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PORTAGE
A Place for Opportunities to Grow

City of Portage Community Development Block Grant Program

CONSOLIDATED PLAN:
Strategy for Housing and
Community Development Needs

February 14, 2011

CITY OF PORTAGE CONSOLIDATED PLAN

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EXECUTIVE SUMMARY

The FY 2011-2015 Consolidated Plan represents a comprehensive analysis and strategic plan for housing and community development needs in the City of Portage for the upcoming five-year period. The Consolidated plan, as provided for in the Cranston Gonzales National Affordable Housing Act of 1990, is required in order to apply for certain federal funds, such as the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) entitlement program, which has been awarded to the city since the mid-1970s. The Consolidated Plan also includes the Analysis of Impediments to Fair Housing, which examines the housing problems amongst protected classes of citizens under federal and state fair housing statutes, and ways in which the City of Portage can affirmatively further fair housing opportunities within the community. The final element of the Consolidated Plan is the FY 2011-12 Annual Action Plan, which includes the application for federal funding and outlines the proposed activities and expenditures for the upcoming fiscal year, consistent with the long-term FY 2011-15 Consolidated Plan. Activities carried out with CDBG funds must meet three national objectives: 1) benefiting low and/or moderate income persons, 2) aiding in the prevention or elimination of blight, and 3) meeting urgent community development needs.

While the City of Portage FY 2011-12 entitlement grant has been established at \$219,187, over the past decade, the city has experienced ongoing reductions in CDBG program funding. Additionally, over the next five years it is uncertain what impact 2010 Census data will have on the entitlement grant program, as communities in growing areas of the country may be added as new grantees, and the overall appropriations for the program are not anticipated to increase due to constraints on the federal government budget. If CDBG funding to the City of Portage is further reduced, the activities proposed to meet housing and community development needs would have to be modified accordingly.

Sections I through III outline the steps involved in the six month process of developing the Consolidated Plan, including coordination and consultation and with outside agencies, and the citizen participation plan including public hearings and opportunities provided for public comment and input.

Sections IV, V and VI provide a community profile, housing condition and market analysis, and housing, homelessness and community development needs assessment. The data utilized for the plan is derived from a number of sources, including: 1) the 2005-2009 American Community Survey, which are five-year estimate data; 2) HUD-required Comprehensive Housing Affordability Strategy (CHAS) data derived from 2005-2007 American Community Survey three-year estimate data; and 3) 2000 US Census data (detailed 2010 US Census data was not yet available at the time the plan was developed). The following summarizes the findings of these sections of the Consolidated Plan:

- Population: Between 2000 and 2009, there was a 2.4% increase in population, from 44,926 to 45,999. This growth rate compared to 9.6% between 1990 and 2000.
- Median Age: Between 2000 and 2009, the median age increased slightly from 36.0 to 36.8 years. Within specific age groups, persons under 19 years, and persons over 65 years of age

increased as a percentage of the overall population, while wage earners (25-64 years) decreased as a percentage of the population.

- Race and Ethnicity: The city has become more diverse, with a minority population comprising 12.5% of the total population in 2009, compared to 8.7% in 2000.
- Income and Poverty: In 2009 there were 7,145 low income households (36.8% of all households), compared to 5,737 in 2000 (31.6% of all households). In addition, 6.3% of the Portage population had incomes at or below the federal poverty rate, compared to 4.8% in 2000.
- Housing Units: Similar to population growth, there was a 2.6% increase in housing units between 2000 (19,380) and 2009 (18,885). Housing tenure has remained unchanged, as 69% of occupied housing units are owner-occupied and 31% are renter occupied. In addition, occupancy rates have decreased slightly with the recent housing market down turn, with 94.8% of housing units occupied in 2009, compared to 96.1% in 2000.
- Cost of Housing: The median value of owner-occupied housing in 2009 was \$157,400, a 30.3% increase from 2000 (\$120,800). However, this growth rate is lower in comparison to the previous decade (1990-2000), which had a 67.7% increase in values. The median gross rent has increased to \$650 in 2009, from \$541 in 2000. Despite recent reductions in housing values, affordability of housing continues to be a problem for low-income households in the community. In addition, mortgage foreclosures have increased over the past five years, which can negatively impact the housing market and neighborhood quality.
- Condition of Housing: In 2009, it is estimated that 202 housing units were substandard compared to 308 housing units in 2000. These housing units represent 1.1% of the housing stock. In comparison to housing costs, condition of housing is not as significant of a concern.
- Affordable Housing: The Comprehensive Plan and Zoning Ordinance provide for a range of affordable housing options. City tax policies, including low taxes and adoption of tax abatements for affordable housing developments help foster, and remove potential barriers to, affordable housing. In addition, approximately 1,050 units of affordable rental housing (19% of subsidized housing in Kalamazoo County) are available within the City of Portage, which is proportionate to the housing units in the city as a percentage of the county overall.
- Homelessness: The need for emergency housing and homelessness prevention remains significant. In 2009, 8,613 persons received 109,490 nights of emergency shelter, and the number of emergency shelter nights between 2005 and 2009 increased 32% in comparison to data from 1993-2003. On the last "Point-in-Time" homeless count conducted in January 27, 2010, 679 persons were homeless in Kalamazoo County, with 6% of 41 persons estimated to have last resided in the City of Portage. There is an estimated unmet need for 1,214 beds for homeless individuals and families with children in Kalamazoo County.
- Housing Needs: In 2007, there were 4,350 low-income households (61% of low-income households) with a housing cost burden, paying over 30% of their income on housing expenses, compared to 47% with a housing cost burden in 2000. For low-income homeowners, 62% of households had a housing cost burden, whereas 60% of renter households had a housing cost burden. When the condition of housing is added to housing cost burden, a

slightly higher number of households (4,520) had a housing problem, stemming from substandard or overcrowded housing.

- **Housing Needs by Race/Ethnicity:** When examining housing problems by race and ethnicity, the data indicates several minority and ethnic groups have a high percentage of housing problems, which is disproportionate to the overall low-income population.
- **Special Needs Housing:** In 2010, there were approximately 120 units of special needs housing available within the city. However, based on 2007 data there are 1,232 households with a disability and housing problem within the community.
- **Community Development Needs:** As the city has a dedicated Capital Improvement Program, identified non-housing community development needs identified were limited to: 1) neighborhood improvement efforts such as the Neighborhood Support Program, which aids in the prevention and elimination of blight; 2) small-scale neighborhood capital improvement projects; and 3) human/public service activities that assist with addressing homelessness and anti-poverty needs of the community.

Section VII outlines the Strategic Five-year Plan with regard to meeting the identified needs. A summary of the strategies is provided in the table below:

Specific Objectives	Performance Measure (Indicators)	Expected Units	Actual Units	
Rental Housing Objectives				
As General Fund budget resources permit, partner with developers by providing tax abatements (PILOTs) to meet federal and state financing or assistance to facilitate affordable rental housing	Provide Decent Housing with New or Improved Affordability (Housing Units)	Based on Requests Received	To be specified in annual performance report submitted to HUD not more than 90 days after end of each Program Year	
As funding is available, partner with non-profit developers to provide pre-development and/or rehabilitation funds to assist with affordable rental housing	Provide Decent Housing with New or Improved Affordability (Housing Units)	5		
Owner Housing Objectives				
Assist low-income households with the purchase of affordable homes through homebuyer assistance programs funded by federal and state resources	Provide Decent Housing with New or Improved Affordability (Households)	10		
Provide emergency repair grants to low-income homeowners	Provide Decent Housing with New or Improved Sustainability (Housing Units)	10		
Provide exterior and interior rehabilitation assistance to low-income homeowners	Provide Decent Housing with New or Improved Sustainability (Housing Units)	80		
As funding is available, partner with non-profit developers to provide pre-development and/or rehabilitation funds to assist with the provision of affordable owner-occupied housing	Provide Decent Housing with New or Improved Sustainability (Housing Units)	5		

Specific Objectives	Performance Measure (Indicators)	Expected Units	Actual Units
Community Development Objectives			To be specified in annual performance report submitted to HUD not more than 90 days after end of each Program Year
Promote neighborhood improvement through code administration and enforcement in target neighborhoods	Provide Suitable Living Environment with New or Improved Sustainability (Households)	1,750	
Public Facilities Objectives			
As funding may be available, provide small-scale park and/or capital improvements in target neighborhoods	Provide Suitable Living Environment with New or Improved Sustainability (Households)	1	
Public Services Objectives			
Provide emergency housing (including homelessness prevention and rapid re-housing services) and non-housing assistance through local human/public service providers to assist low-income households	Provide Economic Opportunity with New or Improved Sustainability (Households)	20,000	
Homeless Objectives			
Continue to actively participate on the Kalamazoo LISC Affordable Housing Partnership and other county-wide initiatives	--	Annual planning and grant applications for federal/ state funding	
As funding is available, consider financial support through the CDBG and General Fund for homeless prevention, rapid re-housing and emergency shelter services	Provide Economic Opportunity with New or Improved Sustainability (Households)	To Be Determined and as established with grantee contracts	
As funding is available, partner with for-profit and non-profit developers to provide pre-development and/or rehabilitation funds to assist with the provision of transitional and/or permanent supportive housing	Provide Decent Housing with New or Improved Affordability (Housing Units)		
Special Needs Objectives			
None Identified			
Economic Development Objectives			
None Identified			

Section VIII includes the FY 2011-12 Annual Action Plan. The Annual Action Plan outlines proposed projects that will be undertaken with the \$309,187 expected to be available to the City of Portage for FY 2011-12 (including a \$219,187 entitlement grant, \$40,000 in anticipated program income, and \$50,000 in unanticipated program income and unexpended funds from prior program years). For FY 2011-12, the following projects/expenditures are proposed:

Housing Rehabilitation Assistance Program (loans and grants)	\$119,525
Down Payment Assistance Program	\$6,000
Neighborhood Improvement-Code Administration and Enforcement	\$69,269
Neighborhood Improvement-Westfield Park Playground Replacement	\$25,000
Human/Public Services	\$47,334
Grant Administration and Fair Housing Activities	\$42,059
TOTAL	\$309,187

The final and separate element of the Consolidated Plan includes the Analysis of Impediments to Fair Housing. As part of the Consolidated Plan, the City of Portage certifies that it will undertake Fair Housing Planning, and affirmatively further fair housing opportunities in the community through the following:

- Completion of an Analysis of Impediments to Fair Housing (AI);
- Identify actions to eliminate or reduce impediments;
- Maintain records of fair housing activity.

