

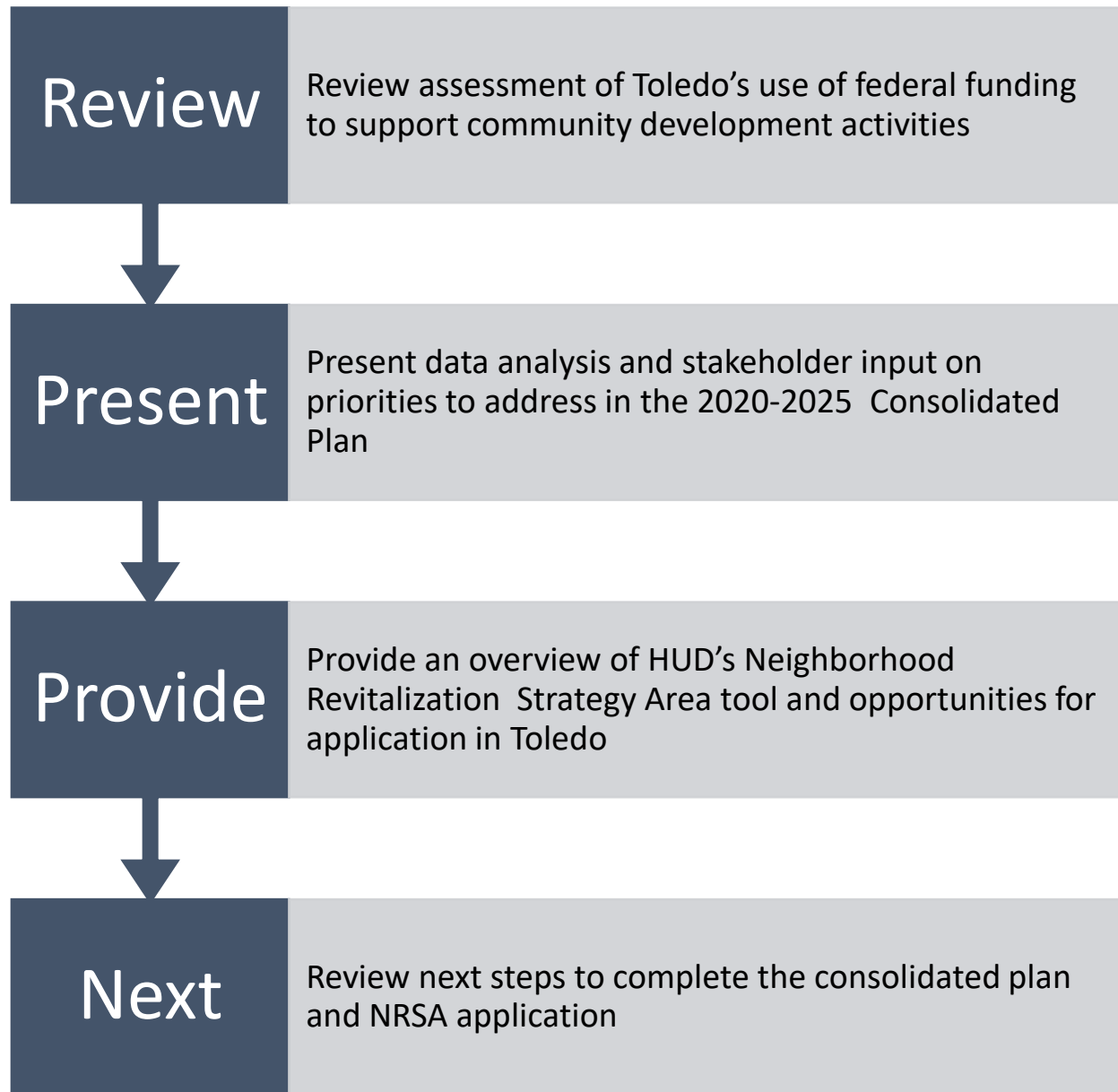
# 2020-2025 HUD Consolidated Plan

Department of Neighborhoods

January 7, 2020



## PRESENTATION PURPOSE



# TOLEDO: HUD Community Development Funds

**Corporate FACTS conducted an analysis of Toledo's funding allocation strategy and performance.**

## **Observations:**

- No overall community investment strategy to drive allocation of funds.
- Funding is spread thinly across many neighborhoods and programs
- Best practices adapted from other cities could improve the service delivery system and yield higher results
- Investing more comprehensively in targeted neighborhoods will achieve more impact
- Partnering with community-based groups, philanthropy and the private sector will attract more capital to Toledo neighborhoods

# 2020-2025 CONSOLIDATED PLAN

The Consolidated Plan is designed to help states and local jurisdictions assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions.

HUD requires submission of a five-year plan that describes the allocation of CDBG, HOME and ESG funds, primarily for low to moderate income citizens and their neighborhoods.

The plan requires identification of needs and prioritization of activities focused on:

- Development of decent and affordable housing
- Creation of suitable living environments and promotion of quality of life
- Expansion of economic opportunities
- Public engagement and citizen input

# 2020-2025 CONSOLIDATED PLAN

## **Funding Allocation Considerations:**

- Opportunity to invest \$11m annually and \$55m over five years
- Need is greater and varied across multiple neighborhoods
- Federal grants alone cannot address the challenges
- Leveraging federal funding is a priority
- Targeting investments to specific neighborhoods is a best practice and encouraged by HUD
- Assessing and changing the service delivery system and program design, where needed using a phased approach
- Leveraging local stakeholder and partner capacity

# PRELIMINARY 5 YEAR PLAN PRIORITIES

Priorities were developed based on a Community Needs Assessment, Market Analysis and Community Stakeholder Input

## Six Priority Needs were identified:

- Increase production of Affordable Housing
- Improve neighborhood conditions
- Increase home repair programs and preservation of existing affordable housing
- Create more jobs and access to job training
- Provide adequate housing and services for the homeless
- Provide more accessible housing and services for special populations and the elderly

# PRIORITY AREA 1: INCREASE AFFORDABLE HOUSING

## **Community Needs Assessment Conclusions:**

- More affordable homeownership including entry-level market rate housing.
- More decent and affordable rental housing through small rental financing, code enforcement, and education
- Local capacity building for affordable housing development especially rental housing.

