A beautiful view...*of life*

City of Bay City

Bay City Michigan

2016-2017

ANNUAL PLAN

OMB Control No: 2506-0117 (exp. 07/31/2015)

SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted7/15/2016	Applicant Identifier B-16-MC 26-0003	**Type of Submission**	
Date Received by state	State Identifier	**Application**	**Pre-application**
Date Received by HUD	Federal Identifier	☐ Construction	☐ Construction
		☒ Non Construction	☐ Non Construction
Applicant Information			
Jurisdiction **City of Bay City**		UOG Code	
301 Washington Avenue		**Organizational DUNS 066-201-844**	
Street Address Line 2		Organizational Unit	
City **Bay City**	**Michigan**	Department **Neighborhood Services**	
ZIP	Country U.S.A.	Division	
Employer Identification Number (EIN):		County **Bay**	
38-6004659		Program Year Start Date (MM/DD) **7/1/2016**	
Applicant Type:		**Specify Other Type if necessary:**	
C-Municipal		Specify Other Type	
Program Funding		**U.S. Department of Housing and Urban Development**	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
Community Development Block Grant		14.218 Entitlement Grant	
CDBG Project Titles**2016/2017 CDBG Program including public services, housing, public facilities, administration**		**Description of Areas Affected by CDBG Project(s) City of Bay City**	
$CDBG Grant Amount **$1,113,234**	$Additional HUD Grant(s) Leveraged	Describe	
$Additional Federal Funds Leveraged		$Additional State Funds Leveraged	
$Locally Leveraged Funds		$Grantee Funds Leveraged	
$Anticipated Program Income **$60,000**		Other (Describe)**Reallocated CDBG $64,657**	
Total Funds Leveraged for CDBG-based Project(s)			
Home Investment Partnerships Program		14.239 HOME	
HOME Project Titles **Homeownership**		Description of Areas Affected by HOME Project(s)**City of Bay City**	
$HOME Grant Amount **$161,112**	$Additional HUD Grant(s) Leveraged	Describe	
$Additional Federal Funds Leveraged		$Additional State Funds Leveraged	

$Locally Leveraged Funds	$Grantee Funds Leveraged
$Anticipated Program Income **0**	Other (Describe)
Total Funds Leveraged for HOME-based Project(s)	

Housing Opportunities for People with AIDS	14.241 HOPWA	
HOPWA Project Titles **N/A**	Description of Areas Affected by HOPWA Project(s)	
$HOPWA Grant Amount	$Additional HUD Grant(s) Leveraged	Describe
$Additional Federal Funds Leveraged	$Additional State Funds Leveraged	
$Locally Leveraged Funds	$Grantee Funds Leveraged	
$Anticipated Program Income	Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)		

Emergency Shelter Grants Program	14.231 ESG	
ESG Project Titles **N/A**	Description of Areas Affected by ESG Project(s)	
$ESG Grant Amount	$Additional HUD Grant(s) Leveraged	Describe
$Additional Federal Funds Leveraged	$Additional State Funds Leveraged	
$Locally Leveraged Funds	$Grantee Funds Leveraged	
$Anticipated Program Income	Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)		

Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process? **NO**	
Applicant Districts **5th**	Project Districts **5th**		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		☐ Yes	This application was made available to the state EO 12372 process for review on DATE
		☒ No	Program is not covered by EO 12372
☐ Yes	☒ No	☐ N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
First Name **Debbie**	Middle Initial **K**	Last Name **Kiesel**
Title **CDBG Coordinator/Grant Writer**	Phone **(989) 894-8158**	Fax **(989) 894-8213**
eMail **dkiesel@baycitymi.org**	Grantee Website **baycitymi.org**	Other Contact: **Terry Moultane**
Signature of Authorized Representative **Richard Finn, City Manager**		Date Signed 7/18/16

