



# DEPARTMENT OF NEIGHBORHOODS 2020 HUD ANNUAL ACTION PLAN

ROSALYN CLEMENS, DIRECTOR

BONITA BONDS, COMMISSIONER ADMINISTRATIVE SERVICES

MONICA BROWN, ADMINISTRATIVE ANALYST IV

JUNE 2020

## DEPARTMENT OF NEIGHBORHOODS MISSION

The Department of Neighborhoods collaborates with community partners to support initiatives and programs to improve, sustain and enhance Toledo neighborhoods including housing preservation, development of affordable housing, neighborhood capacity building and code compliance.

- ▶ Division of Housing
- ▶ Division of Code Enforcement
- ▶ Division of Administrative Services
- ▶ 48 Employees

# VISION FOR THE DEPARTMENT OF NEIGHBORHOODS

- ▶ Strategic design and implementation of programs that are aligned with neighborhoods needs.
- ▶ Build organizational and resource development capacity of neighborhood organizations.
- ▶ Create and maintain a staff culture of accountability, creativity and dedication to public service.
- ▶ Prompt, efficient customer service and program delivery.
- ▶ Low tolerance for neighborhood blight and debris.
- ▶ Targeting and leveraging of resources to achieve greater community development impact.

# WHAT IS THE 2020-2025 CONSOLIDATED PLAN AND 2020-2021 ACTION PLAN?

## 2020-2025 Consolidated Plan

- ▶ Toledo receives CDBG, HOME, and ESG funds annually from HUD.
- ▶ HUD requires a five-year plan including an assessment of affordable housing, community development and market needs.
- ▶ Through community engagement and data analysis the Consolidated Plan prioritizes needs and sets goals for the utilization of federal funding.
- ▶ Consolidated Plan process also requires the review of barriers to affordable housing and the completion of an Analysis of Impediments to Fair Housing and action plan to address impediments.

## 2020-2021 Action Plan

- ▶ For each year of the Consolidated Plan period, HUD requires the completion of an Action Plan.
- ▶ The Action Plan identifies strategic projects and performance measures to be implemented using the community's annual allocation of HUD funding as well as residual or carryover dollars.
- ▶ Projects included in the Action Plan support needs, priority and goals identified in the Consolidated Plan.
- ▶ Changes in needs, additions of projects and funding not identified in a current Consolidated Plan or a current Action Plan requires a jurisdiction to Substantially Amend their Consolidated Plan and/or Action Plan.

# 2020-2025 CONSOLIDATED PLAN NEEDS AND PRIORITIES

- ▶ Public Hearing held on Tuesday, January 7, 2020
- ▶ 2020-2025 Consolidated Plan Priorities:
  - ❑ Improving Housing Affordability
  - ❑ Improving Neighborhood Conditions
  - ❑ Increase programs for Home Repair and the Preservation of Existing Affordable Housing
  - ❑ Create Jobs and Provide Access to Jobs/Skills Training
  - ❑ Provide Adequate Housing and Services for Special Needs Populations
  - ❑ Provide Adequate Housing and Services for Special Needs Populations
  - ❑ Other Identified Public Service Community Needs

# 2020 ACTION PLAN RESOURCES (Entitlement Grants)

## **Community Development Block Grant (CDBG)**

*Develop viable communities through*

- Decent housing
- Suitable living environment
- Economic opportunity

## **Home Investment Partnerships Program (HOME)**

- Provide decent safe and sanitary affordable housing to
- To low and moderate income households
- Leverage private sector partners

## **Emergency Solutions Grant (ESG)**

- Support operations of homeless shelters
- Prevent families and individuals from becoming homeless
- Rapidly re-house homeless individuals and families