# INCOMES IMPACT HOUSING AFFORDABILITY

**\$33,687** MEDIAN HOUSEHOLD INCOME IN 2015

**50%**

Toledo renter households spending more than 30% of their household income on housing costs

**47%**

Black/African American households earn 47% less than White households

**33%**

Single female households with children comprise 33% of all family households. Their median household income is just above the federal poverty line

Source: HUD, 201.



# LOWER INCOMES IMPACT QUALITY OF LIFE

57%

Toledo residents with low- or moderate-incomes (LMI)

28%

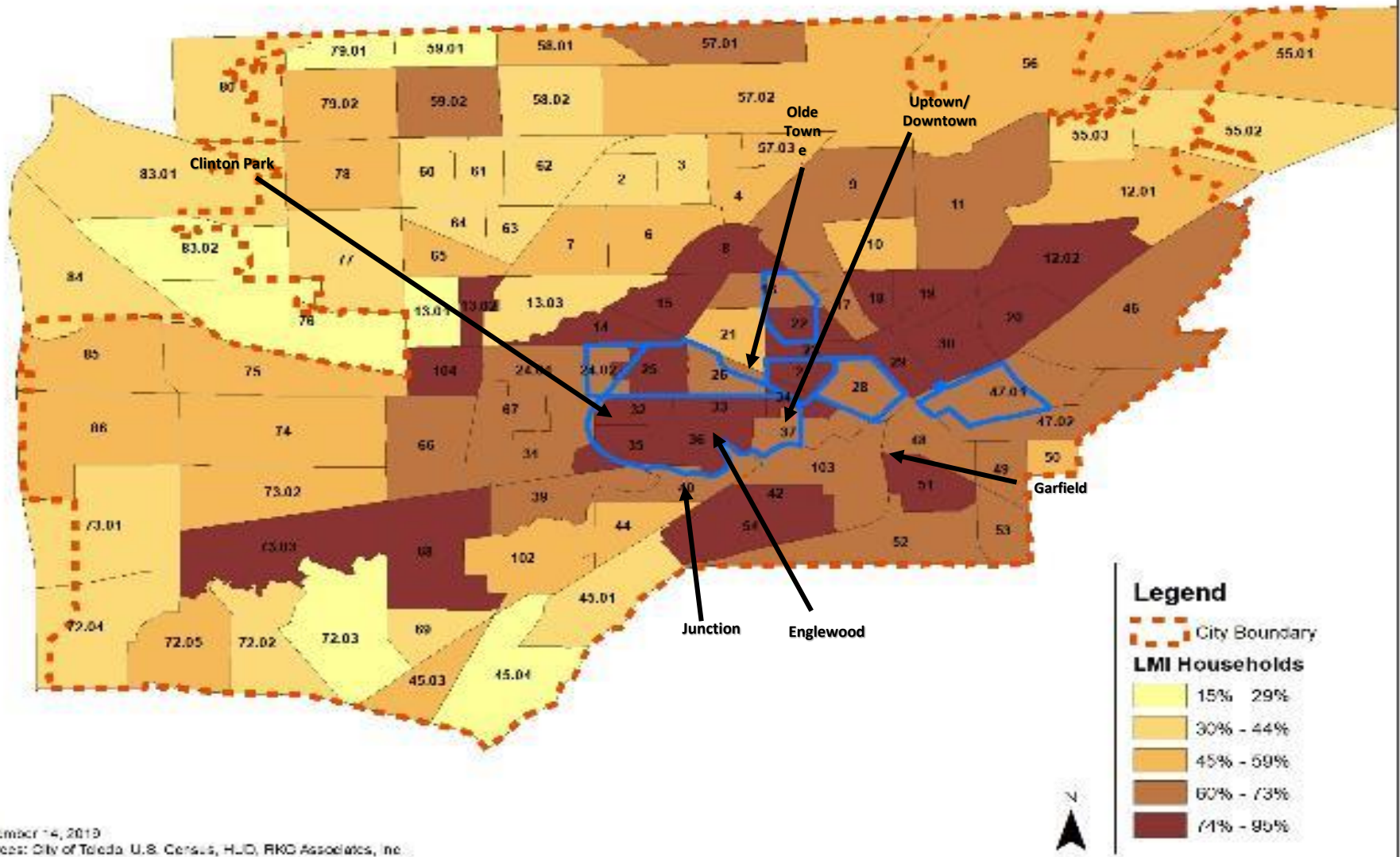
Residents living below the federal poverty level. Of the 76,500 residents living in poverty, 1/3 are children under 18

42%

Black/African American resident live below the federal poverty line

Source: ACS, 2015.

