

# **CITY OF TOLEDO**

**2025-2029 Consolidated Plan**

**Public Hearing**

**April 3, 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



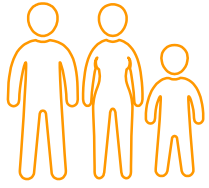
## PRIORITY NEEDS DATA COLLECTION

- **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



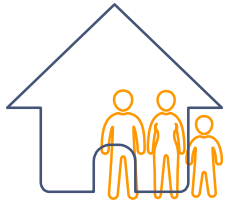
## DATA RESEARCH FINDINGS

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



## Population

**268K**



## Households

**118K**

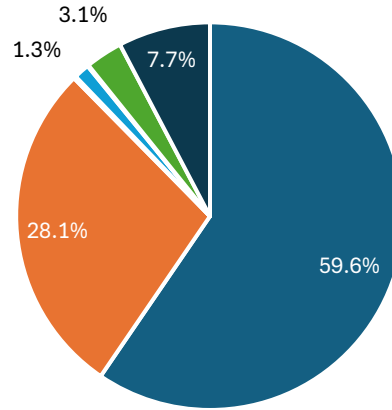


## Units

**133K**

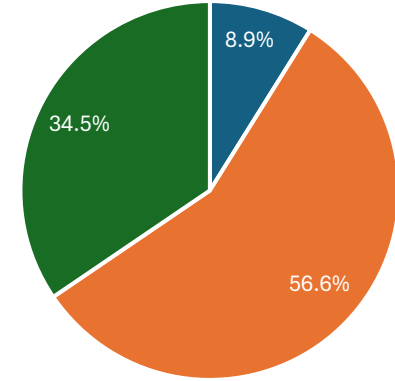
Source: 2022 ACS5

## 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

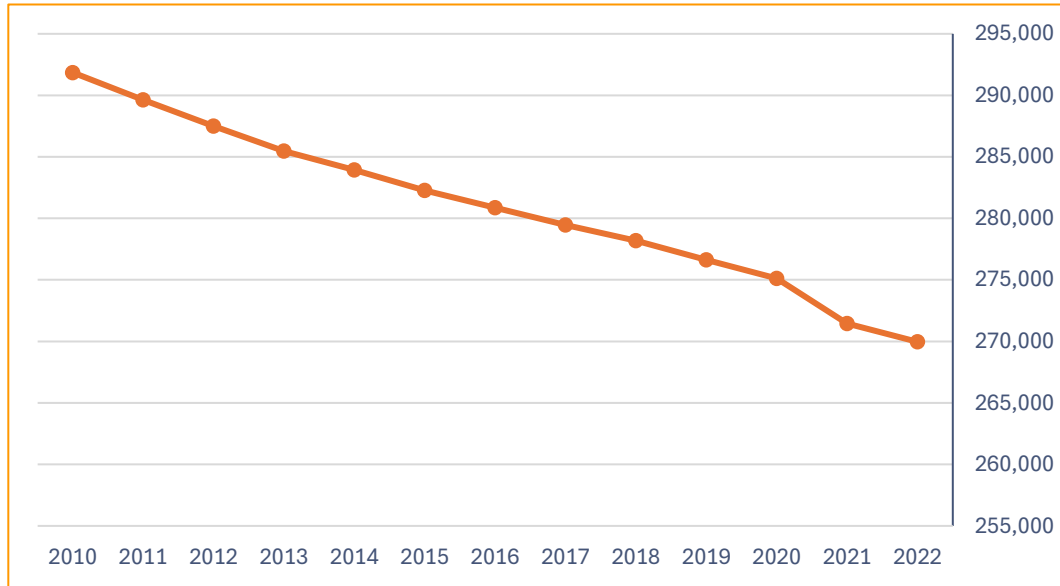
## Ethnicity



- 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**



