



City of Toledo

2024-2025 Consolidated Annual Performance and Evaluation Report (CAPER)

Department of Housing and Community Development Public Hearing

**Rosalyn Clemens, Director, Department of Housing and Community Development
Monica Brown, CPD Grants Manager, Division of Administrative Services**

September 4, 2025

What is the CAPER?

- The 2024 (50th) Program Year Consolidated Annual Performance and Evaluation Report (CAPER) provides annual performance reporting to HUD on overall program performance and accomplishments compared to the planned goals and objectives outlined in the 2024 (50th) Program Year Annual Action Plan.
- In addition, the CAPER reports on program performance and accomplishments measured against the goals and objectives identified in the 2020–2024 Consolidated Plan.
- The 2024 (50th) Program Year covers the period from July 1, 2024 through June 30, 2025 and is the final CAPER for the 2020-2024 Five-Year Consolidated Plan.

2024 (50th) Available Program Year Funds

The amounts below represent *Preliminary Data* related to funds available for the 2024 (50th) PY.
The final data will be included in the 2024 (50th) PY Final CAPER.

	CDBG	HOME	ESG
2024 Allocation	\$ 7,134,598	\$ 1,899,014	\$ 646,429
Estimated Carryover	\$ 2,015,000	\$ 2,646,953	\$ 0
Program Income	\$ 0	\$ 2,888	
Revolving Loan Funds (EDL's)	\$ 0		
Total	\$ 9,149,598	\$ 4,548,855	\$ 646,429

2024 (50th) Expended Program Year Funds

The amounts below represent *Preliminary Data* related to funds expended for the 2024 (50th) PY. The final data will be included in the 2024 (50th) PY Final CAPER.

CDBG	\$ 6,542,265
CDBG Third-Party Partners	\$ 2,166,165
ESG	\$ 586,900
HOME	\$ 2,578,795

Sources of Leveraged Funds:

- Agency Funds
- Foundation Grants
- LISC
- Fundraising Efforts
- Area Office on Aging
- Donations
- Program Fees
- Other Federal Grants
- State Grants
- Private Donors
- United Way
- Ohio Department of Job & Family Services
- Ohio Link
- Lucas County
- Program Income

Key Initiatives

- Public Service Projects

- Neighborhood Revitalization and Community Facilities

- Housing Stabilization Services

- Neighborhood Development Capacity Building

- New Affordable Rental Housing Development

- Homeownership Assistance

- Strategic Demolition and Redevelopment of Blighted properties

- Housing Preservation

2024 (50th) Program Year Public Service Activities

There were 14 Non-Profit Agencies who carried out Public Service Activities.
The activities consisted of:

- Youth Programs
- Soup Kitchens/Feeding Programs
- Homelessness Services
- Community Gardens
- Legal Services for LMI persons
- Medical Services for LMI persons
- Life Skills Programs

Funds Budgeted: \$976,777

Funds Spent: \$925,155

14,440 Persons Served

Community Facilities

- The City of Toledo committed **\$19 million of ARPA funding** for construction of a new Wayman Palmer Y and Inez Nash Park. **\$28.7 million total project costs** CDBG will fund \$6.7 million, beginning with \$200K in PY 48 to support project design. NMTC equity is being solicited to reduce CDBG requirement.
- The Wayman Palmer Y employs approximately 6 full-time and 40 part-time employees. Expected to serve 10,000 residents annually.
- As a community hub, the benefits of traditional YMCA programming and activities will be complemented by “wrap-around services” including education, health and wellness and financial literacy delivered by partner service providers.
- Ribbon Cutting Ceremony held May 12, 2025



