



CITY OF TOLEDO, OH

Neighborhood Revitalization Strategy Area (NRSA)

October 2022

Department of Housing and
Community Development
City of Toledo, OH



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I. Executive Summary

The City of Toledo's (COT) amendment to its 2020-2024 Consolidated Plan for the use of federal housing funds includes strategies to create two Neighborhood Revitalization Strategy Areas (NRSAs): the Old South End and the Englewood neighborhoods. The first proposed NRSA—Old South End—is located on the south side of the City in an area bounded by the Anthony Wayne Trail, the Maumee River, and an Interstate. Broadway, a major urban thoroughfare, bisects the neighborhood and is lined with commercial, institutional, and residential land uses. The Old South End has a neighborhood master plan which was prepared in 2017 for the Broadway Corridor Coalition in conjunction with the Toledo Design Center. The master plan was recently updated. Englewood—the second area—is located west of downtown; and bounded by West Snead Avenue to the west, I-75 to the north, Monroe/Collinwood to the east, and Dorr Street to the south. The Englewood area has recently completed a neighborhood master plan. Both neighborhood plans are attached as exhibits.

The reason for the NRSA approach is to: focus the COT's federal Community Development Block Grant (CDBG) funds, deploy them in a more flexible fashion than would otherwise be possible, and leverage them for greater impact. Job creation would be more easily achieved and public service funding and housing activities would be free of some of the federal restrictions that accompany the CDBG program. The CDBG national objective of principally benefitting low- and moderate-income persons will still be met. The COT advertised the draft NRSA application on September 28, 2022, along with a substantial amendment to the COT's 2020 five-year Consolidated Plan and 2021 Annual Action Plan for a 30-day public comment period. On Tuesday, October 11, 2022, the COT's City Council approved the NRSA Plan, for submission to the U.S. Department of Housing and Urban Development (HUD) field office for HUD approval.

The plan that follows includes, details of the proposed NRSA planned activities, maps of the two NRSAs, and NRSA demographics. As required in the HUD NRSA rule Notice CPD-16-16, the City's Department of Housing and Community Development (DHCD) conducted a robust community participation process. Community input was received through public meetings, surveys, focus groups, and included residents, businesses, non-profits, institutional partners, private sector, and governmental entities. The draft plan was also issued for a 15-day public comment period through: paper copies available at City Hall and the public library, an electronic pdf copy posted on the City's website, and a public notice in a newspaper of general circulation. DHCD staff also consulted with the HUD field office staff in preparing the NRSA application as required by the NRSA rule. The NRSAs were selected from a list of 10 target neighborhoods and narrowed down to the two areas. The selection criteria used was the NRSA low-income and primarily residential criteria; availability of a neighborhood plan or ongoing community planning activities; levels of existing and planned investments; partners already working in the neighborhoods; and the availability of stakeholders to help implement the NRSA plan. Below is a summary of the goals and benchmarks the City plans to provide in the Old South End and Englewood NRSAs.

GOAL 1: Affordable Housing. Benchmarks: Build 173 affordable housing units (new units -148, and acquisition/rehab units-25) and repair 373 owner-occupied single-family houses (general repairs -180

units, roof repairs -150 units, and lead paint/weatherization – 43 units). Convert 55 low-income housing tax credit S/F rentals into homeowner units. The goal is to increase the supply of affordable housing and improve the affordable housing stock for residents.

GOAL 2: Economic and Human Capital Development: *Benchmarks:* Create/retain 40 jobs and assist 20 small businesses/microenterprises. Support Broadway Business District through funding for minority, women, & disadvantaged businesses (M/W/DBE). Create 10 new business spaces. Increase workforce development services to 135 persons in the two NRSAs.

GOAL 3: Neighborhood Improvements and Capacity Building. *Benchmarks:* Improve infrastructure in the commercial corridor. Increase in public services through possible two (2) community-based development organizations (CBDOs) to support the NRSA strategies. Demolition of 113 unsafe structures and start a code enforcement compliance pilot. Start a Neighborhood Capacity Building Institute for non-profit agencies and train 10 leaders of social service organizations from the NRSAs. Develop a working group coordinated by DHCD staff to assist with implementation in each NRSA.

It is anticipated that the NRSAs will attract private sector and other public sector funding and have the below impacts on the housing, economic development, and living environment of the NRSAs:

- An expanded economic base through improved business districts, the attraction of employers, workforce development, and job creation and retention.
- Improved neighborhood conditions through demolition, proactive code enforcement, and redevelopment of dilapidated properties.
- Increased neighborhood capacity through funding public services and implementation of a neighborhood leadership development program.
- Creation and preservation of affordable housing for a wider range of incomes and reduce the concentration of poverty.
- Facilitate housing for special needs population including the elderly who wish to remain in their homes in the neighborhood and manage gentrification.
- Improve and foster greater partnerships between residents, non-profits, financial institutions, and organizational stakeholders and investors.

The NRSA plan in the two areas will be implemented by an NRSA Redevelopment Coordinator from the DHCD to develop, coordinate, and manage an implementation Working Group in each of the NRSAs. Each Working Group will meet monthly and will consist of subcommittees to work on Housing, Economic Development, Neighborhood Improvements, and Public Services. The Working Groups will consist of residents, community leaders, representatives of non-profits, funders, major institutions, and other stakeholders.

The DHCD will institute a monitoring and reporting system that will provide orientation and training to CDBG subrecipients carrying out NRSA activities, monitor their performance, and ensure compliance. The NRSA Coordinator will provide citizens with ongoing opportunities for public input through at least an annual public meeting to report on the progress of the NRSA plan. NRSA accomplishments including the amount of other funding leveraged will be reported in the City's Consolidated Annual Performance Evaluation Report (CAPER).

I. Introduction

The City of Toledo, OH is an “entitlement” recipient of formula grant funds from the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG). To receive these grant funds, the City must prepare a Consolidated Plan every five years to: assess the City’s housing and community development needs; analyze the City’s housing market; establish housing and community development priorities, goals, and strategies to address the identified needs; identify the resources to address them; and to stipulate how funds will be allocated to housing and community development activities. The Consolidated Plan must be updated annually, via the preparation of an Annual Action Plan for the use of the formula grant funds received from HUD. The City anticipates receiving \$51.6m in total grants over the five-year period between FY 2022-FY 2026.

The City’s five-year priority needs and goals based on data analysis and community and stakeholder participation were to: 1) expand housing affordability and local development capacity; 2) provide funding to prevent homelessness and provide adequate transitional and permanent housing for special populations; 3) maintain safe and affordable rental housing, especially for the elderly; 4) facilitate healthy and attractive neighborhoods through code enforcement, re-use of vacant lots and crime reduction; 5) improve the quantity and/or quality of public facilities; 6) increase public services, especially for youth and seniors; 7) expand economic opportunities through job creation, access to employment, and small business/microenterprise assistance; and 8) improve public infrastructure.

Many of the City’s neighborhoods have experienced significant decline and disinvestment with older housing stock, slum and blighted conditions, vacant properties, and high-cost burden for both renters and homeowners. Due to high construction costs, availability of land, and incomes not keeping pace with rent and home prices, affordable housing is limited. The federal grants received by the City are not enough to meet the needs of City neighborhoods.

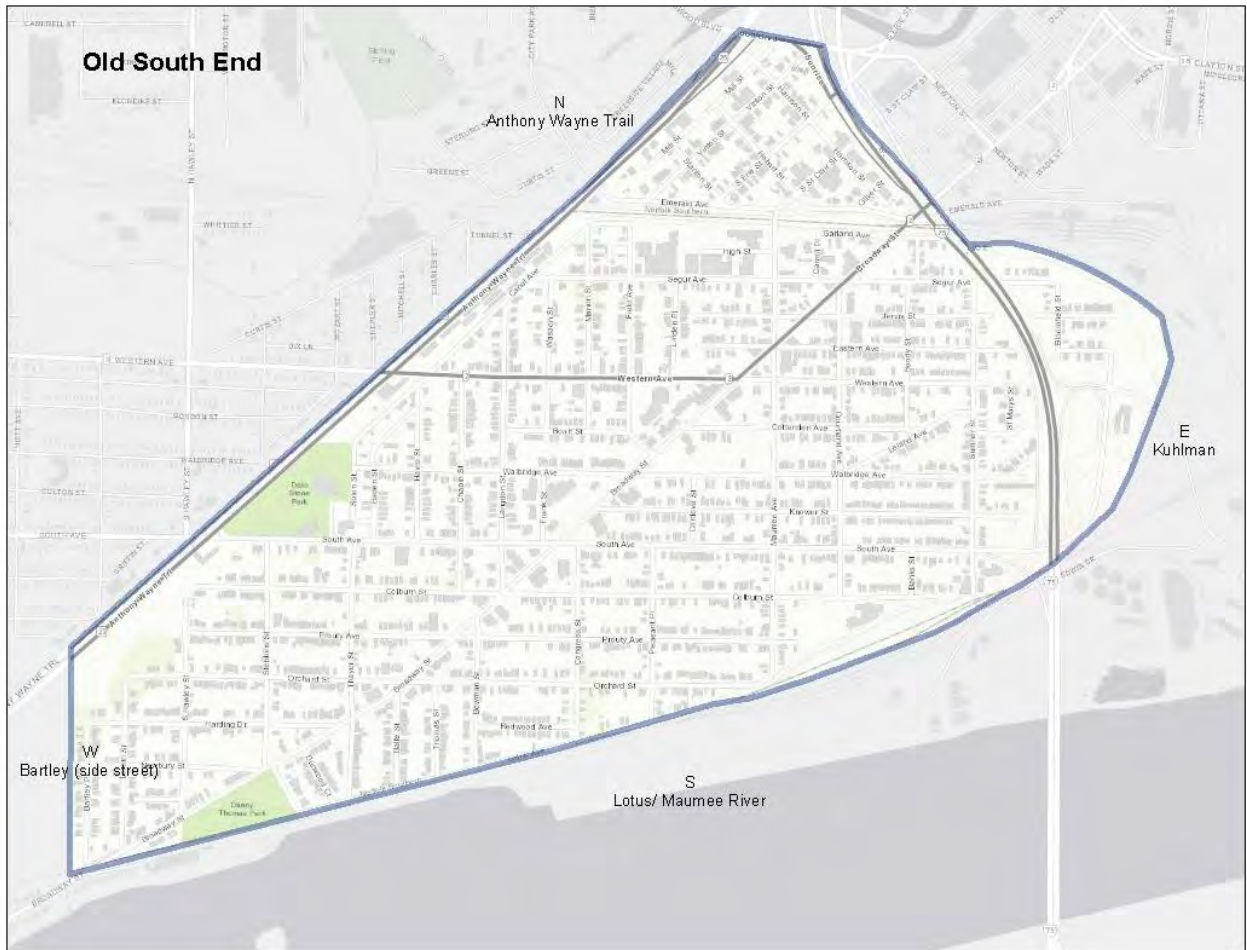
One of the tools available under the CDBG program to focus the scarce federal resources and attract and leverage other public and private sector funding is the designation of a geographic area as a Neighborhood Revitalization Strategy Area (NRSA) per 24 CFR 91.215(g) and 24 CFR 570 Subpart C.

II. NRSA Approval Request and Boundaries

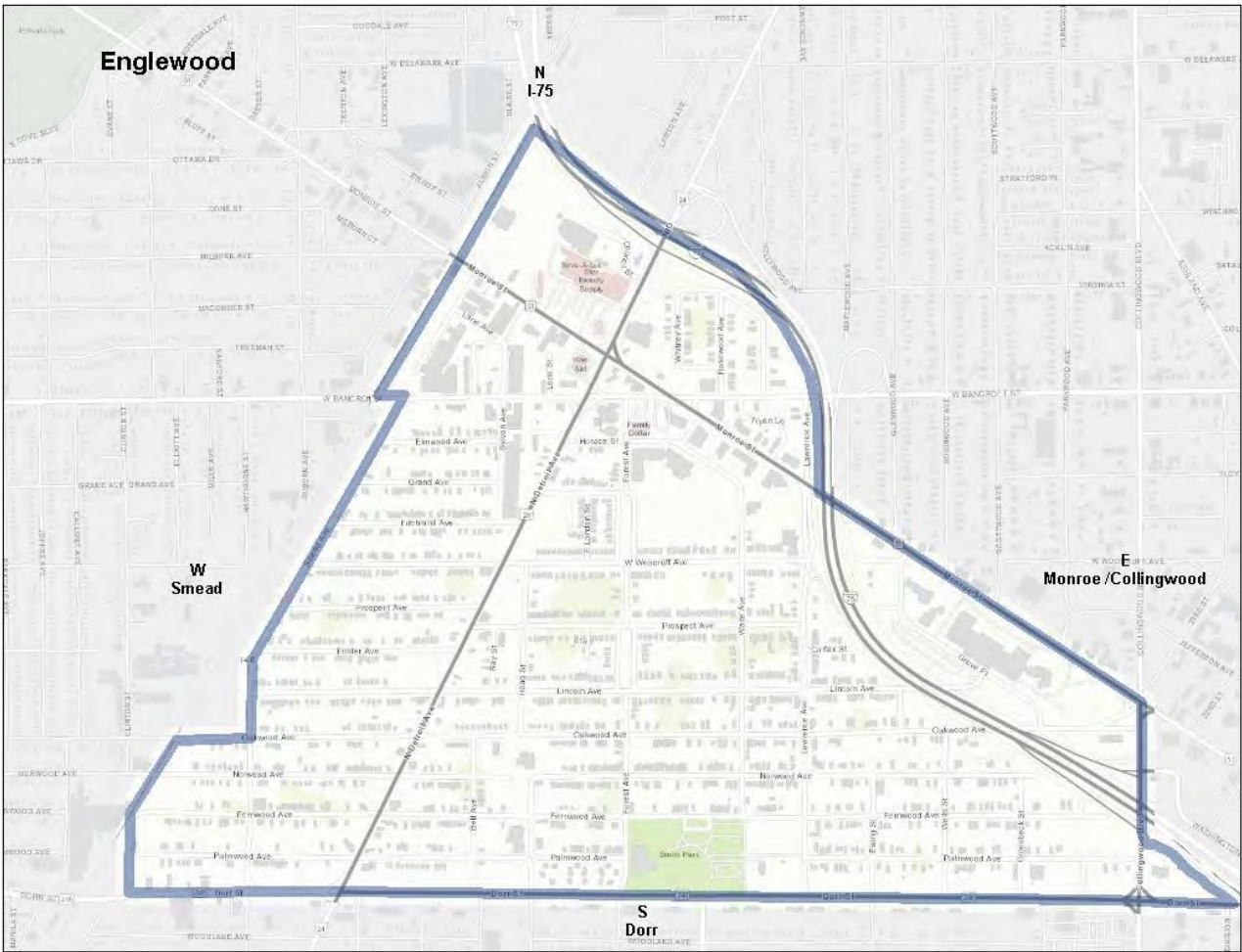
The City of Toledo hereby requests approval of two geographic areas of the City as designated NRSAs over a five-year period with the following boundaries:

- NRSA 1 - Old South End – Located on the south side of the City, NRSA1 is bounded by Anthony Wayne Trail to the north, Kuhlman Street to the East, Bartley Place to the west, and Lotus Street/Maumee River to the south side. See Map #1.
- NRSA 2 – Englewood – Located west of the downtown area, NRSA 2 is bounded by West Snead Avenue to the west, I-75 to the north, Monroe/Collingwood to the east, and Dorr Street to the south. See Map #2.

Map #1 Old South End



Map #2 ENGLEWOOD



III. NRSA Requirements

According to HUD guidance contained in the Community Planning and Development Notice CPD-16-16, a Neighborhood Revitalization Strategy Area (NRSA) designation must meet the criteria below to receive HUD's approval. The City of Toledo's proposed two NRSAs meet all the required criteria.

- Identified neighborhood boundaries of the NRSAs must be contiguous.
- Identified neighborhoods must be primarily residential and have a low/mod percent equal to the "upper quartile percentage" or 70% for Toledo.
- Selection of areas must be based on documented input from area's stakeholders, including residents, business operators, financial institutions, nonprofits, and community groups. Documentation must include a description of outreach methods and a description of how the needs and concerns of stakeholders (especially residents) were incorporated into the plan.
- Selection of the NRSAs must be based on an assessment of economic conditions, opportunities for economic development and anticipated barriers and challenges.
- The implementation plan must promote the area's economic progress with a focus on activities that will create economic opportunities for low- to moderate-income residents of the NRSAs.
- The NRSA Plan must identify achievable benchmarks over the period of the designation; and
- The NRSA Plan must be submitted as part of the Consolidated Plan. The subject NRSA request is submitted as an amendment to the City's prior approved FY 2020-2024 Consolidated Plan.

IV. Demographic and Primarily Residential Criteria

Demographic Criteria

An NRSA must have a percentage of low- and moderate-income (LMI) residents that is equal to the community's "highest quartile percentage" as computed by HUD per 24 CFR 570.208(a)(1)(ii), or 70%, whichever is less, but not less than 51 percent. The City's highest quartile percentage is over 70% LMI; so, 70% LMI was used to determine the LMI eligibility. Calculating the total LMI population within the NRSA boundary using the Census tracts and block group tables, the NRSA is eligible if the number of residents who qualify as LMI is at or above 70%. If the boundary cuts across a block group, the data from any block group the boundary touches is included in the LMI calculation. See Attachment I for census block groups and calculations.

Primarily Residential

The CPD Notice states that the designated area must be documented as *primarily residential* but does not define a standard percentage. The City used the HUD Guide to National Objectives & Eligible Activities for Entitlement Communities, Appendix E, pages 3-11 through 3-13 (particularly the "Tips" on page 3-12) to guide on what is *primarily residential*. Also, Chapter 3 – Basically CDBG Handbook, page 3-6 notes that for an LMI service area, "*the activity must be primarily residential, and the activity must meet the identified needs of LMI persons. – An activity with a service area that is not primarily residential*

may not qualify under the LMI area benefit category even if the activity provides benefits to all residents in the service area and 51 percent of the residents are LMI persons.

To arrive at the primarily residential criteria, the City determined the percentage of land area classified as residential as a proportion of the total land area in the NRSA. Commercial, recreational, and industrial uses were included in the total area. The City used 60% or more of residential land as its definition of “primarily residential.” Vacant land zoned as residential may be included in the “primarily residential” calculation if there is a specific plan or actual projects in the pipeline for redevelopment of the land into housing.

One of the main uses of the NRSA is the benefit to individual beneficiaries (single-family homeowners, LMI limited clientele for public services, and LMI employees who qualify for jobs created) rather than an area benefit. The City wishes to balance the housing and economic development opportunities within the NRSAs by including job creation and business assistance activities such as commercial corridors that benefit LMI residents. An example might be projects that benefit elderly or senior citizens (“presumed” LMI under CDBG) such as a Senior Day Care facility located in a business district due to demand for the service and the convenience of a location close to public transit. Another example might be a small business incubator that would most naturally be in a business district.

V. Benefits of a HUD-Approved NRSA

Amendments to the Community Development Block Grant (CDBG) regulations at 24 CFR 570—which were published in the Federal Register on January 5, 1995, and updated in the final rule changes published in the November 9, 1995, Federal Register—described the NRSA benefits. They include:

1. **Job Creation/Retention as Low/Moderate Income Area Benefit:** Job creation/retention activities undertaken pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of persons that take or are considered for such jobs [24 CFR 570.208(a)(1)(vii) and (d)(5)(i)].
2. **Aggregation of Housing Units:** Housing units assisted pursuant to the strategy can be a part of a single structure for purposes of applying the low and moderate-income national objective criteria. This provides a greater flexibility to conduct housing programs that revitalize a neighborhood [24 CFR 570.208(a)(3) and (d)(5)(ii)].
3. **Aggregate Public Benefit Standard Exemption:** Economic development activities conducted under the strategy may, at the grantee's option, be exempt from aggregate public benefit standards, thus increasing a grantee's flexibility for program design as well as reducing record-keeping requirements related to the public benefit standard [24 CFR 570.209(b)(2)(v)(L) and (M)].
4. **Public Service Cap Exemption:** Public services conducted pursuant to the strategy by a Community Based Development Organization (CBDO) are exempt from the 15% public services cap [24 CFR 570.204(b)(2)(ii)].

VI. Demographics and Economics - NRSAs

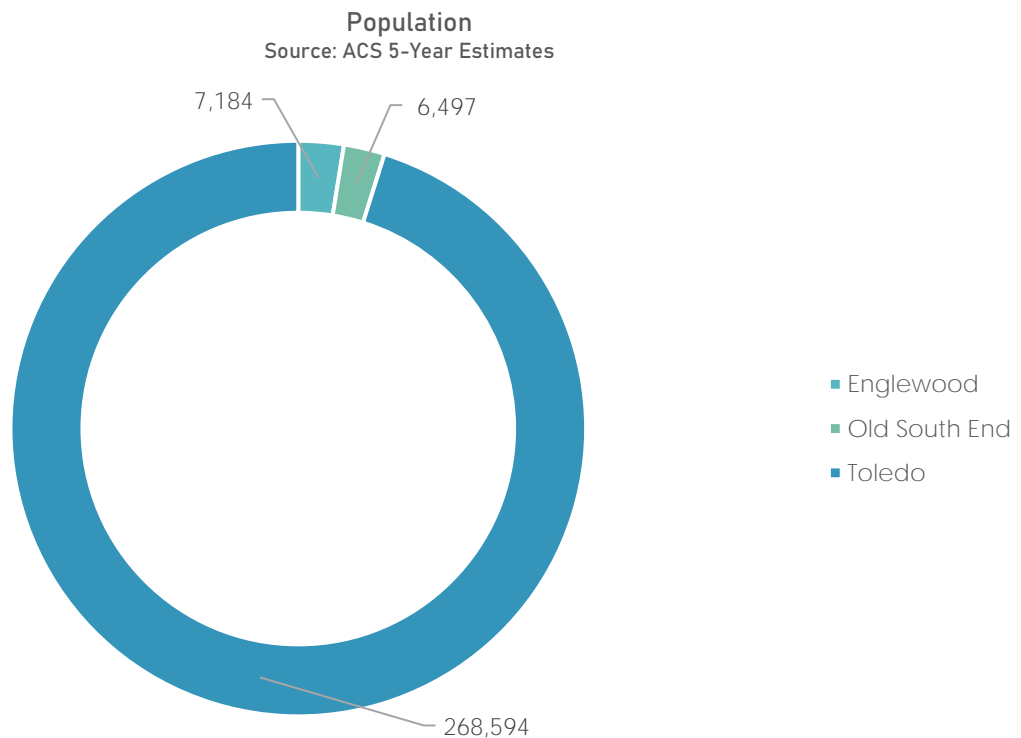
Demographics

The City of Toledo's demographic and economic composition has changed significantly over the last 50 years, as the city experienced a decline in traditional manufacturing and production industries. The consequences of these changes have led to many externalities which the City of Toledo is currently trying to address through the NRSA designation of certain neighborhoods. Demographic shifts such as population loss, racial and ethnic composition, and a growing elderly population are explored in this section of the report.

POPULATION

The two designated NRSAs in Toledo contain 4.8% of Toledo's population. Figure 1 shows the relative sizes of each designated NRSA area. The larger of the two NRSAs by population is Englewood which has over 7,000 residents, 80% of which are Black or African American. The smaller of the two NRSAs, Old South End, consists of just under 6,500 people but has a far more diverse racial and ethnic composition with 20% identifying as African American or Black, 58% White and just over 28% Hispanic or Latino.

Figure 1: Total Population

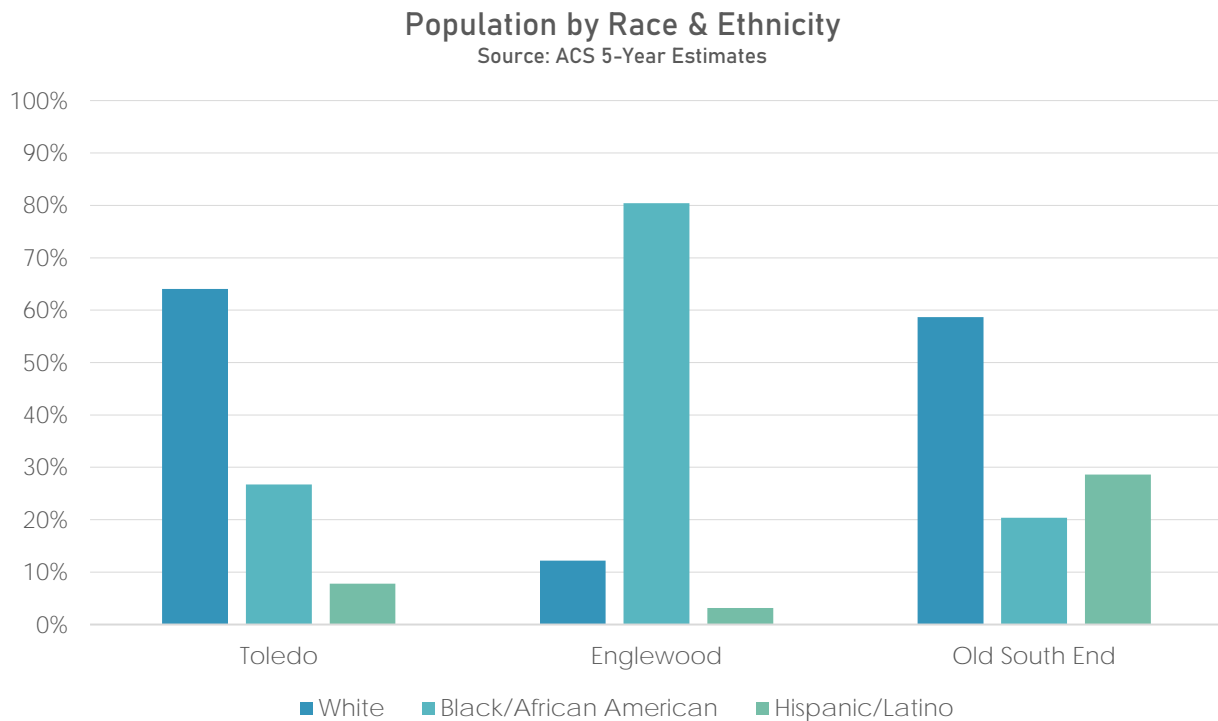


The identified NRSA have experienced population declines in the past like those found across the rest of the city. The resulting decline in population has led to an increase in vacancy and further disinvestment in the housing stock within each NRSA.

POPULATION BY RACE

Black and African Americans comprise about 26.7% of Toledo's population. Based on data provided by HUD and the ACS, census tracts located closer to downtown have the highest proportion of African American and Black residents, while areas further outside the downtown metro area have higher proportions of White residents. Figure 2 compares the racial composition of each NRSA to the City of Toledo. The area with the least diversity is Englewood, where 80% of the population is Black and African American. Conversely, the NRSA with the greatest diversity by population is Old South End which is in the southwest of the city situated between the Toledo Zoo and the Downtown Central Business District. In this area, Black and African Americans are not the predominate racial group, White, and Hispanic or Latino residents make up the majority, representing a combined 87.3% of the population. See Figure 2.