# 2020 ACTION PLAN RESOURCES

## CDBG

- \$7,570,178 2020 Allocation
- \$4,236,223 Carryover
- \$450,000 NSP PI
  
- **\$12,256,401 Total Resources**

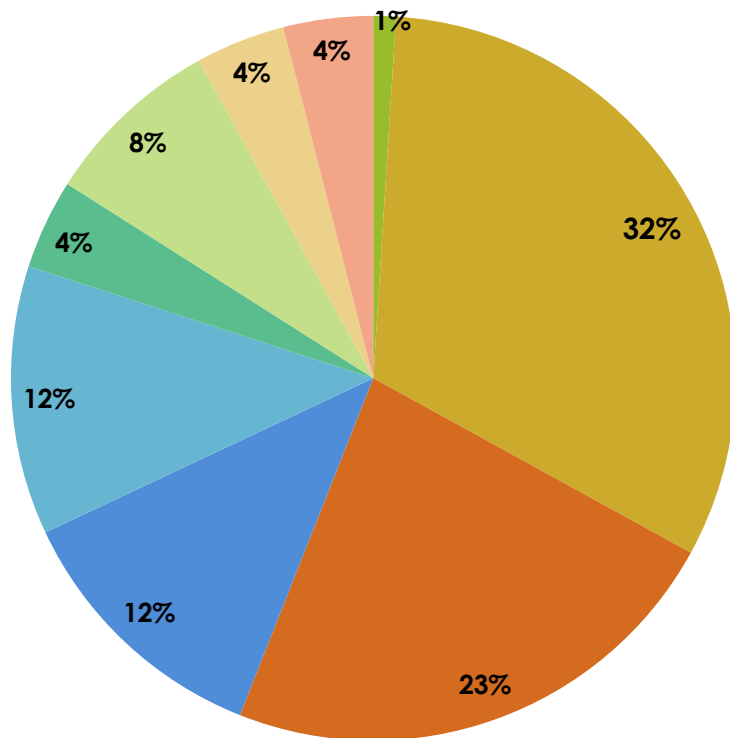
## HOME

- \$2,228,962 2020 Allocation
- \$3,670,233 Carryover
  
- **\$5,899,195 Total Resources**

## ESG

- \$652,282 2020 Allocation
- \$15,857.23 Carryover
  
- **\$668,139.23 Total Resources**

# CDBG RESOURCES ALLOCATION



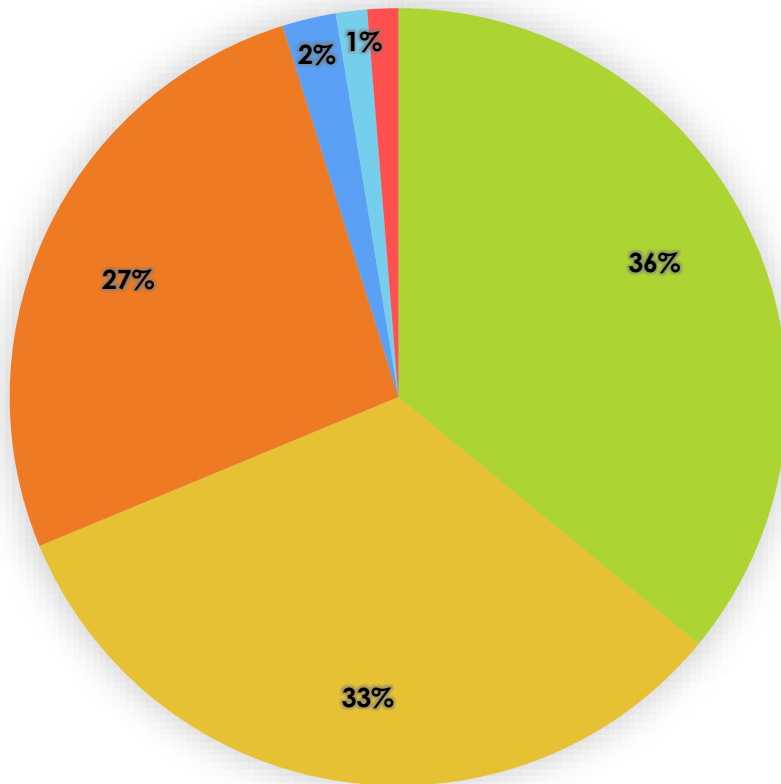
- Neighborhood Capacity Building Programs  
\$100,000.00
- Internal Departmental Support  
\$3,894,823.87
- Third Party Partner Support  
\$2,833,787.00
- Remaining Carryover For Future Years  
\$1,477,790.13
- Targeted Neighborhood Dollars  
\$1,500,000.00
- Demolition for other LMI Areas as Needed  
\$500,000.00
- New Housing Programs  
\$950,000.00
- Workforce Training Initiative  
\$500,000.00
- Community Center Improvements  
\$500,000.00