# Toledo, OH – Percent of LMI Households



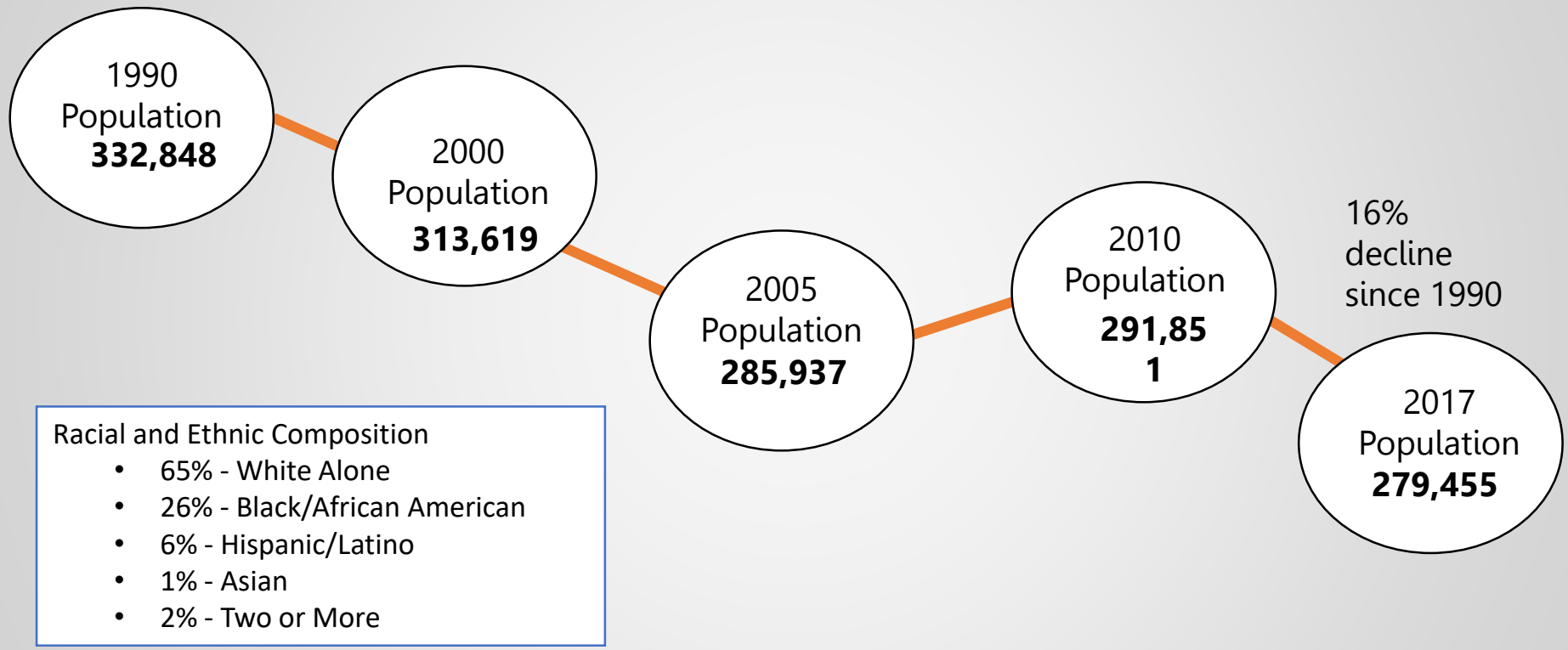
November 14, 2019  
 Sources: City of Toledo, U.S. Census, HUD, RKO Associates, Inc.

# PRIORITY AREA 2: NEIGHBORHOOD IMPROVEMENTS

## **Community Needs Assessment Conclusions:**

- Rental code enforcement and address vacant & unsafe housing and re-use of city-owned lots
- Non-profit collaboration, capacity building, and community engagement to enhance community services
- Improvements to parks and community facilities
- Continue blight reduction and address crime and safety

# TOLEDO'S POPULATION HAS SLOWLY BEEN DECLINING



Source: U.S. Census Bureau, 1990 – 2017 Population Data.

# Toledo Housing Stock

62,748

Owner-Occupied

54,783

Renter-Occupied

9,541

Actively Marketed  
Vacant Units

11,401

Other/Inactive Vacant  
Units

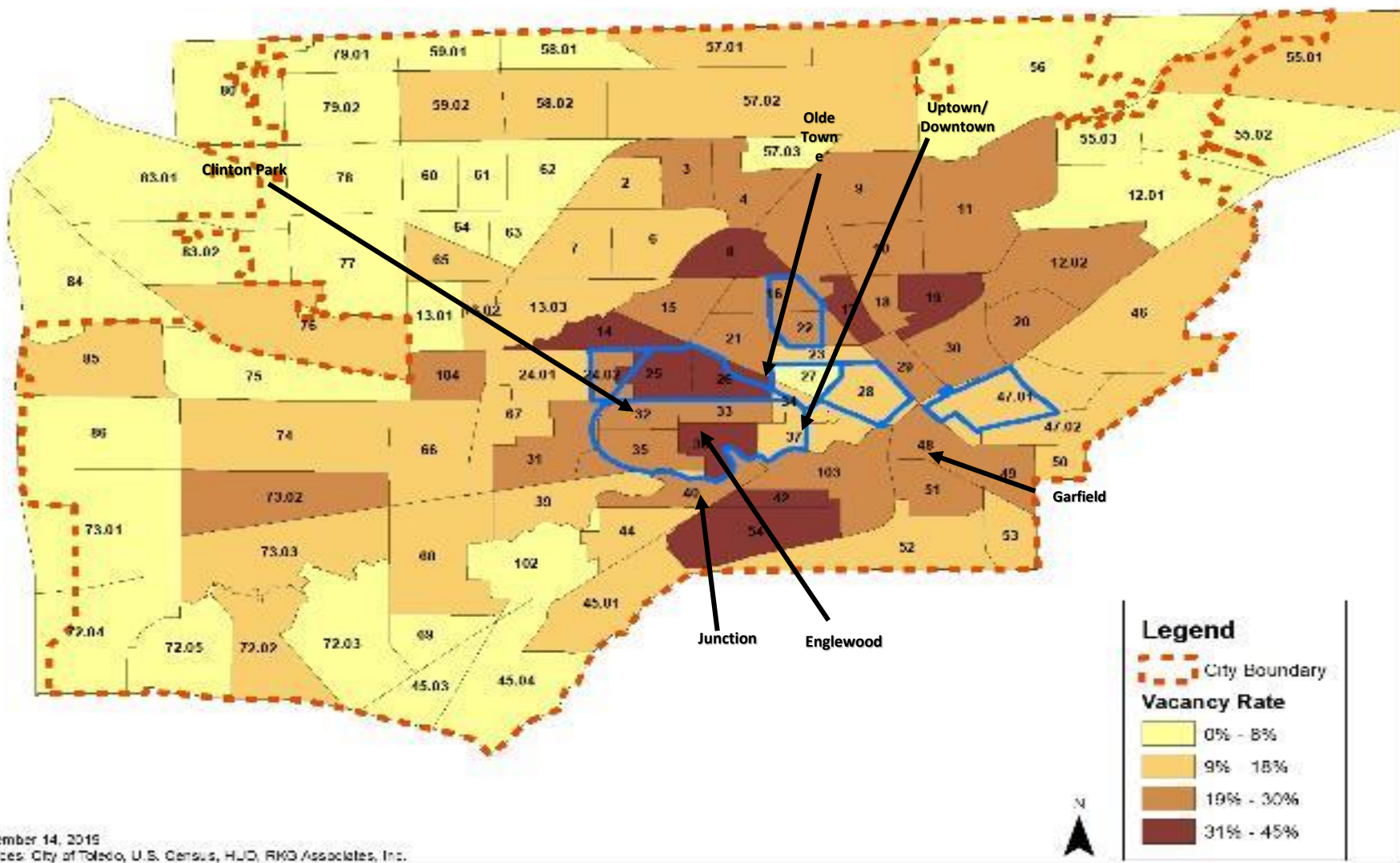
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**138,473**