While the AI study is not required to be submitted to HUD for review and approval, the city is required to complete an update of the AI study as part of the Consolidated Planning process. The AI study includes a review of fair housing laws, potential public sector and private sector impediments to fair housing, results of testing regarding housing discrimination within the city, and proposed activities to help foster fair housing in the community.

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 form 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.
February 26, 2011	Publish summary of draft Consolidated Plan, including: projected use of funds for FY 2011-12, and Analysis of Impediments to Fair Housing.
February 26 – March 28, 2011	30-day public comment period for draft Consolidated Plan and FY 2011-12 Annual Action Plan.
March 28, 2011	Hold second public hearing to gather comments on the draft Consolidated Plan and FY 2011-12 Annual Action Plan.
March 29 – April 1, 2011	Finalize draft Consolidated Plan and FY 2011-12 Annual Action Plan.
April 12- May 10, 2011	Forward final draft Consolidated Plan and FY 2011-12 Annual Action Plan to City Council for review, approval and submission to HUD.
May 11, 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

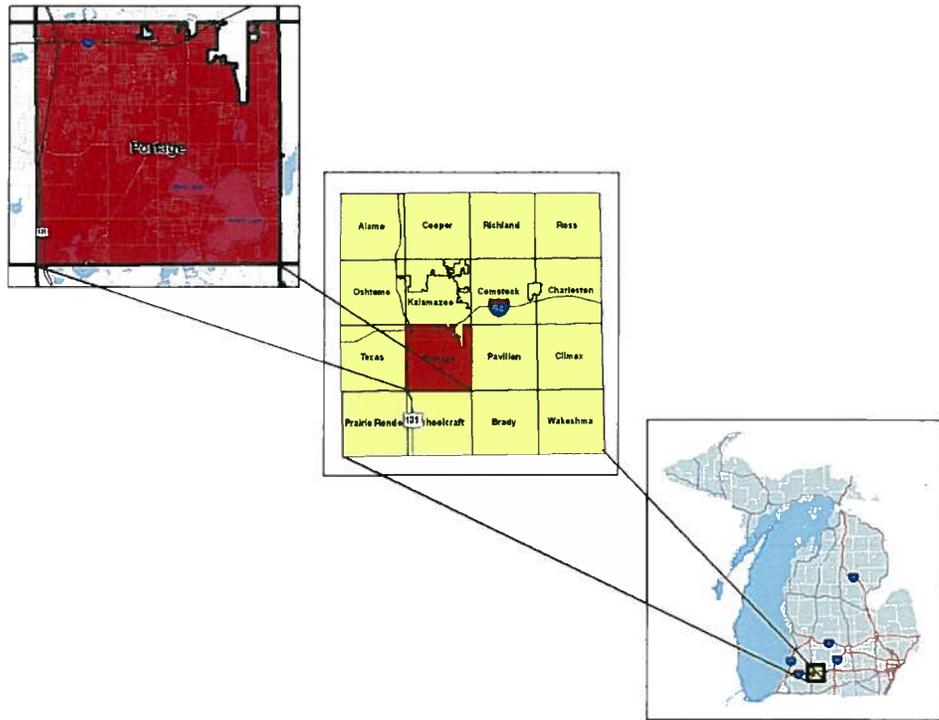
The Community Development Director or his/her designee will provide a timely written answer to written complaints or grievances within 15 working days.

IV. COMMUNITY PROFILE

A. Introduction

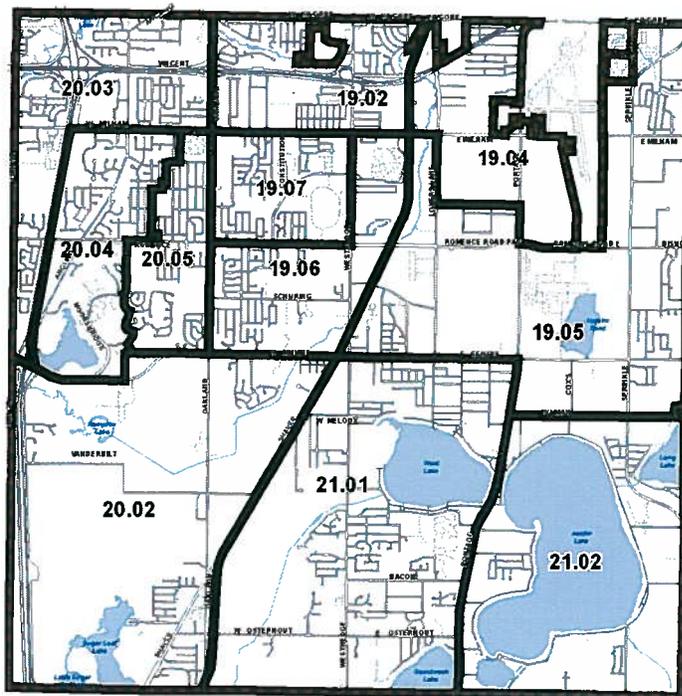
The City of Portage contains approximately 34.7 square miles and is located in Southwest Michigan, immediately south of the City of Kalamazoo in Kalamazoo County. As shown in the maps below, Portage is nearly equidistant to Detroit and Chicago, and has major freeways that connect Portage with all of 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% of the total population in 2009, as compared to 8.7% in 2000, and 6.6% in 1990. In addition, the percent of population with Hispanic ethnicity increased from 1.4% in 1999 to 3.0% 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, 1,775 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, 3,090 households had a family income between 50.1-80% of the AMI, and 1,515 households 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.

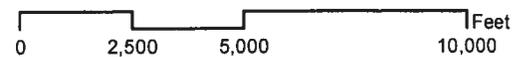
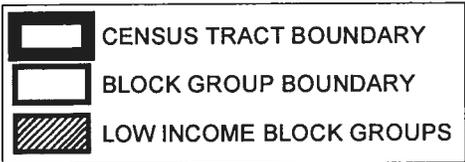
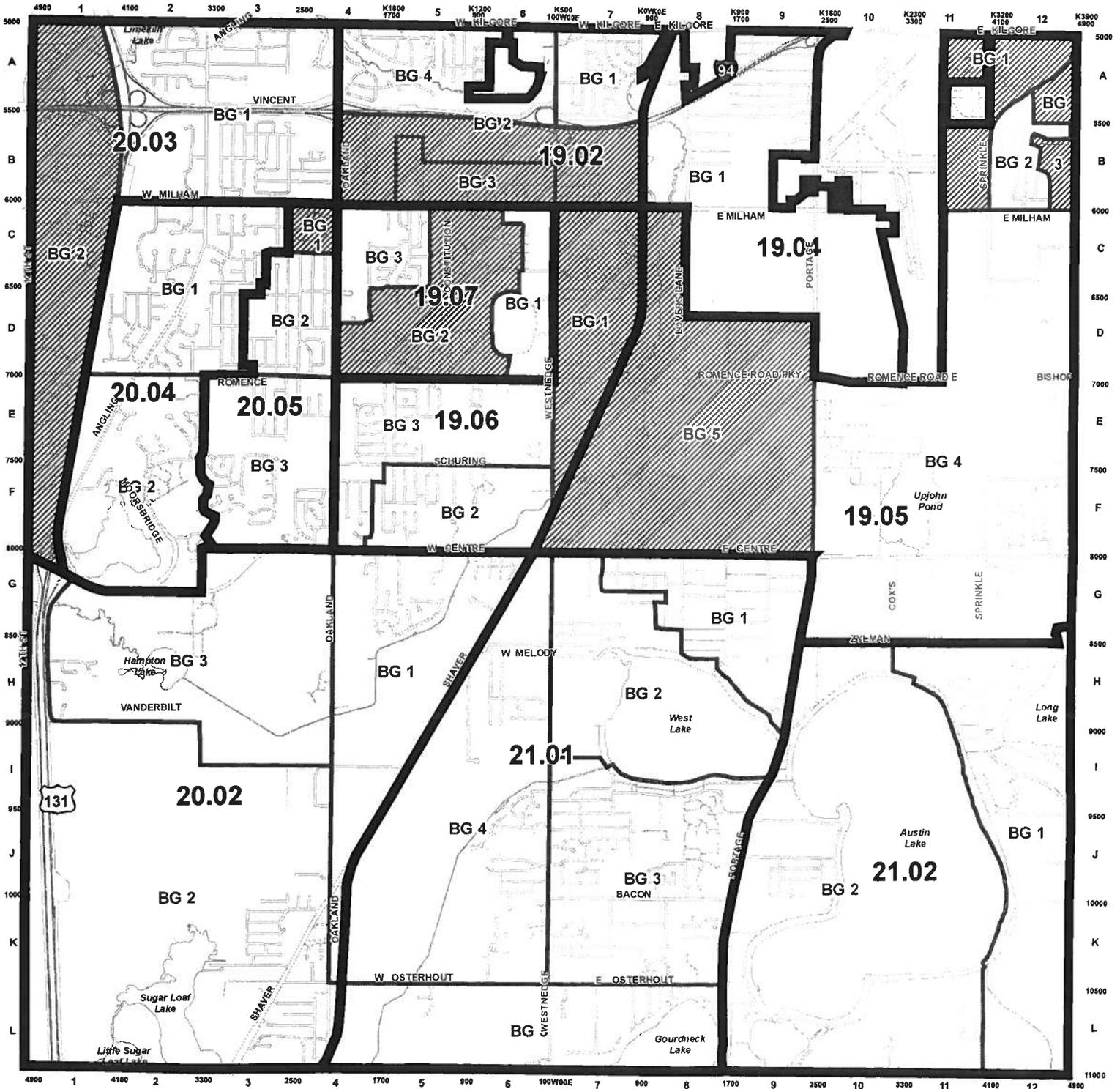
Table 6
2000 Area Median Income and 2009 Median Family Income by Census Tract

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% 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.

