



2015-2019 CONSOLIDATED PLAN

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Consolidated Plan is a document required to be submitted to the U.D. Department of Housing and Urban Development (HUD) by recipients of Community Planning and Development (CPD) funds. Bay City receives the following CPD funds:

- Community Development Block Grant (CDBG)
- HOME Investment Partnership Grant (HOME)

The Consolidated Plan serves as a planning document for the City of Bay City, an application for federal funds under HUD's CDBG & HOME formula grant programs, and a five year strategy for addressing community needs. Priorities and projects identified in the consolidated and annual plan to HUD must meet one of HUD's national objectives, which are to:

- Provide Decent Housing
- Provide a Suitable Living Environment
- Expand Economic Opportunities

The Consolidated Plan is a statement of how the City intends to spend its HUD Entitlement funds in the areas of housing and community development. The Five Year Consolidated Plan provides an assessment of housing, homelessness, and community development needs, a strategic plan for addressing needs and an Annual Action Plan outlining specific objectives and outcome for the use of HUD funds.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Listed are Bay City's goals and the priorities they address.

Goal 1 Affordable Housing

To Sustain and increase the quality and supply of affordable owner-occupied housing. Rehabilitation and repair of owner occupied housing as well as down payment assistance/rehabilitation and purchase/rehabilitation/resale programs.

Rehabilitation & Emergency Repair of Owner Occupied Housing

Priorities Address:

- Single Family Owner Occupied Housing rehabilitation
- Emergency Housing Repair
- Home Modifications for Disabled Persons
- Energy Conservation
- Lead-Based Paint Pain Removal
- First Time Homebuyer Assistance
- Homeownership Counseling

Goal 2 Access to Public Services

Give Citizens access to safety and services that assist with life skills and stability.

Homeless/Non-Homeless Special Needs/Non-Housing Community Development

- Homeless Services
- Support Homeless Need and Non Homeless Need program when possible
- Utility Assistance
- Crime Prevention/Community Policing

Goal 3 Removal of Abandoned/Blighted Properties

To help stabilize and increase property values and deter crime in neighborhoods

Non-Homeless Community Development

- Removal of Abandoned, blighted properties

Goal 4 Improve infrastructure and Public Facilities

Improve infrastructure and Public Facilities in Low/moderate income areas

Non-Housing Community Development

- Parks and Recreation Facilities
- Street Improvements
- Sidewalk Replacement
- Park Improvements
- Street Beautification

Goal 5 Payment of 108 Loan

Economic Opportunity

108 Loan Payment

- Job Creation/Retention Programs

3. Evaluation of past performance

The goals/priorities of Bay City's previous consolidated plan are consistent with the 2015-2019 Consolidated Plan. Over the past five years funding has consistently been invested into the following activities:

- Substantial Housing Rehabilitation
- Emergency Housing Rehabilitation
- Purchase/Rehab/Resale of Housing to Low-moderate income homebuyers
- Downpayment Assistance/Rehabilitation Program
- Street Reconstruction
- Sidewalk replacement programs
- Community Policing program
- Fire Awareness Programs
- Homeless & Health Services
- 108 loan payment

Funding is utilized in a timely manner with a consistent 100% low income benefit.

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- Homeless & Health Services
- 108 loan payment

Funding is utilized in a timely manner with a consistent 100% low income benefit

4. Summary of citizen participation process and consultation process

As part of the planning process the City of Bay City Neighborhood Services Department conducted multiple consultations, held 5 public hearings to gather public input and administered an online survey.

Consultations:

Consultations were conducted with service providers, Continuum of Care, city staff, commissioners, the City Manager, citizen groups and citizens in general.

Public Hearings

Five Public Hearings were held in addition to one Coordinating Council meetings. Public Hearings notices were advertised in The Bay City Times, posted at the main Bay County Library, posted at City Hall, City of Bay City's website and posted at the public housing high rises. In addition notices were emailed to citizen district council members and the first two public hearing were advertised on an electronic bill board located at the north end of the Independence Bridge. Of the five public hearings a total of 13 residents attended. Four public comments and one motion was recorded.

On-Line Survey

The Bay City Community Needs Assessment On-line survey received 179 respondents. The survey was advertised in the Bay City Times, on Bay City's website, to the Citizen District Council Members, Continuum of Care members, members of the Human Service Collaborative Commission (HSCC) and to

5. Summary of public comments

- Really like the idea of the Citizen Survey
- I believe we should concentrate funding in on area over several years to make a greater impact with the funds we receive. We can then rotate throughout the community.
- Would like to see homeless service funding go to Good Samaritan Rescue Mission.
- A need for homeless veteran is out there, it needs to be quantified.
- Members of the Coordinating Council would like to see more public service providers funded in the upcoming years.

6. Summary of comments or views not accepted and the reasons for not accepting them

There were no comments or views that were not accepted.

7. Summary

The Consolidated Plan is an assessment of the priority needs in Bay City and the five year road map of how CDBG & HOME funding will be utilized to address those priority needs.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	BAY CITY	Neighborhood Services
HOME Administrator	BAY CITY	Neighborhood Services

Table 1 – Responsible Agencies

Narrative

The Neighborhood Services Department of the City of Bay City is responsible for the planning and preparation of the Consolidated Plan and the administration of the Consolidated Plan. Public Hearings, group meetings, one on one conversations and a public survey was used to develop the various components of the Consolidated Plan.

Consolidated Plan Public Contact Information

Debbie Kiesel, CDBG Coordinator/Grant Writer

City of Bay City

301 Washington

Bay City, MI 48708

(989) 894-8158

dkiesel@baycitymi.org

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Bay City's Neighborhood Services Department has prepared the Five-Year Consolidated Plan in cooperation with the Bay County Continuum of Care Committee, various non-profit agencies, private agencies, local, state and county government. Consultation included a public workshop, public hearings, meetings, an online survey, direct mailing of surveys and direct outreach with various agencies.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

An online community needs survey was posted on Bay City's website the survey was advertised in the Bay City Times, and direct mailings went out to the Bay City Housing Commission, the Human Services Collaborative Committee (HSCC) members, Continuum of Care members, Bay Area Housing, Inc. (staff and resident mailing list), Habitat for Humanity (staff and resident mailing list), City Staff, Commission and Mayor. In addition group and personal consultation outreach was held.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Bay City does not directly receive ESG funds but is a member of the Bay County Continuum of Care Committee, regularly attends monthly meetings and is a member of the ranking committee for funding decisions. The March 8, 2015 meetings was open for a discussion on client challenges and needs as well as a questionnaire/survey being handed out and emailed to all Continuum of Care members. Questionnaires and direct calls went out to facilities that discharge clients that may end up in homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Bay City does not directly receive ESG funds but is a member of the Bay County Continuum of Care Committee, regularly attends monthly meetings and is a member of the ranking committee for funding decisions. The March 8, 2015 meetings was open for a discussion on client challenges and needs as well as a questionnaire/survey being handed out and emailed to all Continuum of Care

members. Questionnaires and direct calls went out to facilities that discharge clients that may end up in homelessness.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Consultation was held with the following service providers, organizations, city leaders and city staff.

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	BAY AREA WOMEN'S CENTER
	Agency/Group/Organization Type	Housing Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting, questionnaire and was invited to participate in an online community needs survey.
2	Agency/Group/Organization	CAN Council
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting, Assessment questionnaire and invitation to participate in an online community needs survey.
3	Agency/Group/Organization	Disability Network of Mid Michigan
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-homeless veterans
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting, assessment of services questionnaire and invitation to participate in an online community needs survey.
4	Agency/Group/Organization	BAY AREA HOUSING, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	One on one consultation, phone consultation and on-line survey
5	Agency/Group/Organization	GOOD SAMARITAN RESCUE MISSION
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	One on one consultation, phone consultation, continuum of care consultation and on-line survey participation.
6	Agency/Group/Organization	Saginaw VA
	Agency/Group/Organization Type	Housing Services-homeless Health Agency Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultations, Continuum of Care Consultations, on-line survey
7	Agency/Group/Organization	Sacred Heart Rehabilitation Center
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Online survey, continuum of care meeting consultation, phone consultation, emails.
8	Agency/Group/Organization	UNITED WAY OF BAY COUNTY
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Online survey, continuum of care consultation meeting, phone consultation, emails.
9	Agency/Group/Organization	Bay City Housing Commission
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	On line survey, consultation, continual interaction,
10	Agency/Group/Organization	Michigan Rehabilitation Services
	Agency/Group/Organization Type	Services-Employment Other government - State
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation
11	Agency/Group/Organization	LEGAL SERVICES OF EASTERN MICHIGAN FAIR HOUSING CENTER
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	On line consultation and continuum of care consultation meeting.

12	Agency/Group/Organization	Bay City Public Schools
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone consultation
13	Agency/Group/Organization	Michigan Works
	Agency/Group/Organization Type	Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone and email consultations
14	Agency/Group/Organization	Neighborhood Resource Center
	Agency/Group/Organization Type	Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation
15	Agency/Group/Organization	Bay Arenac Behavioral Health
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, personal, email consultations as well as the on-line survey
16	Agency/Group/Organization	Bay Human Services Collaborative Council
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, email and personal consultations.
17	Agency/Group/Organization	Bay County Health Department
	Agency/Group/Organization Type	Services-Health Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone and email consultations
18	Agency/Group/Organization	Opportunity Center
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation
19	Agency/Group/Organization	Mid Michigan Community Action Agency
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation and on line survey. Bay City has a good working relationship with MMCAA, will refer calls and walk in needing rental, dental, fuel, food, weatherization assistance to MMCAA.
20	Agency/Group/Organization	McLaren Bay Region
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation. A resource.
21	Agency/Group/Organization	Department of Human Services
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Child Welfare Agency Other government - State
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Personal, phone and email consultation. Bay City works with Salvation army on referrals. They have pointed out there is a huge need for utility assistance, especially water & sewer.
22	Agency/Group/Organization	City of Bay City
	Agency/Group/Organization Type	Services - Housing Other government - Local Planning organization Business Leaders Civic Leaders Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Worked with Building code on blight, condition of rental and general housing stock.on line survey, commission meetings and interaction with Commissioners that attended public hearings
23	Agency/Group/Organization	BAY COUNTY HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
24	Agency/Group/Organization	Recovery Pathways
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation/ Now have new contact to work with when we receive calls.
25	Agency/Group/Organization	Helen Nickless Clinic
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone consultation, Bay City has a long history of working with the clinic. Have provided Public Service Funding in past years.
26	Agency/Group/Organization	CORY PLACE
	Agency/Group/Organization Type	Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CORY Place has sense closed their doors due to lack of funding. Bay City is now in need of a unaccompanied youth shelter.

27	Agency/Group/Organization	Michigan Department of Corrections
	Agency/Group/Organization Type	Services-homeless Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	in person & phone consultation and online survey.
28	Agency/Group/Organization	MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
	Agency/Group/Organization Type	Other government - State Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
29	Agency/Group/Organization	Citizen District Councils
	Agency/Group/Organization Type	Services-Children Civic Leaders Business and Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	multiple meetings and public hearing interaction. These groups are the pulse of the community.

Identify any Agency Types not consulted and provide rationale for not consulting

N/A

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The Neighborhood Services Department interacted with City Staff, City Manager, City Commissioners. In addition staff consulted with various Bay County Departments and had various interactions the Michigan State Housing Development Authority.

Bay City is surrounded by rural townships, interaction was not conducted with the townships.

Narrative (optional):

Multiple agencies, service providers, staff and citizens were contacted in regards to this plan. In consultations the same needs were consistently brought up: Blight, quality housing, living wage, transportation, child care, utility assistance and a need for more mental health services. Providers are all working towards the same goal but all with limited resources. Bay City has a strong network between the Human Services Collaborative Council (HSCC) and the Continuum of Care.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Public Hearings

The City of Bay City held two public hearings/planning workshops to receive citizen input on housing and community development needs at City Hall, 301 Washington, Bay City, MI, on February 5, 2015 at 2:00 p.m. and 6:00 p.m. another public hearing was held on March 5, 2015 at 6:00 p.m. at City Hall, 301 Washington, Bay City, MI to gain input on housing and community development needs as it pertains to the 5-Year Consolidated Plan/Annual Plan to HUD.

Interested parties were invited to attend the public hearings or provide written comments to the CDBG Coordinator at the City of Bay City, 301 Washington, Bay City, MI 48708, (989) 894-8158 and dkiesel@baycitymi.org.

The February 5, 2015 public hearings were published in The Bay City Times daily edition on January 25, 2015. Print notice was also posted at City Hall, the public library, the public housing high rises and electronically posted to Bay City's website at www.baycitymi.org. In addition the February 5, 2015 public hearings were posted on an electronic bill board on Wilder Road, Bay City, MI from 1/21/2015 thru 2/5/2015.

The March 5, 2015 public hearing was published in the Bay City Times daily edition on February 15, 2015. Print notice was also posted at City Hall, the public library, the public housing high rises and electronically posted to Bay City's website at www.baycitymi.org.

Online Survey

An online survey was developed to solicit input in the areas of housing, homelessness, community development and economic development. The online survey was available on Bay City's website at www.baycitymi.org from February 5, 2015 thru March 5, 2015. Surveys were made available in hard copy for hand out at the February 5 meetings. Direct mailings requesting input on the surveys went out to the five Citizen District Councils, Bay City Housing Commission, the Human Services Collaborative Committee (HSCC) members, Continuum of Care

members, Bay Area Housing, Inc. (staff and resident mailing list), Habitat for Humanity (staff and resident mailing list), City Staff, Commissioners and Mayor. The survey was also advertised in The Bay City Times and made available to citizens walking into City Hall.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community Citizen District Council Members and City Commission	5 people attended the public hearing/workshop	Two comments were received. Comment 1: The survey is a great idea Comment 2: Funding should be concentrated in one area over several years to make a greater impact with the funds we receive. Then rotate thru the community.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	<p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Citizen District Council Members & City Commission</p>	9 residents attended the advertised public hearings	<p>Two comments were received at the first public hearing workshop.</p> <p>Comment 1: The survey is a great idea. Comment 2: Funding should be concentrated in one area over several years to make a greater impact with the funds we receive. Then rotate thru the community.</p>	There were no comments not received.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	Non-targeted/broad community Residents of Public and Assisted Housing Citizen District Council Mailings & City Commission Updates0	9 residents attended the advertised public hearings	Two Comments were received. One like the survey idea the other wanted to target funding in one area for impact.	There were no comments not received.	
4	Survey - online & hard copy	Non-targeted/broad community Residents of Public and Assisted Housing Continuum of Care, HSCC, Citizen District Councils, Habitat for Humanity Mailing List, Bay Area Housing	129 surveys were received	Priority Needs Assessment Ratings: High, Medium, Low, No Such Need	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing	Non-targeted/broad community Residents of Public and Assisted Housing Citizen District Council Mailings	2 residents attended	There were no comments received.	There were no comments not accepted	
6	Newspaper Ad	Non-targeted/broad community Residents of Public and Assisted Housing Citizen District Council Mailings	2 residents attended the advertised public hearing	There were no comments received.	There were no comments not accepted.	
7	Public Hearing	Non-targeted/broad community Residents of Public and Assisted Housing	4 residents were in attendance	There were no comments received	There were no comments not accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Newspaper Ad	Non-targeted/broad community Residents of Public and Assisted Housing	Zero residents attended	Zero comments were received	There were zero comments not accepted	
9	Public Meeting	Coordinating Council	15 Citizen District Council Members	Council was in favor of the budget and consolidated plan but wanted to more public service funding to go into services and homeless activities in future years. Council members want to be sure it is know that they support and had input on the 2015/2016 CDBG & HOME budget.		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Housing Needs Assessment contains pre-populated data and tables provide by HUD. The data provided in conjunction with information gathered through consultations and citizen participation will provide a clear picture of the needs in Bay City related to affordable housing, special needs housing, community development and homelessness. From the Needs Assessment Bay City will identified the needs with the highest priority, which is the basis for the Strategic Plan and the programs and projects to be administered.

In addition to the information below the ALICE (Asset Limited, Income Constrained, Employed) report produced by the United Way should be kept in mind. The report measures the size and condition of households struggling financially, and it introduces the term ALICE - Asset Limited, Income constrained, Employed. ALICE households are working households; they hold jobs and provide services that are vital to the Michigan economy. The core of the problem is that these jobs do not pay enough to afford the basics of housing, child care, food, health care, and transportation. The growth of low-skilled jobs is projected to outpace that of medium and high skilled jobs into the next decade. While the cost of basic household necessities continue to rise.

Descriptions of discussion include:

Housing Cost Burden

Cost burden is a fraction of a household' total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Housing Problems

Having one or more of four housing problems is the number of households with at least one of the following housing problems: cost burden; overcrowding; lack of a complete kitchen or plumbing facilities.

Substandard Housing

Lacking complete plumbing or kitchen facilities. Households without hot and cold piped water, a flush toilet and a bathtub or shower; or kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator.