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Total CDBG Dollars  
\$12,256,401.00



# CITY OF TOLEDO INTERNAL DEPARTMENTAL SUPPORT



	<b>Division of Code Enforcement</b> \$1,400,264.00
	<b>Division of Administrative Services</b> \$1,277,010.60
	<b>Division of Housing</b> \$1,030,006.81
	<b>Plan Commission</b> \$87,025.00
	<b>Law Department – Housing Prosecutor</b> \$50,571.46
	<b>Department of Public Utilities</b> \$50,000.00

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**Total CDBG Dollars**  
\$3,894,823.87

# CDBG THIRD PARTY PARTNERS

Agency	Recommended Funded Level
Arts Commission	\$22,000
Aurora Project	\$90,000
Beach House	\$65,855
Believe Center	\$39,000
CC – La Posada	\$11,000
Compassion Health Toledo	\$55,006
Family House	\$60,500
Grace Community Center	\$46,609
Helping Hands of St. Louis	\$25,948
Legal Aid of Western Ohio	\$100,000

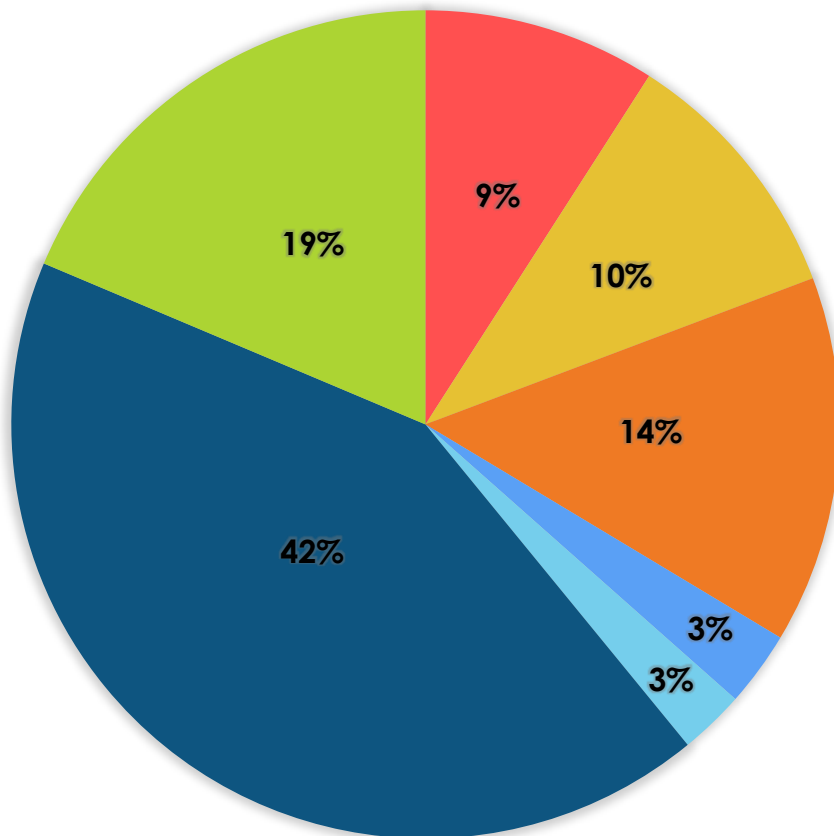
# CDBG THIRD PARTY PARTNERS

Agency	Recommended Funded Level
MLK Kitchen for the Poor	\$54,000
NHA	\$154,647
Sofia Quintero	\$73,780
Toledo GROWS	\$43,000
TLC Homelessness Board	\$82,000
Toledo Seagate Food Bank	\$47,500
Connecting Kids to Meals	\$75,000
<b>East Toledo Family Center</b>	\$27,500
<b>Lucas Housing Services</b>	\$75,000

# CDBG THIRD PARTY PARTNERS

Agency	Recommended Funded Level
Lutheran Social Services	\$20,296
<b>MV Habitat for Humanity</b>	\$475,000
Monroe St. Neighbrhd Ctr.	\$29,398
<b>NeighborWorks Toledo</b>	\$500,000
<b>Pathway, Inc.</b>	\$400,000
<b>Preferred Properties</b>	\$47,948
Lucas County Health Dept.	\$62,800
Fair Housing Center	\$150,000
<b>TOTAL:</b>	<b>\$2,833,787</b>