 Swayne Field Site | 7.4 acres
 Area of Influence | 32 acres

Reimagining Swayne Field & Adjacent Properties



Swayne Field Renderings



Potential
Mixed Use &
Residential



Upgraded Parking Lot



THE COLLABORATIVE

Community Engagement

1

On-line Survey

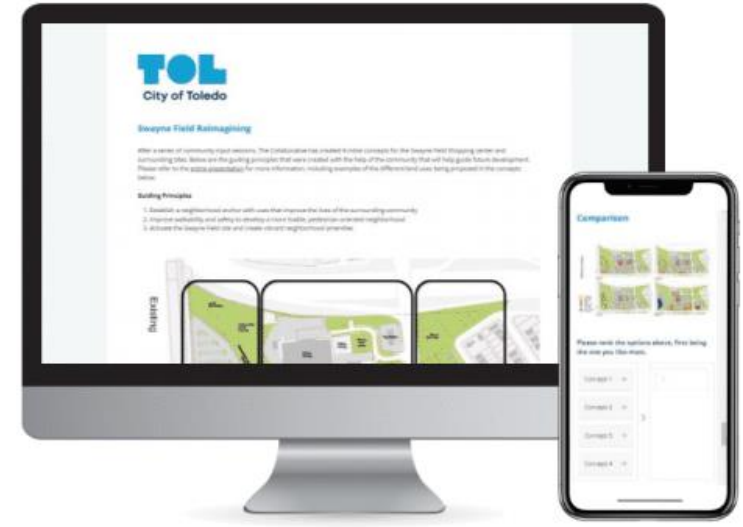
3

Meetings

198

Participants

06-2023

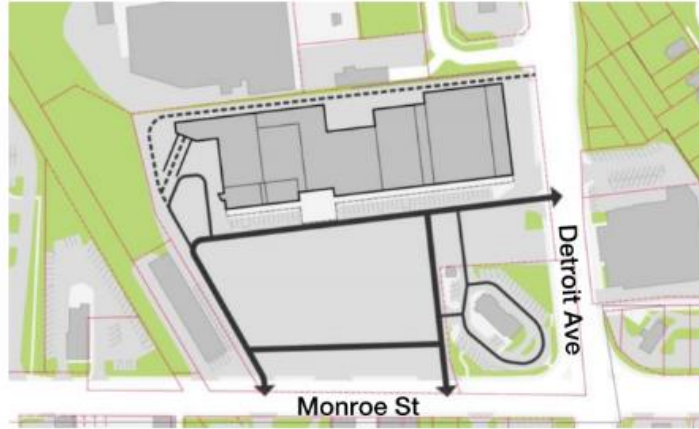