Figure 2: Population by Race



The demographics of Toledo are very striking because there is a stark contrast in racial and ethnic composition across its geography. As previously mentioned, within the City of Toledo, census tracts such as those that fall within Englewood and Old South End are residents of color. Census tracts further away from the Downtown Central Business District are composed of White residents, which in many ways illustrates the geographic legacy of historic redlining practices. Toledo's population has

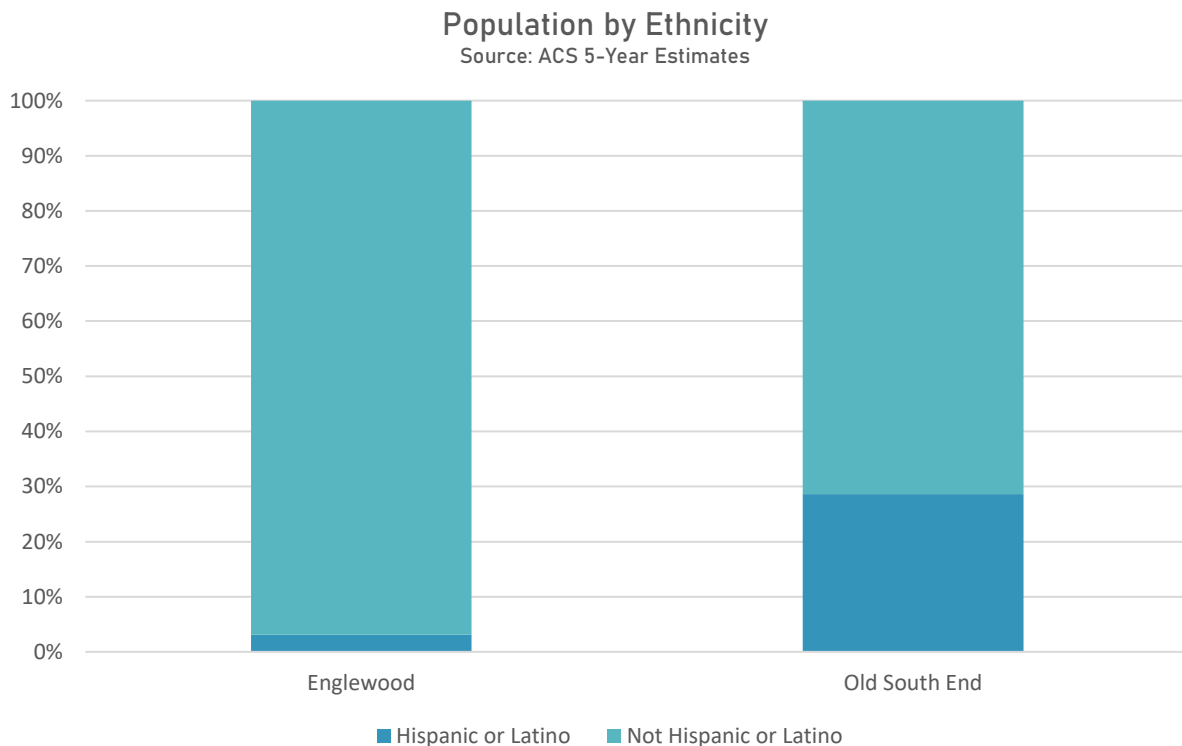
seen a gradual decline, particularly of its White population, which has led to a slow process of increased diversification within the city.

Within the past decade, Toledo has seen a 6% drop in its White population and a 9% increase in Hispanic or Latino residents. Furthermore, those that identify as two or more races account for an 18% increase in the city's population. This would suggest that people of color will drive population growth in the coming decades.

POPULATION BY ETHNICITY

Across Toledo, the Hispanic or Latino population accounts for 8% of the population. As previously mentioned, Old South End includes the census tracts with the largest concentration of Hispanic or Latino residents. Despite the low percentage of Hispanic or Latino residents, the ethnic group is one of the fastest growing populations within the city. See Figure 3.

Figure 3: Population by Ethnicity

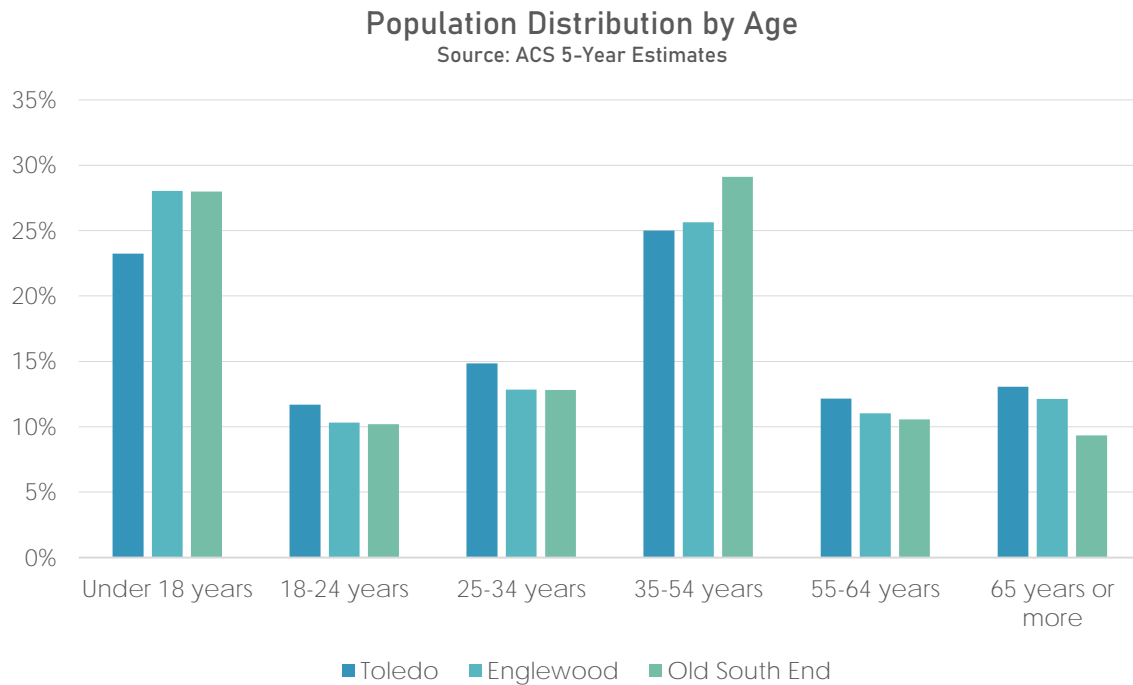


POPULATION BY AGE

Population by age is one way to look at the demographic makeup of a community and assess potential housing, employment, and service needs. A large youth population could be an asset, as younger workers may have an easier time adapting to a changing economic ecosystem and are often exposed to a range of college education, apprenticeships/internships, and trainings. In Toledo, about 24% of the population is under the age of 18. At the other end of the age spectrum, seniors (those older than 65) make up 13% of the population and tend to be in the latter part of their working years or into

retirement. In Toledo, about 25% of the population is between the ages of 35 and 54, which can be considered prime earning years. These individuals tend to establish roots within communities and have school-aged children. See Figure 4 below.

Figure 4: Population by Age



The two NRSAs have similar age distributions of residents between the ages of 18 and 64. Although, the higher proportions of people under 18, and between ages 35 – 54, suggest that there are higher percentages of families living in the NRSAs compared to citywide percentages. Both NRSAs—Englewood and Old South End—have high proportions of residents under 18 compared to the City of Toledo. In contrast, both NRSAs have smaller proportions of elderly residents with Old South End having the lowest at 9.3%. The highest population by age is 35 – 54 within the Old South End and is under 18 in Englewood.

Households

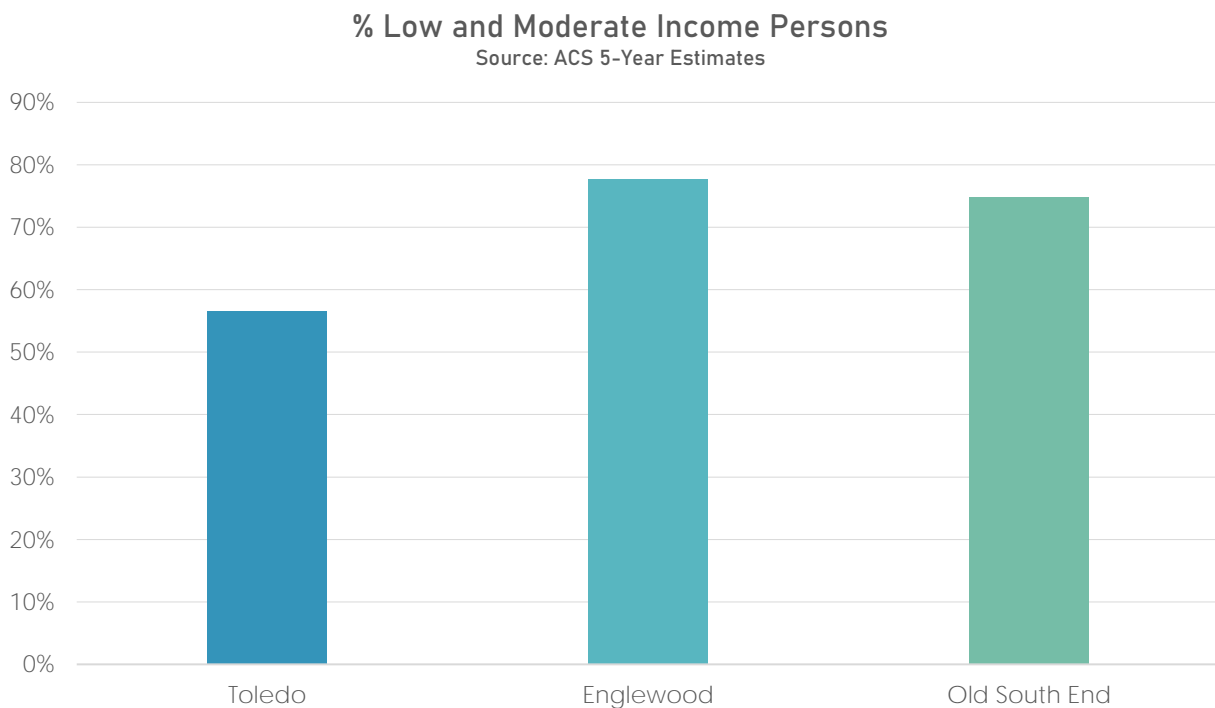
This section examines households in each NRSA from an income perspective. Key data points explored in this section include low-and-moderate households, median household income, and relative income distribution across the NRSAs.

LOW-AND-MODERATE INCOME HOUSEHOLDS

Globalization and the decline of traditional manufacturing has impacted the City of Toledo over the last 50 years and has resulted in changes to the City's economy and resultant household income. Over the past decade, the automotive and manufacturing industries have begun to re-emerge as the

backbone of the regional economy after numerous changes in technology, supply chains, competition, and consumer preferences. Despite the more recent growth, the larger more long-term impacts of the regional economic contraction have resulted in higher unemployment and out-migration of residents. These economic conditions have resulted in high numbers of households qualifying as low-or-moderate income (LMI). Moderate-income households have an annualized family income between 50% and 80% of the U.S. Department of Housing and Urban Development (HUD) area median income (AMI), while low-income households have an annualized family income of less than 50% of the HUD area median income. See Figure 5.

Figure 5: Low-and-Moderate Income Persons

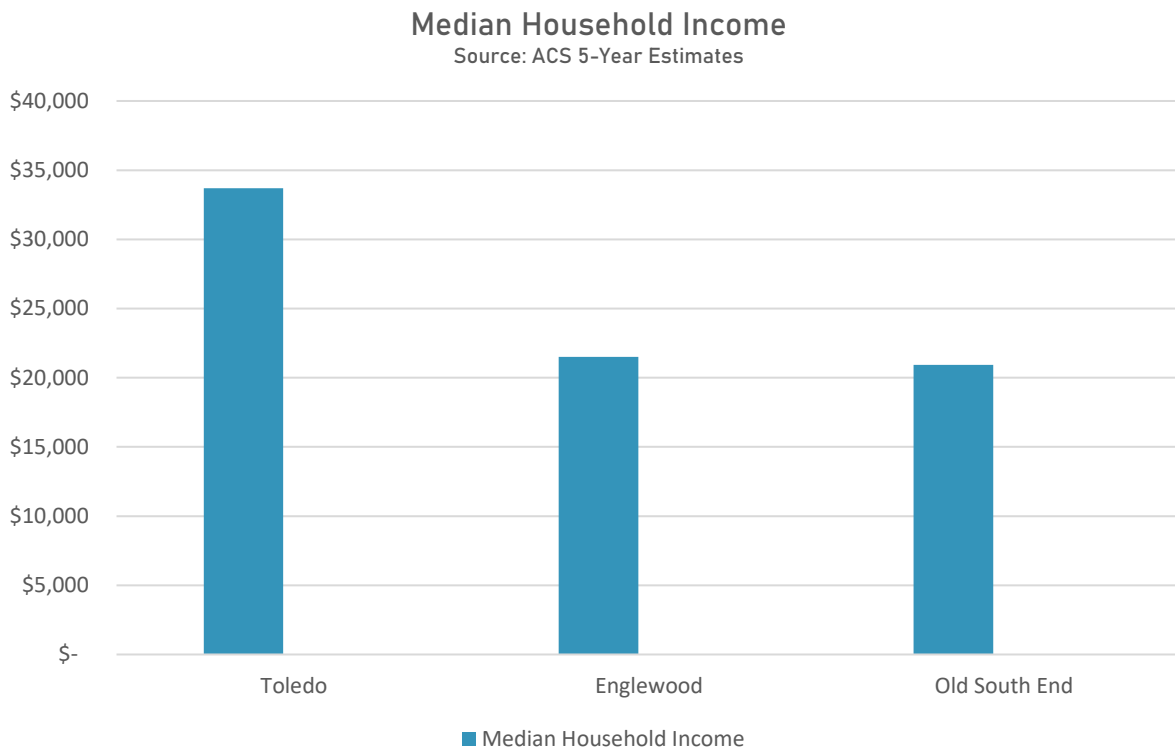


In Toledo, about 57% of the population is classified as LMI, illustrating the economic and income challenges residents face. Households which qualify as LMI, may have difficulty finding and securing safe and affordable housing. Additionally, these households have limited disposable incomes for necessities. The two identified NRSA's have LMI populations greater than the city-wide figure of 57%, Englewood has a LMI population around 78%, and Old South End, 75%. An interesting point of comparison between the Englewood and Old South End NRSA's is their similar rates of LMI population but varied household composition by race and age. Englewood is African American and Black with a large under 18 population, and Old South End is a predominately White, and Hispanic or Latino, population of prime working age residents (35 – 54).

MEDIAN HOUSEHOLD INCOME

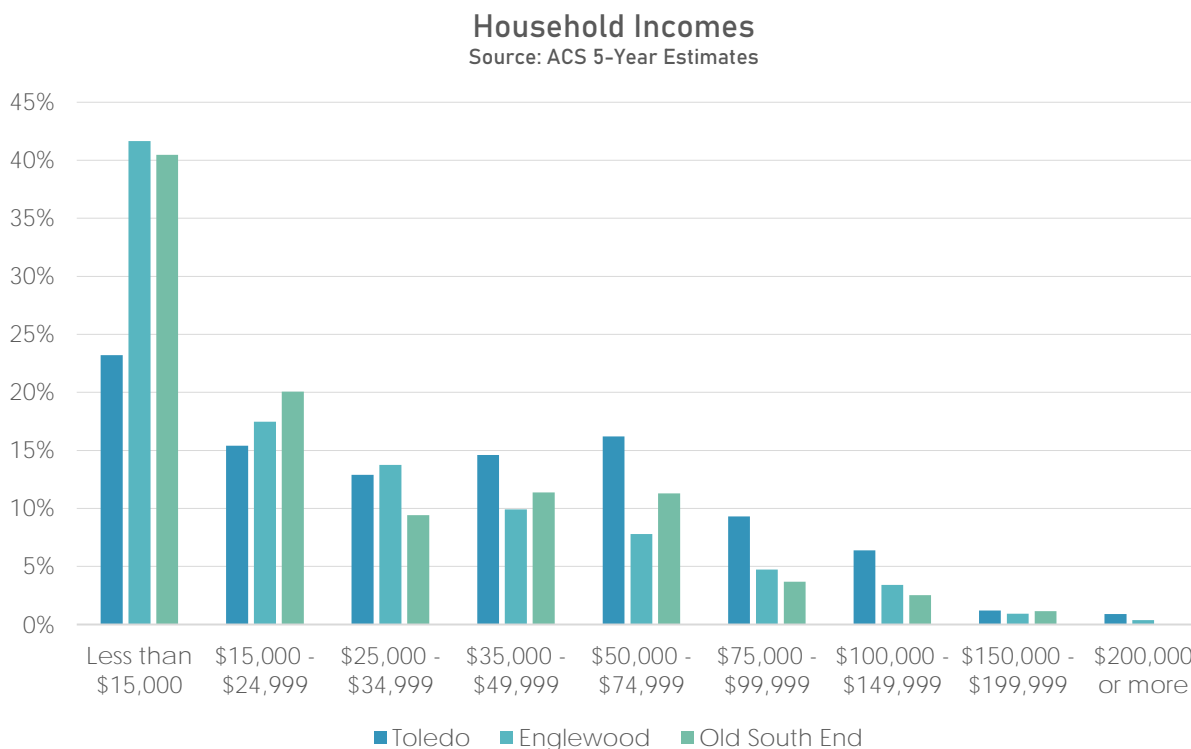
While the City still faces challenges, significant capital investment and economic development projects continue to leverage key industries to strategically position Toledo for attracting new businesses, investment, and talent. These elements are key for building an advanced manufacturing, automotive, and logistics-based economy given the changes in traditional industrial sectors. Even with the changes observed across the city over the last decade, the median household income in Toledo remains low. In 2015, the median household income was \$32,687 which is half the nationwide median. Furthermore, Englewood and Old South End are significantly below the city-wide median, with Englewood's median income at \$21,513 and Old South End marking \$20,938. See Figure 6.

Figure 6: Median Household Income



The distribution of household incomes within each NRSA shows the degree to which households may be struggling, particularly those who are currently in housing priced higher than what they may be able to realistically afford. Across the two NRSAs, more than 40% of households are earning less than \$15,000 per year. Between 55 and 60% of households are earning at or below the federal poverty line, placing tremendous pressure on individuals and families to balance housing costs with other daily needs—like healthcare, education, transportation, food security, and more. See Figure 7 below.

Figure 7: Household Income



Economics

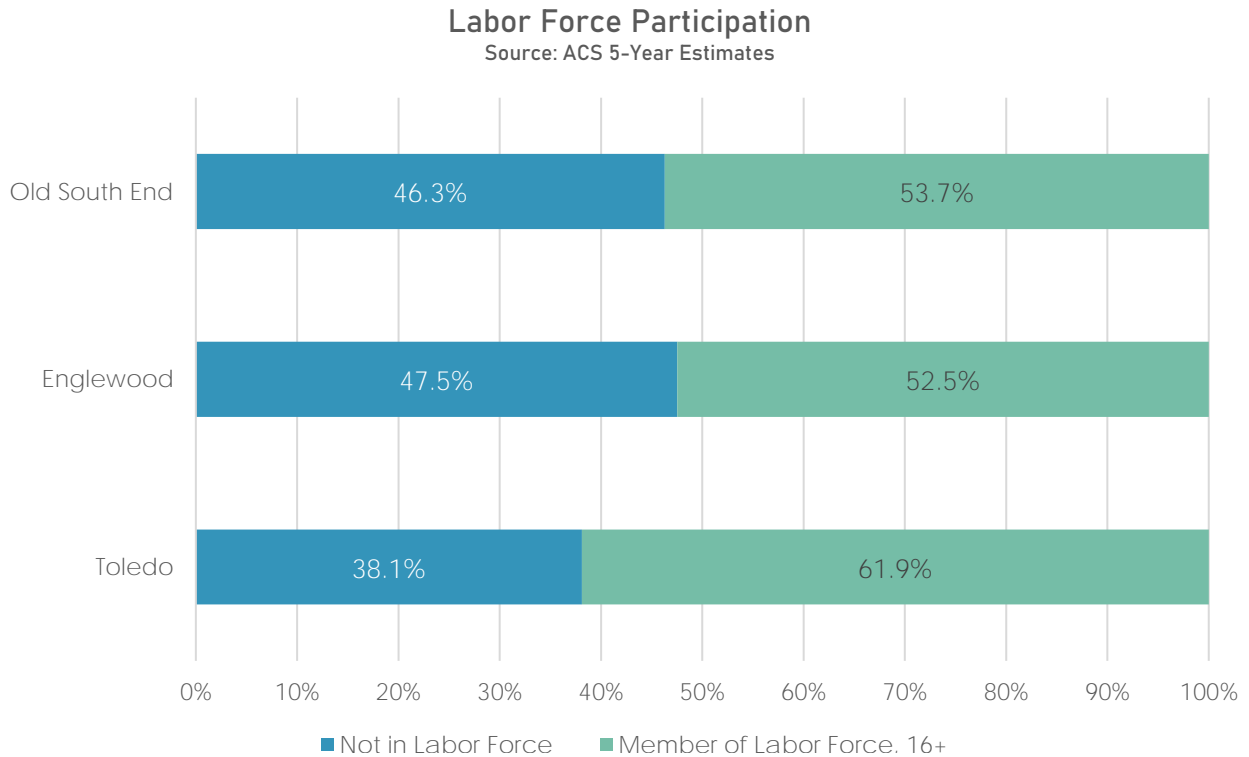
Local economic conditions are an important factor to look at when identifying strategies for NSRAs and how to provide better outcomes for the LMI population. Understanding the existing employment landscape can help in targeting specific policies and programs. This section describes labor participation and employment, occupations, wages, and establishments across each of the selected NRSA.

LABOR PARTICIPATION AND UNEMPLOYMENT

Over the last few decades of the 20th century, the declines in historic manufacturing industries across the city and region have resulted in job loss and declining household incomes for many people living in Toledo. The periods of economic decline due to industrial restructuring and globalization have resulted in a prolonged trend of population declines and a lower labor participation rate for working-age residents. Across the city, unemployment varies with city census tracts experiencing unemployment rates ranging from 19% to 32%. Figure 8 (See below) shows the labor force participation rates by NRSA. Comparing the two NRSA to citywide rates, the proportion of the population not in the labor force is almost 10% higher in Old South End (46.3%) and Englewood

(47.5%) than the City of Toledo (38.1%).

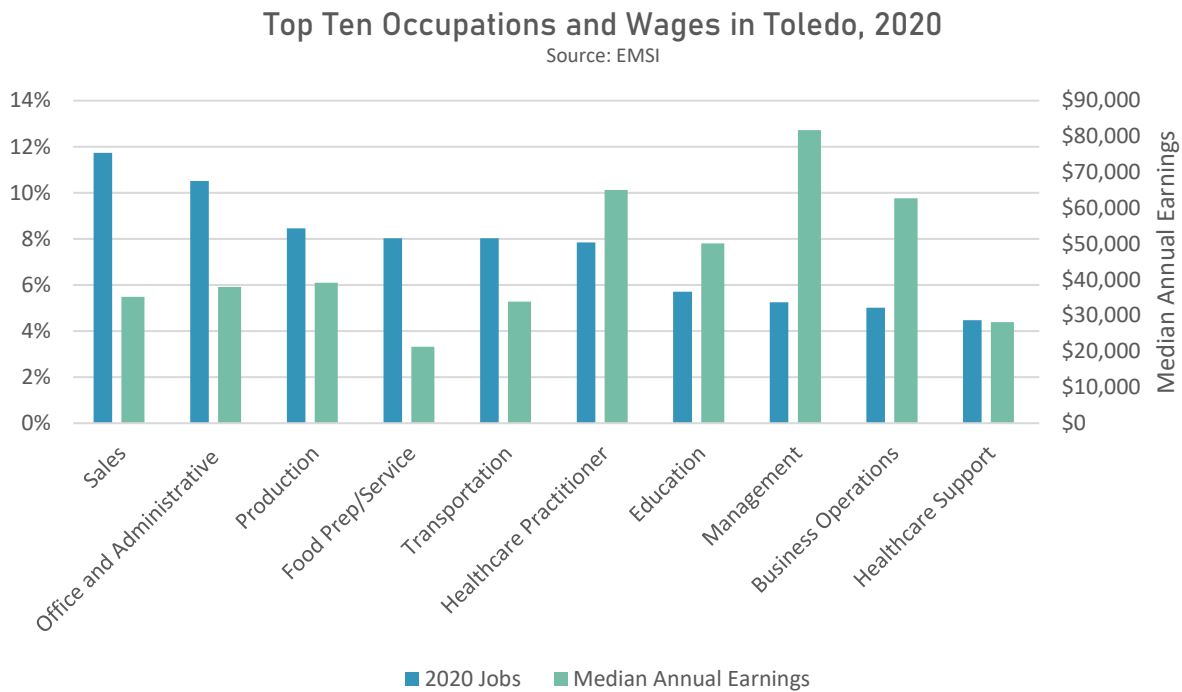
Figure 8: Labor Participation Rate



TOLEDO OCCUPATIONS AND WAGES

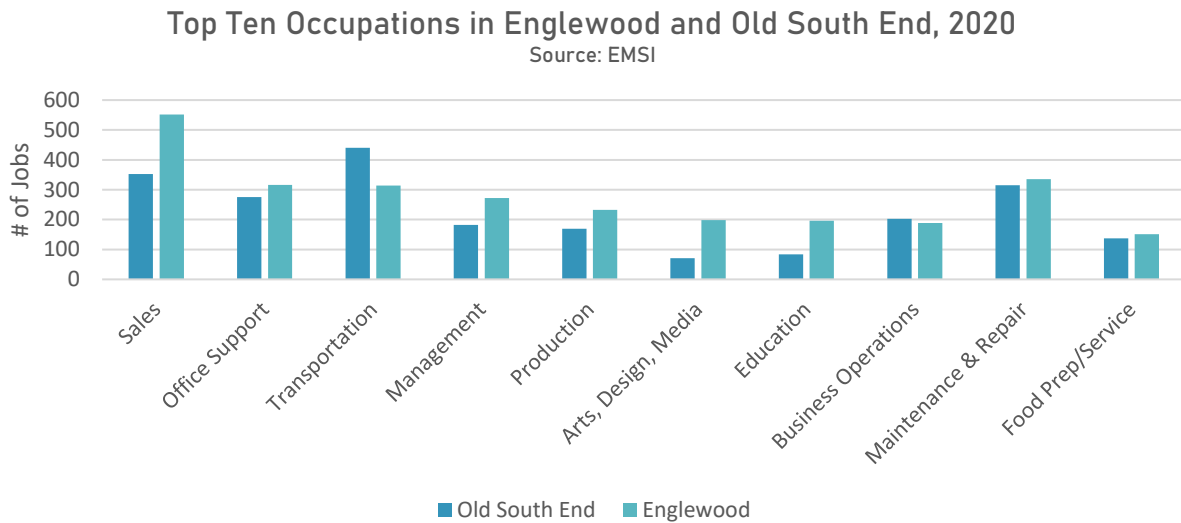
The decline of jobs in several competitive sectors including health care, manufacturing, and professional services over the last few decades has played a major role in Toledo's population decline from a peak of almost 384,000 residents in the 1970's. Today, the City's predominate industries include businesses in health care and social assistance; arts and entertainment; manufacturing, namely automotive industries; and transportation and logistics. From an occupational standpoint, the largest occupations include sales, office and administrative, healthcare support, business operations specialists, food prep and service workers, and education related occupations. Figure 9 below presents the top ten occupations and wages for Toledo.