Executive Summary

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

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) awards Federal Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) funds to the City of Bay City annually under authority of the Cranston-Gonzales National Affordable Housing Act, as amended. The city allocates these grant funds to a variety of housing, public service and community development-related activities that benefit low and moderate-income city residents and neighborhoods. Funded activities include home repair, home ownership, public improvements, public services and other eligible activities. The listed activities are in line with the goals and priorities set in the 2015-2019 Five Year Consolidated Plan to HUD. The Five Year Consolidated Plan is the strategic plan for addressing needs in the City of Bay City with the 2016/2017 Annual Plan outlining the specific objectives and outcomes for the annual use of CDBG and HOME funds.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The 2016 activities and the goals they address are as listed:

2016/2017 Activities meeting the Affordable Housing Goal

- Emergency Housing Repair $300,000 CDBG
- NPP Housing Rehabilitation $60,000 CDBG
- Acquisition/Development/Resale $90,000 HOME
- Substantial Housing Rehab & $70,961 HOME

Goal 2: ACCESS TO PUBLIC SERVICES/**2016/2017 Activities meeting Access to Public Services Goal**

- Crime Awareness $160,000 CDBG
- Homeless Services $6,985 CDBG

Goal 3: REMOVAL OF BLIGHTED BUILDINGS

Funding from the 2015/2016 program year will be utilized for blighted properties

Goal 4: IMPROVE INFRASTRUCTURE & PUBLIC FACILITIES/**2016/2017 Activities meeting Improve Infrastructure and Public Facilities**

- Low/Moderate Income Sidewalks $ 20,000 CDBG
- Wenona Street Reconstruction $174,756 CDBG
- Playground Equipment $ 50,000 CDBG
- Park Improvement $ 20,000 CDBG

Goal 5: PAYMENT OF 108 LOAN/**2016/2017 Payment of the existing 108 Loan**

- Principle & Interest Payment $261,911 CDBG

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

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

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Bay City held three public hearings seeking public input, all hearings were advertised in the Bay City Times, sent out to various email lists and placed on Bay City's website. The planning process and draft budget was presented to the Bay County Continuum of Care for review and comment.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Very few comments were received throughout the annual plan planning process. Comments that were received all tied back to increasing funding for housing rehabilitation programs. Participants felt maintaining and improving the housing stock was the most important use of funding.

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

It is standard process for the City of Bay City to accept all comments. Zero comments were not accepted during the annual planning process.

7. Summary

Activities funded in the 2016/2017 program year are consistent with the goals and priorities in the 2015 Five Year Consolidated Plan. All projects benefit low/moderate income clients or low/moderate income areas within Bay City.

Projects funded in 2016/2017 plan are as follows:

- Community Policing
- Operating Expenses at the Homeless Shelter
- Client Based Sidewalk Replacement Program
- Street Replacement on Wenona Street
- Park and Playground Equipment
- Emergency Housing Rehabilitation
- Neighborhood Revitalization Program/Housing Rehabilitation
- Purchase/Rehabilitation/Resale
- Housing Rehabilitation.
- 108 Loan Payment

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Bay City Low/Moderate Income Representation Map

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PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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 (optional)

Consolidated Plan Public Contact Information

Please contact Debbie Kiesel/CDBG Coordinator/Grant Writer for the City of Bay City with your comments, questions or concerns at (989)894-8158

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

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(l))

The City of Bay City held three public hearings in regards to the annual planning process. All notices were posted in the Bay City Times, on Bay City's website and emailed to the Bay County Continuum of Care membership. Interaction was held with the local Public Housing Commission and Bay Area Housing, Inc.

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. An email alerting members of the public hearing dates in regards to the annual plan and draft CDBG/HOME budget were sent to all Continuum of Care members. The January, March and May meetings were open for discussion in regards to the annual planning process and the draft budget, zero comments were received.

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

The City of Bay City does not receive a direct allocation of ESG funding. Bay County receives ESG funding through the Michigan State Housing Development Authority. Bay City staff is on the ranking committee for Continuum of Care funding decisions.

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

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Disability Network of Mid Michigan
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email alerting of the planning process and public hearings. Group meeting.
2	**Agency/Group/Organization**	BAY AREA WOMENS CENTER
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Emails alerting of public hearings and public comment periods. Group meetings.

