates are in alignment with the 1,132 substantiated cases of domestic violence charged by the Toledo Police Department.
  - 379 households exited to temporary housing need affordable rental housing (HMIS data warehouse)
  - 400 extremely overcrowded households need affordable rental housing (CHAS data)

In addition to the quantified gaps identified above, interviews with service providers and other agencies that serve the qualified populations provided insights about gaps and priorities in the system.

**System barriers to housing continuum.** Stakeholders shared the need for the City of Toledo homelessness system to adopt a shared vision and leadership. In the eyes of some interviewees, staff and leadership turnover over the past 10 years has created a fragmented system that is highly politicized. There is a desire for a strategic investment plan to guide the allocation of funds and service delivery. Stakeholders shared that it is difficult to compete for funds on an annual basis.

Service providers identified two major bottlenecks in the system: getting individuals and families into emergency shelter and moving them out of emergency shelter to permanent supportive housing. There is a need for both, but in the long run, many stakeholders shared that additional PSH would alleviate capacity issues in the shelter. However, in the short term, additional shelter capacity is needed. One stakeholder shared the process for approving someone for permanent supportive housing through LMH takes upwards of six months because of “all of the red tape and lack of staffing support.”

There is a perception among service providers that homelessness services are siloed and there are some organizations that try to do it all rather than sticking to their mission and leveraging existing resources and organizations with a particular area of expertise. Providers also expressed a need to build out the continuum between intensive service needs and emergency shelter and self-sufficiency. Interviewees shared there are no steppingstones in the continuum.

Several service providers also expressed alarm at questionable exits from local hospitals and jails. They indicated that in several cases patients or inmates were discharged and sent to shelters without needed follow up care and ongoing support.

Finally, stakeholders were interested in increased technological collaboration. Some interviewees shared that the current HMIS system is redundant and difficult to use to help serve clients. Providers desire a

more user friendly and reliable method to better understand a client's needs and which agencies they are working with.

**Challenges with program administration.** Stakeholders shared concerns about administering tenant based rental assistance. Providers said tenant based rental assistance is difficult to entice landlords to accept and some landlords increase rents on TBRA units or evict after the TBRA period is over. Additionally, rental assistance applications were viewed as overly burdensome. One interviewee shared they had to help a client navigate a 25 page application on a smart phone. Stakeholders also expressed a need for rental assistance to be used for upfront move in costs, utilities, and internet.

Service providers said funding for mental health services is based on a fee for service when the individuals engage in services. They think this dissuades organizations from pursuing difficult cases or hunting down residents to make sure they receive continuity of care because this time is not billable.

Stakeholders also mentioned that receiving funding from the city can be cumbersome. They said the city has additional monitoring requirements for their grants compared to grants received directly from HUD. Service providers desire a balance between the time spent monitoring and the program impact. Another provider shared that it is difficult to manage grants because the pie has been cut up into too many pieces. They expressed it is difficult to piecemeal together funds from sources with varying requirements—sometimes unrelated to the grant.

Providers expressed frustration with the length of time it takes to receive grant funds because it can create a challenge in program continuity once the match is expended. Finally, some felt the monitoring process can be redundant and the number of attachments required creates a lot of administrative time.

**Supportive services.** Stakeholders interviewed for this plan emphasized the need for supportive services including community resource navigators, workforce development, mental health services, advocacy, and basic housekeeping skills. One provider shared they have three community resource navigators but could easily use 12. In general, long term case management that can remain with clients throughout the continuum of care is ideal to help people navigate the system and remain stable. Currently, you must be associated with a shelter or service provider before you can receive case management and continuity is a challenge.

Providers shared the need for living skills once residents are in housing. For example, help with showers, food, cleaning, and living independently. Some residents coming from a shelter benefit from rules and structure that emergency shelter provides but PSH does not. They shared this population would also benefit from job skills and responsibility for residents to learn new skills and self-confidence.

Stakeholders see a need for urgent mental health services. One provider said there is often a moment of clarity where the individual is open to intervention. However, if they need to schedule an appointment in a week to get access to mental health treatment, there is a chance they will not follow through. Providers have difficulty contacting clients that are transient and do not have a phone or address to check in at.

Finally, there are limited funding sources available for supportive services such as counselors, case managers and substance use disorder services.