Severely Overcrowded

Household with greater than 1.5 people per room.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The Housing Needs Assessment includes HUD pre-populated data tables that describe the levels of housing needs within Bay City. Data and analysis focus on the estimated number and type of families in need of housing assistance by income levels, tenure type, household type and by housing problems which include cost burden, substandard housing conditions, overcrowding, or concentrations of racial/ethnic groups.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	36,817	35,080	-5%
Households	15,252	14,332	-6%
Median Income	\$30,425.00	\$36,113.00	19%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,420	2,010	2,705	1,980	5,225
Small Family Households *	755	575	1,105	730	2,830
Large Family Households *	120	65	175	160	365
Household contains at least one person 62-74 years of age	205	300	415	455	830
Household contains at least one person age 75 or older	270	485	425	225	335
Households with one or more children 6 years old or younger *	570	255	480	280	610
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	0	0	0	0	10	65	10	4	89
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	70	10	15	0	95	0	15	4	40	59
Housing cost burden greater than 50% of income (and none of the above problems)	800	100	100	0	1,000	420	395	130	80	1,025
Housing cost burden greater than 30% of income (and none of the above problems)	295	385	170	30	880	105	370	735	355	1,565

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	115	0	0	0	115	85	0	0	0	85

Table 7 – Housing Problems Table

Data 2007-2011 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	870	110	115	0	1,095	430	475	150	130	1,185
Having none of four housing problems	755	645	600	310	2,310	165	780	1,840	1,540	4,325
Household has negative income, but none of the other housing problems	115	0	0	0	115	85	0	0	0	85

Table 8 – Housing Problems 2

Data 2007-2011 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	360	155	95	610	130	230	430	790
Large Related	99	0	35	134	20	29	45	94
Elderly	130	90	0	220	185	310	165	660
Other	570	250	140	960	205	255	225	685

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,159	495	270	1,924	540	824	865	2,229

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	290	40	35	365	115	155	95	365
Large Related	95	0	15	110	10	4	0	14
Elderly	110	0	0	110	120	100	20	240
Other	360	60	50	470	175	190	15	380
Total need by income	855	100	100	1,055	420	449	130	999

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	70	10	15	0	95	0	15	4	40	59
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	70	10	15	0	95	0	15	4	40	59

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

Data is not available to assess single person households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The Bay Area Women's Center estimates that approximately 107 domestic violence clients are in need of housing each year. 2014 data collected from the Bay Area Women's center reflects:

49% were single females with kids

8% were two parent families

11% were married with zero children

26% were single adults with no children

6% had unknown family structure

96.8% of domestic violence clients were at 0-30% of area median income.

What are the most common housing problems?

The attached data show housing cost burden is the most common housing problem for renters and homeowners in Bay City. Cost burden is a fraction of a household's total gross income spent on housing costs.

Are any populations/household types more affected than others by these problems?

Cost burden > 30%

Across the board the very low, low and low/moderate income Small Related Households are cost burdened with over 30% of their income paying housing costs, this includes renters and homeowners.

Data shows Very Low Income (0-30% of AMI) Small Related Renter Households are most burdened while Small Related Homeowner Households at low/moderate income (50-80% of AMI) are most cost burdened. In addition Elderly homeowners who are low income (30-50% of AMI) are experiencing a cost burden of over 30% total gross income spent on housing costs.

Cost burden >50%

Across the board the very low, low and low/moderate income Small Related Households are cost burdened with over 50% of their income paying housing costs, this includes renters and homeowners.

Data shows Very Low Income (0-30% of AMI) Small Related Renter Households are most burdened while low income (30-50% of AMI) Small Related Owner Households are most cost burdened paying over 50% housing costs. In addition very low income (0-30% of AMI) Elderly Small Related Owner Households are most cost burdened spending over 50% on housing costs.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Lack of employment, living wage employment, transportation and child care are the greatest needs of low-income individuals and families with children in Bay City.

Families receiving rapid rehousing assistance are in need of long term/continued case management services, longer term of financial assistance, budgeting education, job preparation skills and lease agreement education, support services that enable

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

No estimates are available

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The most common housing problem supported by the attached data tables was housing cost burden/affordability. Through consultation and interaction with the characteristics linked with instability are housing affordability, employment, living wage employment, transportation and child care.

Discussion

18% of Bay City households in Bay City are cost burdened while only 1.7% of total households in Bay City are living in overcrowded conditions or living in housing that lacks complete plumbing or kitchen facilities.

The greatest challenges facing low to moderate income households is the availability of living wage employment, transportation and availability and cost of child care.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10% points or more) than the income level as a whole.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,775	500	190
White	1,525	430	105
Black / African American	65	30	45
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	35	0	0
Hispanic	90	25	15

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,070	705	0
White	910	635	0
Black / African American	55	0	0
Asian	0	0	0
American Indian, Alaska Native	0	4	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	80	45	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,320	1,690	0
White	1,145	1,580	0
Black / African American	20	10	0
Asian	0	0	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	95	85	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	500	1,210	0
White	465	1,105	0
Black / African American	10	25	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	0	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	25	50	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

Needs with Housing Problems

Extremely Low Income/0%-30% of Area Median Income

72% of the extremely low income population in the City of Bay City as a whole experiences one or more of four housing problems. Of that whole extremely low income category 74% were White, 69% were Hispanic and 46% were Black/African American. There are no groups in the extremely low income category that have a disproportionately greater need.

Very Low Income/30%-50% of Area Median Income

60% of the very low income population in Bay City as a whole experiences one or more of four housing problems. Of that whole very low income category 100% of Black/African Americans, 64% of Hispanics and 59% of Whites experienced one or more of four housing problems. The very low income Black/African American population has a disproportionately greater need for decent housing.

Low Income/50%-80% of Area Median Income

44% of the low income population in Bay City as a whole experiences one or more of four housing problems. Of that whole low income category 67% of Black/African Americans, 53% of Hispanics and 42% of Whites experienced one or more of four housing problems. Both the low income Black/African American and the Hispanic populations are experiencing a disproportionately greater need for decent housing.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section has four tables that capture the number of households with housing problems by income, race, and ethnicity. Each table provides data for a different income level. Information was prepopulated using Comprehensive Housing Affordability Strategy (CHAS) data.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,275	990	190
White	1,080	875	105
Black / African American	65	30	45
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	35	0	0
Hispanic	90	25	15

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	465	1,300	0
White	380	1,170	0
Black / African American	45	10	0
Asian	0	0	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	20	99	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	300	2,710	0
White	230	2,500	0
Black / African American	0	30	0
Asian	0	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	69	110	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	115	1,595	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	105	1,465	0
Black / African American	10	25	0
Asian	0	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	75	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

Disproportionately Greater Need/Severe Housing Problems: Lacks complete kitchen facilities, Lacks complete plumbing facilities, more than 1.5 persons per room and/or cost burden over 50% of gross income.

Extremely Low Income/0%-30% of Area Median Income

52% of the extremely low income residents in Bay City as a whole experiences at least one of the four housing problems. Of the population as a whole 69% Hispanic, 52% White and 46% Black/African Americans experience severe housing problems. The extremely low income Hispanic population has a disproportionately greater need over the population as a whole.

33% of the Black/African American population does not experience severe housing problems but they have no or negative income.

Very Low Income/30%-50% of Area Median Income

26% of Very Low Income residents in Bay City as a whole experiences severe housing problems. Of the population as a whole 82% of Black/African Americans experience at least severe housing problems. Very low income Black/African Americans has a disproportionately greater need.

Low Income/50%-80% of Area Median Income

10% of the Low Income residents in Bay City as a whole experiences at least one of the four housing problems. Of the population as a whole 39% Hispanics, 8.4% White and 0% Black/African Americans experiences severe housing problems. The low income Hispanic population has a disproportionately greater need.

80%-100% of Area Median Income

29% of the Black/African American population in the 80%-100% Area Median Income range experience has severe housing problems. That is a disproportionately greater need than the 7% White population.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	9,320	2,720	2,040	190
White	8,615	2,465	1,675	105
Black / African American	155	25	110	45
Asian	0	0	0	0
American Indian, Alaska Native	34	15	0	0
Pacific Islander	0	0	35	0
Hispanic	440	120	180	15

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

Of the Extremely Low Income/0%-30% Area Median Income groups 67% of the White population is cost burdened and has a disproportionately greater need compared to the other groups.

Of the Very Low Income/30%-50% Area Median Income groups 19% of the White population has a disproportionately greater need compared to the other cost burdened groups.

Of the Low Income/50%-80% Area Median Income groups 33% of the Black/African American population is cost burdened and has a disproportionately greater need compared to the other groups.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Extremely Low Income/0%-30% of Area Median Income

The White population has a disproportionately greater need, experiencing one or more housing problems.

-

Very Low Income/30%-50% of Area Median Income

Black/African Americans have a disproportionately greater need experiencing one or more of four housing problems and severe housing problems.

Low Income/50%-80% of Area Median Income

Both the low income Black/African American and the Hispanic populations are experiencing a disproportionately greater need experiencing one or more of four housing problems.

Low Income/50%-80% of Area Median Income

The low income Hispanic population has a disproportionately greater need experiencing one or more of four severe housing problems.

80%-100% of Area Median Income

29% of the Black/African American population in the 80%-100% Area Median Income range experiences severe housing problems. That is a disproportionately greater need than the 7% White population.

Cost Burdened

Of the Extremely Low Income/0%-30% Area Median Income groups 67% of the White population is cost burdened and has a disproportionately greater need compared to the other groups.

Of the Very Low Income/30%-50% Area Median Income groups 19% of the White population has a disproportionately greater need compared to the other cost burdened groups.

Of the Low Income/50%-80% Area Median Income groups 33% of the Black/African American population is cost burdened and has a disproportionately greater need compared to the other groups.

If they have needs not identified above, what are those needs?

Though not specific to race/ethnic groups the most common housing problems were transportation and child care.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

2010 census data shows that 58.6 Black/African Americans residing in Bay City reside in four of the eleven census tracts. 49.4% of all Hispanics reside in four of the eleven census tracts of Bay City.

NA-35 Public Housing – 91.205(b)

Introduction

The Bay City Housing Commission administers and manages all public housing programs and facilities in Bay City. The Bay City Housing Commission is classified as Public Housing and Section 8 New Construction (Project Based Rental Assistance). Bay City does not fund or administer any housing commission activities or hold title to any housing commission properties.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	544	0	0	0	0	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	11,987	0	0	0	0	0	0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average length of stay	0	0	4	0	0	0	0	0
Average Household size	0	0	1	0	0	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	107	0	0	0	0	0
# of Disabled Families	0	0	253	0	0	0	0	0
# of Families requesting accessibility features	0	0	544	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	509	0	0	0	0	0	0
Black/African American	0	0	31	0	0	0	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	2	0	0	0	0	0	0
American Indian/Alaska Native	0	0	2	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	26	0	0	0	0	0	0
Not Hispanic	0	0	518	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

As of 3/5/2015 the Housing Commission has an open waiting list of 165 applicants with an annual turnover of 161 units, resulting in an approximate 1 year waiting list.

78.2% of applicants on the waiting list are Extremely Low Income (30% AMI or below) persons waiting for affordable housing.

15.2% of applicants are Very Low Income (30-50% AMI)

6.1% of applicants are Low Income (50-80% of AMI)

39.4% of applicants on the waiting list are Families with Children.

34.5 % of applicants are Families with Disabilities.

18.8% of applicants are 50+ in age.

12.1% of applicants are elderly.

84.8% of applicants are White

26% of applicants are Black

6.7% of applicants have Hispanic ethnicity

The greatest need on the waiting list is for 1 and 2 bedroom units.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Challenges of residents in Bay City Housing Commission high rise units are conduct issues and mental illness.

Challenges of families in the Bay City Housing Commission scattered site houses is affordability due to the lack of budgeting.

How do these needs compare to the housing needs of the population at large

The Bay City Housing Commission rents are 30% of a tenant's adjusted income; if their income goes down the rent payment will go down. The condition of the housing units owned by the Bay City Housing commission is continually maintained and inspected. Unlike the low income population at large Bay City Housing Commission residents are not faced with the four housing problems: Lacks complete kitchen facilities, lacks complete plumbing, more than one person per room, cost burdened greater than 30% or 50%.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Bay City does not receive a direct allocation of ESG funding. ESG funding is provided to the Bay County Continuum of Care through the Michigan State Housing Development Authority. In 2014 Bay County combined with the Arenac County, Isabella County, Gratiot County and Clare/Gladwin Counties Continuum of Cares to form the Central Michigan Continuum of Care. The annual Point-in-Time Homeless Count was conducted on January, 2015. Homeless count information is listed in the section below.

Data is not available for all categories in the table below. Available data from the 2014 Bay County Point in Time (PIT) count has been entered into applicable categories in the table below. Counts are for sheltered homeless.

The Bay County Continuum of Care conducted the annual Point-In-Time Homeless Count on January 2015. Counts are for Bay County, not specific to the City of Bay City. Counts area as listed:

Overall Unduplicated Homeless:	1021
Literally Homeless:	961
Chronically Homeless:	108
Single Adults:	626
Unaccompanied Youth:	18
Total Adults in Families:	192

Total Children in Families: 260

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	1,019	1,019	398	0	0
Persons in Households with Only Children	0	258	258	107	0	0
Persons in Households with Only Adults	0	627	627	0	0	0
Chronically Homeless Individuals	0	108	108	7	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	18	18	13	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: Data entered above is from the 2014 HMIS homeless report.

Population experiencing homelessness on a given night	Sheltered	Unsheltered
Persons in Households with Adult(s) and Child(ren)	N/A	N/A
Persons in Households with Only Children	N/A	N/A
Persons in Households with only Adults	N/A	N/A
Chronically Homeless Individuals	N/A	N/A
Chronically Homeless Families	Available 2014	Available 2014

Veterans	N/A	N/A
2012 Point in Time (PIT) Data		

Table 27 - For Bay County - Population experiencing homelessness on a given night

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Chronically Homeless

Per the 2015 Point-in-Time count 108 adults were chronically homeless, with 49% being homeless at least 4 times in the past year. 54% were male, 46% female the overall average age of the chronically homeless is 37 with the average female being 32 and the average male being 42, 7 chronically youth were counted at 17 years of age or younger. 78% were white, 16% were black/African American and 4% were American Indian. Of the homeless adults 50 had a high school diploma or higher education while 52 had an 11th grade or below education.

Total Homeless Adults in Families

There were a total of 192 homeless adults in families with a total of 179 households. The average age of a homeless adult in a family is 31 and 75% are female, 64.8% are female single parents. Of homeless adults in families have been homeless 1-2 times in the past year and 62 are experiencing homelessness for the first time, 126 have graduated high school or higher and 69 have an education 12th grade (no diploma) or below.

Unaccompanied Youth

There was a total of 18 unaccompanied youth with an average age of 16, 56% being male. 12 were white, 4 were black/African American. This was the first time homeless for 13 of the youth, 4 have been homeless 1-2 times in the past year. Levels of education varied for the unaccompanied youth.

Veterans

Point in Time counts have not reflected a homeless veteran population though information received from consultations reflects that there are between 30-75 homeless veterans in the Bay City/Bay County area.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	780	0
Black or African American	214	0
Asian	1	0
American Indian or Alaska Native	20	0
Pacific Islander	1	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

Above data from the 2014 HIMIS Homeless Report

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

From the data presented there were 179 households in need of house assistance for families with children. Statistics are not available for families of veterans, the data may be included in the general families with children count. Data is for sheltered homeless counts.

62 households experienced homelessness for the first time while 27 experienced chronic homelessness.

116 households were Female Single Parents, 4 households were Grandparents, 11 were Male Single Parent, and 29 were Two Parent Families.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Total 2014 homeless person count is 1019. Racial and Ethnic data is not accurate and available. Reported racial data is as follows: 76.4%/White, 20.96%/Black, 1,96%/ American Indian, .10%/Native Hawaiian.

Homeless racial data is consistent with Bay County racial population data.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Data is only available for sheltered homeless count.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Non-homeless special needs groups by definition are:

- elderly (62 years of age and older)
- frail elderly (an elderly person who requires assistance with 3 or more activities of daily living)
- persons with mental, physical and /or development disabilities
- persons with alcohol or other drug addiction
- victims of domestic violence, dating violence, sexual assault and stalking
- persons with HIV/AIDS and their families

Specific data was not available for all special needs populations listed above for Bay City; data for similar categories has been obtained and is listed below.

Describe the characteristics of special needs populations in your community:

Elderly

12.3% of Bay City residents are 65 years of age and over.

Frail Elderly

Specific data on frail elderly is not available for Bay City. The American Community Survey data for Bay County reflects that 11.5% of residents 65 and older have a self-care difficulty and 17.5% have an independent living difficulty

Persons with mental, physical and/or development disabilities

2010 census data reflects 5,177/31.8% people in Bay City have disabilities. Ambulatory (walking or moving) around disabilities far exceed hearing, vision, and cognitive disabilities. 50.9% of persons with a disability have ambulatory issues. Approximately 20-25% of the single homeless population suffer mental illness. Mentally disabled homeless people are unable to obtain access to supportive housing and/or other treatment services. Mental health support services most needed include case management, housing and treatment.

