

Strategic Plan

Overview

Strategic Plan Overview

The strategic five year plan identifies priority needs, goals and strategies to address identified needs, and resources anticipated to be available to the community over the next five year period. Importantly, the Strategic Plan will ensure the city meets the national objectives of the CDBG Program, which is to principally benefit the needs of low income residents by: 1) providing decent housing, 2) creating suitable living environments, and 3) expanding economic opportunities.

Geographic Area, General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction

The City of Portage does not have specified "Neighborhood Strategy Areas" for the use of CDBG Program funds. However, the city does target certain funding and coordinates efforts to improve neighborhoods that have a higher percentage of low-moderate income households. These Low-Moderate Income Neighborhoods are identified on Map #1 (page 13) provided in the Needs Assessment chapter of the plan. In addition, for home buyer assistance offered through the city's CDBG Program, specified neighborhoods have been selected to encourage increased home ownership and offer a broader range of choice to homebuyers. These neighborhoods include current and prior "upper quartile" low-moderate income neighborhoods as well as additional neighborhoods within south Portage that offer affordable housing options for program participants. These neighborhoods are shown on Map #2, Home Buyer Assistance Program Eligible Neighborhoods.

Insert Downpayment Assistance Program Eligible Neighborhoods map

Priority Needs -

Table 54 – Priority Needs Summary

1	Priority Need Name	Affordable Rental Housing
	Priority Level	High
	Population	Extremely Low, Low Income Large Families Families with Children Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City-wide
	Associated Goals	Affordable Rental Housing
	Description	<p>Affordable Rental Housing has been identified as a priority need of low-moderate income households within the City of Portage. The following efforts to assist with increasing the availability of affordable and decent renter-occupied housing for low-income and special needs populations are appropriate.</p> <ul style="list-style-type: none"> • <u>Increase the availability of affordable rental housing</u>: As General Fund resources permit, partner with developers by providing tax abatements/Payment In Lieu of Taxes (PILOTs) concurrent with federal and state financing to facilitate the availability and/or preservation of affordable rental housing developments. • <u>Increase the availability of affordable rental housing</u>: As CDBG Program resources permit, partner with non-profit housing developers to provide funds to assist with the provision of affordable rental housing. • <u>Increase the availability of affordable rental housing</u>: As General Fund and/or CDBG Program resources permit, provide funding to support public service agencies that provide Tenant Based Rental Assistance to low-income and special needs households within the City of Portage. • <u>Improve the condition of affordable rental housing</u>: As resources permit, provide General Fund resources via PILOTs and/or CDBG Program funding to facilitate the rehabilitation of affordable rental housing.
	Basis for Relative Priority	As noted in the Needs Assessment and Market Analysis, there are 2,450 renter households with a housing cost burden and 1,055 renter households with a severe housing cost burden that need rental housing assistance and/or an increased supply of affordable rental housing. Affordable rental housing is identified as a high priority need based on the findings of the data analysis and because funding will be allocated by the city with federal funds, either alone or in conjunction with the investment of other public funding during the five-year Strategic Plan period.

2	Priority Need Name	Affordable Owner Housing
	Priority Level	High
	Population	Extremely Low, Low Income Large Families Families with Children Elderly
	Geographic Areas Affected	City-wide
	Associated Goals	Affordable Owner Housing
	Description	<p>Affordable Owner Housing has been identified as a priority need of low-moderate income households within the City of Portage. The following efforts to assist with increasing the availability of affordable and decent owner-occupied housing for low-income populations are appropriate.</p> <ul style="list-style-type: none"> • <u>Increase the availability of affordable owner-occupied housing:</u> Provide home buyer assistance programs funded via the CDBG Program to low-income households within specified Portage neighborhoods to increase home ownership rates and the availability of affordable housing. • <u>Improve the condition of affordable owner-occupied housing:</u> Provide housing rehabilitation and emergency repair programs for homeowners throughout the community funded via the CDBG Program.
	Basis for Relative Priority	As noted in the Needs Assessment and Market Analysis, there are 1,735 owner households with a housing cost burden and 565 owner households with a severe housing cost burden that need affordable housing. In addition, as the housing stock within the community continues to age, investments in housing maintenance will be necessary and low-income home owners will need assistance in maintaining housing in accordance with housing quality standards. Affordable owner housing is identified as a high priority need based on the findings of the data analysis and because funding will be provided by the city via federal funds during the five-year Strategic Plan period.
3	Priority Need Name	Neighborhood Improvement
	Priority Level	High
	Population	Extremely Low, Low Income Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Low-Moderate Income Neighborhoods
	Associated Goals	Neighborhood Improvement
	Description	Neighborhood Improvement is a priority need within the community to ensure a suitable living environment. Efforts to improve the quality of life within neighborhoods, such as preventing blight and/or eliminating blight, especially within low-moderate income neighborhoods supplements efforts to increase the availability of affordable and decent renter and owner occupied housing.