Figure 9: Top Ten Occupations and Wages in Toledo



Many of the top occupations, outside of those requiring advanced degrees, computer, or technical skills, are low wage jobs. The importance of education cannot be understated, as workers with low levels of education will find it more difficult to compete for living wage jobs. Existing industries such as automotive and the re-emerging advanced manufacturing are now requiring workers to have higher levels of education, technical skills, and the ability to adapt to technological change. Investment in human capital is necessary to ensure everyone in Toledo has an opportunity to be gainfully employed. The City has programs available to help improve individual's capabilities around basic skills, technical training, and educational credentialing. In comparison to Figure 9, Figure 10 highlights the top ten occupations by employment within the two NRSAs. Like the citywide statistics, most of the working population in Old South End and Englewood fall within the sales, office/administrative and transportation occupations. Occupations in maintenance, repair and installation are also a high employment sector within the NRSAs.

Figure 10: Top Ten Occupations by NRSA



LOCAL BUSINESS COMPOSITION

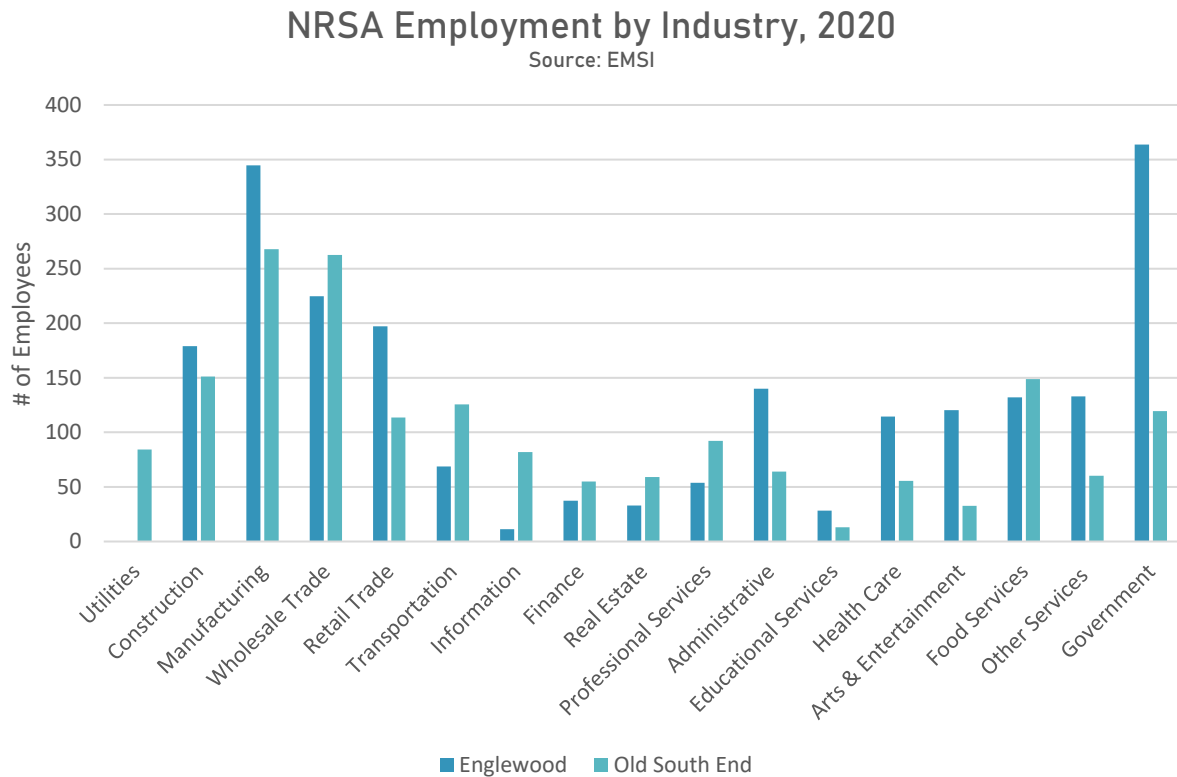
Table 1 (see below) presents business listing data for each individual NRSA and in aggregate. Based on the local data, Retail Trade and Other Service firms make up 42% of businesses found in the NRSAs. These types of businesses may rely on a workforce which has lower levels of education and technical skills. Additionally, businesses such as these may also have higher turnover, offer lower wages, and are at greater risk of opportunity loss in the face of economic shocks such as the COVID-19 pandemic.

Table 1. NRSA Based Establishments by Industry, 2020

By Industry, 2020			
Establishments by Industry NAICS	Englewood	Old South End	Combined NRSA
Construction	5	2	7
Manufacturing	6	4	10
Wholesale Trade	2	3	5
Retail Trade	13	25	38
Transportation & Warehousing	1	4	5
Information	3	3	6
Finance & Insurance	2	3	5
Real Estate	3	2	5
Professional Services	3	4	7
Administrative Support	0	1	1
Educational Services	4	2	6
Health Care	5	10	15
Arts & Entertainment	3	0	3
Accommodation & Food Service	3	9	12
Other Services	21	17	38
Public Administration	1	2	3
Unclassified Establishments	6	6	12
Total Establishments	81	97	178
Source: ESRI Business Analyst. 2020			

The employment distribution by industry sector within each NRSA presents an interesting picture of their relative industry advantage. Figure 11 (see below) shows that while many industries have similar representation across the NRSAs, the Manufacturing and Wholesale Trade industries represent 26% of the jobs found in Englewood and 30% of jobs in Old South End. Yet the number of businesses across both sectors totals 15 meaning that these businesses are major employers for the NRSAs. Manufacturing jobs tend to have higher pay and require workers to have technical skills. The data also shows that Englewood has 17% of its local employment clustered in the government sector. On average, these industries tend to pay less than private sector jobs but often require specific credentials and employment requirements. Another industry of note is the retail sector which has a total of 38 businesses across the two NRSAs but only employs a total of 311, suggesting that these businesses are relatively small.

Figure 11: NRSA Employment by Industry



VII. Community Consultation

Community participation is a critical component of the NRSA development process. Per CPD Notice 16-16, the NRSA strategy was developed in consultation with a wide variety of stakeholders and started with the City's FY 2020-2024 Consolidated Planning process in October 2019. The City took a comprehensive approach and consulted with non-profit organizations, government agencies, housing providers, professional associations, neighborhood groups, the local public housing authority, the Fair Housing Center, and many other regional and local organizations engaged in housing, health, and community and economic development. The onset of the COVID-19 pandemic, the resultant shut down of services, closure of businesses, and social distancing elongated the planning process. Virtual meetings were used for the public meetings and participation increased as a result. Citizen participation will continue as the plan moves into implementation and the management and coordination of the NRSA during the five-year designation period. See Section XII for further details.

Beginning with its FY2020 Consolidated Plan, the concept of the Neighborhood Revitalization Strategy Area (NRSA) was first introduced to residents and other stakeholders. Ten (10) potential areas were identified for consideration based on the following selection criteria:

- The proposed neighborhood/area met the 70% LMI population criteria.
- At least 60% of the geographic area of the proposed NRSA had a primarily residential area.
- The area had a current resident-driven community plan document or started developing one.

- Stakeholders were already working in those communities and opportunities to leverage philanthropic, private sector, and other government investments in the areas.
- The area had at least one commercial corridor.
- Strong community leadership can be capitalized on to drive neighborhood improvements.

A Consolidated Plan Steering Committee was established to provide input and its members were consulted in developing the NRSA plan. This committee was comprised of representatives of a variety of local and regional stakeholders, including those listed below:

- | | |
|---|--|
| ▪ LISC Toledo | ▪ The Ability Center |
| ▪ Lucas County Land Bank | ▪ 1Matters |
| ▪ Toledo-Lucas County Port Authority | ▪ Toledo Regional Chamber - Small Business Development Center |
| ▪ Toledo Public Schools | ▪ Toledo Fair Housing Center |
| ▪ University of Toledo - Jack Ford Urban Affairs Center | ▪ Mental Health & Recovery Services Board of Lucas County (MHRSLC) |
| ▪ Lucas County Veterans Service Commission | ▪ Assets Toledo |
| ▪ Toledo Lucas County Homelessness Board (TLCHB) | ▪ University of Toledo - Minority Business Assistance Center |
| ▪ First Energy | ▪ City of Toledo Plan Commission |
| ▪ Metro Parks Toledo | ▪ Lucas Metropolitan Housing Authority |
| ▪ Lucas County | |

The Department of HCD consulted with the HUD field office regarding the NRSA as required in the CPD Notice 16-16 by way of letters, emails, and meetings. Out of the various consultations and the review criteria, the Old South End and Englewood areas were selected as proposed NRSAs. Broader outreach was done through social media, the City's website, two newspapers of general circulation and two minority community-based newspapers. See Attachment F for newspaper ad proof of publication, web links, and public comments.

Over 395 residents and stakeholders (i.e., neighborhood associations, district councils, non-profits, businesses, utilities, etc.) attended the meetings and input listed in the table below. The NRSA draft plan was published along with a Substantial Amendment to the COT's 2020 Five-Year Consolidated Plan, and 2021 Annual Action Plan for a 30-day period from 09/28/2022 to 10/27/2022 with printed copies at City Hall and a pdf copy on the City's website. See Table 2 below.

Table 2. Public and Stakeholder Input

NRSA Consultation

Dates	Types of Input	Location	Attendees	NRSA Topics
10/21/2019	Non-Profit Focus Group Meeting	YWCA	43	Intro to NRSA approach & selection criteria
10/22/2019	Public meeting	Zablocki Senior Center (North End)	15	Intro to NRSA approach & selection criteria
10/22/2019	Con Plan Steering Committee I	City hall	25	Intro to NRSA approach & selection criteria
10/23/2019	Public meeting	Believe Center (South End)	20	Intro to NRSA approach & selection criteria
11/22/2019	Con Plan Steering Committee II	Community Center	51	Prioritize NRSA criteria & select first three areas
12/2019	Consultations with City Depts and organizations	City Hall	8	Intro to NRSA areas & current investments
12/13/2019	TTP training session with community stakeholders	United Way	11	Intro to NRSAs, current activities, & criteria
12/18/2019	Toledo United Way Board of Directors meeting	United Way	16	Intro to NRSAs, current activities, & criteria
01/02/2020	Organization stakeholder Con Plan info. meeting	United Way	49	NRSA overview, selection criteria, and proposed areas
01/07/2020	Public hearing – FY2020 Consolidated Plan	City Council Chamber	40	NRSA overview, and initial proposed areas
05/2020	2020-2024 Con Plan Briefing to City Council	City Council Chamber	20	NRSA overview, and initial proposed areas
06/4&11/20	Two 2020 Annual Action Plan Public hearings	Virtual platform	20	NRSA overview, and initial proposed areas
6/21/2020	Public meeting – Old South End NRSA	Virtual platform	25	NRSA data review and information meeting
08/24/2021	Public Meeting - Old South End NRSA	Virtual platform	28	Review NRSA goals, objectives, and outputs
08/26/2021	Public Meeting - Englewood NRSA	Virtual platform	18	Review NRSA goals, objectives, and outputs
9/22-27/21	Key person meetings	Virtual platform	6	Discussed NRSA needs & investments
9/28/22	30-day comment period	Newspaper ads & website	N/A	Draft application and Con Plan Substantial Amendment
9/29/22	Public Meeting	Virtual platform	15	Discussed NRSA strategies
10/11/22	Public hearing	City Council/City Hall	TBD	NRSA Plan approval

VIII. Assessment of Economic and Neighborhood Characteristics

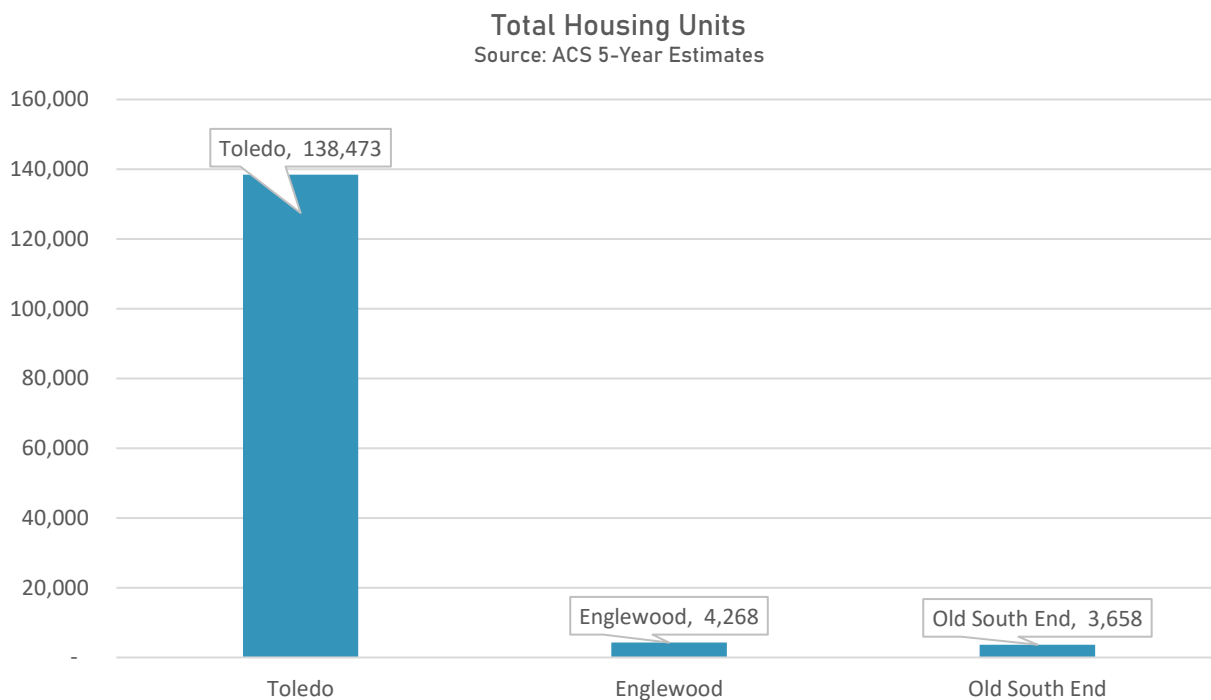
Housing Conditions

The composition and condition of housing are important considerations within an NRSA. Programs and funding can and should be targeted to improve the quality of existing housing, as well as encourage investment in new housing to meet the needs and affordability of residents. This section describes the housing stock, median values, and median gross rents across each of the selected NRSAs.

Total Housing Units

The designated NRSA areas within the City of Toledo account for 5.7% of the City's total housing stock. As of 2015, Toledo had a total of 138,473 housing units with 7,926 units located within Englewood and Old South End (See Figure 12).

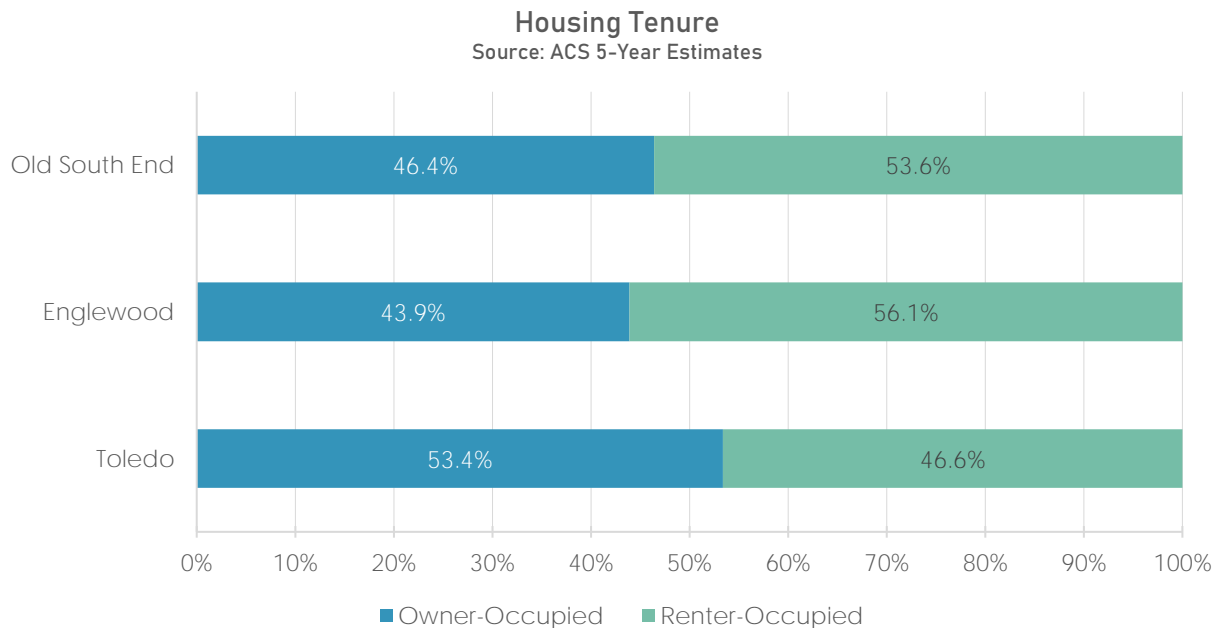
Figure 12: Total Housing Units



HOUSING TENURE

Within the City of Toledo, approximately 53.4% of all residents live in owner-occupied housing units compared to 46.6% of residents living in renter-occupied units. Figure 13 below shows how the two

Figure 13: Housing Tenure

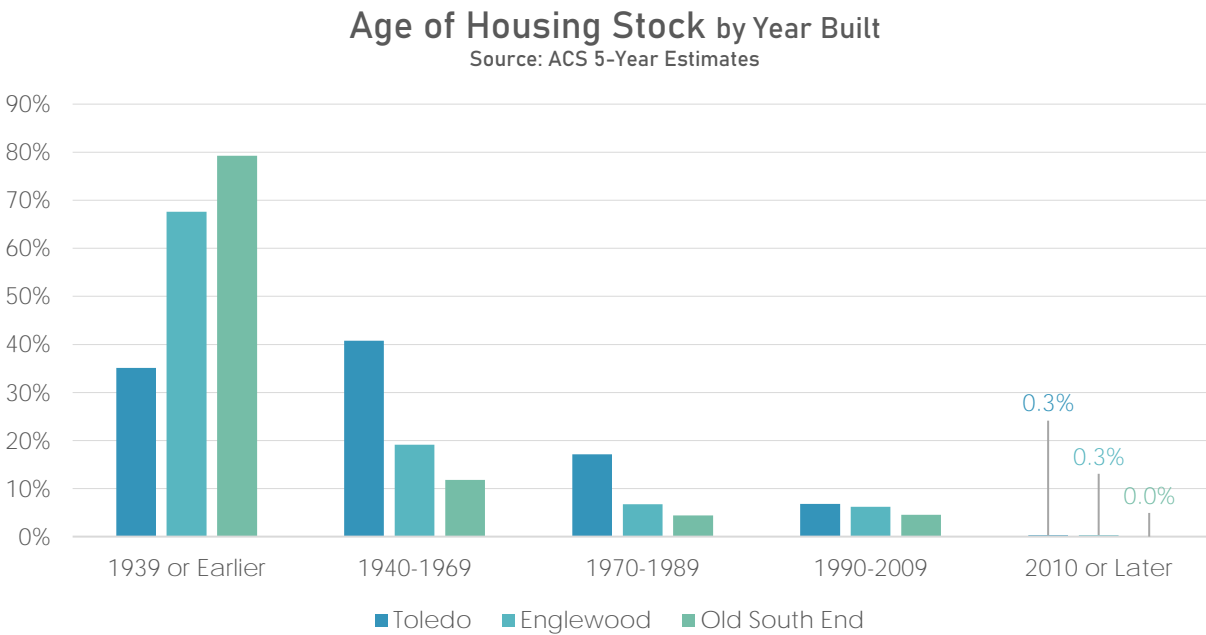


NRSA areas compare to the City. In both Englewood and Old South End, the percentage of residents living in renter-occupied housing exceeds that of Toledo's city-wide percentage.

RESIDENTIAL STRUCTURES - YEAR BUILT

Toledo's housing stock consists of residential structures built prior to 1970, with 35% built in 1939 or earlier, and 40% built between 1940 – 1969. Within Englewood and Old South End, most residential structures were built in 1939 or earlier with 79.3% in Old South End and 67.6% in Englewood. Less than 1% of all structures in the city were built after 2010, and within the NRSA's that percentage amounts to 0 in Old South End and 0.3% in Englewood (See Figure 14). This creates challenges for the City and property owners around on-going maintenance and rehabilitation of residential structures, particularly with the lower household incomes of many Toledo residents.

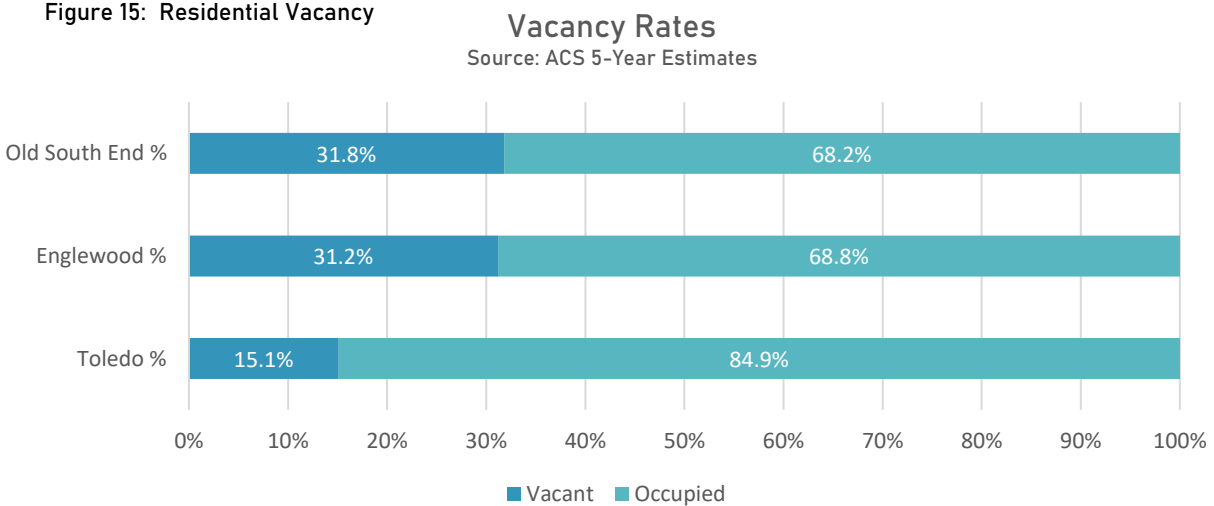
Figure 14: Residential Structures, Year Built



VACANCY

Local housing conditions are a contributor to housing values and an influencer of market forces. There are 20,942 vacant housing units in the city, which accounts for about 15.1% of the entire housing stock. From 2010 to 2015 vacancy rates increased by 1% (615 units). This growing number of vacant properties also tend to occur in census tracts where predominantly renters live. With such an old housing stock, vacancy rates will increase due to risks of lead exposure and other hazardous conditions. Figure 15 illustrates that across the NRSA's vacancy rates were double that of the city.

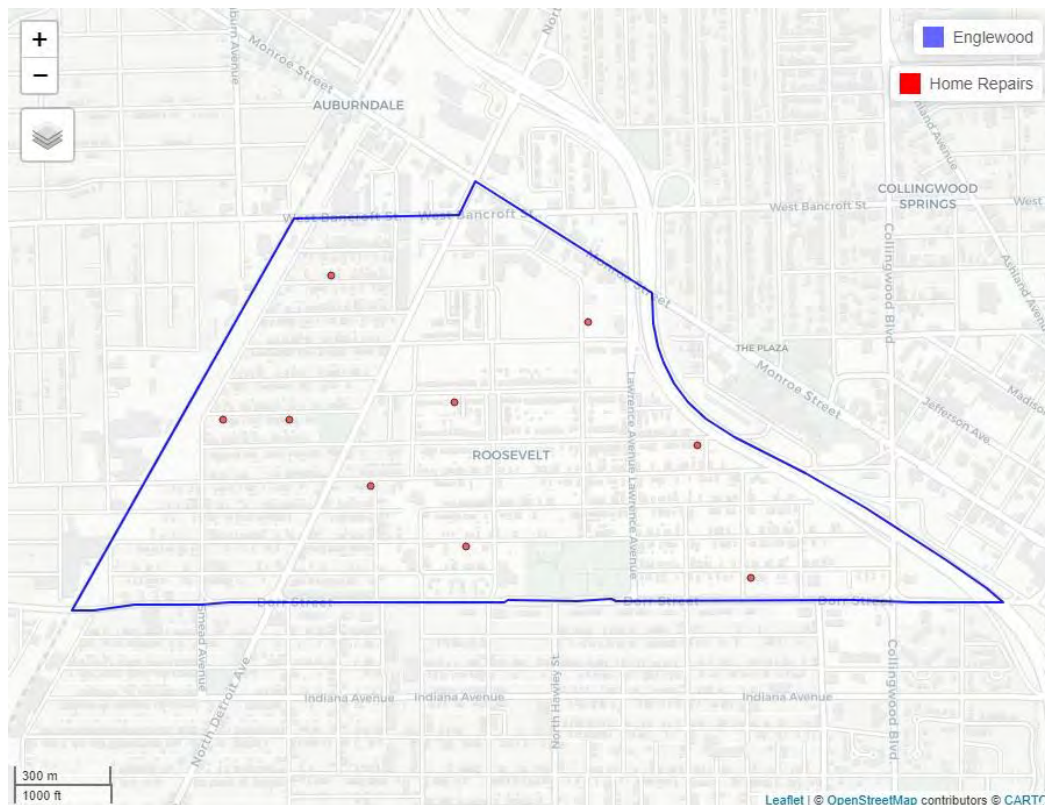
Figure 15: Residential Vacancy



BUILDING ACTIVITY

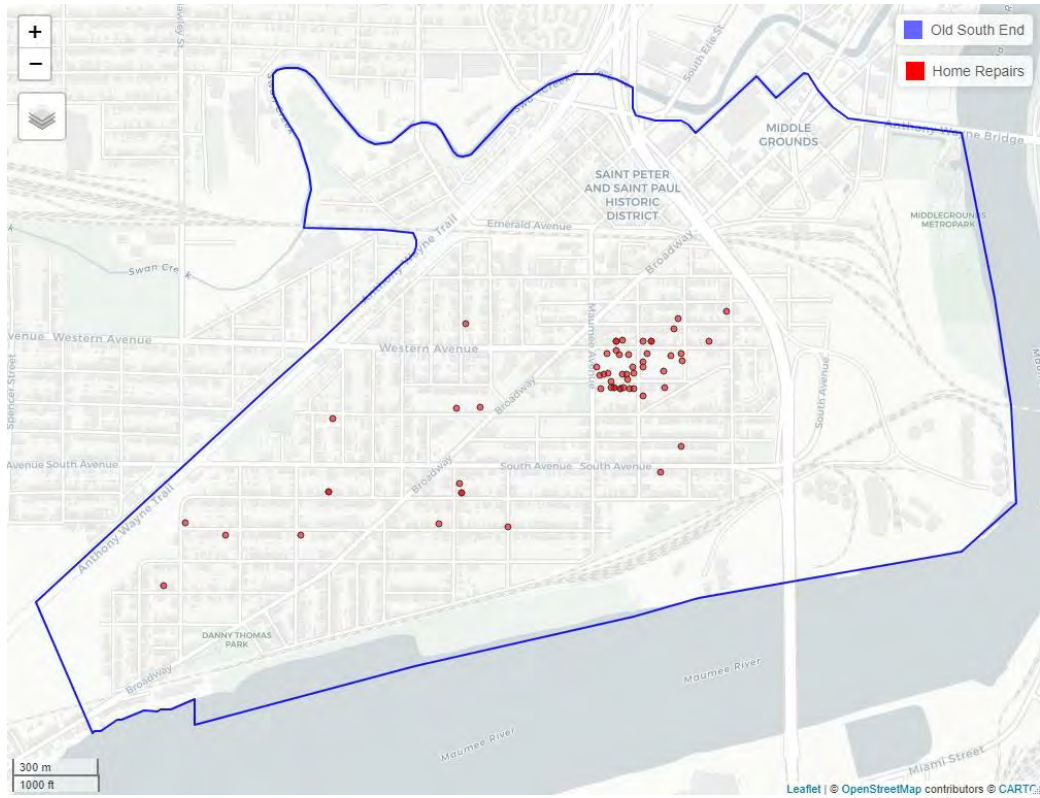
Between January 2018 and June 2021, the City of Toledo conducted 68 home repairs projects in the Englewood and Old South End NRSA areas (See Figures 16 and 17 below). Within that same timeframe, the City and the Land Bank also demolished a total of 419 buildings in the NRSA's (See Figures 18 and 19 below). The total cost of these demolition activities totals approximately \$4.9 million. . Based on these statistics, within the Old South End and Englewood NRSA's for every home repaired, six are demolished creating an increasing rate of vacant lots within the two areas over the last three years.