Persons with Alcohol or other drug addiction

Many homeless individuals, who were not previously addicted, turn to drugs and alcohol as an escaped from their everyday stress. Long term rehabilitation programs are needed, in most cases treatment is out patient or for a very short time. The challenges they face are lack of education, lack of job, lack transportation and criminal/felony record. The criminal record is the greatest challenge in getting housing and employment.

Victims of Domestic Violence, dating violence, sexual assault and Stalking

Battered women living in poverty are often forced to choose between remaining in an abusive relationship or leaving the violence and becoming homeless 96.8% of domestic violence clients seeking services at the Bay Area Women's Center were 0-30% of area median income extremely low income. 26% had a 9-11 grad education while 29.5% had a high school diploma or GED.

Persons with HIV/AIDS and their families

According to the 2014 Michigan Department of Community Health Epidemiologic Profile the number of persons that have been diagnosed HIV/AIDS in Bay County is 81, including the undiagnosed persons, it is estimated that there is a prevalence of 100 persons with HIV/AIDS. The greatest needs of the household that contain a person with HIV/AIDS is adequate medical care, stable income, affordable safe housing, affordable transportation, opportunities to socialize and the need to learn self-sufficiency.

What are the housing and supportive service needs of these populations and how are these needs determined?

Information specific to the housing needs of persons with disabilities, drug and alcohol, victims of domestic violence and HIV/AIDS is not available. Through consultation with various agencies the following needs were stated:

Elderly & Frail Elderly – Support services include day care, chore services, counseling services, home delivered meals and meals in group settings, homemaking, respite care, personal care/supervision, private duty nursing, transportation, and recreation. Other services can include prevention of age-related diseases, health information and education home repairs necessary for health and safety, elder abuse prevention, help with legal issues, and services for older relatives raising minor children.

Persons with Disabilities – Affordable barrier free housing, transportation, independent living assistance, affordable rental rates, and training and employment programs.

Persons with Alcohol or other drug additions – Employment, affordable housing and transportation. Background checks and refusal to rent based on criminal record.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Saginaw-Bay City-Midland Metropolitan Statistical Area (MSA) is comprised of Bay, Midland and Saginaw Counties. This MSA has the lowest rate of all MSAs but is still considered high prevalence with an HIV infection prevalence rate of 96 cases per 100,000 population. An estimated 480 persons are living with HIV in the Saginaw-Bay City-Midland MSA as of January 1, 2014.

Persons living with HIV in the Saginaw-Bay-Midland MSA are 46.5 percent white and 43 percent black. 6% of persons living with HIV in this area are Hispanic compared to the five percent statewide. Of the 375 persons living with HIV in the Saginaw-Bay-Midland MSA, 79% are male and 21% are female. This is similar to the distribution for the State of Michigan. The highest unmet need by age group occurs among 50-54 year olds (51 %).

Discussion:

Some reasons for homelessness include lack of affordable housing, inability to make a living wage, health care crises, local economic crisis, mental illness and domestic violence. The Bay County Continuum of Care prepared the 10 year Plan to End Homelessness (2006-2015) as part of a state-wide initiative involving every county in Michigan. The Bay County Plan to End Homelessness is based upon three categories: prevention, intervention and infrastructure with the greatest portion of the plan being centered on education. The plan has been active and revised numerous times throughout the 10 years. The Continuum of Care will be conducting a review of the plan this year.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The definition of public facilities is neighborhood facilities and facilities for persons with special needs (e.g. homeless shelter, domestic violence shelters, nursing homes, group homes, and halfway houses). Input received thru the online survey reflected that the following facilities are needed in the community:

- Youth Centers
- Homeless Facilities
- Abused and Neglected Facilities
- Fire Stations and Equipment
- Domestic Violence Facilities

Bay City has most of these facilities in place with the exception of a Homeless Youth Facility. In the process of preparing the five year plan the youth homeless facility, CORY Place closed their doors due to lack of funding.

How were these needs determined?

An online survey was developed to solicit input in the areas of housing, homelessness, community development and economic development. The online survey was available on Bay City’s website at www.baycitymi.org from February 5, 2015 thru March 5, 2015. Surveys were made available in hard copy for hand out at the February 5 meetings. Direct mailings requesting input on the surveys went out to the five Citizen District Councils, Bay City Housing Commission, the Human Services Collaborative Committee (HSCC) members, Continuum of Care members, Bay Area Housing, Inc. (staff and resident mailing list), Habitat for Humanity (staff and resident mailing list), City Staff, Commissioners and Mayor. The survey was also advertised in The Bay City Times and made available to citizens walking into City Hall.

Describe the jurisdiction’s need for Public Improvements:

The CDBG program defines public improvement as, but not limited to, streets, sidewalks, water and sewer lines, and parks. Public improvements with the highest needs in Bay City are:

- Street Improvements
- Condition of foreclosed or abandoned properties
- Water and Sewer Improvements
- Sidewalks
- Park Improvements

How were these needs determined?

An online survey was developed to solicit input in the areas of housing, homelessness, community development and economic development. The online survey was available on Bay City’s website at www.baycitymi.org from February 5, 2015 thru March 5, 2015. Surveys were made available in hard copy for hand out at the February 5 meetings. Direct mailings requesting input on the surveys went out to the five Citizen District Councils, Bay City Housing Commission, the Human Services Collaborative Committee (HSCC) members, Continuum of Care members, Bay Area Housing, Inc. (staff and resident mailing list), Habitat for Humanity (staff and resident mailing list), City Staff, Commissioners and Mayor. The survey was also advertised in The Bay City Times and made available to citizens walking into City Hall.

Describe the jurisdiction’s need for Public Services:

CDBG eligible activities include but are not limited to, crime prevention and public safety, child care, health services, substance abuse services, fair housing counseling, education programs, services for homeless persons, services for senior citizens, down payment assistance and recreational services.

The top public service needs as identified by the online survey are:

- Crime Prevention
- Mental Health Services
- Employment Training/Placement Services
- Transportation
- Child Care

-Youth Services

-Neglected/Abused Children

-Substance Abuse

-Senior In-Home Services

How were these needs determined?

Needs were determined through Consultation with the Continuum of Care, Human Services Collaborative Committee and various other agencies. In addition an online survey was developed to solicit input in the areas of housing, homelessness, community development and economic development. The online survey was available on Bay City's website at www.baycitymi.org from February 5, 2015 thru March 5, 2015. Surveys were made available in hard copy for hand out at the February 5 meetings. Direct mailings requesting input on the surveys went out to the five Citizen District Councils, Bay City Housing Commission, the Human Services Collaborative Committee (HSCC) members, Continuum of Care members, Bay Area Housing, Inc. (staff and resident mailing list), Habitat for Humanity (staff and resident mailing list), City Staff, Commissioners and Mayor. The survey was also advertised in The Bay City Times and made available to citizens walking into City Hall.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section will give an overview of Bay City's housing market. The Housing Market Analysis will contain prepopulated data and tables provided by HUD and touch on the following sections:

- Characteristics of Bay City's Housing in general.
- Housing stock available to persons with disabilities and other special needs
- Condition and needs of public and assisted housing
- Brief inventory of facilities, housing, and services that meet the needs of homeless persons
- Barriers to affordable housing
- Characteristics of Bay City's economy

It is anticipated that the Housing Market Analysis in this plan will be updated within one to two years. The City of Bay City in conjunction with the Bay City Housing Commission are in the process of preparing an RFP to have an in depth Housing Assessment of all properties in the City of Bay City prepared as well as an update to Bay City's Master Plan.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Listed below are pre-populated tables of statistics from the American Community Survey. Information includes number, size and type of properties within the City of Bay City.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,975	74%
1-unit, attached structure	268	2%
2-4 units	1,865	12%
5-19 units	806	5%
20 or more units	865	5%
Mobile Home, boat, RV, van, etc	335	2%
Total	16,114	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	9	0%	55	1%
1 bedroom	264	3%	1,635	39%
2 bedrooms	2,486	24%	1,366	33%
3 or more bedrooms	7,407	73%	1,110	27%
Total	10,166	100%	4,166	100%

Table 29 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Bay City Housing Commission administers the public housing in Bay City. The Housing Commission owns and operates four senior developments 519 units, (two seniors only and two seniors/disabled), 193 single and two-family units at scattered locations throughout the city. Residents of Housing Commission properties pay no more than 30% of their adjusted income.

In addition Bay City has four housing developments that receive state/or federal funds: Bradley House, Baytown, Riverwalk, and Garfield Manor.

Bradley House: A senior only, 120 unit complex receiving HUD/Section 8 Subsidies.

Baytown: Privately owned, MSHDA, Section 8, 150 unit family development.

Riverwalk: Senior only, 50 unit MSHDA low income housing tax credit development.

Garfield Manor: Senior only, 26 unit MSHDA low income housing tax credit development.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There is not an expected loss of units.

Does the availability of housing units meet the needs of the population?

Bay City has a total of 15,923 housing units, 90.7% occupied units with 6.8% owner occupied, 31.9% renter occupied, and 9.3% vacant. Though there is a vacancy rate of housing overall in Bay City, additional decent, affordable housing is needed.

Describe the need for specific types of housing:

The needs assessment reflects that decent/affordable housing for extremely low income (0-30% of area median income) across the board is most needed for both renters and homeowners. A need for affordable family housing is reflected for the extremely low and very low income (30%-50% if area median income) small related households.

Elderly home owners in the extremely low income and very low income category are in need of affordable housing in good condition.

Discussion

Approximately 50 percent of Bay City's housing stock was constructed before 1940. While generally lower in cost and initially more affordable to low and moderate-income homebuyers than newer housing, the majority of homes in this age range typically require repair and rehabilitation, including lead-based paint abatement. After purchasing such homes, low to moderate income homeowners often find a need for home repairs, routine maintenance or experience a need for an emergency repairs to plumbing, mechanical and roof systems. Most low to moderate income families live paycheck to paycheck and are unable to pay for home repairs. More decent affordable housing is needed in Bay City.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

This section of the plan includes, median home values, median contract rents, rents paid, fair market rent for the area and housing affordability rates for homeowners and renters.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	65,800	78,000	19%
Median Contract Rent	356	450	26%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,459	59.0%
\$500-999	1,632	39.2%
\$1,000-1,499	66	1.6%
\$1,500-1,999	9	0.2%
\$2,000 or more	0	0.0%
Total	4,166	100.0%

Table 31 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	760	No Data
50% HAMFI	2,320	1,685
80% HAMFI	3,450	3,905
100% HAMFI	No Data	5,690
Total	6,530	11,280

Table 32 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	372	489	626	835	987

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
High HOME Rent	391	514	658	877	1,037
Low HOME Rent	391	514	658	760	848

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is not sufficient affordable housing in the City of Bay City for households at or below 30% of Household Area Median Family Income (HAMFI). Per the data there are 2,420 households at or below 30% of HAMFI, though there are only 760 affordable rental units available. (data was not available for owner occupied housing)

Households at 50% or below of median household income have sufficient house available. Total 50% or less HAMFI is 2,010 with 2,320 rental units and 1,685 owner occupied units available.

Households at 80% of Household Area Median Family Income have sufficient housing available. Total households at 80% HAMFI is 2,705 with 3,450 rental units and 3,905 owner occupied units available.

How is affordability of housing likely to change considering changes to home values and/or rents?

The affordability of housing in Bay City is expected to remain constant for home purchase properties. The 2011 area home value is \$78,000. The 2014 average sale price of a home in Bay City was \$84,130, current 2015 year to date average sale price is \$70,958 which is consistent with 2014 March sales data of \$71,018.

Rents are expected to remain constant in view of the area income levels and condition of current affordable housing stock. An increase in the supply of affordable housing or voucher programs is not expected in the area.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Median contract rents for Bay City are \$450. Fair Market Rent (FMR) and High HOME rent for a 2 bedroom are \$626 and \$658. The median rent is approximately \$192 less than the set FMR and High HOME rent.

A need for affordable, quality, decent rental housing in Bay City exists. Bay City has an estimated 2,000 registered rental units along with multiple unregistered units existing in the City. It is estimated that a great percentage of these units are in very poor condition.

Discussion

47% of Bay City's population is low income. Though there are sufficient housing units and home purchase costs are low compared to the rest of the country over 50% of Bay City's housing stock was constructed before 1940, and 95% was built pre-1979, much of the housing supply is in very poor condition. Extremely low, very low and low income homeowners are not able to adequately maintain or make needed repairs. A need exists for decent, quality, affordable housing.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section of the plan gives the overall housing condition of owner occupied and rental housing. Information was prepopulated from American Community Survey data.

Bay City is in the process of preparing an RFP with the Bay City Housing Commission to have a housing assessment performed. It is expected that the Market Analysis will be updated within the next year or two.

Definitions

Substandard Condition/Level A:

Properties with severe violations, most of which would be considered unrepairable and/or too costly to remedy.

Substandard Condition – but suitable for rehabilitation /Level B:

Properties with more than one violation but are fixable, and less costly.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,827	28%	1,950	47%
With two selected Conditions	110	1%	78	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,229	71%	2,138	51%
Total	10,166	100%	4,166	100%

Table 34 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	166	2%	41	1%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1980-1999	489	5%	315	8%
1950-1979	3,152	31%	1,652	40%
Before 1950	6,359	63%	2,158	52%
Total	10,166	101%	4,166	101%

Table 35 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,511	94%	3,810	91%
Housing Units build before 1980 with children present	115	1%	120	3%

Table 36 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

63% of Bay City's housing was constructed before 1950 with 94% being constructed before 1979, the rehabilitation of single-family housing is the most significant housing need. The majority of these homes, while generally lower in cost and more affordable to extremely low, very low, low and moderate-income homebuyers, typically require significant rehabilitation, including lead-based paint hazard abatement, to provide these segments of the city's population with modern, energy efficient, safe housing. After purchasing such homes, extremely low, very low, low and moderate-income homeowners typically have limited financial resources to undertake home rehabilitation, perform routine maintenance, or make emergency repairs to electrical, plumbing and heating systems.

A need for rental housing rehabilitation and repair also exists, it is estimated that 50% of Bay City's rental stock is in poor condition.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

47% of Bay City's population is low income and 94% of Bay City's housing stock was constructed before 1979. On the basis of this figure it is estimated that nearly 95 percent of the city's housing stock is subject to lead-based paint hazards. Historically, 95 percent of all homes rehabilitated under the city's home rehabilitation loan program and the Bay Area Housing, Inc.'s (BAH) home rehabilitation program have required lead-based paint hazard abatement.

Discussion

As time goes on Bay City's housing stock continues to decline, housing rehabilitation programs are needed to provide decent, affordable housing for the residents of Bay City.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Bay City Housing Commission administers and manages all public housing programs and facilities in Bay City.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available			562						
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Bay City Housing Commission administers the public housing in Bay City. The Housing Commission owns and operates 369 housing units in three elderly high-rise facilities and 193 single and two-family units at scattered locations throughout Bay City. In addition the Housing Commission owns and operates a 158 unit elderly high rise project-based Section 8 New Construction property under HUD’s Multi-family regulations.

The number units and the physical condition of public housing units in Bay City are:

Smith Manor, 141 E/D units, good condition, last REAC/UPCS inspection score: 94

Maloney Manor, 113 E/D units, good condition, last REAC/UPCS inspection score: 98

Pine Towers, 115 E units, good condition, last REAC/UPCS inspection score: 97

Maplewood Manor, 158 E/D units, good condition, last REAC/UPCS inspection score: 95

Scattered Sites, 193 F units, good condition, last REAC/UPCS inspection score: 99

The Bay City Housing Commission does participate in an approved Public Housing Agency Plan. The 2015 Agency Plan (Annual and 5-Yr Plan) is currently under development for July 2015 deadline submission to HUD. Consistency Certification with City Consolidated Plan will be sought prior to submission.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 39 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Restoration needs of Bay City Housing Commission units are as follows:

Scattered Sites: \$8,826,507 in accrued life-cycle capital needs

Smith Manor: \$2,658,436 in accrued life-cycle capital needs

Maloney Manor: \$1,988,496 in accrued life-cycle capital needs

Pine Towers: \$2,192,034 in accrued life-cycle capital needs

Maplewood Manor: \$3,509,885 in accrued life-cycle capital needs*

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

To the extent it has been able to, the Housing Commission has acquired through tax foreclosure auctions vacant blighted structures and vacant lots immediately adjacent to properties it owns that have been detrimental to the living environment of its resident families as well as the neighborhoods and community at large. Working cooperatively with the City, those vacant blighted structures so acquired that were not economically feasible to rehabilitate have been demolished and the Housing Commission is maintaining the vacant lots. As resources become available, the Housing Commission intends to redevelop those lots into new affordable housing units appropriately sized to meet the needs of families on its waiting list and enhance neighborhoods.

In terms of accruing capital needs at its Public Housing properties, the Housing Commission, in recognition that its current annual appropriations through the Capital Fund Program are inadequate to address its accruing backlog of needed improvements, has submitted applications to participate in

HUD's Rental Assistance Demonstration Program (RAD). The program is designed to provide Public Housing Agencies with access to private capital markets to finance long-term physical needs through both direct debt and equity investment by changing its funding stream to a Housing Assistance Payment Contract (HAP), similar to that provided to privately owned Multifamily Affordable Housing properties. It is anticipated that HUD will be issuing commitments for these contracts during the upcoming fiscal year.

