

**TO:** Human Services Board**DATE:** January 15, 2016**FROM:** Vicki Georgeau,  Director of Community Development**SUBJECT:** Community Development Block Grant – Consolidated Plan Needs Assessment

Attached is part 1 of the Needs Assessment for the Community Development Block Grant (CDBG) Program Consolidated Plan update. This draft document provides data regarding the needs of low-moderate income households within the community, with an emphasis of housing needs amongst this population. Staff will be available at the public hearing scheduled for Thursday, January 21, 2016 to provide an overview of this data.

Part 2 of the Needs Assessment requires an evaluation of the housing needs of public housing residents, homeless persons and persons with special needs. In addition, the Needs Assessment requires an evaluation of non-housing community development needs. This information will be provided to the Board for initial review on January 21<sup>st</sup>.

Finally, a Market Analysis will be provided for review and public comment prior to the drafting of the Strategic Plan and Annual Action Plan elements of the Consolidated Plan. The Market Analysis will be provided to the Board for review and public comment on February 4, 2016.

Therefore, the Board is recommended to review the attached information on January 21, 2016, and subsequent to public comment during the public hearing, adjourn the public hearing to February 4, 2016.

Attachment: CDBG Program Consolidated Plan Needs Assessment – Part 1

# Needs Assessment

## Needs Assessment Overview

The Needs Assessment element of the Consolidated Plan is a comprehensive evaluation of the housing, homeless and non-homeless special needs in the City of Portage. The primary source of the data in the tables was prepared and included by HUD in the Integrated Disbursement and Information System (IDIS) template for the City of Portage. The source of the data utilized by HUD includes the 2000 and 2010 Decennial Census, 2007-2011 American Community Survey and Comprehensive Housing Affordability Strategy (CHAS) data. Note: some inconsistencies in the data produced by HUD exist. Data not provided by HUD was obtained from other local, state or national sources and other City of Portage documents. An evaluation of the data was completed to assist in identifying housing, homeless and non-homeless special needs during the next five year period.

The Consolidated Plan requires an examination housing and community development needs for various income levels of the population, with an emphasis on low and moderate income persons, households and areas of the community. CDBG Program funds must primarily be used to assist households at or below 80% of the Area Median Income (AMI). The following income levels are defined by HUD for the purpose of this plan and use of program funds:

- Extremely Low Income (0-30 percent AMI)
- Very Low Income (30-50 percent AMI)
- Low Income (50-80 percent AMI)
- Moderate Income (80-100 percent AMI)

HUD annually establishes the AMI for families within the Kalamazoo-Portage metropolitan statistical area (MSA), which is used for the purposes of determining level of need and eligibility for participation and use of CDBG Program funds. In 2015, the HUD-established AMI was as follows:

**Table 6: 2015 Area Median Income**

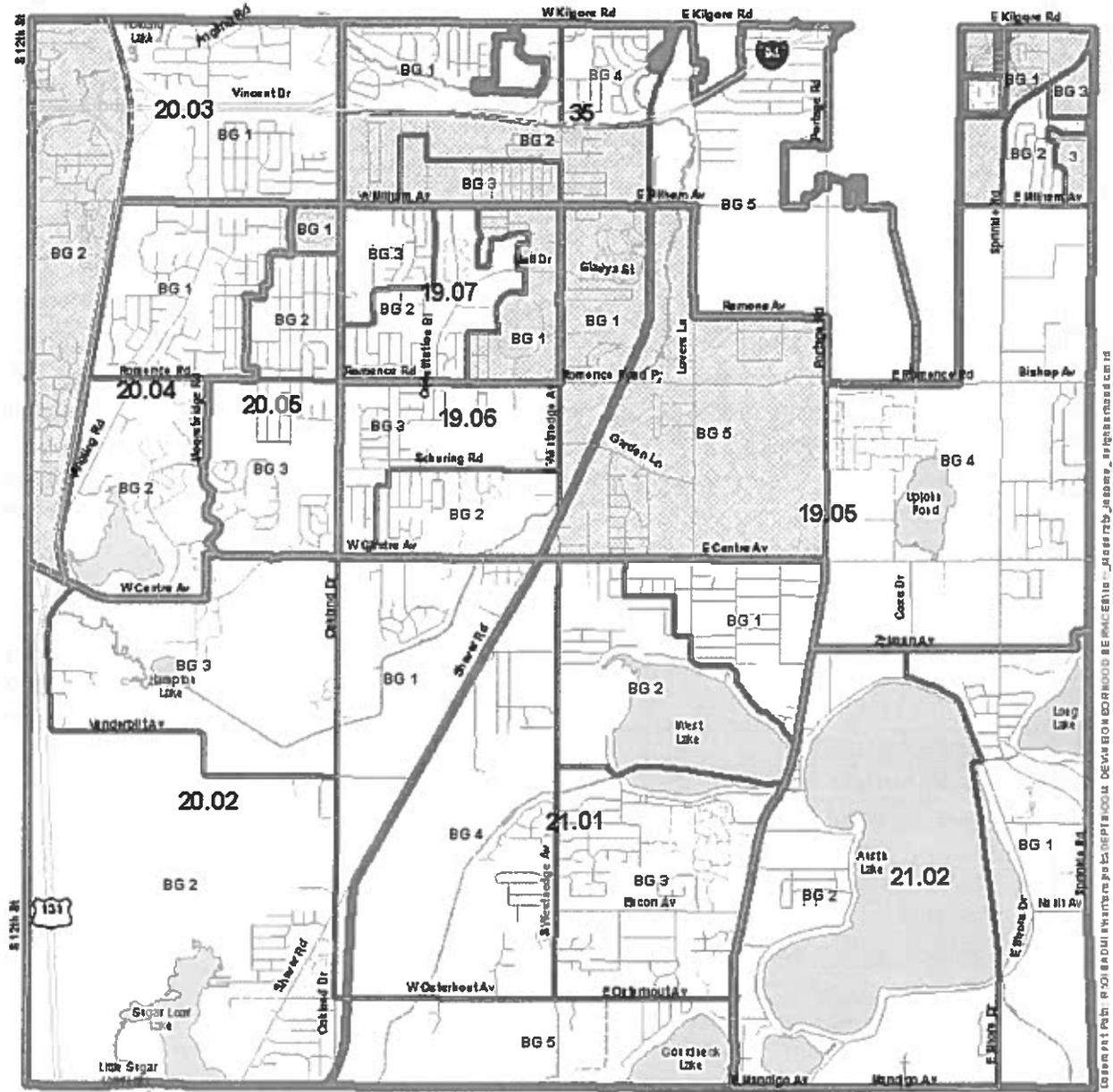
Income Limits	Persons Per Household							
	1	2	3	4	5	6	7	8
<b>Extremely Low (30% AMI)</b>	\$12,650	\$15,930	\$20,090	\$24,250	\$28,410	\$32,570	\$36,730	\$39,750
<b>Very Low (50% AMI)</b>	\$21,100	24,100	27,100	30,100	32,550	34,950	37,350	39,750
<b>Low (80% AMI)</b>	\$33,750	38,550	43,350	48,150	52,050	55,900	59,750	63,600

Data Source: HUD, Annual AMI limits effective May 2015

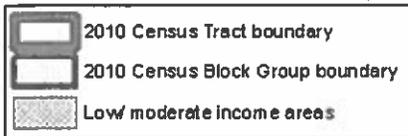
In addition to direct low-income household benefit, CDBG funds may be utilized within neighborhoods that have a higher percentage of low and moderate income households. HUD designates the low-moderate income neighborhoods by evaluating data at the census tract, block group level. CDBG Program funds can typically be expended to benefit neighborhoods with at least 51% low-moderate income households. Alternatively, for communities with lower levels of low-moderate income households, such as the City of Portage, communities may designate “upper quartile” neighborhoods as low-moderate income for the purpose of utilizing CDBG funding for area benefit purposes. Under this scenario, census tract block group data regarding the percentage of low-moderate income households is sorted from highest to lowest, and the “upper quartile” (i.e. upper 25%) areas are designated as low-moderate income neighborhoods within the community. Map 1 on the proceeding page shows these areas based on 2006-2010 American Community Survey (ACS) census data, as provided by HUD.

# Low/Moderate Income Neighborhoods

## Census Tract / Block Group Map \*



\*At least 43.6% of households are low to moderate income in shaded areas, based on 2006-2010 American Community Survey Data.



## Housing Needs Assessment

### Summary of Housing Needs

As shown in Table 7, the population, number of households and median income all increased in the City of Portage between 2000 and 2011. Population and number of households increase modestly from 3% and 5%, respectively, while median household income increased from \$49,410 to \$56,330 or 14%.

