

CITY OF TOLEDO

2025-2029 Consolidated Plan

Public Hearing

May 1, 2025



AGENDA

- Overview of Consolidated Plan
- Data Analysis
- Priority Needs Discussion
- Anticipated Resources
- Next Steps
- Public Comment



OVERVIEW OF CONSOLIDATED PLAN

- Strategic Plan required by U.S. Dept. of Housing and Urban Development (HUD)
- Framework for assessing housing, homelessness, and community needs
- Provides a plan to allocate federal funds to address community needs
- Ensures federal funding aligns with local priorities
- Involves community to participate in identifying key issues and solutions
- Provides accountability and transparency in fund allocations
- Supports equitable development and addresses community disparities
- Covers 5-year period: July 1, 2025 – June 30, 2030



COMPONENTS OF CONSOLIDATED PLAN

- **Executive Summary:** Provides a summary of the Consolidated Plan
- **Process:** Discusses the steps of the plan and how they were completed
- **Needs Assessment:** Articulates housing, homeless, and community needs
- **Market Analysis:** Examines housing market conditions and gaps
- **Strategic Plan:** Defines goals, priorities, and resources to address community needs
- **Annual Action Plan:** Details specific projects and activities for the upcoming year



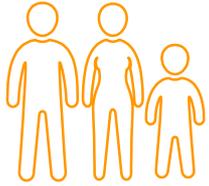
PRIORITY NEEDS DATA COLLECTION

- **Literature Review:** previous studies, plans, documents, etc.
- **Data Research and Analysis:** multiple sources of public and private data
- **Consultation Interviews & Focus Groups:** city staff, county and state agencies, community organizations, neighborhood associations, housing developers, housing authority, homeless services providers, business community, etc.
- **Citizen Participation Community Meetings:** hosted public meetings, focus groups, and roundtable discussions in different neighborhoods and online
- **Online Survey:** survey was open until February 15, 2025. 590 respondents



DATA RESEARCH FINDINGS

- Population Trends
- Household Size
- Housing Units
- Cost Burden
- Condition of Units



Population

268K



Households

118K

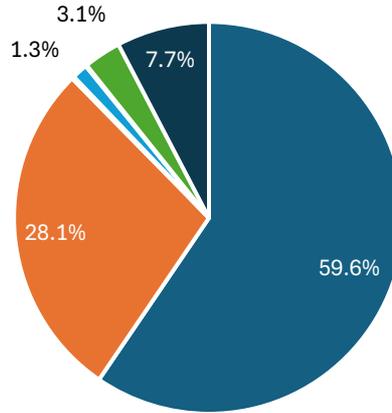


Units

133K

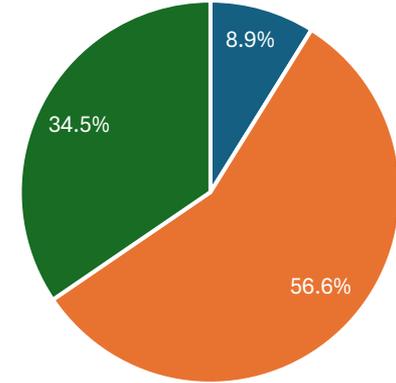
Source: 2022 ACS5

Race



- White
- Black or African American
- American Indian and Alaska Native 0.2%
- Asian 0.1%
- Native Hawaiian and Other Pacific Islander
- Some other race
- Two or more races