Finally, in terms of its wholly-owned Section 8 Project Based Rental Assistance (PBRA) property, Maplewood Manor, the Housing Commission has entered into a public/private partnership to access private equity for rehabilitation activities in the building, site and dwelling units and to the access the property's equity to further the goals of the Housing Commission in the local community. Low Income Housing Tax Credits (LIHTC) were applied for and successfully obtained in 2014 and work is progressing on the financing and construction contracts that will be implemented during 2015.

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	38	0	69	0	0
Households with Only Adults	106	0	13	17	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	5	0
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Facilities Targeted to Homeless Persons	Emergency Shelter Year Round Beds (Current and New)	Emergency Shelter Voucher/ Seasonal/ Overflow Beds	Transitional Housing Beds (Current and New)	Permanent Supportive Housing Beds (Current and New)	Permanent Supportive Housing Beds Under Development
Households with Adult(s) and Children	N/A	N/A	N/A	N/A	N/A
Households with Only Children	N/A	N/A	N/A	N/A	N/A

Households with Only Adults	N/A	N/A	N/A	N/A	N/A
Chronically Homeless Households	N/A	N/A	N/A	N/A	N/A
Veterans	N/A	N/A	N/A	N/A	N/A
2012 Housing Inventory Count (HIC)					

Table 41 - For Bay County - Facilities Targeted to Homeless Persons

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Elderly/Frail Elderly: Support services for the elderly include adult day care, chore services, counseling services, home delivered meals and meals in group settings, homemaking, respite care, personal care/supervision, private duty nursing, transportation, and recreation. Other services can include prevention of age related diseases, health information and education, home repairs necessary for health and safety elder abuse prevention, help for seniors with legal issues, long term care nursing home advocacy, caregiver education training and services for older relatives raising minor children. Many of these services are available through Bay County Division on Aging and Region VII Area Agency on Aging. Such services enable elderly residents who are living in their own homes or apartments the ability to remain independent longer than if assistance was not available.

Persons with disabilities: Bay Arenac Behavioral Health provides a range of behavioral health services and support to children, adolescents and adults with severe and persistent mental illness and people with development disabilities. Services are available to city and county residents who are eligible as defined by the Michigan Mental Health Code.

Housing and services for severely mentally ill are limited. Bay Arenac Community Mental Health provides emergency shelter and supportive services that strive to establish a stable and productive living environment for mentally ill homeless individuals and their families.

HIV/AIDS and their families: Sacred Heart Rehabilitation Center, Inc. provides HIV/AIDS testing, short-term rent/mortgage/utility assistance, permanent housing placement, and tenant based rental assistance as well as medical case management.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Good Samaritan Rescue Mission – provides Women’s shelter, Men’s Shelter and Family Shelter.

CORY Place – provides temporary shelter to youth (**shelter doors and services were closed April, 2015**)

Bay Area Women’s Center – Domestic Violence Shelter

Mid-Michigan Community Action Agency – Homeless Assistance Recovery Program, Homeless prevention and Rapid Rehousing.

Sacred Heart Rehabilitation Center, Inc. – Uses HOPWA funds to provide short term rent/mortgage/utility assistance. Permanent housing placement and tenant based rental assistance and medical case management.

Shelter Care Plus – permanent housing program funded by the Michigan Department of Community Health. Provides housing assistance to persons who are homeless or in danger of becoming homeless due to severe mental illness or substance abuse.

Bay Arenac Community Health – provides emergency and supportive services that strive to establish a stable and productive living environment for mentally ill homeless individuals and their families.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Skills needed to enable the chronically homes and the at-risk populations are as listed:

- Emergency shelter and transitional housing services
- Life skills training
- Employment and vocational education
- Material support
- Employment search services
- Child, medical and dental care
- Transportation services
- Credit, money management and family counseling
- Landlord-tenant mediation
- Auto repair services
- Back to work clothing
- Emergency housing repair programs
- Rent & mortgage assistance
- Utility assistance

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Emergency Shelter

Good Samaritan Rescue Mission – provides Women’s shelter, Men’s Shelter and Family Shelter.

CORY Place – provides temporary shelter to youth,

Bay Area Women’s Center – Domestic Violence Shelter

Mid-Michigan Community Action Agency – Homeless Assistance Recovery Program, Homeless prevention and Rapid Rehousing.

Sacred Heart Rehabilitation Center, Inc. – Uses HOPWA funds to provide short term rent/mortgage/utility assistance. Permanent housing placement and tenant based rental assistance and medical case management.

Shelter Care Plus – permanent housing program funded by the Michigan Department of Community Health. Provides housing assistance to persons who are homeless or in danger of becoming homeless due to severe mental illness or substance abuse.

Bay Arenac Community Health – provides emergency and supportive services that strive to establish a stable and productive living environment for mentally ill homeless individuals and their families.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Good Samaritan Rescue Mission – provides Women’s shelter, Men’s Shelter and Family Shelter.

CORY Place – provides temporary shelter to youth (**shelter doors and services were closed April, 2015**)

Bay Area Women’s Center – Domestic Violence Shelter

Mid-Michigan Community Action Agency – Homeless Assistance Recovery Program, Homeless prevention and Rapid Rehousing.

Sacred Heart Rehabilitation Center, Inc. – Uses HOPWA funds to provide short term rent/mortgage/utility assistance. Permanent housing placement and tenant based rental assistance and medical case management.

Shelter Care Plus – permanent housing program funded by the Michigan Department of Community Health. Provides housing assistance to persons who are homeless or in danger of becoming homeless due to severe mental illness or substance abuse.

Bay Arenac Community Health – provides emergency and supportive services that strive to establish a stable and productive living environment for mentally ill homeless individuals and their families.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City is an urban population center that delivers a full range of municipal services. Because of this, the tax rate is high compared to adjoining suburban townships and agricultural communities. There are no land use or zoning controls in the city that have an adverse impact on the development and maintenance of affordable housing. The city's master land use plan recognizes the city as a traditional urban community and encourages the use of small-lots for residential use in the city's residential neighborhoods. Zoning regulations do not impose excessive minimum floor area, lot area, lot width or setback regulations on single-, two- or multi-family residential development. The city imposes no land use or impact fees or growth limits on new residential or non-residential development.

New home construction on standard city lots (typically 50 feet by 100 feet in size) in the city's residential zoning districts, and in certain non-residential zoning districts, is permitted by city zoning regulation as a matter of right. There are no regulations prohibiting the construction of new homes on sub-standard size lots. There are no state, regional, county or city impact fees, charges or growth limits that have an adverse impact on new home construction. In addition, the State of Michigan has mandated uniform construction and rehabilitation codes across all jurisdictions, so construction requirements from municipality to municipality theoretically do not vary, and construction costs differ based on local market conditions.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	61	88	1	1	0
Arts, Entertainment, Accommodations	1,461	1,893	16	15	-1
Construction	359	249	4	2	-2
Education and Health Care Services	2,422	4,312	27	35	8
Finance, Insurance, and Real Estate	422	774	5	6	1
Information	158	87	2	1	-1
Manufacturing	1,229	1,356	14	11	-3
Other Services	512	615	6	5	-1
Professional, Scientific, Management Services	495	534	6	4	-2
Public Administration	0	0	0	0	0
Retail Trade	1,439	1,739	16	14	-2
Transportation and Warehousing	163	209	2	2	0
Wholesale Trade	278	514	3	4	1
Total	8,999	12,370	--	--	--

Table 42 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	16,883
Civilian Employed Population 16 years and over	14,788
Unemployment Rate	12.41
Unemployment Rate for Ages 16-24	41.04
Unemployment Rate for Ages 25-65	7.29

Table 43 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	2,184
Farming, fisheries and forestry occupations	828
Service	2,107
Sales and office	4,078
Construction, extraction, maintenance and repair	1,119
Production, transportation and material moving	789

Table 44 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	11,185	80%
30-59 Minutes	2,219	16%
60 or More Minutes	521	4%
Total	13,925	100%

Table 45 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	856	218	1,073
High school graduate (includes equivalency)	3,975	539	1,897
Some college or Associate's degree	4,764	476	1,429

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	2,705	117	471

Table 46 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	54	73	112	245	499
9th to 12th grade, no diploma	535	661	389	667	742
High school graduate, GED, or alternative	1,298	1,280	1,719	3,412	1,697
Some college, no degree	1,133	1,455	1,002	2,562	596
Associate's degree	243	337	398	915	192
Bachelor's degree	136	851	655	884	282
Graduate or professional degree	0	214	333	360	240

Table 47 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,297
High school graduate (includes equivalency)	22,767
Some college or Associate's degree	26,240
Bachelor's degree	40,038
Graduate or professional degree	54,772

Table 48 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Education and Health Care Services is the largest employment sector in the Bay City with Arts, Entertainment, Accommodation, Retail Trade and Manufacturing following.

Describe the workforce and infrastructure needs of the business community:

The greatest local workforce need is training dollars.

The greatest infrastructure need in the community need is quality roads.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Uptown at RiversEdge Development

The Uptown at RiversEdge development reflects Bay City's ongoing commitment to revitalizing abandoned urban sites so they contribute to the city's economic resurgence. The Uptown project is a 43-acre brownfield site, located between Veterans Memorial and Lafayette Street Bridges in Bay City. The site was purchased by SSP Associates, a privately held real estate development firm focused on revitalization projects. SSP has a special emphasis on downtown and riverfront properties, considered to be key catalysts for economic development and community vitality.

Uptown at RiversEdge will combine eateries, retail shops, a hotel & conference center, medical and commercial office facilities and residential living to create a new urban setting on the Saginaw River, along with extending the river walk along the edge of the property, which will also include boat slips for day dock use.

RiversEdge is a multi-phase development, Phase one is 50% complete. Phase one is expected to bring in over 450 jobs to the area, 300 plus positions were existing positions from a neighboring community. It is expected that 200 plus service jobs will be created.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

A large percentage of Bay City's residents do not possess updated skills or education needed by the employers in the region. Local manufacturing firms are in need of skilled trade workers, specifically cc operators and welders.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Michigan Works is a regional consortium of Saginaw, Midland and Bay County that provides workforce development services in those three counties. Michigan Works is currently recruiting candidates for

Advanced Battery, Advanced Manufacturing and Chemical Process Fast Start Training programs. The Fast Start program is an accelerated retraining program designed to meet the needs of employers actively looking for workers with very specific job skills. Jobs are not guaranteed but placement rates for those who complete the programs are 80-90%. These training opportunities give Bay City residents an opportunity to train and gain sustainable employment.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Not at this time.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Specific neighborhood information on concentrated housing problems is not available. Though specific information is not available over half of Bay City's housing stock is aged and in need of repair. Homes in need of the most repair are located in the areas with the greatest concentration of low income households.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Census Tracts 2865 & 2803 have 6.1%-11.3% Black/African American Concentration

Census Tracts 2865 & 2807 have 10.1%-14% Hispanic Concentration

Census Tracts 2803, 2804, & 2809 have 7.1%-10% Hispanic Concentration

Census Tracts 2865, 2806, 2811 & 2812 have 5.1% -7% Hispanic Concentration

Census Tracts, 2803,2804,2807,2809 &2865 have 50% or more low income concentration.

Census Tracts 2865 & 2803 have combined concentration of Black/African Americans, Hispanic and low income residents.

What are the characteristics of the market in these areas/neighborhoods?

Census tracts 2865, 2803 & 2804 have the highest concentration of rental units in the city, included in Census tract 2803 is Maplewood Manor (158 rental units) and Bay Town (150 rent assisted units) as well as numerous single family homes that have been converted to rental properties. With the exception of the Bay Town and Maplewood Manor rental units are generally encompassed within sign family blocks and are not clustered in any particular part of a neighborhood. Vacancy rates in these census tracts are higher than the city as a whole. Housing ranges from Victorian mansions to small bungalows, with most of the housing being built pre 1939 many of the structures are in poor condition. Both census tracts are home to a business districts, have numerous churches and parks. Census tracts 2807 &2809 have similar characteristics though with less rental units.

Are there any community assets in these areas/neighborhoods?

All census tracts listed have community assets in their areas that include business districts, parks, rail trail systems, schools and churches.

Are there other strategic opportunities in any of these areas?

Census Tract 2803 and 2865 are located in a Neighborhood Preservation Program Area that has been the target of local CDBG and MSHDA funding for the past 8 years. In addition portions of census tract Maplewood Manor, the Housing Commission has entered into a public/private partnership to access private equity for rehabilitation activities in the building, site and dwelling units and to the access the property's equity to further the goals of the Housing Commission in the local community. Low Income Housing Tax Credits (LIHTC) were applied for and successfully obtained in 2014 and work is progressing on the financing and construction contracts that will be implemented during 2015. Improvements are expected to benefit census tracts 2803 & 2865.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan provides an overview of the priorities within Bay City and the activities that may be funded with CDBG & HOME funds over the next five years. Priorities and activities are a result of consultations, an on-line citizen survey, input from Citizen District Councils and Bay City's set goals and priorities.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 49 - Geographic Priority Areas

1	Area Name:	NPP
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Washington Avenue, 9th Street, Farragut Street to Columbus Avenue
	Include specific housing and commercial characteristics of this target area.	Bounded by Washington Avenue to the West which is comprised of new development and city hall.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This is a long standing NPP district. Area has a dense population of low/moderate income residents with substandard housing.
	Identify the needs in this target area.	Owner occupied and rental housing rehabilitation, streets, sidewalks, park improvements.
	What are the opportunities for improvement in this target area?	MSHDA, City CDBG & HOME. DOW Chemical revitalization project funding
Are there barriers to improvement in this target area?	No enough funding.	
2	Area Name:	West Side
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Both sides of Jenny Street Euclid Avenue, to Salzburg Avenue to Henry Street

	Include specific housing and commercial characteristics of this target area.	Area is bordered by two main corridors in to the city and two main city streets. Area has two business districts, churches. Housing especially on the main corridor areas is in need of improvement.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This area is a target area for Bay Area Housing/MSHDA funding. This area has been targeted by the Bay City Chamber of Commerce as a project area and meets monthly with area leaders, residents and business owners.
	Identify the needs in this target area.	Housing rehabilitation, sidewalk replacement, street repairs, streetscape.
	What are the opportunities for improvement in this target area?	CDBG, MSHDA and business contributions.
	Are there barriers to improvement in this target area?	Lack of funding, one boundary is a state highway.
3	Area Name:	City Wide/Client Basis
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	City of Bay City
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	Low/Moderate Income Census tracts

Area Type:	Local Target area
Other Target Area Description:	
HUD Approval Date:	
% of Low/ Mod:	
Revital Type:	Comprehensive
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	50% or more low to moderate income census tracts/block groups in the City of Bay City
Include specific housing and commercial characteristics of this target area.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.	Housing rehabilitation, sidewalks, street repairs, playground equipment
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	Not enough funding

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

With the exception of the areas listed below CDBG funded activities are dispersed throughout the community on a non-targeted basis. All activities are qualified under low income client benefit, low/mod area benefit or slum and blight.

Two neighborhoods have been targeted for CDBG & HOME funding in cooperation with Bay Area Housing Inc. and the Michigan State Housing Development Authority (MSHDA). Presidential Towne Center-former MSHDA NPP Area is located on the east side of town and is bounded by Washington Avenue to the West, Columbus Avenue to the south, Farragut Street to the East and 9th Street to the North. Is a predominately low income neighborhood located in census tract 2865 and 2804. Activities

include owner-occupied housing rehabilitation, rental rehabilitation and limited infrastructure improvements. Local and MSHDA CDBG & HOME funding is utilized for activities.