# HOME RESOURCES ALLOCATION



- CHDO**  
\$435,996.30 Set Aside  
\$100,000.00 Operating Costs
- Down Payment Assistance**  
\$600,000.00
- Homebuyer Unit Production**  
\$846,670.00
- HOME Administration**  
\$172,896.00
- TBRA & TBRA Operating Assistance**  
\$150,000.00
- Homeowner Rehab**  
\$2,493,633.00
- Rental Projects**  
\$1,100,000.00

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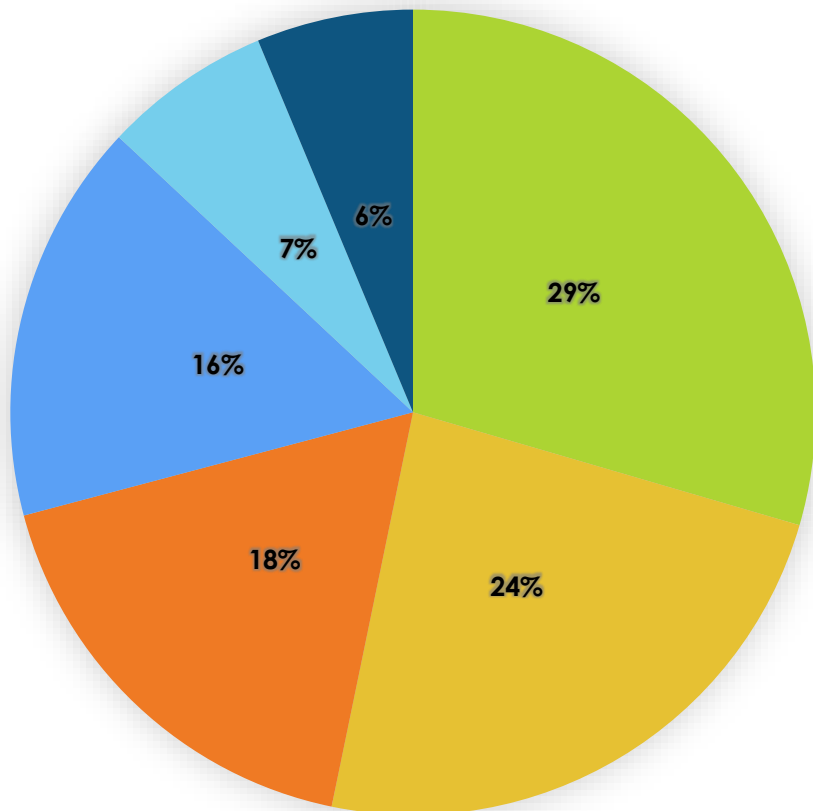
**Total HOME Dollars**  
\$5,899,195.30

# HOME THIRD PARTY PARTNERS INTERNAL PROGRAMS

## HOME RECOMMENDED THIRD PARTY AWARDS

ENTITY	PROJECT	RECOMMENDED FUNDING LEVEL
Historic South Initiative	CHDO Operating Assistance	\$ 75,000.00
Historic South Initiative	Homebuyer Unit Production CHDO	\$ 250,000.00
Preferred Properties, Inc.	CHDO Operating Assistance	\$ 25,000.00
Preferred Properties, Inc.	Rental Housing Production for Disabled	\$ 185,996.00
Lucas Housing Services Corporation	Youth Housing/Supportive Services	\$ 600,000.00
Maumee Valley Habitat for Humanity	Homeowner Rehab Subrecipient	\$ 1,500,000.00
Maumee Valley Habitat for Humanity	Homebuyer Unit Production	\$ 342,340.00
Neighborworks Toledo Region	Homeowner Rehab Subrecipient	\$ 500,000.00
MVAH Holdings, Inc.	Secor Senior Lofts	\$ 500,000.00
TLCHB	Tenant Based Rental Assistance	\$ 150,000.00
	<b>TOTAL</b>	<b>\$ 4,128,336.00</b>
<b>Internal Housing Programs</b>	HOME At Last DPA	\$ 600,000.00
Special Projects Target Areas	Rental/Homebuyer Unit Production	\$ 997,963.00
HOME Administration	DON	\$ 172,896.00
<b>TOTAL HOME RESOURCES</b>		<b>\$ 5,899,195.00</b>