3	**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 Market Analysis Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email alerting of public hearings and public comment periods. Group Meetings.
4	**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 Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email alerting of public comment periods and public hearings. Group Meeting. One on one consultation.

5	**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 Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email alerting of public hearings and public comment periods. Open Meeting.
6	**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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Emails requesting input on annual planning process, draft budget and annual plan. Open meetings.

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7	**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 Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Emails notifying of public comment periods and public hearings. Group Meeting.
8	**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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	One on One consultation, emails notifying of public hearings and public comment periods and a group meeting.
9	**Agency/Group/Organization**	LEGAL SERVICES OF EASTERN MICHIGAN FAIR HOUSING CENTER
	Agency/Group/Organization Type	Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Emails notifying of public hearings and public comments. Group Continuum of Care Meetings.
10	**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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Direct phone consultation and email consultation.
11	**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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Emails with notice of public hearings and public comments dates.
12	**Agency/Group/Organization**	Bay Arenac Behavioral Health
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email notices of public hearings and public comment periods. Group Meeting.
13	**Agency/Group/Organization**	Bay County Health Department
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Emailed notices of public hearings and public comment periods on the annual planning process. Group meetings.

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14	**Agency/Group/Organization**	Department of Human Services
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Health Agency Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email notices on public hearings and public comment periods on the annual planning process. Direct phone consultation and information at group meetings.
15	**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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email notices of public hearings and public comment periods. Direct phone consultation.
16	**Agency/Group/Organization**	BAY MEDCIAL FOUNDATION/HELEN NICKLESS CLINIC
	Agency/Group/Organization Type	Services-Health Health Agency

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	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Direct phone consultation.
17	**Agency/Group/Organization**	Citizen District Councils
	Agency/Group/Organization Type	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email notices of public hearing and public comment periods. Discussion at citywide CDC meetings and presentation of budget and discussion at the Coordinating Council meeting.
18	**Agency/Group/Organization**	City of Bay City, City Commissioners
	Agency/Group/Organization Type	Other government - Local Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Commission meetings with annual plan and budget items for review and input.

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

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AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The initial goals and priorities were set up in the consolidated planning process. The 2016/2017 Annual Plan goals are consistent with the consolidated plan and Bay City's goals.

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 Meeting	Non-targeted/broad community	The meeting was for input on the Annual Planning Process and expenditures. Eleven people attended. General consensus was more funding into housing rehabilitation.	Put sidewalk activity funding into housing rehabilitation, want more funding for housing rehabilitation.	All comments were accepted.	

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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	Public Hearing	Non-targeted/broad community	Public hearing was held at a normally scheduled City Commission Meeting. Approximately 30 people in attendance. There were zero responses received.	Zero responses were received.	Zero responses were not accepted.	
3	Newspaper Ad	Non-targeted/broad community	Zero responses received to date.	Zero responses received to date.	Zero responses not accepted.	
4	Public Hearing	Non-targeted/broad community	One person attended the meeting, a specific response was no received.	Zero Responses were received.	Zero responses were not accepted.	
5	Newspaper Ad	Non-targeted/broad community	Zero people have come in to review the plan.	Zero comments were received.	Zero responses were not accepted.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

HUD provides annual grants on a formula basis to entitlement communities to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low and moderate income persons.

The City of Bay City is an entitlement community that has been allocated $1,113,234 in CDBG and $160,961 in HOME funding. In addition to the annual allocation Bay City is anticipating the receipt of $60,000 in program income as well as the reprogramming of $64,657 in CDBG funds. Reprogrammed funds are from remaining balances in 2014 projects. Program income is generated from the pay-off and monthly

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payments of housing rehabilitation loans.

Priority Table

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	1,113,234	60,000	64,657	1,237,891	333,060	Annual formula allocation. Program Income received from the payment of housing rehab loans and reallocated funding is from under utilized admin funding.

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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	161,112	0	0	161,112	480,000	Annual formula grant. Program income is not expected.