**Table 7: Housing Needs Assessment Demographics**

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	44,897	46,135	3%
Households	18,094	18,987	5%
Median Household Income	\$49,410	\$56,330	14%

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

Table 8 below provides information on the type and number of households in the City of Portage based on area median family income (AMFI) categories as defined by HUD. The data indicates that 7,750 households are low-moderate income (40.8%) and 5,995 of all households (31.6%) within the city are low income (at or below 80% of AMFI). Over half (53.6%) of the households with one member 75 years or older are low income, and nearly half (47.8%) of households with one or more children 6 years old or younger are low-income. The data indicates that small family households with 2-4 persons have a higher percent (31.9%) of low-income households in comparison to large family households (22.2%) with greater than 5 persons.

**Table 8: Number of Households**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	1,400	1,705	2,890	1,755	11,235
Small Family Households *	370	510	1,025	655	5,970
Large Family Households *	25	90	125	100	1,080
Household contains at least one person 62-74 years of age	199	275	440	300	1,835
Household contains at least one person age 75 or older	125	390	610	260	715
Households with one or more children 6 years old or younger *	285	305	460	230	915

\* the highest income category for these family types is >80% HAMFI

Data Source: 2007-2011 CHAS

### Housing Needs Summary Tables

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

Table 9 includes information on substandard housing, overcrowding and housing cost burden. Each type of housing problem is defined below:

- Substandard housing. A housing unit that lacks complete plumbing or kitchen facilities.
- HUD identifies the following two types of overcrowding (not including bathrooms, porches, foyers, halls, or half-rooms):
  - Overcrowding: 1.01- 1.5 persons per room; and
  - Severe overcrowding: greater than 1.5 persons per room
- Housing cost burden. Housing cost burden is defined as a certain percentage of total household income spent on housing costs. There are two categories of housing cost burden:
  - Housing cost burden: Greater than 30 percent of the household income is allocated to housing expenses; and
  - Severe housing cost burden: Greater than 50 percent of the household income is allocated to housing expenses

The data in Table 9 indicates that among the 7,750 low-moderate income households in the city, 10 rental units and 45 owner-occupied households lack complete plumbing and kitchen facilities.

With regard to overcrowding, 59 total rental households were identified with an overcrowded condition and 55 owner households experienced overcrowding.

Of the 7,750 low-moderate income households (renter and owner), 4,185 (54%) experienced a housing cost burden greater than 30%: 2,450 of these households were renters and 1,735 of these households were owners. Compared to owners, renters experienced a larger problem with housing cost burden: 1,055 (43%) of low-moderate income renters had a severe housing cost burden (paying more than 50% of the household income on housing), while 565 (32.6%) of owners experienced a severe housing cost burden.

**Table 9 – Housing Problems Table**

Housing Problem	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
	Number of Households									
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	10	0	0	10	0	15	20	10	45
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	20	0	20	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	35	4	0	39	0	0	25	30	55
Housing cost burden greater than 50% of income (and none of the above problems)	690	330	35	0	1,055	210	130	190	35	565
Housing cost burden greater than 30% of income (and none of the above problems)	80	645	610	60	1,395	40	200	535	395	1,170
Zero/negative income (and none of the above problems)	90	0	0	0	90	125	0	0	0	125

Data Source: 2007-2011 CHAS

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

Table 10 below includes information concerning the number of households with one or more housing problems. As indicated, renters have almost twice the number of households (1,130) with one or more housing problems than owners (665). The 0-30% and >30-50 % AMI categories have the largest number of renters that experience one or more housing problems at 690 and 375 households, respectively. Of the 1,795 households (renter and owner combined) that have one or more housing problems, 900 or 50% are in the extremely low income category (0-30%). The number of low-moderate income renter and owner households that have no housing problems is approximately the same.

