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PORTAGE
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City of Portage Community Development Block Grant Program

CONSOLIDATED PLAN:

Strategy for Housing and
Community Development Needs

Draft December 22, 2010

CITY OF PORTAGE CONSOLIDATED PLAN

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CITY OF PORTAGE CONSOLIDATED PLAN

I. SUMMARY OF CONSOLIDATED PLAN DEVELOPMENT PROCESS

A Consolidated Plan is required by the U.S. Department of Housing and Urban Development (HUD) for all units of government receiving or applying to receive federal funds for housing and community development related programs. The Consolidated Plan represents a comprehensive and coordinated approach to local planning and to address community needs. The purpose and function of the Consolidated Plan is to act as a document for planning that builds on a participatory process at the local level, serve as an application for Federal funds for the HUD formula grant programs, provide a strategy to carry out the HUD programs, and assess performance.

Federal statutes for formula grant programs, such as the Community Development Block Grant (CDBG) set forth three basic goals, which are priorities of HUD and primarily benefit low-income persons and areas of the community: 1) provide decent housing and including assisting homeless persons to obtain affordable housing, retain affordable housing stock, increase the availability of permanent housing which is affordable, and increase supportive housing for persons with special needs; 2) provide a suitable living environment including improving the safety and livability of neighborhoods, increasing access to quality facilities and services, reducing the isolation of income groups within areas, restoring and preserving natural and physical features of special or historic importance, and conserving energy; and 3) expand economic opportunities by creating jobs accessible to low and very low income persons, providing access to credit for community development that promotes economic and social viability, and empowering low and very low income persons in public housing.

The Consolidated Plan development process was initiated in the fall 2010, and covers a HUD-established three to five-year period beginning in 2011-12. In 2010, due to a lack of available U.S. Census data, and due to other program priorities, including timely expenditure of CDBG-R funds made available through the American Recovery and Reinvestment Act, a one-year extension for the required update of the 2005-2009 Consolidated Plan was granted by HUD. The following schedule is proposed to complete the Plan by the application due date of May 15, 2011, 45 days prior to the beginning of the City of Portage 2011-2012 Fiscal Year:

CONSOLIDATED PLAN DEVELOPMENT SCHEDULE

November – December 2010	Prepare schedule and update Citizen Participation Plan. Notify housing and social service agencies regarding application for funds from the FY 2011-12 General Fund and CDBG Program. Receive and review requests for funding from human/public service agencies for FY 2011-12.
December 2010	Begin consultation with community organizations to compile necessary data for completion of the housing and homeless needs assessment and the housing market analysis.
January 6, 2011	Hold first public hearing on the Consolidated Plan to gather comments on housing and community development needs.

January - February 2011	Continue consultations with community organizations. Prepare complete draft of the Consolidated Plan and Annual Action Plan. Prepare recommendation for FY 2011-12 CDBG budget and human/public service funding. Separate recommendations are made by the Human Services Board and the City Administration.
February 2011	Forward draft Consolidated Plan to City Manager for review including FY 2011-12 Annual Action Plan and budget.
March 6, 2011	Publish summary of draft Consolidated Plan, including projected use of funds for FY 2011-12. Forward draft Consolidated Plan to Human Services Board as information in preparation for public hearing.
March 6 – April 7 2011	30-day public comment period for draft Consolidated Plan and FY 2011-12 Annual Action Plan.
April 7, 2011	Hold second public hearing to gather comments on the draft Consolidated Plan and FY 2011-12 Annual Action Plan.
April 8 – 15, 2011	Finalize draft Consolidated Plan and FY 2011-12 Annual Action Plan.
Late April/early May 2011	Forward final draft Consolidated Plan and FY 2011-12 Annual Action Plan to City Council for review, approval and submission to HUD.
May 13, 2011	Mail Consolidated Plan and FY 2011-12 Annual Action Plan to HUD.
July 1, 2011	Beginning of new grant year, FY 2011-12.

II. COORDINATION AND MANAGEMENT OF THE CONSOLIDATED PLAN

A. Lead Agency and Consultation/Coordination

The lead agency that prepared the Consolidated Plan was the City of Portage Department of Community Development. The Department of Community Development had the primary responsibility of coordinating information necessary to complete the Consolidated Plan. Notice of the public hearing was given to, and private telephone consultation was undertaken with, the following agencies, social service organizations and units of government as needed and appropriate, in order to prepare the most complete and coordinated plan possible:

American Red Cross Greater Kalamazoo Area	Kalamazoo LISC Affordable Housing Partnership
Bethany House	Kalamazoo Neighborhood Housing Services, Inc.
Big Brothers Big Sisters	Kalamazoo Regional Education Services Agency
Borgess Health	Kalamazoo Regional Psychiatric Hospital
Boys & Girls Club of Greater Kalamazoo	Kalamazoo Valley Habitat for Humanity
Bronson Healthcare Group	KPEP
CARES	Legal Aid of Western Michigan
Catholic Diocese of Kalamazoo	Life Ministry
Catholic Family Services	Loaves and Fishes
Center for Developmentally Disabled Adults	Local Initiatives Support Corporation
City of Kalamazoo Planning & Development	McKinney LLC - Housing Agent for MSHDA
Community Advocates	Metropolitan Branch NAACP
Community Homeworks	Michigan Coalition Against Homelessness

Comstock Community Center	Michigan Commission for the Blind
Disability Network Southwest Michigan	Michigan Department of Community Health
Fair Housing Center of Southwest Michigan	Michigan League for Human Services
Family and Children Services	Michigan Organizing Project
Food Bank of South Central Michigan	Michigan State Housing Development Authority
Gateway Outpatient Services	Michigan Prisoner Reentry Initiative
Girl Scouts Heart of Michigan	Ministry With Community
Goodwill Industries of Southwestern Michigan	NAMI of Kalamazoo
Greater Kalamazoo Association of Realtors	Oakland House
Greater Kalamazoo United Way	Open Doors of Kalamazoo
Gryphon Place	People United to Secure Housing
Guardian Finance and Advocacy Services	Pinegrove Property-Housing Agent for MSHDA
Healthcare for the Homeless	Portage Community Center
Hispanic American Council	Portage District Library
Home Builders Association of Greater Kalamazoo	Portage Human Services Board
Homeless Relief Campaign Initiative	Portage Planning Commission
Hope Network	Portage Public Schools
Hospice Care of Southwest Michigan	Portage Senior Center
Housing Resources, Inc.	Poverty Reduction Initiative
Interact of Michigan, Inc.	Region IIIA Area Agency on Aging-Kalamazoo
ISAAC	Residential Opportunities Inc.
Jim Gilmore Jr. Community Healing Center	Senior Services Inc.
Kalamazoo Community Foundation	Shalom Inc.
Kalamazoo Community Mental Health & Substance Abuse Services	Social Security Administration
Kalamazoo County Community Action Agency	South County Community Services
Kalamazoo County Department of Planning and Resource Development	Southwest Michigan Council Boy Scouts of America
Kalamazoo County Emergency Management Office	State of Michigan: Human Services Department of Kalamazoo County
Kalamazoo County Head Start Program	Stoneybrook Property-Housing Agent for MSHDA
Kalamazoo County Health & Community Services - Older Adult Services	The Guidance Clinic
Kalamazoo County Health & Community Services - Veterans Trust Fund	The Salvation Army
Kalamazoo County Multi-Purpose Collaborative Body	VFW Post 5855
Kalamazoo County Public Housing Commission	Volunteer Center of Greater Kalamazoo
Kalamazoo County Treasurer's Department	WMU Center for Disability Services
Kalamazoo Deacon's Conference	Workforce Development W.E. Upjohn Institute
Kalamazoo Gospel Mission	YMCA of Greater Kalamazoo
Kalamazoo Handicappers United	YWCA of Kalamazoo

Many of these agencies were provided an opportunity or participated in the development of the previous Consolidated Plan, in addition to annual Kalamazoo County Continuum-of-Care planning documents. Therefore, much of the contact was accomplished to determine if any new information was available to add to the Consolidated Plan. This work was primarily done through telephone consultation between November 2010 and January 2010.

B. Institutional Structure

The Department of Community Development administers the CDBG Program and monitors local grants awarded to human service and fair housing sub-recipients from both CDBG funds and local funds. Aside from occasional project-based leveraging of funds, and limited General Fund monies (office, supplies, vehicle costs) no additional public or

private monetary contributions are made to the program. The strength of the City of Portage CDBG and related housing programs is that all are centrally coordinated in a single office within the city. However, the City of Portage entitlement grant is the second smallest in the state after Norton Shores, and the amount of work that must be accomplished to prepare the Consolidated Plan is extensive. The city has made an effort to utilize information previously gathered for preparation of the previous Consolidated Plan and the county-wide Continuum-of-Care, and by updating this information to ensure that it is as current as possible. The city also participates, whenever possible, on countywide boards and committees to address larger social issues, such as homelessness, home-ownership and fair housing, from a community perspective.

The city participates in many areas to develop cooperative institutional structures to assist with the implementation of the Consolidated Plan. The city is broadly represented on the Kalamazoo LISC Affordable Housing Partnership (AHP) by serving on the Local Advisory Committee, the AHP Leadership Team, and the AHP Housing and Resource Development Team. The AHP is the facilitator of the Kalamazoo county HUD-required Continuum of Care, which addresses issues relating to homelessness and the planning for and provision of services ranging from emergency shelter to permanent supportive housing. The AHP is comprised of numerous public and private entities including: local units of government, housing and supportive service providers, public and private funders, private sector representatives, consumer representatives, and advocacy groups. In addition to AHP involvement, the city is represented on the Advisory Board of the Fair Housing Center of Southwest Michigan in support of fair housing services, including education, complaint investigation and enforcement. Such participation is intended to enhance institutional structures not only for the implementation of the City of Portage Consolidated Plan, but the planning efforts of other local units of governments and service providers.