Table 5 - 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

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

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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

HUD awards grants to entitlement communities to carry out a wide range of community development activities directed toward revitalizing neighborhoods, economic development and providing improved community facilities and services. The projects identified in the 2016/2017 Annual Plan are consistent with HUD approved activities. All activities in this plan have a low to moderate income benefit.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

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 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 Homeownership Counseling	CDBG: $360,000 HOME: $160,241	Homeowner Housing Rehabilitated: 40 Household Housing Unit Direct Financial Assistance to Homebuyers: 2 Households Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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 Services Crime Prevention/Community Policing	CDBG: $166,985	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 14000 Persons Assisted Homeless Person Overnight Shelter: 20 Persons Assisted
3	Improve Infrastructure and Public Facilities	2015	2019	Non-Housing Community Development	Low/Moderate Income Census tracts City Wide/Client Basis	Street Improvements Sidewalk Replacement Park Improvements	CDBG: $264,756	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	Payment of 108 Loan	2015	2019	108 loan payment	City Wide/Client Basis	Job Creation/Retention Programs	CDBG: $261,911	Jobs created/retained: 94 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	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 Lead-Based Paint Testing/Removal First Time Homebuyer Assistance Removal of Abandoned, Blighted Properties Parks and Recreation Facilities Homeless Services Crime Prevention/Community Policing Homeownership Counseling Fair Housing Services Street Improvements Sidewalk Replacement Park Improvements	CDBG: $184,239	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 Public service activities other than Low/Moderate Income Housing Benefit: 14000 Persons Assisted Homeowner Housing Rehabilitated: 40 Household Housing Unit Direct Financial Assistance to Homebuyers: 2 Households Assisted Homeless Person Overnight Shelter: 20 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

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1	**Goal Name**	Rehabilitation & Repair of Owner Occupied Housing
	Goal Description	
2	**Goal Name**	Access to Public Services
	Goal Description	
3	**Goal Name**	Improve Infrastructure and Public Facilities
	Goal Description	
4	**Goal Name**	Payment of 108 Loan
	Goal Description	Payment of 108 loan on the Hotel/Conference Center
5	**Goal Name**	Administration of CDBG & HOME programs
	Goal Description	The administration of the CDBG & HOME programs.

Table 7 – Goal Descriptions

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 91.215(b):

It is expected that:

Approximately 40 very low and 10 low to moderate income households will receive emergency housing repairs.

Approximately 1 low to moderate income homebuyer will purchase a home that has been purchased, rehabilitated and resold with down payment assistance.

Approximately 1 very low or low to moderate income households will receive downpayment assistance and rehabilitation assistance.

Up to 3 very low or low to moderate income households will received substantial rehabilitation to their homes.

AP-35 Projects – 91.220(d)

Introduction

Planned projects for the 2016 program are listed below. All projects are tied in with a goal from the five year consolidated plan.

#	Project Name
1	General Administration
2	Indirect Administration
3	Community Policing/Crime Prevention
4	Good Samaritan Rescue Mission Operation Costs
5	Emergency Home Repair
6	NPP Housing Rehabilitation
7	Acquisition/Development/Resale – Bay Area Housing
8	Housing Rehabilitation/Downpayment Assistance
9	Low Income Sidewalk Program
10	Wenona Street/Street Replacement
11	Playground/Imagination Station
12	Park Improvement
13	108 Loan Payment

Table 8 – Project Information

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

The funded priorities are consistent with the priorities set through the consolidated planning process as well as being consistent with Bay City's goals. Bay City's infrastructure and housing stock in in very poor condition leading to the status of high priority.

A lack of funding is the greatest obstacle in addressing underserved needs. A decreasing local tax base and the 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.