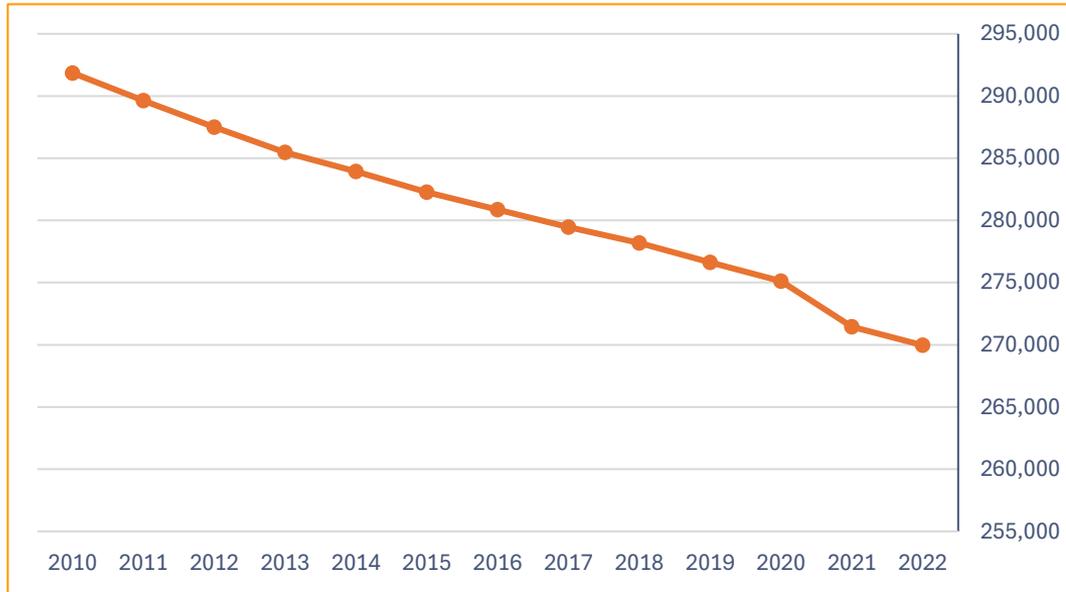
Ethnicity



- Hispanic or Latino origin
- White alone, not Hispanic or Latino
- All other races, not Hispanic or Latino



POPULATION CHANGE



*“Toledo’s demographics follow the declining trends across the Midwest... **The stabilization of central city neighborhoods is crucial** if Toledo is going to meaningfully address its population decline.”*

- Forward Toledo



AGING POPULATION



Median Age

35.7



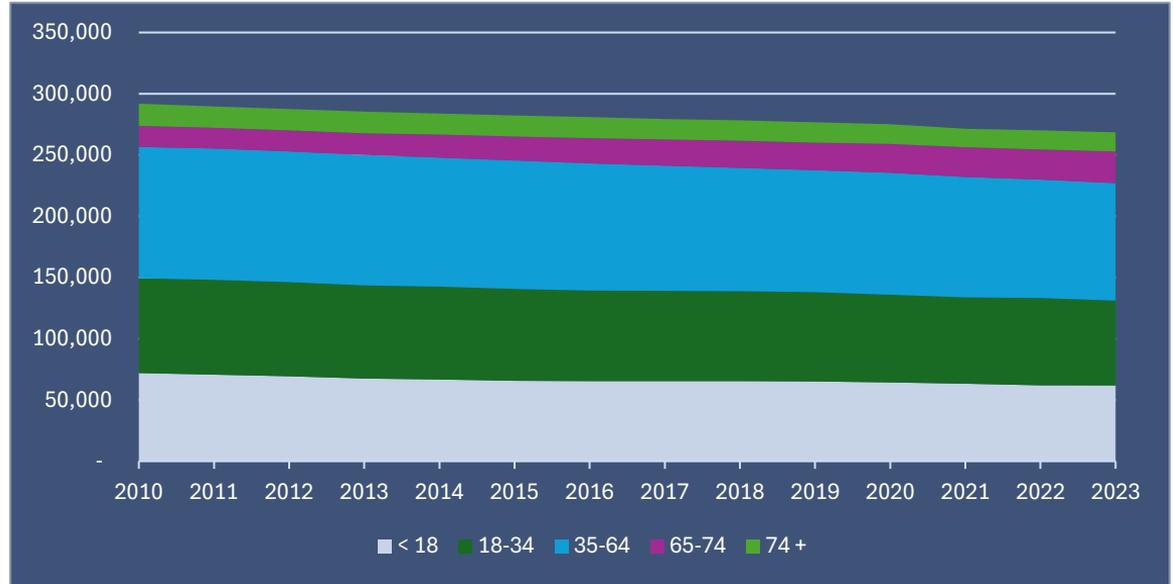
Largest Increase

65-74 (51.1%)



Largest Decrease

< 18 (-14.1%)