**Market conditions.** The shortage of affordable rental housing in the city of Toledo is the greatest gap toward addressing the needs of the homeless population. Service providers shared that most affordable rental options are in undesirable neighborhoods with high crime and drug use. This environment is unsafe for residents transitioning out of homelessness. There is particular concern for residents with substance abuse disorders and victims of domestic violence being safe in these neighborhoods.

Stakeholders shared the biggest barrier for RRH is rising rents. One provider said, “there are not reasonable rents in the city of Toledo that residents can afford on the jobs available to them.” Providers shared that recipients need assistance for a minimum of six months to stabilize and some require longer. Trauma, mental health issues, and intergenerational poverty contribute to recidivism. However, Fair Market Rents are not high enough in the city to get landlords to take a voucher which makes it difficult to achieve housing stability.

**Acute needs among populations.** Providers shared that currently the system is set up to prioritize certain groups to move to the top of the waitlist for PSH including chronically homeless, families, domestic violence survivors, and veterans. There is a perception that you must get worse to get help.

Stakeholders emphasized the greatest need is among the populations that no one is willing or able to serve including those with a criminal history—specifically sex offenders, arsonists, and manufacturers of methamphetamine.

Providers also shared that people living with disabilities face significant housing challenges including lack of choice, physical accessibility needs, and limited or fixed income. They expressed the importance of group homes to be integrated in the community. Finally, language services are needed within all homeless services including Spanish and Arabic.

**Inventory**

	<b>Congregate shelter units</b>	<b>Non-congregate shelter units</b>	<b>Supportive services</b>	<b>Tenant based rental assistance (vouchers, emergency assistance from COVID)</b>	<b>Transitional Housing</b>	<b>Affordable rental housing</b>
<b>Homeless</b>	459 (year round ES beds)		459 beds with services	65 (housing first HCV)	13 beds	813 (PSH+RRH)
<b>At-risk</b>			60 legal services (Eviction Prevention League) Housing Problem Solving	4,657 (HCV)		2,633 (Public Housing units) 5,004 (LIHTC units) 4,461 (Project based section 8) Total subsidized housing units 11,262 (NHDP)
<b>Fleeing DV</b>	46 beds		4,000 (advocacy contacts) 46 beds with services		44 beds	10 (PSH)
<b>Other (incl. Veterans)</b>	75 (year round ES beds for veterans)		112 veterans (GLCP) 75 PSH with services for veterans	170 (VASH vouchers)		432 (PSH+RRH for veterans)

**Gap**

	<b>Congregate shelter units</b>	<b>Non-congregate shelter units</b>	<b>Supportive services</b>	<b>Tenant based rental assistance (vouchers, emergency assistance from COVID)</b>	<b>Transitional Housing</b>	<b>Affordable rental housing</b>
<b>Homeless</b>	35 beds (2022 HIC minus PIT)		1,098 (unmet needs per 2-1-1 data)			494 (PIT)
<b>At-risk</b>			6,000 (annual eviction legal services)	18,435 (severely cost burdened households)		130 (unmet requests for low-cost housing) 6,000 (evictions per year)
<b>Fleeing DV</b>			8,075 women (estimated annual NISVS) 11,348 men (estimated annual NISVS)		613 women 274 men (need housing services per NISVS prevalence rates annual) 1,132 (DV incidents charged by police annual)	613 women 274 men (need housing services per NISVS prevalence rates annual) 1,132 (DV incidents charged by police annual)
<b>Other (incl. Veterans)</b>	117 beds for veterans		379 (exited to temporary housing) 23 (emancipated youth) 395 (youth in foster care) 117 beds for veterans with services	24,470 (<30% AMI households)	23 (emancipated youth) 395 (youth in foster care)	379 (exited to temporary housing) 400 (extremely overcrowded)

**Under Section IV.4.2.ii.G of the HOME-ARP Notice, a PJ may provide additional characteristics associated with instability and increased risk of homelessness in their HOME-ARP allocation plan. These characteristics will further refine the definition of “other populations” that are “At Greatest Risk of Housing Instability,” as established in the HOME-ARP Notice. If including these characteristics, identify them here:**

The City of Toledo will not include any additional condition in its definition of other qualifying populations as established in the HOME-ARP notice.