Map #3 Englewood Home Repairs



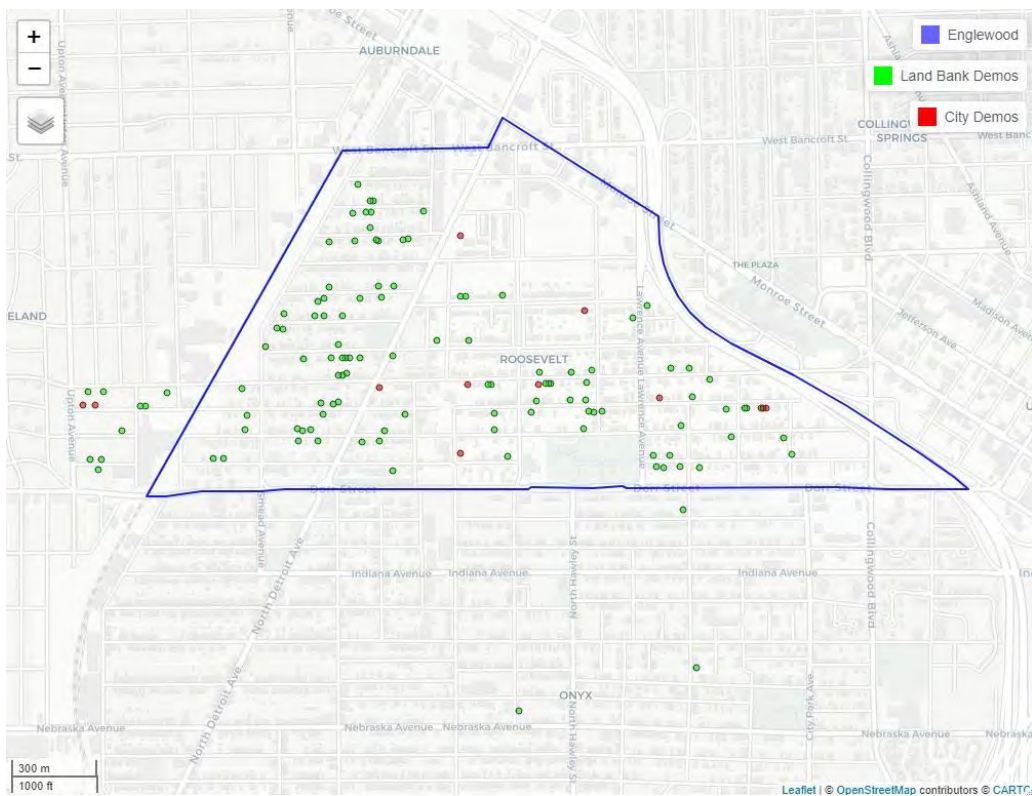
Source: City of Toledo, RKG Associates

Map #4 Old South End Home Repairs

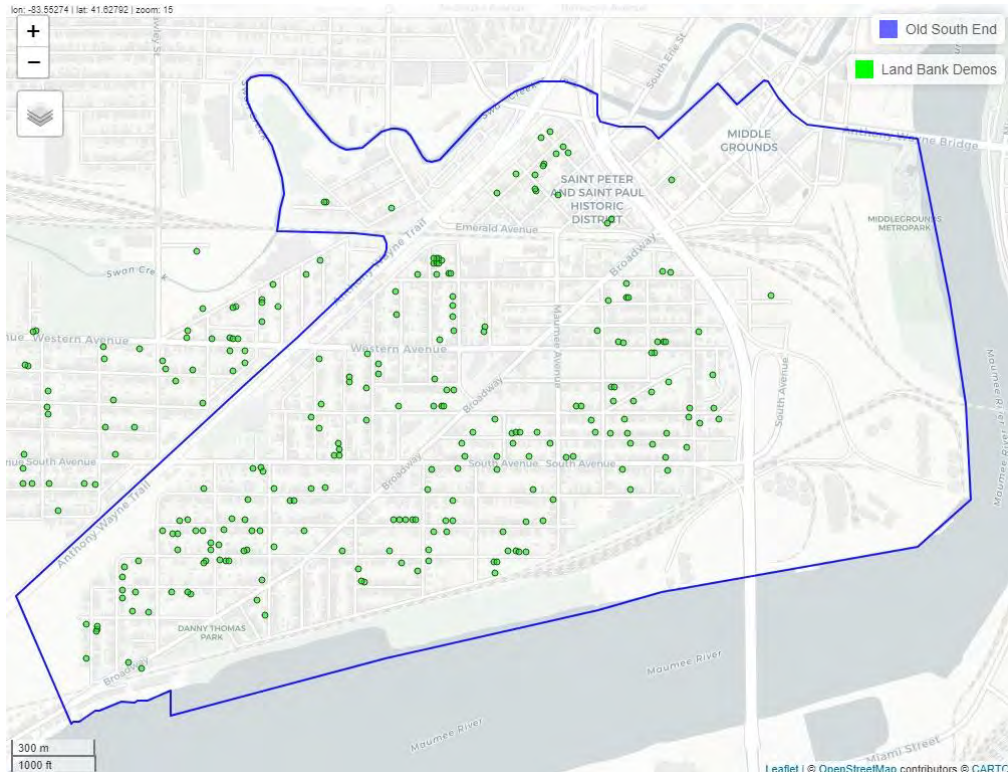


Source: City of Toledo, RKG Associates

Map #5 Englewood Demolitions



Source: City of Toledo, RKG Associates

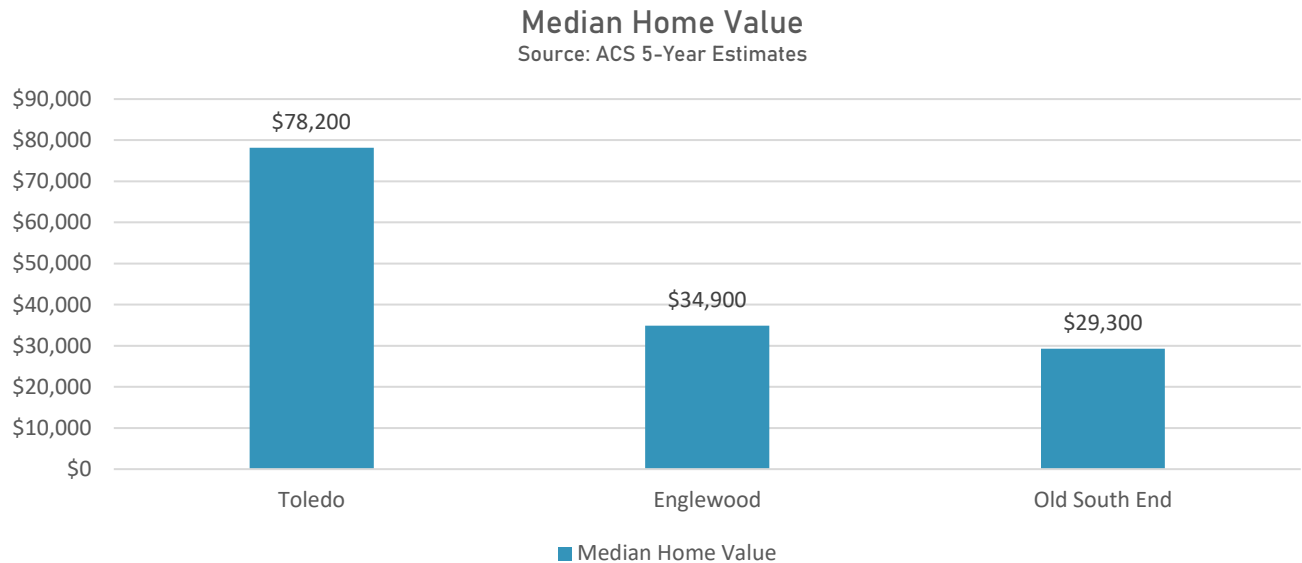
Map #6: Old South End Demolitions

Source: City of Toledo, RKG Associates

MEDIAN HOME VALUE

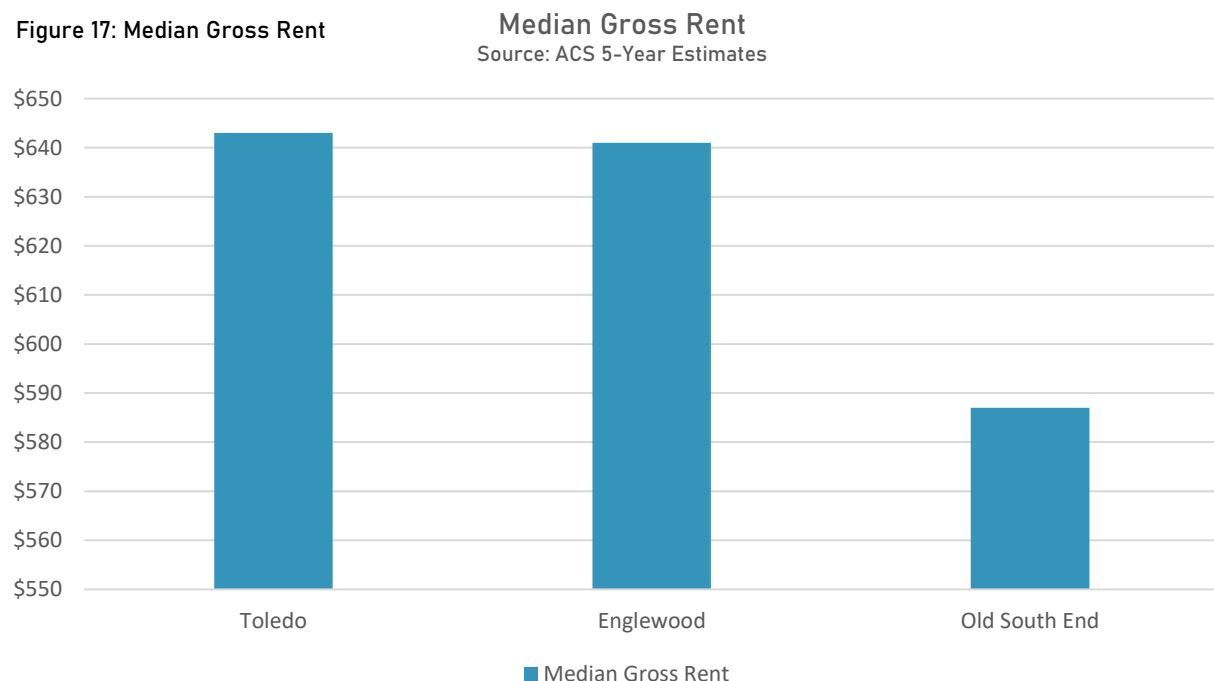
The median value of homes in Toledo was \$78,200 in 2015 which is almost half the value of homes across Lucas County, and \$206,400 less than the median value across the United States. The latest ACS one year update shows that the median home value in Toledo is \$84,600. Median home values in both Englewood and the Old South End are over 50% below that of Toledo (See Figure 20 below).

The age of the housing stock, median household incomes, and impacts of both the Great Recession and COVID-19 have created a significant housing challenge for many of Toledo's neighborhoods. Owner-occupants may find it challenging to keep up with on-going maintenance and rehabilitation needs given current incomes and what may be available to a household to maintain homes over time.

Figure 16: Median Home Value

MEDIAN GROSS RENT

In 2015, the median gross rent for a unit in Toledo was \$643 per month which was lower than the median for Lucas County (\$760). By comparison, median gross rent in the United States was \$1097 per month. Both the Englewood and Old South End NRSA's fall below the Toledo median gross rent with Old South End marking around \$587 and Englewood reflecting a gross rent like the rest of the city at \$641 (See Figure 21). More recent ACS estimates from the Census Bureau shows median gross rent for Toledo at \$737, Lucas County at \$760, and the United States at \$1,096.

Figure 17: Median Gross Rent

Quality of Life

In addition to demographic, economic, and housing conditions, the improvements within the NRSA should also consider quality of life. These issues and opportunities go hand in hand with NRSA changes and can also be factors the City focuses on in addition to the physical changes to housing and business development in each area.

EDUCATION

Education strongly correlates to income, prosperity, and quality of life. One way to measure the educational opportunity is to look at educational attainment of residents 25 years and older. Data in Table 3 from the Census provides a detailed snapshot of the education of residents within each NRSA and the City of Toledo. Overall, each NRSA tracks very closely to the city with one-third of residents having a high school diploma and another third having some college education. Between 4 and 12% of residents across both NRSA's have earned a bachelor's degree or higher. Aside from those who earned a bachelor's degree or higher, both NRSA's also diverge from city-wide percentages in those who have not completed high school, with Englewood at 8% over Toledo and Old South End at 17% over Toledo-wide percentages.

Table 3. Educational Attainment

Education Level			
	Englewood	Old South End	Toledo
No High School	22.7%	31.8%	14.8%
High School Graduate	32.8%	34.6%	34.0%
Some College	32.9%	28.9%	33.8%
Bachelor's or Higher	11.7%	4.7%	17.4%

Source: ACS 2015

CRIME RATE

Incidents of crime can be a major contributor to quality of life and feeling of safety in a neighborhood or city. Higher incidents of crime can also be tied back to the opportunities a neighborhood or city has to offer its residents such as access to jobs, the quality of the educational system, safe and secure housing, quality of the built environment, and access to before and after school activities for students. According to the City of Toledo's RMS Crime Incidents data, between 2018 and 2021 incidents of crime in Englewood and Old South End have remained stable at 6% of citywide crime. Across that same timeframe, the highest instances of crime fell within three major categories, auto theft, burglary, and weapon offenses. As of mid-2021, the highest instance of crime in Englewood was weapon offenses and in Old South End, burglary. Utilizing the NRSA strategy can help bring added investment in housing, infrastructure, and jobs to these neighborhoods to help create more opportunities for residents and improve the places they live and reduce the likelihood of crime.

VACANT LAND

An ongoing challenge in the City of Toledo is the presence of vacant and dilapidated structures across many neighborhoods. To combat the visual and physical impacts of these vacant structures, the City and the Toledo Land Bank have worked tirelessly to demolish vacant structures. The Land Bank conducted a Community Conditions Report in 2014-2015 and the report was updated in 2021. As was noted above, about 419 buildings have been demolished over the past three years in and around the two NRSAs. Table 4 compares the types of properties within the two NRSAs and the City, because of the 2021 Community Conditions Report. It should be noted that the number of vacant lots has increased from these metrics based on the ratio of demolitions to home repairs as stated above. Since, the 2014-2015 report, the number of vacant lots in Englewood, Old South End, and the city overall have increased. The number of residential homes and non-residential structures in Englewood, Old South End, and the city overall have decreased since 2014-2015.

Table 4. Type of Property

Property Type						
	Englewood #	Englewood %	OSE #	OSE %	Toledo #	Toledo %
Vacant Lots	998	44%	1,161	33%	21,487	18%
Residential Homes	1,207	53%	2,173	62%	90,471	76%
Non-Residential	54	2%	147	4%	7,326	6%
Total Parcels	2,259	100%	3,481	100%	119,284	100%
Source: The Toledo Survey: Community Conditions Report 2021						

In Englewood, 402 vacant lots and 125 vacant structures are tax delinquent and in Old South End and property taxes are current for 55% of the neighborhood. In Old South End, 424 vacant lots and 129 vacant structures are tax delinquent and property taxes are current for 60% of the neighborhood.

ACCESS TO TRANSPORTATION

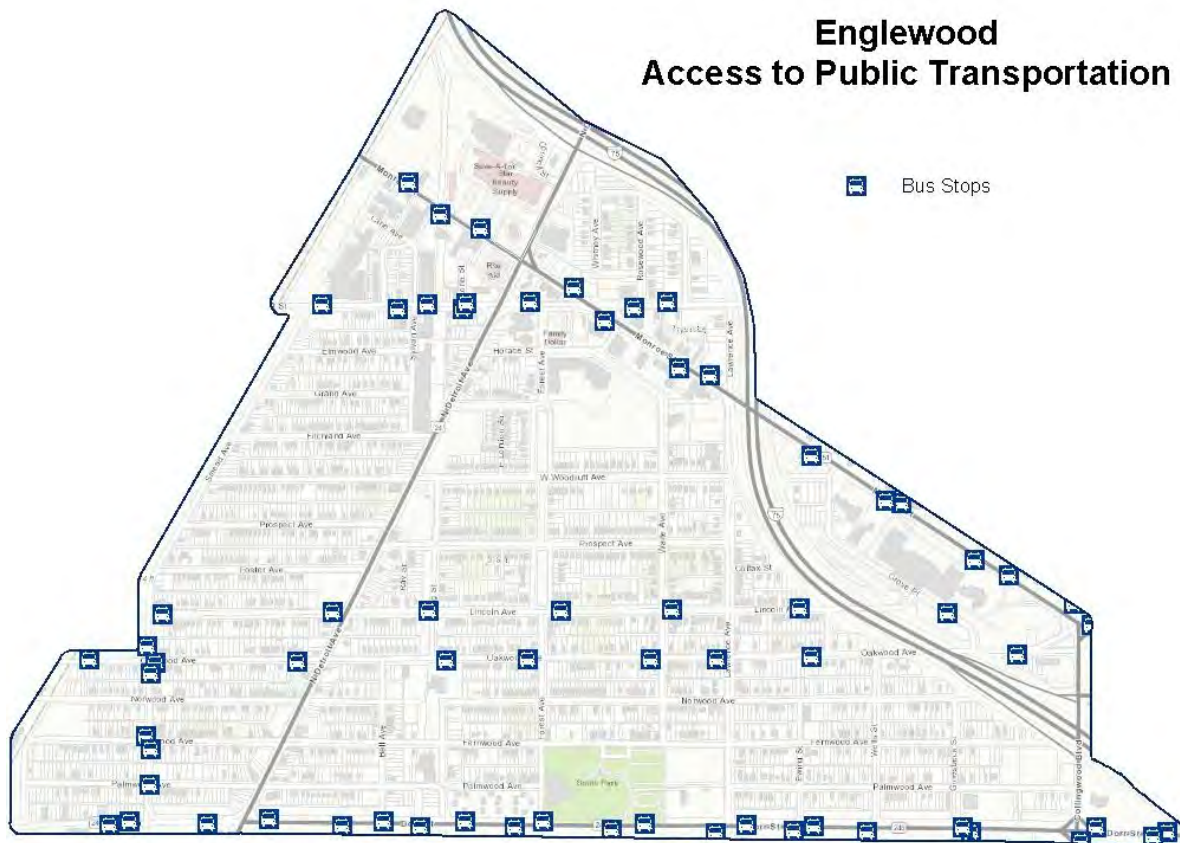
Transportation is a key component of an individual or family's quality of life. Transportation provides access to jobs, schools, healthcare, childcare, grocery stores, parks, and recreation, and much more. Seventy percent (70%) of Toledo residents are over the age of sixteen and in the workforce. Eighty-one percent (81.1%) of residents drove to work alone in a personal vehicle, while 11% carpooled. Only 2.6% of Toledo's working residents utilized public transportation to get to work. The large majority, 85%, of Toledo resident workers had access to at least one personal vehicle for commuting purposes. About 13.1% of resident workers did not have access to a vehicle and are primarily concentrated in downtown neighborhoods such as the NRSAs limiting access to dense job areas.¹ The need for a vehicle is driven by both the car-centric development of the city, and the concentration of jobs outside of the downtown metro area. This necessitates access to a vehicle as many transit routes may not connect to outside employment centers or the commute time plus transit frequency makes the trip less convenient.

For jobs located in the City of Toledo, the transit routes managed by the Toledo Area Regional Transit Authority (TARTA) offer access to the downtown areas quite extensively but fall short in access to

¹ ACS 2015, Table B08141.

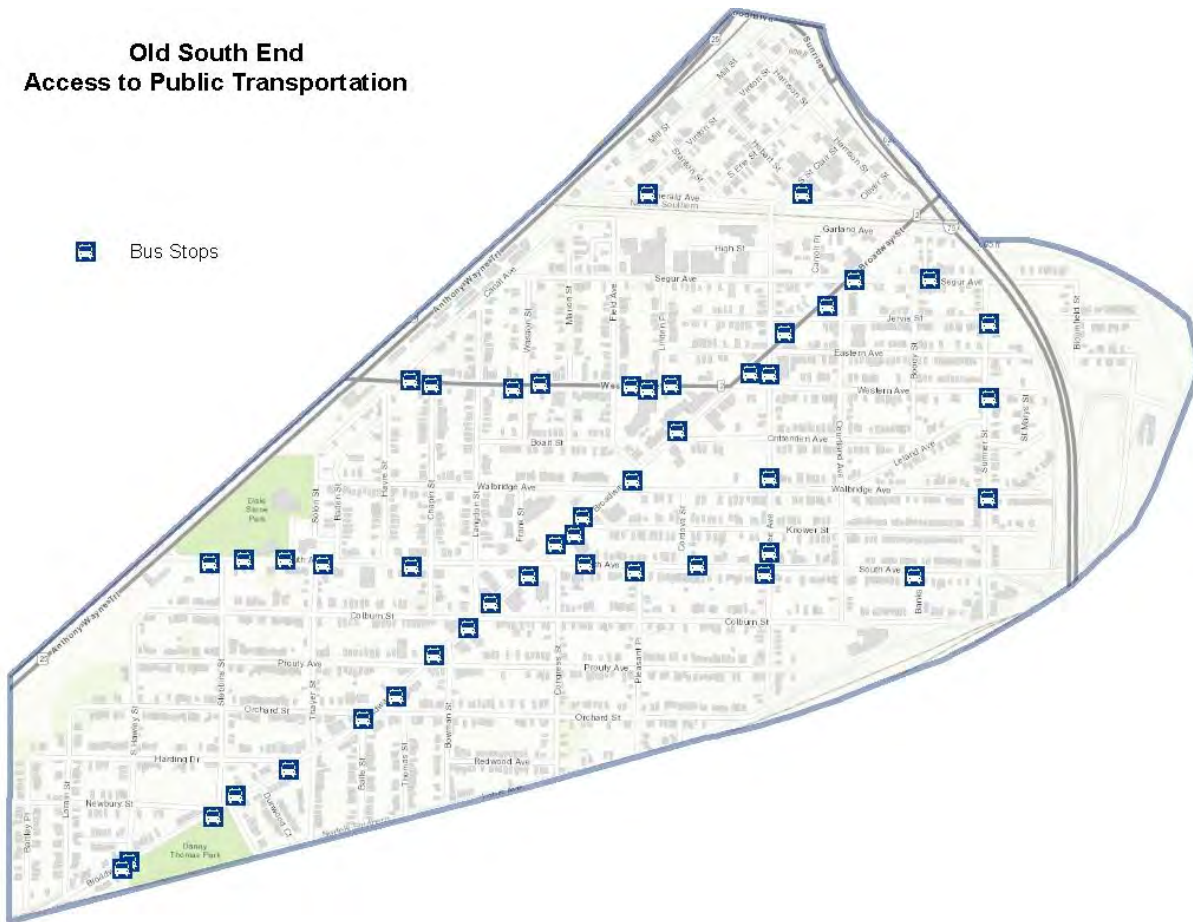
denser neighborhood areas such as the Englewood and Old South End NRSA (See Figures 22 and 23). Survey respondents and focus groups from the City of Toledo Analysis of Impediments to Fair Housing Choice have also noted that the frequency of stops and hours of service are quite limited offering numerous barriers to residents who rely on public transit. Figures 22 and 23, mapped by the City of Toledo, provide snapshots of TARTA's transit coverage within the two NRSA.

Map #7: Englewood Transit Coverage



Source: City of Toledo

Map #8 Old South End Transit Coverage



Source: City of Toledo

IX. Housing And Economic Opportunities/Empowerment Strategy

Empowerment Strategy

For each of the proposed NRSAs, the City of Toledo through its Department of Housing and Community Development (DHCD) will conduct an economic empowerment strategy with housing and economic development components that will facilitate economic progress through the flexibility provided by the NRSA rule. One of the objectives of the NRSA designation is to attract other non-CDBG governmental investments, County, State, and private sector investments. Economic progress will be measured by a quantifiable increase in affordable housing, preservation of existing single family and multi-family rental housing, commercial corridor and small business development, neighborhood stabilization, and job creation/contracting opportunities that will be of principal benefit to low- and moderate-income (LMI) individuals and households. As a result of the projected increase in investments in the proposed NRSAs, there will be a need for additional public and social services to support program design and implementation for community engagement, workforce development, education, homeownership counseling, and other initiatives. Empowerment strategies will include the following:

- Housing Opportunities:** Develop housing opportunities available to households with a broad range of incomes to meet the needs of LMI (80% AMI or less) homeowners and renters and to attract middle-income households (up to 120% of AMI). The provision of subsidies and the control of equity in owner-occupied affordable housing will assist in managing redevelopment without gentrification. Preservation of existing housing stock is also a need due to the older housing stock in the City's neighborhoods. In September 2021, the City prepared a citywide comprehensive housing strategy titled *"Toledo Together: A Guiding Vision & 10-Year Action Plan for Housing."* The Strategy affirmed the need for safe, affordable housing and financing, support for home rehabilitation, and direct assistance for residents as solutions.
- Economic Opportunities:** Public infrastructure, housing, and commercial real estate projects are anticipated to generate construction and related jobs over the five-year period of the NRSA. Construction contracts funded by federal grants are subject to HUD Section 3 which requires that jobs and contracting opportunities are made available for low-income residents especially those located in the target area. These strategies will contribute to the economic stability and self-sufficiency of LMI households and persons.
- Public Services Opportunities:** Programs will include financial and technical assistance including working capital, equipment, and workspace improvements for small businesses and microenterprises. The strategy should include support services such as job training, transportation, education, health, and childcare which are public services eligible under CDBG regulations. The use of designated Community Based Development Organizations (CBDO) undertaking a neighborhood revitalization, community economic development, or energy conservation project [24 CFR 570.204(b)(2)(ii)] will create economic opportunities.