HOUSEHOLD SIZE



Median Size

Owners = 2.27
Renters = 2.14



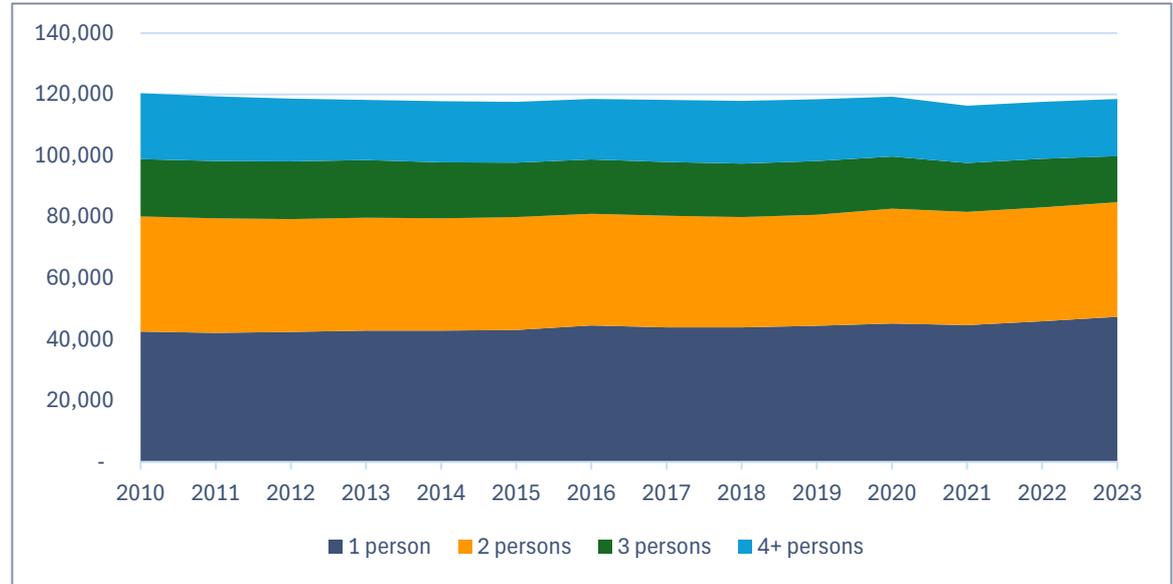
Largest Increase

1 person (11.5%)



Largest Decrease

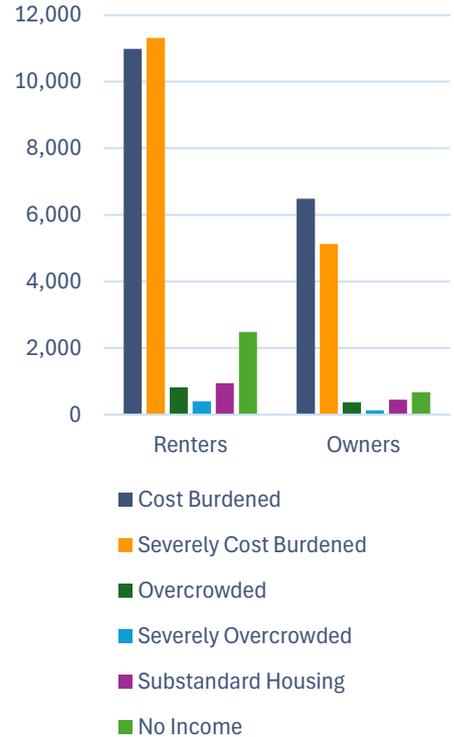
3 persons (-19.5%)





HOUSING PROBLEMS FOR HH < 100% AMI

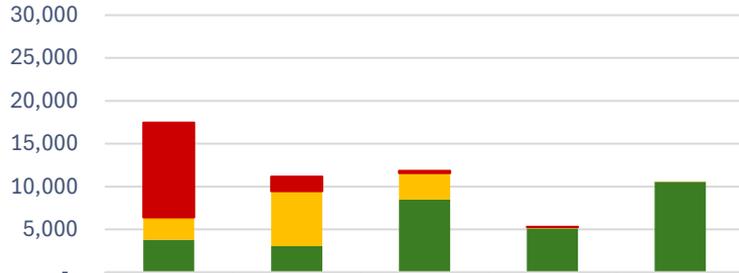
| Problem | Definition | Renters | Owners |
|-------------------------------|--|---------|--------|
| Cost Burdened | Housing cost greater than 30% of income. | 10,985 | 6,485 |
| Severely Cost Burdened | Housing cost greater than 50% of income. | 11,320 | 5,125 |
| Overcrowded | With 1.01-1.5 people per room. | 820 | 370 |
| Severely Overcrowded | With >1.51 people per room. | 400 | 125 |
| Substandard Housing | Lacking complete plumbing or kitchen facilities. | 940 | 445 |
| No Income | Zero or negative Income. | 2,475 | 670 |