**Total Housing Units**

- Between 2011 and 2017, overall vacancy remained about the same at 15%.
- However, the number of “other vacant” units continues to climb.
- Other Vacant units comprised 61% of all vacant units in 2017, up from 45% in 2011.

# Toledo, OH - Residential Vacancy Rate



# PRIORITY AREA 3: INCREASE HOME REPAIR & PRESERVATION OF EXISTING AFFORDABLE HOUSING

## **Community Needs Assessment Conclusions:**

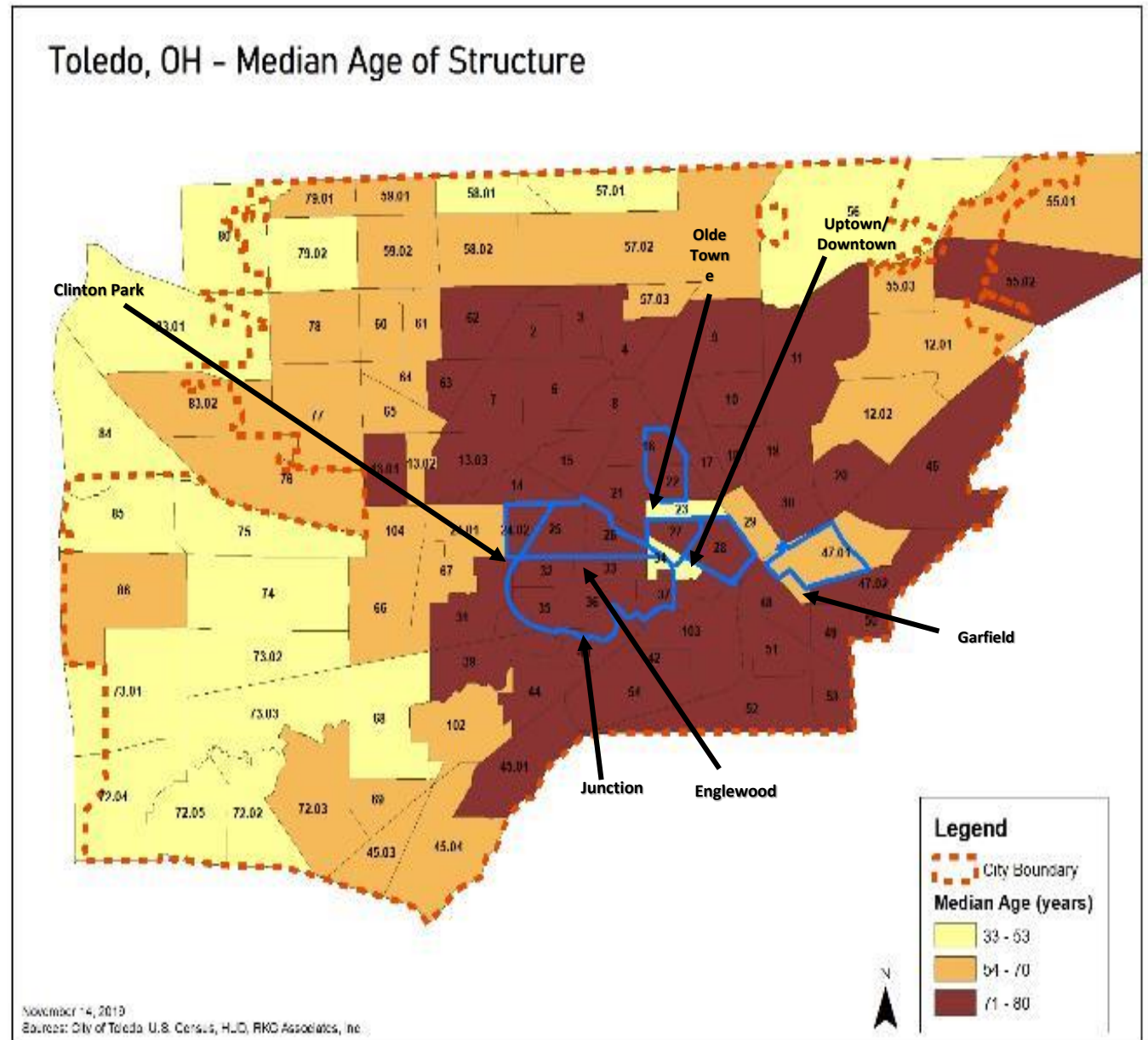
- Housing preservation through owner-occupied home repair, especially for the elderly and persons with disabilities.
- Address challenge of securing property insurance for aged stock
- Address vacant housing and negligent landlords



Toledo's housing stock is older, and more susceptible to housing issues such as lead paint and deferred maintenance.