**Table 10 – Housing Problems 2**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	690	375	65	0	1,130	210	145	235	75	665
Having none of four housing problems	235	795	1,305	590	2,925	55	390	1,290	1,090	2,825
Household has negative income, but none of the other housing problems	90	0	0	0	90	125	0	0	0	125

Data Source: 2007-2011 CHAS

**3. Cost Burden >30%**

The number and types of households with housing cost burdens more than 30% of income and more than 50% of income are shown in Tables 11 and 12. Four household categories are included:

- Small related – Households with 2-4 related members
- Large related – Households with 5 or more related members
- Elderly – Households whose head, spouse, or sole member is a person at least 62 years of age
- Other – All other households

Table 11 indicates there are 3,754 low-income households with a housing cost burden greater than 30% of household income. The number of renter households with a cost burden (2,420) is nearly double that of owners (1,334), with the “Other” group having the greatest number of households (950) followed by “Small Related” (875) and “Elderly” (540) households. With regard to owner households, the “Elderly” group had the highest number of households with a housing cost burden at 620 households followed by the “Small Related” group with 385.

**Table 11 – Cost Burden > 30%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	215	355	305	875	30	60	295	385
Large Related	10	35	10	55	0	0	50	50
Elderly	150	240	150	540	135	230	255	620
Other	385	380	185	950	84	55	140	279
Total need by income	760	1,010	650	2,420	249	345	740	1,334

Data Source: 2007-2011 CHAS

#### 4. Cost Burden > 50%

The Table 12 shows the number of households with severe housing cost burdens, expending more than 50% of household income on housing expenses. There are twice the number renter households (1,040) than owner households (525) with a severe housing cost burden. The renter group that had the greatest number of households with a severe cost burden was the “Other” (450) category, followed by the “Small Related” (335) and “Elderly” (245) household groups.

With regard to owner households, the “Elderly” group had the highest number of households with a severe housing cost burden (230) followed by the “Other” (150) and “Small Related” (135) groups.

**Table 12 – Cost Burden Greater than 50%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	190	145	0	335	30	35	70	135
Large Related	10	0	0	10	0	0	10	10
Elderly	110	100	35	245	100	55	75	230
Other	370	80	0	450	80	35	35	150
Total need by income	680	325	35	1,040	210	125	190	525

Data Source: 2007-2011 CHAS

#### 5. Crowding (More than one person per room)

Table 13 shows the number of households that are overcrowded by the following types of households:

- Single-family: households containing one family;
- Multiple, Unrelated family: households with multiple, unrelated families in a single unit;

- Other, Non-family: households that are not families (e.g. person living alone or with non-relatives)

The total number of overcrowded households for both renters (59) and owners (55) is nearly the same. For renters, the group with the greatest number of overcrowded households are single family households (39). For owners, multiple family, unrelated households (30) had the highest number of overcrowded households.

**Table 13 – Crowding Information**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	35	4	0	39	0	0	15	10	25
Multiple, unrelated family households	0	0	0	0	0	0	0	10	20	30
Other, non-family households	0	0	20	0	20	0	0	0	0	0
Total need by income	0	35	24	0	59	0	0	25	30	55

Data Source: 2007-2011 CHAS

HUD suggests that data for households with crowding and children present also be evaluated by renter and owner occupied units and by income level. This data is not available via HUD CHAS data, and is also not readily available via Census and/or local data.

**Table 14 – Crowding Information**

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

However, based on the 2007-2011 ACS data, 6,531 (34.4% of the total) households in the City of Portage have one or more persons under the age of 18. It is estimated that renters account for 1,946 (29.8%) households and owners account for 4,585 (70.2%) households. Based on the overall crowding information shown in Table 13, it is estimated that there are 21 renter households and 19 owner households that are overcrowded with children present.

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

CHAS data for single or one-person households is not available via HUD, and is also not readily available via Census and/or other local data. Based on the 2007-2011 ACS data, there were 5,506

(29%) one-person households within the City of Portage. It can be estimated that 2,246 of one-person households (40.8%) are low-moderate income and of these households, 1,740 are low-income (31.6%) households. Based on the housing cost burden data above, it can also be estimated that 1,213 households have a housing cost burden.

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

The needs of disabled households and victims of domestic violence and/or sexual assault are addressed in the Non-Homeless Special Needs Assessment.

**What are the most common housing problems?**

As shown by the data above, substandard and/or overcrowded housing is not a significant problem within the community. The most common housing problem within the City of Portage is housing cost burden. Of the 7,750 low-moderate income households, 4,185 or 54% of the total experienced a housing cost burden. Of the 4,185 burdened households, 2,450 (59%) of these households were renters and 1,735 (41%) were owners. There were 1,395 renter households and 1,170 owner households paying more than 30% of the household income on housing. With regard to a severe housing cost burden (paying more than 50% of the household income on housing), there were 1,055 renters and 565 of owners that experienced a severe housing cost burden.