III. CITIZEN PARTICIPATION PLAN

A. Purpose of a Citizen Participation Plan

The purpose of a Citizen Participation Plan is to establish a procedure whereby residents, property owners and agencies located in the City of Portage and/or serving Portage residents, are provided the opportunity to actively participate in the preparation of the Consolidated Plan, the annual allocation of Community Development Block Grant funds, and review of annual performance reports. The City of Portage encourages active citizen participation in conjunction with the Consolidated Plan and the Community Development Block Grant Program. Public participation is encouraged through timely public notices, public hearings and publication of information relating to the Consolidated Plan and proposed Community Development Block Grant activities.

B. Participation, Hearings, Access to Meetings – Consolidated Plan, Annual Action Plan and Annual Performance Report

The City of Portage encourages participation of all residents and local agencies in the development of the Consolidated Plan. Timely notices and agendas are published and/or posted at least seven days before the date of all public meetings, as well as direct mailings to agencies and interested groups. All meetings are held at City Hall, which is

centrally located in the community and accessible to all persons, including disabled persons. If special accommodations are necessary for participation of a physically disabled or non-English speaking person in the Consolidated Planning process, the city will provide the appropriate accommodations.

A minimum of two public hearings are held annually prior to the submission of the Consolidated Plan to allow for comment on community development needs and housing priorities within the City of Portage. The first public hearing held in early January 2011 provides an opportunity for citizens, community groups and/or agencies to comment generally on the CDBG Program, community development needs and/or housing needs within the City of Portage. Once a draft of the Consolidated Plan has been prepared, a copy will be forwarded to the citizen advisory board as information and a 30-day public comment period will be provided that will conclude with the second public hearing to be held in early April 2011 to obtain comments on the draft Consolidated Plan, Annual Action Plan and the projected use of funds. This public hearing is held before approval of the budget by Portage City Council, allowing comments to be incorporated, as necessary and appropriate, into the budget proposal.

A public hearing, with a 15-day public comment period, will also be provided for review of the Consolidated Annual Performance Evaluation Report in September of each year.

C. Comments – Consolidated Plan, Annual Action Plan and Performance Report

All comments made in person or in writing relating to the Consolidated Plan or Community Development Block Grant program, which are received prior to the deadline for submission to the Department of Housing and Urban Development, will be officially incorporated into such documents and a formal response will be given to the comment within the text of the plan or report. Additionally, the person will be provided an answer in writing regarding the comment.

D. Access to Information and Records, Availability to Public

The availability of the draft Consolidated Plan will be published in the newspaper and in various locations throughout the city. The draft Consolidated Plan will be made available at several locations throughout the city. Citizens are encouraged to obtain and read the proposed Plan and submit comments on the Plan to the Community Development Department of the City of Portage. Copies of the plan will also be available in electronic format, if requested. Public notices will be published in the newspaper of general circulation within the city announcing all public hearings and the availability of a draft Consolidated Plan document. Copies of all draft and final plan documents will also be available at the Community Development Department, Portage Senior Center, the Portage Community Center, the Portage District Library, and posted to the city web site. Technical assistance will be provided to any group requesting assistance in submitting information, or a proposal for consideration from the CDBG Program, if the proposal will meet the National Objective criteria of benefiting low/moderate income persons within the City of Portage and is an eligible use of funds. Public hearings include a brief presentation of the purpose of the hearing, amount of projected funds available, proposed use of funds (if applicable), a review of accomplishments of the CDBG Program and

response to any questions that arise. All citizen comments will be recorded, and if an answer is necessary, a timely response to all requests (within 15 days) will be sent to the inquiring individual, group or agency.

E. Anti-Displacement

Persons are not expected to be permanently displaced as part of the CDBG Program. Further, preference will be given to project where no permanent or temporary tenant relocation or involuntary homeowner relocation will be necessary. Any project where temporary relocation may become necessary will be at the expense of the property owner.

F. Amendments to Consolidated Plan

Prior to the submission of any substantial change in the proposed use of funds, citizens will be given notice of and an opportunity to comment on the proposed amendment. A public hearing will be held to accept comments, which will be noticed in the newspaper at least 15 days prior to the meeting. A 30-day public comment period will also be provided prior to implementation of the activity involving the substantial amendment.

G. Technical Assistance

Technical assistance will be provided to any group that requests it in order to develop proposals for funding consideration during development of the Consolidated Plan or Annual Action Plan, or to any group requesting information on the Consolidated Plan and/or Consolidated Plan development process.

H. Complaints or Grievances

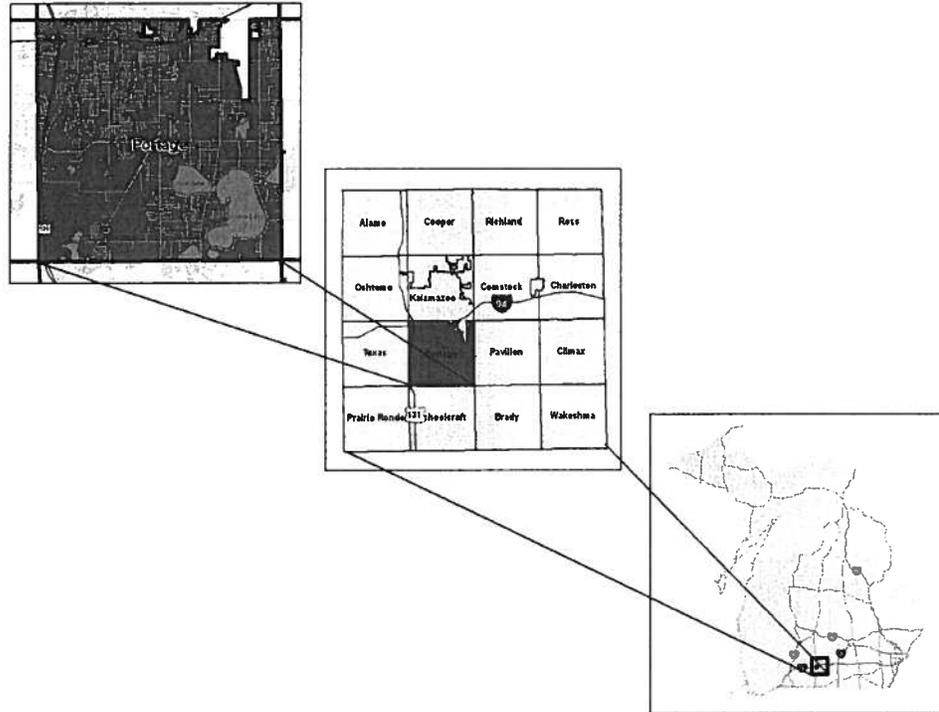
The Community Development Director or his/her designee will provide a timely written answer to written complaints or grievances within 15 working days.

IV. COMMUNITY PROFILE

A. Introduction

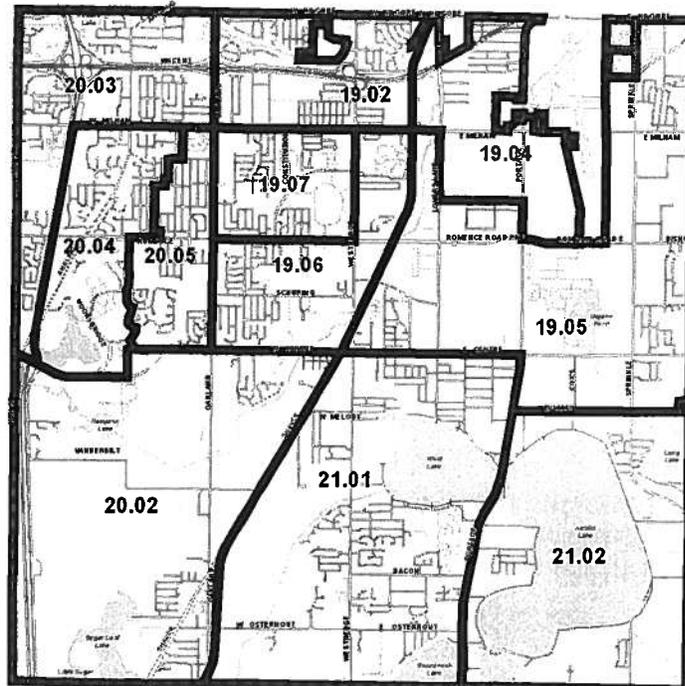
The City of Portage contains approximately 34.7 square miles and is located in Southwest Michigan, immediately south of the City of Kalamazoo in Kalamazoo County. As shown in the maps below, Portage is nearly equidistant to Detroit and Chicago, and has major freeways that connect Portage with all of Michigan, the Midwest and beyond.

Map 1, Regional Location Map



Within this regional context, the housing and community development needs analysis will focus on city wide and census tract level data for the community. The City of Portage has eleven census tracts (19.02, 19.04, 19.05, 19.06, 19.07, 20.02, 20.03, 20.04, 20.05, 21.01 and 21.02), as shown below. Map 2 shows census tracts within the city based on the 2000 Census.