Key Moves

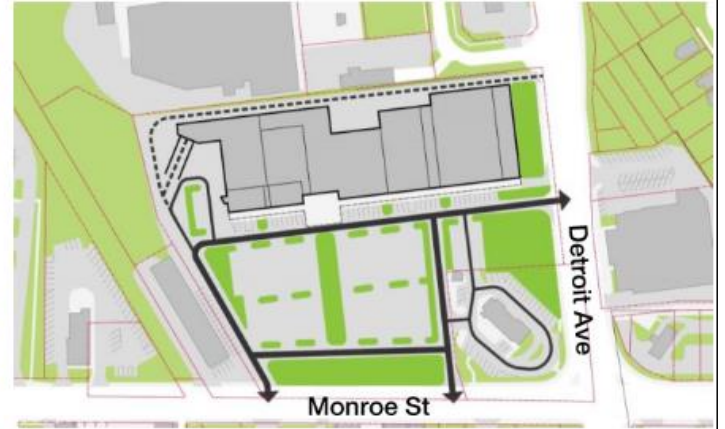
0 | Existing



1 | Simplify Site Circulation



2 | Add Greenspace



3 | Add Pedestrian Connections



4 | Renovate Building



5 | Potential New Buildings

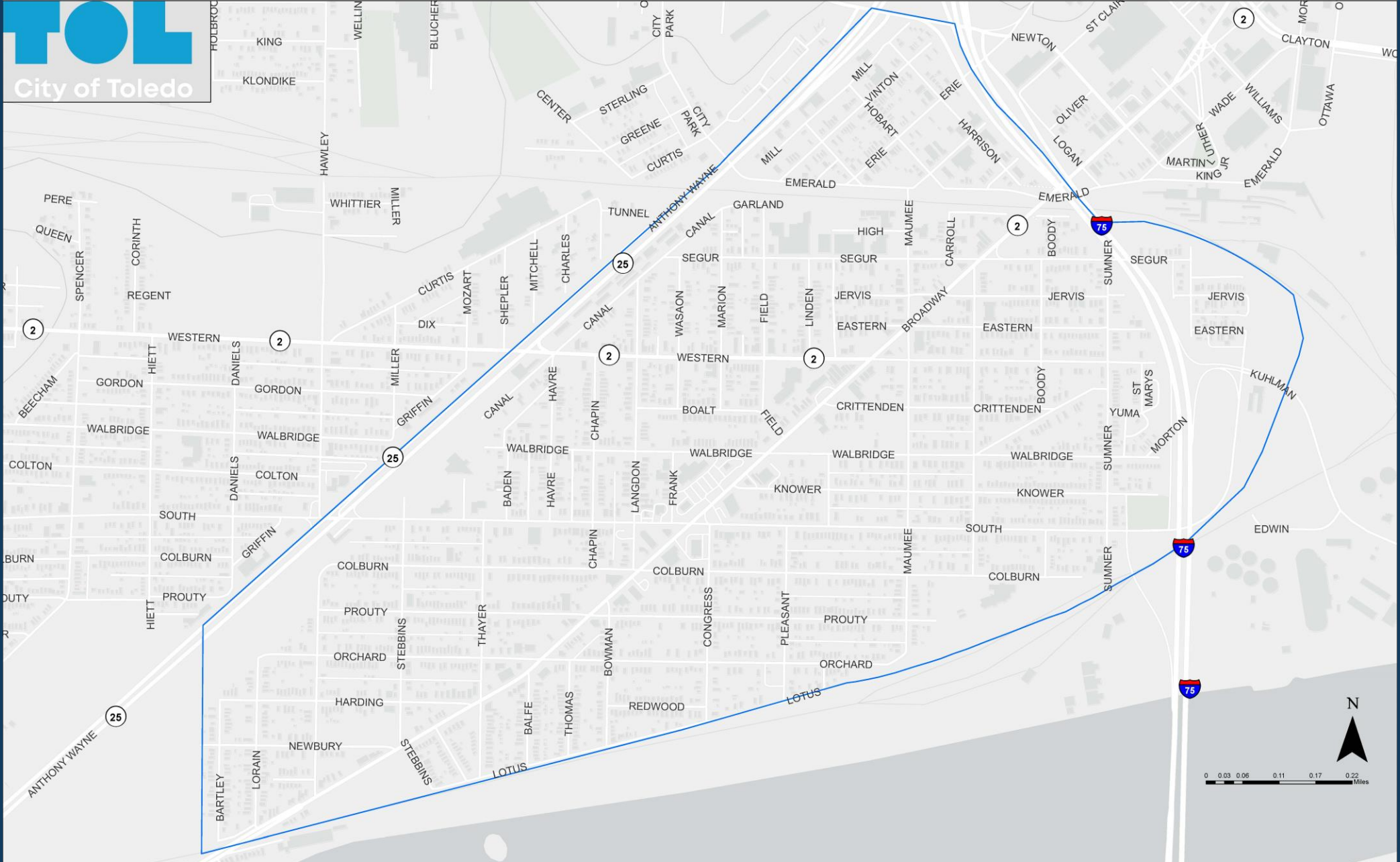


06-2023

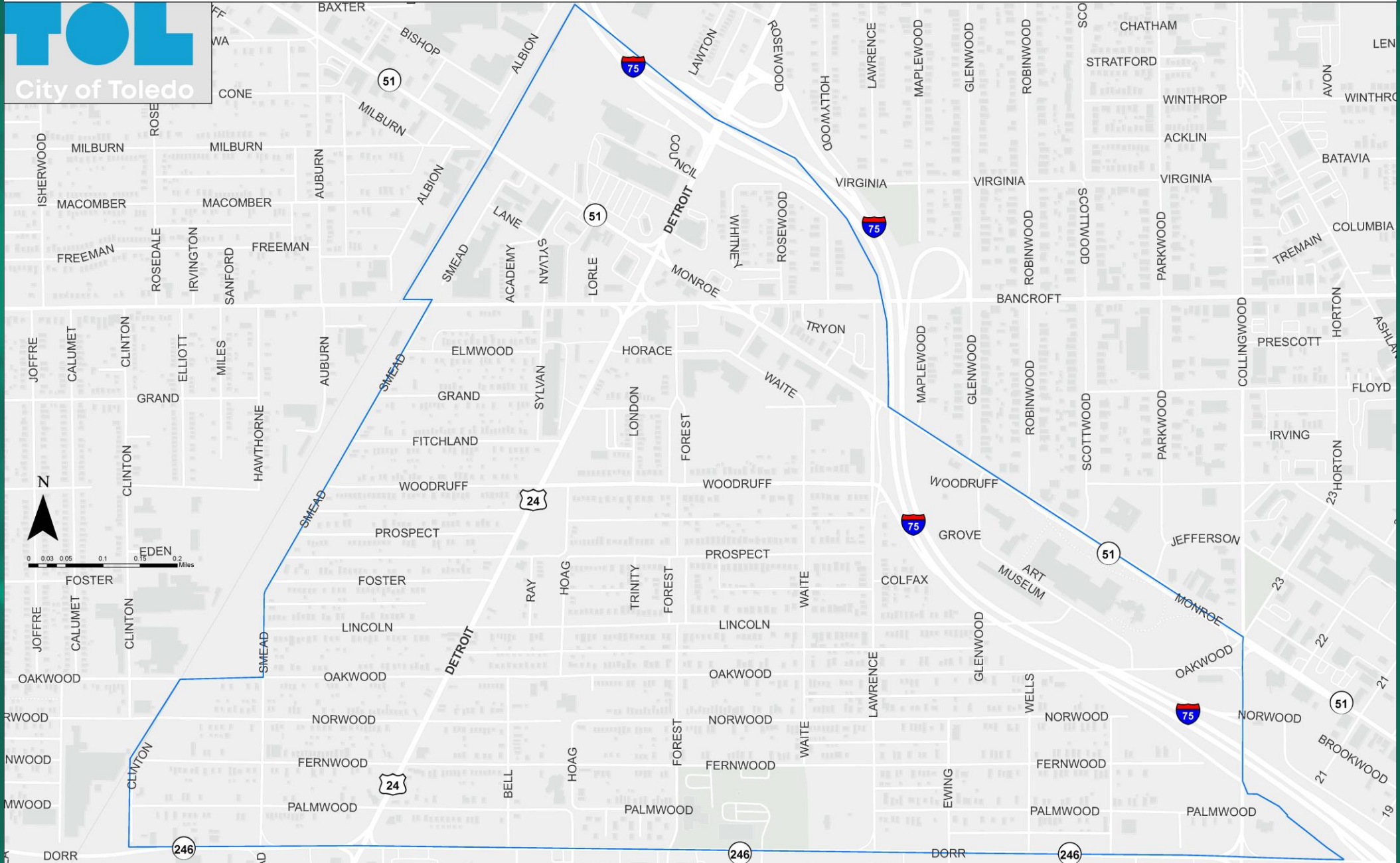
Reimagining Swayne Field & Adjacent Properties