The second neighborhood is located on the west side of Bay City in census tract 2810 and a small area of census tract 2866. The area is bounded by Euclid Avenue to the West, Salzburg Avenue to the South, Henry/Wenona Street to the East and Jenny Street to the North. In addition this area encompasses a main corridor into the City with highway running thru it into the downtown. When originally targeted data reflected this area had over 50% low income representation, since that time the 2010 American Community Survey data reflects the neighborhood no longer meets the low/mod area designation. Though characteristics of the area do not appear to have changed and projects are done on a low income client basis that area remains a target area. Activities include owner-occupied housing rehabilitation, down payment assistance/rehabilitation and acquisition/development /resale. Local and MSHDA HOME funding is utilized in this neighborhood.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 50 – Priority Needs Summary

1	Priority Need Name	Housing rehab, single -family, owner-occupied
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Rehabilitation & Repair of Owner Occupied Housing Administration of CDBG & HOME programs
	Description	Deferred and low interest loans to substantially rehabilitate and abate lead in low income owner occupied households.
	Basis for Relative Priority	50% of Bay City's housing stock was constructed before 1940, the majority of these homes are in need of substantial repair and contain lead base paint. 47% of Bay City's residents are low income and unable to afford repairs once basic living expenses are paid. Substantial Home Repair was a high priority outcome on the on line survey.
	2	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities

	Geographic Areas Affected	
	Associated Goals	Rehabilitation & Repair of Owner Occupied Housing Administration of CDBG & HOME programs
	Description	Emergency repair program for low income owner occupied residents. Emergency repairs include heating, water line, sewer line, hot water tank, roof, disability improvements and lead base paint abatement in homes where a child have an elevated lead level.
	Basis for Relative Priority	Emergency repair program for low income owner occupied residents. Emergency repairs include heating, water line, sewer line, hot water tank, roof, disability improvements and lead base paint abatement in homes where a child have an elevated lead level.
3	Priority Need Name	Home Modifications for Disabled Persons
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	Rehabilitation & Repair of Owner Occupied Housing Administration of CDBG & HOME programs
	Description	Ramps, grab bars, showers and other repairs that enable a person the ability to stay in their home and gain access.
	Basis for Relative Priority	Accessibility was a high priority reflected in consultation. Accessibility was listed as a high priority on the on-line survey
4	Priority Need Name	Energy Conservation
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly
	Geographic Areas Affected	
	Associated Goals	Rehabilitation & Repair of Owner Occupied Housing Administration of CDBG & HOME programs
	Description	Weatherization/Energy Conservation repairs.
	Basis for Relative Priority	High energy costs are reflective of unpaid utility billings. Energy Conservation Improvements were listed as a higher priority on the on-line survey.
5	Priority Need Name	Lead-Based Paint Testing/Removal
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children
	Geographic Areas Affected	
	Associated Goals	Rehabilitation & Repair of Owner Occupied Housing Administration of CDBG & HOME programs
	Description	Testing and abatement of lead based paint.
	Basis for Relative Priority	Was rated a low priority by the community on the on-line survey. Though rated low there is a great need in the community to address lead base paint, 95% of all housing rehabilitation projects require lead base paint abatement and local health department testing records show high levels of lead in the community.
6	Priority Need Name	First Time Homebuyer Assistance

	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	Rehabilitation & Repair of Owner Occupied Housing Administration of CDBG & HOME programs
	Description	Downpayment assistance & downpayment assistance/rehabilitation assistance to low/moderate income homebuyers.
	Basis for Relative Priority	Was rated a high priority on the on-line survey. Need is reflected thru consultation and demand at Bay Area Housing.
7	Priority Need Name	Affordable Family Rental
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	
	Associated Goals	
	Description	Subsidized housing programs and affordable rental rates.
	Basis for Relative Priority	The needs assessment reflects that a high percent of residents are cost burdened, especially the very low income. Affordable rent was a constant need listed in consultations and was a high priority on the on-line survey.

8	Priority Need Name	Affordable Senior Rental
	Priority Level	Low
	Population	Extremely Low Low Moderate Elderly Elderly
	Geographic Areas Affected	
	Associated Goals	
	Description	Subsidized housing for senior citizens. Affordable rental rates for senior citizens.
	Basis for Relative Priority	Bay City Housing Commission provides reduced rate senior rental housing, with a waiting list that normally does not exceed 90 days. The needs assessment shows elderly homeowners are the more cost burdened than renters.
9	Priority Need Name	Rental Housing Repair
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	
	Description	Enforcement actions put in place holding landlords accountable to have units up to minimum code. Federal and state funding for rental rehabilitation programs.

	Basis for Relative Priority	<p>Over 50% of Bay City's housing stock was built pre 1940, many of these structures were very large homes that have been converted into rentals with multiple units. Much of Bay City's rental inventory is in great need of repair. Bay City has hired two additional rental inspectors to focus on rental enforcement and blight in the City of Bay City.</p> <p>A high percent of Extremely low income renters live in units experiencing at least one housing problem.</p> <p>Repair of rental was ranked a high priority on the on-line survey.</p>
10	Priority Need Name	Housing for Disabled
	Priority Level	High
	Population	Extremely Low Low Moderate Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	
	Description	Accessible, Affordable housing for disabled residents in Bay City
	Basis for Relative Priority	<p>Consultations with various groups and the Continuum of Care have stressed accessible housing as a priority need.</p> <p>The on-line survey ranked disabled housing access as a priority.</p>
11	Priority Need Name	Removal of Abandoned, Blighted Properties
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Removal of Abandoned/Blighted Properties Administration of CDBG & HOME programs
	Description	Program funds to demolish slum and blight in Bay City Neighborhoods.

	Basis for Relative Priority	The condition of Bay City's housing stock is poor, with 47% of population being low income. Many homes have fallen into mortgage and tax foreclosure, leaving vacant units dispersed around the City. In addition are abandoned fire damaged structures. In an effort to stabilize the city the city commission and city manager have made demolition a priority. Removal of Abandoned, Blight Properties was listed as a high priority on the on-line survey.
12	Priority Need Name	Senior Centers
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Elderly Elderly Frail Elderly
	Geographic Areas Affected	
	Associated Goals	
	Description	Centers for Senior Citizens to meet for meals and recreation
	Basis for Relative Priority	Bay City has adequate facilities for senior citizens. The on-line survey reflected a low priority.
13	Priority Need Name	Youth Centers
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children

	Geographic Areas Affected	
	Associated Goals	
	Description	Provision of centers for youth recreation and education.
	Basis for Relative Priority	Was ranked high on the on-line survey. Has not been rated high as a particular need in consultation or by City leaders
14	Priority Need Name	Neighborhood Community Centers
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	
	Description	Provision of neighborhood community centers
	Basis for Relative Priority	On line survey
	15	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	
	Description	Inventory and construction of child care centers.
	Basis for Relative Priority	Was rated high on online survey.
16	Priority Need Name	Adult Day Care Centers
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Elderly Elderly Frail Elderly
	Geographic Areas Affected	
	Associated Goals	
	Description	Provision of Adult Day Care Centers
	Basis for Relative Priority	Need was not stressed in consultations and on line survey.
17	Priority Need Name	Health Service Clinics

	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children
	Geographic Areas Affected	
	Associated Goals	
	Description	Supply of and construction of health service clinics
	Basis for Relative Priority	Facilities are in place, was not listed a need during consultation but was a high priority on the on-line survey
18	Priority Need Name	Abused and Neglected Child Facilities
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Families with Children
	Geographic Areas Affected	
	Associated Goals	
	Description	Provision of Neglected and Abused Child facilities.
	Basis for Relative Priority	Facilities are in place, was not listed as a need during consultation but was a high priority on the on-line survey
19	Priority Need Name	Domestic Violence Facilities
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	
	Description	Availability of domestic violence facilities.
	Basis for Relative Priority	Facilities are available for domestic violence. Need was listed as Medium on the online survey.
20	Priority Need Name	Homeless Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Chronic Homelessness Individuals Families with Children veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Administration of CDBG & HOME programs
	Description	Availability of facilities for homeless persons.
	Basis for Relative Priority	The unaccompanied youth shelter has closed due to lack of funding. There is a need for general homeless facilities. Was ranked a high priority on the on line survey

21	Priority Need Name	Parks and Recreation Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Improve Infrastructure and Public Facilities Administration of CDBG & HOME programs
	Description	Availability of parks and recreation facilities and the construction of facilities.
	Basis for Relative Priority	Many play facilities are in need of repair or replacement in the city. Ranked a high priority on the on-line survey.
	22	Priority Need Name
Priority Level		Low
Population		Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Non-housing Community Development
Geographic Areas Affected		

	Associated Goals	
	Description	Library facilities
	Basis for Relative Priority	Bay City houses two library buildings within the city limits. Place as a low priority on the on -line survey.
23	Priority Need Name	Fire Stations & Equipment
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Fire Stations and equipment
	Basis for Relative Priority	Bay City has an adequate supply of fire stations and equipment. City is changing to a public safety mode combining fire fighter & police. More cross trained officers. New facilities are not needed at this time.
24	Priority Need Name	Homeless Services
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill veterans

	Geographic Areas Affected	
	Associated Goals	Access to Public Services Administration of CDBG & HOME programs
	Description	Services to house, educate, assist homeless persons re-entering into community living.
	Basis for Relative Priority	Need was stressed during consultations, at the continuum of care and through the online survey. There is an ever increasing need for homeless services.
25	Priority Need Name	HIV/Aids Patient Services
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Persons with HIV/AIDS and their Families
	Geographic Areas Affected	
	Associated Goals	
	Description	Housing placement, medical case management, tenant based rental assistance, rent/mortgage/utility assistance.
	Basis for Relative Priority	Consultation and on line survey.
26	Priority Need Name	Senior In-Home Services
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Elderly Elderly Frail Elderly
	Geographic Areas Affected	
	Associated Goals	
	Description	Housekeeping, bathing, meals, medical assistance.
	Basis for Relative Priority	Consultation and on-line survey ranked as a high priority.
27	Priority Need Name	Youth Services
	Priority Level	High
	Population	Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	
	Description	Provision of housing, counseling, meals, transportation, education and job training.
	Basis for Relative Priority	Consultation and on-line survey support a high priority.
28	Priority Need Name	Childcare services
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	No cost or affordable child care. Child care offered at unconventional times.
	Basis for Relative Priority	Affordable/available/after hours child care is a high priority stated in consultation in regards to applying for and keeping a job. Was a high priority on the on line survey.
29	Priority Need Name	Health Services for Persons of all ages
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Access to health services for all uninsured persons.
	Basis for Relative Priority	With the affordable care act and more residents being eligible for State of Michigan Medicaid the need is not a great as previous. Heath services were not listed as a priority during consultations and was ranked as a low priority on the on-line survey.

30	Priority Need Name	Mental Health Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Mentally Ill
	Geographic Areas Affected	
	Associated Goals	
	Description	Access for all in need to affordable mental health services
	Basis for Relative Priority	Access and programs for persons with mental health services was given as a priority in consultations and ranked a high priority on the on-line survey.
31	Priority Need Name	Crime Prevention/Community Policing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Access to Public Services Administration of CDBG & HOME programs
	Description	Community Policing/Crime Awareness Programs in low/mod areas of Bay City.

	Basis for Relative Priority	Ranked a high priority need by City Leaders as a need for a safe, stable community. Community policing was ranked the highest priority in the Public Service section of the on-line survey.
32	Priority Need Name	Employment Training/Placement Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Employment Training Programs and placement services for low/mod residents.
	Basis for Relative Priority	Cited as a high priority in consultations and on the citizen on-survey.
33	Priority Need Name	Homeownership Counseling
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Rehabilitation & Repair of Owner Occupied Housing Administration of CDBG & HOME programs
	Description	Homeownership counseling programs for low/moderate income persons purchasing a home. Programs for mortgage foreclosure and budgeting.

	Basis for Relative Priority	Not ranked a priority on the citizen survey but was listed as a priority during consultations.
34	Priority Need Name	Dental Services
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	
	Associated Goals	
	Description	Dental services for low/mod persons without insurance.
	Basis for Relative Priority	Ranked medium to low need on the citizen on-line survey
35	Priority Need Name	Services for Persons with Disabilities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	
	Description	Provision of disability ramps for low to moderate income homeowners. Grab bars, handicap showers, and supplies for low/mod persons.

	Basis for Relative Priority	Ranks medium to low priority on the on line survey. Consultations show a high need for disabled public services.
36	Priority Need Name	Substance Abuse Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Chronic Substance Abuse
	Geographic Areas Affected	
	Associated Goals	
	Description	Substance Abuse Services
	Basis for Relative Priority	Was listed as a high priority in consultations and ranked as a high priority on the on-line survey.
37	Priority Need Name	Domestic Violence Services and Counseling
	Priority Level	High
	Population	Extremely Low Low Moderate Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	
	Description	Domestic Violence shelter operations, services and counseling.
	Basis for Relative Priority	Reflected as a high priority during consultations and on the on line survey

38	Priority Need Name	Neglected/Abused Services and Counseling
	Priority Level	Low
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	
	Description	Programs, services, and counseling for neglected/abused children.
	Basis for Relative Priority	Consultation and on line survey ranked with a high priority
39	Priority Need Name	Transportation Services
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Bus passes, access to bus routes and after hour access to transportation.
	Basis for Relative Priority	Transportation is listed as a high priority need in consultation, as it is a road block in getting and maintaining employment. Transportation ranked as a high priority on the on-line survey.
40	Priority Need Name	Legal Aid
	Priority Level	Low

	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Legal services to low/mod residents
	Basis for Relative Priority	Ranked low on the on-line survey. There is a need for legal services among the low to moderate income persons.
41	Priority Need Name	Fair Housing Services
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	
	Description	Fair Housing Services to include complaint investigation, negotiating conciliations and testing, limited outreach and education.
	Basis for Relative Priority	HUD requirement
42	Priority Need Name	Street Improvements
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	

	Associated Goals	Improve Infrastructure and Public Facilities Administration of CDBG & HOME programs
	Description	New paving, curb and gutter of city streets in low/mod areas of Bay City.
	Basis for Relative Priority	City streets are in very poor condition, Streets are a high priority of city leaders and commissioners and were ranked high on the on-line survey.
43	Priority Need Name	Street Lighting
	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Installation of street lighting in low/mod neighborhoods.
	Basis for Relative Priority	Low priority reflected on the on-line survey and in consultations.
44	Priority Need Name	Sidewalk Replacement
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Improve Infrastructure and Public Facilities Administration of CDBG & HOME programs
	Description	Sidewalk replacement and installation of disability ramps at corners in low/mod areas of Bay City.
	Basis for Relative Priority	Bay City is rated as a walkable community, maintaining the sidewalks will allow safe walking for elderly, and disabled persons. Was a high priority on the on-line survey.
45	Priority Need Name	Water & Sewer Improvements

	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	
	Description	Water and sewer improvements in low to moderate income areas in Bay City.
	Basis for Relative Priority	Bay City's infrastructure is very old, Sewer and Water improvements are needed citywide. Ranked as a high priority by city leaders and on the on line survey.
46	Priority Need Name	Flood Control and Drainage Improvements
	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Flood Control and Drainage Improvements to areas of Bay City.
	Basis for Relative Priority	Few areas of Bay City are located in a flood plain. Flood control and Drainage improvements were not listed as a high priority on the Citizen Survey, in consultations, or in the City Goals.
47	Priority Need Name	Neighborhood Parking Facilities
	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	

	Associated Goals	
	Description	Additional parking facilities in the neighborhoods of Bay City
	Basis for Relative Priority	Was ranked a low priority on the Citizen Survey. Was not listed as a priority in consultations or in the City Goals. Bay City has adequate parking within its neighborhoods.
48	Priority Need Name	Access to Public Transportation (Bus system)
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	
	Associated Goals	
	Description	Improve access to the Bay Metro Transit.
	Basis for Relative Priority	The Bay Metro bus system has multiple access sites throughout the city and is accessible to most of the population. Ranked low on the Citizen Survey and is not a city goal. Additional hours of service is a priority.
49	Priority Need Name	Park Improvements
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Improve Infrastructure and Public Facilities Administration of CDBG & HOME programs
	Description	Installation of park equipment to parks in low to moderate income areas of Bay City.

	Basis for Relative Priority	Is a priority of city leaders, equipment in area parks is failing due to lack of funding in park facilities. Equipment is unsafe and hazardous.
50	Priority Need Name	Removal of Barriers to Public Facilities
	Priority Level	Low
	Population	Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Install ADA improvements to Public Facilities.
	Basis for Relative Priority	Did not rank as a high priority on the online Survey or in consultations. City Hall is ADA compliant.
51	Priority Need Name	Tree Planting
	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Planting of trees in low/mod areas of Bay City
	Basis for Relative Priority	Was ranked a low need on the citizen survey, during consultations, with the CDC's and was not listed as a City Goal.
52	Priority Need Name	Street Beautification
	Priority Level	Low
	Population	Non-housing Community Development

	Geographic Areas Affected	
	Associated Goals	Improve Infrastructure and Public Facilities
	Description	Streetscape improvements in low/mod areas of Bay City, especially the corridors entering town and the business districts.
	Basis for Relative Priority	Was not listed a priority on the citizen survey or during consultations. Street Beautification is a city goal/priority and a priority of the community and Chamber of Commerce.
53	Priority Need Name	Facade/Storefront Improvements
	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Improvements to facades in business districts
	Basis for Relative Priority	Was not a priority in consultations or on the citizen survey. Facade Improvements are a listed City goal.
54	Priority Need Name	Job Creation/Retention Programs
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Payment of 108 Loan Administration of CDBG & HOME programs
	Description	Programs to create and maintain current jobs.

	Basis for Relative Priority	Employment was listed as a high priority in consultations, the citizen survey, in the Continuum of Care consultation and on the city goals.
55	Priority Need Name	Business Mentoring and Counseling
	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Business Mentoring and Counseling
	Basis for Relative Priority	Was not listed as a priority on the citizen survey or through consultations.
56	Priority Need Name	Startup Business Assistance/Small Business Loans
	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Funding for business startups and small business loans.
	Basis for Relative Priority	Was a low priority in consultations and on the citizen survey. Does fall in line with City Economic Development priorities.
57	Priority Need Name	Enforcement of Property Maintenance Codes
	Priority Level	High
	Population	Extremely Low Low Middle

	Geographic Areas Affected	
	Associated Goals	
	Description	Enforcement of Property Maintenance Codes - Increase staff levels for increased rental and housing inspections.
	Basis for Relative Priority	Ranked a high priority on the citizen survey, in consultations and on City Goals. Is a high priority of city leaders.
58	Priority Need Name	Redevelopment of Abandoned/Contaminated Property
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Removal of Abandoned/Blighted Properties
	Description	Redevelopment of Abandoned/Contaminated Property
	Basis for Relative Priority	Was ranked high on the citizen survey and is a city priority. Was not a high priority during consultations.