Map 2, 2000 Census Tract Boundaries



B. Demographics

Data used to compile the housing and community development needs analysis is derived from a number of available and HUD-required sources. As 2010 U.S. Census data were not yet available, the following data were utilized for the development of this plan:

- Comprehensive Housing Affordability Strategy (CHAS) data (based on American Community Survey 2005-2007 data): CHAS data is compiled specifically for use in the Consolidated Plan. However, this three-year estimate data is not available at the census tract or census tract block group level.
- 2005-2009 American Community Survey data: This five-year estimate data is the most current available and is also generally provided at the census tract and census tract block group level.
- 2000 Census data: Where the 2005-2007 CHAS and 2005-2009 American Community Survey data does not provide updated information on data provided in the 2005-2009 Consolidated Plan, 2000 Census data is provided.

Note: There are some discrepancies between three-year estimated CHAS data (required by HUD for some parts of the needs analysis), and the most current five-year American Community Survey data. Despite small discrepancies in data, this methodology is utilized in order to provide the most recent U.S. Census data available.

Population. The following provides a basic overview and trends in population, age, race and ethnicity, and income of the City of Portage. Table 1, which shows population trends, indicates an overall modest 2.4% city-wide increase in population over the past nine years. While most census tracts experienced slight decreases in population, the northwest area of the city, census tract 20.03, experienced the largest increase in population due to the development of new a single-family subdivision and condominium development. Three other areas, census tracts 20.04, 21.01 and 21.02 also experienced increases in population due to new residential development.

Table 1
Population and Distribution of Population: 2000 and 2009

CENSUS TRACT	2009 CENSUS POPULATION	2000 CENSUS POPULATION	PERCENT CHANGE
19.02	3,782	3,471	9.0%
19.04	1,092	1,190	-8.2%
19.05	5,052	5,359	-5.7%
19.06	4,785	4,845	-1.2%
19.07	4,026	4,088	-1.5%
20.02	3,450	3,535	-2.4%
20.03	5,733	4,695	22.5%
20.04	3,949	3,884	1.7%
20.05	4,111	4,458	-7.8%
21.01	7,256	6,833	6.2%
21.02	2,743	2,568	6.8%
Total	45,999	44,926	2.4%

Source: 2000 Census, 2005-2009 American Community Survey, Census Bureau

Age. The median age of the population in Portage in 2009 is estimated at 36.8 years, compared to 36.0 in 2000. As Table 2 indicates, there were small increases in school-aged and elderly persons over the past nine years. However, slightly larger decreases were experienced in the 25-44 and 45-64 age group categories, which are the primary wage earners of the city population.

Table 2
Age of Population: 2000 & 2009

AGE	2009		2000	
	NUMBER	PERCENT	NUMBER	PERCENT
0-19 YEARS	12,424	27%	11,903	26%
20-24 YEARS	4,5043	10%	3,632	8%
25-44 YEARS	11,350	24%	13,548	30%
45-64 YEARS	11,882	26%	10,562	24%
65+ YEARS	5,837	13%	5,281	12%
TOTAL	45,999	100%	44,926	100%

Source: 2000 Census, 2005-2009 American Community Survey, Census Bureau

Race and Ethnicity. The following information provides an overview of the race and ethnicity of the population. Table 3, which provides the percentage of each race based on total population by census year, indicates there have been notable gains in minority populations over the past 20 years within the City Portage. The minority population was 12.5 percent of the total population in 2009, as compared to 8.7 percent in 2000, and 6.6 percent in 1990. In addition, the percent of population with Hispanic ethnicity increased from 1.4 percent in 1999 to 3.0 percent in 2009.

Table 3
Race as Percentage of Population: 1990 – 2009

	2009	2000	1990
White	87.5	91.3%	93.4%
Black or African American	5.5	3.1%	2.7%
American Indian, Alaska Native	0.2	0.4%	0.3%
Asian and/or Pacific Islander	3.5	2.6%	2.0%
Some other race	1.1	0.8%	1.5%
Two or more races	2.2	1.8%	N/A
Total Population	45,999	44,926	41,042
Hispanic Population as a Percentage of Total Population			
	2009	2000	1990
Hispanic or Latino Heritage ¹	3.0%	2.1%	1.4%

Source: 1990 Census, 2000 Census, 2005-2009 American Community Survey, Census Bureau

¹Hispanic or Latino is not a race, but rather is an ethnicity, separate from race

Table 4 examines the location of minority populations by census tract. As indicated above, the minority population of the city overall is estimated at 12.5% in 2009. For purposes herein, areas of minority concentration will be defined as areas that have a minority population more than two percentage points higher than that of the City as a whole (i.e. over 14.5%).

Table 4
Racial Distribution by Census Tract

Census Tract	2009		2000	
	Total Persons	% Minority	Total Persons	% Minority
19.02	3,782	13.9%	3,471	9.7%
19.04	1,092	5.3%	1,190	5.1%
19.05	5,052	10.7%	5,359	8.6%
19.06	4,785	15.4%	4,845	8.2%
19.07	4,026	17.2%	4,088	12%
20.02	3,450	14.4%	3,535	5.4%
20.03	5,753	19.6%	4,695	14.3%
20.04	3,949	8.3%	3,884	6.0%
20.05	4,111	11.4%	4,458	14.3%
21.01	7,256	9.0%	6,833	4.7%
21.02	2,743	3.9%	2,568	4.1%
Total	45,999	12.5%	44,926	8.7%

Source: 2000 Census, 2005-2009 American Community Survey, Census Bureau

As the above data indicates, in 2009, census tracts 20.03, 19.07, and 19.06 have a higher concentration of minority population, while census tract 20.02 has a minority population of 14.4%. With regard to census tracts 20.03 and 19.07, these data are similar to trends observed based on 2000 census data. The data on area of minority concentration are useful and will be considered in preparing the Analysis of Impediments of Fair Housing study update, which is a HUD-required element of the Consolidated Plan.

Income. HUD annually establishes the Area Median Income (AMI) for the Kalamazoo-Portage MSA, which is used for the purposes of determining level of need and eligibility for participation and use of CDBG Program funds. In 2010, the HUD-established Area Median Income for a family of four was as follows:

Table 5
2010 Area Median Income, Family of Four

30% AMI	\$18,300
50% AMI	\$30,500
80% AMI	\$48,800
100% AMI	\$61,000

Source: HUD, Annual AMI limits effective May 2010

The Consolidated Plan requires an examination housing and community development needs for various income levels of the population. For the purposes herein, the following income levels are defined: “Extremely Low Income” are households with income at 30% or less of the AMI; “Very Low Income” are households with income between 30.1% and 50% of the AMI; “Low Income” are households with income between 50.1% and 80% of the AMI; and “Moderate Income” are households with income between 80.1% and 95% of the AMI. CDBG Program funds can not serve households with an income that exceeds 80% of the AMI.

In 2009, the median family income in the City of Portage was \$70,775, an increase from \$49,410 in 2000. Based on 2005-2007 CHAS data, 1,785 households had a family income at or below 30% of the AMI, 2,275 households had a family income between 30.1-50% of the AMI, 4,060 households had a family income between 50.1-80% of the AMI, and 722 household had a family income between 80.1-95% of the AMI.

Table 6 below shows the manner in which extremely-low, very-low and low-income households were distributed throughout the community. Current data on area median income by census tract is not yet available, but the table below includes median household income by census tract from 2005-2009 American Community Survey data, for comparison purposes.

Table 6
2000 Area Median Income and 2009 Median Family Income by Census Tract

CENSUS TRACT	2000 AREA MEDIAN INCOME				2009 MEDIAN HOUSEHOLD INCOME IN PAST 12 MONTHS
	EXTREMELY LOW INCOME <=30%	VERY LOW INCOME 30.1-50%	LOW INCOME 50.1-80%	TOTAL LOW INCOME 0-80%	
19.02	4.4	10.6	15.8	30.8	\$55,125
19.04	4.4	9.2	18.4	32.0	\$56,667
19.05	7.5	16.2	24.8	48.5	\$39,429
19.06	6.9	11.7	22.8	41.4	\$36,458
19.07	6.4	12.9	20.2	39.5	\$40,179
20.02	3.0	6.4	19.1	28.5	\$52,097
20.03	6.3	5.7	12.9	24.9	\$63,500
20.04	4.5	3.9	11.7	20.1	\$66,343
20.05	13.4	7.2	9.2	29.8	\$67,000
21.01	1.7	5.3	15.6	22.6	\$64,389
21.02	2.5	5.0	12.4	19.9	\$74,750

Source: HUD 2000 CHAS Data, and 2005-2009 American Community Survey, Census Bureau

Areas of low-income concentration are typically considered those with 51 percent or more of the population below 80% of the AMI. In Portage, no census tracts meet this threshold, although census tract 19.05 comes close. Alternatively, HUD designates the low-income neighborhoods by evaluating data at the census tract block-group level. The low-income household percentages are then sorted in descending order, and an “upper quartile” is designated as the areas of low-income concentration in the community. Map 3 shows the areas based on 2000 census data, as evaluated by HUD.

V. HOUSING AND MARKET ANALYSIS

A. Housing Units

In 2009, there were an estimated 19,380 housing units in Portage, representing a 2.6% increase since 2000. As shown in Table 7, the city housing growth rate slowed considerably in comparison to the previous decade (between 1990-2000), and was lower in comparison to the larger context of Kalamazoo County. The growth rates reflect the sluggish housing market over the past several years in the region, and locally in Portage as the city continues to mature and approach build out.