**87%** of homes in Toledo were built before 1979.

Deferred maintenance and outdated interiors may pose challenges to younger buyers in the market today.





# PRIORITY AREA 4: CREATE JOBS & PROVIDE TRAINING

## **Community Needs Assessment Conclusions:**

- Job creation (especially living wage) opportunities and training
- Transportation support to access employment
- Job opportunities for re-entry population
- Small business/microenterprise technical and financial support

# Education and Employment Challenges

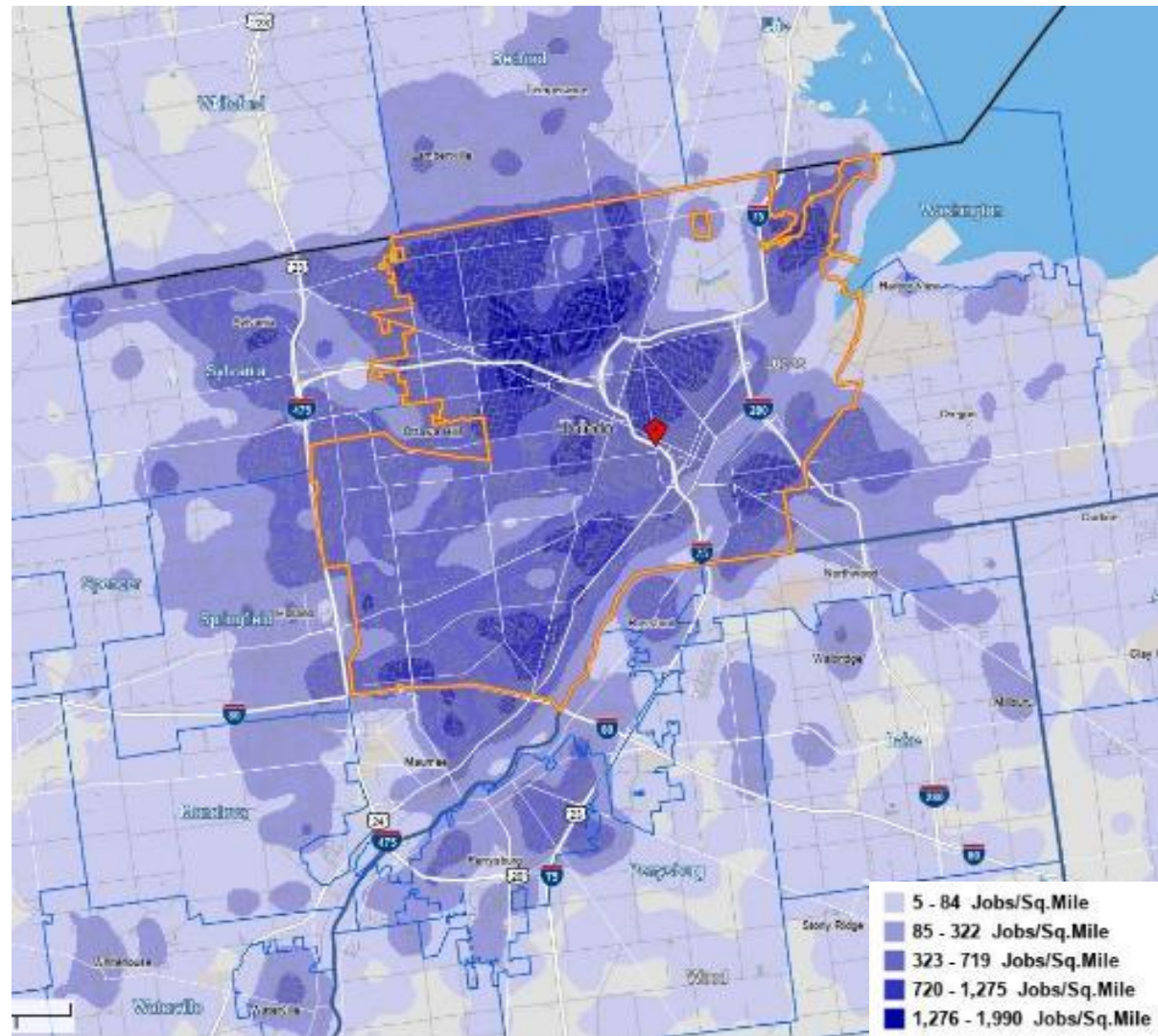
- In 2011, 44% of the population ages 25-64 had finished some or all high school
- By 2017, that figure dropped to 32%
- Overall unemployment in 2015 was 14% and dropped to 11% in 2017
- Unemployment for workers ages 16-24 reached 41% in 2015

# Jobs in Toledo are not Necessarily Filled by Toledo Residents

**55% of Toledo residents commute outside the city for work.**

Resident workers commute to a broader area than those that commute in.

This has implications for transportation cost, access, and time spent commuting.