Narrative (Optional)

It will be noticed that numerous priorities have been tagged with a high priority level. Only High or Low rankings were available, many of the categories should have had a medium priority ranking. The high priority designation was placed on these activities as a result of citizen input on the citizen survey, consultations with service providers and the Continuum of Care, as well as the Bay City’s Goals & Priorities set by the City Manager and City Commission. It should be noted that though high in priority all priorities are not able to be funded. Bay City will support high priorities whenever possible. The ranking of priorities will be a guide for CDBG & HOME funding through the next five years.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>Only 12% of rental units in Bay City are affordable to Households at 30% of Area median income, only 36% are affordable to households at 50% of area median income. A need exists for additional rental assistance. Voucher waiting lists for Bay County are currently closed. When available anyone with a voucher is welcomed to rent in Bay City.</p> <p>HOME funding has been decreased annually with Bay City getting less than \$170,000 annually. Funding has been invested into single family purchase and rehabilitation.</p>
TBRA for Non-Homeless Special Needs	
New Unit Production	<p>Few new units have been produced in the past 5 years. Historically new production has been through Bay Area Housing, Inc. and Habitat for Humanity. The City of Bay City allocates their full HOME entitlement to Bay Area Housing for CHDO projects and housing rehabilitation. Each year the allocation decreases. Bay Area Housing is able to acquire, rehabilitate and resell in a more efficient manner at this times. New unit production is not expected.</p>
Rehabilitation	<p>50% of the City’s housing stock was constructed before 1940. Housing this age is in need of much repair and contains lead based paint. 47% of the City’s residents are low income. The city’s housing stock must be upgraded to provide decent, safe and sanitary housing. Substantial and emergency repair assists the extremely low income, very low income and moderate income, families, single persons, disabled persons, elderly and frail elderly. Enables people to remain in their homes and enables Bay City to retain residency counts.</p>
Acquisition, including preservation	<p>50% of the City’s housing stock was constructed before 1940. Housing is in need of much repair and contains lead based paint. The City’s housing stock must be upgraded to provide decent, safe and sanitary housing.</p> <p>Bay Area Housing, Inc. will Acquire, Rehabilitate and Resell properties to low/moderate income families that are able to obtain mortgage financing. Local HOME funds will be utilized to acquire/rehabilitate/resell at least one home a year for the next five years.</p>

Table 51 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,126,570	30,000	84,048	1,240,618	0	Annual Allocation, anticipated program income and reallocated previous funding years.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	154,308	0	0	154,308	0	Administered thru Bay Area Housing Inc.

Table 52 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG & HOME funds allocated to Bay Area Housing, Inc. for Homebuyer and Rehabilitation programs are matched or leveraged by the Michigan State Housing Development Authority (MSHDA).

Bay City does not have a HOME matching requirement.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

City owned properties are transferred to Bay Area Housing, Inc., Habitat for Humanity and the Bay City Housing Commission for \$1.00 upon request for affordable housing projects. Affordable housing projects include transferring vacant homes for acquisition/rehabilitation/resale to low/moderate income families and transferring vacant land for new construction of single family housing for sale to low/moderate income homebuyers. In some cases vacant property is added to existing parcels to increase lot size increasing value and enhancing the surrounding neighborhood. Transferring properties is a coordinated effort between the subrecipient, Bay City and Bay County Treasurer. Projects include new construction and additional yard space for garages and increased property value. Specific parcels have not been identified at this time. Properties transferred for a \$1 for affordable housing projects enable the developer to invest more into a project as less funding is needed on the acquisition end of the project.

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BAY AREA HOUSING, INC.	CHDO	Ownership	Jurisdiction
Bay City Housing Commission	PHA	Public Housing	Jurisdiction
GOOD SAMARITAN RESCUE MISSION	Subrecipient	Homelessness	Jurisdiction
City of Bay City	Government	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction

Table 53 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Bay City is adequately staffed to meet the requirements for grant and project administration. The City has not identified any significant gaps in the process of soliciting, selecting, administering, monitoring or reporting on activities and programs receiving CDBG and HOME Entitlement funds. Other than experiencing an ever-increasing need for programs and services eligible for funding under the entitlement programs, the city and non-profit community have the experience to deliver federally funded programs and services to city residents in an efficient and cost-effective manner. The greatest need is additional funding.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		X
HIV/AIDS	X		X
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			

Table 54 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The services above focus on prevention, intervention and infrastructure. Access to the services listed above is vital and should be flexible and available to people as needed to:

- Prevent homelessness
- Rapidly re-house people when homelessness cannot be prevented
- Provide supportive services that promote housing stability and self-sufficiency

Agencies coordinate and focus on programs that will enable the homeless and near homeless find and maintain suitable housing.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Resources are available but in limited quantities and can be challenging for people to access as it require multiple trips to various agencies. In addition some resources are not available until a situation becomes severe as example is an eviction notice is required before rental assistance can be given, or a utility shut off notice is required before assistance is given; cost then escalate way beyond what the initial request. Other gaps or short comings in the system are:

- Increased need for services
- Decrease in funding for services
- Shortage of decent, affordable housing units/stock
- Income
- Education

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Continuum of Care (CoC) will be reviewing and updating the ten year plan to end homelessness in 2015/2016. The CoC is constantly identifying and seeking out funding sources for supportive services and transitional housing. Finding a solution to homelessness requires a variety of services to bring families and individuals to a position of viable, long-term financial independence that extends beyond the immediate need of proving shelter. Specialized services including life skills education, counseling, education, mental health care, transportation, child care and in some cases, drug and alcohol rehabilitation services, must be available and combined with emergency shelter, transitional and permanent housing programs to break the cycle which leads to homelessness.

Goals of the ten year plan support ending homelessness through strengthening the bay county community by:

- Coordinating existing services
- Finding additional resources to fill gaps
- Generating political will and civic support in the fight against homelessness
- Improving systems
- Preventing recidivism
- Ensuring that permanent supportive housing meets the needs of Bay County.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rehabilitation & Repair of Owner Occupied Housing	2015	2019	Affordable Housing		Housing rehab, single - family, owner-occupied Emergency Housing Repair Home Modifications for Disabled Persons Energy Conservation Lead-Based Paint Testing/Removal First Time Homebuyer Assistance Homeownership Counseling	CDBG: \$1,500,000 HOME: \$750,000	Homeowner Housing Rehabilitated: 165 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted
2	Access to Public Services	2015	2019	Homeless Non-Homeless Special Needs Non-Housing Community Development		Homeless Services Crime Prevention/Community Policing	CDBG: \$840,000	Public service activities other than Low/Moderate Income Housing Benefit: 80000 Persons Assisted Homelessness Prevention: 250 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Removal of Abandoned/Blighted Properties	2015	2019	Non-Housing Community Development		Removal of Abandoned, Blighted Properties Redevelopment of Abandoned/Contaminated Property	CDBG: \$375,000 HOME: \$0	Buildings Demolished: 25 Buildings
4	Improve Infrastructure and Public Facilities	2015	2019	Non-Housing Community Development		Parks and Recreation Facilities Street Improvements Sidewalk Replacement Park Improvements Street Beautification	CDBG: \$1,100,000 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 80000 Persons Assisted
5	Payment of 108 Loan	2015	2019	108 loan payment	City Wide/Client Basis	Job Creation/Retention Programs	CDBG: \$1,500,000 HOME: \$0	Jobs created/retained: 94 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Administration of CDBG & HOME programs	2015	2019		NPP West Side Low/Moderate Income Census tracts City Wide/Client Basis	Housing rehab, single - family, owner-occupied Emergency Housing Repair Home Modifications for Disabled Persons Energy Conservation Lead-Based Paint Testing/Removal First Time Homebuyer Assistance Removal of Abandoned, Blighted Properties Homeless Facilities Parks and Recreation Facilities Homeless Services Crime Prevention/Community Policing Homeownership Counseling Street Improvements Sidewalk Replacement Park Improvements Job Creation/Retention Programs	CDBG: \$225,314	Other: 14000 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Rehabilitation & Repair of Owner Occupied Housing
	Goal Description	Affordable Housing: The goal is to sustain and increase the quality and supply of affordable owner-occupied housing. Rehabilitation and repair of owner occupied housing as well as downpayment assistance/rehabilitation and purchase/rehabilitation/resale programs.
2	Goal Name	Access to Public Services
	Goal Description	Homeless & Non-Homeless Special Needs: The goal is to give citizens access to safety and services that assist with life skills and stability. Crime Awareness/Community Policing, Homeless Services, Utility Assistance
3	Goal Name	Removal of Abandoned/Blighted Properties
	Goal Description	The goal is to demolish vacant and abandoned buildings. The goal is to help stabilize and bring up property values in neighborhoods as well as deter crime.
4	Goal Name	Improve Infrastructure and Public Facilities
	Goal Description	The goal is to improve infrastructure and public facilities in low/moderate income area. Improvements will include sidewalks, playground equipment and streets.
5	Goal Name	Payment of 108 Loan
	Goal Description	Goal is to pay the existing 108 loan. Economic Opportunities
6	Goal Name	Administration of CDBG & HOME programs
	Goal Description	The costs associated with the direct and indirect administration of the CDBG & HOME program.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Bay Area Housing, Inc. will provide 6 annually affordable housing purchases opportunities to a low income homebuyers utilizing CDBG, HOME and Michigan State Housing Development Authority (MSHDA) homebuyers. It is expected that a total of 30 homes will be completed within the next 5 years.

At least 35 homes will received emergency housing repairs city wide and up to two owner occupied rehabilitations will be completed annually with a least 175 home receiving emergency repairs and rehabilitation to 10 or more homes over the next five years.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

Activities to Increase Resident Involvements

Residents are solicited and encouraged to participate in the Bay City Housing Commission’s Resident Advisory Board (RAB) that annually convenes to provide resident input to the Annual Plan Process. Additionally, one member of the Bay City Housing Commission is designated as “Resident Commissioner” who must be a current participant of one of the housing programs of the Bay City Housing Commission.

Home ownership is encouraged and facilitated through the Bay City Housing Commission’s establishment of maximum flat rents reflective of the private rental market, so that as the incomes of families improve through self-sufficiency activities (education, job training, employment enhancement), rents do not increase beyond a market-based ceiling. This allows resident families to accumulate resources for down payments, closing costs and other fees associated with purchasing a home.

Additionally, the Bay City Housing Commission has designed and will implement its own Public Housing Home Ownership program under the authority of 24 CFR Part 906, so-called Section 32, wherein it will sell single-family units in its inventory to eligible and qualified residents of or applicants to public housing. Proceeds of these sales will be available for the purposes of development of new rental housing.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City is an urban population center that delivers a full range of municipal services. Because of this, the tax rate is high compared to adjoining suburban townships and agricultural communities. There are no land use or zoning controls in the city that have an adverse impact on the development and maintenance of affordable housing. The city's master land use plan recognizes the city as a traditional urban community and encourages the use of small-lots for residential use in the city's residential neighborhoods. Zoning regulations do not impose excessive minimum floor area, lot area, lot width or setback regulations on single-, two- or multi-family residential development. The city imposes no land use or impact fees or growth limits on new residential or non-residential development.

New home construction on standard city lots (typically 50 feet by 100 feet in size) in the city's residential zoning districts, and in certain non-residential zoning districts, is permitted by city zoning regulation as a matter of right. There are no regulations prohibiting the construction of new homes on sub-standard size lots. There are no state, regional, county or city impact fees, charges or growth limits that have an adverse impact on new home construction. In addition, the State of Michigan has mandated uniform construction and rehabilitation codes across all jurisdictions, so construction requirements from municipality to municipality theoretically do not vary, and construction costs differ based on local market conditions.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Bay Area Housing, Inc. and Habitat for Humanity will assist in mitigating barriers to affordable housing through their home repair, home purchase and new construction programs.

Bay Area Housing, Inc. administers the City's HOME grant and utilizes Michigan State Housing Development Authority (MSHDA) CDBG & HOME funding for housing rehabilitation, down payment assistance/rehabilitation and purchase/rehabilitation/resale programs targeted to low/mod homebuyers. In addition Bay Area Housing, Inc., administers the City's CDBG funded Emergency Repair program that enables homeowners to affordable replace furnaces, hot water tanks, sewer lines, etc. to their homes. Habitat for Humanity constructs new housing and administers a neighborhood revitalization program.

In addition the City of Bay City has presented the following goals on January 26, 2015 that will contribute to removing or ameliorating barriers to affordable housing.

- Stabilized property tax rates
- Stabilize utility rates
- Increase blight enforcement
- Implement a comprehensive rental inspection program – will lead to better quality rental units. Decent, safe & sanitary.

Affordable housing as well as small targeted rehabilitation through a local community revitalization grant received through Dow Chemical Company.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Continuum of Care is the vehicle thru which outreach of homeless persons will be conducted. Outreach will consist of reaching out to unsheltered homeless individuals and families, connecting them with emergency shelter, housing or critical services and providing them with urgent, non-facility-based care.

Addressing the emergency and transitional housing needs of homeless persons

Members of the Continuum of Care provide and refer services for addressing the emergency and transitional housing needs of homeless persons. Direct state ESG funding is provided to Good Samaritan Rescue Mission and Cory Place for the provision of essential services as it relates to emergency shelter. Direct state ESG funding is provided to Mid Michigan Community Action Agency for housing relocation and stabilization services and short-and/or medium-term rental assistance. The current focus handed down is emergency housing for homeless persons.

In addition the most successful programs will result in several agencies focusing on programs that will enable the chronically homeless to attain their fullest potential in society. Such programs/services involve:

- Emergency shelter and transitional housing services
- Life skills training
- Employment and vocational education
- Material support
- Employment search services
- Child, medical and dental care
- Money management classes
- Transportation services

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals

and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The Continuum of Care will focus on intervention, attacking the causes of homelessness by offering services appropriate to persons in crisis in order to avoid shelter placement, or reduce the length of stay in a shelter and reduce recidivism. The most successful programs will result in several agencies focusing on programs that will enable the chronically homeless to attain their fullest potential in society. Such programs/services involve:

- Emergency shelter and transitional housing services
- Life skills training
- Employment and vocational education
- Material support
- Employment search services
- Child, medical and dental care
- Money management classes
- Transportation services

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The Continuum of Care lists Prevention as one of three main focuses in the 10 year plan to end homelessness. Homeless prevention will allow the Continuum of Care to prevent persons on the edge of losing their housing from becoming homeless. This will be accomplished by providing rental and utility assistance and supportive services to persons facing eviction, foreclosure or homelessness, as well as those who are currently homeless. Homeless prevention will focus on stabilizing individuals and families in their existing homes, shortening the amount of time they spend in shelters and assisting them with securing permanent safe, decent, affordable housing. In addition member agencies will focus their efforts on the at risk population through the following programs /services. These programs would help the city's at-risk population address and resolve crisis that could result in homelessness.

- Life skills training, employment and vocational education
- Credit, money management and family counseling
- Landlord-tenant mediation
- Child, medical and dental care

- Auto repair services
- Back to work clothing
- Furnace, plumbing and electrical system repairs
- Home weatherization
- Rent and mortgage payment assistance
- Heat and utility payment assistance
- Transportation services Rapid Rehousing Financial Assistance funding is needed and in short demand with HUD's focus going to homeless placement. The city will continue its working relationship with the CoC to enable member agencies to focus their efforts on homelessness prevention programs. The city will, when economically feasible, fund such programs with CDBG and HOME entitlement funds.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

All homes subject to substantial rehabilitation with CDBG & HOME funding include full lead-based paint hazard abatement on an as-needed basis. In addition the emergency rehabilitation program responds on an as-needed basis to emergency situations in cases of children experiencing lead poisoning. Full lead base paint abatement will be conducted on the home in which the children reside. Child lead poisoning referrals are made by the Bay County Health Department.

When possible the city will seek public/private funding to finance lead hazard abatement and reduction activities. Bay City refers lead inquires to the State of Michigan's Community Health Lead Remediation Program.

The City has information on lead based paint available to the public about the risk of lead poisoning and how to minimize it. Information has also been placed in the Building Code Department.

How are the actions listed above related to the extent of lead poisoning and hazards?

Approximately 95% of the City's housing stock was built before 1979. Based on this figure it is estimated that nearly 95% of the city's housing stock is subject to lead-based paint hazards. There is not one geographical priority, lead is city wide. 95% of all homes rehabilitated under the city's past rehabilitation program and Bay Area Housing's current rehabilitation programs have required lead-based paint hazard abatement.

How are the actions listed above integrated into housing policies and procedures?