# ESG RESOURCES ALLOCATION



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**Total ESG Dollars**  
\$652,282.00



# KEY INITIATIVES AND PROJECTS

2020 ACTION PLAN



# TARGETED NEIGHBORHOOD INVESTMENT

- East Toledo
- Junction/Englewood
- Old South End

## **CDBG - \$1,500,000**

- ▶ Home Repair
- ▶ Demolition

## **HOME - \$997,963**

- ▶ Special Projects  
(homebuyer units/rental)

# Garfield-Starr-Navarre-Raymer - Suggested NRSA Boundary



**DRAFT**

**Legend**

**NRSA Area Boundaries**

- Garfield\_Starr
- Junction\_Eglewood\_RKG
- Old\_South\_End\_RKG
- Neighborhoods



# Junction-Englewood - Suggested NRSA Boundary



**Legend**

- Neighborhoods
- NRSA Area Boundaries**
  - Carfield St
  - Junction-Englewood\_RKG
  - Old South Enc\_RKG

# Old South End - Suggested NRSA Boundary

Junction

Walbridge

Old South End

DRAFT

- Legend**
- Neighborhoods
  - NRSA Area Boundaries**
    - Carleed\_Starr
    - Junction-Englewood\_RKG
    - Old South End\_RKG



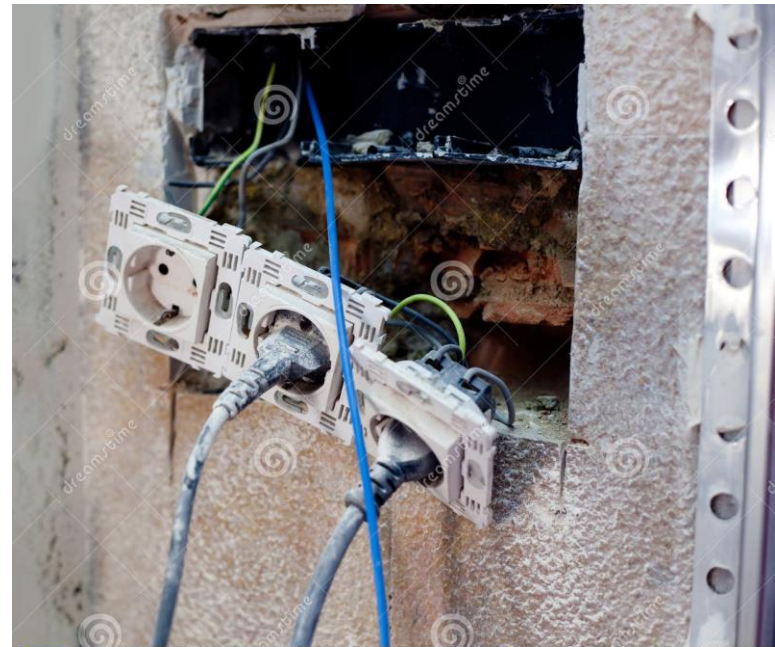
## Con Plan Priority: Home Repair Programs and preservation of existing housing (Citywide)

- ❑ Home Rescue Owner Occupied Rehabilitation Program Code upgrade and green building standards - \$2,493,000 (HOME)
- ❑ Emergency Repair – Seniors and the Disabled \$100,000 (CDBG)
- ❑ Paint and Siding -\$150,000 (CDBG)
- ❑ Lead Abatement- \$500,000 (CDBG)
- ❑ Roof Replacements- \$200,000 (CDBG)



## Con Plan Priority: Home Repair Programs and preservation of existing housing (Target Neighborhoods)

- ❑ Junction/Englewood - \$200,000 (CDBG)
- ❑ Old South End - \$200,000 (CDBG)
- ❑ East Toledo - \$200,000 (CDBG)
- ❑ DPU – Waterline Replacements



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# Con Plan Priority: Affordable Homeownership entry level market rate housing – Action Plan -Home At Last Down payment and Closing Cost Assistance Program \$600,000 (HOME)

**Home at Last Program**

Down payment assistance for eligible first-time home buyers.




### Who is eligible?

First-time home buyers whose income falls below the threshold are eligible for up to \$7,500 to use toward the purchase of a home and up to \$9,000 in target neighborhoods.