	Basis for Relative Priority	Historially, code administration and enforcement efforts to aid in the prevention and elimination of blight have occurred within low-moderate income neighborhoods at a higher occurrence in comparison to the city overall. Neighborhood Improvement efforts in low-moderate income neighborhoods is an ongoing need within the community to ensure the housing stock and quality of life is maintained. Neighborhood Improvement is identified as a high priority need based on the findings of the data analysis and because the need will be funded by the city with federal funds, either alone or in conjunction with the investment of other public funding during the five-year Strategic Plan period.
4	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low, Low Income Large Families Families with Children Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City-wide
	Associated Goals	Public Services
	Description	Public services that provide support to low-moderate income households is a priority need within the community. In particular, public services that focus on homelessness prevention and rapid re-housing, anti-poverty programs and assistance to persons with special needs are appropriate.

	Basis for Relative Priority	As indicated in the Needs Assessment, there has been an increase in the incidence of homelessness and many extremely low-income households are at risk of becoming homeless. Anti-poverty programs that increase education and employment opportunities amongst low-income households will assist with stabilizing those at risk of becoming homeless. In addition, public services to support persons with special needs and disabilities are necessary for those who may have limited employment options. Public services are identified as a high priority need based on the findings of the data analysis and because the need will be funded by the city with federal funds, either alone or in conjunction with the investment of other public funding during the five-year Strategic Plan period.
5	Priority Need Name	Non-Housing Community Development
	Priority Level	Low
	Population	Extremely Low, Low Income Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Low-moderate Income Neighborhoods
	Associated Goals	Non-Housing Community Development
	Description	Non-housing Community Development activities include small scale capital improvement projects within low-moderate income neighborhoods. Such activities may include sidewalk improvements, neighborhood park improvements and other capital projects intended to supplement CDBG Program funded housing and neighborhood improvement efforts.
	Basis for Relative Priority	Non-housing Community Development activities have been identified as a low priority need due to the limited amount of funding available through the CDBG Program to fund capital improvement projects. However, in the event that a small-scale capital project can be implemented to supplement other efforts within a certain geographic area, CDBG Program funds may be used for such activities, as determined appropriate.

Influence of Market Conditions –

Table 55 – Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	As indicated in the Needs Assessment and Market Analysis, low income renter households have a significant cost burden which is a priority need within the community. Due to program eligibility restrictions and the limited amount of CDBG Program grant funds available to the City of Portage, while rental assistance is a priority need, CDBG Program funds will not be utilized, except to the extent that they may support a public service agency that administers a TBRA program.
TBRA for Non-Homeless Special Needs	As indicated in the Needs Assessment and Market Analysis, low-income special needs renter households have a significant cost burden which is a priority need within the community. As noted above, due to program eligibility restrictions and the limited amount of CDBG Program grant funds available to the City of Portage, CDBG Program funds will not be utilized for rental assistance, except to the extent that they may support a public service agency that administers a TBRA program for special needs households.
New Unit Production	As indicated in the Needs Assessment and Market Analysis, low income households have a significant cost burden which is a priority need within the community. In addition, there is a gap in the supply of affordable housing available. However, due to program eligibility restrictions and the limited amount of CDBG Program grant funds available to the City of Portage, CDBG Program funds will not be utilized for new unit production.
Rehabilitation	As indicated in the Needs Assessment and Market Analysis, efforts to assist with increasing the availability of affordable and decent housing for low-income populations are appropriate. As the community's housing stock ages, the need for ensuring reinvestment in rental and owner occupied housing is evident. CDBG Program funds will be provided for rehabilitation of owner-occupied housing, and to the extent that resources are available, federal and local funding will be provided to facilitate the rehabilitation of affordable rental housing.
Acquisition, including preservation	As indicated in the Needs Assessment and Market Analysis, low income households have a significant cost burden which is a priority need within the community. In addition, there is a gap in the supply of affordable housing available. However, due to the limited amount of CDBG Program grant funds available to the City of Portage, CDBG Program funding will not be utilized for the acquisition of land and/or housing developments, including preservation.