24

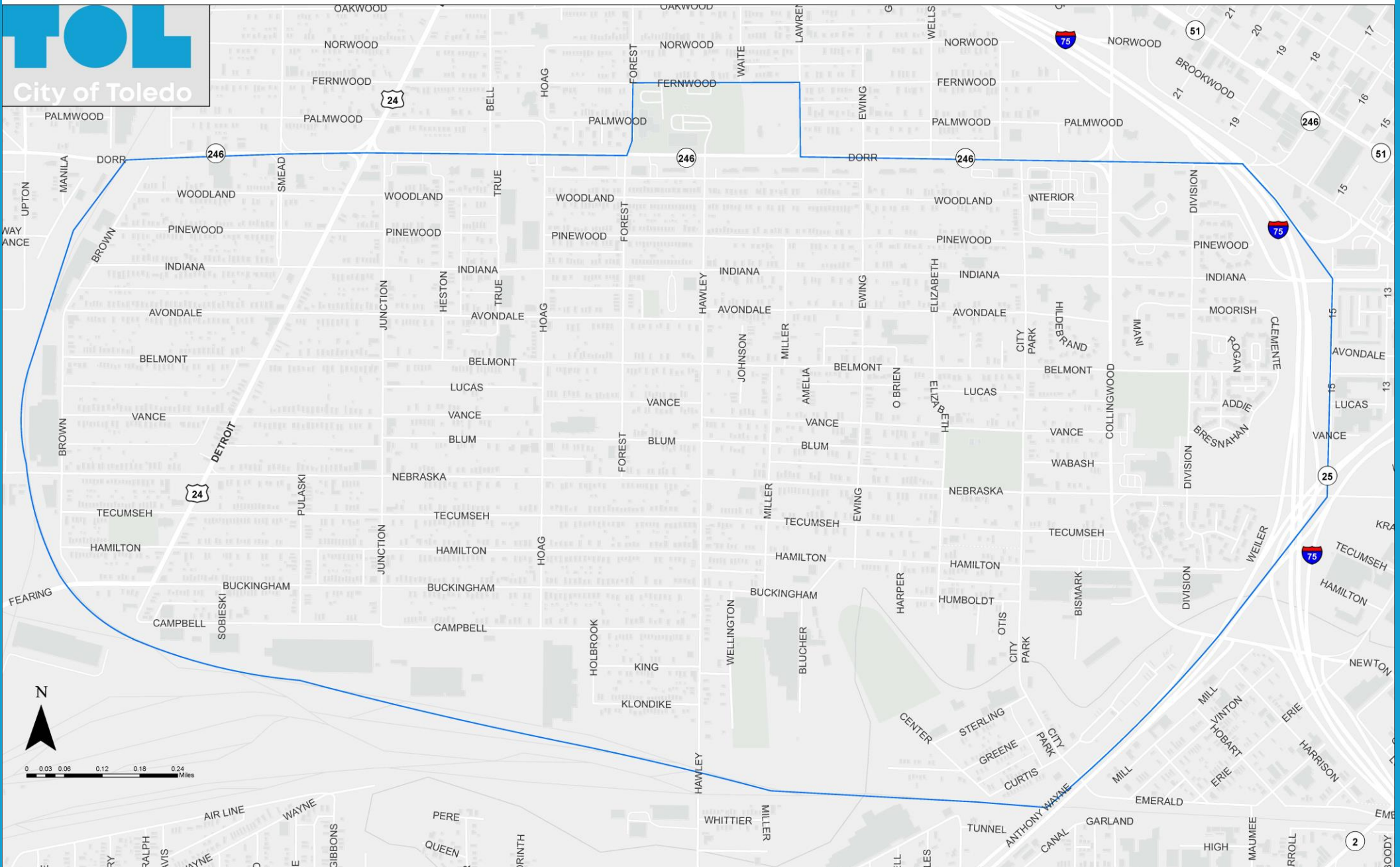
Old South End NRSA Boundary



Englewood NRSA Boundary



Junction NRSA Boundary



NRSA Investments

The following activities and investments represent DHCD and partner agency efforts in the three NRSA and the East Toledo target areas during the reporting period.

Home At Last (HAL) Down Payment Assistance (DPA) program: Total Investment - \$45,836.41

- Junction: \$15,000.00 to 2 households
- Old South End: \$9,336.41 to 1 household
- East Toledo: \$21,500.00 to 3 households

Roof Replacement Program (Rooftops)

- Junction: 1 completion – \$30,357.00 (CDBG)
- East Toledo: 1 completion – \$20,852.00 (CDBG)
 - **Total DHCD Roofs:** 2 completions

Lead Paint Abatement: Total Investment - \$238,120.46

- Englewood: 2 completions (\$58,836.98), 5 scheduled
- Old South End: 1 scheduled
- East Toledo: 10 completions (\$179,283.48), 22 scheduled

NRSA Investments

Department of Public Services – Demolition & Tree Planting

- Englewood: 6 demolitions and 156 trees planted
- Junction: 121 demolitions (0 trees planted)
- Old South End: 36 demolitions (0 trees planted)
- Raymer: 1 demolition (0 trees planted)
- Starr: 5 demolitions (0 trees planted).

Economic Development – \$363,293.00

- Old South End: 3 businesses – \$99,600.00
- Englewood: 3 businesses – \$70,000.00
- Junction: 2 businesses – \$78,693.00
- Starr (East Toledo): 2 businesses – \$115,000.00

Parks & Recreation – \$2,260,299.60 Invested (with \$844,179.25 Pending)

- **Junction:** \$271,251.00 – Savage Park revitalization