Existing residential property must be decent, safe, and sanitary. Single family or condo homes only.

Home buyers must make a \$500 contribution, which includes payment of the required home inspection.

Homeownership counseling must be received from an approved agency.

Visual paint inspection by a licensed lead risk assessor will be provided by the City.



Household Size	Max Annual	Max Monthly
1	\$38,600	\$3,217
2	\$44,800	\$3,675
3	\$49,600	\$4,133
4	\$55,800	\$4,592
5	\$60,600	\$4,963
6	\$63,950	\$5,329
7	\$68,350	\$5,696
8	\$72,750	\$6,063

**“Without the program, I would not have been able to purchase my home. I have recommended this program to others.”**

HARRY SIMONSON

### What do I do?

- Contact a lender. Participating lenders listed on back.
- Get pre-approval for a fixed rate mortgage. Must be from participating lender.
- Complete home ownership counseling. Participating agencies listed on back.
- Find a house. Based on your pre-approval.
- Have a property inspection. Have your lender contact the City of Toledo.
- Complete application. Work with your lender to submit to the City of Toledo.
- Monitor transaction with your lender. Money will be available at the title company once processed.

**CONTACT:**  
 Rosalyn Clemens, Commissioner  
 492.245.1400  
 toledo.oh.gov/home-at-last

### 21 business days from start to finish.



We have made our process better so you can move in to your new home faster. One of our participating lenders will take care of the details.

- #### Participating lenders
- |  |   |
|--|---|
| <b>AMERICAN HOME MORTGAGE</b><br>Li Torwigger<br>493-931-9011      | <b>CONSTITUTION BANK</b><br>Julia Bryant<br>493-574-0350                        |
| <b>BEYONCE</b><br>Tina Mahn<br>493-517-8888                        | <b>FINVEST MORTGAGE SERVICES INC</b><br>Ryan Patsky<br>493-842-0505             |
| <b>CITIZENS BANK</b><br>Paul Hembree<br>493-535-6048               | <b>KEY BANK</b><br>Ethel Scott<br>493-863-6493                                  |
| <b>CHRYSLER CREDIT BANK</b><br>Teresa Joseph<br>493-395-2258       | <b>NEIGHBORHOOD HOUSING SERVICES INC</b><br>Alma Dortch-Gilbert<br>493-698-2900 |
| <b>CHRYSLER CREDIT BANK</b><br>Heather Schiess<br>493-464-3077     | <b>THE GUY GROUP</b><br>Bryan Buckholtz<br>330-620-0328                         |
| <b>EQUITY RESOURCES INC.</b><br>Jen Chapman<br>740-349-7082        | <b>STATE BANK &amp; TRUST</b><br>JacQuelon C. Wilson<br>493-508-0806            |
| <b>FIFTH THIRD BANK</b><br>Faye Scott<br>493-382-4132              | <b>TOLEDO AREA FEDERAL CREDIT UNION</b><br>Suzette Cowell<br>493-255-8870       |
| <b>FIRST FEDERAL BANK</b><br>Susan Jester<br>493-537-9520          | <b>TRIMARK MORTGAGE</b><br>Susan Boone<br>734-603-5011                          |
| <b>GEARY LOANS MORTGAGE</b><br>Minesha Brakenbhatt<br>493-925-3200 |   |
- #### Counseling agencies
- |   |   |
|---|---|
| <b>NEIGHBORHOOD HOUSING SERVICES INC</b><br>Alma Dortch<br>493-698-2900 | <b>NORTHWEST OHIO DEVELOPMENT BANK</b><br>Teresa Martinec<br>493-243-3734<br>493-455-6632 |
| <b>NEIGHBORHOOD HOUSING SERVICES INC</b><br>Nicole Reno<br>493-698-2900 |   |

Con Plan Priority: Housing and Services for Special Populations – Action Plan -Transition Aged Youth  
Supportive Housing \$600,000 (HOME)