Anticipated Resources -

Introduction

The City of Portage anticipates receiving \$1.46 million in CDBG Program funds over the next five years, derived from annual entitlement grant funds and anticipated program income. These funds will be used to address priority needs identified in the Strategic Plan.

Table 56 - Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$229,877	\$50,000	\$100,000	\$379,877	\$1,080,000	CDBG Program funds will be used to address priority needs identified in the Strategic Plan.

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

In addition to CDBG Program funds directly available to the City of Portage, additional funding from HUD and MSHDA is secured to address homelessness and provide permanent supportive housing through the Kalamazoo County Continuum of Care. In a typical year, approximately \$1.8 million in McKinney-Vento Supportive Housing Program Funds are awarded by HUD and approximately \$275,000 in Emergency Solutions Grant funds are awarded by MSHDA to non-profit agencies that serve Portage residents. As of November 2015, the Kalamazoo County Public Housing Commission will also generate an additional \$800,000 annually for temporary housing assistance, funding for which was garnered through a six-year county-wide millage.

Finally, direct recipients and subrecipients of CDBG Program funding leverage federal funding with private and public funding to increase the impact of CDBG Program activities and assist in addressing priority needs within the community.

While there are no specific matching requirements for the CDBG Program, leveraging of private and public funds with CDBG Program funding will be tracked and reported annually through the Consolidated Annual Performance Evaluation Report (CAPER).

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

The City of Portage generally does not intend to use publically owned land to address priority needs identified in the plan. As noted above, Non-Housing Community Development needs are primarily addressed through the city's Capital Improvement Program. However, there may be some limited use of CDBG Program funds for small-scale capital improvement projects such as sidewalk repairs and/or neighborhood park improvements within low-moderate income neighborhoods. In such cases, city owned public street right-of-way and parkland may be utilized concurrent with a CDBG Program funded activity.

Discussion

The anticipated resources noted above and efforts to leverage other private and public funding are estimated. The success of the Strategic Plan and annual action plan accomplishments are largely dependent on actual funding received and available to the community.

Institutional Delivery Structure –

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

Table 57 - Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Portage	Government	Homelessness Non-homeless special needs Ownership Planning Rental Neighborhood improvements Public services	Jurisdiction
Kalamazoo LISC Affordable Housing Partnership	Regional organization	Homelessness Planning	Region
Michigan State Housing Development Authority	PHA	Public Housing	Jurisdiction

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Portage Department of Community Development is the lead agency in planning for the use of CDBG Program funds and implementing programs funded by the CDBG Program. The Department of Community Development directly carries out housing assistance programs including owner-occupied housing rehabilitation and emergency repair, down payment assistance, and neighborhood improvement programs including code administration and enforcement and small-scale capital improvements within low-moderate income neighborhoods. In addition, Community Development oversees the provision of public services and fair housing education and enforcement via local subrecipients (i.e. community based non-profit agencies). In this regard, city staff serves on the advisory board of the Fair Housing Center of Southwest Michigan, and routinely communicates with public service subrecipients funded through both the CDBG Program and General Fund. The Department of Community Development also actively participates in the Kalamazoo County Continuum of Care and assists in the regional planning efforts (including funding allocation recommendations) to address homelessness and permanent supportive housing needs within the community.

As a small CDBG entitlement grantee, the ability to plan and deliver services through a single city department provides efficiencies and benefits. However, the administration and planning requirements of the CDBG Program are significant and city staff resources to comprehensively and routinely coordinate with other units of governments, regional planning organizations and local non-profit agencies can be challenging. The City of Portage will continue to work closely via the Kalamazoo County Continuum of Care and local non-profit agencies that serve as primary access points or portals to housing and non-housing program assistance within the community.