Table 7
Housing units, Kalamazoo County and Portage –1990, 2000 and 2009

Year	Kalamazoo County	Portage	Time Period	County Change	Portage Change
1990	88,955	16,133	1980-1990	12.2%	18.3%
2000	99,250	18,885	1990-2000	11.6%	17.1%
2009	107,734	19,380	2000-2009	8.5%	2.6%

Source: 1990 Census, 2000 Census, 2005-2009 American Community Survey, Census Bureau

Of these housing units, 94.8 percent were occupied (a slight decrease from 96.1% in 2000), which is higher than the occupancy rate in comparison to Kalamazoo County overall. In addition, 69.2 percent of Portage housing units were owner-occupied and 30.8 percent were renter-occupied, which is relatively the same tenure ratio in comparison to 2000. Table 8 below shows the geographic distribution of housing units by census tract and type of occupancy.

Table 8
Housing Units, Total Occupied and Tenure by Census Tract: 2009

	Total Units	Total Occupied		Owner-Occupied		Renter-Occupied	
		Units	Percent	Units	Percent Owner	Units	Percent Renter
Kalamazoo County	107,734	98,318	91.3%	63,674	64.8%	34,644	35.2%
Portage	19,380	18,829	94.8%	13,087	69.2%	5,792	30.8%
19.02	1,379	1,344	97.5%	967	71.9%	377	28.1%
19.04	459	442	96.3%	367	83.0%	75	17.0%
19.05	2,463	2,085	84.7%	1,309	62.8%	776	37.2%
19.06	2,294	2,219	96.7%	919	41.4%	1,300	58.6%
19.07	1,942	1,783	91.8%	978	54.9%	805	45.1%
20.02	1,719	1,580	91.9%	892	56.5%	688	43.5%
20.03	2,223	2,136	96.1%	1,401	65.6%	735	34.4%
20.04	1,701	1,650	97.0%	1,324	80.2%	326	19.8%
20.05	1,568	1,568	100.0%	1,093	69.7%	475	30.3%
21.01	2,965	2,937	99.1%	2,799	95.3%	138	4.7%
21.02	1,159	1,085	93.6%	988	91.1%	97	8.9%

Source: 2005-2009 American Community Survey, Census Bureau

As shown above, census tract 19.05 has the lowest occupancy rate in the city (84.7%), and decreased notably since 2000 (94.5%). In addition, census tracts 19.07, 20.02, and 21.02 had occupancy rates that were lower than the city-wide rate of 94.8%.

With regard to owner versus renter occupancy, census tracts 19.06, 19.07 and 20.02 have the highest percentage of renter-occupied housing, which is attributed to the presence of large apartment complexes such as Walnut Trails within census tract 19.06, Village Green, The Courtyards, Timberwood Crossings, Spring Manor and Crossroads Village Apartments within census tract 19.07, and Greenspire and The Crossings (Mulberry Point) within census tract 20.02. Other census tracts with over 30% renter-occupied housing also have large apartment developments such as Devonshire Apartments in census tract 19.05, Anna's Vineyard in census tract 20.03, and Milham Meadows/Oakland Drive Apartments in census tract 20.05.

B. Cost of Housing

The following data examines that cost and affordability of housing within the context of the private market, for both owner and renter-occupied housing.

Owner-Occupied Housing. The median value of owner-occupied housing in Portage in 2009 was \$157,400, a 30.3% increase from 2000. While the median value of owner-occupied housing increased, such increase is lower in comparison to the previous decade (1990-2000), which experienced a 67.7% increase in values. Table 9 also shows the median owner-occupied housing by census tract and median monthly owner costs for Portage homeowners with a mortgage in 2009 and 2000. This data provides an indication of where higher valued and higher cost housing is located within the city

Table 9
Median Value of Owner-Occupied Housing by Census Tract: 2000 and 2009

Census Tract	2009		2000	
	Median Value	Median Monthly Owner Costs	Median Value	Median Monthly Owner Costs
19.02	\$142,600	\$1,174	\$102,700	\$959
19.04	\$126,100	\$1,154	\$88,400	\$773
19.05	\$112,800	\$1,117	\$89,800	\$871
19.06	\$158,300	\$1,396	\$126,700	\$1,041
19.07	\$141,400	\$1,297	\$110,500	\$962
20.02	\$150,900	\$1,285	\$121,000	\$1,046
20.03	\$157,000	\$1,485	\$130,500	\$1,140
20.04	\$204,600	\$1,710	\$158,300	\$1,237
20.05	\$174,400	\$1,543	\$154,900	\$1,306
21.01	\$163,800	\$1,419	\$123,600	\$959
21.02	\$186,800	\$1,566	\$133,800	\$1,110
City of Portage	\$157,400	\$1,397	\$120,800	\$1,034

Source: 2000 Census, 2005-2009 American Community Survey, Census Bureau

Renter-Occupied Housing. With regard to renter-occupied units, 30.8% of the city housing stock was renter-occupied in 2009, compared to 31% percent in 2000. While the number of renter-occupied housing units has remained stable over the past nine years, the cost of rental housing has increased 20.1% during the same time period. Table 10 lists the median gross rent by census tract in 2000, compared to 2009.

Table 10
Median Gross Rent: 2000 and 2009

Census Tract	2009 Median Gross Rent	2000 Median Gross Rent
19.02	\$833	\$639
19.04	\$798	\$546
19.05	\$547	\$456
19.06	\$563	\$473
19.07	\$667	\$580
20.02	\$750	\$615
20.03	\$1033	\$655
20.04	\$713	\$585
20.05	\$367	\$340
21.01	\$750	\$761
21.02	\$639	\$693
City of Portage	\$650	\$541

Source: 2000 Census, 2005-2009 American Community Survey. U.S. Census

In addition to the above, HUD annually determines Fair Market Rents (which include shelter and utilities, except telephone) for metropolitan areas as the basis of determining rent payments for Housing Choice voucher and other HUD rent subsidy programs. The most recent Fair Market Rent (FMR) for the Kalamazoo-Portage MSA for a two bedroom apartment in 2011 was set at \$678, as compared to \$537 in 2000. Table 11 below indicates that in 2009 approximately 29.4% of two-bedroom apartments (estimated by half of the 1,264 units in \$500-\$749 range, and 1,074 units in the \$750 plus range) have gross rent costs that exceed established Fair Market Rents, which is a reduction compared to approximately 50% that exceeded the FMR in 2000.

Table 11
Two-Bedroom Apartment Gross Rent: 2000 and 2009

	2009	2000
Total Rental Units	5,792	5,586
2 bedrooms:	2,661	2,088
With cash rent:	2,586	2,066
Less than \$200	134	69
\$200 to \$299	18	29
\$300 to \$499	96	262
\$500 to \$749	1,264	1,334
\$750 to \$999	785	314
\$1,000 or more	289	58
No cash rent	75	22

Source: 2000 Census, 2005-2009 American Community Survey. U.S. Census

Table 12 evaluates the affordability of vacant housing units for sale and for rent, based on 2005-2007 HUD CHAS data. Owner affordability indicates whether a particular housing unit would be affordable to a household at 50% of the Area Median Income (AMI), 80% of AMI or 100% of AMI. Renter affordability indicates whether a particular housing unit would be affordable to a household at 30% of AMI, 50% of AMI or 80% of AMI.

Table 12
Affordability of Vacant Housing Units – 2007

Total Housing Units for Rent		Total Housing Units for Sale	
Units Affordable for Households At:	440	Units Affordable for Households At:	90
30% AMI	25	30% AMI	N/A
0-1 bedrooms	5	0-1 bedrooms	N/A
2 bedroom	20	2 bedroom	N/A
3 or more bedrooms	0	3 or more bedrooms	N/A
50% AMI	315	50% AMI	0
0-1 bedrooms	180	0-1 bedrooms	0
2 bedroom	140	2 bedroom	0
3 or more bedrooms	0	3 or more bedrooms	0
80% AMI	100	80% AMI	40
0-1 bedrooms	50	0-1 bedrooms	0
2 bedroom	50	2 bedroom	15
3 or more bedrooms	0	3 or more bedrooms	20
100% AMI	N/A	100% AMI	50
0-1 bedrooms	N/A	0-1 bedrooms	0
2 bedroom	N/A	2 bedroom	0
3 or more bedrooms	N/A	3 or more bedrooms	50

Source: 2005-2007 HUD CHAS data

As shown in the table above, of the vacant homes available for sale, 90 homes were affordable to moderate and low-income households. No vacant homes for sale were affordable for households with incomes at 50% of AMI and below, and 40 vacant homes were available at sale prices affordable for low-income households with incomes at 80% AMI. The remaining 50 vacant homes for sale were affordable to households at 100% of AMI.

With regard to vacant housing units for rent, 440 dwellings were available and affordable to low income households. Of these rental units, 70.9% or 315 units were affordable to households at 50% of AMI, while 25 housing units were affordable for households at 30%, and a remaining 100 housing units were affordable to households with incomes at 80% of AMI.

C. Condition of Housing

Substandard Housing Units. Substandard housing includes housing units that lack complete plumbing facilities, or kitchen facilities, or is overcrowded (i.e., 1.01 more persons per room). In 2009, for all occupied housing units, 202 of 18,829 housing units (1.1%) were estimated to be substandard, compared to 308 substandard units in 2000. Of these substandard housing units, 45 lacked complete plumbing facilities and five lacked complete kitchen facilities, which were all owner-occupied housing units. In addition, 114 housing units in 2009 were classified as overcrowded, all of which were renter-occupied housing units. In addition to data on substandard housing units in general, age of housing can also impact the condition of housing. Table 13 below provides detailed information, based on 2000 CHAS data, regarding the condition of housing units by age of structure and by census tract. While more recent detailed data is not yet available, the data from the previous Consolidated Plan is still useful in regard to areas of the community that may have more prevalent housing condition concerns.