- Neighborhood Revitalization Opportunities:** In January 2021, the City commissioned an assessment of its approach to the enforcement of housing and building codes contained in a report titled *“A More Strategic, Equitable Approach to Housing and Building Code Enforcement in Toledo”*. Housing and building code enforcement is critical in improving living conditions in neighborhoods that have been plagued by substandard housing conditions, vacant, abandoned, and deteriorated properties; one of the goals of the NRSA strategy. The assessment calls for a more proactive, equitable, tailored, strategic approach, strong partnerships, tracking, and analysis of enforcement outcomes for higher impact results. Additionally, education, outreach, and instilling a sense of community pride in order to address code enforcement was a major recommendation of the report. The impact of poverty on people’s ability to maintain their properties requires a path for code compliance outside of the courts. The City has initiated a code enforcement pilot in Englewood.

Achieving diversity, equity, and inclusion is also a valued objective as the City was one of the principal actors in the formation of the Toledo Racial Equity and Inclusion Council (TREIC). The TREIC *“was formed to facilitate the development of a community strategy to address the root causes of poverty, dismantle systemic barriers caused by structural racism, and build wealth within communities of color.”*

Housing Opportunities

The City’s Comprehensive Housing Strategy identified four strategy areas and actions steps that will be used to inform the housing strategies within the NRSAs. See Table 5 below.

Table 5. Housing Strategy Areas and Action Steps

Strategy Areas	What Does Change Look Like?
Resources & Capital	<ul style="list-style-type: none"> • Create new and more flexible housing resources. • Increase competitiveness for housing resources. • Engage more cross-sector partners in local housing activities.
Land Use & Entitlements	<ul style="list-style-type: none"> • Align land use and development processes with housing activities. • Increase flexibility & consistency for residential & mixed-use development. • Reduce (re)development costs and risk.
Housing Policy & Programs	<ul style="list-style-type: none"> • Create a cohesive policy to guide housing, economic development, and land use decisions. • Maximize use of existing resources across local housing programs. • Create new policies or programs to support housing and economic mobility initiatives.
Neighborhood Empowerment	<ul style="list-style-type: none"> • Build community-based capacity & neighborhood voice. • Increase representation in housing activities. • Close equity gaps in housing outcomes.

The City will focus its CDBG funds in the NRSA, which will be leveraged with other financing sources, to conduct the following affordable and mixed-income housing activities:

- Single-family owner-occupied home repairs** – loans or grants will be provided to homeowners whose household incomes are at 80% or less of AML. Programs will include specialty repair activities such as those for seniors, emergency, disability retrofits, lead-based paint, and energy savings/weatherization. The City will also consider the design of a home repair loan program which will leverage lender financing at lower rates and allow for CDBG

funds to be used to assist households with incomes over 80% and up to 120% of AMI. CDBG funds can be used to assist homeowners with incomes above 80% AMI in the NRSA if at least 51% of the houses assisted must be for LMI homeowners.

- **Lead abatement grants** – The City receives funding under the federal Healthy Homes – Lead Hazard Reduction Demonstration Program for lead abatement. An estimated \$3.4 million will be spent over the next five years of the NRSA period. Grants to households with children under six years of age who either live in, or frequently visit, the property will be provided. This process can involve the installation of new windows, doors, and siding. The City works with Lucas County, the State of Ohio, and a local NeighborWorks entity to prioritize eligible families through the application process and into the program that can best address the lead hazards that may be present in their home. Also, COT was awarded \$5.7 million from the Office of Lead Hazard Control and Healthy Homes (OLHCHH) that commenced on 01/04/2021 and will run through 06/30/2024. The program is to provide financial assistance to property owners to help control lead paint hazards in either owner-occupied and rental residential units where either a pregnant female, or a child under of the age of 6, resides. Property owners from the two NRSAs are eligible to apply for these funds.
- **Acquisition and rehabilitation of existing vacant properties** – CDBG funds will be used to partner with local community development corporations (CDCs) and lenders to preserve affordable housing through acquisition and rehabilitation of single-family houses for sale. The lender would provide loans at concessionary rates along with grants or loan guarantees to facilitate homebuying.
- **Conversion of LIHTC units to homeownership** - The City will facilitate the conversion of expiring single family low-income housing tax credit rental units into homeownership opportunities to low-income households. The tenants in the units at the expiration date of the tax credits will be offered first option to purchase with the units being renovated and the buyers being assisted to improve credit scores and secure mortgages, as applicable. Tenants who do not qualify will continue paying rent until they qualify.
- **Increase in homeownership through low interest mortgages** – The City will work with private sector lenders and partners to provide low interest mortgages for households up to 120% AMI who wish to purchase homes. The City will provide CDBG and HOME funds to assist LMI households and individuals, including those within NRSAs to purchase existing houses for homeownership. City funds will also be used to provide down payment and closing costs assistance to purchase existing houses for rehabilitation and resale.
- **New construction of homeownership and rental housing on vacant lots** – The City will use HOME and NSP Program Income funds along with other sources to redevelop vacant lots through new construction of houses to support the City's code enforcement and community improvement goals. The use of the NRSA strategy will allow for mixed-income housing for households up to 120% AMI. The City will designate and use eligible community-based development organizations (CBDOs) to facilitate the use of CDBG funds in this case.

Slum and Blight Reduction for Neighborhood Stabilization

The City will provide CDBG funds for slum and blight reduction and elimination on an area or “spot” basis, including within the two NRSAs. The City’s code enforcement strategy is focused on low-and-moderate-income neighborhoods

Demolitions

The City, through its Division of Code Enforcement—a division of DHCD—will partner with the Lucas County Land Bank to create a comprehensive demolition strategy. Approximately \$1,250,000 million of CDBG is slated for commercial and residential demolition including within the two NRSAs over the next five (5) years.

Economic Opportunities

The City’s NRSA plan will help to improve the economic self-sufficiency of NRSA residents through an economic development strategy aimed at job creation/retention, financing, and technical assistance for small businesses and microenterprises that benefit low-to-moderate-income households.

Over the next five (5) years, approximately \$250,000 in CDBG funding is expected to be invested in economic development activities which includes Façade Improvements Grants and White Box Build Out Loans, Small Business Development Program, Business District improvements, healthy food initiatives, and workforce development. The City’s DHCD is currently implementing these programs citywide and will set-aside CDBG funding in the NRSAs.

The City will support its economic development activities by using CDBG Public Service funding for activities that prepare the workforce to meet the demands of the increased activity in the NRSAs.

1. Support for Small Businesses and Microenterprises

Small Business Support

The City has an existing citywide business loan program which could be targeted to the NRSAs through a set-aside. The assistance in the NRSAs could include the following:

- Grants, loans, loan guarantees, and other forms of financial support, for the establishment, stabilization, and expansion of small businesses and microenterprises.
- Technical assistance, advice, and business services to small businesses.

Business Districts or Commercial Corridor Support

The City will invest CDBG funds over the next five years to help revitalize neighborhood commercial corridors in the NRSAs. This assistance could include the following:

- Business façade improvements, streetscapes, and other activities for business development.
- Development of business financing products, leveraging new market tax credits and private sector financing that will support businesses on the corridors.

- Promote diversity, inclusion, and equity through the creation of subcontracting opportunities for small businesses and microenterprises from business district infrastructure improvements.
- Identification and rehabilitation of vacant buildings for small business space.

The overall benefits to residents in the NRSAs include better access to goods and services available, healthier food options in their neighborhood and new jobs for Toledo residents.

2. Job Creation/Retention

The financing and technical assistance activities to support business activity and growth in the NRSAs and the development of businesses, are intended to create or retain jobs along with provided services and products to the areas. The planned investments in business, infrastructure, and housing will generate temporary jobs during construction and permanent jobs upon completion of the projects.

3. Economic Development Public Services

Workforce Development Services

For residents to benefit from the jobs generated by the NRSA investments and employers to have access to an adequate talent pool in Toledo, jobseekers need the widest range of job-related services.

The City will take advantage of the NRSA benefit of the waiver of the CDBG 15% public services cap to fund CBDOs that facilitate workforce development services such as job training, skill building, employment counseling, and job retention for “at risk” and low-income individuals to help them gain valuable workplace experience. Funds will be leveraged with private donations and federal grants.

4. HUD Section 3

Recipients of CDBG and other federal grants are required under Section 3 of the Housing and Urban Development Act of 1968, to provide training, employment, contracting and other economic opportunities—to the greatest extent possible—to low- and very low-income persons; especially, to recipients of government housing assistance, and to businesses that provide economic opportunities to low- and very low-income persons. Also, HUD requires that grantees make efforts to do outreach to minority-owned, women-owned, and disadvantaged businesses to increase equity and inclusion. Section 281 of the National Affordable Housing Act requires each participating jurisdiction to prescribe procedures acceptable to HUD to establish and oversee a minority outreach program. The City could help to create workforce development programs in construction skills through programs such as LISC’s Financial Opportunity Center model. The City could also establish or use existing small business lending programs for residents to take advantage of the Section 3 economic opportunities.

X. 2022-2026 Performance Management Benchmarks

This section establishes benchmarks for the key activities in this plan, and the City's accomplishments against its benchmarks will be reported in the Integrated Disbursement and Information System (IDIS) on a quarterly basis. The specific estimates listed below will be entered into HUD's Integrated Disbursement and Information System (IDIS) under the accomplishments screens by each NRSA:

- LMA Accomplishment – LMASA – low/moderate area benefit, NRSA - Englewood
- LMH Accomplishment – LMH - low/moderate housing benefit, NRSA – Old South End

The City will meet with stakeholders and residents each program year to solicit input in assessing the previous year's NRSA accomplishments compared to the proposed goals and objectives identified in this Plan. The Department of Housing and Community Development (DHCD) will identify variances or delays in meeting goals and make program design or implementation changes, if necessary.

Over the five-year period of the NRSA strategy, the City will work to accomplish the benchmarks against its goals and objectives in the Old South End and Englewood NRSAs:

A. Affordable Housing Priority Objectives include:

- Improve quality of housing stock
- Expand homeownership opportunities
- Increase the supply of decent affordable housing

B. Economic and Human Capital Development Priority Objectives include:

- Create and retain LMI jobs and assist businesses
- Expand workforce development opportunities for low – to moderate – income youth
- Develop commercial properties and facade improvements
- Toledo Health Homes Training Center

C. Neighborhood Improvements and Capacity Building Priority Objectives include:

- Increase code enforcement, demolition, and infrastructure improvements
- Improve neighborhood capacity through training local leaders and working with neighborhood stakeholders to implement the NRSA initiatives
- Increase in public service activities to support the NRSAs

GOAL 1: Expand and Preserve Affordable Housing

Benchmarks

1.1 Develop 148 affordable housing units (35 in Old South End and 113 in Englewood) to increase the supply of adequate housing for residents including seniors. Convert an abandoned industrial site into residential uses.

1.2 Repair 180 owner-occupied single-family houses (80 in Old South End and 100 in Englewood) to improve the quality of affordable housing stock.

- 1.3 Increase safe and healthy housing through lead-paint abatement and weatherization assistance for 43 homes (20 in Old South End and 23 in Englewood).
- 1.4 Acquire & rehabilitate 25 vacant properties for homebuying & rental (15 in Old South End and 10 in Englewood).
- 1.5 Convert 55 low-income housing tax credit S/F rentals into homeowner units (20 in Old South End and 35 in Englewood).
- 1.6 Repair 150 roofs in the Englewood (100) and Old South End (50) NRSA.

GOAL 2: Increase Economic and Human Capital Development Opportunities

Benchmarks

- 2.1 Create/retain 40 jobs through assistance to small businesses/microenterprises (20 in Old South End and 20 in Englewood).
- 2.2 Support 20 businesses in commercial corridors in NRSA through funding for minority-owned, women-owned, & disadvantaged businesses (M/W/DBE), 10 in Old South End and 10 in Englewood.
- 2.3 Create 10 business spaces through the Vibrancy Initiative (7 in Old South End and 3 in Englewood).
- 2.4 Train, hire, and retain 65 weatherization technicians and 70 lead workers (clearance technicians, lead risk assessors and lead contractors) through Toledo Healthy Homes Training Center in the Englewood.

GOAL 3: Neighborhood Improvements and Capacity Building

Benchmarks

- 3.1 Improve infrastructure in the commercial corridor in Old South End through \$7.8m in funding.
- 3.2 Increase in public services through two (2) community-based development organizations (CBDO) to support the NRSA strategies.
- 3.3 Demolition of 113 unsafe structures (23 in Old South End and 90 in Englewood through start a code enforcement receivership pilot).
- 3.4 Institute a Neighborhood Capacity Building Institute for non-profit agencies and train social service organizations from the two NRSA. Train 10 community leaders, five (5) in each NRSA.
- 3.5 Identification, preparation, and designation of one CBDO in each NRSA.
- 3.6 Develop a working group of stakeholders in each NRSA coordinated by DHCD staff to assist with NRSA implementation.

See tables below for the estimated annual outputs that will be monitored by COT during the NRSA period.

Table 6. Performance Management Benchmarks by Year – Old South End NRSA #1

Topic	Goals	Strategy	Benchmark	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Affordable Housing	Increase the supply of adequate housing for residents including seniors	Housing new construction	Houses added	0			15	20	35
	Repair owner-occupied S/F houses to improve housing	Home repair loan program	Housing units repaired	16	16	16	16	16	80
	Increase safe and healthy housing with lead paint abatement and weatherization	Lead paint repair & weatherization	Housing units addressed	2	4	4	5	5	20
	Acquire & rehabilitate vacant properties for sale & rental	Acquisition & rehabilitation	Houses preserved	3	3	3	3	3	15
	Convert LIHTC low-income S/F rentals into homeowner units	Homeownership & preservation	Houses sold	4	4	4	4	4	20
	Repair 50 roofs in the NRSA	Home repair program	Housing units repaired	5	10	15	15	5	50
Economic and Human Capital Development	Create/retain jobs through assistance to small businesses/microenterprises	Small business loans & grants	Jobs created	0	5	5	5	5	20
	Support Broadway Business District in Old South End	Small business loans & grants	Businesses assisted	0	2	3	3	2	10
	Create business spaces through Vibrancy Initiative	Loans, grants, & technical assistance	Businesses assisted	0	2	1	2	2	7

Topic	Goals	Strategy	Benchmark	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Neighborhood Improvement and Capacity Building	Increase in public services to support NRSA activities	Public services through CBDOs	Persons served	0	0	0	1	0	1
	Improve infrastructure to commercial corridor	Improved living conditions	Corridor completed	0	0	1	0	0	1
	Improve living environment through code enforcement & demolition of unsafe structures	Strategic code enforcement and demolition	Demolitions Properties received	3	4	5	5	6	23
	Build neighborhood partner capacity through the Neighborhood Capacity Building Institute	Training and capacity building	Persons trained	1	1	1	1	1	5
	Designation of CBDO to provide additional public services	Identification, designation & orientation	Agencies designated	0	0	0	1	0	1

Table 7. Performance Management Benchmarks by Year – Englewood NRSA #2

Topic	Goals	Strategy	Benchmark	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Affordable Housing	Increase the supply of adequate housing for residents	Housing new construction	Houses added	0	8	35	35	35	113
	Repair owner-occupied S/F houses to improve the quality of housing	Home repair loan program	Housing units repaired	20	20	20	20	20	100
	Increase safe and health with lead paint abatement and weatherization	Lead paint repair & weatherization	Housing units addressed	4	4	5	5	5	23
	Acquire & rehabilitate vacant properties for homebuying & rental	Acquisition & rehabilitation	Houses preserved	2	2	2	2	2	10
	Convert LIHTC low-income S/F rentals into homeowner units	Homeownership & preservation	Houses sold	7	7	7	7	7	35
	Repair 100 roofs in the NRSA	Home repair program	Housing units repaired	10	20	30	30	10	100
Economic and Human Capital Development	Create/retain jobs through assistance to small businesses/microenterprises	Small business loans & grants	Jobs created	0	5	5	5	5	20
		Small business loans & grants	Businesses assisted	0	2	2	3	3	10
	Create business spaces through Vibrancy Initiative	Small business loans & grants	Businesses assisted	0	0	1	1	1	3

Topic	Goals	Strategy	Benchmark	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Workforce Dev. Pilot – Toledo Healthy Homes Training Center.	Create and retain jobs through training program.	Train, Hire and Retain Jobs	Jobs Created	27	27	27	27	27	135
Topic	Goals	Strategy	Benchmark	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Neighborhood Improvements and Capacity Building	Increase in public services to support NRSA activities	Public services through CBDOs	Persons served	0	0	0	1	0	1
	Improve living environment through a code enforcement receivership pilot & demolition of unsafe structures	Strategic code enforcement and demolition	Demolitions Properties received	18	18	18	18	18	90
	Build neighborhood partner capacity through the Neighborhood Capacity Building Institute	Training and capacity building	Persons trained	1	1	1	1	1	5
	Designation of CBDO and implementing agency	Identification, designation, & train	Agencies designated	0	0	0	1	0	1

XI. NRSA Coordination Strategy

The projected investments and activities that the NRSAs will attract will generate the need for supportive services such as housing counseling, workforce development, capacity building, and leadership development. HUD expects the city to achieve substantial improvements and generate housing and economic opportunities within the NRSAs. A clear and well-coordinated implementation plan is needed to ensure the success of the NRSAs. The City's Department of Housing and Community Development (DHCD) will have the ultimate responsibility for implementation and compliance for CDBG and HOME grant funded activities within the two NRSAs. The DHCD will coordinate and manage the implementation of its NRSA strategy through the following framework:

- A NRSA Redevelopment Coordinator responsible for planning, coordinating, monitoring, and reporting on activities in the NRSAs. The position is funded. The roles and responsibilities of the coordinator will include:
 - a. Recruit and work with non-profit and for-profit organizations to implement City funded NRSA activities. Certify community-based development organizations (CBDOS).
 - b. Ensure that subrecipient and contractor agreements contain any required NRSA goals and requirements.
 - c. Conduct NRSA orientation/training of staff from other departments and partners.
 - d. Track and report on proposed leveraged sources for the NRSA from other City departments and external partners including profiles on completed projects in the NRSAs, type, and amount of funds used to undertake them.
 - e. Collect program output data from program participants and ensure input into IDIS.
 - f. Coordinate and participate in at least one annual public meeting to report on goals and receive public input.
- Establish an Englewood NRSA working group to assist the coordinator with the implementation of activities in that NRSA. The working group will consist of community leaders, representatives of non-profits, funders, major institutions, and other stakeholders. The group will meet monthly and be segmented into committees overseeing focus areas such as economic development, housing, healthy foods, and public services.
- Establish an Old South End NRSA working group to assist with NRSA implementation with a membership, meeting, and committee structure like the Englewood working group. The Old South End NRSA will also include a committee on Infrastructure/Streetscape.
- The City's commitment to invest recently approved Section 108 loan funds within the two NRSAs will be coordinated through a Section 108 Revolving Loan Committee. The committee will consist of the City's Director of Economic Development, the DHCD's Housing and Administrative Services Commissioners, the Lucas County Land Bank, representatives from banks, and community development financial institutions (CDFIs).

In addition to the above management structure, the city will use the following strategies to develop and provide support services to the two NRSAs:

- Identify and develop Community Based Development Organizations (CBDOs) to facilitate the use of CDBG funds for new construction and increased public services.
- Build/enhance nonprofit and community leadership capacity to implement NRSA strategies and support activities through a Neighborhood Capacity Building Institute pilot.
- Build local developer capacity and create developer incentives.
- Ensure that NRSA activities promote and achieve the City's goals of diversity, equity, and inclusion (DEI) for persons of color through its racial equity and inclusion initiative.
- Survey area businesses to gauge post-pandemic availability and need for services.
- To prepare community residents for jobs created by investments, collaborate with a 4-county metropolitan statistical area (MSA) workforce partnership for employment training and workforce development. Partner with other agencies to provide access to childcare, transportation, etc.
- Provide and leverage CDBG financing and technical assistance with other private and public sources to assist large and small employers (including microenterprises) that create or retain jobs for economic stability and self-sufficiency.
- Attract employers through the creation of commercial/business space.

Please see Attachment I for the DHCD's organizational chart which shows the management structure for the NRSAs

XII. Monitoring and Reporting

The Department of Housing and Community Development (DHCD) staff will be responsible for monitoring the performance of subrecipients and developers undertaking activities in each of the two NRSAs and compare that to the NRSA objectives and goals proposed in the FY 2022 – 2026 NRSA Application. The City's NRSA monitoring process will consist of ensuring that NRSA goals and objectives are clearly outlined in each CDBG agreement related to the NRSAs. The city will also identify the NRSA benchmarks that it expects to achieve for each program year in its Annual Action Plan. At the beginning of each program year, the DHCD staff may conduct a risk-based assessment of subrecipients or other partners who undertake CDBG activities in the NRSAs. Based on the level of risk identified, the City will determine the frequency, level, and type (i.e., desk review vs. onsite) of monitoring that will be conducted. The HUD NRSA Monitoring Checklist (see attached) will be used as a guide when monitoring subrecipients. Training on NRSA compliance and monitoring will be provided to ensure the data collection is streamlined. The city will use HUD Exhibit 3-16 titled Guide for Review of Subrecipient/Community-Based Development Organization (CBDO Management) when performing on-site monitoring on an annual basis. Exhibit 3-15 titled Guide for Review of a HUD-Approved Neighborhood Revitalization Strategy Area (NRSA) will be used to monitor the overall implementation of the NRSAs. See link to CPD Monitoring Handbook: [CPD Monitoring Handbook- HUD Exchange](#).

Reporting

The following steps will be used to track progress and manage the NRSA strategy:

- At the end of each quarter or at least semi-annually, the assigned NRSA staff will review the progress and performance of NRSA activities. The purpose of the review is to identify and address potential issues and challenges with the implementation of the NRSA strategy.
- All records related to the NRSA—including the NRSA plan, reports, and meeting minutes—will be maintained by the relevant staff person.
- Each subrecipient, CBDO, or contractor that undertakes work in an NRSA with CDBG funds will be responsible for reporting on projects completed to the NRSA Coordinator on a schedule to be determined and using a data form provided. Collecting and tracking data is critical to ensure that the city is making progress with the NRSA designation and revitalizing the target area. The periodic reporting will allow the DHCD to review the proposed activities under the NRSA Plan and assess whether the activities are meeting the goals of the NRSA Plan. Each year during the Annual Action Plan planning process, the NRSA Coordinator will make sure that the NRSA goals and objectives are reasonable and on track to meet the overall goals in this Plan. If the projected outputs are showing a significant change in the number of people being served, the city will adjust the Annual Action Plan and share the NRSA information with HUD.
- The City will report its NRSA progress at the end of each program year in its HUD Consolidated Annual Performance Evaluation Report (CAPER). The NRSA Coordinator will review the IDIS Online Report **PR84: CDBG Strategy Area Report** and activity-specific information on the **PR03: CDBG Activity Summary Report** to ensure IDIS accurately reflects information submitted by subrecipients and City staff. Any inaccuracies or omissions will be forwarded to the IDIS input staff for correction in IDIS.

Documenting Impact

- The NRSA Coordinator will prepare an annual report that compares NRSA accomplishments to proposed goals and evaluates the City's progress in meeting them including:
 1. A list of the investments leveraged and benefits each year in each NRSA.
 2. A summary of numeric accomplishments (outputs) for each of the CDBG-funded goals in each NRSA.
 3. A narrative description of how the accomplishments address the overall outcomes of the NRSA; and
 4. A summary of the consultation and participation with the NRSA stakeholders throughout the program year.
- The NRSA Coordinator will hold a meeting with stakeholders and residents of the NRSA target area to review the NRSA annual report and evaluate the performance of the funded projects (*depending on timing, this meeting could be combined with the Annual Action Plan*).

The Consolidated Planning framework provides the city with a way to evaluate the NRSAs during the designation period. The impact will be assessed on an ongoing basis and will be documented as follows:

- GOAL: What do we want to accomplish?
- STRATEGY: How are we going to accomplish that goal?
- METRICS: What will we measure to know that we are making progress? Are there specific milestones we aim to meet? Over what timeframes?
- OUTCOMES: How much progress have we made toward our goal at a given point in time?

Please see Attachment F for the NRSA impact matrix.

XIII. Strategic Partnerships

The available resources provided through the CDBG, and other federal grant programs are usually insufficient to meet the needs of the communities they are intended for. The implementation of community revitalization strategies is successful when the community takes advantage of partnerships among federal and local governments, the private sector, community organizations, and neighborhood residents. Leveraging of financing, technical skills, and capacity are critical to the City of Toledo's ability to carry out the activities described in Section X and achieve the identified performance measures and outcomes in Section XI. Dependent on the partner capacity in the NRSAs, the DHCD will use an implementation framework that uses a primary implementation entity or a set of work groups that are coordinated by DHCD staff. The City maintains current relationships with many stakeholders in the community including those listed below to implement the strategies outlined in the NRSA plan.

The cross-sector partnerships serve to lay the groundwork for community growth; make neighborhoods attractive for investment; and ensure that the benefits of economic activity remain in neighborhoods for long-term development. During the five years of the NRSA plan, the City will continue to identify and recruit other stakeholders to carry out the NRSA Plan.

Community Based Development Organizations (CBDOs)

As outlined in HUD Notice CPD-96-01 and using the criteria for CBDO designation at 24 CFR 570.204 and 570.207(b)(3)(iii), the City may certify and use CBDOs to support certain public services, new construction of housing, homeownership assistance, and community economic development activities in the designated NRSAs. The use of CBDOs in approved NRSAs allows the City to provide additional public services to support the increased public and private sector investments in the NRSAs by removing the CDBG 15% public service activity cap limitations. Also, some otherwise ineligible CDBG activities such as new construction of housing may be done by CBDOs in the NRSAs. CBDOs are not considered subrecipients but may be designated as such by the City and all the rules regarding subrecipients will apply to that CBDO, including the requirement for reversion of assets.

The City is considering the following strategies to engage CBDOs on its investment strategy:

- **Certify non-profit organizations as CBDOs that currently have target areas that include or are coterminous with the NRSAs:** The CBDO provisions at 570.203(c) require that a CBDO must have a defined geographic area of operation. The NRSAs may include or be a part of a CBDO's target area(s). The DHCD proposes that CBDOs working within areas that include or are coterminous with NRSAs may expand their areas to include the NRSAs. The CBDO will be then able to work within the NRSAs. Also, since CBDOs are authorized to primarily operate in an identified area, there is a limited allowance for services to persons outside of the identified area.
- **Certify HOME community housing development organizations (CHDOs) as CBDOs, as applicable:** Existing HOME CHDOs may qualify as CBDOs, and only automatically qualify as CBDOs if they serve a single neighborhood. The City must review and certify CBDOs.
- **Use of a CBDO in Multiple NRSAs:** CBDOs may serve a large or multiple NRSAs while maintaining "local control" through its board membership.
- **Recruitment of CBDOs—**CBDOs may be identified to partner with the City through several means. The City will allow interested organizations the opportunity to apply on a rolling basis to be CBDO approved and will be eligible for NRSA CDBG funding. The beginning of each calendar year, DHCD staff will review the approved CBDO list and check for compliance by reviewing the board makeup of the organization, discussions with organization staff, and obtaining LMI certifications (if applicable) for board members. If the CBDO still qualifies after the compliance check, they will continue to be on the approved CBDO list for the City. This does not guarantee an organization CDBG funding – however, this allows organizations to apply for CDBG that is otherwise capped or restricted per HUD regulations.
- DHCD may certify and use CBDOs to carry out new construction of housing as authorized under 570.204 (a). In addition to this, Community Housing Development Organizations (CHDOs) often have the same makeup that a CBDO has. Thus, the City will review DHCD-approved CHDOs to see if any CHDO qualifies as a CBDO. If a CHDO qualifies as a CBDO as well, the City will reach out to the CHDO to determine if the organization is interested and has the capacity to carry out CBDO-eligible activities located in the NRSAs.