MAP 3 Low Income Neighborhoods Census Tract / Block Group Map



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% 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% of Portage housing units were owner-occupied and 30.8% 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% 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

Tables 12 and 13 evaluate the affordability of vacant housing units for sale and for rent, and occupied housing units, 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, Tables 14a and 14 b

With regard to vacant housing units for rent, 440 were available and affordable to low income households. Of these rental units, 70.9% (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. Of 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 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 occupied housing units, the Table 13 below shows the affordability of renter-occupied and owner-occupied housing units.

Table 13
Affordability Gaps

	Renter-Occupied Housing	Owner-Occupied Housing
Units Affordable at 30% AMI	420	N/A
% occupants at or below 30% AMI	51.2%	N/A
% occupants 30-50% AMI	14.3%	N/A
% occupants 50-80% AMI	23.8%	N/A
% occupants above 80% AMI	10.7%	N/A
Units Affordable at 50% AMI	2,070	1,745
% occupants at or below 30% AMI	16.9%	6.6%
% occupants 30-50% AMI	35.7%	12.0%
% occupants 50-80% AMI	23.2%	27.2%
% occupants above 80% AMI	24.2%	54.2%
Units Affordable at 80% AMI	3,175	6,440
% occupants at or below 30% AMI	21.1%	5.5%
% occupants 30-50% AMI	16.5%	6.1%
% occupants 50-80% AMI	29.6%	11.6%
% occupants above 80% AMI	32.8%	76.8%
Units Affordable above 80% AMI	270	5,175

Source: 2005-2007 HUD CHAS data, Tables 15a, 15b, and 15c

With regard to renter-occupied housing, a high percentage (95.5%) of housing units are affordable to low-income households at or below 80% of AMI, while 72% of such housing units were occupied by low-income households. With regard to owner-occupied housing, 61.3% of owner-occupied housing units were affordable to low-income households at or below 80% of AMI, while only 28.3% of such households were occupied by low-income households.

Related to the cost of housing are trends in home foreclosures, which have been on the rise over the past several years, consistent with regional, state and national trends. The number of foreclosures in the City of Portage has increased from 80 in 2005 to 148 in 2009. In comparison to trends in Kalamazoo County, mortgage foreclosures in Portage comprised an averaged 14.9% of all mortgage foreclosures in Kalamazoo County over the past five years, while housing units in Portage represent approximately 19% of all housing units in the county.

In April 2009, the City of Portage prepared an analysis of foreclosure trends and future foreclosure risk for a Neighborhood Stabilization Program (NSP) grant application submitted to the MSHDA. Based on data compiled by HUD for the NSP program (authorized by the Housing and Economic Recovery Act of 2008), while foreclosures are dispersed throughout the community, several neighborhoods in north Portage, shown in Table 14 below, have a higher rate of predicted future foreclosure, according to HUD NSP data (MSHDA determined that areas with a Risk Score of six or greater were eligible for NSP funding).

**Table 14
Foreclosure Risk, 2009**

Census Tract-Block Group	Risk Score	HMDA High Cost Loans	Predicted 18-month Foreclosure	USPS Vacancy
19.02-1	7	28%	5%	3%
19.02-2	7	28%	5%	3%
19.02-3	7	28%	5%	3%
19.02-4	7	28%	5%	3%
19.04-1	7	29%	5%	2%
19.05-1	7	29%	5%	2%
19.05-2	7	29%	5%	2%
19.05-3	7	29%	5%	2%
19.05-4	7	29%	5%	2%
19.05-5	7	29%	5%	2%
19.07-1	6	20%	4%	5%
19.07-2	6	20%	4%	5%
19.07-3	6	20%	4%	5%

Source: 2009 HUD NSP data

While increased foreclosures in the community are a concern and can adversely impact the housing market and housing values, the City of Portage has not experienced high levels of disinvestment in the community, or in the neighborhoods with a higher foreclosure risk score. However, foreclosures are anticipated to be a continuing issue for the community and region over the next several years, and evaluation and monitoring of the impacts of foreclosure trends will be ongoing.

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 15 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 15
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. In addition, over the past five years, only four housing units have been determined unsuitable for rehabilitation and required demolition by the owner or the city via the Construction Board of Appeals

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 16 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 16
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, Table 13

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% 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 6% 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% 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 LHAF 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% 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 20-40% of the units receive additional rent subsidies for individuals or families at or below 80% 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% 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% 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 one-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% 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

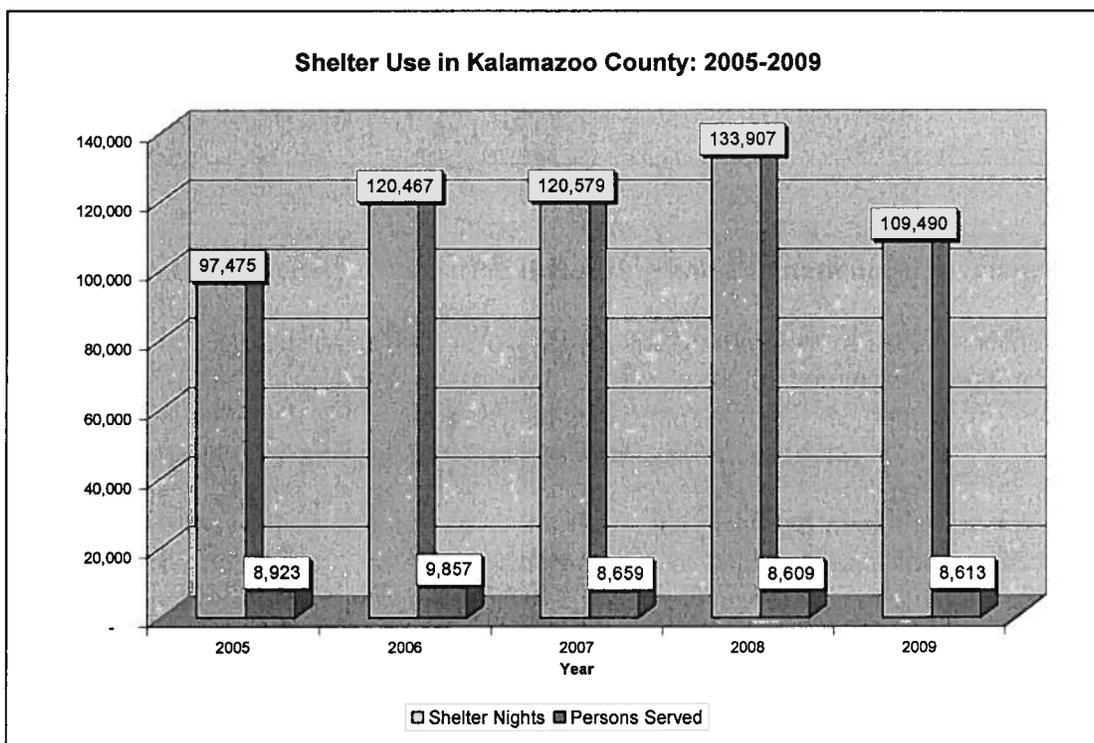
Housing located in Portage for persons with special needs include the following:

- 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 to 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 17 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 17
Continuum of Care: Homeless Population and Subpopulations Chart
Point-In-Time Summary for Kalamazoo County - January 27, 2010 (CP Table 1A)

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 6% 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 18
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
CATHOLIC FAMILY SERVICES	THE ARK	269077	C	YMF	
HOUSING RESOURCES INC	FAMILY SHELTER	263222	C	HC	
KALAMAZOO COMMUNITY MENTAL HEALTH SUSTANCE ABUSE SERVICES	OAKLAND HOUSE	263222	C	SMF	
KALAMAZOO GOSPEL MISSION	GOOD SAMARITAN MEN	263222	C	SM	
KALAMAZOO GOSPEL MISSION	GOOD SAMARITAN-WOMEN	263222	C	SF	
KALAMAZOO GOSPEL MISSION	MENS DIVISION	263222	C	SM	
KALAMAZOO GOSPEL MISSION	WOMENS DIVISION	263222	C	SF	
KALAMAZOO GOSPEL MISSION	WOMENS-FAMILY	263222	C	HC	
OPEN DOOR NEXT DOOR SHELTERS	NEXT DOOR SHELTER	263222	C	SF	
OPEN DOOR NEXT DOOR SHELTERS	OPEN DOOR SHELTER	263222	C	SM	
YWCA	DOMESTIC ASSAULT PROGRAM	263222	C	SMF+HC	DV

Inventory type	A	B
178		
46		
132		
0		
0		
132		
100%		

KEY: Target Population A
 CO: couples only, no children
 HC: households with children
 DV: 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)
 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

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	HMIS Beds for Households with Children	HMIS Beds for Households without Children	Percentage of HMIS Beds for Households with Children	Percentage of HMIS beds for Households without	Total Seasonal Beds	Number of Seasonal Beds Available in HMIS
CATHOLIC FAMILY SERVICES	THE ARK	269077	C	YMF		Yes	13	13	0	13	13	0	100%		0	0
HOUSING RESOURCES INC	FAMILY SHELTER	263222	C	HC		Yes	24	6	0	24	24	0	100%		0	0
KALAMAZOO COMMUNITY MENTAL HEALTH SUSTANCE ABUSE SERVICES	OAKLAND HOUSE	263222	C	SMF		Yes	0	0	14	14	0	14	100%		0	0
KALAMAZOO GOSPEL MISSION	GOOD SAMARITAN MEN	263222	C	SM		No	0	0	88	88	0	88	100%		0	0
KALAMAZOO GOSPEL MISSION	GOOD SAMARITAN-WOMEN	263222	C	SF		No	0	0	36	36	0	36	100%		0	0
KALAMAZOO GOSPEL MISSION	MENS DIVISION	263222	C	SM		No	0	0	88	88	0	88	100%		0	0
KALAMAZOO GOSPEL MISSION	WOMENS DIVISION	263222	C	SF		No	0	23	24	24	0	24	100%		0	0
KALAMAZOO GOSPEL MISSION	WOMENS-FAMILY	263222	C	HC		No	95	0	0	95	0	95	100%		0	0
OPEN DOOR NEXT DOOR SHELTERS	NEXT DOOR SHELTER	263222	C	SF		No	0	0	6	6	0	6	100%		0	0
OPEN DOOR NEXT DOOR SHELTERS	OPEN DOOR SHELTER	263222	C	SM		No	0	0	6	6	0	6	100%		0	0
YWCA	DOMESTIC ASSAULT PROGRAM	263222	C	SMF+HC	DV	No	46	12	0	46	0	46	0%		0	0