Table 13
Substandard Housing By Age of Housing By Census Tract: 2000

Census Tract	Age of Structure				
	Pre-1939	1940-49	1950-59	1960-69	After 1970
19.02	0	8	0	15	4
19.04	0	0	14	0	0
19.05	0	0	24	0	48
19.06	0	0	4	10	34
19.07	0	0	0	0	14
20.02	4	0	10	4	8
20.03	10	0	10	0	35
20.04	0	0	0	0	14
20.05	0	0	0	4	4
21.01	0	10	0	10	0
21.02	0	0	0	10	0
City of Portage	14	18	62	53	161

Source: 2000 HUD CHAS data

As shown in the data above, substandard housing is not a wide spread issue of concern within the City of Portage. Where problems are found to exist, the city has established housing and property maintenance codes to address such conditions.

Lead Hazards. Lead poisoning, especially of young children, can cause permanent damage to the brain and many other organs and can result in reduced intelligence and behavioral problems. Lead can also harm a developing fetus. Elevated blood lead levels (BLL) in children under the age of six are 10 micrograms/deciliter or more. According to the Kalamazoo County 2001 Community Health Profile Series (which cites a national survey by the Centers for Disease Control) BLLs are more common among children living in older housing.

The first laws affecting lead-based paint went into effect between 1973 and 1978. By 1978, lead-based paint was prohibited from use in residential construction. Table 14 below provides data regarding the age of housing and the number of housing units occupied by households with children under the age of six.

Table 14
Age of Housing By Households With Young Children

	Pre-1939	1940-59	1960-79
Owner-Occupied	540	2,810	5,500
Households with Children under six	95	230	835
Renter-Occupied	190	325	2,325
Households with Children under Six	50	115	275

Source: 2005-2007 HUD CHAS data

Based on the data in the above table, there are 1,160 owner-occupied and 440 renter-occupied households with a potential lead hazard as these housing units are occupied by households with children under the age of six, and were built prior to 1979. These housing units represent 8.5 percent of the total occupied housing units within the community.

Data obtained from the Kalamazoo County Environmental Health Department indicates that between 2005-2009, a total of 2,662, out of an estimated 3,936 Portage children under the age of six were tested for elevated BLLs. Of these, four children had elevated BLLs, one within the 49002 zip code area (east of South Westnedge Avenue) and three within the more densely populated 49024 zip code area (west of South Westnedge Avenue).

D. Affordable Housing

Barriers to Affordable Housing. There are a number of factors such as public policies, availability of public services, private housing market conditions, and development trends, among others that may impact the affordability of housing.

With regard to City of Portage public policies and affordable housing, the following summary is provided:

- Comprehensive Plan and Zoning Code: The Comprehensive Plan was last updated in 2008, while a comprehensive update to the Zoning Code was accomplished in 2003. With regard to the Comprehensive Plan, and housing options available to residents, the future land use plan designates 11,632 acres for residential uses, including:
 - 9,163 acres (78.8%) for low density single-family residential uses (up to 4 dwellings per acre);
 - 1,062 acres (9.1%) for single family medium density residential uses (up to 6 dwellings per acre);
 - 798 acres (6.9%) for medium density residential uses (up to 8 dwellings per acre); and
 - 609 acres (5.2%) for high density residential uses (up to 15 units per acre).

In addition to the above residential land use designations, the Comprehensive Plan recommends a variety of housing strategies for residential development and redevelopment, including a range of house and lot sizes, creative development options (such as cluster, open space and average lot size developments) for properties with unique features, and mixed use developments. In addition, the Comprehensive Plan acknowledges the importance of neighborhood preservation and providing for affordable housing options.

The Zoning Ordinance maintains relatively small minimum lot sizes (7,800 square feet in the R-1A district) given the development patterns of the city, and minimum dwelling sizes of 1,040 square feet for single-family dwellings with a basement. These minimum lot sizes and minimum dwelling area requirements for dwellings are not excessive in comparison to surrounding communities in Kalamazoo County and do not preclude the development of affordable housing. In addition, one-family attached, two-family, multiple-family, and mixed-use development options are provided in the Zoning Ordinance, consistent with the Comprehensive Plan, to provide for a range of housing options.

- Building Code and Fees: The Department of Community Development is responsible for the administration of the Michigan Residential Building Code through project plan review, permit issuance, construction inspection and building occupancy. The following are currently utilized by the city, as mandated for all communities in Michigan:

- 2006 Michigan Residential Code;
- 2009 Plumbing Code, Mechanical Code, and Barrier Free Code
- 2008 National Electrical Code

Permit fees for construction activities are generated from the estimated valuation of the projects. The permit fee schedule is reviewed annually to ensure the rates are based on the actual cost of review and necessary inspections. Permit fees for a typical new home average approximately \$500-\$750 depending on the size and value of the dwelling. This does not include electrical, plumbing and mechanical permits. Such fees are in line with those charged in comparable Kalamazoo County communities.

- Development/Impact Fees: There are no development or impact fees assessed for construction projects. However, depending on the lot there may be a special assessment fee for sewer and water or other capital improvements. For a typical residential lot on which city assessments have already been paid, fees for water and sewer would be approximately \$500. Property in a sewer extension assessment district may have additional assessment fees of up to \$3,000 per utility. However, city water and sewer already serve the majority of existing homes.
- Property Tax Policies: Residential property is appraised according to the Michigan State Tax Commission Assessor's Manual. In an effort to provide more housing choices for persons of low and moderate income in the City, the Portage City Council has granted several multiple-family residential apartment developments, which provide affordable rental housing units, a tax exemption/Payment in Lieu of Taxes (PILOT). PILOTs granted include: the Hearthside Apartments I and II; The Crossings II; Centre Street Village; Spring Manor (Mall Drive Apartments); and Barrington Woods. In addition, it is noted that according to a 2010 Municipal Tax Rate Survey completed by the Office of the City Assessor, of 43 selected cities with a population over 20,000, Portage had the 8th lowest millage rate (10.7 mills). This lower municipal millage rate allows overall housing costs to be lower for a similarly valued house in many other municipalities.
- Public transportation: Transportation linkages between place of employment and place of residence are important to those without a vehicle, and lack of such linkages can be a barrier to affordable housing. Based on 2009 Census data, 881 households (4.7% of total households) did not own or have access to a vehicle. However, in 2006, a county-wide millage was passed that allowed for a dedicated funding source for both fixed-route and demand-response public bus services in areas of Kalamazoo County outside of the City of Kalamazoo. For the City of Portage, this resulted in an expansion of public transportation for residents and employees needing such services. In 2009, the county-wide millage was renewed and in early 2010, a comprehensive analysis of the public transit system was completed. As a result of this study, Portage bus routes will be revised to cover a smaller area of the community (primarily north Portage), but with anticipated efficiencies for both the users and the provider of public transit. Finally, it is noted that the Portage Senior Center provides limited transportation services to its members, and the city provides funds to the Portage Community Centre to provide transportation assistance to low-income persons.

With regard to private housing market influences and affordable housing, the following summary is provided:

- Cost of construction: To construct a dwelling meeting the minimum area of 1,040 square feet, at an estimated \$88 per square foot cost, a modest new dwelling has \$90,000-92,000 in basic construction costs.
- Cost of land: Based on estimates from the Office of City Assessor, the cost of vacant land for a minimum sized lot (i.e., 65-foot wide and 7,800 square feet in area) ranges from \$20,000-\$30,000. This brings the total cost of new construction of a modest dwelling to approximately \$122,000.
- Based on general financial lending practices (i.e., spending not more than 30% of gross income on total housing expenses), the maximum amount a low-income household of four earning \$48,800 can afford is approximately \$150,000. This amount assumes a FHA 30-year mortgage at a six percent fixed interest rate and \$6,000 in required down payment and typical closing costs. However, home purchases by low-income households are often complicated by lack of savings for down payment and closing costs, overall outstanding debts and poor credit and predatory lending practices.

Housing Voucher Programs. Kalamazoo County Housing Voucher programs (previously called Section 8) are administered by the Michigan State Housing Development Authority (MSHDA). A voucher is a “portable” housing subsidy, meaning it is held by the qualified applicant who can then seek housing anywhere within the county. The voucher requires the household to pay 30 percent of income for rent, while the remainder is subsidized up to the cap which is based on Fair Market Rent (FMR) by unit size for Kalamazoo County. Contract rent may exceed the FMR, but the renter must pay the difference, which can place a housing cost burden on low-income families. The benefit of the program is that the voucher is portable and creates choice and a more diverse living environment for the participant. There are a number of different voucher programs available to Kalamazoo County residents. Most vouchers (Housing Choice Vouchers) are allocated based on household income with eligibility derived from a waiting list, while others are allocated specifically to homeless persons and households, and others are tied to specific developments. As of December 2010, 1,072 vouchers were utilized in Kalamazoo County. Of these, 110 were being utilized within the City of Portage, including 58 within apartment developments, 37 within duplexes, and 15 within single-family dwellings. The current waiting list for voucher programs has over 2,220 persons and has been closed for several years.