- **Englewood:** \$1,088,907.75 – Robinson Park shelter & athletic field; pool & Smith Park athletic field
- **Old South End:** \$520,411.11 – Amphitheatre & Loop Trail at Danny Thomas Park updates; Ashley Park playground equipment upgrades
- **East Toledo:**
 - Garfield neighborhood: \$19,725.18 – Ravine II Park Field bleacher upgrades
 - Starr neighborhood: \$185,841.40 – Prentice Park playground equipment upgrades
 - Raymer neighborhood: \$174,163.16 – Burnett Park playground equipment upgrades

NRSA Investments

Public Services Initiatives

Youth Programs:

- Old South End: **\$74,991.20** – 86 youth assisted – CBDO
- Junction: **71,562.59** – 71 youth assisted

Community Gardens:

- Old South End: **\$90,000.00** – 276 persons assisted

Financial Opportunity Center:

- Junction: **\$13,766.89** – 52 persons assisted

Food Baskets/Boxes

- Old South End: **\$60,000.00** – 6,985 persons assisted
- Junction: **\$65,725.61** – 1,791 persons assisted

Senior Home Repairs:

- Englewood: **\$144,876.82** – 14 households assisted

TOLEDO NEIGHBORHOOD

Capacity Building Institute



Neighborhoods



The Toledo Neighborhood Capacity Building Institute (TNCBI) is designed to advance neighborhood revitalization by engaging select nonprofits and grassroots organizations, equipping them with the tools and capacity needed to achieve effective and sustainable community impact.

After the success of the 2021-2022 pilot program, the TNCBI launched its 2nd Cohort in October 2024 with 13 participating agencies. By June 2025, 12 agencies had successfully completed and graduated from the program.