Source: Kalamazoo LISC Affordable Housing Partnership November 2010 HUD Exhibit 1 Planning Document, Housing Inventory Chart data only

Table 18
Emergency Shelter, Transitional Housing and Permanent Supportive Housing: Housing Inventory Chart

Housing Inventory Chart: Transitional Housing

Total Year-Round Beds - Household without Children	
1. Current Year-Round Transitional Housing (TH) Beds for Households without Children	64
1A. Number of DV Year-Round TH Beds for Households without Children	0
1B. Subtotal, non-DV Year-Round TH Beds for Households without Children	64
2. New Year-Round ES Beds for Households without Children	0
3. Under Development Year-Round TH Beds for Households without Children	0
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	
6. Current Year-Round TH Beds for Households with Children	258
6A. Number of DV Year-Round TH Beds for Households with Children	53
6B. Subtotal, non-DV Year-Round TH Beds for Households with Children	205
7. New Year-Round TH Beds for Households with Children	0
8. Under Development Year-Round TH Beds for Households with Children	0
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
 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

Organization Name	Program Name	Geo Code	Inventory type	Target Population	HUD Funding Information		All Year-Round Beds/Units				Year-Round Beds in HMIS		Percentage of HMIS Beds for Households without Children
					Does this program receive HUD McKinney-Vento	Units for Households with Children	Beds for Households with Children	Beds for Households without Children	Total Year Round Beds	HMIS Beds for Households with Children	Year-Round Beds for Households without Children	Percentage of HMIS Beds for Households with Children	
CATHOLIC FAMILY SERVICES	CARING NETWORK	269077	C	A	Yes	10	5	0	0	10	10	0	100%
CATHOLIC FAMILY SERVICES	DIRECTIONS/PORTAGE HOUSE	269077	C	B	Yes	16	11	0	0	16	16	0	100%
CATHOLIC FAMILY SERVICES	MSHDA YOUTH TBRA	269077	C	SMF+HC	No	6	6	0	0	6	6	0	100%
COMMUNITY HEALING CENTERS	NEW BEGINNINGS	263222	C	SM	Yes	0	0	16	0	16	0	16	100%
HOUSING RESOURCES INC	MSHDA TBRA	269077	C	SMF+HC	No	128	61	1	0	129	128	1	100%
KALAMAZOO GOSPEL MISSION	FAMILY HOPE	263222	C	SMF+HC	No	4	4	3	0	7	4	3	100%
KALAMAZOO GOSPEL MISSION	NEW LIFE	263222	C	SM	No	0	0	18	0	18	0	18	100%
PUBLIC HOUSING COMMISSION	Public Housing Commission												
YWCA	Vouchers	269077	C	SMF	No	27	8	26	0	53	0	0	0%
YWCA	MSHDA TBRA	263222	C	HC	No	15	6	0	0	16	0	0	0%
YWCA	TRANSITIONAL SUPPORTIVE HOUSING	263222	C	HC	No	37	14	0	0	37	0	0	0%
HOUSING RESOURCES INC	HUD Rapid Re-Housing	269077	N	HC	Yes	14	4	0	0	14	14	0	100%

Source: Kalamazoo LISC Affordable Housing Partnership November 2010 HUD Exhibit 1 Planning Document, Housing Inventory Chart data only

Table 18
Emergency Shelter, Transitional Housing and Permanent Supportive Housing: Housing Inventory Chart

Housing Inventory Chart: Permanent Supportive Housing

Organization Name	Program Name	Geo Code	Inventory type	Target Population
Total Year-Round Beds - Household without Children				
1. Current Year-Round Permanent Housing (PH) Beds for Households without Children				
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				321
3. Under Development Year-Round PH Beds for Households without Children				0
4. Total Year-Round PH HIMS Beds for Households without Children				321
5. HIMS Bed Coverage: PH Beds for Households without Children				100%
Total Year-Round Beds - Households with Children				
6. Current Year-Round PH Beds for Households with Children				
6A. Number of DV Year-Round PH Beds for Households with Children				358
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				357
10. HIMS Bed Coverage: PH 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
 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

Organization Name	Program Name	Geo Code	Inventory type	Target Population	HUD Funding Does this program receive HUD McKinney-Vento	All Year-Round Beds/Units				Year-Round Beds in HIMS			
						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 without Children
HOUSING RESOURCES INC	HRI PERMANENT SUPPORTIVE HOUSING	269077	C	HC	Yes	112	35	0	0	112	112	0	100%
HOUSING RESOURCES INC	HRI RICKMAN HOUSE	269077	C	SMF	Yes	0	0	84	0	84	0	84	100%
PUBLIC HOUSING COMMISSION	FIRST BASE FULL COUNT	269077	C	SMF+HC	Yes	10	10	0	0	10	0	6	0%
KCMHSAS	HOME BASE 1	269077	C	SMF	Yes	67	23	8	8	104	67	37	100%
KCMHSAS	HOME BASE 2	269077	C	SMF+HC	Yes	25	13	34	0	59	25	34	100%
KCMHSAS	HOME BASE 3	269077	C	SMF+HC	Yes	12	5	4	0	18	12	4	100%
KCMHSAS	HOME RUN	269077	N	SMF	Yes	0	0	6	6	6	0	6	100%
MSHDA	HARP HOUSING CHOICE VOUCHERS	269077	C	HC	No	120	97	129	0	249	0	249	0%
YWCA	PERMANENT SUPPORTIVE HOUSING - PHASE I	269077	U	HC DV	No	6	2	0	0	6	0	0	0%
YWCA	PERMANENT SUPPORTIVE HOUSING - PHASE II	269077	U	HC DV	No	6	2	0	0	6	0	0	0%
KCMHSAS	SECOND BASE	269077	U	SMF	Yes	0	0	10	10	10	0	0	0%
KCMHSAS	GRAND SLAM	269077	U	SMF	Yes	0	0	9	9	9	0	0	0%

Source: Kalamazoo LISC Affordable Housing Partnership November 2010 HUD Exhibit 1 Planning Document, Housing Inventory Chart data only

VI. HOUSING, HOMELESS AND COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

A. Housing Needs

The following needs assessment will examine housing needs for extremely low, very low and low-income owners and renters, elderly persons, small and large families, and persons with disabilities in the City of Portage. There are 19,380 housing units in the City of Portage, 13,087 are owner-occupied, and 5,792 are renter-occupied. The extent of housing problems, such as cost burden and substandard housing (which includes lack of plumbing and/or kitchen facilities and/or overcrowding) will be evaluated in the following section of the plan. Cost burden is determined from the fraction of household gross income spent on housing costs. For renters, housing costs include rent plus utilities paid by the tenant. For owners, housing costs include mortgage, taxes, insurance and utilities. Households that spend more than 30% of income on housing are experiencing a moderate housing cost burden, and those spending over 50% of income on housing are experiencing a severe housing cost burden. Table 18 summarizes housing cost burden by income category and tenure, and differentiates between households with: any housing burden, a moderate housing cost burden, and severe cost burden.

Table 18
Low-income Owners and Renters by Income with a Housing Cost Burden: 2007

	Extremely Low Income (0-30% AMI)	Very Low Income (30-50% AMI)	Low Income (50-80% AMI)	Total
Owners	535	945	1,565	3,045
Number and Percent with a Moderate Housing Cost Burden	85 (16%)	255 (27%)	540 (34%)	880 (29%)
Number and Percent with a Severe Housing Cost Burden	360 (67%)	360 (38%)	285 (18%)	1,005 (33%)
Renters	1,240	1,330	1,525	4,095
Number and Percent with a Moderate Housing Cost Burden	140 (11%)	985 (74%)	455 (30%)	1,580 (38%)
Number and Percent with a Severe Housing Cost Burden	660 (53%)	225 (17%)	0 (0%)	885 (56%)
Total Low Income Households				7,145
Total with Any Housing Cost Burden				4,350
Percent Low-income Households with Any Housing Cost Burden				61%
Percent Low-income Owners with Any Housing Cost Burden				62%
Percent Low-income Renters with Any Housing Cost Burden				60%

Source: 2005-2007 HUD CHAS data, Table 4

Between 2000 and 2007, the percentage of all low-income households with a housing cost burden increased from 47% to 61%. While the value of owner-occupied housing has decreased over the past several years, and the number of renter-occupied units available at or below fair market rents has increased, housing affordability continues to be a challenge for low-income households in the community.

For owner-occupied households, 62% of all low-income homeowners had any housing cost burden. Of these households, 33% had a severe housing cost burden and 29% had a moderate housing cost burden. Extremely low-income homeowners are most impacted by the cost of housing, as 67% of such households had a severe housing cost burden. For renter-occupied households, 60% of all low-income renters have any housing cost

burden. Of these households, 56% had a severe housing cost burden, and 38% had a moderate housing cost burden. Very low-income renters had the highest prevalence of problems with regard to cost of housing, with 74% having a moderate housing cost burden and 17% having a severe housing cost burden.

In addition to housing cost burden, an analysis of additional housing problems, such as substandard housing (i.e., lacking complete plumbing facilities, kitchen facilities or overcrowding) is provided in Table 19 below. As noted in the “Condition of Housing” overview on pages 18-19, the City of Portage has a relatively small number of housing units (202 units or 1.1% of the housing stock) that were estimated to be substandard. Table 19 provides data by household income and tenure for households with any housing problem, which is a HUD statistic that combines housing cost burden, substandard and/or overcrowding into one data set.