**Identify priority needs for qualifying populations:**

The City of Toledo identified two priority needs because of the stakeholder consultation interviews and the needs and gaps analysis including affordable rental housing and supportive services. Stakeholders stressed that housing units require services for residents to be successful and units are needed to relieve pressure on emergency shelter capacity. Therefore, at this time, the majority of stakeholders interviewed for this HOME-ARP plan indicated that affordable rental housing and supportive services would have the greatest impact toward addressing the needs of the qualified populations. However, most stakeholders recognize that all of the eligible activities for HOME-ARP funds are needed in the City of Toledo.

**Explain how the PJ determined the level of need and gaps in the PJ’s shelter and housing inventory and service delivery systems based on the data presented in the plan:**

The four primary data sources that were used in this assessment were: 2014-2018 HUD Comprehensive Housing Affordability Strategy (CHAS) data, 2022 Point-in-Time (PIT) Count data, 2022 Housing Inventory Count (HIC) data, and Homeless Management Information System (HMIS) data. Additionally, data from the City of Toledo’s 10-year Comprehensive Housing Strategy, 2020 Analysis of Impediments to Fair Housing Choice, 2021 CAPER, 2020-2025 Consolidated Plan, 2020 American Community Survey data, HUD LIHTC database, HUD subsidized public housing, National Housing Preservation Database (NHPD), and data from NISVS and DVN were also used to help assess the level of need and gaps in the city.

In addition to these quantitative data sources, qualitative information collected from consultations with stakeholders helped to ground truth the scope of housing needs for each of the four qualifying populations and provide an estimate of the gaps in both housing inventory and service delivery systems. As a result, HOME-ARP funds will be prioritized to address the need for more affordable rental housing and supportive services.

**HOME-ARP Activities**

***Describe the method(s) that will be used for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors:***

After receipt of the HOME-ARP grant award from HUD, Toledo will develop two Administrative Plans; one for supportive services and another for affordable housing development. The Administrative Plans will go through a 30-day public comment period prior to a NOFA and competitive application for funding. During the competitive application cycle, developers and non-profits are eligible to apply for funding. Submitted applications will be reviewed for completeness, eligibility, and capacity to deliver on identified needs. Awards will be made based on the applicant’s project scope, qualifying populations that will be served, and ability to comply with all federal, state, and local requirements.

**Describe whether the PJ will administer eligible activities directly:**

The City of Toledo will administer all eligible activities directly.



**If any portion of the PJ’s HOME-ARP administrative funds are provided to a subrecipient or contractor prior to HUD’s acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ’s entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ’s HOME-ARP program:**

**Use of HOME-ARP Funding**

	<b>Funding Amount</b>	<b>Percent of the Grant</b>	<b>Statutory Limit</b>
Supportive Services	\$ 3,000,000		
Acquisition and Development of Non-Congregate Shelters	\$ 0		
Tenant Based Rental Assistance (TBRA)	\$ 0		
Development of Affordable Rental Housing	\$ 3,715,793		
Non-Profit Operating	\$ 0	0 %	5%
Non-Profit Capacity Building	\$ 0	0 %	5%
Administration and Planning	\$ 1,185,139	15 %	15%
<b>Total HOME ARP Allocation</b>	<b>\$ 7,900,932</b>		

**Describe how the PJ will distribute HOME-ARP funds in accordance with its priority needs identified in its needs assessment and gap analysis:**

Feedback provided from consultations with service agencies and stakeholders and the needs and gaps assessment emphasized priority needs around supportive services and affordable rental housing. Once Toledo receives the HOME-ARP grant agreement (as previously mentioned), an Administrative Plan will be developed for supportive services and affordable rental housing development. Following the drafting of the Administrative Plans, the City of Toledo will release a NOFA and accept applications for supportive services and affordable rental housing development.

The City of Toledo anticipates the Administrative Plans to be adopted in early 2023 and will begin receiving applications in the spring of 2023.

The City of Toledo will invite and review proposals for the following activities:

- **Permanent Supportive Housing** projects which are defined as having the finances to ensure: supportive services, housing, and management to meet the needs of qualifying populations. PSH projects would be eligible for funding for supportive services and affordable rental housing development.
- **Supportive Services** to directly support existing agencies, established affordable housing units, and expand access to supportive services throughout the continuum.
- **Affordable Rental Housing** projects will be reviewed for capacity, operational proforma for 15 years, response to need in the community, and partnerships. The City of Toledo will provide preference for projects with funding gaps under 10% of total development costs, deferred developer fee of 25% or greater, per unit subsidy not to exceed maximums published annually by HUD.

**Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities:**

The City of Toledo was allocated \$7,900,932 in HOME-ARP funding. Below is a breakdown of how that money will be allocated, as well as a rationale for each funding amount.

- Development of Affordable Rental Housing: **\$3,715,793**; 47% of the funding will be allocated to the development of affordable rental housing. Because this use was identified and prioritized by nearly all stakeholders, as well as confirmed during the data analysis, nearly half of funds will be assigned to this category.
- Supportive Services: **\$5,000,000**; 38% of the funding will be allocated to the provision of supportive services. Following the production of affordable rental housing, this use was identified as being most critical to supporting qualifying populations find housing and remain stable, as well as support populations at risk of experiencing homelessness.
- Administration and Planning: **\$1,185,139**; 15% of the funding is allocated to administration and planning due to the HOME-ARP statutory limit.
- Non-Profit Operating: **\$0**; 0% of the funding is allocated to non-profit operating expenses because it was identified as a low priority for Toledo by a majority of stakeholders and the gaps analysis.
- Non-Profit Capacity Building: **\$0**; 0% of the funding is allocated to non-profit capacity because it was identified as a low priority for Toledo by a majority of stakeholders and the gaps analysis.

The City of Toledo will monitor the expenditure of supportive services. By December 2025, if these are not being utilized as anticipated, the City of Toledo reserves the right to reallocate the funds to rental housing development by August 2026.

## **HOME-ARP Production Housing Goals**

### **Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:**

Toledo anticipates that 12 to 123 new rental units will be produced with HOME ARP funding for qualifying populations. This range is estimated based on an average per unit construction cost of \$300,000. The lower end of the range reflects if all HOME-ARP funds allocated to Affordable Rental Housing pays the full cost of the units (at a price of \$300,000 per unit). The high end of the range is if HOME-ARP funds support 10% of project costs (at a price of \$30,000 per unit). The higher estimated cost (\$300,000 per unit) is accounting for higher grade construction materials to provide a longer useful life. Further, costs of materials continue to be higher than prior to 2020 for the construction of housing.

### **Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how the production goal will address the PJ's priority needs:**

Toledo anticipates that 12 to 123 new rental units will be produced with HOME-ARP funding. It is anticipated that HOME-ARP will be leveraged with the state's 4% and 9% Low Income Housing Tax Credit (LIHTC) programs and possibly, Section 8 Project-Based Vouchers. While eligible projects may be financed solely with HOME-ARP rental housing, all opportunities to leverage the funding with other resources available will be pursued. These units will help address the identified need for more affordable rental housing throughout the city.

## Preferences

**Identify whether the PJ intends to give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations for any eligible activity or project:**

In order to serve the greatest number of people in the qualifying populations through the HOME-ARP program and to ensure program flexibilities that allow subrecipient and contractors to respond to their specific community needs, Toledo will not incorporate any preferences.

**If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or subpopulation of qualifying population, consistent with the PJ's needs assessment and gap analysis:**

N/A

## Referral Methods

**Identify the referral methods that the PJ intends to use for its HOME-ARP projects and activities. PJ's may use multiple referral methods in its HOME-ARP program. (Optional):**

N/A

**If the PJ intends to use the coordinated entry (CE) process established by the CoC, describe whether all qualifying populations eligible for a project or activity will be included in the CE process, or the method by which all qualifying populations eligible for the project or activity will be covered. (Optional):**

N/A

**If the PJ intends to use the CE process established by the CoC, describe the method of prioritization to be used by the CE. (Optional):**

N/A

**If the PJ intends to use both a CE process established by the CoC and another referral method for a project or activity, describe any method of prioritization between the two referral methods, if any. (Optional):**

N/A

**Describe whether the PJ intends to limit eligibility for a HOME-ARP rental housing or NCS project to a particular qualifying population or specific subpopulation of a qualifying population identified in section IV.A of the Notice:**

N/A

**If a PJ intends to implement a limitation, explain why the use of a limitation is necessary to address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or subpopulation of qualifying population, consistent with the PJ's needs assessment and gap analysis:**

N/A

**If a limitation was identified, describe how the PJ will address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the limitation through the use of HOME-ARP funds (i.e., through another of the PJ's HOME-ARP projects or activities):**

N/A

## **HOME-ARP Refinancing Guidelines**

Toledo will not use HOME-ARP funds for refinancing purposes.