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

Table 58 - Homeless Prevention Services Summary

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

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

As noted in the Needs Assessment, homelessness has increased in recent years, there is a prevalence HIV within the City of Portage and Kalamazoo County, and connecting persons experiencing these life challenges with housing, health care and employment services is a priority need.

The Kalamazoo LISC Affordable Housing Partnership serves as the HUD-required Kalamazoo County Continuum of Care (CoC), which has developed a comprehensive and integrated approach to end homelessness and insure permanent housing for low-income people. The CoC structure is comprised of three teams or committees:

- Allocations and Accountability Team (A Team)
- HMIS Data User Group (Data Team)
- Systems of Care (SOC) Committee

The SOC serves as the CoC interagency team to identify and eradicate barriers that prevent or limit access to housing and services in the community, and:

- Identifies interagency collaboration, individualized strength-based case management, cultural competence, community-based services, child, youth, and family involvement, and accountability as guiding principles of Systems of Care.
- Establishes a culture that values mutual respect and meaningful partnerships between professionals and households served.
- SOC members serve as "Navigators" and first point of contact for their respective agencies for resolving systems induced barriers between service providers.
- Assures a comprehensive community wide service and housing system through active participation in the community's Coordinated Assessment and Referral process through the Housing Assessment and Resource Agency (HARA).
- Establishes workgroups as needed to address the systems of care needs/barriers of homeless individuals and households.
- Promotes the adoption of evidence-based and promising program practices in support of a Housing First philosophy of care.
- Reviews and updates the CoC Navigator Memorandum of Understanding (MOU) annually.
- Prioritizes Continuous Quality Improvement (CQI) in service delivery.
- Educates and informs the SOC membership on national and community best practice, current research, and changes in state and national policy.
- Works in partnership with the HMIS Data User Group, and the Allocations & Accountability Committees as needed and required to accomplish CoC wide planning process.

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

The City of Portage formally endorsed the Kalamazoo County Ten Year Plan to End Homelessness, and actively participates in the CoC's plan implementation efforts. The goal of the plan is to reduce dependence on a shelter-based strategy in favor of an approach that will prevent homelessness through a broad based community-wide system that supports the promotion and establishment of safe, affordable and permanent housing. The strategies of this plan include:

- **Prevention** - Taking a proactive approach to keeping people housed; educating the community; advocating on related issues;
- **Rapid Re-Housing** - Getting homeless people into permanent housing as quickly as possible; creating new, affordable housing options;
- **System Change** - Ensuring people have access to supportive services to maintain housing stability; improving system effectiveness;
- **Building Community Capacity** - Coordinating local, state, and national resources in the community; improving agency capacity to serve; and tracking progress.

The creation of the Coordinated Assessment and Referral process through the Housing Assessment and Resource Agency (HARA) has strengthened the service delivery system. The CoC's coordinated entry process is designed to identify, engage, and assist homeless individuals and families that will ensure those who request or need assistance are connected to proper housing and services. In particular, housing referrals are accepted directly from shelters, street outreach, drop-in centers, and other parts of crisis response system. Individuals and families may be referred for assessment via any emergency shelter facility, Community Housing Hour, 2-1-1 contacts, courts, hospitals, outreach locations and by directly contacting a provider agency. Assessments are completed for anyone homelessness or at risk of homelessness to determine the best housing and services intervention for individuals and families. Assessment includes the identification, evaluation, and scoring of individual client needs using the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) and SPDAT to determine service needs and refer to appropriate support services. A list of clients/scores is generated weekly to review of status and referred to housing services and supports. No one is denied services and remain on the prioritization list until their housing crisis is resolved.

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

As noted above, the CoC structure supports a partnership between the Systems of Care Committee, the HMIS Data User Group, and the Allocations & Accountability Team to improve data collection, performance measurement and implementation strategies. The CoC also supports a culture of continuous quality improvement to identify gaps and strengthen the institutional structure and delivery of services to the community.