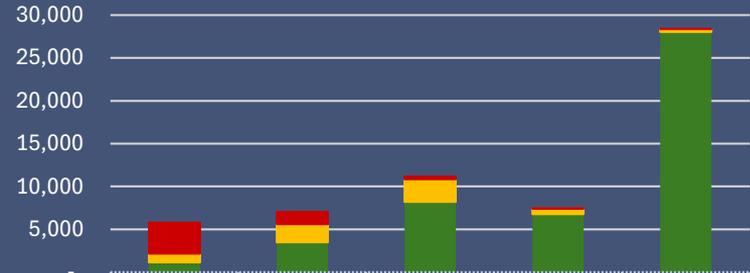
COST BURDEN

Renters



| | Extremely Low Income | Very Low Income | Low Income | Moderate Income | Median Income or Above |
|-------------------|----------------------|-----------------|------------|-----------------|------------------------|
| Severely burdened | 11,095 | 1,695 | 255 | 25 | - |
| Burdened | 2,590 | 6,445 | 3,105 | 145 | 8 |
| Not burdened | 3,795 | 3,015 | 8,480 | 5,105 | 10,545 |

Owners



| | Extremely Low Income | Very Low Income | Low Income | Moderate Income | Median Income or Above |
|-------------------|----------------------|-----------------|------------|-----------------|------------------------|
| Severely burdened | 3,625 | 1,425 | 300 | 34 | 14 |
| Burdened | 1,035 | 2,105 | 2,645 | 655 | 330 |
| Not burdened | 1,140 | 3,500 | 8,205 | 6,775 | 28,030 |

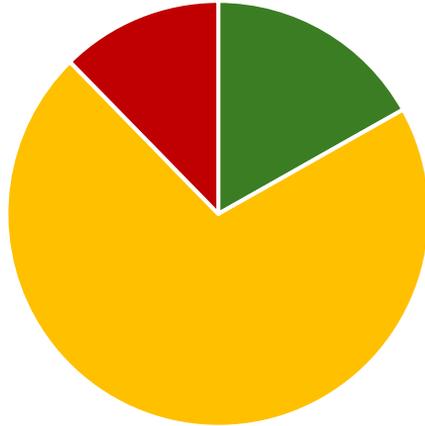


LEAD HAZARD RISKS

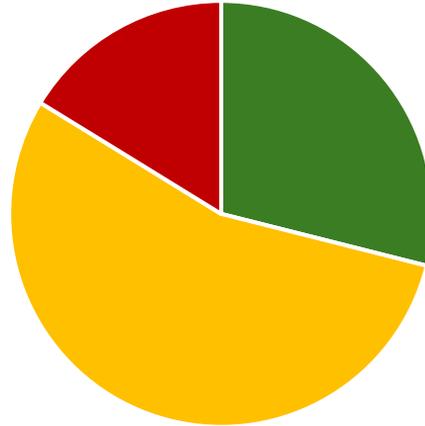
Total Units

| | |
|--------------------------------|--------|
| No lead risk | 20,262 |
| Lead risk, no children present | 85,108 |
| Lead risk, children present | 14,840 |

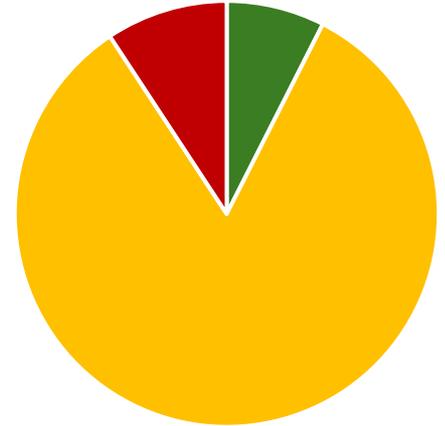
Total



Renters



Owners



Lead Risk is defined as units built before 1980



VACANCY AND BLIGHT



- Occupied
- Vacant: For rent, for sale only, and rented or sold, not occupied
- Other vacant

*“Neighborhoods that were once vibrant are now suffering from issues such as aging housing stock, an **increase in abandoned and decaying structures that contribute to blight**, and a lack of opportunities for economic development.”*

- 2023-2024 CAPER

*“The City of Toledo has 865 hazardous homes, with **most of these properties concentrated in the neighborhoods that border downtown Toledo**, which overlaps with other needs among Black and Hispanic households, such as high concentrations of housing instability and poverty.”*

- Toledo Together



PRIORITY NEEDS OVERVIEW

- Affordable Housing
- Homelessness
- Public Services
- Infrastructure Improvements
- Facility Improvements
- Economic Development



PRIORITY NEED: AFFORDABLE HOUSING

Ranked as the most important need in virtually every conversation and community meeting, through the online survey, community focus groups, and data analysis. Priorities include:

- ▶ Affordable rental and homeownership options throughout city
- ▶ Downpayment assistance and homeownership grants
- ▶ Construction of new housing for sale and rent
- ▶ Demolition and clearance of blighted homes
- ▶ Supportive housing for seniors and persons with disabilities
- ▶ Housing for special needs populations
- ▶ Homeowner housing rehabilitation



PRIORITY NEED: HOMELESSNESS

- Identified as priority need through data analysis, consultations with community agencies, and neighborhood focus groups
 - ▷ Homelessness has increased by 33% over the past 4 years
 - ▷ Estimated 3,395 homeless individuals for 2024
- High Risk Groups
 - ▷ Seniors
 - ▷ Severely cost burdened households
 - ▷ Youth aging out of foster care
 - ▷ Single parents



PRIORITY NEED: PUBLIC SERVICES

- Ranked high in community meetings, in consultations with community agencies and neighborhood focus groups, review of community needs assessments, and through online survey results. Priorities include:
 - ▷ Crime prevention
 - ▷ Affordable childcare; Afterschool and summer programs for youth and teens
 - ▷ Healthcare and mental health services
 - ▷ Programs and services for seniors and persons with disabilities
 - ▷ Services for victims of domestic violence
 - ▷ Adult education and workforce training programs
 - ▷ Financial literacy programs
 - ▷ Programs and services for the homeless



PRIORITY NEED: INFRASTRUCTURE IMPROVEMENTS

- Identified through the city's land-use and hazard mitigation plans, and through online survey results. Priorities include:
 - ▷ Repair of aging infrastructure, including roads, sidewalks, sewers, catch basins, etc.
 - ▷ Sewer and stormwater management
 - ▷ Accessibility improvements for persons with disabilities
 - ▷ Improvements to support pedestrians, cyclists, and public transit riders
 - ▷ Enhanced public transportation options
 - ▷ Green infrastructure and environmental sustainability



PRIORITY NEED: PUBLIC FACILITY IMPROVEMENTS

■ Identified through consultation with community agencies and online survey results.

Priorities include:

- ▶ Access to grocery stores and healthy food options
- ▶ Public buildings and school improvements
- ▶ Neighborhood community centers and senior centers
- ▶ Childcare facilities providing affordable programs for children and teens
- ▶ Adequate and high-quality healthcare and mental health centers
- ▶ Public parks and recreation area improvements



PRIORITY NEED: ECONOMIC DEVELOPMENT

- Identified through data analysis, consultation with local, regional, and state agencies, and through community meetings and online survey results. Priorities include:
 - ▷ Retention and expansion of existing businesses
 - ▷ Attraction of new business
 - ▷ Workforce development and training programs
 - ▷ Higher wage and livable wage jobs
 - ▷ Improvements to commercial spaces
 - ▷ Incentives for small businesses
 - ▷ Paid apprenticeship programs



ANTICIPATED RESOURCES

| Grant | Primary Uses | First Year | Estimated 5 Year Total |
|--------------------------------------|--|--------------------|------------------------|
| Community Development Block Grant | Housing, Public Services, Infrastructure, Economic Development | \$7,134,598 | \$34,855,142 |
| HOME Investment Partnerships Program | Affordable Housing, Rental Assistance, New Development, Rehabilitation, Conversion | \$1,899,014 | \$9,208,015 |
| Emergency Solutions Grant | Homelessness, Emergency Shelter | \$646,429 | \$3,275,180 |
| Total | | \$9,680,041 | \$47,338,337 |

Next Steps

- Identify Goals and Outcomes and Allocate Resources to Address Priority Needs
- Develop Draft Consolidated Plan
 - ▷ Draft Posted to Website: <https://toledo.oh.gov/departments/housing-community-development>
 - ▷ 30-day Public Comment Period from April 23, 2025 – May 23, 2025
- Public Hearings: One Government Center, 640 Jackson St. – Council Chambers
 - ▷ Thursday, April 24, 2025, 5:30pm
 - ▷ Thursday, May 1, 2025, 5:30pm
- Receive verbal and written testimony on Draft Consolidated Plan
- Incorporate Public Comments into Final Consolidated Plan
- Submit Final Consolidated Plan to U.S. Dept. of Housing and Urban Development

Submitting Public Comments

- Comments must be received ***no later than May 23, 2025.***
- Email to: neighborhoods@toledo.oh.gov
- Mail to:

CITY OF TOLEDO
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
2025-2029 FIVE-YEAR CONSOLIDATED PLAN
ONE GOVERNMENT CENTER, SUITE 1800
TOLEDO, OH 43604