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	**Project Name**	General Administration
	Target Area	City Wide/Client Basis
	Goals Supported	Rehabilitation & Repair of Owner Occupied Housing Access to Public Services Improve Infrastructure and Public Facilities Payment of 108 Loan Administration of CDBG & HOME programs

	Needs Addressed	Housing rehab, single -family, owner-occupied Emergency Housing Repair 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 Fair Housing Services Street Improvements Park Improvements
	Funding	CDBG: $153,178
	Description	General Administration of the CDBG & HOME Program.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Up to 14,000 low to moderate income persons will benefit from CDBG & HOME funding in the 2016/2017 program year.
	Location Description	All projects are completed on a low to moderate income client basis or in low to moderate income areas.
	Planned Activities	General Administration of the CDBG & HOME Program
2	**Project Name**	Indirect Administration
	Target Area	City Wide/Client Basis
	Goals Supported	Administration of CDBG & HOME programs

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	Needs Addressed	Housing rehab, single -family, owner-occupied Emergency Housing Repair Removal of Abandoned, Blighted Properties
	Funding	CDBG: $31,061
	Description	Indirect costs associated with the CDBG & HOME program
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Citywide
	Planned Activities	Indirect expenses involved with administrating the CDBG & HOME program.
3	**Project Name**	Community Policing/Crime Prevention
	Target Area	Low/Moderate Income Census tracts City Wide/Client Basis
	Goals Supported	Access to Public Services
	Needs Addressed	Crime Prevention/Community Policing
	Funding	CDBG: $160,000
	Description	Policing programs directed in low/mod areas and schools within the city of bay city.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Over 10,000 low/mod people will benefit from the community policing efforts.
	Location Description	Services are to be administered to low income residents, residents in low/mod areas and to schools within the City of Bay City.

	Planned Activities	Direct interaction by police officers within the low/mod areas and the city schools. Youth and neighborhood projects are also administered.
4	**Project Name**	Good Samaritan Rescue Mission Operation Costs
	Target Area	City Wide/Client Basis
	Goals Supported	Access to Public Services
	Needs Addressed	Homeless Facilities
	Funding	CDBG: $6,985
	Description	Assistance with the utility cost at the Good Samaritan Rescue Mission. Homeless Shelter.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	40 Homelsess individuals.
	Location Description	The Good Samaritan Rescue Mission , located at 713 9th Street, Bay City, MI 48708
	Planned Activities	Assistance with utility costs
5	**Project Name**	Emergency Home Repair
	Target Area	City Wide/Client Basis
	Goals Supported	Rehabilitation & Repair of Owner Occupied Housing
	Needs Addressed	Emergency Housing Repair
	Funding	CDBG: $300,000
	Description	Emergency repairs for low/moderate income homeowners.
	Target Date	12/31/2017

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	Estimate the number and type of families that will benefit from the proposed activities	40 low/moderate income homeowners.
	Location Description	Low/moderate housing units throughout Bay City.
	Planned Activities	Emergency repairs include but are not limited to: Roofs, hot water tanks, heating, sewer lines and water lines.
6	**Project Name**	NPP Housing Rehabilitation
	Target Area	NPP
	Goals Supported	Rehabilitation & Repair of Owner Occupied Housing
	Needs Addressed	Housing rehab, single -family, owner-occupied
	Funding	CDBG: $60,000
	Description	Substantial rehabilitation of up to two homes in the NPP district.
	Target Date	12/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	Up to 2 families will receive housing rehabilitation.
	Location Description	The NPP District is bounded by Columbus Avenue, Washington, 9th Street and VanBuren.
	Planned Activities	Substantial Rehabilitation of up to 2 houses.
7	**Project Name**	Acquisition/Development/Resale – Bay Area Housing
	Target Area	City Wide/Client Basis
	Goals Supported	Rehabilitation & Repair of Owner Occupied Housing
	Needs Addressed	Housing rehab, single -family, owner-occupied Lead-Based Paint Testing/Removal First Time Homebuyer Assistance