Strategic Partnerships - NRSA1 Old South End and NRSA2 Englewood

The COT currently works with or plans to develop relationships with the following organizations that are in or serve the NRSA:

- **Believe Center** is a recreational and community center in the Old South End under a non-profit 501(C)(3) community organization that provides programs, arts, education, sports, and other full-service activities to youth and families. The center is located near to one of the major entrances into the NRSA from the Anthony Wayne Trail called the Believe Center Gateway which has \$7.8m in approved infrastructure improvements. The organization currently receives CDBG funding under the public services category – 24 CFR 570.201(e).

- **Sophia Quintero Arts** - The Sofia Quintero Art & Cultural Center is a 501(C)(3) non-profit organization that supports local artists and provides interest, awareness, and education to the community about Latino art, heritage, and culture. The organization currently receives CDBG funding under the public services category – 24 CFR 570.201(e).
- **Historic South Initiative (HSI)** – HSI is a 501(C)(3) non-profit organization that has as its main objective to promote the ongoing development of a vibrant, thriving neighborhood in the Old South End NRSA. HSI achieves that objective through the rehabilitation of housing for homeownership, primary and adult education, augmentation of community services, and creation of jobs and employment opportunities. HSI has coordinated several successful projects in the Old South End—such as the Old South End Master Plan; L.E.D. lighting project along Broadway; rehabilitation of housing; Carnegie Library Building renovation; construction of Little Caesar’s Pizza location; Danny Thomas Park improvements; tuition assistance; and early childhood education. The organization receives HOME Investment Partnership (HOME) Program funds as a certified HOME Community Housing Development Organization (CHDO). HSI is planning a 120-unit new construction senior rental housing project with a for-profit developer using low-income housing tax credits (LIHTC).
- **Nuestra Gente Community Projects** – A nonprofit 501 (c) 3 organization established in Toledo, Ohio, in 2008 serves low-income individuals and families in the Old South End and the surrounding communities of Lucas County. They provide food, health care screenings, and transportation primarily to Hispanic/Latino workers who do not speak English. Through their community radio station Nuestra Gente 96.5 FM, we provide information to our listeners on different programs and services available to assist community members in need. They host an annual Barrio Latino Art Festival each summer. Planned investments include \$1,000,000.00 for phase 1 (\$400,000) and phase 2 (\$600,000) renovations in the Nuestra Gente Community Center in the Old South End NRSA.
- **Broadway Corridor Coalition (BCC), Inc.** - The BCC is a nonprofit community group focused on the Old South End of Toledo, Ohio. The community group has developed a master plan for the neighborhood in conjunction with Design Collective, and the coalition is working on an amendment to the Plan. The amendment to the Plan is focused on the Broadway mile and encouraging business development along Broadway. All businesses on either side of the corridor will be targeted for small business loans, signage, streetscape, and façade improvements to benefit and build on the \$7.8m of infrastructure improvements. The BCC will develop specific loan products and standards for small businesses to be a part of discussions.
- **Toledo Design Collaborative (TDC)** is an urban planning and design entity that partners with neighborhood organizations and the City to advocate for thoughtful urban planning and design. A core belief of the Toledo Design Collective is thoughtful planning and urban design should be a right of every person, not just a privilege of the few. TDC frames its work around diversity, equity, and inclusion.
- **NeighborWorks Toledo Region (NHS)** is a 501 (C)(3) organization that is an affiliate member of Neighbor Works America, and provides: homeownership housing, owner-occupied rehabilitation, development, first mortgages, homebuyer education, financial counseling, and

workforce development. NHS is an OHFA-qualified non-profit developer and State of Ohio certified HOME Community Housing Development Organization (CHDO) and would be willing to partner with the city to provide affordable housing and other support services within the NRSAs. The organization is going through the City's HOME CHDO certification process and will receive \$150,000 for work in the Cherry Legacy Neighborhood. The organization provides its products and services Citywide but has current housing preservation projects in the Old South End and the Englewood NRSAs. They are collaborating with the City, Ohio Housing Finance Agency (OHFA), Land Bank, and private sector lenders to convert rental single-family houses into homeownership units when the low-income housing tax credit terms expire. NHS currently receives CDBG public services funds for its housing counseling programs. NHS also leads a \$4 million annual energy improvement program in partnership with the city, the State of Ohio Department of Energy, and local power companies—Columbia Gas, First Emery, and Toledo Edison.

- **Toledo (Lucas County) Land Bank** is a non-profit organization that partners with the City of Toledo to take control of vacant, abandoned, and tax overdue properties; and to demolish unsafe structures. Their goals include the transformation of those properties into green, healthy, occupied, and tax-paying units; and to assist in improving the lived environment of the neighborhood they work in. The Land Bank also assists residents with home renovations and businesses with updated store fronts. The Land Bank's Rebuild Invest Stabilize Engage (RISE) programs targeted both NRSAs as an investment and activity area. The Land Bank improved 659 parcels in Old South End and 546 parcels in Englewood already.
- **Toledo Local Initiatives Support Corporation** is a non-profit organization that produces economic development initiatives that help create vibrant neighborhoods of choice in the City of Toledo. Their mission is to work with residents and partners to forge resilient and inclusive communities of opportunity across America. They do this work through: strengthening existing alliances while building new collaborations within the City of Toledo; leadership and capacity building of the partners they work with; equipping talent in underinvested communities with the skills and credentials to compete successfully for quality income and wealth opportunities; investing in business, housing, and other community infrastructure to catalyze economic, health, safety, and educational mobility for individuals; communications; driving local, regional, and national policy; and system changes that foster broadly shared prosperity and well-being. Currently, LISC is working in the Old South End with Historic South, the Getting Healthy Zone Initiative, and beginning some work with the AmeriCorps program and the Toledo Opera. LISC has made significant investments in the Englewood NRSA and is assessing the Old South NRSAs neighborhood organizational capacity to do comprehensive community development.
- **City of Toledo Code Enforcement Division** is responsible for responding to complaints, eliminating nuisance, and enforcing health and safety regulations as it pertains to property maintenance and zoning codes in the City of Toledo. The City recently completed a Code Enforcement Program assessment which recommended goals and priorities to move code enforcement from reactive to strategic and proactive, improve greater use of data, consistent and equitable enforcement and safeguards, and a culture change to compliance and support.

- **Promedica Health – Ebeid Program** is a catalytic, multifaceted initiative developed to address social determinants of health and create a model to revitalize neighborhoods. This initiative addresses social determinants of health and supports long-term neighborhood health and growth in Toledo’s UpTown Neighborhood. The revitalization initiative focuses on four areas: improving health outcomes, increasing access to education, offering job training, and providing stable housing.
- **Metropolitan Housing Authority of Toledo** provides affordable housing to adults, seniors and children in its Affordable Housing and Housing Choice Voucher Program. Serving Lucas County and the City of Toledo, they also provide a myriad of programs and opportunities designed to improve the total quality of life for their residents, with the Family Self-Sufficiency Program, and employment training through Workforce Development. The programs and services are the result of successful collaborations with numerous community partners.
- **Toledo Lucas County Port Authority** provides funding that facilitates neighborhood redevelopment through strategies such as energy efficiency building retrofits and small business/microenterprises development. The Port Authority has an Economic and Community Development Institute (ECDI) grant and loan program funded from the property taxes which supports real estate projects by eligible, 501 (c) 3 neighborhood-based organizations. The ECDI program also provides business training; technical assistance; and loans of up to \$350,000 to start-up and expansion businesses and microenterprises for equipment purchases, operating expenses, and working capital. Among its programs, the ECDI provides Brownfield Redevelopment, Tax Increment Financing (TIF), and bond financing to aid neighborhood redevelopment goals such as those envisioned for the two NRSAs. ECDI promotes greater economic opportunities through loans and guarantees tied to the number of jobs created or retained and leveraging of Small Business Administration (SBA) 504 Loan Program funds.
- **Toledo Area Regional Transit Authority (TARTA)** provides a vital link in the Toledo metro area to jobs, education, health care, and other destinations. Enabling everyone in the community to have access to transportation regardless of their age, race, physical ability, or economic background. TARTA serves seven communities in Northwest Ohio: Maumee, Ottawa Hills, Rossford, Sylvania, Sylvania Township, Toledo, and Waterville.
- **Diocese of Toledo** was established in 1910. It encompasses 8,222 square miles in a mixture of urban and rural areas that spans 19 counties in Northwest Ohio. Their churches, schools, hospitals, and other institutions provide health, education, and spiritual care for communities in need, including the two NRSAs.
- **Toledo Public Schools** are on a mission to produce competitive college and career-ready graduates through a rigorous curriculum across all grade levels, by implementing Ohio’s New Learning Standards with fidelity. Their vision is to be an ‘A-rated’ school district whose graduates are college and career ready. There are 9 schools within the two NRSAs: one Primary, six Elementary, one Middle School, and one K-6 school.
- **Ohio Housing Finance Agency (OHFA)** provides opportunities for Ohioans to locate affordable housing. The Agency offers a variety of programs to help first-time homebuyers, renters, senior citizens, and others find quality affordable housing that meets their needs. The

Agency also works with developers and property managers of affordable housing throughout the state.

XIV. Current Leveraged Resources in NRSAs

The intent of the NRSA strategy is to attract non-CDBG public and private sector resources to the target area. There are several current and future projects and programs that the City's NRSA investment will leverage. These include government initiatives, capital improvements, foundation-funded programs, and private investment. This section identifies some of the current key non-federal governmental and private sector funding and projects in the two NRSAs that will benefit low-to-moderate-income individuals and households.

The amount of federal funding is unable to address the housing and community development needs of the two proposed NRSAs. The City of Toledo has proactively sought out other public and private sector partnerships and resources to expand the impact of its grant-funded activities. Table 9 labeled *Leveraged Resources and Intended Outputs*—on page X—summarizes the following initiatives and intended outputs based on the area (City Wide and NRSAs) that the City intends to leverage within the two NRSAs.

- **Historic Tax Credits**

The federal historic rehabilitation tax credit (HTC) program is an indirect federal subsidy to finance the rehabilitation of historic buildings with a 20% tax credit for qualified expenditures. Before the enactment of tax reform legislation at the end of 2017, there was also a 10% non-historic rehabilitation tax credit for pre-1936 buildings. These Federal tax incentives are used to stimulate private investment in the rehabilitation and reuse of historic structures that can provide affordable rental housing.

- **The Ohio Low-Income Housing Tax Credit Program (LIHTC)**

The Low-Income Housing Tax Credit (LIHTC) Program is an investment vehicle created by the federal Tax Reform Act of 1986 to increase and preserve affordable rental housing for low-to-moderate-income households. Administered in Ohio by the Ohio Housing Finance Agency (OHFA), this program permits investors in affordable rental housing to potentially claim a credit against their tax liability annually for a period of 10 years, bringing much-needed private investment to affordable housing projects. The City provides funding for projects receiving low-income housing tax credits from OHFA. This consists of HOME-assisted projects receiving 9% competitive tax credits and a non-competitive allocation of 4% credits. See a link to OHFA: [Ohio Housing Finance Agency Tax Credits](#).

Over the past four years, only two housing projects located in the City of Toledo received 9% competitive LIHTC allocations namely:

1. Warren Commons – 46 service-enriched housing units - \$3,050,000 in tax credits and HDL reserves.
2. Secor Senior Lofts – 58 new senior affordable urban housing - \$2,250,000 in tax credits and HDL reserves.

- **Toledo Neighborhood Capacity Building Institute (TNCBI)**

Toledo lacks strong neighborhood organizations with the capacity to plan and implement community development projects and sustained activities that enhance neighborhoods and improve quality of life. The TNCBI is a 12-month engagement of select nonprofit organizations, neighborhood associations and community leadership to build capacity in strategic areas necessary for effective neighborhood revitalization and sustainability. To carry out the NRSA plan, the COT can use an implementing entity such as a non-profit community-based organization or a working group of community stakeholders. The TNCBI will provide a forum to train community leaders in both NRSAs to implement the NRSA strategy. The course consists of 21 modules with virtual and small group sessions and graduation and recognition by City leadership. Modules include fundraising/grant writing, programming and services, strategic planning, housing and commercial development basics, land use basics, and understanding community power systems. The institute will result in stronger neighborhood organizations, increased access to investments, and enhanced quality of life.

- **Broadway Infrastructure Improvements**

In partnership with the Broadway Coalition, and the Toledo Design Collaborative, the COT approved \$7.8 million in infrastructure improvements along the Broadway corridor in the Old South End NRSA. Small business loans, signage, streetscape, and business facade improvements will build on the infrastructure upgrades. The project is multi-year and started with a \$150,000 gateway arch project.

- **Vibrancy Initiative**

The City launched a “vibrancy initiative” in October 2021 to improve commercial buildings and create job-ready spaces in low- to moderate-income census tracts where entrepreneurs can occupy revitalized buildings and strengthen neighborhoods as more goods and services are available nearby. Additionally, it will preserve structures and reduce blight as boarded-up buildings are proactively repaired and reopened. The initiative is intended to spur investment and job creation in the City in general and specifically in the two proposed NRSAs:

1. Facade Improvement Grant (FIG) - a matching grant of \$10,000 to \$40,000 to reimburse eligible expenses for property owners to transform the facade of commercial, industrial, and mixed-use buildings in low- to moderate-income census tracts. Building owners must provide a 50% match and must either occupy the space as a business owner or market the space for lease.
2. White Box Grant Pilot Program- a matching grant of \$25,000 to \$50,000 for first-floor, interior renovation expenses to bring vacant commercial first-floor spaces, in low- to moderate-income census tracts, up to current code to create a functional "white box" space ready for customization and occupancy. Building owners are required to provide a 30% match and must either occupy the space as a business owner or actively market the space for lease.

- **Englewood Code Compliance Pilot**

The City, in conjunction with the Code Compliance Division, will be working with homeowners to abate code violations. In doing so, the effort will remove blight, stabilize property values, and overall improve the housing stock within the City. The City has identified 767 roof violations throughout the City, with 79% of the violations being in the NRSA areas. Through the “Rooftops” initiative, the City will provide grants to eligible property owners of identified roof code violations. While eligibility is based on being at or below 60% of the area median income, priority will be given to seniors, veterans,

and disabled homeowners. The program is made available through the \$900,000 ARPA funding allocation and financial institution partnerships.

- **Toledo Healthy Homes Training Center**

A new initiative for the Englewood NRSA is the collaborative \$2 million application to the Department of Energy along with the \$2m Federal Earmark application for the Toledo Healthy Homes Training Center Workforce Development project. The City of Toledo is in the process of undertaking an urban design study to reposition the distressed Swayne Field Shopping Center and surrounding parcels. The Toledo Healthy Homes Training Center in the Englewood NRSA will provide a regional hub for workforce development training opportunities across impacted communities. This project will recruit, train and mentor a diverse workforce while providing the resources for participant supportive services such as stipends and transportation vouchers. The THHTC will offer 65 weatherization technicians and 70 lead worker trainees an entryway to the broader clean energy job market and expand the WAP workforce capacity across northern Ohio.

- **Section 108 Loan Guarantee Program – Loan Pool Project**

The City of Toledo has received a \$37 million loan guarantee for the Loan Pool Project to spur equitable community development, create jobs, and increase affordable housing. The Loan Pool funding will provide gap financing for borrowers with the intent to create and retain jobs, increase affordable housing, advance equity, and equitable development opportunities while expanding the existing tax base for Toledo. Equitable development projects will include projects that support investments in communities and neighborhoods of color or provide financing to Black, Indigenous, and People of Color (BIPOC) led developers, businesses, or organizations.

The Section 108 Loan Pool is anticipated to utilize the following four potential eligible activities with the following Good Faith Allocations:

Table 8. Section 108 Loan Guarantee Program

Activities	Allocation	NRSAs	Citywide
Special Economic Development	\$20,000,000	\$4,000,000	\$16,000,000
Acquisition of Real Property	\$2,000,000	\$1,000,000	\$1,000,000
Housing Rehabilitation	\$10,000,000	\$5,000,000	\$5,000,000
Public Facilities	\$5,000,000	\$3,000,000	\$2,000,000
TOTAL	\$37,000,000	\$13,000,000	\$24,000,000

- **Driggs Dairy South**

The Driggs Dairy South project is located within the Englewood NRSA entailing 1.85 acres of an abandoned commercial site. The scope of the project includes the acquisition of land, demolition, clean-up of the site, and the development of 53 new units of affordable housing. The Driggs Dairy South project would be a joint venture with various funding sources including 4% low-income housing tax credit funds, ARPA funds, city and county funds, and private for-profit developers.

Table 9. Leveraged Resources and Intended Outputs

Agency or Organization	Project Description(s)	Project Type(s)	Investment \$	Period	Outputs	NRSA Location	Website, if applicable
Private Investment Projects							
Toledo Local Initiatives Support Corporation	Investments in early win projects in commercial gateways	Commercial corridor, job creation, small business	\$100,000	2022-2026	Projects to be selected	Old South End - NRSA#1	Toledo LISC Toledo
	Three LIHTC single-family rental projects converted Vacant homes repaired Financial Opportunity Center	Homeownership and rental housing, financial counseling	\$2.1m \$2.5m	2022-2026	33 homeowner units & 67 rental 25 units	Englewood - NRSA#2	Toledo LISC Toledo
Key Bank & NeighborWorks Toledo (NHS)	Key Bank providing an EQ2 long-term (20-year) subordinated loan to NHS Toledo for mortgages to LMI 1st-time homebuyers.	Homeownership Housing preservation	\$3,000,000	2022-2026	New housing units Increased value	Available for South Toledo Targeted to both NRSA#s	
Historic South Initiative (HSI) affordable housing	HOME CHDO developing 120 housing units for seniors and preserve owner-occupied units	Rental housing Home repair Homebuyer	\$1.7m credits, grants, loans \$1.5m HOME	2022-2026	Increased senior housing. Preserve existing houses	Old South End - NRSA#1	Historic South
Columbia Gas	Energy improvement & weatherization grants for LMI households for homeownership	Homeownership	\$1.5 million	2022-2026	Homebuyer housing Increased value	Citywide and two NRSA#s	Columbia Gas of Ohio (columbiagasohio.com)
First Energy & Toledo Edison	Energy improvement & weatherization grants for LMI households	Rental housing Homeownership	\$2.6 million	2022-2026	Homebuyer & rental housing Improvements	Citywide and two NRSA#s	FirstEnergy Corp. Home
City Government Projects							
Code Enforcement Division, Dept. of Housing & Community Development	Code enforcement and demolition of unsafe structures. Homeowner education and outreach on code compliance.	Demolition on an area and spot basis	\$1,250,000	2022-2026	Blight reduction & community improvements Code education & home repair	Citywide and two NRSA#s	Toledo Code Enforcement (oh.gov)
Dept. of Economic Development Vibrancy Initiative	Program grants to businesses and commercial property owners	Façade upgrades, blight reduction Business spaces and job creation	\$250,000	2022-2026	New business spaces, job creation, quality of life	Old South End - NRSA#1 Englewood - NRSA#2	City of Toledo Vibrancy Initiative (oh.gov)

Table 9. Leveraged Resources and Intended Outputs

Agency or Organization	Project Description(s)	Project Type(s)	Investment \$	Period	Outputs	NRSA Location	Website, if applicable
City of Toledo and State of Toledo	Improvements to the Broadway Corridor including physical and quality of life	Infrastructure upgrades, small business development	\$7,800,000	2022-2026	Improved streets, & sidewalks, increase services & jobs	Old South End - NRSA#1	
Dept. of Housing and Community Development: Driggs Dairy site	Redevelop an abandoned commercial site through demolition, clean up, and conversion into housing and commercial uses.	Demolition, affordable housing, and job creation	\$14,400,000	2022-2026	53 new housing units Grocery store	Englewood - NRSA#2	Toledo -Former Driggs Dairy Reuse Phase I... (oh.gov)
Toledo Pilot Neighborhood Capacity Building Institute (TNCBI)	12-month training program - nonprofits, neighborhood associations & community leaders to build capacity.	Public services and education	\$500,000	2022-2026	Trained & capable community leaders	Citywide but focus on the two NRSAs	Toledo Neighborhood Capacity Building
Toledo Dept. of Parks	Application for funding for phase 3 of Danny Thomas Park improvements	Park improvements	\$1.75 – 2 million	2022-2026	Improved living environment	Old South End - NRSA#1	
Land Bank	Substantial rehab and sell 6 single family homes in Englewood.	Home Repair, Homeownership	\$1.5m	2022-2026	Improved Housing Stock, Homeowners	Englewood	
THHTC (Swayne Field Workforce Dev)	Acquire and renovate facility, provide workforce training.	Workforce Development	\$4m	2022-2026	Jobs	Englewood	
Other Government Projects							
State of Ohio Dept of Energy & HHS	Energy improvement grants for LMI households.	Rental housing Homeownership	\$1.5 million	2022-2026	Homebuyer & rental housing	Citywide and two NRSAs	
Toledo Lucas County Port Authority	Energy efficiency and alternative energy programs ECDII Small Business Loans.	Energy improvements Business assist.	\$1 million	2022-2026	Increase in economic opportunities	Citywide and two NRSAs	
HUD Section 108 Loan Guarantee	Gap financing for projects to create and retain jobs, increase affordable housing, in BIPOC communities.	Economic Dev., Affordable Housing, Infrastructure	\$37 million	2022-2026	Increase in economic dev. & affordable housing	Citywide and two NRSAs	

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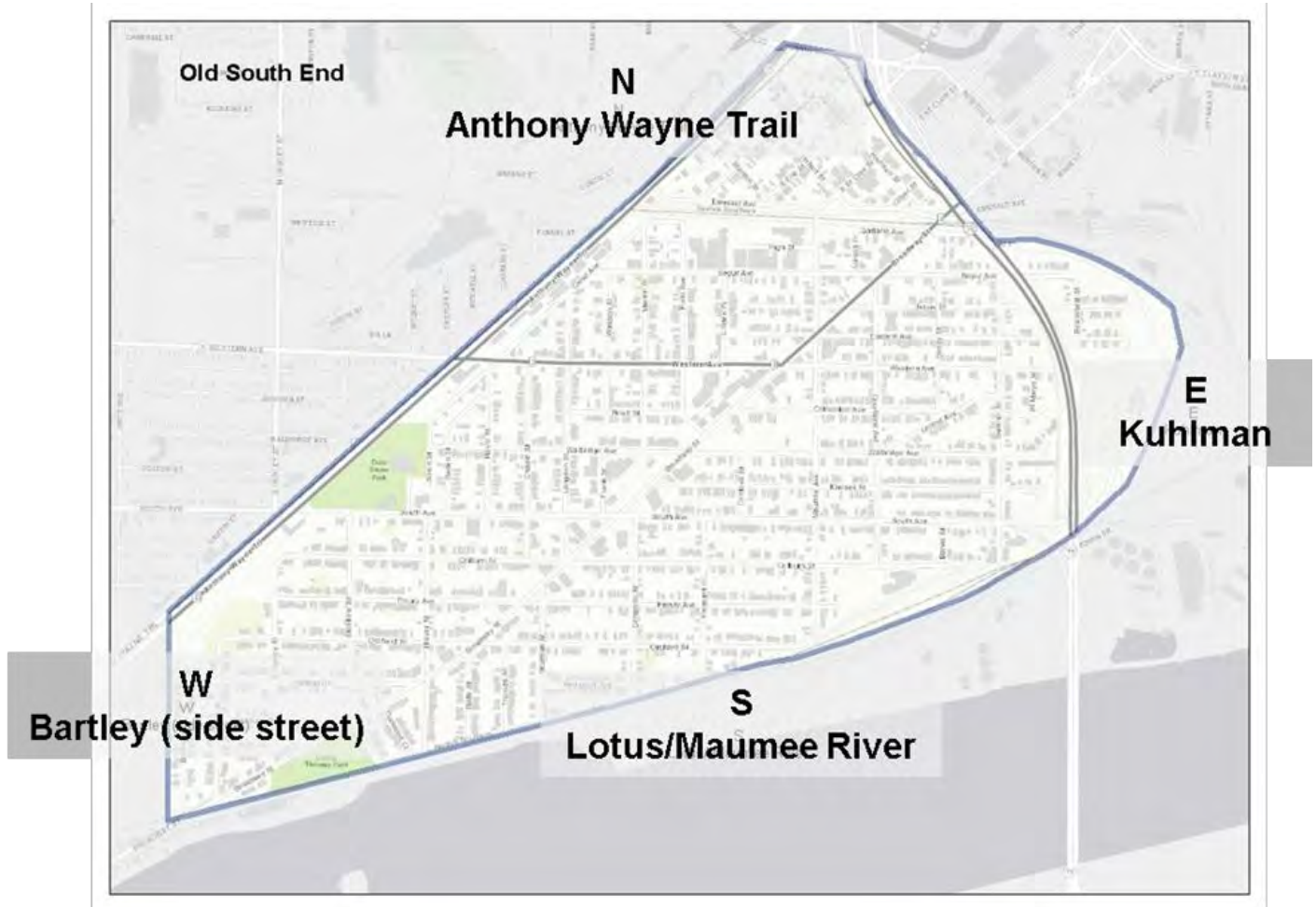
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XVI. Appendices

Attachment A: NRSA #1 - Old South End Boundary Map



Attachment B: Old South End Master Plan



OLD SOUTH END MASTER PLAN

FOR THE BROADWAY CORRIDOR COALITION - TOLEDO, OHIO

FEBRUARY 27, 2017

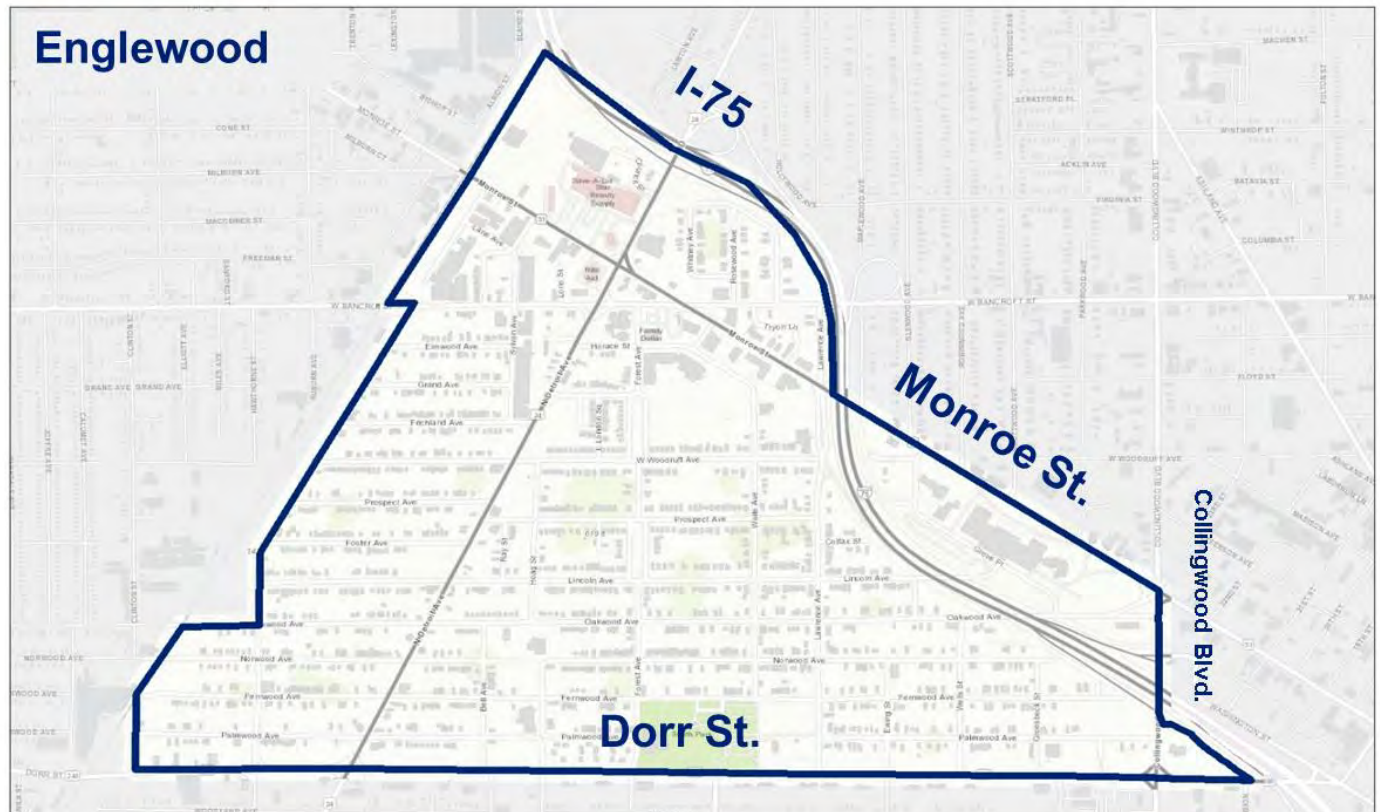
TOLEDO
DESIGN
CENTER



Please click on the link below for the full document.