Goals Summary –

Goals Summary Information

Table 59 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Rental Housing	2016	2020	Affordable Housing Non-Homeless Special Needs	City-wide	Affordable Rental Housing	CDBG: \$25,000	Rental units rehabilitated: 5 Household Housing Unit
2	Affordable Owner Housing	2016	2020	Affordable Housing	City-wide	Affordable Owner Housing	CDBG: \$1,000,000	Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 60 Household Housing Unit Direct Financial Assistance to Homebuyers: 15 Households Assisted
3	Neighborhood Improvement	2016	2020	Non-Housing Community Development	Low-moderate income neighborhoods	Neighborhood Improvement	CDBG: \$275,000	Housing Code Enforcement/Foreclosed Property Care: 1,750 Household Housing Unit
4	Public Services	2016	2020	Homeless Non-Homeless Special Needs	City-wide	Public Services	CDBG: \$150,000	Public service activities other than Low/Moderate Income Housing Benefit: 20,000 Persons Assisted
5	Non-Housing Community Development	2016	2020	Non-Housing Community Development	City-wide	Non-Housing Community Development	CDBG: \$50,000	Other: 1 Other

Table 60 - Goal Descriptions

1	Goal Name	Affordable Rental Housing
	Goal Description	<p><u>Affordable Rental Housing:</u></p> <ul style="list-style-type: none"> • Partner with non-profit housing developers with the pre-development or rehabilitation housing to increase the supply of decent, affordable rental housing. • Partner with housing developers by providing tax abatements (Payments In Lieu of Taxes) in conjunction with federal and state financing to increase or preserve the supply of affordable rental housing. Funding provided, as resources permit, through the City of Portage General Fund.
2	Goal Name	Affordable Owner Housing
	Goal Description	<p><u>Affordable Owner Housing:</u></p> <ul style="list-style-type: none"> • Provide emergency repair grants to low-income home owners. • Provide housing rehabilitation loans to low-income home owners. • Assist low-income households with home buyer assistance to purchase homes in specified Portage neighborhoods, funded by the CDBG Program, and state resources as available. • Partner with non-profit developers to provide pre-development or rehabilitation assistance to provide affordable owner-occupied housing.
3	Goal Name	Neighborhood Improvement
	Goal Description	Neighborhood Improvement includes code administration and enforcement efforts within low-moderate income neighborhoods that aid in the prevention and elimination of blight.
4	Goal Name	Public Services
	Goal Description	<p>Public Services to low-income households provided through local public services providers, funded through the CDBG Program and the City of Portage General Fund on an annual basis:</p> <ul style="list-style-type: none"> • Homelessness prevention and rapid rehousing (including emergency shelter); • Emergency financial and food assistance; • Supportive services for special needs populations; and • Non-housing anti-poverty services/programs.
5	Goal Name	Non-Housing Community Development
	Goal Description	Non-Housing Community Development activities to include small-scale capital improvement projects such as sidewalk repair and/or neighborhood park improvements within low-moderate income neighborhoods. Non-Housing Community Development activities provide an area-wide benefit, compared to a direct person or housing unit benefit.

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

It is estimated that 85 low-income households will be assisted with affordable housing during the five year plan period.

Public Housing Accessibility and Involvement –

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

As indicated in the Needs Assessment, the City of Portage does not have a Public Housing Authority (PHA) and has no public housing units. Furthermore, Kalamazoo County does not have a PHA and therefore, the Michigan State Housing Development Authority (MSHDA) serves as the PHA for Kalamazoo County. In 2002, however, Kalamazoo County did create a Public Housing Commission (PHC) that provides tenant based rental assistance within Kalamazoo County, which is in addition to rental assistance provided within Kalamazoo County via MSHDA.

Based on data provided in the Needs Assessment, there are approximately 1,057 project-based and housing choice vouchers utilized in Kalamazoo County, and as of December 2015, 78 vouchers were utilized in Portage. Furthermore, it is estimated that 35% of public housing residents have a disability and are in need of accessible housing units. Of the approximate 5,400 rental housing units in larger apartment complexes, 68 units are fully accessible (and about 500 units are wheelchair accessible). Based on this data, while there may be an adequate supply of accessible units for public housing residents within the City of Portage, the Non-Homeless Special Needs Assessment indicates a growing need for accessible housing for persons with disabilities, whether they are public housing residents or not.