Public Housing. The City of Portage does not have a public housing authority and has no public housing units. However, Kalamazoo County established a Public Housing Commission (PHC) in 2002, and has a locally-funded Local Housing Assistance Fund (LHAF) that provides rental housing vouchers for extremely low-income households. In 2008, the City of Portage awarded the PHC a \$100,000 grant from its General Fund to assist with the provision of affordable rental housing. Between 2007 and 2010, the LHAF has: 1) provided 117 vouchers that housed over 200 adults and children; 2) provided homelessness prevention assistance to over 100 households; 3) created an endowment to provide future funding for the LHAF; and 4) leveraged state and federal

funding from to provide housing for chronically homeless persons, homeless households and women in recovery. While local funding for the LHAF has been nearly depleted, the PHC has received grants from HUD and MSHDA for the purchase and rehabilitation of affordable rental housing. In this regard, the PHC is currently evaluating the feasibility of purchasing single-family dwellings within Portage for affordable rental housing rental. In addition, community advocates are currently working on a campaign for a county-wide millage to provide a dedicated funding source to support the LHAC and efforts of the PHC to provide affordable housing within the County.

Subsidized Housing. In addition to Housing Choice Vouchers, there are several other rent-reduced housing developments in the City of Portage:

- The Hearthside I & II Apartments is an independent living senior housing development built in two phases in 1990 and 1992 under the MSHDA Tax Credit Program. The City of Portage provided a PILOT in return for maintaining the units as affordable. The complex contains 160 units, rented only to senior citizens at or below 60 percent of median county income. In 2010, the Hearthside was refinanced and a comprehensive rehabilitation of the development began in December 2010. Prior to the refinance, the City of Portage granted a new PILOT ordinance in exchange for the continued rental of 128 units at affordable rates for seniors. The use restriction with regard to providing rent-reduced units extends to 2031.
- Milham Meadows is a multi-family development with 300 units built under the HUD Section 236 program in the early 1970's. All units are subsidized to a certain degree, however 20 to 40 percent of the units receive additional rent subsidies for individuals or families at or below 80 percent of median county income. This complex was rehabilitated in 1994 and the use restriction with regard to providing rent-reduced units extends to 2024.
- Residential Opportunities, Incorporated (ROI) owns two developments within the city that are rented at affordable rates to low-income persons, with some units occupied by persons with special needs.
 - The first development is comprised of two, four-unit apartment buildings on Schuring Road, which are rented to low-income households at fair market rents with a monthly utility cost credit.
 - The second development is Barrington Woods, a 32-unit apartment development located near Garden Lane and Kingston Street. In 2006, ROI acquired and rehabilitated Barrington Woods and financing was provided via a MSHDA mortgage and Low-Income Housing Tax Credit. The City of Portage granted a PILOT to facilitate the project. ROI will provide affordable rental housing to households with incomes at or below 50% of the Area Median Income, and 12-units will be rented to persons with special needs. The use restriction with regard to providing rent-reduced units extends to 2052.
- Spring Manor (formerly the Mall Drive Apartments) was constructed in 1996 and provides 102 units of affordable housing for seniors 55 years old and older whose income does not exceed 60 percent of the area median income. Spring Manor received a PILOT from the City of Portage and was financed through the Michigan State Housing Development Authority. The use restriction with regard to providing rent-reduced units extends indefinitely.
- The Crossings II is a mixed-income-housing project financed through the MSHDA that received a PILOT from the City of Portage. The 114-unit project became

occupied in 1997 and provides 34 units of affordable housing for persons or families at or below 50 percent of area median income. The use restriction with regard to providing rent-reduced units was to extend until 2028. However, in 2010, the property went into foreclosure and will likely be conveyed to MSHDA by the end of December 2010. Due to the foreclosure, the use restriction is no longer effective, but tenants of rent-reduced apartments have a three-year protection period.

- The 67-unit Centre Street Village was also financed through MSHDA and received a PILOT from the city in 1994. Centre Street Village provides 20 units of affordable housing for persons or families of lower income. The use restriction with regard to providing rent-reduced units extends to 2026.
- Anna's Vineyard was constructed in 1995 and provides 144 units of affordable family rental housing. The project was privately funded utilizing the Federal Low Income Housing Tax Credit Program. The use restriction with regard to providing rent-reduced units extends to 2024.
- Portage Pines (mentioned in the subsidized housing section) provides 27 subsidized on-bedroom units for senior citizens or disabled persons needing assisted living. The use restriction with regard to providing rent-reduced units extends to 2026.
- Gladys Street Apartment provides 10 units of affordable rental housing to persons with disabilities. The development was constructed in 2009 with funding through the HUD Section 811 program. In addition, city CDBG funds were provided to assist with connection to public utilities. The use restriction for this development extends to 2049.

The above housing in Portage represents approximately 19 percent of such units within Kalamazoo County. Within the last five years, 42 affordable rental units (Barrington Woods and Gladys Street Apartments) have been added to the inventory of affordable rental housing within the city, and 22 dwelling units are for persons with disabilities. In addition, in 2010, by granting a PILOT for the Hearthside Apartments I & II, the city facilitated the retention of 128 units of affordable housing. Finally, while the Crossing II Apartments has gone into foreclosure and will be owned and operated by MSHDA, it is anticipated that through the re-sale of the property by MSHDA, efforts to retain the 34 units of affordable rental housing will undertaken by MSHDA. As noted above, financing programs through the MSHDA and HUD exist to acquire and/or rehabilitate housing developments in exchange for affordability use restrictions. Utilization of programs will be encouraged as use restrictions for existing subsidized developments approach expiration, and/or as existing housing developments without affordability use restrictions are in need of upgrades.

E. Special Needs Housing

Housing located in Portage for persons with special needs include the following:

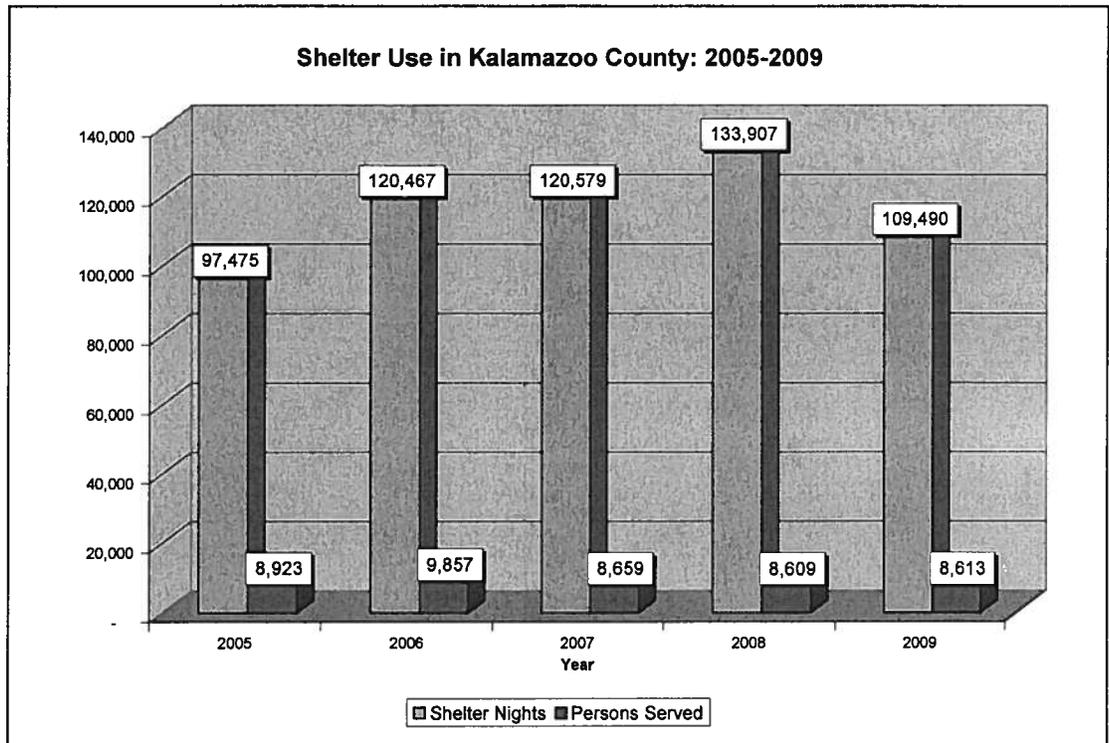
- Alterra Clare Bridge was opened in 1998 and is an assisted living community for memory care. It can accommodate up to 38 persons, but as a private community does not accept Medicare or Medicaid. All residents pay their housing costs from private funds or with long term insurance.
- Alterra Wynwood opened in 1998 and is an assisted living community for the physically frail. It can accommodate 72 persons. Similar to Clair Bridge, it is a private community and does not accept Medicare or Medicaid.

- Portage Bickford Cottage was opened in 2006 and provides independent, assisted and memory care for seniors for up to 55 persons. It is a private community and does not accept Medicare or Medicaid. All residents pay their housing costs from private funds or with long term insurance.
- Tender Care of Portage is a nursing home with a capacity for 120 persons. All are skilled care nursing beds for senior citizens in need of medical assistance and are Medicare certified.
- As noted above, Barrington Woods Apartments, operated by ROI, provides 12 dwelling units to low-income persons with disabilities. These dwelling units are provided in an independent living setting.
- As also noted above, Gladys Street Apartments, operated in cooperation with Kalamazoo Community Mental Health, provides 10 dwelling units to low-income persons with disabilities. These dwelling units are provided in an independent living setting, but an on-site manager also resides in the development.
- Adult foster care homes are residential settings that provide 24-hour personal care and supervision for individuals with physical or developmental disabilities, mentally ill, or aged who cannot live alone but do not need continuous nursing care. As of December 2010 there were 15 licensed adult foster care homes in the City of Portage with a total capacity to serve 122 persons with disabilities (source: Michigan Department of Human Services)
- Persons with alcohol/drug addictions generally live at home unless they are at a treatment facility specifically for substance abuse or in a clinic that is part of a hospital. Based on data available, there are no treatment centers within the City of Portage. However, referral services are provided by the Portage Community Center to hospitals and drug treatment centers and services such as Community Healing Center.
- While there is no housing facility specifically for persons with HIV/AIDS in Kalamazoo County, CARES received a Housing Opportunities for People with AIDS (HOPWA) grant from the Michigan Department of Community Health. The HOPWA grant provides three programs: 1) Housing Advocacy, 2) Emergency Assistance (payment on back rent, mortgage and utilities to prevent homelessness) and a Certificate Program (a monthly housing subsidy). Currently, all certificates are provided for housing units within the City of Kalamazoo. Other assisted living arrangements for persons with AIDS include hospice (at home), semi-independent adult foster care and nursing homes.