As part of the program, each agency received a gift certificate for a workshop through the Toledo Community Foundation, along with additional incentives of 20 hours – or up to \$2,000 toward costs in one of four strategic areas: Strategic Planning, Grant Writing, Financial Management, or Organizational Development. Each agency was required to select two of these four areas.

The TNCBI will return for a 3rd Cohort beginning in Fall 2025

TNCBI Framework Includes:

- Nine (9) in-person modules with six (6) hours of instruction per module
- Three (3) Virtual Sessions
- Small Group Sessions (15 Organizations selected)
- Four to six (4-6) micro-learning sessions
- Capstone project
- Formal graduation with recognition by the Mayor and City Council
- Group mentoring sessions after graduation
- Coordinated by the DHCD in partnership with outside partner (selection of partner pending)

Capacity-building incentives offered after graduation include expert assistance with:

- Strategic Planning
- Grant Writing
- Financial Management
- Organizational Development

Toledo Affordable Rental Housing Existing Development Pipeline

- Toledo Comprehensive Housing Strategy and 10-year Action plan estimates a gap of over 12,000 rental units for low and moderate income households
- Eleven (11) affordable housing projects are identified for construction or preservation over the next 3 years - Estimated \$200 million Investment
- 690 Units
- \$25.3 million City gap financing commitment
(ARPA, HOME, HOME-ARP, ERA 2)

Affordable Rental Housing Development

The Glen & The Grand
Construction started November 2024

Total Units	70 units
Total HOME Investment	\$493,704.00



The Glen - 50 units: 31 1-bedrooms, 19 2-bedrooms

Affordable Rental Housing Development

The Glen & The Grand
Construction started November 2024

Total Units	70 units
Total HOME Investment	\$493,704.00



The Grand - 20 units: 10 3-bedrooms, 10 4-bedrooms

Housing Preservation

- Roof Repair/Replacement
- Owner Occupied Rehabilitation
- Owner Occupied Rehabilitation and Emergency Repairs for Seniors
- Paint and Siding Program
- Funds Budgeted: \$2,234,076 (HOME/CDBG)
- **58 Housing Units Rehabbed**

Partners: Maumee Valley Habitat for Humanity, Pathways Inc., East Toledo Family Center, Preferred Properties, Lucas Metropolitan Housing, Neighborworks, Historic South Initiative.



before

after

Actions taken to reduce Lead-Based Paint Hazards

**Aggregate results from lead-based paint hazard control activities during PY2024
(OLHCHH: LHR and HHWCD, Toledo-Lucas Regional Health District Cenovus-EPA settlement, ODOD
and CDBG)**

37 additional eligible units enrolled,
86 units having received a comprehensive Lead Inspection/Risk assessment
43 units achieving a lead clearance
(18 owner-occupied / 25 rental)
42 households assisted, with:
 24 children under the age of six
 38 persons between the ages of 6-17 years of age and
 58 persons 18 years and above
average household income of 31.6% AMI.
\$1,251,406.00 invested into the community





Before



After


Home At Last!

Down Payment & Closing Cost Assistance Program

- 58 Homeowners Assisted
- \$4.4 million of mortgages provided by participating lenders
- Fifth Third Bank, KeyBank and Huntington Bank Top Producers

Home at Last Program

Down payment assistance for eligible first-time home buyers.



City of Toledo
DEPARTMENT OF NEIGHBORHOODS

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	\$44,300	\$3,675
3	\$49,600	\$4,133
4	\$55,300	\$4,592
5	\$61,550	\$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 ROSENBERG

What do I do?

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

CONTACT
Rosalyn Clemens, Commissioner
419.245.1400
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

ARROWHEAD BANK Liz Terwilliger 419-931-9011	HUNTINGTON BANK Julia Bryant 419-574-0350
BANKWAVE Tina Mahn 419-517-8898	KEYBANK Ethal Scott 419-861-6493
CHRYSLER BANK Paul Hembre 419-535-6048	KEYBANK Ethal Scott 419-861-6493
INDIANBANK CREDIT UNION BANK Teresa Joseph 419-355-2258	KEYBANK Ethal Scott 419-861-6493
INDIANBANK CREDIT UNION BANK Heather Schieltz 419-464-3027	KEYBANK Ethal Scott 419-861-6493
INDIANBANK CREDIT UNION BANK Jen Chapman 740-349-7082	KEYBANK Ethal Scott 419-861-6493
KEYBANK Faye Scott 419-382-4132	KEYBANK Ethal Scott 419-861-6493
KEYBANK Susan Jester 419-537-9520	KEYBANK Ethal Scott 419-861-6493
KEYBANK Minesh Brahmabhatt 419-623-5100	KEYBANK Ethal Scott 419-861-6493

Counseling agencies

KEYBANK Alma Durich 419-698-2900	KEYBANK Nicole Reno 419-698-2900
KEYBANK Teresa Martinez 419-243-3734 419-455-6632	

LeadSafe

TOLEDO

All pre-1978 rentals with up to 4 units and child care homes must be certified lead-safe to protect children and families. Certificates are valid for 5 years (or 20 years if full abatement is completed).