# PRIORITY AREA 5: PROVIDE ADEQUATE HOUSING & SERVICES FOR HOMELESS PERSONS/FAMILIES

## **Community Needs Assessment Conclusions:**

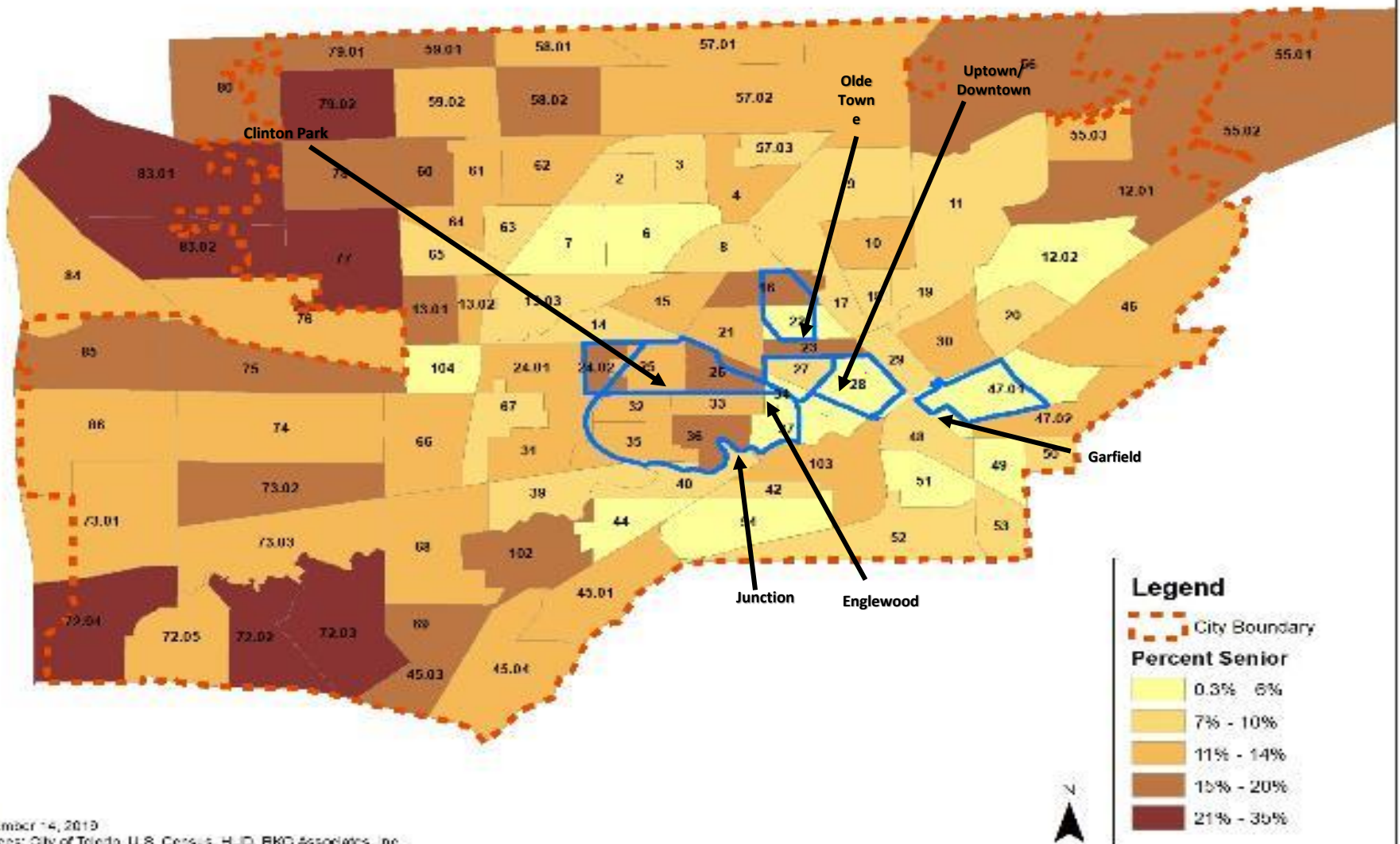
- Greater support for Housing First model – more permanent housing with services for the homeless and at risk.
- Adequate shelters for single women and women with children.

# PRIORITY AREA 6: PROVIDE ADEQUATE HOUSING & SERVICES FOR SPECIAL NEEDS POPULATIONS

## Community Needs Assessment Conclusions:

- More senior-friendly housing that is ADA accessible. More ADA training. More SRO housing units
- More services for victims of domestic violence, mental illness, and substance abuse
- More services and housing for re-entry population