Activities to Increase Resident Involvements

The City of Portage will continue to consult with MSHDA Housing Choice Voucher agents and the Kalamazoo County PHC on issues relevant to public housing and decent, affordable housing in general. Notices of public hearings relevant to the CDBG Program will also be routinely provided to these entities, as well as the Kalamazoo LISC Affordable Housing Partnership.

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

Not applicable.

Plan to remove the ‘troubled’ designation

MSHDA is the PHA for the City of Portage and Kalamazoo County and does not have a troubled PHA designation.

Barriers to affordable housing –

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following strategies will be undertaken during the plan period to address affordable housing:

- Continue to participate on the Kalamazoo LISC Affordable Housing Partnership and other regional initiatives to address affordable housing issue throughout Kalamazoo County.
- Continue Home Buyer Assistance through the CDBG Housing Program to increase affordable home ownership opportunities for low-income households;
- Pursue opportunities to facilitate affordable rental housing by: 1) partnering with housing developers by providing CDBG Program funding and/or tax abatement/PILOTs through the city General Fund;
- Annually review development regulations, fees and other city code requirements that may create barriers to affordable and fair housing;
- Continue General Fund and CDBG Program funding to support the provision of public services to low income individuals.

Homelessness Strategy –

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

As noted previously, the City of Portage actively participates in the CoC and its efforts to address homelessness in the community. Portage Police Officers and Park Rangers also assist the CoC with the annual Point-in-Time Survey, documenting unsheltered persons within the City of Portage. The city also works closely with other public service agencies that serve as portals to services, such as the Gryphon Place and the 2-1-1 service, the Portage Community Center and Housing Resources, Inc. which serves as the community's HARA. In addition, the City of Portage has developed and distributes educational information and referral tools for service providers or community members that come into contact with homeless and/or special needs persons. Finally, the city developed a "Quick Reference Help Guide" that is provided directly to homeless persons encountered within the community.

Addressing the emergency and transitional housing needs of homeless persons

The City of Portage has endorsed the CoC Ten Year Plan to End Homelessness, and the key strategies of this plan, which are:

- **Prevention** - Taking a proactive approach to keeping people housed; educating the community; advocating on related issues;
- **Rapid Re-Housing** - Getting homeless people into permanent housing as quickly as possible; creating new, affordable housing options;
- **System Change** - Ensuring people have access to supportive services to maintain housing stability; improving system effectiveness;
- **Building Community Capacity** - Coordinating local, state, and national resources in the community; improving agency capacity to serve; and tracking progress.

As noted above, prevention and rapid re-housing will be the focus in addressing the needs of homelessness, and these strategies should be prioritized in comparison to expanding the emergency shelter system and transitional housing services.

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

The CoC has developed strategies to improve the outcomes of assistance provided to homeless persons and in addition to homelessness prevention, focuses on efforts to rapidly re-house

homeless individuals and families. Based on data included in the 2015 HUD Supportive Housing Grant application, the CoC's length of stay for Emergency Shelters has been reduced to 28 days and to 89 days for all housing types (including transitional housing). The Housing Choice Voucher (HCV) system includes a homeless preference list and the CoC works with the local shelters to insure that the homeless are entered on the list. The CoC works closely with MSHDA HCV agents to know when/where turnover is occurring and help to locate persons and identify housing options. In addition to the HMIS system, the Vulnerability-Index (VI) and Service Prioritization Decision Assistance Tool (SPDAT) identifies households with the longest lengths of time homeless. The coordinated assessment agency (Housing Resources, Inc.) is implementing a Community Housing Matching & Planning process (January 2016) to match households with available resources. This process, which is available to Portage residents assigns individuals and families to a case manager, prioritizes those households that are most vulnerable, and matches them to available housing and subsidies and provides them with case management services that match their level of need.