F. Homeless Shelters, Transitional Housing and Permanent Supportive Housing

In addition to the cost, condition, affordability and availability of special needs housing, HUD requires the City of Portage to evaluate the needs of homeless populations within the community, and to evaluate ways in which to address the continuum of services provided to assist persons that are homeless or at-risk of becoming homeless.

The chart below shows emergency shelter services provided over the five year period between 2005 and 2009. As shown, the number of shelter nights increased, while the number of persons served remained fairly constant. The number of shelter nights during this five-year period represents a 32% increase over the 10-year period from 1993-2003, which was evaluated in the prior City of Portage Consolidated Plan.



Source: Kalamazoo County Joint Shelter Providers Annual Report, Housing Resources, Inc.

Between 2008 and 2009, it is also noted there was a decrease in shelter nights provided, due in large part to the availability of federal funding (through the American Recovery and Reinvestment Act, among other funding sources) to rapidly re-house homeless persons and families. However, this funding is available over a three-year period, while the demand for services is anticipated to follow trends observed over the past five years.

In addition to the annual shelter providers report, each year, the Kalamazoo LISC Affordable Housing Partnership (AHP), conducts a “Point-In-Time” count of homeless persons that are sheltered (within emergency shelter and transitional housing), and unsheltered persons on a specified day, which last occurred on January 27, 2010. As shown in Table 15 below, there were a total of 679 homeless persons, 42 of which were observed or reported as unsheltered. With regard to persons within emergency housing or transitional housing, 384 or 56.6% were persons in families with children.

Table 15
Continuum of Care: Homeless Population and Subpopulations Chart
Point-In-Time Summary for Kalamazoo County - January 27, 2010

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	42	75	0	117
1. Number of Persons in Families with Children	134	250	0	384
2. Number of Single Individuals and Persons in Households without children	180	73	42	295
(Add Lines Numbered 1 & 2 Total Persons)	314	323	42	679

Part 2: Homeless Subpopulations	Sheltered	Unsheltered	Total
a. Chronically Homeless	26	8	34
b. Seriously Mentally Ill	52	9	61
c. Chronic Substance Abuse	55	2	57
d. Veterans	27	3	30
e. Persons with HIV/AIDS	2	0	2
f. Victims of Domestic Violence	53	0	53
g. Unaccompanied Youth (Under 18)	1	0	1

Source: Kalamazoo LISC Affordable Housing Partnership, HUD Exhibit 1 Planning Document, November 2010

More specific data is also collected and reported in the Point-In-Time count to determine to what level services should be directed to certain “subpopulations”. In this regard, 34 persons were identified as being chronically homeless. A chronically homeless person, as defined by HUD is “an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years”. Elimination of chronic homelessness has been a major priority of HUD for several years. In addition to chronically homeless persons, 61 persons were identified as having a serious mental illness, 57 persons were identified as having a chronic substance abuse concern, and 53 persons were victims of domestic violence. Another notable subpopulation reported included 30 veterans, while two persons reported having HIV/AIDS, and one person was an unaccompanied youth.

As the Point-In-Time count is a one-day snapshot of the homeless population, the Kalamazoo LISC AHP evaluates both annual service data and Point-In-Time count data in evaluating necessary services to address community needs. While detailed data is not readily available, it is estimated that approximately 10% of the homeless population were initially Portage residents.

The following inventory of facilities available to assist homeless persons in the county is derived from the HUD-required annual Continuum of Care Exhibit 1 Planning Document. This document is prepared annually by the Kalamazoo LISC AHP as required for receipt of competitive grants to provide housing and supportive services for homeless persons. The three-part table (Emergency Shelter, Transitional Housing and Permanent Supportive Housing) on the following pages lists the provider of service, type of service, target population served and capacity of the facility. The definitions/key explains the abbreviations in the tables.

Emergency Shelter. As shown, a total of 440 year-round shelter beds were available in November 2010. Additionally, there is a small overflow capacity (beds, mats, spaces or vouchers for hotel/motel stays that are made available on a very temporary basis) provided by the Kalamazoo Gospel Mission and the YWCA domestic violence shelter. Of the permanent shelter beds provided, 178 are available for families with children, and the remaining 262 beds are for individuals. The capacity of emergency shelters has increased from 236 since 2004. However, no additional capacity is under development or planned, as a major shift in focus to homelessness prevention and rapid re-housing has been emphasized by HUD and the Kalamazoo LISC AHP accordingly.

All emergency shelter facilities are located within the City of Kalamazoo. However, the Gryphon Place 2-1-1 information and referral service, and the Portage Community Center (PCC), the primary social service agency located in the City of Portage, provides referrals

for individuals to housing providers located in Kalamazoo County. Additionally, the City of Portage has provided financial support for The ARK youth shelter, the YWCA domestic violence shelter, the Housing Resources family shelter, and other homeless outreach and homelessness prevention programs with city General Fund monies.

Transitional Housing. Transitional housing is shelter and supportive services, up to a two-year period, designed to enable homeless persons and families transition to independent living. Support services may include job training/placement, substance abuse treatment and counseling, short-term mental health services, independent living skills and so forth. As shown in Table 16, there were six transitional housing providers serving different target populations with a total capacity of 322 persons. While most of the transitional housing units are located within the City of Kalamazoo, two providers, Housing Resources and the YWCA currently offer several transitional housing rental units within the City of Portage. The capacity of transitional housing is down slightly from 370 persons served in 2004, and no new units are currently under development.

Permanent Supportive Housing. With regard to permanent supportive housing, which includes rent subsidies and supportive services for previously homeless persons, there are five main providers of such housing with a capacity to serve 679 persons. While most units are project-based and located in the City of Kalamazoo, 249 are vouchers, which can be utilized anywhere within Kalamazoo County. The capacity of permanent supportive housing has increased notably from 236 in 2004 and 16 beds are currently under development.

Table 16
Emergency Shelter, Transitional Housing and Permanent Supportive Housing: Housing Inventory Chart

Housing Inventory Chart: Emergency Shelter

#	Organization Name	Program Name	Geo Code	Inventory Type	A	B	Does this program receive HUD McKinney-Vento funding?	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	Total Year Round Beds	HMS Beds for Households with Children	HMS Beds for Households without Children	Percentage of HMS Beds for Households with Children	Percentage of HMS Beds for Households without Children	Total Seasonal Beds	Number of Seasonal Beds Available	Availability Start Date	Availability End Date	OV Beds	Point-in-Time Homeless Count	Program Utilization Rate	
1	CATHOLIC FAMILY SERVICES	THE ARK	263077	C	YMF		Yes	13	13	0	13	0	0	100%	0	0					0	1	0%
2	KALAMAZOO COMMUNITY MENTAL HEALTH SERVICES	FAMILY SHELTER	263222	C	HC		Yes	24	6	0	24	0	0	100%	0	0					0	15	63%
3	KALAMAZOO GOSPEL MISSION	OAKLAND HOUSE	263222	C	SMF		Yes	0	0	14	0	0	14	100%	0	0					0	12	86%
4	KALAMAZOO GOSPEL MISSION	GOOD SAMARITAN-MEN	263222	C	SM		No	0	0	88	0	88	0	100%	0	0					0	75	86%
5	KALAMAZOO GOSPEL MISSION	GOOD SAMARITAN-WOMEN	263222	C	SF		No	0	0	36	0	36	0	100%	0	0					0	0	0%
6	KALAMAZOO GOSPEL MISSION	MENS DIVISION	263222	C	SM		No	0	0	88	0	88	0	100%	0	0					0	58	66%
7	KALAMAZOO GOSPEL MISSION	WOMENS DIVISION	263222	C	SF		No	0	0	24	0	24	0	100%	0	0					0	15	63%
8	KALAMAZOO GOSPEL MISSION	WOMENS-FAMILY	263222	C	HC		No	95	23	0	95	95	0	100%	0	0					0	53	56%
9	KALAMAZOO GOSPEL MISSION	OPEN DOOR NEXT DOOR SHELTERS	263222	C	SF		No	0	0	6	0	6	0	100%	0	0					0	4	67%
10	KALAMAZOO GOSPEL MISSION	OPEN DOOR NEXT DOOR SHELTERS	263222	C	SM		No	0	0	6	0	6	0	100%	0	0					0	5	83%
11	YWCA	DOMESTIC ASSAULT PROGRAM	263222	C	SMF+HC	DV	No	46	12	0	46	0	0	0%	0	0					0	71	154%

KEY: Target Population A
 CO: couples only, no children
 HC: households with children
 SF: single females
 SFHC: single females and households with children
 SM: single males
 SMHC: single males and households with children
 SMF: single males and females
 SMF+HC: Single male and female plus households with children
 YF: youth females (under 18 years old)
 YFHC: youth females (under 18 years old) and households with children
 YMF: youth males (under 18 years old)
 YMFHC: youth males (under 18 years old) and households with children