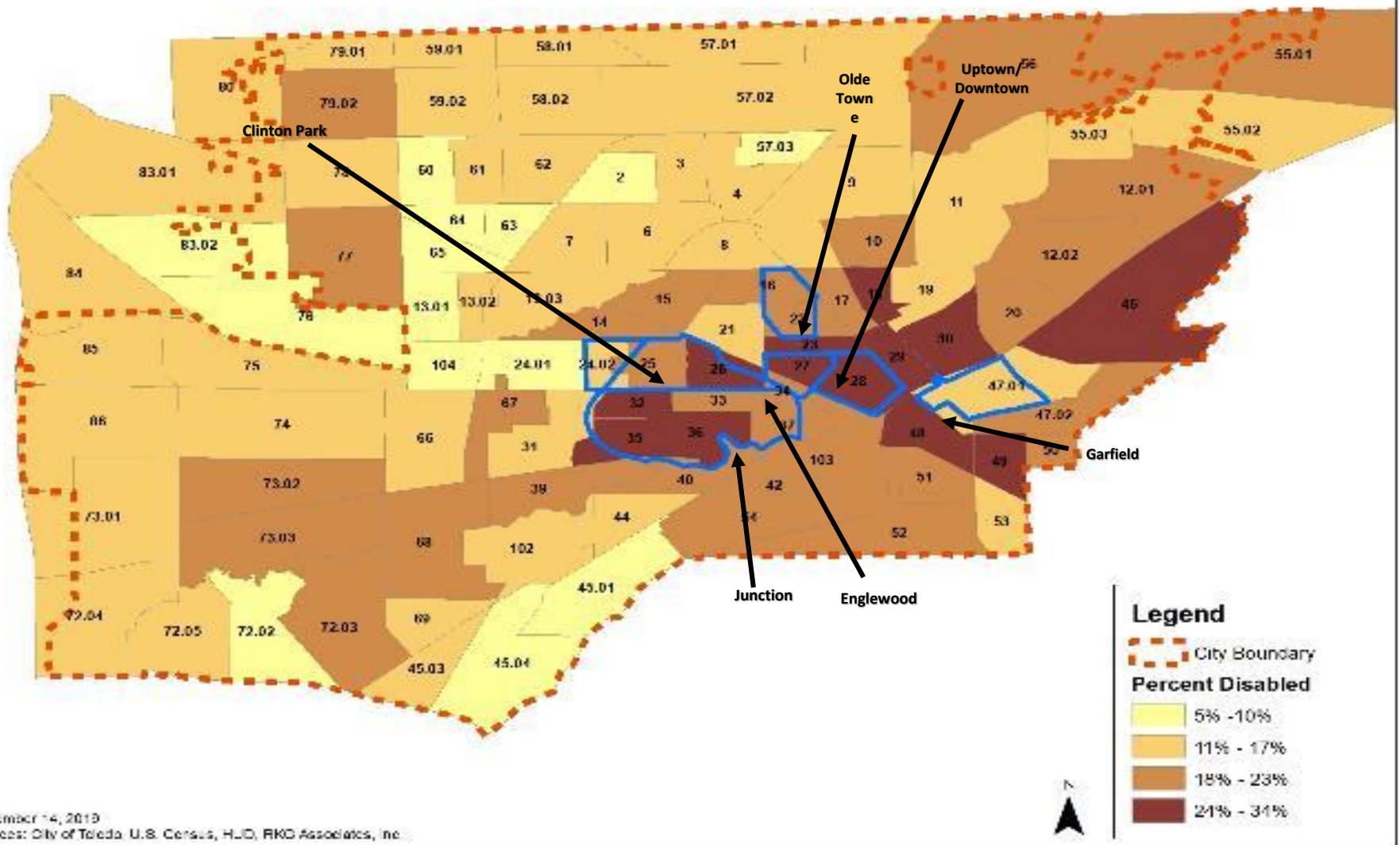
# Toledo, OH – Percent of Residents 65 Years and Older



November 14, 2019  
 Sources: City of Toledo, U.S. Census, HUD, RKO Associates, Inc.



# Toledo, OH - Percent of Residents with Disabilities



November 14, 2013  
 Sources: City of Toledo, U.S. Census, HUD, RKO Associates, Inc.

# OTHER IDENTIFIED COMMUNITY NEEDS: PUBLIC SERVICES (UP TO 15% OF CDBG)

## **Community Needs Assessment Conclusions:**

- Need for more community engagement
- More programs and services for youth and seniors
- Non-profit and neighborhood capacity building to carry out and enhance community services
- More collaboration for greater efficiency among non-profits
- Public services under other priority needs



# NEIGHBORHOOD REVITALIZATION STRATEGY AREA

- NRSAs are intended to revitalize a targeted neighborhood by encouraging a coordinated approach through comprehensive place-based efforts.
- By targeting an area, NRSAs have the opportunity to stimulate and leverage investments and empower low-income residents in distressed neighborhoods.
- Plan must include:
  - Geographic Boundaries
  - Housing, Social and Economic Assessment
  - Consultation Plan and Assessment of Local Partner Capacity
  - Define Neighborhood Improvement Strategies and Leveraged Investment

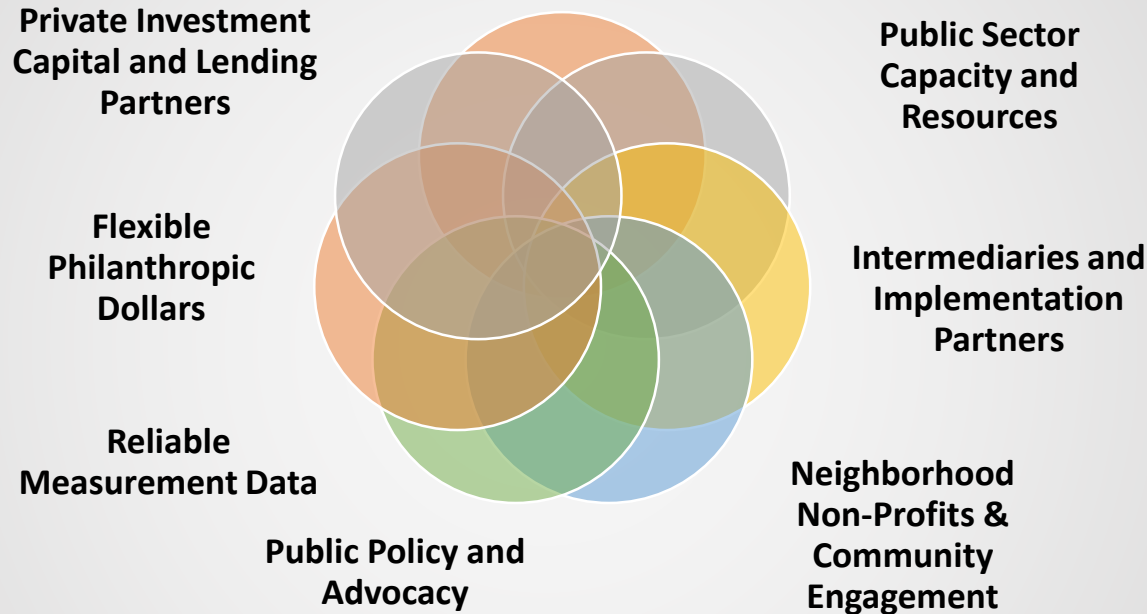
# NRSA SELECTION CRITERIA

The following criteria will be used to select NRSA's:

1. **ELIGIBILITY:** 70% of area population must be low-to moderate-income and primarily residential
2. **NEIGHBORHOOD PLAN:** a resident-driven neighborhood plan is already in place
3. **LEVERAGE:** Opportunity to leverage philanthropic and private sector investments
4. **COMMUNITY ENGAGEMENT:** Strong community leadership can be capitalized to drive neighborhood improvements

# ATTRIBUTES OF AN EFFECTIVE SERVICE DELIVERY SYSTEM

Source: Urban Ventures Group



## Neighborhood Investment Strategy

### Toledo, OH - LMI Tract and Block Group Map

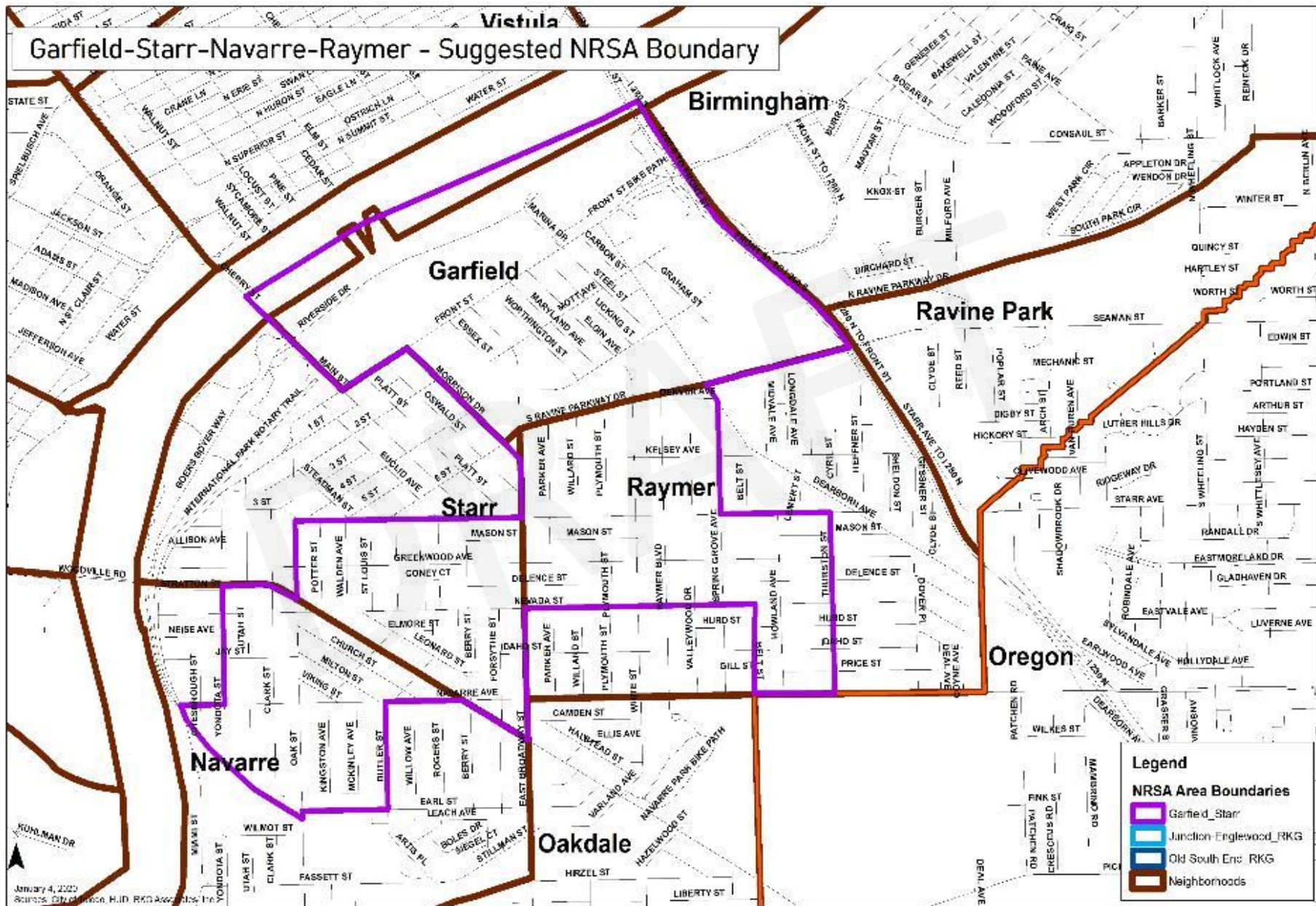
**Legend**

- City Boundary
- Neighborhoods
- Block Groups**
  - < 70% LMI Residents
  - > 70% LMI Residents
- Census Tracts**
  - < 70% LMI Residents
  - > 70% LMI Residents

October 25, 2019  
 Sources: Census Bureau, HUD, R4G Associates, Inc.



Garfield-Starr-Navarre-Raymer - Suggested NRSA Boundary









# 2020-2025 CONSOLIDATED PLAN

## Next Steps and Remaining Public Input Schedule

January 23 – 24, 2020	Mandatory Annual Action Plan Application Meetings
February 2, 2020	NRSA Community Meeting
March 2, 2020	NRSA Community Meeting
March 23, 2020	Public Hearing – Annual Action Plan
March 26, 2020	30-day comment period – Annual Action Plan and NRSA Application
April 1, 2020	– 2nd Public Hearing – Con Plan, Annual Action Plan, and NRSA Application