Education

- ✓ Landlord Resource Fair (92 participants)
- ✓ Homeownership Fair (450+ participants)
- ✓ Wayman Palmer Back to School Event (1200+ participants)
- ✓ Salvation Army Backpack Event (700+ participants)

Grants

Lead Stabilization Grant

- ✓ Up to \$15,000 in reimbursable assistance per property for lead stabilization activities.
- ✓ Total Number of Properties Assisted: 29
- ✓ Total Amount Disbursed: \$379,087.23

Healthy Homes Weatherization Cooperation Demonstration Grant

- ✓ Offered in Partnership with NeighborWorks Toledo Region
- ✓ \$1,000,000 total funding
- ✓ 35 units

Workforce Training

- ✓ 2 Lead Abatement Worker Trainings (9 attendees)
- ✓ Lead Inspector Initial Training (23 attendees)
- ✓ Lead Risk Assessor Initial Training (22)
- ✓ Lead Clearance Technician Initial Training (23)

Moving Forward - Continued collaboration with Environmental Protection Agency, Toledo Lead Positioning Prevention Coalition, Toledo Lucas County Health Department, Nationwide Children's Hospital and other community partners for community outreach events and educational and training opportunities.

Tenant Landlord Services

Tenant Tuesday

Source of Income Testing

Code Blue Warming Centers

Emergency Rental Response

Housing and Community Development Resource and Capital Development

- Section 108 Loan Pool
- Strategic partnerships with CDFIs and banks to leverage federal and City funding
- Submitted and secured HUD Approval for \$37 million of loan guarantee assistance for:
 - Real estate acquisition and development
 - Small business financing
 - Housing rehabilitation
 - Public facilities

2024 (50th) Program Year Goals and Outcomes

The table below represents *Preliminary Data* related to accomplishments for the 2024 (50th) PY. The final data will be included in the 2024 (50th) PY Final CAPER.

The accomplishments table prescribed by HUD has been updated and contains a comparison of actual accomplishments vs. the goals of the five-year strategic and one-year plans. The following table represents **Preliminary Data** related to accomplishments for the 2024 (50th) PY. The final data will be included in the final version of this CAPER.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Business Recruitment/Retention Assistance	Non-Housing Community Development	CDBG: \$100,000 (carryover)	Businesses assisted	Businesses Assisted	0	53		60	49	80%
Code Enforcement & Nuisance Abatement incl. Rental	Non-Housing Community Development		Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	200,000	115,211	58%	0	0	0%
Coordinated Access for Homelessness	Homeless Non-Housing Community Development	ESG: \$226,429	Other	Other	1	1	100%	1	1	100%
Demolition/Clearance in Citywide Low Income Areas	Non-Housing Community Development		Buildings Demolished	Buildings	40	27	68%	0	0	0%
Establish and Maintain Community Gardens	Non-Housing Community Development	CDBG: \$164,000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	15,880	20,276	127%	3,245	3,704	114%

2024 (50th) Program Year Goals and Outcomes

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Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Fair Housing Planning & Services	Non-Housing Community Development	CDBG: \$150,000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	17,535	8,089	46%	500	632	126%
HOME Administration	Affordable Housing Public Housing Homeless	HOME: \$189,901	Other	Other	1	1	100%	1	1	100%
Home Buyer Down Payment/Closing Costs Assistance	Affordable Housing	HOME: \$150,000 (carryover) \$100,000	Direct Financial Assistance to Homebuyers	Households Assisted	122	278	228%	20	58	290%
HOME CHDO Set-aside	Affordable Housing	HOME: \$284,852	Homeowner Housing Added	Household Housing Unit	21	4	19%	2	0	0%
Home Repairs for Seniors and the Disabled	Affordable Housing Non-Homeless Special Needs	CDBG: \$569,070	Homeowner Housing Rehabilitated	Household Housing Unit	540	574	106%	126	37	29%

2024 DRAFT CAPER

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OMB Control No: 2506-0117 (exp. 09/30/2021)