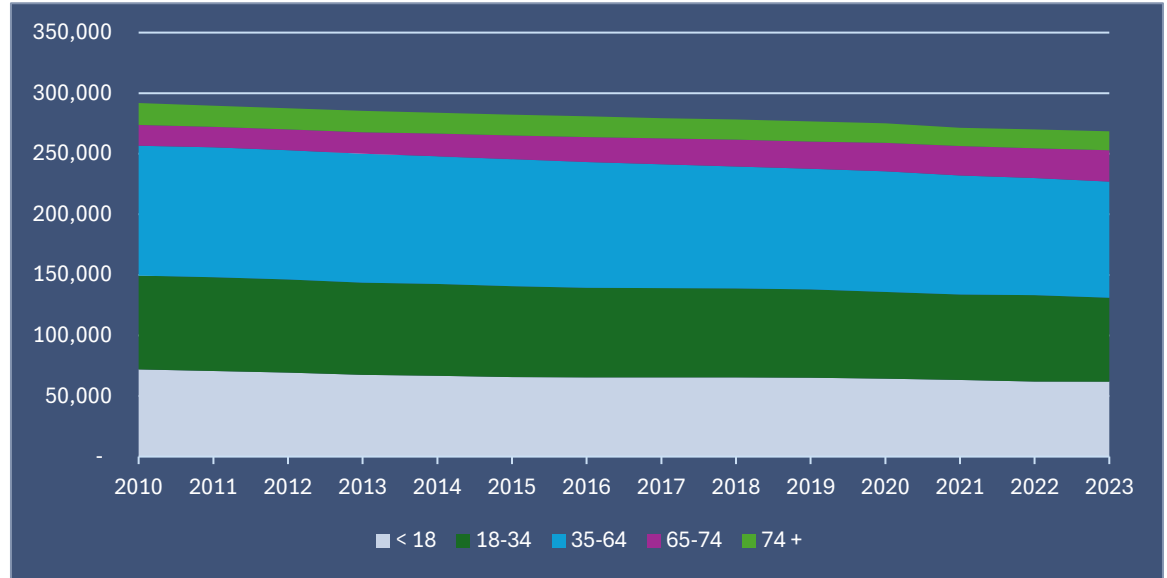
**Largest Increase**

**65-74 (51.1%)**



**Largest Decrease**

**< 18 (-14.1%)**





# HOUSEHOLD SIZE



## Median Size

**Owners = 2.27**  
**Renters = 2.14**



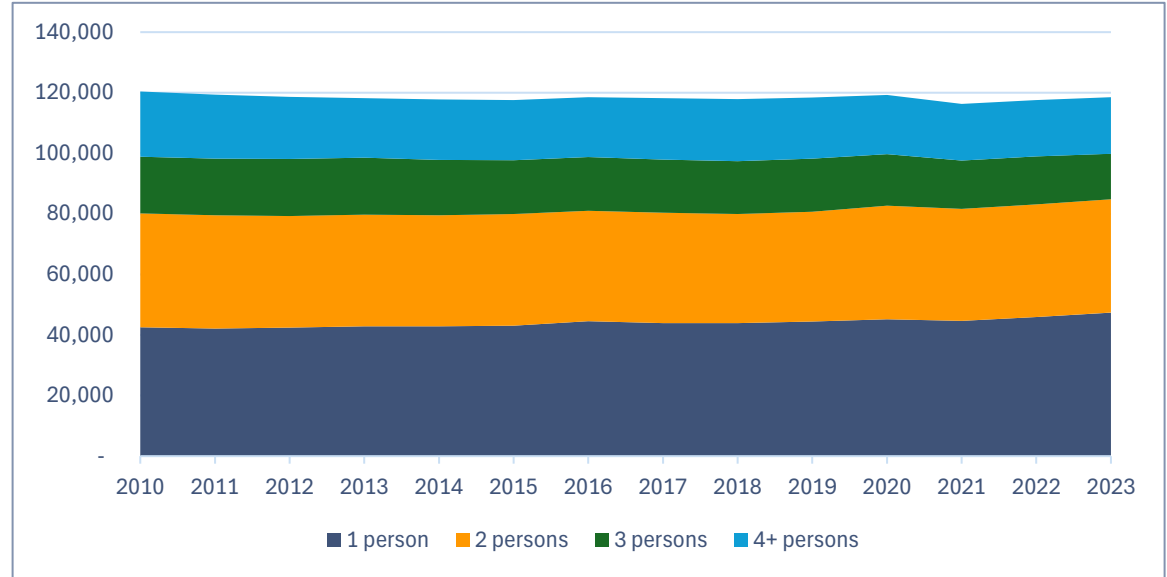
## Largest Increase

**1 person (11.5%)**



## Largest Decrease

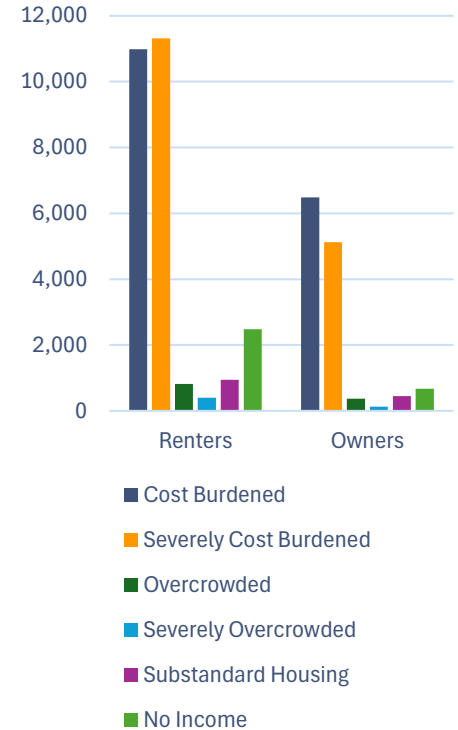
**3 persons (-19.5%)**





# HOUSING PROBLEMS FOR HH < 100% AMI

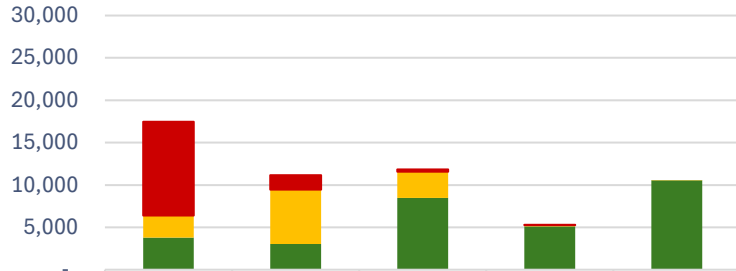
Problem	Definition	Renters	Owners
<b>Cost Burdened</b>	Housing cost greater than 30% of income.	10,985	6,485
<b>Severely Cost Burdened</b>	Housing cost greater than 50% of income.	11,320	5,125
<b>Overcrowded</b>	With 1.01-1.5 people per room.	820	370
<b>Severely Overcrowded</b>	With >1.51 people per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