**Table 19
Low-income Owners and Renters by Income with Any Housing Problem: 2007**

	Extremely Low Income (0-30% AMI)	Very Low Income (30-50% AMI)	Low Income (50-80% AMI)	Total
Owners	535	945	1,565	3,045
Number and Percent With Any Housing Problem	445 (83%)	665 (70%)	850 (54%)	1,960 (64%)
Renters	1,240	1,330	1,525	4,095
Number and Percent With Any Housing Problem	815 (65%)	1,230 (92%)	515 (34%)	2,560 (62%)
Total Low/Moderate Income Households				7,145
Total with Any Housing Problem				4,520
Percent Low-income Households with Any Housing Problem				63%

Source: 2005-2007 HUD CHAS data, Table 5

Based on the data in Table 19 above, which includes housing cost burden *and* condition of housing (i.e., substandard housing and overcrowding), there are an additional 170 low-income housing units with housing problems derived from more than the cost of housing alone (compared to data in Table 18 on the previous page). While condition of housing is a concern to be evaluated and addressed by the community, that data in Table 19 indicates that consistent with the previous Consolidated Plan, housing cost burden still comprises the largest share of housing problems experienced by low-income owner-occupied and renter-occupied households.

In addition to the above data on housing problems for all low-income owner and renter-occupied households, HUD requires an analysis of housing needs for small and large family households. While the 2005-2007 HUD CHAS data does not provide such data by income level, Table 20 below shows data regarding small family households (4 or fewer) and large family households (5 or more) with a housing problem (which includes housing cost burden and/or substandard or overcrowded housing).

Table 20
Housing Problems by Household Type: 2007

	Small Family Households (4 or Fewer)	Large Family Households (5 or more)
Owners	8,440	1,420
Number and Percent With Any Housing Problem	1,535 (18%)	320 (23%)
Renters	1,925	325
Number and Percent With Any Housing Problem	490 (25%)	125 (38%)

Source: 2005-2007 HUD CHAS data, Table 4

As shown in the above table, small family renters had a higher percentage of households (25%) with a housing problem, compared to small family homeowner households (18%). Compared to small families, large family households had a larger percentage of such households with housing problems. For large family renters, 38% had a housing problem, while large family homeowner households had 23% of households with a housing problem.

Data is also available by race and ethnicity to determine if any racial or ethnic group has a disproportionately greater need for any income group in comparison to the population overall. Table 21 shows households with any housing problem by race and ethnicity.

Table 21
Housing Problems by Income, Race and Ethnicity: 2007

	Renters				Owners			
	0-30% of AMI	30-50% of AMI	50-80% of AMI	Over 80% AMI	0-30% of AMI	30-50% of AMI	50-80% of AMI	Over 80% AMI
White	840	1,055	1,285	1,655	535	890	1,425	9,620
# & % with Housing Problem	51%	91%	37%	9%	83%	69%	52%	14%
Black	305	170	145	95	0	15	20	225
% with Housing Problem	95%	100%	7%	16%	--	100%	100%	9%
All Other	85	0	60	50	0	40	70	465
% with Housing Problem	100%	--	42%	0%	--	100%	57%	13%
Hispanic	10	105	35	50	0	0	50	80
% with Housing Problem	100%	100%	0%	0%	--	--	100%	13%
All households	1,240	1,330	1,525	1,850	535	945	1,565	10,390
% with Housing Problem	65%	92%	33%	9%	83%	70%	54%	14%

Source: 2005-2007 HUD CHAS data, Table 1

Per HUD guidelines, a disproportionate housing need exists when the percentage of persons in a category of need who are a member of a particular race or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole. The data indicates that for extremely low-income renters (with household

incomes between 0-30% of AMI), all minority groups are experiencing disproportionate housing problems, with 95% of black, and 100% of other minority groups and Hispanics having housing problems. Amongst homeowners in the very low-income category (30-50% of AMI), blacks and other minority groups had disproportionate needs as 100% of such households had a housing problem. In addition, among low income homeowners (50-80% of AMI), blacks and Hispanics experienced a similar disproportionate need, with 100% having a housing problem. These findings will be further evaluated and discussed in the update to the Analysis of Impediments to Fair Housing Study.

B. Special Needs Populations

The following evaluates individuals in need of specialized care and housing. This section includes a review of housing needs for the elderly, frail elderly, and persons with disabilities including mental illness, developmentally disabled, physically disabled, substance abusers, persons with HIV/AIDS, and victims of domestic violence.

The presence of a disability can be exacerbated when households are of low-income and do not have the financial means for proper support services and housing. Table 22 provides data on the disability status of Portage residents by age, type of disability and employment status. New data on disability status for the City of Portage is not yet available from the U.S. Census Bureau (via the 2005-2009 American Community Survey data). Therefore, the data below is from the 2000 Census.

Table 22
Disability Status: 2000

Population 5 yrs. & older	41,689
With a disability	6,279
% w/disability	15.1%
Population 5-15 years	7,407
With a disability	471
% w/disability	6.4%
Population 16-64 years	29,120
With a disability	3,811
% w/disability	13.1%
Sensory	612
Physical	1,396
Mental	1,111
Self-care	452
Going outside the home	1,015
Employment disability	2,180
Population 65 years & older	5,162
With a disability	1,997
% w/disability	38.7%
Sensory	659
Physical	1,417
Mental	520
Self-care	439
Going outside the home	939
Population 21-64	26,246
With a disability	3,537
% employed	61.5%
Without a disability	22,709
% employed	83.6%

Source: 2000 Census, SF4

The 2000 census data indicated 15.1% of the population five years and older residing in Portage had some type of disability. Within the wage-earner category of 21-64 years, 13.5% had a disability, and of those that are disabled, 61.5% were unemployed, which likely results in problems with affordable housing. The following addresses specific types of disabilities and estimates potential special housing needs.

Physically Disabled. Physically disabled persons are those having an illness or impairment that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting or carrying. In 2000, 2,813 persons had a physical disability. Within the 16-64 years and 65 years and older age groups, physical disabilities were the largest category of the types of disabilities enumerated.

Severely Mentally Ill. The HUD definition of Severe Mental Illness (SMI) includes the diagnoses of psychoses and the major affective disorders. Additionally, the illnesses must qualify as chronic, meaning that it has existed for at least one year. In 2000, 2,044 persons in Portage were identified as having a mental disability. Mental disabilities among children (5-15) was the most common type of disability (413 of 471 children with a disability had a mental illness). More recent data indicates that between October 2009 and September 2010, 361 adults and 218 children from Portage were provided mental health services by Kalamazoo Community Mental Health Substance Abuse Services.

Developmentally Disabled. A developmental disability is a mental and/or physical impairment that occurs before the age of 22 from a birth defect or an accident. The Census Bureau does not specifically define persons with developmental disabilities. However, according to the Association of Retarded Citizens, 1.5% of the national population has a developmental disability. In 2000, the total population of the City of Portage was 44,926. Based on the above, it was estimated that 673 persons had a developmental disability in Portage. More recent data indicates that between October 2009 and September 2010, 123 adults and 26 children with a developmental disability from Portage were provided health services by the Kalamazoo Community Mental Health Substance Abuse Services.

Substance Abusers. Alcohol/other drug abuse is defined as an excessive and impairing use of alcohol or other drugs, including addiction. The Census Bureau does not define persons with a substance abuse disability. However, Kalamazoo Community Mental Health Substance Abuse Services screens approximately 30,000 persons in the county annually for substance abuse services. It is estimated that 5,631 persons from the City of Portage had a substance abuse problem, using the 2009 city population as a percentage of county population. The county program serves persons who are not otherwise able to be treated with private insurance or their own financial means. More recent data indicates that between October 2009 and September 2010, 197 adults and 6 children from Portage were provided substance abuse treatment assistance by the Kalamazoo Community Mental Health Substance Abuse Services.

Persons with AIDS/Related Diseases. According to the Kalamazoo County Health and Community Services Department, as of October 2010, there were 288 Kalamazoo County residents with HIV/AIDS (145 with AIDS) and 23 Portage residents with HIV/AIDS (14 with AIDS). The Center for Disease Control estimates that one-third to one-half of persons with AIDS are either homeless or in danger of losing their housing. Using the

more conservative estimate, this would equate to 7 persons with AIDS in Portage in need of housing.

Victims of Domestic Violence: The YWCA provides emergency shelter, transitional and permanent supportive housing, along with counseling services to victims of domestic violence within Kalamazoo County. According to statistics provided by the YWCA, Kalamazoo County law enforcement responded to 3,520 incidents of domestic violence in 2009, up from 3,434 in 2008 and 3,105 in 2007. In addition, over the past five years, the YWCA has provided an average of 13,662 nights of crisis shelter to victims/survivors of domestic violence. With regard to Portage in particular, over the past five years, an average of 30 adults/children have received emergency shelter services and counseling from the YWCA each year, and the need for safe housing for domestic violence victims has remained steady. The YWCA currently provides 11 units of transitional and/or permanent supportive housing within the City of Portage to domestic violence victims. Based on the average renter-occupied household size 1.95 persons and the average number of Portage residents served, there is a need for approximately 15 additional housing units to meet the community need.

Frail Elderly. The term “frail elderly” refers to persons over the age of 65 who for various reasons are unable to adequately care for themselves. Specifically, if a person has one or more limitations to Activities of Daily Living (e.g. difficulty eating, bathing, toileting by oneself) or Instrumental Activities to Daily Living (e.g. difficulty using the telephone, getting outside, shopping, doing light housework) and needs assistance to perform routine activities of daily living, the individual may be classified as “frail elderly”. Census data specifically identifying the “frail elderly” is not available. However, persons over the age of 75 (i.e., extra elderly) are often frail elderly or at risk of becoming frail elderly. In addition, as shown in the Table 22, 38.7% or 1,997 elderly persons had a disability in 2000. Table 23 further evaluates the needs of low-income elderly and frail elderly households.