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

As noted above, and in the Needs Assessment, the CoC has prioritized homelessness prevention efforts over building capacity for emergency shelter. In addition, the CoC has developed a Discharge Planning policy and relies on programs to incorporate federal, state and locally mandated policies and protocols that ensure persons are not routinely discharged into homelessness from institutions or systems of care. The coordinated access and assessment process identifies and coordinates individualized support needed for individuals and families with challenges related to any life transition. Risk factors for experiencing first time homeless are identified primarily through Housing Resources, Inc. (coordinated assessment agency) programs such as Eviction Diversion and Family Stabilization for Educational Success. CoC prevention programs identifies a primary predictor of first time homelessness as low and very low income/poverty and secondary predictors as unemployment, history of job loss, lack of work experience/skills, undiagnosed or untreated mental illness, chronic health issues, intimate partner violence and a lack of social or familial support.

Lead based paint Hazards –

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

As indicated in the Market Analysis, there are 790 owner housing units and 285 renter housing units built before 1980 with children present that pose the greatest risk for lead-based paint hazards. Fortunately, these housing units represent only 5.7% of the total housing units in the city.

Nevertheless, public education on the risks of lead-based paint hazards is achieved via the PORTAGER municipal newsletter and the city web site. In addition, each household that receives CDBG Program housing assistance is provided information regarding lead-based paint hazards prior to the start of any housing improvement project. Finally, all CDBG Program housing improvement projects ensure that lead-based paint safe work practices are followed by the contractor, in accordance with HUD regulations.

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

The actions listed above increase the awareness of lead-based paint hazards and ensure that housing improvement projects are carried out in a manner that reduces the exposure to lead-based paint, especially among young children.

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

The City of Portage has developed detailed Housing Assistance Program guidelines that include procedures for notifying program participants of lead-based paint hazards, assessing lead-based paint prior to and after a housing improvement project, and ensuring that contractors are properly licensed in lead-based paint safe work practices and follow such practices in carrying out their housing improvement work activities.

Anti-Poverty Strategy –

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

As indicated in the Needs Assessment and Market Analysis, 31.6% of Portage households are low-income, earning less than 80% of the AMI for Kalamazoo County. In addition, 1,755 households are extremely low income (9.2% of total households), earning less than 30% of the AMI, an income level that is generally at or below the poverty level. As also indicated in the Needs Assessment and Market Analysis, extremely low income households are also most at risk of becoming homeless.

While the city does not provide programs directly aimed at reducing the number of poverty-level families within the community, it does provide funding through both the CDBG Program and the city General Fund to assist persons experiencing poverty. Examples include:

- Annual allocation of funding from the CDBG Program and General Fund to provide public services to low-income Portage residents. Public services that provide basic human needs to vulnerable and at-risk households are prioritized for funding.
- The CDBG Program will provide ongoing emergency repair grants and housing rehabilitation program assistance to low-income households. Extremely low and very low-income households receive no-interest deferred loans for housing rehabilitation assistance.
- Tax abatements/PILOTs for affordable rental housing developments.
- Poverty tax exemptions for homeowners struggling to pay property taxes.
- As noted above, the city will continue to participate in the planning and implementation efforts of the Kalamazoo LISC Affordable Housing Partnership (and CoC) to address affordable housing, with a focus on homelessness prevention and rapid re-housing.

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

The efforts to reduce poverty noted above are incorporated into this Strategic Plan, and will be considered during the preparation of each Annual Action Plan and Consolidated Annual Performance Evaluation Reports (CAPERs), consistent with the CDBG Program.

Monitoring –

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

The City of Portage regularly constructs with sub-recipients for public services and fair housing services and periodically subcontracts with non-profit housing developers on rehabilitation of affordable owner-occupied and renter-occupied housing. The Department of Community Development receives reports from public service and fair housing agencies on a biannual or quarterly basis and makes periodic monitoring visits. Housing contractors are monitored regularly while a project is underway and thereafter to ensure compliance with HUD regulations. Any new programs developed as a result of the Consolidated Plan or individual Annual Action Plan that will utilize sub-recipients will also be monitored in a similar manner.

With regard to self-evaluation and monitoring, review of expenditures and program income receipt (including timeliness of expenditures), program activities accomplishments and staff evaluation occurs at least quarterly, or more frequently as appropriate. In addition, grant performance is evaluated through the preparation of bi-annual reports to HUD regarding labor standards for any projects to prevailing wage (Davis Bacon requirements), annual reports on contractors and subcontractors, including outreach to women and minority owned contractor outreach, annual and project specific Environmental Review, and Consolidated Annual Performance Evaluation Reports.