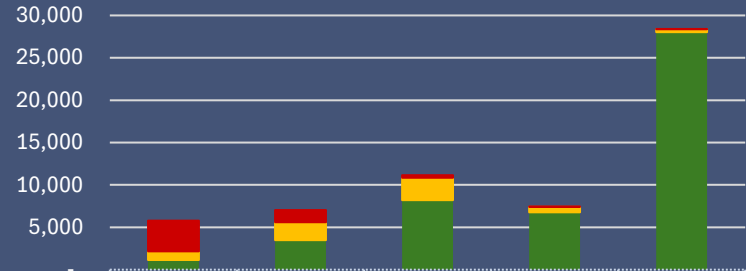
# COST BURDEN

## 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

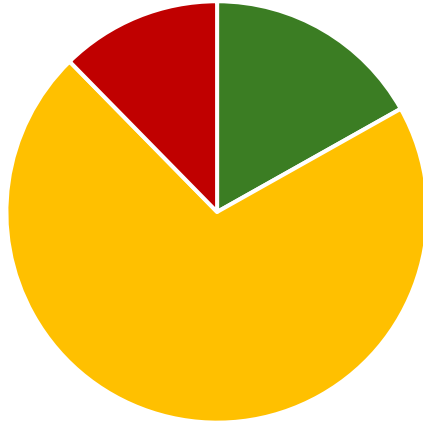


# LEAD HAZARD RISKS

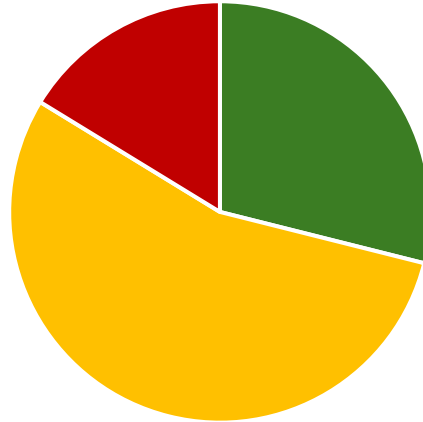
## Total Units

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

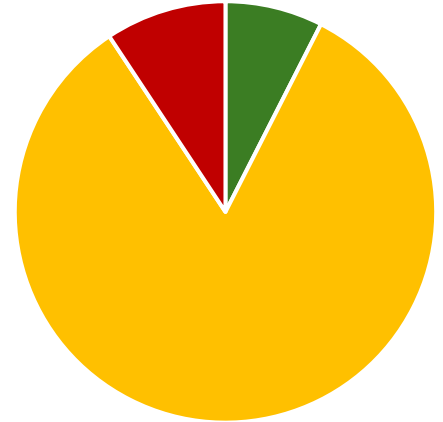
## Total



## Renters



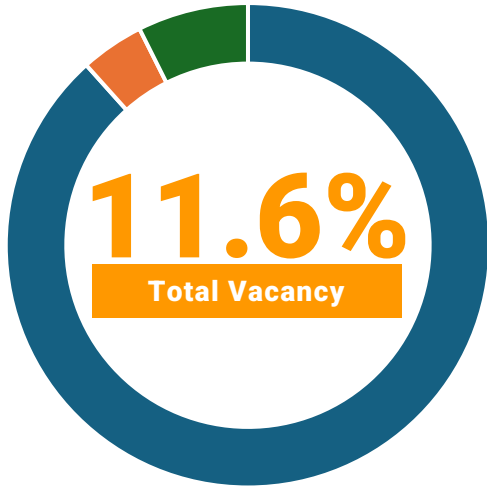
## Owners



**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
<b>Total</b>		<b>\$9,680,041</b>	<b>\$47,338,337</b>

## 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
- Hold Additional 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](mailto: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