**Table 23
Elderly and Frail Elderly Persons with a Housing Problem**

	Renters				Owners			
	0-30% of AMI	30-50% of AMI	50-80% of AMI	Over 80% AMI	0-30% of AMI	30-50% of AMI	50-80% of AMI	Over 80% AMI
Elderly	220	145	120	105	90	270	515	1,665
% with Housing Problem	68%	100%	0%	14%	39%	65%	41%	10%
Extra Elderly	65	185	215	220	165	300	270	705
% with Housing Problem	38%	100%	44%	0%	85%	67%	22%	8%
All households	1,240	1,330	1,525	1,850	535	945	1,565	10,390
% with Housing Problem	65%	92%	33%	9%	83%	70%	54%	14%

Source: 2005-2007 HUD CHAS data, Table 5

As shown in Table 23, 100% of very low-income (30-50% of AMI) elderly and extra-elderly renter households have a housing problem, and low-income (50-80% of AMI) extra-elderly renters have a higher percentage of households with a housing problem compared to all low-income renters. With regard to homeowners, 85% of extremely low-income (0-30% of AMI) extra-elderly owners have a housing problem, and 65% of elderly, and 67% of extra-elderly very low-income (30-50% of AMI) owners also have a housing problem.

Table 24 further evaluates the housing needs of persons with a disability, and includes those with mobility or self-care limitations. Mobility or self-care limitations include all households where one or more persons has: 1) a long-lasting condition that substantially limits one or more basic physical activity, and/or 2) a physical, mental, or emotional condition lasting more than 6 months.

Table 24
Households with a Disability and Housing Problem

	Renters				Owners			
	0-30% of AMI	30-50% of AMI	50-80% of AMI	Over 80% AMI	0-30% of AMI	30-50% of AMI	50-80% of AMI	Over 80% AMI
Households with Disability	125	135	220	700	65	150	120	20
% with Housing Problem	68%	78%	50%	16%	38%	83%	46%	0%
All households	1,240	1,330	1,525	1,850	535	945	1,565	13,435
% with Housing Problem	65%	92%	33%	9%	83%	70%	54%	25%

Source: 2005-2007 HUD CHAS data, Table 6

Based on the data above, well over half (63%) of all low-income renter households with a disability have a housing problem. With regard to homeowner households with a disability, very low-income homeowners (30-50% of AMI) had a higher percentage of housing problems compared to all very low-income homeowners.

C. Summary of General and Special Needs Housing

Based on the above data, HUD requires the designation of priority needs, and that the city provide the rationale for how priority needs are established. The following outlines the priority levels for the special needs/non-homeless population and general housing needs overall in the City of Portage. For the purposes of establishing priority needs, the following is provided:

- “High Priority”: identifies an unmet need that will be funded by the city with federal funds, either alone or in conjunction with the investment of other public or private funds during the period of time designated in the strategy portion of this document.
- “Medium Priority”: identifies an unmet need that may be funded by the city with federal funds, either alone or in conjunction with the investment of other public or private funds during the period of time designated in the strategy portion of this

document. Also, the locality will take other actions to help this group locate other sources of funds.

- “Low Priority”: identifies an unmet need that the city will not fund during the period of time designated in the strategic plan. The locality will consider certification of consistency for other entities’ applications for Federal assistance, and other forms of potential assistance.

In Table 25, Special Needs/Non-Homeless, the unmet need was estimated based on the Special Needs Population analysis above. Housing for the frail elderly and persons with disabilities received a Medium Priority ranking and all other categories received a Low Priority ranking for primarily two reasons: 1) the relatively low number of households identified; and 2) the level of funding received by the city is not adequate to address these needs with individual programs.

**Table 25
Special Needs/Non-Homeless (CP Table 1B)**

Population	Priority Need	Unmet Need	Estimated Dollars To Address Unmet Need ¹	Five Year Goals ¹
Elderly	L	717	NA	NA
Frail Elderly	M	705	NA	NA
General Disabilities	M	505	NA	NA
Severe Mental Illness	M	--	NA	NA
Developmentally Disabled	M	--	NA	NA
Physically Disabled	M	--	NA	NA
Alcohol/Drug Addiction	M	--	NA	NA
HIV/AIDS	L	7	NA	NA
Domestic Violence	L	15	NA	NA

¹ Refer to the Five-Year Strategic Plan narrative

In addition to the above summary of non-homeless special housing needs, the Table 26 summarizes overall housing needs. Similar to the priority levels identified in Table 25 above, specific subpopulation housing needs were assigned either a medium or low priority for primarily two reasons: 1) the relatively low number of households identified; and 2) the level of funding received by the city is not adequate to address these needs with individual programs. For unmet needs identified as high priority, expenditure of CDBG funding to address unmet needs are planned.

**Table 26
Housing Needs (CP Table 2A)**

Housing Type	Income Level	Priority	Unmet Need	Five Year Goals ¹
Renter				
Small Family	0-30% of AMI	L	--	NA
	31-50% of AMI	L	--	NA
	51-80% of AMI	L	490	NA
Large Family	0-30% of AMI	L	--	NA
	31-50% of AMI	L	--	NA
	51-80% of AMI	L	125	NA
Elderly	0-30% of AMI	L	175	NA
	31-50% of AMI	L	330	NA
	51-80% of AMI	L	95	NA
All Renter Households	0-30% of AMI	M	815	NA
	31-50% of AMI	M	1,230	NA
	51-80% of AMI	M	515	NA

Housing Type	Income Level	Priority	Unmet Need	Five Year Goals ¹
Owner				
Small Family	0-30% of AMI	L	--	NA
	31-50% of AMI	L	--	NA
	51-80% of AMI	L	1,535	NA
Large Family	0-30% of AMI	L	--	NA
	31-50% of AMI	L	--	NA
	51-80% of AMI	L	320	NA
Elderly	0-30% of AMI	L	175	NA
	31-50% of AMI	L	377	NA
	51-80% of AMI	L	270	NA
All Owner Households	0-30% of AMI	H	445	50
	31-50% of AMI	H	665	50
	51-80% of AMI	H	850	25
Special Needs	0-80% of AMI	M	1,232	NA
Total Goals				125
Total Section 215 Goals (Owner-occupied and Renter-Occupied)				NA

¹Refer to the Five-Year Strategic Plan narrative, and one-year goals in the Annual Action Plan

As shown in Table 26, a total of 2,560 affordable rental housing units are needed to address all low-income renter households experiencing a housing problem. Further as many as 1,960 affordable homes are needed to address all low-income homeowner households that are experiencing a housing problem. With regard to special needs households in particular, 1,232 housing units, either renter or owner-occupied, are needed to address special needs populations (including general disabilities, frail elderly and other special need households).

The owner-occupied housing focus of the CDGB Program is established to maximize the impact of limited annual funds. However, the city will seek opportunities as it has previously, to work cooperatively with non-profit housing providers to utilize CDBG funds for predevelopment and rehabilitation of renter-occupied housing units, thereby leveraging other funds to make renter-occupied dwellings available at affordable rents. In addition, if the City of Portage were to obtain funding specifically for affordable rental or rental rehabilitation programs, renter-occupied housing activities may be undertaken with additional available resources. Finally, the city will continue to carefully consider requests for Payment In Lieu of Taxes, as may be necessary, to facilitate affordable rental housing developments financed and/or assisted with state and federal funds.

D. Homeless Needs

As indicated in the Housing and Market Analysis provided in Section V (pages 25-30), homelessness and homelessness prevention efforts continue to be an important need in the community. The average number of emergency shelter nights, and the number of homeless persons identified through annual HUD-required Point-In-Time counts has increased in comparison to the data reported in the previous Consolidated Plan. Based on the most recent Point-In-Time Count, 679 persons were homeless (see page 26), and it is estimated that 6% or 41 persons identified were from Portage.

Table 27 below summarizes the current inventory, inventory under development and unmet need for emergency shelter, transitional housing and permanent supportive housing for homeless individuals and homeless families with children, as determined by the Kalamazoo LISC Affordable Housing Partnership (AHP).

Table 27
Continuum of Care Housing Gaps Analysis (CP Table 1a): 2010

		Current Inventory	Under Development	Unmet Need
Beds for Individuals	Emergency Shelter	262	0	12
	Transitional Housing	64	0	275
	Permanent Supportive Housing	327	9	314
	Total	653	9	601
Beds for Persons in Families with Children	Emergency Shelter	178	0	0
	Transitional Housing	258	14	123
	Permanent Supportive Housing	352	12	490
	Total	788	26	613

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

The City of Portage participates in the ongoing efforts of the AHP to address the county-wide issue of homelessness and homelessness prevention. In this regard, in 2006 the City of Portage endorsed the AHP Ten Year Plan to End Homelessness. The key strategies of this plan comprise the HUD-required Homeless Service Activity chart, and are summarized from the following excerpt of the Executive Summary of the plan (the entire Ten Year Plan to End Homelessness and annual Action Plans can be reviewed on the Kalamazoo LISC Affordable Housing Partnership web site):

“PREVENTION: As the cost to individuals and our communities in managing homelessness continues to escalate, we are at the crossroads where we can no longer delay an active commitment to prevention. The cost efficiency of keeping people housed rather than re-housing them once they become homeless is evident; it is easier and more cost effective to keep people in their homes.

- Expand the range and availability of prevention strategies
- Increase timely access to services and supports
- Increase longitudinal data collection to document the effectiveness of prevention strategies

HOUSING FIRST: As described in the National Alliance to End Homelessness’s 10 year plan, the Housing First approach seeks to assist persons to exit homelessness as quickly as possible by placing them in permanent housing and linking them to services as needed. Two core principles define permanent housing: choice regarding the location and type of housing, and no predetermined limit on the length of time the household can remain in the housing unit.

- Expand the availability of affordable permanent housing
- Increase the accessibility of affordable permanent housing
- Transition the existing shelter system to a Housing First System

Systems Change: Housing stability is a function of a household’s ability to access fundamental resources and supports that assure, when a crisis occurs, it does not threaten the security of their housing stability. A wraparound service

model will ensure household's have access to a full range of resources and services to protect the stability of their housing. Service providers will support systems change and expand their collaborations to address issues related to homelessness.