Approximately 95% of the City's housing stock was built before 1979. Based on this figure it is estimated that nearly 95% of the city's housing stock is subject to lead-based paint hazards. There is not one geographical priority, lead is city wide. 95% of all homes rehabilitated under the city's past rehabilitation program and Bay Area Housing's current rehabilitation programs have required lead-based paint hazard abatement.

All homes subject to future rehabilitation programs will be subject to lead-based paint inspections and risk assessments. Lead-based paint hazard abatement will be included on an as-needed basis. All household members six years of age or younger will be tested for blood lead levels by the Bay County Health Department or the applicant's doctor before work commences on substantial rehabilitation projects.

Children with verified lead levels above 10 will be eligible for lead base paint abatement through the emergency rehabilitation program administered through Bay Area Housing, Inc.

The Bay County Health Department has a lead blood level protocol, if blood levels exceed 10 in children 6 years of age or younger the Health Department contacts the rehabilitation office and the application process is started to remediate lead through the emergency rehabilitation program.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Bay City does not have specific goals or policies in place for reducing the number of poverty-level families. City staff is an active member of the Bay County Continuum of Care participating on committees and sharing information whenever possible. City staff members have been educated on the availability of emergency repair services and utility assistance programs and share this information with residents as it pertains to them during their day to day interactions.

The City will when economically feasible, support programs administered by area non-profit agencies that work toward bringing the city's extremely low, very low and low –income residents out of poverty. Bay City allocates a considerable amount of its CDBG and HOME funds to support owner occupied rehabilitation services. These services reduce the likelihood of economic crisis among low and moderate-income residents by reducing or offsetting expenses associated with the provision of safe, decent and energy efficient housing. The city promotes affordable home ownership opportunities through its allocation of HOME entitlement funds to the Bay Area Housing, Inc. Bay Area Housing's programs include homeownership and budgeting education and provide home ownership opportunities to a segment of the city's population that would otherwise be unavailable.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City of Bay City has allocated CDBG and HOME funding to support owner occupied rehabilitation services, homeownership funding and homeless shelter funding. Staff will continue to sit with the Continuum of Care Committee. Funding decisions and input for this plan were based on consultation with area service providers, Citizen District Council member and city leader input.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Neighborhood Services Department is responsible for completing the Consolidated Plan, the Annual Action Plan and the Consolidated Annual Performance Evaluation Report (CAPER). The Neighborhood Services Department along with the Accounting Department is responsible entering, maintaining, and drawing funds in the IDIS system. Draws are done at a minimum on a monthly basis. The Neighborhood Services Department works closely with its subrecipients and other City Departments funded with HUD funding and assists with technical assistance when needed. Internal monitoring of the city is also provided through the Annual Single Audit process.

Neighborhood Services staff annually conducts on-site monitoring of each project funded with CDBG & HOME funding. Monitoring includes reviewing procurement procedures and files, audit reports, reviewing project files and field inspections when needed. The City requires a quarterly report from funded agencies that details project progress and detailed information for entry into the IDIS system. End of year reporting is required for all funded departments and agencies for demographic data, results to date and project status. All rehabilitation projects are inspected by the rehabilitation specialist and a City code enforcement officer for compliance and quality of work.

Ongoing monitoring is conducted over through the phone, email, site visits and the project approval and review process when necessary. The Neighborhood Services Department maintains a working relationship with funded agencies and departments with an open door on-going communication relationship where technical assistance is given as needed.

Neighborhood Services staff works with the City's Purchasing Department for procurement of goods and services including grants and contracts funded through the CDBG & HOME programs. Ongoing review of compliance of federal regulations is conducted to ensure proper bidding processes, Section 3 compliance, minority and women-owned business compliance and wage decision/prevaling wage monitoring.



2015/2016

ANNUAL PLAN

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,126,570	30,000	84,048	1,240,618	0	Annual Allocation, anticipated program income and reallocated previous funding years.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	154,308	0	0	154,308	0	Administered thru Bay Area Housing Inc.

Table 56 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG & HOME funds allocated to Bay Area Housing, Inc. for Homebuyer and Rehabilitation programs are matched or leveraged by the Michigan State Housing Development Authority (MSHDA).

Bay City does not have a HOME matching requirement.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

City owned properties are transferred to Bay Area Housing, Inc., Habitat for Humanity and the Bay City Housing Commission for \$1.00 upon request for affordable housing projects. Affordable housing projects include transferring vacant homes for acquisition/rehabilitation/resale to low/moderate income families and transferring vacant land for new construction of single family housing for sale to low/moderate income homebuyers. In some cases vacant property is added to existing parcels to increase lot size increasing value and enhancing the surrounding neighborhood. Transferring properties is a coordinated effort between the subrecipient, Bay City and Bay County Treasurer. Projects include new construction and additional yard space for garages and increased property value. Specific parcels have not been identified at this time. Properties transferred for a \$1 for affordable housing projects enable the developer to invest more into a project as less funding is needed on the acquisition end of the project.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rehabilitation & Repair of Owner Occupied Housing	2015	2019	Affordable Housing	NPP West Side City Wide/Client Basis	Housing rehab, single - family, owner-occupied Emergency Housing Repair Home Modifications for Disabled Persons Energy Conservation First Time Homebuyer Assistance Homeownership Counseling	CDBG: \$321,677 HOME: \$154,308	Homeowner Housing Rehabilitated: 35 Household Housing Unit Direct Financial Assistance to Homebuyers: 2 Households Assisted
2	Access to Public Services	2015	2019	Homeless Non-Homeless Special Needs Non-Housing Community Development	Low/Moderate Income Census tracts City Wide/Client Basis	Homeless Facilities Homeless Services Crime Prevention/Community Policing	CDBG: \$168,985	Public service activities other than Low/Moderate Income Housing Benefit: 14000 Persons Assisted Homeless Person Overnight Shelter: 20 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Improve Infrastructure and Public Facilities	2015	2019	Non-Housing Community Development	Low/Moderate Income Census tracts City Wide/Client Basis	Sidewalk Replacement Park Improvements	CDBG: \$220,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 20 Households Assisted
4	Removal of Abandoned/Blighted Properties	2015	2019	Non-Housing Community Development	Low/Moderate Income Census tracts City Wide/Client Basis	Removal of Abandoned, Blighted Properties	CDBG: \$75,000	Buildings Demolished: 5 Buildings
5	Payment of 108 Loan	2015	2019	108 loan payment	City Wide/Client Basis	Job Creation/Retention Programs	CDBG: \$254,956	Jobs created/retained: 94 Jobs

Table 57 – Goals Summary

Goal Descriptions

1	Goal Name	Rehabilitation & Repair of Owner Occupied Housing
	Goal Description	Emergency Housing Repair Program, substantial housing repair programs, downpayment assistance/rehabilitation program and purchase/rehabilitation/resale program.

2	Goal Name	Access to Public Services
	Goal Description	Community Policing/Crime Awareness & Homeless Services
3	Goal Name	Improve Infrastructure and Public Facilities
	Goal Description	Sidewalk replacement programs & playground equipment installation
4	Goal Name	Removal of Abandoned/Blighted Properties
	Goal Description	
5	Goal Name	Payment of 108 Loan
	Goal Description	Principle and interest payments on the existing 108 loan for the Hotel/Conference Center

Projects

AP-35 Projects – 91.220(d)

Introduction

Planned projects for the 2015 program year are listed below. All projects are tied in with a goal from the five year consolidated plan.

Projects

#	Project Name
1	General Administration
2	Indirect Administration
3	Crime Awareness
4	Homeless Shelter Services
5	Emergency Rehabilitation
6	Neighborhood Preservation Area - Housing Rehabilitation
7	Purchase/Rehabilitation/Resale
8	Downpayment/rehabilitation
9	Demolition
10	Ward Sidewalk Program
11	Low Income Area Sidewalk Replacement
12	Low/Mod Client Sidewalk Replacement
13	Playground Equipment
14	108 Loan Principle and Interest Payment

Table 58 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary
Project Summary Information

1	Project Name	General Administration
	Target Area	NPP West Side Low/Moderate Income Census tracts City Wide/Client Basis
	Goals Supported	Rehabilitation & Repair of Owner Occupied Housing Access to Public Services Removal of Abandoned/Blighted Properties Improve Infrastructure and Public Facilities Payment of 108 Loan
	Needs Addressed	Housing rehab, single -family, owner-occupied Emergency Housing Repair Home Modifications for Disabled Persons Energy Conservation Lead-Based Paint Testing/Removal First Time Homebuyer Assistance Removal of Abandoned, Blighted Properties Homeless Facilities Crime Prevention/Community Policing Homeownership Counseling Street Improvements Sidewalk Replacement Park Improvements
	Funding	CDBG: \$138,673
	Description	General Administration
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	General administration of the CDBG & HOME program
2	Project Name	Indirect Administration
	Target Area	NPP West Side Low/Moderate Income Census tracts City Wide/Client Basis

	Goals Supported	Rehabilitation & Repair of Owner Occupied Housing Access to Public Services Removal of Abandoned/Blighted Properties Improve Infrastructure and Public Facilities Payment of 108 Loan
	Needs Addressed	Housing rehab, single -family, owner-occupied Emergency Housing Repair Home Modifications for Disabled Persons Energy Conservation Lead-Based Paint Testing/Removal First Time Homebuyer Assistance Homeless Facilities Parks and Recreation Facilities Crime Prevention/Community Policing Homeownership Counseling Sidewalk Replacement Park Improvements Job Creation/Retention Programs
	Funding	CDBG: \$61,327
	Description	Indirect costs associated with the administration of the CDBG & HOME programs.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Indirect costs involved in the delivery of the CDBG & HOME programs
3	Project Name	Crime Awareness
	Target Area	Low/Moderate Income Census tracts
	Goals Supported	Access to Public Services
	Needs Addressed	Crime Prevention/Community Policing
	Funding	CDBG: \$16,168,500
	Description	Crime Awareness/Community Policing programs and interaction in low to moderate income neighborhoods and schools.

	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that 14,000 residents of Bay City will benefit.
	Location Description	Low to moderate income census tracts and block group areas within the City of Bay City
	Planned Activities	
4	Project Name	Homeless Shelter Services
	Target Area	City Wide/Client Basis
	Goals Supported	Access to Public Services
	Needs Addressed	Homeless Facilities Homeless Services
	Funding	CDBG: \$7,300
	Description	Funding to assist with the operating expenses at the Good Samaritan Rescue Mission.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Up to 97 Homeless persons will benefit
	Location Description	Good Samaritan Rescue Mission accepts homeless people of Bay City.
Planned Activities	Funding for the operational expenses of the Good Samaritan Rescue Mission.	
5	Project Name	Emergency Rehabilitation
	Target Area	NPP West Side City Wide/Client Basis
	Goals Supported	Rehabilitation & Repair of Owner Occupied Housing
	Needs Addressed	Emergency Housing Repair
	Funding	CDBG: \$264,000

	Description	Emergency repairs for low to moderate income homeowners. Repairs include: Boilers, furnaces, hot water tanks, sewer lines, water lines, some plumbing, roofs and disability repairs.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	At least 30 low to moderate homeowners will be assisted
	Location Description	Projects are done on a client basis.
	Planned Activities	
6	Project Name	Neighborhood Preservation Area - Housing Rehabilitation
	Target Area	NPP
	Goals Supported	Rehabilitation & Repair of Owner Occupied Housing
	Needs Addressed	Housing rehab, single -family, owner-occupied Energy Conservation Lead-Based Paint Testing/Removal
	Funding	CDBG: \$57,677
	Description	Substantial Housing Rehabilitation of owner occupied homes in the Neighborhood Preservation Program target area.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Up to two homeowners will benefit.
	Location Description	The area bounded by Washington Avenue, Columbus Avenue, Ninth Street and VanBuren Street
	Planned Activities	Substantial Housing Rehabilitation
7	Project Name	Purchase/Rehabilitation/Resale
	Target Area	NPP West Side City Wide/Client Basis
	Goals Supported	Rehabilitation & Repair of Owner Occupied Housing

	Needs Addressed	Housing rehab, single -family, owner-occupied Energy Conservation Lead-Based Paint Testing/Removal First Time Homebuyer Assistance Homeownership Counseling
	Funding	HOME: \$90,000
	Description	Purchase of substandard housing for rehabilitation and resale too low to moderate income homebuyers.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	1 low to moderate income homebuyer will purchase a rehabilitated home that is fully up to code.
	Location Description	within the City of Bay City
	Planned Activities	Acquisition, substantial rehabilitation, resale to low/mod homebuyer, homeownership counseling, down payment assistance.
8	Project Name	Downpayment/rehabilitation
	Target Area	NPP West Side City Wide/Client Basis
	Goals Supported	Rehabilitation & Repair of Owner Occupied Housing
	Needs Addressed	Housing rehab, single -family, owner-occupied Energy Conservation Lead-Based Paint Testing/Removal First Time Homebuyer Assistance Homeownership Counseling
	Funding	HOME: \$6,430,800
	Description	Downpayment Assistance and rehabilitation funding for a low to moderate income homebuyer.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	One or more homes will be purchased and rehabilitated.

	Location Description	Location unknown at this time. Projects done on client qualifying basis.
	Planned Activities	Downpayment Assistance, rehabilitation, homeownership counseling,
9	Project Name	Demolition
	Target Area	NPP West Side Low/Moderate Income Census tracts
	Goals Supported	Removal of Abandoned/Blighted Properties
	Needs Addressed	Removal of Abandoned, Blighted Properties
	Funding	CDBG: \$75,000
	Description	Demolition of blighted properties
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Neighboring property owners of five or more units will benefit.
	Location Description	Locations have not been determined at this time.
	Planned Activities	Demolition of blighted properties. Asbestos inspections/asbestos removal and demolition
10	Project Name	Ward Sidewalk Program
	Target Area	Low/Moderate Income Census tracts
	Goals Supported	Improve Infrastructure and Public Facilities
	Needs Addressed	Sidewalk Replacement
	Funding	CDBG: \$150,000
	Description	Replacement of deficient sidewalks in low/mod census tracts in one of Bay City's Nine commissioner wards
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Up to twenty deficient sidewalks will be replaced.
	Location Description	Census Tracts with 50% or more low to moderate income representation.

	Planned Activities	Removal and replacement of deficient sidewalk.
11	Project Name	Low Income Area Sidewalk Replacement
	Target Area	Low/Moderate Income Census tracts City Wide/Client Basis
	Goals Supported	Improve Infrastructure and Public Facilities
	Needs Addressed	Sidewalk Replacement Removal of Barriers to Public Facilities
	Funding	CDBG: \$10,000
	Description	Sidewalk replacement and disability curb ramp installation in low/mod census tracts throughout the city.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Up to 5 sidewalk replacements or at least 1 ADA corner ramp installation.
	Location Description	Area with 50% or more low/mod representation
	Planned Activities	Installation of ADA corner ramps or sidewalk replacement
12	Project Name	Low/Mod Client Sidewalk Replacement
	Target Area	City Wide/Client Basis
	Goals Supported	Improve Infrastructure and Public Facilities
	Needs Addressed	Sidewalk Replacement
	Funding	CDBG: \$10,000
	Description	Replacement of deficient sidewalks to low/moderate income residents in the City of Bay City.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Five or more low/moderate income homeowners will receive improved sidewalks.
	Location Description	Sidewalks replaced on a low/moderate income client basis.
	Planned Activities	Removal of deficient sidewalk and replacement with new.
13	Project Name	Playground Equipment
	Target Area	Low/Moderate Income Census tracts

	Goals Supported	Improve Infrastructure and Public Facilities
	Needs Addressed	Park Improvements
	Funding	CDBG: \$50,000
	Description	Installation of playground equipment to park locations in areas with 50% or more low income representation.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	12,000 low to moderate income persons will benefit.
	Location Description	Location has not been determined to date.
	Planned Activities	Installation of playground equipment.
14	Project Name	108 Loan Principle and Interest Payment
	Target Area	City Wide/Client Basis
	Goals Supported	Payment of 108 Loan
	Needs Addressed	Job Creation/Retention Programs
	Funding	CDBG: \$254,956
	Description	Principle and interest payment on the existing 108 loan.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

With the exception of the areas listed below CDBG funded activities are dispersed throughout the community on a non-targeted basis. All activities are qualified under low income client benefit, low/mod area benefit or slum and blight.

Two neighborhoods have been targeted for CDBG & HOME funding in cooperation with Bay Area Housing Inc. and the Michigan State Housing Development Authority (MSHDA). Presidential Towne Center-former MSHDA NPP Area is located on the east side of town and is bounded by Washington Avenue to the West, Columbus Avenue to the south, Farragut Street to the East and 9th Street to the North. Is a predominately low income neighborhood located in census tract 2865 and 2804. Activities include owner-occupied housing rehabilitation, rental rehabilitation and limited infrastructure improvements. Local and MSHDA CDBG & HOME funding is utilized for activities.