## Appendix 1: Entities Invited to Participate in the HOME-ARP Consultations

<b>Entities that Attended a Consultation and Provided Input</b>	
<i>Entity</i>	<i>Entity Type</i>
Lucas County Homelessness Board	Continuum of Care (CoC)
United Way	Continuum of Care (CoC) coordinated entry 211
Cherry Street Mission	Homeless service providers: Emergency and Transitional Shelter
Family House	Homeless service providers: Emergency and Transitional Shelter
La Posada Family Emergency Shelter	Homeless service providers: Emergency and Transitional Shelter
Leading Families Home	Homeless service providers: Emergency and Transitional Shelter
Lutheran Social Services of Northwestern Ohio	Homeless service providers: Emergency and Transitional Shelter
Safety Net (ZEPF)	Homeless service providers: Emergency and Transitional Shelter
St Pauls Community Center	Homeless service providers: Emergency and Transitional Shelter
Neighborhood Properties	Homeless service providers: Permanent Supportive Housing
Mercy Health	Homeless service providers: Supportive Services
The Salvation Army	Homeless service providers: Supportive Services
Unison Health	Homeless service providers: Supportive Services
Congresswoman Kaptur's Office	Public agencies that address the needs of the qualifying populations
Mental Health and Recovery Services Board	Public agencies that address the needs of the qualifying populations
TASC of Northwest Ohio	Public agencies that address the needs of the qualifying populations
The Ability Center	Public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities
Fair Housing Center	Public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities
LISC	Public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities
Greater Toledo Community Foundation	Public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities
Advocating Opportunity	Domestic violence service providers
Bethany House	Domestic violence service providers
HOPE Center YWCA	Domestic violence service providers
Great Lakes Community Partnership	Veterans' groups
National Church Residences	Veterans' groups

VA	Veterans' groups
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<b>Entities that Were Invited But Did Not Attend a Consultation Opportunity</b>	
<i>Entity</i>	<i>Entity Type</i>
Lucas County Metropolitan Housing Authority	Public housing agencies (PHAs)
Aurora Project	Homeless service providers
Toledo Gospel Rescue Mission	Homeless service providers
Lucas County	Public agencies that address the needs of the qualifying populations
Neighborworks Toledo Region	Public agencies that address the needs of the qualifying populations
U.S. Senator Brown's Office	Public agencies that address the needs of the qualifying populations
Lucas County JFS	Public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities
Lucas County Human Trafficking Coalition/UT	Domestic violence service providers
Veterans Matter	Veterans' groups

<b>Kickoff Event Attendees</b>	
<i>Entity</i>	<i>Name</i>
Advocating Opportunity	Rebecca Bundy
Aurora Project	Denise Fox
Bethany House	Deidra Lashley
Cherry Street Mission	Ann Ebbert
Cherry Street Mission	Savannah Rayford
Cherry Street Mission	Steve Piller
Congresswoman Kaptur's Office	David Zovac
COT	Bonita Bonds
Family House	Tamera Pace
Greater Toledo Community Foundation	Artisha Lawson
Leading Families Home	Lisa Banks
Leading Families Home	Valerie Vetter
LISC	Meyling Ruiz
LISC	Victor Abla
Lucas County	Chad Olson
Lucas County JFS	Bonita Johnson
Lucas County Mental Health	Scott Sylak
Lutheran Social Services of Northwest Ohio	Jeanette Hrovatic
Lutheran Social Services of Northwest Ohio	Traci Jaksetic
Mercy Health	Kendra Smith
National Church Residences	Robin Crawford
National Church Residences	Wendy Jackson

Neighborworks Toledo Region	William Farnsel
NPI	Jim Gunther
NPI	Lynette Hair
SPCC	Joe Habib
TASC of Northwest Ohio	Johnetta McCollough
The Fair Housing Center	Taneisha Callahan
The Salvation Army	Beth Schwandt
TLCHB	Michael Hart
Toledo Fair Housing	Annie Creslakouski
Toledo-Lucas County Homelessness Board	Laura Sheffer
U.S. Senator Brown's Office	Erica Krause
Unison Health	Brad Thicken
Unison Health	Jeff Delay
United Way	Jill Bunge
United Way	Wendy Pestrue
YWCA	Lisa McDuffie
Zepf Center	Craig Gebers