- Ensure excellence in customer care practices
- Ensure linkages to main stream resources
- Increase the availability and awareness of formal community supports

Building Community Capacity: Implementing the transition to a Housing First system will require coordination of local and state resources and the creation of an infrastructure in order to be effective and efficient.

- Implement a comprehensive Homeless Information Management System (HMIS)
- Consolidate housing assistance resources into a Local Housing Trust Fund
- Establish a liaison to the Housing Partnership from the Prisoner Re-entry Pilot
- Establish a linkage with the Community Collaborative
- Provide a cost benefit analysis using HMIS data"

As indicated in the Ten Year Plan to End Homelessness, and as outlined in the implementation strategies included in the annual Action Plans developed and adopted by the AHP, Housing First or "Rapid Re-Housing" of homeless persons and families, and Prevention of homelessness are identified as high priorities as a means to address homeless needs. While an ongoing and increasing need has been indentified, because of limited funds available from the city CDBG Program, such housing has been identified as a medium priority. In addition, it is noted that for over 20 years, the city has also allocated General Fund resources, as funding has been available within the context of the overall city budget, to address basic human needs, such as homelessness.

E. Community Development Needs

The City of Portage also has community development needs that are not directly related to housing. Table 28, Community Development Needs, ranks such need in relation to the CDBG Program. Estimates of units or dollar amounts needed are generally not applicable, as the city has a Capital Improvement Program that identifies needs over a ten-year period and the estimated costs of public improvements. Because the number of capital improvement projects and the dollars needed to address the total need would be high and the actual CDBG funding received by the city on an annual basis is low, averaging approximately \$260,000 annually (including program income), the city will not be able to address most of the identified needs through the CDBG program. Therefore, the only community development need identified as High Priority, is Neighborhood Improvement-Code Administration and Enforcement, which aids in the elimination and prevention of blight and supplements the housing improvement goals of the CDBG Program. Projects identified as Medium priority below are primarily other small-scale neighborhood improvements that can be implemented with limited project budgets and result in a notable impact. In addition, public services are also identified as a Medium priority to address anti-poverty and homelessness needs in the community, to the extent that program resources are available in the context of other core CDBG activities.

**Table 28
Community Development Needs (CP Table 2B)**

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	Dollars to Address Unmet Priority Need
NEIGHBORHOOD IMPROVEMENT		
Acquisition of Real Property	L	N/A
Disposition	L	N/A
Clearance and Demolition	L	N/A
Code Administration and Enforcement	H	\$325,000
PUBLIC FACILITY NEEDS (projects)		
Senior Centers	L	N/A
Handicapped Centers	L	N/A
Homeless Facilities	L	N/A
Youth Centers	L	N/A
Child Care Centers	L	N/A
Health Facilities	L	N/A
Neighborhood Facilities	L	N/A
Parks and/or Recreation Facilities	M	\$25,000
Parking Facilities	L	N/A
Non-Residential Historic Preservation	L	N/A
Other Public Facility Needs	L	N/A
INFRASTRUCTURE (projects)		
Water/Sewer Improvements	L	N/A
Street Improvements	L	N/A
Sidewalks	L	N/A
Solid Waste Disposal Improvements	L	N/A
Flood Drain Improvements	L	N/A
Other Infrastructure Needs	L	N/A
PUBLIC SERVICE NEEDS (people)		
Senior Services	L	N/A
Handicapped Services	L	N/A
Youth Services	M	N/A
Child Care Services	L	N/A
Transportation Services	M	N/A
Substance Abuse Services	L	N/A
Employment Training	L	N/A
Health Services	L	N/A
Lead Hazard Screening	L	N/A
Crime Awareness	L	N/A
Other Public Service Needs	M	\$165,000
ECONOMIC DEVELOPMENT		
ED Assistance to For-Profits (businesses)	L	N/A
Ed Technical Assistance (businesses)	L	N/A
Micro-Enterprise Assistance (businesses)	L	N/A
Rehab; Publicly-or Privately-Owned Commercial/Industrial (projects)	L	N/A
C/I* Infrastructure Development (projects)	L	N/A
Other C/I* Improvements (projects)	L	N/A
PLANNING		
Planning		N/A
TOTAL ESTIMATED DOLLARS NEEDED:		\$515,000

*Commercial or Industrial Improvement by Grantee or Non-profit

VII. STRATEGIC FIVE YEAR PLAN (FY 2011-2015)

The strategic five year plan will provide overall housing and community development goals that the city will set out to accomplish between FY 2011-12 through FY 2015-16. The overall goal of the five year strategy is to ensure the city meets the national objectives of the CDBG program, which is to principally benefit the needs of extremely low, very low and low-income residents by meeting one of three statutory program goals: 1) providing decent housing, 2) creating a suitable living environment; and 3) expanding economic opportunities.

It is anticipated that over the next five years, the funding received from HUD will decline from current levels of approximately \$220,000 per year. In addition to the annual entitlement grant, it is anticipated that approximately \$40,000 in program income will be received annually through the repayment of housing program loans. It is anticipated the city will have approximately \$1 million to \$1.2 million of CDBG entitlement grant and program income funds to allocate towards CDBG Program activities over the next five years. In addition, the city has historically allocated an additional 0.55% of its General Fund revenue towards human services, which has averaged approximately \$120,000 for the past several years, and projects allocating \$0.6 million for this purpose over the next five years. However, given the current and predicted budget constraints of the General Fund, annual resources will be constrained to assist with the needs of low-income Portage residents.

A. Affordable Housing

Based on the Housing, Homeless and Community Development Needs Assessment, and evaluation of the housing market, affordable renter and owner-occupied housing remains one of the major needs within the City of Portage, especially with regard to low-income households. The city will continue to partner with other agencies to accomplish housing projects and provide direct and indirect assistance to increase the supply of decent affordable housing. Once or more of the following strategies shown in Table 29 below will be considered and implemented over the course of the next five year period.

Table 29
Summary of Specific Housing/Community Development Objectives (CP Table 2C)

Specific Objectives	Performance Measure (Indicators)	Expected Units	Actual Units
Rental Housing Objectives			
As General Fund budget resources permit, partner with developers by providing tax abatements (PILOTs) to meet federal and state financing or assistance to facilitate affordable rental housing	Provide Decent Housing with New or Improved Affordability (Housing Units)	Based on Requests Received	To be specified in CAPER submitted to HUD not more than 90 days after end of each Program Year
As funding is available, partner with non-profit developers to provide pre-development and/or rehabilitation funds to assist with affordable rental housing	Provide Decent Housing with New or Improved Affordability (Housing Units)	5	
Owner Housing Objectives			
Assist low-income households with the purchase of affordable homes through homebuyer assistance programs funded by federal and state resources	Provide Decent Housing with New or Improved Affordability (Households)	10	

Specific Objectives	Performance Measure (Indicators)	Expected Units	Actual Units
Provide emergency repair grants to low-income homeowners	Provide Decent Housing with New or Improved Sustainability (Housing Units)	10	To be specified in CAPER submitted to HUD not more than 90 days after end of each Program Year
Provide exterior and interior rehabilitation assistance to low-income homeowners	Provide Decent Housing with New or Improved Sustainability (Housing Units)	80	
As funding is available, partner with non-profit developers to provide pre-development and/or rehabilitation funds to assist with the provision of affordable owner-occupied housing	Provide Decent Housing with New or Improved Sustainability (Housing Units)	5	
Community Development Objectives			
Promote neighborhood improvement through code administration and enforcement in target neighborhoods	Provide Suitable Living Environment with New or Improved Sustainability (Households)	1,750	
Public Facilities Objectives			
As funding may be available, provide small-scale park and/or capital improvements in target neighborhoods	Provide Suitable Living Environment with New or Improved Sustainability (Households)	1	
Public Services Objectives			
Provide emergency housing (including homelessness prevention and rapid re-housing services) and non-housing assistance through local human/public service providers to assist low-income households	Provide Economic Opportunity with New or Improved Sustainability (Households)	20,000	
Economic Development Objectives			
None Identified	--	--	
Other Objectives			
None Identified	--	--	

B. Non-Housing Community Development

Non-housing community development needs are summarized in Table 29 above, and in more detail in Table 28 (pages 41-42). The public service objectives in Table 29 include housing and non-housing emergency assistance. Non-housing emergency assistance supplements housing needs by providing low-income households with financial assistance for other essential items such as food, clothing, health services, and other basic human needs. With regard to community and economic development objectives, no activities are to be accomplished through the CDBG Program. However, such activities are funded with General Fund monies as determined appropriate. With regard to infrastructure and/or public facility projects, at the current and anticipated level of funding, only small-scale, relatively low cost capital improvement in low-income neighborhoods can be considered. Non-housing projects are low to medium priority in the Consolidated Plan and are normally accomplished through the City of Portage Capital Improvement Program.

C. Barriers to Affordable Housing

In order to address the barriers to affordable housing discussed in the Housing and Market Analysis, one or more of the following strategies will be undertaken during the plan period.

- Continue to participate in Kalamazoo LISC Affordable Housing Partnership (AHP), and other initiatives to address affordable housing issues throughout Kalamazoo County.
- Continue CDBG Housing Programs and, as resources are available, continue carefully consider tax abatement (PILOTS) requests to provide housing opportunities to low and moderate-income households.
- Annually review development regulations, fees and other city code requirements that may be impediments to affordable and fair housing.
- Continue General Fund and CDBG program funding to support the provision of human/public services to low income individuals.

D. Homelessness

Homelessness is addressed on a community-wide basis in Kalamazoo County. As prescribed by HUD, the Kalamazoo County Continuum-of-Care (facilitated by the AHP) was developed to establish a vision and plan to combat homelessness in the Kalamazoo community. The City of Portage is an active member of the AHP. The City of Portage supports the overall community strategy to address homelessness and will undertake one or more of the strategies shown in Table 30 during the plan period.