The second neighborhood is located on the west side of Bay City in census tract 2810 and a small area of census tract 2866. The area is bounded by Euclid Avenue to the West, Salzburg Avenue to the South, Henry/Wenona Street to the East and Jenny Street to the North. In addition this area encompasses a main corridor into the City with highway running thru it into the downtown. When originally targeted data reflected this area had over 50% low income representation, since that time the 2010 American Community Survey data reflects the neighborhood no longer meets the low/mod area designation. Though characteristics of the area do not appear to have changed and projects are done on a low income client basis that area remains a target area. Activities include owner-occupied housing rehabilitation, down payment assistance/rehabilitation and acquisition/development /resale. Local and MSHDA HOME funding is utilized in this neighborhood.

Geographic Distribution

Target Area	Percentage of Funds

Table 59 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Bay Area Housing, Inc. is designated as a CHDO through the Michigan State Housing Development Authority (MSHDA) and the City of Bay City. Combining funding in the same areas as MSHDA funding enables Bay Area Housing to use City CDBG funding for required MSHDA match and increases the number of decent/affordable housing units that are rehabilitated or sold in an area.

Discussion

Most programs and activities are offered on a client basis, low/mod area basis or under slum and blight. Targeting HOME funds in MSHDA target areas enables Bay City to get double the benefit in neighborhoods. Only half of the projects would be undertaken if MSHDA funding was not available.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	97
Non-Homeless	0
Special-Needs	0
Total	97

Table 60 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	40
Acquisition of Existing Units	1
Total	41

Table 61 - One Year Goals for Affordable Housing by Support Type

Discussion

Funding is targeted to homeowners and homebuyers for programs that stabilize neighborhood by enhancing existing homes and allowing homeowners the ability to remain in their homes. CDBG funds will be allocated to Bay Area Housing Inc. for an emergency home repair program that focuses on projects that address housing code violations and deficiencies related to health and safety. This program provides home repairs such as new hot water tanks, new roofs, electrical and plumbing repairs, new furnaces, wheelchair ramps, shower bars and limited home rehabilitation for mobility-limited residents. In addition CDBG funds are allocated for the substantial rehabilitation of up to two homes in the NPP district.

The city allocates their full HOME entitlement to Bay Area Housing, Inc. for affordable housing programs that stabilize neighborhoods by rehabilitating existing owner occupied housing and purchasing existing homes for rehabilitation and resale to low/ moderate income homebuyers that are able to obtain a mortgage from a local lending institution. In addition they offer a program that offers downpayment assistance and rehabilitation to low/moderate income homebuyers.

The needs assessment pointed to housing cost burden as the most common housing problem for renters and homeowners in Bay City. As discussed earlier in the plan Bay City's housing stock is in poor

condition due to age and the inability of residents to make home repairs. Funding is targeted to owner occupied housing to allow homeowners the ability to stay in their homes and to stabilize neighborhoods.

Though not funded with CDBG or HOME funds Bay City is in the process of aggressively inspecting and registering their rental inventory. It is estimated that over 50% of Bay City's rentals are in very poor condition. Holding landlords accountable will have a neighborhood benefit as well as increase the supply of decent affordable housing in the City of Bay City.

AP-60 Public Housing – 91.220(h)

Introduction

The Bay City Housing Commission is the sole provider of public housing in The City of Bay City.

Actions planned during the next year to address the needs to public housing

The mission of the Bay City Housing commission is to enhance the quality of life in the community through the provision and improvement of decent, safe, affordable housing programs that meet the needs of Bay City's citizens. Activities will be targeted to the goals set in the 5 Year Action Plan. The goals are as follows:

Goal 1: Manage the Bay City Housing Commission's existing housing programs in an efficient and effective manner.

- The Bay City Housing Commission shall achieve and maintain status as a "high performer" under HUD's public Housing Assessment System (PHAS)
- To stabilize on-going funding, reduce regulatory burdens and provide for access to private capital markets, pursue participation in the Rental Assistance Demonstration Program (RAD).
- Continue participation in the public/private ownership arrangement of the Housing Commission's non-public housing asset, Maplewood Manor.

Goal 2: Align the Bay City Housing Commission's housing inventory and program resources to address identified affordable housing market needs with the jurisdiction.

- Facilitate and finance a comprehensive housing market study.
- Reposition program resources to address specifically identified affordable housing needs in local market.

Goal 3: Maintain and enhance the marketability of the Bay City Housing Commission's housing inventory.

- Achieve and maintain a score of 90% at all properties under the physical Condition component (PASS) of the Public Housing Assessment System (PHAS).
- Insure compliance by residents with lease provisions regarding housekeeping standards/unit condition and prohibition of conduct that disturbs peaceful enjoyment of accommodations of other residents.
- Effectively screen applicants under eligibility and suitability standards of applicable regulations

and Admissions Policy, denying admission for proscribed causes.

- Take action to mitigate, to the extent practicable, negative influences of deteriorate properties in the immediate vicinity of owned properties.

Goal 4: Fully comply with all Statutory and Regulatory requirements of applicable funding/authorizing entities.

- Staff continues to receive periodically offered FH/EO training on on-discrimination and affirmative fair housing practices and occupancy and wait list demographic are monitored on a regular basis.
- Assure full compliance with all applicable financial standards and regulations including generally accepted accounting practices (GAAP) for government and annual fiscal/compliance audit.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Residents are solicited and encouraged to participate in the Bay City Housing Commission's Resident Advisory Board (RAB) that annually convenes to provide resident input to the Annual Plan Process. Additionally, one member of the Bay City Housing Commission is designated as "Resident Commissioner" who must be a current participant of one of the housing programs of the Bay City Housing Commission.

Home ownership is encouraged and facilitated through the Bay City Housing Commission's establishment of maximum flat rents reflective of the private rental market, so that as the incomes of families improve through self-sufficiency activities (education, job training, employment enhancement), rents do not increase beyond a market-based ceiling. This allows resident families to accumulate resources for down payments, closing costs and other fees associated with purchasing a home.

Additionally, the Bay City Housing Commission has designed and will implement its own Public Housing Home Ownership program under the authority of 24 CFR Part 906, so-called Section 32, wherein it will sell single-family units in its inventory to eligible and qualified residents of or applicants to public housing. Proceeds of these sales will be available for the purposes of development of new rental housing.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Bay City Housing Commission is not designated as troubled.

Discussion

The Bay City Housing Commission is the only public housing provider in the City of Bay City, with their units all being in good condition. The Bay City Housing Commission is a member of the Bay County Continuum of Care. City Staff has a good working relationship with the Bay City Housing Commission with continual interaction. The Bay City Neighborhood Services Department and the Bay City Housing Commission are currently in the process of preparing an RFP for a joint comprehensive housing analysis for the City of Bay City.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Services for homeless individual and families are provided by non-profit member agencies of the Bay County Continuum of Care (CoC). The city is not directly involved in the provision of such services. The CoC includes multiple agencies, including the City, the Department of Human Services, the Housing Commission, the Good Samaritan Rescue Mission and many more. The city's working relationship with the CoC enables it to participate in the process of planning for the needs of the city's homeless and near homeless population. The city took part in the planning of the Bay County –Year Plan to End Homelessness. The plan is currently in the final year, with 1019 persons being homeless in Bay County in 2014. Bay City will be at the table to review and revise the plan.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The city will continue its relationship with the CoC to allow its member agencies to focus their efforts on the elimination of chronic homelessness. CDBG funds have been allocated to the Good Samaritan Rescue Mission the provider of emergency shelter for men, women and families that are homeless in our region. Funds will be used for operational expenses.

Addressing the emergency shelter and transitional housing needs of homeless persons

Outreach is done continually through member agencies if the CoC. More specifically through Good Samaritan Rescue Mission, The Salvation Army and the Bay Area Women's Center.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The area homeless providers assist with transportation, life skills training, counseling, connection to social services agencies, coordinated case planning with Mental Health, and coordinated case planning with the local Housing Assessment and Resource Agency (HARA). The HARA for Bay County is Mid-Michigan Community Action Agency, they administer the case management and various rapid rehousing funds for the Bay County Area.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Member agencies of the CoC and the Human Services Collaborative Committee provide services such as life skills training, employment assistance, credit counseling, family counseling, landlord-tenant mediation, crisis intervention and substance abuse treatment programs in an attempt to keep individuals and families from being homeless. Health care providers (medical and mental) have discharge plans in place that do not allow discharging patients into homelessness, when discharging a patient without a home interaction with various agencies is conducted until a suitable shelter is found.

When available the HARA provide homeless prevention funding to families in danger of losing their home.

Discussion

Though member agencies and homeless providers provide services for the homeless population there continues to be a shortage of funding, case management and subsidized housing in place for homeless and near homeless individuals and families. HUD has focused current funding initiatives to rapid rehousing for homeless persons which has led to a shortage of homeless prevention funding for people on the brink of homelessness. In consultation with service providers lack of homeless prevention funding is a constant consistent need.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The city is an urban population center that delivers a full range of municipal services, including full-time police, fire, parks, streets, sanitation departments, municipal electric distribution, waste water treatment and water treatment and distribution systems. Accordingly, its tax rate is high when compared to adjoining rural and outlying agricultural communities. The city's master land use plan recognizes the city as a traditional urban community and encourages the use of small-lots, smaller-size housing and the redevelopment of small vacant lots in the city's residential neighborhoods. There are no land use controls that have an adverse impact on the development and maintenance of affordable housing. Zoning regulations do not impose excessive minimum floor area, lot area, lot width or setback regulations on single, two or multi-family residential development. The city imposes no land use or impact fees or growth limits on new residential or non-residential development.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City is an urban population center that delivers a full range of municipal services. Because of this, the tax rate is high compared to adjoining suburban townships and agricultural communities. There are no land use or zoning controls in the city that have an adverse impact on the development and maintenance of affordable housing. The city's master land use plan recognizes the city as a traditional urban community and encourages the use of small-lots for residential use in the city's residential neighborhoods. Zoning regulations do not impose excessive minimum floor area, lot area, lot width or setback regulations on single-, two-or multi-family residential development. The city imposes no land use or impact fees or growth limits on new residential or non-residential development.

New home construction on standard city lots (typically 50 feet by 100 feet in size) in the city's residential zoning districts, and in certain non-residential zoning districts, is permitted by city zoning regulation as a matter of right. There are no regulations prohibiting the construction of new homes on sub-standard size lots. There are no state, regional, county or city impact fees, charges or growth limits that have an adverse impact on new home construction. In addition, the State of Michigan has mandated uniform construction and rehabilitation codes across all jurisdictions, so construction requirements from municipality to municipality theoretically do not vary, and construction costs differ based on local market conditions.

The average sale price of homes in the city is approximately \$52,500. Fifty percent of the city's housing stock was built before 1940. Thirty-one percent was built between 1940 and 1959. Many of these

homes, while often affordable to lower and moderate-income home buyers, are often in need of significant rehabilitation to bring them up to modern housing standards. Such rehabilitation is typically not required of the city's newer, more expensive housing stock. This situation has resulted in lower and moderate-income segments of the city's population either opting out of homeownership, or purchasing and living in substandard housing.

The city's emergency repair program, the Bay Area Housing, Inc. homeownership & rehabilitation programs, the Habitat for Humanity of Bay County home construction program and the MSHDA down payment and closing cost assistance program are the only local and state programs that assist low and moderate-income homebuyers with the purchase and rehabilitation of existing homes or the construction and purchase of new homes. The city will continue to rely on its emergency home repair program, the Bay Area Housing, Inc. and Habitat for Humanity housing programs as the means of mitigating barriers to affordable housing.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

A number of factors serve as obstacles to the city's and non-profit community's efforts to meet city resident's housing, public services and community development needs. The city has experienced consistent reductions in its CDBG and HOME entitlements. The cut in grant funding, and the lack of funding in the City's general fund has resulted in the reduction or elimination of funding for non-profit agency and other community development programs that had historically benefitted from city CDBG entitlement funds. The Community Policing Program and the Good Samaritan Rescue Mission will be the public service programs funded in the 2015 program year. This will be the first time in five years funding will be allocated to the Good Samaritan Rescue Mission for services other than police and fire.

Dramatic job losses area and state-wide[1] brought about by past economic conditions increased the city's federally assisted program-eligible population and the need for services provided by the city and the area's non-profit agencies. Though the economy is improving the size of the city's population at risk of homeless stays consistent. A decreasing local tax base and yearly reductions in state revenue sharing have essentially eliminated the city's ability to fund neighborhood improvement and infrastructure projects using general fund monies. Increasing costs associated with the delivery of services, home rehabilitation, home repair, and infrastructure limit city and non-profit public service provider abilities to meet ever increasing needs. The most successful manner of addressing these obstacles will involve the efficient delivery and administration of CDBG and HOME-funded public service, housing and community development activities to those segments of the city's population that can most benefit from them.

Actions planned to foster and maintain affordable housing

The city will allocate its full 2015 HOME entitlement to Bay Area Housing, Inc. for their substantial owner occupied rehabilitation program, downpayment/rehabilitation, and purchase/rehabilitation/resale programs, two of which include basic homeownership and life skills education as an element of the home purchase and rehabilitation and ownership process. The city will allocate \$250,000 of its CDBG entitlement to an emergency home repair program. These HOME and CDBG programs serve to assure that low and moderate-income homebuyers and homeowners have access to or are able to maintain occupancy of decent, safe and affordable housing.

Actions planned to reduce lead-based paint hazards

All homes subject to substantial rehabilitation under Bay Area Housing, Inc.'s rehabilitation programs will be subject to lead-based paint inspections and risk assessments. Lead-based paint hazard abatement will be done through the Emergency Repair Program in owner occupied dwellings where a child six years of age or younger has a blood lead level of 10 or higher.

Actions planned to reduce the number of poverty-level families

The city will, when economically feasible, support social service agency programs that provide life skills education, emergency shelter and transitional housing, home buying and foreclosure prevention counseling, and free health and dental care services to very low, low and moderate-income residents in an effort to keep them out of poverty during times of economic crisis.

Actions planned to develop institutional structure

The city is committed to addressing local housing, public service and community development needs in a manner consistent with HUD's CDBG and HOME program objectives. This includes the delivery of programs that improve the quality of housing for low and moderate-income homeowners, increased opportunities for ownership of affordable housing of standard quality and serving local needs for homeless facilities and services.

The city is adequately staffed to meet the requirements for CDBG and HOME program administration. The city has not identified any significant gaps in process of soliciting, selecting, administering, monitoring or reporting on activities and programs receiving CDBG and HOME entitlement funds. Other than experiencing an ever-increasing need for programs and services eligible for funding under these programs, the city and non-profit community deliver programs and services to city residents in an efficient and cost-effective manner.

The City will work closely with Bay Area Housing, Inc. the City's only eligible HOME subrecipient and Community Development Housing Development Organization (CHDO) to put all new HOME requirements in place.

Actions planned to enhance coordination between public and private housing and social service agencies

The Neighborhood Services staff will continue to attend and participate on the Continuum of Care Committee. Through the consolidated planning process with the Human Services Collaborative Committee (HSCC) city staff has come to understand the benefit of attending and interacting with members of the HSCC. Staff will make every effort moving forward to attend monthly HSCC

meetings. The progress of non-profit sub-recipient and CHDO programs is also monitored through a monthly internal review of assisted activities as well as staff attending board meetings when possible. All CDBG and HOME activities undertaken by the city, sub-recipients and CHDOs are audited annually by the city to assure they are in accordance with HUD guidelines.

Bay City will maintain their ongoing interaction with the Bay City Housing Commission. The Bay City Neighborhood Services Department and the Bay City Housing Commission are currently in the process of preparing an RFP for a joint comprehensive housing analysis for the City of Bay City.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of Bay City will only use HOME funds identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture Policy: The City of Bay City/Bay Area Housing Inc., requires the initial HOME assisted homebuyer/homeowner to repay the outstanding HOME subsidy at the time of resale. The HOME subsidy will be forgiven on a pro rata basis, depending on the amount of assistance originally given, of 1/5, 1/10, or 1/15 per year. On a pro rata basis, the assistance will be fully forgiven after the term of affordability ends. The term of affordability will end, as a result of the sale of the assisted property by the homeowner, when the adjusted pro rata subsidy is repaid in whole to Bay Area Housing, Inc. The amount subject to recapture shall not exceed the amount of the net proceeds from the sale of the property. The recapture provision will be enforced with a recorded lien on the assisted property.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

All HOME funding is sub granted to Bay Area Housing, Inc. (BAH). BAH utilizes the recapture option in its homebuyer and homeowner programs.

Recapture Policy: The City of Bay City/Bay Area Housing Inc., requires the initial HOME assisted homebuyer/homeowner to repay the outstanding HOME subsidy at the time of resale. The HOME subsidy will be forgiven on a pro rata basis, depending on the amount of assistance originally given, of 1/5, 1/10, or 1/15 per year. On a pro rata basis, the assistance will be fully forgiven after the term of affordability ends. The term of affordability will end, as a result of the sale of the assisted property by the homeowner, when the adjusted pro rata subsidy is repaid in whole to Bay Area Housing, Inc. The amount subject to recapture shall not exceed the amount of the net proceeds from the sale of the property. The recapture provision will be enforced with a recorded lien on the assisted property.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A

Discussion:

Appendix - Alternate/Local Data Sources