<https://toledodesigncollective.s3.amazonaws.com/2017-OldSouthEnd-MasterPlan.pdf>

Attachment C: NRSA #2 - Englewood Boundary Map



Attachment D: Englewood Community Plan



Please click on the link below for the full document.

<https://toledodesigncollective.s3.amazonaws.com/2022.07.13.Englewood-Master-Plan-FINAL-spreads.pdf>

Attachment E: NRSA Demographic and Primarily Residential Criteria

Demographic Criteria: Per HUD Notice CPD-16-16, The Designated Area(s) Must Be Documented as Primarily residential and contain a percentage of low- and moderate-income residents that is equal to a community's "highest quartile percentage" (as computed by HUD pursuant to 24 CFR 570.208(a)(1)(ii)) or 70 percent, whichever is less, but, in any event, not less than 51 percent. The city's highest quartile percentage is over 70% LMI; so, 70% LMI was used to determine the LMI eligibility. The following are the calculations for the NRSA #1 - Old South End and NRSA #2 – Englewood:

Low-to-Moderate-Income Demographic Criteria By NRSA: Old South End - NRSA #1

Old South End – NRSA #1			
Block Groups	LOWMOD	LOWMODUNIV	LOWMOD_PCT
390950103001	670	830	81%
390950054004	255	280	91%
390950054001	590	1,030	57%
390950054002	165	250	66%
390950103002	385	610	63%
390950103003	575	785	73%
390950042003	420	530	79%
390950042002	270	335	81%
390950042001	475	595	80%
390950054003	1,035	1,220	85%
AREA AVERAGE	4,840	6,465	75%

Low-to-Moderate-Income Demographic Criteria By NRSA: Englewood - NRSA #2

Englewood- NRSA #2			
Block Groups	LOWMOD	LOWMODUNIV	LOWMOD_PCT
390950014002	360	450	80%
390950015001	500	650	77%
390950015002	490	685	72%
390950021002	705	1,000	71%
390950024002	390	480	81%
390950025001	415	555	75%
390950025002	1,260	1,365	92%
390950026002	210	435	48%
390950026001	435	625	70%
390950034001	750	855	88%
AREA AVERAGE	5,515	7,100	78%

Primarily Residential By NRSA: The primarily residential criterion was calculated by taking the total number of parcels and dividing by number of residential parcels (not including vacant parcels). Below is the breakdown for each of the NRSAs.

Old South End - NRSA #1	Englewood - NRSA #2
3210 Parcels	2497 Parcels
2818 Res (2320 w/o vacant)	537 (47 com 490 res) vacant
377 Com	389 com
547 Vacant (498 res, 49 com)	2105 res
= 72%	= 65%

Attachment F: NRSA Public Notices and Public Comments

See attached and below copies of public notices, and comments received.

See link to the COT's website notice: [City of Toledo | Public Notice: NRSA Application & Substantial Amendment to 2020 Consolidated Plan and 2021 Annual Action Plan](#).

Public Comments and Feedback

For the Englewood area ProMedica Hospital Systems is an investor. The community is a focus area of the Lucas County Land Bank, and Local Initiative Support Corporation, Toledo office. For the South End stake holders such as The Arts Commission, Toledo Local County Port Authority, Toledo Land Bank focus area and the Diocese of Toledo were partners already working in that neighborhood. Both the City of Toledo and other stakeholders and partners were carrying out investments' activities in that target area.

Residents and stakeholders were eager to provide feedback. While some of the respondents understood the need to target investment to realize significant change, others were concerned that the NRSA's would omit certain areas. Residents also identified several areas within their neighborhoods that they wished to be included. However, residents were advised that the inclusion of areas would be subject to meeting the NRSA LMI population requirements. In addition, residents wanted to make sure that targeted investments were coordinated with other activities. The final comments received during the public comment period will be reviewed and incorporated into the final NRSA strategy.

Dana Corporation – an automotive manufacturer in the Overland neighborhood. How many jobs are in the neighborhood? Need to look at the population densities of the NRSA's. Breeding success – there is a quarter-mile ripple effect

Potential areas:

- Garfield
- NE of Junction, Warehouse District, and Uptown
- Secor Gardens, Bancroft Hills, Clinton Park
- Old South End /part of Junction

Generate and attract additional dollars through collaboration. Knowing what is needed to attract private sector capital. What is the City doing to facilitate LIHTC investment? Ohio Finance Authority (OFA) has created set asides for other cities. How can this be done for Toledo?

Lucas County Land Bank - RISE Neighborhood – work with residents to invest and has a wide range of activities including residential and commercial properties in two neighborhoods already.

Program Impact:

- There were several comments on the impact of federal funding in the community and how that impact is being measured. For example, how has housing rehab impacted housing affordability?

- CDBG funds being thinly spread and need to focus impact through a target neighborhood (NRSA)
- Neighborhood capacity building was highlighted especially as part of making an impact. Priority should be given to services that address the root causes.

Leveraging:

- Knowing what is needed to secure private capital such as LIHTC. Capacity of local developers, City incentives, targeting right (high opportunity), improving applications
- Ideas were discussed on how the City can incentivize private sector affordable housing development such as predevelopment funds, target neighborhoods, creating incentives, using current assets, and seeking a LIHTC set-aside for the City of Toledo from OFA.
- Many partners are investing in the neighborhood but have little collaboration. The City can lead a comprehensive investment strategy and use other City resources.
- Facilitating more collaboration between agencies and partners and how resources can be better combined. Use of an NRSA strategy to plan the combination of the private sector and City resources

January 7, 2020, Public Hearing

A representative from the Birmingham neighborhood spoke on behalf of residents and advocated for the Birmingham neighborhood to be considered as part of the Garfield area in the proposed NRSA designation.

A community organizer spoke about the need for more community engagement to meet goals. He stated that residents need to be more engaged to be successful in meeting goals and improving the conditions of their neighborhoods. The pastor and executive director of a local nonprofit agency expressed his love for the city and spoke about the need for addressing the problems in North Toledo. He urged that consideration be given to North Toledo for the proposed NRSA designation. A minister spoke about his concern for individuals released from prison and reestablishing themselves back into society. He spoke about the need for funding to assist this population. Another minister spoke about making funding available to assist persons interested in beautifying their property.

A representative from a neighborhood center commented on the proposed NRSA designations. He applauded the process to target designated neighborhoods. He urged that consideration be given to the BUMA/Auburndale neighborhood. A representative from the Englewood neighborhood spoke about the proposed NRSA designation for his neighborhood. He was pleased that his neighborhood was included as part of the three proposed NRSA designations.

A community services officer assigned to the East Toledo neighborhood spoke about the blight and disinvestment in East Toledo and advocated for the Birmingham neighborhood to be considered as part of the Garfield area for the proposed NRSA designation.

January 29, 2020 - Lucas County Land Bank

We also support the stated goal to develop Neighborhood Revitalization Strategy Areas (NRSAs) for the first time in the City of Toledo. Although the decision about where to focus these NRSA efforts is

complex and cannot be offered to every place in Toledo, it is critical to move forward anyway. All the best practices in community development suggest that a concentrated strategy in places with significant needs helps to establish positive, long-lasting outcomes. We have seen this in practice ourselves through our RISE (Rebuild Invest Stabilize Engage) strategy which is also targeted to specific neighborhoods to create long-lasting outcomes.

November 2020

1. Is the City prepared to make structural changes in how funds are administered, or should this plan focus on the allocation of funds into strategic priorities/programs and address how the funds will be administered post-plan?

Response: Expected changes to administration structure include integration of the HOME funds into the annual plan process of application and review, a NOFA directed application for funds in CDBG and HOME programs that aligns application to specific identified community needs, increased fiscal and programmatic outcome accountability for funded partners, and inclusion of all program income and carryover CDBG and HOME funds in the public hearing and allocation processes. All internal City programs will also be examined and applied for within the public process of the Steering Committee, focus groups and public hearings. Focus of allocation will be funding activities directed to strategic priorities.

2. If there is push back, how will the City handle?

Response: The Steering Committee and Public Hearing Process will inform the City as to the level of support for the proposed changes. Discussion have begun with City Council members and funded partners on the proposed changes. If not acceptable to the community, discussion of an incremental plan for change will be required. Administration will need to identify priorities within the plan, and which will be most important to support.

3. Clearly identify criteria for potential NRSA target areas to substantiate decisions.

Response: NSRA target area criteria are outlined within the HUD requirements for NRSA. We look forward to Corporate Facts help in determining which neighborhoods areas as outlined in the Neighborhood PowerPoint for a base determination of NRSA eligibility. I agree that consultation with the Steering Committee on the NRSA area selection is needed to determine the availability of partnerships and outside investment to leverage within an area.

4. Review report recommendations for implementation into the Con Plan and/or NRSA – see attached.

YES- this was done when the report was submitted in February. The City of Toledo is interested in using the new 5-year plan to provide a more strategic approach to leveraging HUD resources for a focused number of priorities. As data analysis is completed, the same issues identified by LISC, UNITED Way and other community partners will rise to the highest Priority- Housing Improvement (Repair, lead abatement and code enforcement) Land Reuse (New Home Development, vacant land management and reuse) and Workforce Development (Small Business support, workforce development). I could be wrong- but these keep rising to the surface. Public Service funds (15% cap)

may be focused on health, education and special population needs. Community analytics will help identify those neighborhoods most in need with leveraging potential. Inclusion on the 5-year plan of the Slum/ Blight designation of up to 120% AMI and NRSA designation will be important. Capacity Building funding will be recommended for continuation as a plan activity as it will aid smaller programs, and hopefully build their ability to partner and grow.

Regarding data analysis, I agree that your resources may be quicker than relying on the Planning Commission. If there are specific data resources you need from the City, they may be able to assist but we do not have much time.

VIRTUAL PUBLIC HEARING SUMMARY

Substantial Amendment to the 2020 Five-Year Consolidated Plan and 2021 Annual Action Plan Neighborhood Revitalization Strategy Area (NRSA) Application. September 29, 2022, 5:30 p.m.

A public notice was posted on electronic media and published in local newspapers announcing the virtual public hearing. Due to the COVID-19 Pandemic, the public hearing was held virtually and was accessible to the public through live streaming. Those attending were given the opportunity to ask questions and provide comments.

Rosalyn Clemens, the Director, of the City of Toledo, Department of Housing and Community Development (DHCD), explained that the Substantial Amendment consisted of an application to the U.S. Department of Housing and Urban Development (HUD) to designate two Neighborhood Revitalization Strategy Areas (NRSAs) in the City of Toledo, located in the Old South End and Englewood neighborhoods, and to use federal funds for eligible activities in those two proposed areas. The purpose of this public hearing is to provide a summary of the proposed revitalization strategy for the two proposed NRSAs.

An overview of the NRSA requirements and the benefits of the NRSA designation was provided. The NRSA must be submitted as a part of the City's Consolidated Plan or be an amendment to the Consolidated Plan. Several questions

The following were questions and comments regarding the NRSA:

Question: Is it possible to have funding available for weatherization to make these old homes more energy efficient?

Response: Yes, one of the City's partners in the NRSA process is NeighborWorks, the only weatherization provider in the city that works in the two NRSAs. The City will be required to document leveraged investments.

Question: How are you planning on housing enough people if you are focused on single-family homes?

Is that your entire zoning plan?

Response: The City is not only focused on single-family homes and plans to work with HSI to identify a site where the City can develop some new affordable housing units for seniors. The City will be working over the next five years because there is a gap in the city for low- and moderate-income

housing. The City would like to develop a multi-family housing project, particularly for seniors, if it could find a site and get a developer that is interested.

Question: Why identify and designate a CBDO?

Response: That is because the designation of a CBDO is required by HUD to be the conduit for public service funds that exceed the City's 15% cap. At the local level, the City controls the designation process. The City has talked to HSI and other organizations about this. The goal is to get several organizations, or at least one organization, in each one of the NRSAs to agree to meet the CBDO designation criteria so the City can designate them and, as a result, be able to put more public service dollars into these NRSAs. There are two advantages to the designation – public service dollar increases and new housing construction ability.

Comment: There is another organization doing this. He was in one of the BCC, so there are more agencies that can do this.

The City is targeting Englewood for the construction of a multi-family affordable housing project for families. This work has been started already by declaring blight and distressed structures in the Englewood neighborhood. The old Driggs Dairy site was done last year, and a developer partner was secured. Developing new affordable housing units is a key prong of this strategy. The City's affordable housing strategy is also going to include a code compliance grant pilot where the City will be working with those homeowners to bring all their properties up to code. Also, the City has 200 low-income tax-credit rental homes that can now be converted to homeownership in both NRSAs. The City will be investing money for roof repairs for two NRSAs and a Healthy Homes Training Center.

Comment: The neighborhood Capacity Building Institute is currently training different leaders, not only Tonya Duran from the Believe Center, so other organizations are participating in the Capacity Building Institute like Linda Parra from Nuestra Gente, community projects, Albert Earl, and Reggie from the Frederick Douglass Center, etc.

Response: Yes, we have over 18 leaders in community organizations represented in the Capacity Building Institute that the City launched last year in October and will graduate in November. They have participated in 21 different modules ranging from board development, strategic planning, and succession planning along with housing development presentations. The Institute is designed to give neighborhood organizations tools to successfully implement neighborhood revitalization activities in their neighborhoods.

Question: What about the social resources needed to reach out to those who are not in any programs and are not aware of programs and may need help with their homes and neighborhood issues?

Response: When you say social resources, you're talking about mental health services and those types of things? Those are also going to be part of what we try to bring in, different resource providers, to work with the City as we proceed with the NRSA designation. The NRSAs also encourages partnerships and coordination of services to the neighborhood.

Question: What about helping with the renovations of community centers in the Broadway Corridor?

Response: The City currently has a consultant that is doing a comprehensive physical needs assessment on eight of its community centers. Two are in the Old South End. Once this comprehensive

assessment is done, the City is planning to spend about \$7M to implement recommendations of that assessment and improve these community centers that are in this area.

Question: Are you inviting to the meetings all the organizations in the Old South End?

Response: The City has been working with Chris Amato and his team, the Broadway Corridor Coalition over the months as it has developed this strategy.

Director Clemens then asked City staff, to talk about the availability of the Substantial Amendment and NRSA Application. Staff stated that the documents could be found on the City's website under the Department of Housing and Community Development. In addition, written comments may be sent to the City of Toledo, Department of Housing and Community Development, One Government Center, Suite 1800, Toledo, Ohio 43604, Attn: Substantial Amendment – NRSA Application. The deadline for submitting public comments is Thursday, October 27, 2022.

Question: How will we know if the comment will be received?

Response: The receipt of comments will be confirmed with a response from the Department of HCD. When we receive comments or questions, we usually will send a response. Any comments received from the meetings will be included as part of an exhibit to the plan.

It was noted that the City has gone through a very robust community engagement process consisting of 16 meetings with about 400+ participants. Typically, HUD approves one or two of these NRSA's within a city, so if there is a question of why the initial ten areas the City started with were not submitted, it was because not all of them met the NRSA criteria.

Question: Can you mention the items in the Amendment not mentioned in this virtual meeting?

Response: The entire application is available online on the City of Toledo's website. The website link was provided in the chat.

Comment: You did not have a sufficient list or summary of the amendments.

Response: The City can provide you with a copy of the PowerPoint and the entire Substantial Amendment that the City is submitting. This is available on the City's website.

Question: Asking for the Swayne Field engagement sessions – will a list of dates be made available?

Response: Yes, the City will do that. The City is planning those dates now.

Comment: I have that, but no summary from this meeting.

Response: What the City can do, again, is make sure all the attendees receive a copy of the PowerPoint and the Application for the NRSA's that will be submitted to HUD.

Question: What changed in the NRSA proposal?

Response: The NRSA proposal and the Substantial Amendment to the Consolidated Plan are two separate documents. For the NRSA to be part of the City's program, there must be a Substantial Amendment done to the City's Consolidated Plan for CDBG funds to allocate funding for the NRSA's. City staff stated that the City would be happy to have a separate conversation with two participants to make sure they understand and receive the information they are looking for.

PUBLIC NOTICE
SUBSTANTIAL AMENDMENT TO THE 2020 FIVE-YEAR CONSOLIDATED PLAN
AND
2021 ANNUAL ACTION PLAN

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Department of Housing and Community Development
 One Government Center, 18th Floor
 Downtown Toledo, Jackson & Erie Streets
 website: <https://toledo.oh.gov/departments/housing-community-development>

Lucas Metropolitan Housing
 435 Nebraska Avenue
 Toledo, Ohio 43604
 website: www.lucasmha.org

Office of the Mayor
 One Government Center, 22nd Floor
 Downtown Toledo, Jackson & Erie Streets
 website: <https://toledo.oh.gov/government/mayor>

Toledo Lucas County Homelessness Board
 1220 Madison Avenue
 Toledo, Ohio 43604
 website: www.endinghomelessness Toledo.org

Clerk of Council
 One Government Center, 21st Floor
 Downtown Toledo, Jackson & Erie Streets
 website: <https://toledo.oh.gov/government/city-council/>

Toledo-Lucas County Public Library
 325 Michigan Street
 Toledo, Ohio 43604
 website: www.toledolibrary.org

The Fair Housing Center
 326 N. Erie Street
 Toledo, Ohio 43604
 website: www.toledofhc.org

Lucas Co. Board of Developmental Disabilities
 1154 Larc Lane
 Toledo, Ohio 43614
 website: www.lucasdd.info

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Thursday, September 29, 2022, 5:30 p.m., by Virtual Hearing

Please click the link below to join the webinar:

<https://toledo-oh-gov.zoom.us/j/81451426403>

Passcode: 693472

Or One tap mobile :

US: +1408-961-3927,,81451426403#,,,*693472# or 1855-758-1310,,81451426403#,,,*693472# (Toll Free)

Or Telephone:

Dial(for higher quality, dial a number based on your current location):

US: +1 408-961-3927 or 1 855-758-1310 (Toll Free)

Webinar ID: 814 5142 6403

Passcode: 693472

International numbers available: <https://toledo-oh-gov.zoom.us/j/kd7HfFxyN>

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THE BLADE: TOLEDO, OHIO ■ SUNDAY, SEPTEMBER 4, 2022

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Jackson & Erie Streets
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Office of the Mayor
One Government Center, 22nd Floor
Downtown Toledo,
Jackson & Erie Streets
website: <https://toledo.oh.gov/government/mayor/>

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Toledo, Ohio 43604
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Toledo Lucas County
Homelessness Board
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Toledo, Ohio 43604
website: www.endtohomelessness.toledo.org

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Lucas County Board of
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Toledo, Ohio 43614
website: www.lucosdd.info

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based on your current location:

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(Toll Free)

Webinar ID: 814 5142 6403

Passcode: 693472

International numbers available:

<https://toledo-oh-gov.zoom.us/j/kdZlFbXyN>

ifXyN

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2022, at the following address:

CITY OF TOLEDO

DEPARTMENT OF HOUSING AND

COMMUNITY DEVELOPMENT

SUBSTANTIAL AMENDMENT -

NRSA APPLICATION

ONE GOVERNMENT CENTER, SUITE 1800

TOLEDO, OHIO 43604

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#626865

The Sojourner's Truth

CLASSIFIEDS

September 7, 2022

Page 15

PUBLIC NOTICE

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Toledo, Ohio 43604
website: www.lucasmba.org

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Downtown Toledo, Jackson & Erie Streets
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Toledo Lucas County Homelessness Board
1220 Madison Avenue
Toledo, Ohio 43604
website: www.wanderinghomerules.toledo.oh.gov

Clerk of Council
One Government Center, 21st Floor
Downtown Toledo, Jackson & Erie Streets
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325 Michigan Street
Toledo, Ohio 43604
website: www.toledolibrary.org

The Fair Housing Center
326 N. Erie Street
Toledo, Ohio 43604
website: www.toledo.fhc.org

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Toledo, Ohio 43614
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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
SUBSTANTIAL AMENDMENT – NRSA APPLICATION
ONE GOVERNMENT CENTER, SUITE 1800
TOLEDO, OHIO 43604

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Office of the Mayor One Government Center, 22 nd Floor Downtown Toledo, Jackson & Erie Streets website: https://toledo.oh.gov/government/mayor	Toledo Lucas County Homelessness Board 1220 Madison Avenue Toledo, Ohio 43604 website: www EndingHomelessness Toledo.org
Clerk of Council One Government Center, 21 st Floor Downtown Toledo, Jackson & Erie Streets website: https://toledo.oh.gov/government/city-council/	Toledo-Lucas County Public Library 325 Michigan Street Toledo, Ohio 43604 website: www.toledopubliclibrary.org
The Fair Housing Center 326 N. Erie Street Toledo, Ohio 43604 website: www.toledofhc.org	Lucas Co. Board of Developmental Disabilities 1154 Larclene Toledo, Ohio 43614 website: www.lucasdd.info

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Dial for higher quality, dial a number based on your current location:

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Webinar ID: 814 5142 6403

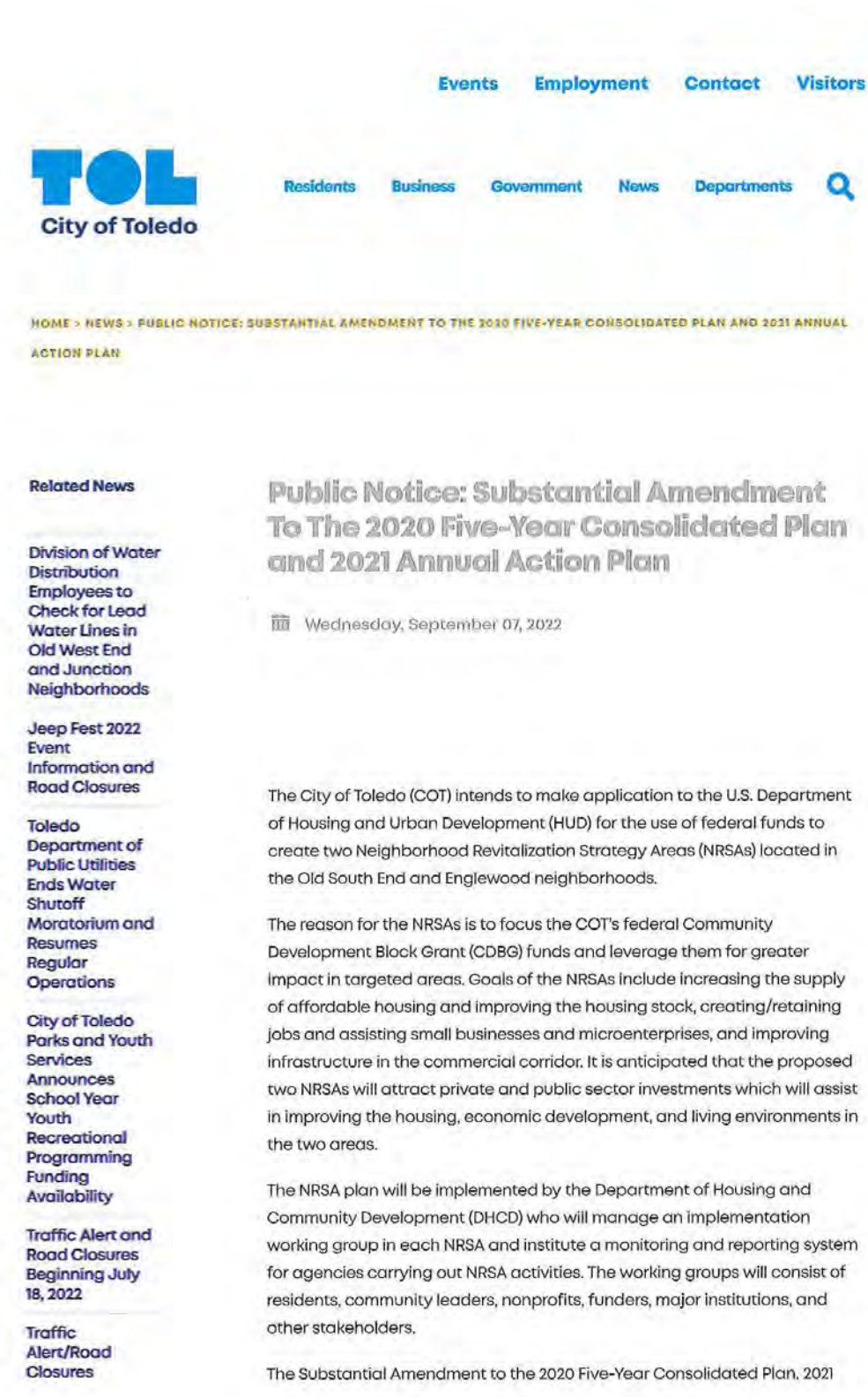
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 TOLEDO, OHIO 43604

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Beginning
Sunday, July 17

Smart Meters to
be Installed for

Toledo's Water
Customers

Create for All

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Annual Action Plan, and City of Toledo NRSA application will be available for review beginning **Wednesday, September 28, 2022**, on the website of the following entities:

City of Toledo, Department of Neighborhoods

One Government Center, 18th Floor
Toledo, Ohio 43604

toledo.oh.gov/departments/neighborhoods

City of Toledo, Office of the Mayor

One Government Center, 22nd Floor
Toledo, Ohio 43604

toledo.oh.gov/government/mayor

Clerk of Council

One Government Center, 21st Floor

Toledo, Ohio 43604

toledo.oh.gov/government/city-council

Lucas Metropolitan Housing

435 Nebraska Ave.

Toledo, Ohio 43604

www.lucasmha.org

Toledo Lucas County Homelessness Board

1946 North 13th St., Suite 437

Toledo, Ohio 43604

www.endinghomelessnessstoleado.org

Toledo-Lucas County Public Library

325 North Michigan St.

Toledo, Ohio 43604

www.toledolibrary.org

Lucas County Board of Developmental Disabilities

1154 Larc Lane

Toledo, Ohio 43614

www.lucasdd.info

The Fair Housing Center

432 North Superior St.

Toledo, Ohio 43604

www.toledofhc.org

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City of Toledo

Department Of Housing And Community Development

Substantial Amendment – Nrsa Application

One Government Center, Suite 1800

Toledo, Ohio 43604

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FIRE AND RESCUE

HEALTH DEPARTMENT

PRESS RELEASE**City of Toledo****Contact:** Gretchen DeBacker**FOR IMMEDIATE RELEASE****September 7, 2022**

**City of Toledo Announces Public Hearing and Comment Period for
Substantial Amendment to the 2020-2024 Five-Year Consolidated Plan, 2021-2022 Annual Action Plan
and City of Toledo Neighborhood Revitalization Strategy Areas (NRSAs) Application**

Toledo, OH (September 7, 2022) - The City of Toledo's (COT) Department of Housing and Community Development is seeking comments on its Substantial Amendment to the 2020-2024 Five-Year Consolidated Plan, 2021-2022 Annual Action Plan and the City of Toledo Neighborhood Revitalization Strategy Areas (NRSAs) Application to be submitted to the U. S. Department of Housing and Urban Development (HUD).