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

In addition to renters that experience a greater housing cost burden, elderly households who own a home and small-related households that both rent and own had the greatest number of housing cost burden households. The elderly population is the fastest growing age cohort in the city, which also is likely to be a one-person or small-related household. The elderly are typically on a lower, fixed income as a result of retirement, disability, or death of a spouse.

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

As indicated in Table 9, 65% of renters (690 households) that had a severe housing cost burden were extremely low income. In addition, 37% of owners (210 households) that had a severe housing cost burden were also extremely low income. As noted above, housing cost burden is the most significant housing problem amongst low-moderate income households within the City of Portage and these households are at the most risk of losing stable housing and becoming

homeless. The needs of homeless families and individuals is addressed in the Homeless Needs Assessment.

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

As noted above, extremely low income households with a severe housing cost burden may be considered to be most at risk of losing their housing, and there are 900 households (690 renters and 210 owners) within the community in this situation. It is noted, however, the number of persons who are at risk of becoming homeless is difficult to determine since at any one point in time the number of people who are threatened with eviction, unemployment, foreclosure or utility shut-off is unknown. An individual or family is most often at risk when they are living paycheck-to-paycheck without any savings for sudden emergencies: The loss of a paycheck, a rent increase, a health problem, or a temporary layoff from work, for example, can lead to an individual or family losing their home.

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

There are several housing characteristics that can be linked to housing instability and an increase risk of homelessness and include, but are not limited to:

Those at most risk of becoming homeless include:

- **Age of dwelling unit and lack of maintenance.** As a dwelling unit ages, substantial maintenance becomes necessary. If the owner neglects maintenance activities due to lack of income, older housing units typically become substandard. The age threshold used to signal a potential deficiency is 50 years or more. According to the 2007-2011 ACS data, 57% of the owner-occupied units (7,571) and 54% (3,046) of the renter-occupied housing units were built between 1950 and 1979.
- **Overcrowding.** Under-housed individuals or families that are housing cost burdened may “double-up” with family or relatives, which results in crowded conditions.
- **Housing cost burden.** As noted above, paying more than 30% of household income on housing expenses is a significant housing problem, and paying more than 50% of household income on housing expenses is a severe housing cost burden. Low income households, especially those with severe cost burdens and extremely low income are at risk of homelessness, a risk applies to renters on a greater level in comparison to owners.

## **Discussion**

The data above indicates that amongst housing problems experienced by low-moderate income households, housing cost burden remains the most significant. Small family households and elderly households experience a higher incidence of housing cost burden.

## Disproportionately Greater Need: Housing Problems

### Introduction

HUD requires communities to identify disproportionate housing needs when the percentage of any racial or ethnic group has a disproportionately greater need in comparison to the needs of that category as a whole. A disproportionate housing need exists when the percentage of persons of a particular race or ethnic group in a category of need is at least 10% higher than the category as a whole.

Based on 2010 Census data, the race and ethnic composition of the City of Portage is as follows:

White - 86.9%;	Black/African American - 4.9%;
Asian - 3.8%;	American Indian, Alaska Native – less than 1%;
Pacific Islander – less than 1%	Hispanic ethnicity – 3.1%

The following four tables evaluate data for housing problems by income, race, and ethnicity.

### 0%-30% of Area Median Income

Table 15 provides housing problems data by race and ethnicity in the 0-30% AMI range. As shown, White households have the highest number of one or more housing problems with 755, followed by Black/African Americans with 210 households. At 0-30% AMI, the threshold for disproportionately greater need is 83% (10% higher than the jurisdiction as a whole of 73%) or more of a particular racial or ethnic group. In this income group, Asian households are experiencing disproportionately greater need with 100% of the total households (20) having one or more housing problems.

**Table 15 - Disproportionally Greater Need 0 - 30% AMI**

Housing Problems	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	1,015	73%	170	12%	215	15%	1,400
White	755	72	120	12	175	16	1,050
Black / African American	210	82	30	12	15	6	255
Asian	20	100	0	0	0	0	20
American Indian, Alaska Native	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0
Hispanic	25	33.3	25	33.3	25	33.3	75

Data Source: 2007-2011 CHAS

### 30%-50% of Area Median Income

Table 16 provides housing problems data by race and ethnicity in the 30-50% AMI range. As shown, White households have the highest number of households with one or more housing problems (1,155), followed by Black/African American households (130 households). At 30-50% AMI, the threshold for disproportionately greater need is 90% (10% higher than the jurisdiction as a whole of 80%). In this income category, there are no race or ethnic groups that have a disproportionately greater housing need in comparison to the jurisdiction as a whole.