	Funding	HOME: $90,000
	Description	The purchase of a home, redevelopment and resale to a low/moderate income home buyer with down payment assistance.
	Target Date	12/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	Up to two homes will be redeveloped and sold to low/mod homebuyers.
	Location Description	City of Bay City.
	Planned Activities	The purchase and substantial rehabilitation of a house. The home be sold to a low/moderate income homebuyer with Down Payment Assistance.
8	**Project Name**	Housing Rehabilitation/Downpayment Assistance
	Target Area	West Side
	Goals Supported	Rehabilitation & Repair of Owner Occupied Housing
	Needs Addressed	Housing rehab, single -family, owner-occupied First Time Homebuyer Assistance
	Funding	HOME: $71,112
	Description	down payment assistance for low/mod homebuyer and substantial rehabilitation of low/mod homeowner housing.
	Target Date	12/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	up to two low/mod families will benefit from this activity.
	Location Description	Houses within the west side target area bounded by Henry, Salzburg, Euclid and Jenny Street
	Planned Activities	Downpayment Assistance & Substantial Housing Rehabilitation.

9	**Project Name**	Low Income Sidewalk Program
	Target Area	City Wide/Client Basis
	Goals Supported	Improve Infrastructure and Public Facilities
	Needs Addressed	Sidewalk Replacement
	Funding	CDBG: $20,000
	Description	Sidewalk replacement for low/mod homeowners.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Up to 10 households
	Location Description	Citywide to low/moderate income clients
	Planned Activities	Replacement of deficient sidewalk.
10	**Project Name**	Wenona Street/Street Replacement
	Target Area	Low/Moderate Income Census tracts
	Goals Supported	Improve Infrastructure and Public Facilities
	Needs Addressed	Street Improvements
	Funding	CDBG: $174,756
	Description	Replacement of Wenona Street from Thomas Street to Jane Street.
	Target Date	12/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	1000 low/mod residents
	Location Description	On Wenona Street between Thomas Street and Jane Street/located in a low/moderate income area.

	Planned Activities	Street Replacement, curb and gutter. Some utility replacement may be done through Bay City.
11	**Project Name**	Playground/Imagination Station
	Target Area	Low/Moderate Income Census tracts
	Goals Supported	Improve Infrastructure and Public Facilities
	Needs Addressed	Parks and Recreation Facilities
	Funding	CDBG: $50,000
	Description	Playground equipment and picnic area.
	Target Date	12/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	Citywide project that all city youth and families can benefit from.
	Location Description	Bigelow Park on the Middle Grounds in Bay City. Low/Moderate Income area.
	Planned Activities	Development of a playground/picnic area.
12	**Project Name**	Park Improvement
	Target Area	Low/Moderate Income Census tracts
	Goals Supported	Improve Infrastructure and Public Facilities
	Needs Addressed	Parks and Recreation Facilities
	Funding	CDBG: $20,000
	Description	Improvement to a park in a low/mod area.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Project location is currently open

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	Location Description	Project location is currently not set. Will be in a low/mod census tract.
	Planned Activities	
13	**Project Name**	108 Loan Payment
	Target Area	City Wide/Client Basis
	Goals Supported	Payment of 108 Loan
	Needs Addressed	Job Creation/Retention Programs
	Funding	CDBG: $261,911
	Description	Principle and interest payment on the 108 loan for the Hotel/Conference Center.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	40
	Location Description	Hotel Conference Center in Downtown Bay City
	Planned Activities	Principle and Interest Payment on the Hotel/Conference Center

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
NPP	4
West Side	5
Low/Moderate Income Census tracts	29
City Wide/Client Basis	29

Table 10 - 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.

Bay City's population has mixed income throughout the city. Offering programs on a client basis opens the programs to more people with results reflecting citywide.

Discussion

Most programs and activities are offered on a client basis, low/mod area basis. 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	42
Special-Needs	0
Total	139

Table 11 - 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	42
Acquisition of Existing Units	1
Total	43

Table 12 - 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 though the provision and improvement of decent, sage, 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 pubic/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/uni9t 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 provides 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.

One year goals for the number of households to be provided housing through the use of HOPWA for:
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

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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.

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 2016 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 2016 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 $300,000 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 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.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(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(l)(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:**

   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

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

6-8-16

Signature/Authorized Official Date

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);

2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) _____ , _____(a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

   However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

   The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

6-8-16

Signature/Authorized Official Date

City Manager

Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

> The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

6-8-16

Signature/Authorized Official Date

City Manager.

Title