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Passcode: 693472

Brown, Monica

From: Brown, Monica
Sent: Wednesday, September 7, 2022 10:06 AM
To: abdul.hamadeh@unitedwaytoledo.org; annebauman@compassionhealthtoledo.org; anneruch@gmail.com; antduran8213@gmail.com; aparlet@ecdi.org; awelch@ecdi.org; believecenter@gmail.com; carol.gray@toledogrows.org; cbishop@tlchb.org; chuckp@auroraprojectinc.org; cjamato@gmail.com; cmiller@pathwaytoledo.org; cwattley@nhainc.org; dalexander@familyhousetoledo.org; dargatza@co.lucas.oh.us; DeniseF@auroraprojectinc.org; dgray@nwtoledo.org; dhawkins@toledofhc.org; dpeluso@familyhousetoledo.org; EAST TOLEDO FAMILY CENTER; eellis@toledodesigncollective.org; elaina@believecenter.org; emcpartland@mvhabitat.org; eod.sqacc@gmail.com; frankt@co.lucas.oh.us; gcommu8708@bex.net; grantsadministrator@tlchb.org; grantwriter@spcc-toledo.org; gthomas@toledofhc.org; hzeller@lucasmha.org; ikinney@ecdi.org; jacksonv@co.lucas.oh.us; janeltate@gmail.com; jb_sqacc@yahoo.com; jblack@pathwaytoledo.org; jcintronvega@lucasmha.org; jeffortney@toledofhc.org; jhabib@spcc-toledo.org; jjacobs@lfhtoledo.org; jjarrett@theartscommission.org; jmpinskey@gmail.com; jmueller@pathwaytoledo.org; jodig@etfc.org; jswiech@gallonlaw.com; kachinger@mvhabitat.org; kbond@lucasmha.org; kclark@pathwaytoledo.org; kshankleton@lfhtoledo.org; lbanks@lfhtoledo.org; LEGAL AID OF WESTERN OHIO, INC.
Cc: Bonds, Bonita; Harris, Morlon; Phillips, Regina; Williams, Darlene; Thorpe, Susan
Subject: FW: Media Advisory City of Toledo Announces Public Hearing and Comment Period for Substantial Amendment to the 2020-2024 Five-Year Consolidated Plan, 2021-2022 Annual Action Plan and City of Toledo Neighborhood Revitalization Strategy Areas Application
Attachments: Media Advisory Public Hearing and Comment Period for Substantial Amendment to the 2020-2024 Five-Year Consolidated Plan, 2021-2022.pdf

Good Morning

Please see the media release below.

Monica Brown
Administrative Analyst IV
Department of Housing and Community Development

monica.brown@toledo.oh.gov
office 419-245-1617
 One Government Center, Suite 1800
 Toledo, Ohio 43604

→ toledo.oh.gov



From: Voigt, Amy <Amy.Voigt@toledo.oh.gov>
Sent: Wednesday, September 7, 2022 9:57 AM
Subject: Media Advisory City of Toledo Announces Public Hearing and Comment Period for Substantial Amendment to

the 2020-2024 Five-Year Consolidated Plan, 2021-2022 Annual Action Plan and City of Toledo Neighborhood Revitalization Strategy Areas Application

City of Toledo Announces Public Hearing and Comment Period for Substantial Amendment to the 2020-2024 Five-Year Consolidated Plan, 2021-2022 Annual Action Plan and City of Toledo Neighborhood Revitalization Strategy Areas (NRSAs) Application

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Office of the Mayor
One Government Center, 22nd Floor

Downtown Toledo, Jackson & Erie Streets
Toledo, Ohio 43604
website: <https://toledo.oh.gov/government/mayor>

Clerk of Council
One Government Center, 21st Floor
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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
SUBSTANTIAL AMENDMENT – NRSA APPLICATION
ONE GOVERNMENT CENTER, SUITE 1800
TOLEDO, OHIO 43604



Amy Voigt
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SEPTEMBER 7, 2022

City of Toledo Announces Public Hearing and Comment Period for Substantial Amendment to the 2020-2024 Five-Year Consolidated Plan, 2021-2022 Annual Action Plan and City of Toledo Neighborhood Revitalization Strategy Areas (NRSAs) Application

City of Toledo's (COT) Department of Housing and Community Development is seeking comments on its Substantial Amendment to the 2020-2024 Five-Year Consolidated Plan, 2021-2022 Annual Action Plan and the City of Toledo Neighborhood Revitalization Strategy Areas (NRSAs) Application to be submitted to the U. S. Department of Housing and Urban Development (HUD).

The City of Toledo (COT) intends to make application to the U.S. Department of Housing and Urban Development (HUD) for the use of federal funds to create two Neighborhood Revitalization Strategy Areas (NRSAs) located in the Old South End and Englewood neighborhoods.

The reason for the NRSAs is to focus the COT's federal Community Development Block Grant (CDBG) funds and leverage them for greater impact in targeted areas. Goals of the NRSAs include increasing the supply of affordable housing and improving the housing stock, creating/retaining jobs and assisting small businesses and microenterprises, and improving infrastructure in the commercial corridor. It is anticipated that the proposed two NRSAs will attract private and public sector investments which will assist in improving the housing, economic development, and living environments in the two areas.

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Public Comment Period and Process:

The Substantial Amendment to the 2020-2024 Five-Year Consolidated Plan, 2021-2022 Annual Action Plan, and City of Toledo Neighborhood Revitalization Strategy Areas (NRSAs) Application will be available for review beginning **Wednesday, September 28, 2022** on the website of the following entities:

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website: <https://toledo.oh.gov/departments/housing-community-development>

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A public hearing on the Substantial Amendment to the 2020-2024 Five-Year Consolidated Plan, 2021-2022 Annual Action Plan, and City of Toledo NRSA Application is scheduled as follows:

Thursday, September 29, 2022, 5:30 p.m., by Virtual Hearing

Please click the link below to join the webinar:

<https://toledo-oh-gov.zoom.us/j/81451426403>

Passcode: **693472**

The City of Toledo will also receive comments from the public in writing beginning **Wednesday, September 28, 2022** through **Thursday, October 27, 2022**, at the following address:

CITY OF TOLEDO
DEPARTMENT OF HOUSING AND COMMUNITY
DEVELOPMENT
SUBSTANTIAL AMENDMENT – NRSA APPLICATION
ONE GOVERNMENT CENTER, SUITE 1800
TOLEDO, OHIO 43604

Brown, Monica

From: Thorpe, Susan
Sent: Thursday, September 22, 2022 1:23 PM
To: MLK KITCHEN FOR THE POOR, INC.; abdul.hamadeh@unitedwaytoledo.org; annebauman@compassionhealthtoledo.org; anneruch@gmail.com; antdurand8213@gmail.com; apariet@ecdi.org; awelch@ecdi.org; believecenter@gmail.com; carol.gray@toledogrows.org; cbishop@tlchb.org; chuckp@auroraprojectinc.org; cjamato@gmail.com; cmiller@pathwaytoledo.org; cwattley@nhainc.org; dalexander@familyhousetoledo.org; dargatza@co.lucas.oh.us; DeniseF@auroraprojectinc.org; dgray@nwtoledo.org; dhawkins@toledofhc.org; dpeluso@familyhousetoledo.org; EAST TOLEDO FAMILY CENTER; eellis@toledodesigncollective.org; elaina@believecenter.org; emcpartland@mvhabitat.org; eod.sqacc@gmail.com; frankt@co.lucas.oh.us; gcommu8708@bex.net; grantsadministrator@tlchb.org; grantwriter@spcc-toledo.org; gthomas@toledofhc.org; hzeller@lucasmha.org; ikinney@ecdi.org; jacksonv@co.lucas.oh.us; janeltate@gmail.com; jb_sqacc@yahoo.com; jblack@pathwaytoledo.org; jcintronvega@lucasmha.org; jefffortney@toledofhc.org; jhabib@spcc-toledo.org; jjacobs@lfhtoledo.org; jarrett@theartscommission.org; jmpinsky@gmail.com; jmueller@pathwaytoledo.org; jodig@etfc.org; jswiech@gallonlaw.com; kachinger@mvhabitat.org; kbond@lucasmha.org; kclark@pathwaytoledo.org; kshankleton@lfhtoledo.org; lbanks@lfhtoledo.org; LEGAL AID OF WESTERN OHIO, INC.; lindaskowronek@toledofhc.org; lpengov@spcc-toledo.org; lschoen@lucasmha.org; lweiler@lawolaw.org; mariemflannery@toledofhc.org; matt.morris@unitedwaytoledo.org; mcullying@theartscommission.org; mebadik1956@gmail.com; mfolk@theartscommission.org; mhart@tlchb.org; mhoffman@nhainc.org; michaelj@auroraprojectinc.org; mike.andersonhsi@gmail.com; mindy@seagatefoodbank.org; [mjacommet@nwtoledo.org](mailto:mjacomet@nwtoledo.org); mjarret@aol.com; mlk.kitchen@att.net; mmcintyre@mvhabitat.org; msachs@nwtoledo.org; mwolff_etsac@yahoo.com; nancy.elzinga@gmail.com; NEIGHBORHOOD HEALTH ASSOCIATION, IN; ntaylor@nwtoledo.org; pageelaine1@aol.com; paul@toledodesigncollective.org; rgagnon@lucasmha.org; rjordan@pathwaytoledo.org; rstone@ablelaw.org; ryan.bunch@unitedwaytoledo.org; scrabtree@ablelaw.org; sfriedman@toledofhc.org; stokest@co.lucas.oh.us; tkroma@nwtoledo.org; TOLEDO SEAGATE; tpace@familyhousetoledo.org; trish@seagatefoodbank.org; vhill@lucasmha.org; vmartinez@lawolaw.org; Welch, David; wendy.pesttrue@unitedwaytoledo.org; NEIGHBORWORKS TOLEDO REGION; yvonne.dubielak@toledogrows.org; Zgodzinski, Eric
Cc: Bonds, Bonita; Brown, Monica; Harris, Morlon; Phillips, Regina; Williams, Darlene
Subject: Substantial Amendment Public Hearing (REMINDER)
Attachments: Public Notice-ConPln SubAmend-NRSA.doc

Good afternoon,

Just a friendly reminder -

The City of Toledo, Department of Housing and Community Development has scheduled a public hearing on the Substantial Amendment to the 2020-2024 Five-Year Consolidated Plan, 2021-2022 Annual Action Plan, and City of Toledo Neighborhood Revitalization Strategy Areas (NRSAs) Application.

The City of Toledo (COT) intends to make application to the U.S. Department of Housing and Urban Development (HUD) for the use of federal funds to create two Neighborhood Revitalization Strategy Areas (NRSAs) located in the Old South End and Englewood neighborhoods.

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You are invited to attend the public hearing on the Substantial Amendment.

The public hearing is scheduled as follows:

Thursday, September 29, 2022, 5:30 p.m., by Virtual Hearing

Please click the link below to join the webinar:

<https://toledo-oh-gov.zoom.us/j/81451426403>

Passcode: 693472

Or One tap mobile :

US: +1408-961-3927,,81451426403#,,,,*693472# or 1855-758-1310,,81451426403#,,,,*693472# (Toll Free)

Or Telephone:

Dial(for higher quality, dial a number based on your current location):

US: +1 408-961-3927 or 1 855-758-1310 (Toll Free)

Webinar ID: 814 5142 6403

Passcode: 693472

International numbers available: <https://toledo-oh-gov.zoom.us/j/kd7lfffxYN>

Please see the attached public notice for further details.

Susan Thorpe
Clerk Specialist II
City of Toledo
Department of Housing and Community Development
One Government Center, Suite 1800
Toledo, OH 43604
(419) 245-1441 (office)
(419) 245-1192 (fax)
susan.thorpe@toledo.oh.gov

Visit us at: www.toledo.oh.gov

PUBLIC NOTICE
SUBSTANTIAL AMENDMENT TO THE 2020 FIVE-YEAR CONSOLIDATED PLAN
AND
2021 ANNUAL ACTION PLAN

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Brown, Monica

From: Thorpe, Susan
Sent: Monday, September 26, 2022 3:05 PM
To: abdul.hamadeh@unitedwaytoledo.org; annebauman@compassionhealthtoledo.org; anneruch@gmail.com; antduran8213@gmail.com; aparlet@ecdi.org; awelch@ecdi.org; believecenter@gmail.com; carol.gray@toledogrows.org; cbishop@tlchb.org; chuckp@auroraprojectinc.org; cjamato@gmail.com; cmiller@pathwaytoledo.org; cwattley@nhainc.org; dalexander@familyhousetoledo.org; dargatza@co.lucas.oh.us; DeniseF@auroraprojectinc.org; dgray@nwtoledo.org; dhawkins@toledofhc.org; dpeluso@familyhousetoledo.org; EAST TOLEDO FAMILY CENTER; eellis@toledodesigncollective.org; elaina@believecenter.org; emcpartland@mvhabitat.org; eod.sqacc@gmail.com; frankt@co.lucas.oh.us; gcommu8708@bex.net; grantsadministrator@tlchb.org; grantwriter@spcc-toledo.org; gthomas@toledofhc.org; hzeller@lucasmha.org; ikinney@ecdi.org; jacksonv@co.lucas.oh.us; janeltate@gmail.com; jb_sqacc@yahoo.com; jblack@pathwaytoledo.org; jcintronvega@lucasmha.org; jefffortney@toledofhc.org; jhabib@spcc-toledo.org; jjacobs@lfhtoledo.org; jjarrett@theartscommission.org; jmpinskey@gmail.com; jmueller@pathwaytoledo.org; jodig@etfc.org; jswiech@gallonlaw.com; kachinger@mvhabitat.org; kbond@lucasmha.org; kclark@pathwaytoledo.org; kshankleton@lfhtoledo.org; lbanks@lfhtoledo.org; LEGAL AID OF WESTERN OHIO, INC.; lindaskowronek@toledofhc.org; lpengov@spcc-toledo.org; lschoen@lucasmha.org; lweller@lawolaw.org; mariemflannery@toledofhc.org; matt.morris@unitedwaytoledo.org; mculling@theartscommission.org; mebadik1956@gmail.com; mfolk@theartscommission.org; mhart@tlchb.org; mhoffman@nhainc.org; michaelj@auroraprojectinc.org; mike.andersonhsi@gmail.com; mindy@seagatefoodbank.org; mjacomet@nwtoledo.org; mjarret@aol.com; MLK KITCHEN FOR THE POOR, INC; mlk.kitchen@att.net; mmcintyre@mvhabitat.org; msachs@nwtoledo.org; mwolff_etsac@yahoo.com; nancy.elzinga@gmail.com; NEIGHBORHOOD HEALTH ASSOCIATION, IN; ntaylor@nwtoledo.org; pageelaine1@aol.com; paul@toledodesigncollective.org; rgagnon@lucasmha.org; rjordan@pathwaytoledo.org; rstone@ablelaw.org; ryan.bunch@unitedwaytoledo.org; scrabtree@ablelaw.org; sfriedman@toledofhc.org; stokest@co.lucas.oh.us; tkroma@nwtoledo.org; TOLEDO SEAGATE; tpace@familyhousetoledo.org; tpence@lawolaw.org; trish@seagatefoodbank.org; vhill@lucasmha.org; vmartinez@lawolaw.org; Welch,David; wendy.pesttrue@unitedwaytoledo.org; NEIGHBORWORKS TOLEDO REGION; yvonne.dubielak@toledogrows.org; Zgodzinski, Eric

Cc: Bonds, Bonita; Brown, Monica; Harris, Morlon; Phillips, Regina; Williams, Darlene
Subject: FW: Media Release City of Toledo Announces Public Hearing and Comment Period for Substantial Amendment to the 2020-2024 Five-Year Consolidated Plan, 2021-2022 Annual Action Plan and City of Toledo Neighborhood Revitalization Strategy Areas (NRSAs) Applica

Attachments: Media Release City of Toledo Announces Public Hearing and Comment Period for Substantial Amendment to the 2020-2024 Five-Year Consolidated Plan.pdf

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Please see the media release below.

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Visit us at: www.toledo.oh.gov

From: Voigt, Amy

Sent: Monday, September 26, 2022 2:50 PM

Subject: Media Release City of Toledo Announces Public Hearing and Comment Period for Substantial Amendment to the 2020-2024 Five-Year Consolidated Plan, 2021-2022 Annual Action Plan and City of Toledo Neighborhood Revitalization Strategy Areas (NRSAs) Application

City of Toledo Announces Public Hearing and Comment Period for Substantial Amendment to the 2020-2024 Five-Year Consolidated Plan, 2021-2022 Annual Action Plan and City of Toledo Neighborhood Revitalization Strategy Areas (NRSAs) Application

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####



SEPTEMBER 26, 2022

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The City of Toledo supports the provisions of the Americans with Disabilities Act.

If you would like to request a reasonable accommodation, please contact the Office of Diversity and Inclusion ADA coordinator at (419) 245-1198 or submit a request online at toledo.oh.gov/ada.

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Current Stakeholder Investments By NRSA: Old South End - NRSA #1

- City funds for home repair, \$650,000.
- City investments in housing preservation, strategic demolition and greenspace totaling \$300,000 in 2019-2021 (Source: FY2020-2021 Annual Action Plan).
- Land Bank investments in home repair (\$362,000) and demolitions (\$3.26 million).
- Historic South Initiative (HSI) investments - Carnegie Library renovations - \$300K & Danny Thomas Park - \$400K; 2019-2021 lead abatement and house rehab - \$300K– State of Ohio grants. Seven rehabs - \$655K – Total investment - \$6MM.
- HOME CHDO funding - \$250,000.
- Investments in infrastructure: \$750,000. Park Improvements including Danny Thomas Park (\$1.6 million); Nicholson Park; Ashley Park (\$88,000); four park signs (\$11,000).
- Toledo LISC invested \$150,000 in the Old South End.

Current Stakeholder Investments By NRSA: Englewood - NRSA #2

- City improvements to two parks, totaling \$937,350 (Highland Park-\$917,830, Robinson Park-\$8,000, park signs-\$11,520; construction of new branch library - \$9 million.
- City funds for home repair, \$321,080 for 2018-2021.
- Public Services, totaling \$180,000 (LED Streetlight conversion, \$120,000, Park Improvements-\$35,000, and street paving (mill/fill) \$25,000.
- LISC Toledo has invested \$4,101,999 includes \$547,638 in 2020 for housing, small business, workforce development and financial counseling (Financial Opportunity Center), and capacity building.
- Demolitions investments from the City and the Land Bank totaling over \$1.6m.

Attachment H: Documenting Impact

Old South End -NRSA #1

	Goals to Address Aggregate Root Cause (Why)	Strategy Buckets (How Part)	Beneficiaries/Partners (Who)	Outcomes (Progress/Impact)
Affordable Housing	Build units of affordable housing to increase the supply of adequate housing for seniors	<ul style="list-style-type: none"> • Real Estate development • Local and National developer partnership • Use community-based development organization (CBDO) for CDBG funding 	<ul style="list-style-type: none"> • CBDOs • Seniors 	<ul style="list-style-type: none"> • Increase affordable housing • Create model for co-developers • Increase use of CDBG funds for new construction • Create opportunities for funder partnerships
	Repair owner-occupied single-family houses to improve the quality of affordable housing stock	<ul style="list-style-type: none"> • Establish hope repair loan program • Specialty repair programs I.e., disability retrofits, lead, elderly, emergency repairs 	<ul style="list-style-type: none"> • CBDOs • Homeowners (at least 51% LMI) • Special needs population 	<ul style="list-style-type: none"> • Create opportunities for partnerships with funders • Improved affordable housing • Mix of incomes served • Special needs housing • Elderly to remain in their homes
	Acquire & rehabilitate vacant properties for homebuying & rental	<ul style="list-style-type: none"> • Use of tax foreclosed and Bank REO properties • Redevelop new housing • Use of CBDOs • Partner with land bank and public housing authority 	<ul style="list-style-type: none"> • CBDOs • Large and small families • Toledo Land Bank 	<ul style="list-style-type: none"> • Create opportunities for partnerships with funders • Add to affordable housing stock • Mix of incomes served
	Convert tax credits S/F rentals into homeowner units	Partner with NHS entity	<ul style="list-style-type: none"> • Large and small families 	<ul style="list-style-type: none"> • Increased homeownership

	Goals to Address Aggregate Root Cause (Why)	Strategy Buckets (How Part)	Beneficiaries/Partners (Who)	Outcomes (Progress/Impact)
Economic and Development	Create/retain jobs through assistance to small businesses/microenterprises	<ul style="list-style-type: none"> • Create program design • Market job creation program to existing & new businesses 	<ul style="list-style-type: none"> • Small businesses & microenterprises • Unemployed residents 	<ul style="list-style-type: none"> • Eliminate need for businesses to track income & reduce paperwork • Reduce business eligibility requirements by waiving public benefit standards • Expanded economic base
	Support Broadway Business District in Old South End NRSA #1	<ul style="list-style-type: none"> • Outreach to M/W/DBEs • Technical & financial assistance • Survey M/W/DBEs needs • Business district support • Creation of business space 	<ul style="list-style-type: none"> • Business district • Small businesses & microenterprises • M/W/DBEs 	<ul style="list-style-type: none"> • Improved business district • Increased M/W/DBE opportunities • Attraction of employers • Expanded economic base • Diversity, equity, & inclusion (DEI)
Neighborhood Improvements	Improve infrastructure by \$7.8m in funding	<ul style="list-style-type: none"> • Identify and budget • Leverage with CDBG funds 	<ul style="list-style-type: none"> • Residents • Contractors • M/W/DBEs 	<ul style="list-style-type: none"> • Improved neighborhood conditions • Expanded economic base
	Demolitions of unsafe structures and code enforcement	<ul style="list-style-type: none"> • Identify properties • Code enforcement inspections 	<ul style="list-style-type: none"> • Property Owners • Residents • Land Bank • M/W/DBEs 	<ul style="list-style-type: none"> • Improved neighborhood conditions • Expanded economic base
	Increase in public services to support the NRSA strategies	<ul style="list-style-type: none"> • Assess existing capacity of social services • Benefit from 15% public service waiver for NRSA 	<ul style="list-style-type: none"> • Renters • Homeowners • Social Service Providers 	<ul style="list-style-type: none"> • Increased neighborhood capacity • Implementation of NRSA strategies

Englewood – NRSA - #2

	Goals to Address Aggregate Root Cause (Why)	Strategy Buckets (How Part)	Beneficiaries/Partners (Who)	Outcomes (Progress/Impact)
Affordable Housing	Build affordable housing units to increase the supply of adequate housing for residents	<ul style="list-style-type: none"> • Redevelopment of Driggs Dairy Site – industrial re-use • Local and National developer partnership 	<ul style="list-style-type: none"> • Private for-profit developers • LISC 	<ul style="list-style-type: none"> • Increase affordable housing • Create opportunities for funder partnerships
	Repair owner-occupied single-family houses to improve the quality of affordable housing stock	<ul style="list-style-type: none"> • Establish home repair loan program • Specialty repair programs I.e., disability retrofits, lead, elderly, emergency repairs 	<ul style="list-style-type: none"> • Homeowners (at least 51% LMI) • Special needs population 	<ul style="list-style-type: none"> • Create opportunities for partnerships with funders • Improved affordable housing • Mix of incomes served • Special needs housing • Elderly to remain in their homes
	Acquire & rehabilitate vacant properties for homebuying & rental	<ul style="list-style-type: none"> • Use of tax foreclosed and Bank REO properties • Redevelop new housing • Use of CBDs • Partner with land bank and public housing authority 	<ul style="list-style-type: none"> • Large and small families • Toledo Land Bank 	<ul style="list-style-type: none"> • Create opportunities for partnerships with funders • Add to affordable housing stock • Mix of incomes served
	Convert tax credits S/F rentals into homeowner units	<ul style="list-style-type: none"> • Partner with NHS entity • Provide down payment & closing cost assistance 	<ul style="list-style-type: none"> • Large and small families • NHS affiliate 	<ul style="list-style-type: none"> • Increased homeownership • Create opportunities for partnerships with funders • Improved affordable housing • Mix of incomes served

	Goals to Address Aggregate Root Cause (Why)	Strategy Buckets (How Part)	Beneficiaries/Partners (Who)	Outcomes (Progress/Impact)
Economic and Development	Create or retain jobs through financial assistance to small businesses/microenterprises in the NRSA	<ul style="list-style-type: none"> • Create program design • Market job creation program to existing & new businesses 	<ul style="list-style-type: none"> • Small businesses & microenterprises • Unemployed residents 	<ul style="list-style-type: none"> • Eliminate need for businesses to track income & reduce paperwork • Reduce business eligibility requirements by waiving public benefit standards • Expanded economic base
	Develop Healthy Food Initiative	<ul style="list-style-type: none"> • Identify site • Conduct feasible study • Identify potential partners and financing sources 	<ul style="list-style-type: none"> • Residents 	<ul style="list-style-type: none"> • Improved access to healthy food • Diversity, equity, & inclusion (DEI)
	Increase workforce development services in the NRSA	<ul style="list-style-type: none"> • Peer agency partnerships to provide workforce support • Tap into 4-county workforce program 	<ul style="list-style-type: none"> • Unemployed residents • Workforce agencies 	<ul style="list-style-type: none"> • Increase in resident readiness to take advantage of jobs/contracts
Neighborhood Improvements	Demolition of unsafe structures and code enforcement	<ul style="list-style-type: none"> • Code enforcement and Receivership Pilot • Identify properties • Code enforcement inspections 	<ul style="list-style-type: none"> • Property owners • Residents • Land Bank • M/W/DBEs 	<ul style="list-style-type: none"> • Improved neighborhood conditions • Expanded economic base
	Increase in public services to support the NRSA strategies	<ul style="list-style-type: none"> • Assess existing capacity of social services • Code enforcement inspections 	<ul style="list-style-type: none"> • Renters • Homeowners • Social service providers 	<ul style="list-style-type: none"> • Improved neighborhood conditions • Expanded economic base

Attachment I: NRSA Management Structure Organizational Chart