**Table 16 - Disproportionally Greater Need 30 - 50% AMI**

Housing Problems	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	1,370	80%	335	20%	0	0%	1,705
White	1,155	82	260	18	0	0	1,415
Black / African American	130	84	25	16	0	0	155
Asian	0	0	0	0	0	0	0
American Indian, Alaska Native	0	0	25	100	0	0	25
Pacific Islander	0	0	0	0	0	0	0
Hispanic	40	62	25	38	0	0	65

Data Source: 2007-2011 CHAS

### 50%-80% of Area Median Income

Table 17 provides housing problems data by race and ethnicity in the 50-80% AMI range. White households have 1,275 households and Black/African American households follow with 125 households with one or more housing problems. At 50-80% AMI, the threshold for disproportionately greater need is 60% (10% higher than the jurisdiction as a whole of 50%). In this income category, Black/African American households are experiencing a disproportionately greater need with 60% of the households having one or more of the four housing problems.

**Table 17 - Disproportionally Greater Need 50 - 80% AMI**

Housing Problems	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	1,440	50%	1,445	50	0	0	2,885
White	1,275	50	1,300	50	0	0	2,575
Black / African American	125	60	85	40	0	0	210
Asian	0	0	15	100	0	0	15

Housing Problems	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
American Indian, Alaska Native	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0
Hispanic	35	54	30	46	0	0	65

Data Source: 2007-2011 CHAS

### 80%-100% of Area Median Income

Table 18 provides housing problems data by race and ethnicity in the 80-100% Area Median Income (AMI) range. White households have the highest number (470), followed by Black/African American households (35) of one or more housing problems. At 80-100% AMI, the threshold for disproportionately greater need is 40% (10% higher than the jurisdiction as a whole of 30%). In this income category, 41% of Black/African American households, and 100% of Hispanic households are experiencing a disproportionately greater need, having one or more housing problems.

**Table 18 - Disproportionally Greater Need 80 - 100% AMI**

Housing Problems	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	525	30%	1,230	70%	0	0%	1,755
White	470	29	1,150	71	0	0	1,620
Black / African American	35	41	50	59	0	0	85
Asian	15	33	30	67	0	0	45
American Indian, Alaska Native	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0
Hispanic	4	100	0	0	0	0	4

Data Source: 2007-2011 CHAS

## Disproportionately Greater Need: Severe Housing Problems

### Introduction

As explained in the previous section, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular race or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole. In addition to the lack of complete kitchen and plumbing facilities, the difference between a housing problem as shown in the previous section and a severe housing problem is an increase in overcrowding (1.5 persons per room compared to 1.0 persons per room) and/or a greater housing cost burden (more than 50% of the household income spent on housing costs compared to 30%).

### 0%-30% of Area Median Income

Table 19 provides severe housing problems data by race and ethnicity in the 0-30% AMI range. As shown, White households have the highest number (665) of severe housing problems, followed by Black/African American (185) households. At 0-30% AMI, the threshold for disproportionately greater need is 74% (10% higher than the jurisdiction as a whole of 64%). In this income category, 100% of Asian households (20) are experiencing a disproportionately greater need with severe housing problems.

**Table 19 – Severe Housing Problems 0 - 30% AMI**

Severe Housing Problems*	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	895	64%	290	21%	215	15%	1,400
White	665	64	210	20	175	16	1,050
Black / African American	185	72	55	22	15	6	255
Asian	20	100	0	0	0	0	20
American Indian, Alaska Native	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0
Hispanic	25	33.3	25	33.3	25	33.3	75

Data Source: 2007-2011 CHAS

### 30%-50% of Area Median Income

Table 20 provides severe housing problems data by race and ethnicity in the 30-50% AMI range. White households have the highest number of severe housing problems (425), followed by Black/African American (85) households. At 30-50% AMI, the threshold for disproportionately greater need is 40% (10% higher than the jurisdiction as a whole of 30%). In this income category, Black/African Americans are experiencing a disproportionately greater need with 55% of

households having severe housing problems.