KEY: Target Population B
 DV: Domestic violence only
 VET: Veterans only
 HIV-HIV/AIDS populations only

KEY: Inventory Type
 C: Current Inventory
 D: Development
 U: Under development

KEY: Target Population A
 CO: couples only, no children
 HC: households with children
 SF: single females
 SFHC: single females and households with children
 SM: single males
 SMHC: single males and households with children
 SMF: single males and females
 SMF+HC: Single male and female plus households with children
 YF: youth females (under 18 years old)
 YFHC: youth females (under 18 years old) and households with children
 YMF: youth males (under 18 years old)
 YMFHC: youth males (under 18 years old) and households with children

KEY: Inventory Type
 C: Current Inventory
 D: Development
 U: Under development

KEY: Target Population B
 DV: Domestic violence only
 VET: Veterans only
 HIV-HIV/AIDS populations only

KEY: Inventory Type
 C: Current Inventory
 D: Development
 U: Under development

Source: Kalamazoo LISC Affordable Housing Partnership November 2010 HUD Exhibit 1 Planning Document

Table 16
Emergency Shelter, Transitional Housing and Permanent Supportive Housing: Housing Inventory Chart

Housing Inventory Chart: Transitional Housing

Total Year-Round Beds - Household without Children		64
1. Current Year-Round Transitional Housing (TH) Beds for Households without Children		0
1A. Number of DV Year-Round TH Beds for Households without Children		64
1B. Subtotal, non-DV Year-Round TH Beds for Households without Children		0
2. New Year-Round ES Beds for Households without Children		0
3. Under Development Year-Round TH Beds for Households without Children		64
4. Total Year-Round TH-HMIS Beds for Households without Children		64
5. HMIS Bed Coverage: TH Beds for Households without Children		100%

Total Year-Round Beds - Households with Children		258
6. Current Year-Round TH Beds for Households with Children		53
6A. Number of DV Year-Round TH Beds for Households with Children		205
6B. Subtotal, non-DV Year-Round TH Beds for Households with Children		0
7. New Year-Round TH Beds for Households with Children		0
8. Under Development Year-Round TH Beds for Households with Children		258
9. Total Year-Round TH-HMIS Beds for Households with Children		258
10. HMIS Bed Coverage: TH Beds for Households with Children		100%

KEY: Target Population A
 CO: couples only, no children
 HC: households with children
 SF: single females
 SFHC: single females and households with children
 SM: single males
 SMHC: single males and households with children
 SMF: single males and females
 SMFH: single males and females with children
 SMFHC: single males and females with children
 YF: youth females (under 18 years old)
 YMF: youth males and females (under 18 years old)

KEY: Target Population B
 DV - Domestic Violence victims only
 VET - Veterans only
 HIV - HIV/AIDS populations only

KEY: Inventory type
 C: Current Inventory
 N: New Inventory
 U: Under development

#	Organization Name	Program Name	Geo Code	Inventory type	Target Population		HUD Funding Information		All Year-Round Beds/Units			Year-Round Beds in HMIS			PIT Counts	Utilization Rates
					A	B	Does this program receive HUD McKinney-Vento	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	HMIS Beds for Households with Children	Total Year Round Beds	HMIS Beds for Households without Children	Percentage of HMIS Beds for Households with Children		
1 TH1	CATHOLIC FAMILY SERVICES	CARING NETWORK	269077	C	HC		Yes	10	5	0	10	0	0	0	90%	
2 TH2	CATHOLIC FAMILY SERVICES	DIRECTIONSPORTAGE HOUSE	269077	C	SMF+HC		Yes	16	11	0	16	0	0	11	69%	
3 TH3	CATHOLIC FAMILY SERVICES	MISHDA YOUTH TBRA	269077	C	HC		No	6	6	0	6	0	0	0	0%	
4 TH4	COMMUNITY HEALING CENTERS	NEW BEGINNINGS	263222	C	SM		Yes	0	0	0	16	0	0	16	94%	
5 TH5	HOUSING RESOURCES INC	MISHDA TBRA	269077	C	SMF+HC		No	128	61	1	0	129	1	129	100%	
7 TH7	KALAMAZOO GOSPEL MISSION	FAMILY HOPE	263222	C	SMF+HC		No	4	4	0	17	4	3	17	243%	
8 TH8	KALAMAZOO GOSPEL MISSION	NEW LIFE	263222	C	SM		No	0	0	18	0	18	0	18	100%	
9 TH9	PUBLIC HOUSING COMMISSION	Public Housing Commission	269077	C	SMF		No	27	8	26	0	53	0	53	100%	
10 TH10	YWCA	Vouchers	263222	C	HC		No	16	6	0	16	0	0	16	100%	
11 TH11	YWCA	TRANSITIONAL SUPPORTIVE HOUSING	263222	C	HC		No	37	14	0	0	37	0	41	111%	
12 TH12	HOUSING RESOURCES INC	HUD Rapid Re-Housing	269077	N	HC		Yes	14	4	0	14	0	0	14	100%	

Source: Kalamazoo LISC Affordable Housing Partnership November 2010 HUD Exhibit 1 Planning Document

Table 16
Emergency Shelter, Transitional Housing and Permanent Supportive Housing: Housing Inventory Chart

Housing Inventory Chart: Permanent Supportive Housing

Total Year-Round Beds - Household without Children		321
1. Current Year-Round Permanent Housing (PH) Beds for Households without Children		0
1A. Number of DV Year-Round PH Beds for Households without Children		321
1B. Subtotal, non-DV Year-Round PH Beds for Households without Children		0
2. New Year-Round ES Beds for Households without Children		0
3. Under Development Year-Round PH Beds for Households without Children		321
4. Total Year-Round PH Beds for Households without Children		100%
5. HIMS Bed Coverage: PH Beds for Households without Children		

Total Year-Round Beds - Households with Children		356
6. Current Year-Round PH Beds for Households with Children		0
6A. Number of DV Year-Round PH Beds for Households with Children		356
6B. Subtotal, non-DV Year-Round PH Beds for Households with Children		0
7. New Year-Round PH Beds for Households with Children		12
8. Under Development Year-Round PH Beds for Households with Children		357
9. Total Year-Round PH HIMS Beds for Households with Children		100%
10. HIMS Bed Coverage: PH Beds for Households with Children		

KEY: Target Population A
 CO: couples only, no children
 HC: households with children
 SF: single females
 SF+HC: single females and households with children
 SM: single males
 SM+HC: single males and households with children
 SMF: single males and females
 SMF+HC: Single male and female plus households with children
 YF: youth females (under 18 years old)
 YM: youth males (under 18 years old)
 YMF: youth males and females (under 18 years old)

KEY: Target Population B
 DV - Domestic Violence victims only
 VET - Veterans only
 HIV - HIV/AIDS populations only

KEY: Inventory Type
 C: Current Inventory
 N: New Inventory
 U: Under development

#	Program Information		Target Population		HUD Funding program: McKinney-Vento	All Year-Round Beds/Units				Year-Round Beds in HIMS		PIT Counts		Utilization Rates	
	Organization Name	Program Name	Geo Code	Inventory type		Beds for Households with Children	Units for Households with Children	Beds for Households without Children	CH Beds	Total Year-Round Beds	HIMS Beds for Households with Children	HIMS Beds for Households without Children	Percentage of HIMS Beds for Households with Children		Percentage of HIMS Beds for Households without Children
1 PH1	HOUSING RESOURCES INC	HRI PERMANENT SUPPORTIVE HOUSING	269077	C	Yes	112	35	0	0	112	0	100%	0	112	100%
2 PH2	HOUSING RESOURCES INC	HRI RICKMAN HOUSE	269077	C	Yes	0	0	84	0	84	0	100%	84	84	100%
3 PH3	PUBLIC HOUSING COMMISSION	FIRST BASE	269077	C	Yes	10	10	0	0	10	0	0%	0	10	100%
4 PH4	KCMHSAS	FULL COURT	269077	C	Yes	0	8	8	0	8	0	113%	8	8	113%
5 PH5	KCMHSAS	HOME BASE 1	269077	C	Yes	67	23	37	0	104	67	100%	37	92	88%
6 PH6	KCMHSAS	HOME BASE 2	269077	C	Yes	25	13	34	0	58	25	100%	34	56	95%
7 PH7	KCMHSAS	HOME BASE 3	269077	C	Yes	12	5	4	0	18	12	100%	4	19	118%
8 PH8	KCMHSAS	HOME RUN	269077	N	Yes	0	0	6	6	6	0	100%	6	7	117%
9 PH9	MSHDA	HARP HOUSING CHOICE	269077	C	No	120	97	128	0	249	0	0%	249	249	100%
10 PH10	YWCA	PERMANENT SUPPORTIVE HOUSING - PHASE I	269077	U	No	6	2	0	0	6	0	0%	0	0	0%
11 PH11	YWCA	PERMANENT SUPPORTIVE HOUSING - PHASE II	269077	U	No	6	2	0	0	6	0	0%	0	0	0%
18 PH18	KCMHSAS	SECOND BASE	269077	U	Yes	0	10	10	0	10	0	0%	0	7	70%
19 PH19	KCMHSAS	GRAND SLAM	269077	U	Yes	0	9	9	9	9	0	0%	0	0	0%

Source: Kalamazoo LISC Affordable Housing Partnership November 2010 HUD Exhibit 1 Planning Document