Former Park Hotel



Adaptive Reuse-40 Units



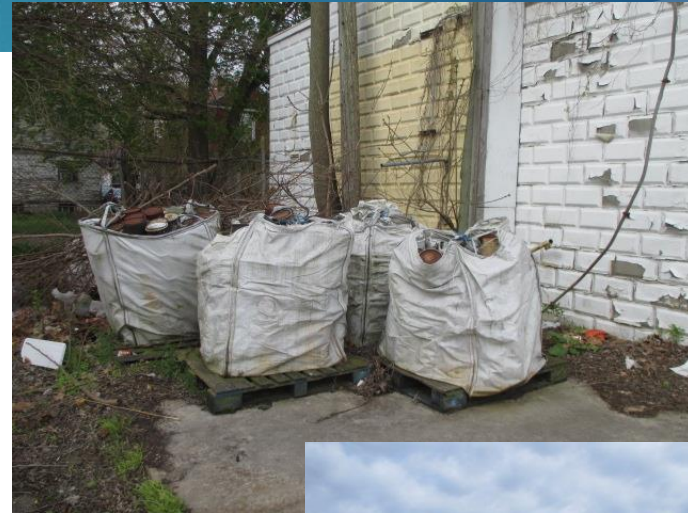


# Con Plan Priority: Create Jobs and Provide Training

- ❑ Action Plan -Workforce Training Initiative - \$500,000
- ❑ Living wage opportunities
- ❑ Transportation support to access employment
- ❑ Job opportunities for re-entry population
- ❑ Private sector partnerships



# Priority: Improve Neighborhood Conditions - Strategic Demolition



# Priority: Improve Neighborhood Conditions - Strategic Demolition





Con Plan Priority: Increase production of  
Affordable Housing - **Secor Senior Lofts** – 60 units



QUESTIONS

COMMUNITY INPUT

# 2020 – 2025 Consolidated Plan/ 2020 Action Plan Timeline

Wednesday, <b>May 6</b> , 2020	<b>Public Notice sent to <i>The Blade</i>, <i>Sojourner's Truth</i> and <i>La Prensa</i> for publishing the DRAFT 2020-2021 Action Plan availability and 30-day public comment period.</b>
Wednesday, <b>May 13</b> , 2020	Public Notice <i>published</i> in <i>Sojourner's Truth</i> and <i>La Prensa</i> for the <b>Draft 2020-2021 Action Plan</b> availability and <b>30-day</b> public comment period
Wednesday, <b>May 13</b> , 2020	Final <b>DRAFT 2020-2021 Action Plan</b> completed
Friday, <b>May 15</b> , 2020	Distribute Final <b>DRAFT 2020-2021 Action Plan</b> to public locations and post to City's website
Friday, <b>May 15</b> , 2020	Public Notice <i>posted</i> on City's website
Sunday, <b>May 17</b> , 2020	Public Notice <i>published</i> in <i>The Blade</i> for the <b>Draft 2020-2021 Action Plan</b> availability and <b>30-day</b> public comment period.
Monday, <b>May 18</b> , 2020	Press Release on the availability of the <b>DRAFT 2020-2021 Action Plan</b> and the <b>30-day</b> public comment period sent to Mayor's Office for distribution on News and Social Medias. Announcement sent to Third- Party Partners, LMHA and other local organizations
Monday, <b>May 18</b> , 2020	<b>DRAFT 2020-2021 Action Plan 30-day</b> public comment period begins
Thursday, <b>June 4</b> , 2020 <b>5:30 p.m. – 6:30 p.m.</b> <b>One Government Center</b> City Council Chambers – 1 <sup>st</sup> Floor	<b>1<sup>st</sup> Public Hearing</b>
Tuesday, <b>June 9</b> , 2020	<b>Legislation on City Council Agenda</b>
Thursday, <b>June 11</b> , 2020 <b>5:30 p.m. – 6:30 p.m.</b> <b>One Government Center</b> City Council Chambers – 1 <sup>st</sup> Floor	<b>2<sup>nd</sup> Public Hearing</b>
Tuesday, <b>June 16</b> , 2020	<b>City Council – Legislation Passage</b>
Wednesday, <b>June 17</b> , 2020	<b>Draft 2020-2021 Action Plan 30-day</b> public comment period ends
Wednesday, <b>July 8</b> , 2020	<b>2020-2021 Action Plan</b> finalized. Action Plan printed for distribution and electronic submission to HUD.
Friday, <b>July 10</b> , 2020	<b>Final 2020-2025 Consolidated Plan and 2020-2021 Action Plan submitted to HUD</b>