**Table 20 – Severe Housing Problems 30 - 50% AMI**

Severe Housing Problems*	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	520	30%	1,185	70%	0	0%	1,705
White	425	30	990	70	0	0	1,415
Black / African American	85	55	70	45	0	0	155
Asian	0	0	0	0	0	0	0
American Indian, Alaska Native	0	0	25	100	0	0	25
Pacific Islander	0	0	0	0	0	0	0
Hispanic	10	14	60	86	0	0	70

Data Source: 2007-2011 CHAS

Table 21 provides severe housing problems data by race and ethnicity in the 50-80% AMI range. White households have the highest number of severe housing problems (270), followed by Black/African American households (30). At 50-80% AMI, the threshold for disproportionately greater need is 20% (10% higher than the jurisdiction as a whole of 10%). In this income category, no racial or ethnic are experiencing a disproportionately greater severe housing needs.

**Table 21 – Severe Housing Problems 50 - 80% AMI**

Severe Housing Problems*	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	295	10%	2,590	90%	0	0%	2,885
White	270	10	2,305	90	0	0	2,575
Black / African American	30	14	185	86	0	0	215
Asian	0	0	15	100	0	0	15
American Indian, Alaska Native	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0
Hispanic	0	0	60	100	0	0	60

Data Source: 2007-2011 CHAS

**80%-100% of Area Median Income**

Table 22 provides severe housing problems data by race and ethnicity in the 80-100% AMI range. White households (75) have severe housing problems and no racial or ethnic groups have a

disproportionate need in comparison to the jurisdiction as a whole.

**Table 22 – Severe Housing Problems 80 - 100% AMI**

Severe Housing Problems*	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	75	4%	1,680	96%	0	0%	1755
White	75	5	1,545	95	0	0	1620
Black / African American	0	0	85	100	0	0	85
Asian	0	0	45	100	0	0	45
American Indian, Alaska Native	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0
Hispanic	0	0	4	100	0	0	4

Data Source: 2007-2011 CHAS

**Discussion**

In summary, households within the 0-30 percent area median income category have the highest number of households with severe housing problems (895 households). This finding is not unusual at this income bracket since housing costs account for a larger share of a person’s monthly income. Within all income brackets, Blacks have a higher disproportionate need in the 0-30% and 30-50% AMI categories while the Asians have a higher disproportionate need in the in 0-30% AMI.

## Disproportionately Greater Need: Housing Cost Burdens

In this section of the Consolidated Plan, a disproportionate greater need of housing cost burden is reviewed among racial and/or ethnic groups. As noted above, a disproportionately greater need exists when the percentage of persons in a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole. A household is considered cost burdened if they pay over 30% of their income on housing costs. A household has a severe cost burden if they pay over 50% of their income on housing costs.

**Table 23 – Greater Need: Housing Cost Burdens AMI**

Race	No Cost Burden ≤30%		Cost Burden 30-50%		Severe cost Burden >50%		No / negative income		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	12,830	70	3,540	19	1,720	9	185	1	18,275
White	11,910	71	3,185	20	1,405	8	170	1	16,670
Black / African American	480	45	290	27	280	26	15	2	1,065
Asian	395	80	65	13	35	7	0	0	495
American Indian, Alaska Native	45	100	0	0	0	0	0	0	45
Pacific Islander	0	0	0	0	0	0	0	0	0
Hispanic	265	62	100	24	35	8	25	6	425

Data Source: 2007-2011 CHAS

As shown in Table 23, White households had the highest cost burden in the 30-50% income category, with 3,185 households, followed by Black/African Americans households (290) and Asian households (65). The threshold for disproportionately greater need amongst cost burdened households is 29% (10% higher than the jurisdiction as a whole of 19%). No racial or ethnic groups had a disproportionate need with regard to housing cost burden.

With regard to severe housing cost burden, White households had the highest incidence of severe housing cost burden, with 1,405 households, followed by Black/African Americans households (280) and Asian households (35). The threshold for disproportionately greater need amongst severely cost burdened households is 19% (10% higher than the jurisdiction as a whole of 9%). Black/African American households had a disproportionate need with regard to severe housing cost burden with 26% of households.

## Disproportionately Greater Need: Discussion

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

Asian households had a disproportionate need in the 0-30% AMI Housing Problems and Severe Housing Problems categories. Black/African American households had a disproportionate need in the 50-80% AMI and the 80-100% AMI Housing Problems category. Hispanic households also had a disproportionate need in the 80-100% AMI Housing Problems category. With regard to Severe Housing Problems, Black/African American households had a disproportionate need, and also had an overall disproportionate need with regard to severe housing cost burden.