2024 (50th) Program Year Goals and Outcomes

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HOME: Home Buyer Development	Affordable Housing	HOME: \$274,261 (carryover) \$1,469,953	Homeowner Housing Added	Household Housing Unit	5	16	320%	6	0	0%
Housing Rehabilitation Administration - CDBG	Affordable Housing	CDBG: \$900,000	Other	Other	1	1	100%	1	1	100%
Housing Repairs and Rehabilitation	Affordable Housing	CDBG: \$1,413,958 HOME: \$400,000 (carryover) \$400,000	Homeowner Housing Rehabilitated	Household Housing Unit	1,363	729	53%	100	33	33%
Housing/services for non-homeless special need pop	Affordable Housing Non-Homeless Special Needs		Other	Other	0	3	300%	0	0	0%
Improved Neighborhoods by Comprehensive Planning	Non-Housing Community Development		Other	Other	1	6	600%	0	0	0%

2024 (50th) Program Year Goals and Outcomes

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Improvements to parks and community facilities	Non-Housing Community Development	CDBG: \$1,000,000 (carryover) \$915,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	60,000	72,449	121%	0	0	
				Other	5	9	180%	8	0	0%
Improvements to public infrastructure for LMI	Non-Housing Community Development		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	125	541	433%	0	0	0%
Increase in transitional housing	Affordable Housing Homeless	CDBG: \$88,765	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	110	119	108%	25	52	208%
Increase number of emergency shelters	Affordable Housing Homeless	ESG: \$345,000	Homeless Person Overnight Shelter	Persons Assisted	2,945	3,666	124%	850	982	115%

2024 (50th) Program Year Goals and Outcomes

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Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Increase or new public services	Non-Housing Community Development	CDBG: \$1,127,424	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	169,377	74,100	44%	12,700	14,440	114%
Job Creation/Retention incl. returning citizens	Non-Housing Community Development	CDBG: \$175,000	Jobs created/retained	Jobs	7	39	557%	20	12	60%
Large rental housing/low-income housing tax credit	Affordable Housing	HOME: \$600,000 (carryover) \$2,000,000	Rental units constructed	Household Housing Unit	15	65	433%	20	0	0%
Local affordable housing capacity - public services	Affordable Housing	CDBG: \$200,000 Section 108: \$32,134,000	Other	Other	8	2	25%	1	1	100%
Permanent Supportive Housing	Affordable Housing Homeless		Housing for Homeless added	Household Housing Unit	810	52	6%	0	0	0%

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Planning and Administration - CDBG	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$1,222,919	Other	Other	1	1	100%	1	1	100%
Rapid Re-Housing and Direct Financial Assistance	Affordable Housing Homeless	ESG: \$75,000	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	620	824	133%	80	160	200%
Slum and blight reduction	Non-Housing Community Development	CDBG: \$69,462 (carryover) \$1,000,000	Housing Code Enforcement/ Foreclosed Property Care	Household Housing Unit	5,750	5,047	88%	700	396	56%
Small rental housing financing and education	Affordable Housing		Rental units rehabilitated	Household Housing Unit	12	6	50%	0	0	0%

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Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Supplement Lead Hazard Grants for At Risk Families	Affordable Housing Lead Remediation Rehab		Homeowner Housing Rehabilitated	Household Housing Unit	150	38	25%	0	15	
Targeted Neighborhood Home Repairs	Affordable Housing		Homeowner Housing Rehabilitated	Household Housing Unit	40	29	73%	0	3	
Targeted Neighborhood Slum and Blight Reduction	Non-Housing Community Development		Other	Other	1	1	100%	0	0	0%
Transportation support	Non-Housing Community Development		Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	1,050	240	23%	0	0	0%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Toledo Lucas County Homelessness Board

The Fair Housing Center

Lucas Metropolitan Housing

QUESTIONS

The city of Toledo will accept written comments from the public through Wednesday, September 10, 2025 by submittal to:

City of Toledo

Department of Housing and Community Development

2024-2025 CAPER

One Government Center, Suite 1800,

Toledo, Ohio 43604

or by

email to: monica.brown@toledo.oh.gov

2024 (50th) PY CAPER

**Important
Dates**

August 25, 2025

Draft CAPER distributed

**August 27,
2025**

15-day Public Comment Period Begins

**September 4,
2025**

Public Hearing (5:30pm in City Council Chambers)

**September 10,
2025**

15-day Public Comment Period Ends

**September 29,
2025**

Final CAPER submitted to HUD



Thank you.

➔ toledo.oh.gov