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

As indicated previously, housing cost burden is the most significant housing need within the city of Portage. Extremely low-income households with a severe housing cost burden are most at risk of becoming homeless. In the extremely low income category (0-30% AMI), Asian households have disproportionate needs, and with regard to severe housing cost burden, Black/African American households have a disproportionate need.

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

Table 24 below displays information regarding race by Census Tract. The information indicates that the different racial or ethnic groups are generally distributed throughout the community. The following census tracts have a higher percentage of Black/African residents in comparison to the community overall: 19.05, 19.06, 19.07, 20.03, 20.05, 35. In addition, the following census tracts have a higher percentage of Asian residents in comparison to the community overall: 19.06, 20.03, and 20.04.

**Table 24: 2007-2011 Race by Census Tract**

Census Tract:	19.05	19.06	19.07	20.02	20.03	20.04	20.05	21.01	21.02	35
Total:	5,394	4,614	4,140	3,419	5,497	3,965	3,972	7,703	2,727	4,704
White	4,322	3,889	3,406	3,081	4,406	3,537	3,240	6,794	2,600	4,127
Black/African American	621	273	381	84	485	88	424	370	34	478
American Indian/ Alaska Native	25	53	0	13	12	0	0	107	0	8
Asian	176	259	155	95	495	200	190	124	45	35
Native Hawaiian/ Pacific Islander	0	0	0	0	0	0	0	0	0	0
Some other race	0	24	72	29	23	86	20	117	0	16
Two or more races:	250	116	126	117	76	54	98	191	48	40

Source: 2007-2011 ACS

**CITY OF PORTAGE HUMAN SERVICES BOARD**  
Minutes of Meeting January 7, 2016

**CALL TO ORDER:** 6:30 p.m.

**MEMBERS PRESENT:** Diane Durian, Effie Kokkinos (left at 8:33), Ray LaPoint, Elma (Pat) Maye, Nadeem Mirza, Edward Morgan, Fiorella Spalvieri, Amanda Woodin, and Youth Representative Lindy Nebiolo

**MEMBERS UNEXCUSED:** Sandra Sheppard

**STAFF PRESENT:** Elizabeth Money, Neighborhood Program Specialist

**APPROVAL OF MINUTES:** Morgan moved and Mirza supported approval of the December 3, 2015 minutes. Motion passed 8-0. Nebiolo indicated that her name was spelled incorrectly and Spalvieri moved and Maye supported amending the approved minutes with the correct spelling. Motion passed 8-0.

**NEW BUSINESS:**

1. Memorandum regarding Human/Public Service funding, Human/Public Service Funding Application Booklet, and Evaluation Criteria Forms: The Board discussed the memo and updated application. Board members noted the new application made review more straightforward. With regard to the annual review process, staff noted the January 21<sup>st</sup> Board meeting would include a public hearing on the CDBG Program Consolidated Plan, but as the city does not anticipate CDBG grant funding allotment from the U.S. Department of Housing and Urban Development until mid-to-late February, the Board should move their grant funding deliberations to the March 3<sup>rd</sup> Board meeting. As such, the Board will bring their application review scores to the January 21<sup>st</sup> Board meeting, with a finalization of scores and ranking to take place at the February 4<sup>th</sup> meeting. Staff indicated the application summary forms would be provided to the Board in the next agenda. In addition, corrections to the Portage Community Center application were provided, and it was noted staff was working with other applicants to confirm application information and more corrections maybe forthcoming.
2. Presentations by Applicants: Catholic Charities, Goodwill Industries, Gryphon Place, Housing Resources, Inc., Lending Hands of Michigan, YWCA, and Portage Community Center all gave presentations regarding their grant requests from the General Fund and CDBG Fund. The Board had a number of questions and comments for the applicants that included clarification on projects, procedures and policies, and information tracking.
3. Kalamazoo Transit Authority LAC update - Maye: Maye indicated there was no update as the LAC had not met since the last Board meeting.

**STATEMENT OF CITIZENS:** There were no statements made by citizens.

**ADJOURNMENT:** Maye moved and Durian supported of the meeting at 8:45 p.m. Motion passed 7-0.

Respectfully Submitted,

Elizabeth Money, Neighborhood Program Specialist

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