**Table 30
Summary of Specific Homeless/Special Needs Objectives**

Specific Objectives	Performance Measure (Indicator)	Expected Units	Actual Units
Homeless Objectives			
Continue to actively participate on the Kalamazoo LISC Affordable Housing Partnership and other county-wide initiatives	N/A	Completion of annual planning documents and grant applications for federal and state funding	To be specified in CAPER submitted to HUD not more than 90 days after end of each Program Year
As funding is available, consider financial support through the CDBG and General Fund for homeless prevention, rapid re-housing and emergency shelter services	Provide Economic Opportunity with New or Improved Sustainability (Households)Households	To Be Determined and as established with grantee contracts	
As funding is available, partner with for-profit and non-profit developers to provide pre-development and/or rehabilitation funds to assist with the provision of transitional and/or permanent supportive housing	Provide Decent Housing with New or Improved Affordability (Housing Units)	To Be Determined and as established with grantee contracts	
Special Needs Objectives			
None Identified	--	--	

E. Other Special Needs

The strategic plan does not identify activities with regard to special supportive needs of the non-homeless. This is due to the low level of funding available to address these needs with individual programs. Alternatively, within the other programs identified as priorities, there may be indirect assistance provided to these individuals.

F. Anti-Poverty Strategy

In 2009, 6.3% of Portage residents (up from 4.8% in 2000) were at or below the federal poverty level, compared to 10.3% in Kalamazoo County. While the percent of Portage residents living in poverty has increased 31% since 2000, the City of Portage has neither the resources nor facilities to directly undertake programs targeted at reducing the number of households below the poverty level. Alternatively, the City of Portage Housing Assistance Programs, Capital Improvement Program, Neighborhood Improvement Program and human/public service funding are available to assist households below the poverty level to meet emergency needs related to housing, health, transportation and social welfare. Therefore, the city will undertake one or more of the following strategies during the plan period.

- Continue to participate on the AHP and with other initiatives to address affordable housing and poverty issues throughout Kalamazoo County.
- To the extent resources are available, consider General Fund and CDBG Program funding to support the provision of human/public services to low-income individuals.
- Continue CDBG Housing Programs such as down payment assistance, emergency repair grants and rehabilitation loans for low-income owner-occupied households.

G. Lead-Based Paint

As discussed in the analysis of Lead Hazards, there are 1,160 owner-occupied and 440 renter-occupied housing units with children under the age of six. Fortunately, this number represents a small fraction (8.5%) of the total housing stock in the city. Nevertheless, the city will continue to implement CDBG housing projects in accordance with HUD lead based paint regulations. Applicants are provided educational materials such as the mandated HUD Lead-Based Paint Notice that identifies lead based paint hazards, symptoms of lead poisoning and ways of reducing hazards. In addition, any hazards found during the inspection or rehabilitation process are controlled as part of the project. These actions to reduce lead hazards in the housing stock will be continued. Staff will also continue to track federal and state regulations and receive on-going training to ensure compliance with applicable statutes is achieved.

H. Fair Housing

Persons who are turned or steered away from housing based on age, sex, race, national origin, religion, disability, marital status or familial status experience housing discrimination. Federal and state laws protect against discriminatory practices such as refusing to sell or rent to a member of a protected class, sexual harassment, quoting a difference in housing availability or terms, or refusing to rent

or sell to a family or individual with children, or failing to provide or allow reasonable accommodations for a person with a disability.

Concurrent with the Consolidated Plan update, an update to the *Analysis of Impediments to Fair Housing* (AI) study was also accomplished. In 2003, with assistance from the Fair Housing Center of Southwest Michigan, the city prepared a comprehensive update to its AI study. Over the past two fiscal years, again with assistance from the Fair Housing Center of Southwest Michigan, real estate and rental housing audit (or survey) testing was conducted, and an update to Chapters III and IV of the 2003 AI study were completed. In FY 2010-11, a complete update of the study was prepared. The following is a summary of the findings with regard to identified impediments to fair housing choice within the community, and recommended actions:

- Impediment: Lack of knowledge as to the prevalence of housing discrimination

Recommended Action:

- Encourage efforts by the Fair Housing Center of Southwest Michigan and other civil rights organizations to annually publish results of investigation and enforcement action so that occurrences of discriminatory conduct may be further understood by the general public and housing industry professionals.
- Impediment: Lack of knowledge by the general public and housing industry professionals about fair housing law.

Recommended Actions:

- Each April, pass an annual resolution in recognition of Fair Housing Month that recognizes the commitment by the city to affirmatively further fair housing.
- Each April, receive an update on fair housing issues in Portage and the greater metropolitan area from the Fair Housing Center of Southwest Michigan.
- Disseminate the “Fair Housing Information and Community Resources” guide at City Hall, the Portage District Library, Portage Community Center, and other key locations throughout the city. In addition, disseminate fair housing information through local print and electronic media, such as the Portager newsletter and city web site.
- Annually support and sponsor (with grants and in-kind professional assistance) fair housing education projects in conjunction with the Fair Housing Center of Southwest Michigan.
- Impediment: Potential differential terms/conditions within housing transactions

Recommended Actions:

- Administer complaint intake and referrals for investigation and enforcement.
- Support with grants or in-kind professional assistance testing efforts of housing industry professionals in response to complaints. In addition, support audit or survey testing research used to determine the prevalence of housing discrimination.

- Encourage efforts that provide tenant/landlord and dispute resolution services in the community, which can be enhanced through partnerships with existing organizations.
- Impediment: Less frequent home mortgages provided to minorities

Recommended Actions:

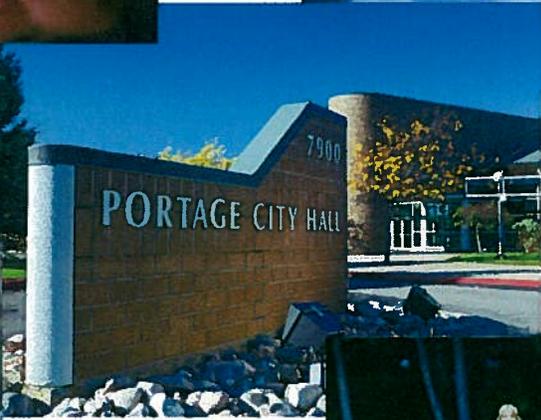
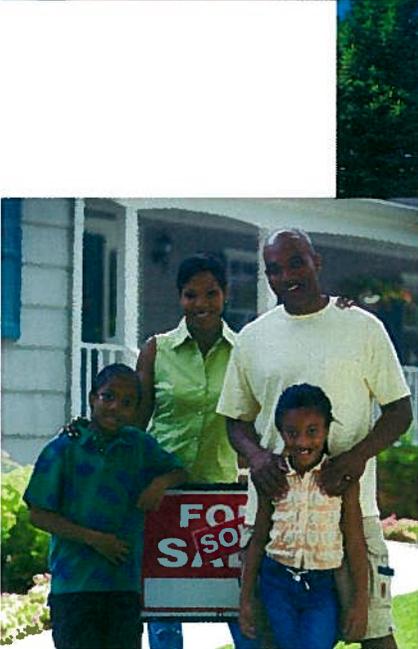
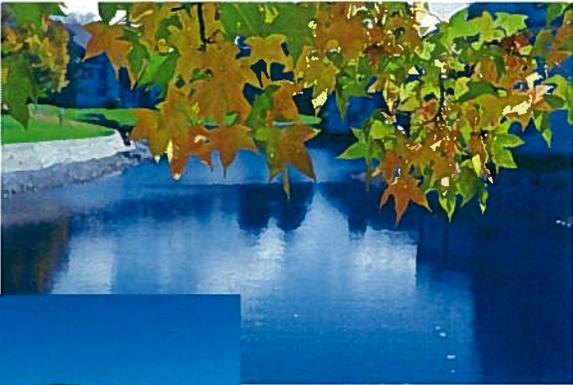
- Require completion of home buyer counseling for all City of Portage home buyer assistance program participants provided by a HUD-approved counseling agency such as Kalamazoo Neighborhood Housing Services.
- Encourage home buyer workshops offered by lenders, realtors, and local non-profit organizations. More widespread knowledge of the home buying industry will increase fair housing opportunities.
- Encourage efforts by lenders and other organizations that provide credit restoration and counseling for marginally acceptable loan applicants.
- Impediment: Protected classes have disproportionate housing needs

Recommended Actions:

- Continue CDBG Housing Programs, and to the extent that resources are available, tax abatements (PILOTS) to provide housing opportunities to low and moderate-income households.
- To the extent that resources are available, continue General Fund and CDBG program funding to support the provision of human/public services to low income individuals.
- Annually review development regulations, fees, and other city code requirements that may be impediments to affordable and fair housing.
- Continue to actively participate on the Kalamazoo LISC Affordable Housing Partnership to address affordable housing issues to all residents of Kalamazoo County.

In the context of affirmatively furthering fair housing, the city will continue to implement actions recommended above to the extent that financial resources are available. In addition, in-kind professional assistance will be considered to partner with for-profit and non-profit organizations to further fair housing opportunities within the community. Specific fair housing activities will be provided annually in the Annual Action Plans and reported in the Consolidated Annual Performance Evaluation Report (CAPER) submitted to HUD each year.

City of Portage CDBG Program Annual Action Plan FY 2011-12



Application for Federal Assistance SF-424		Version 02
*1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		*2. Type of Application * If Revision, select appropriate letter(s) <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision *Other (Specify) _____
3. Date Received:		4. Applicant Identifier:
5a. Federal Entity Identifier:		*5b. Federal Award Identifier: B-11-MC-26-0023
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
8. APPLICANT INFORMATION:		
*a. Legal Name: City of Portage, Michigan		
*b. Employer/Taxpayer Identification Number (EIN/TIN): 38-6006266		*c. Organizational DUNS: 09-5943411
d. Address:		
*Street 1: Department of Community Development _____ Street 2: 7900 South Westnedge Avenue _____ *City: Portage _____ County: Kalamazoo _____ *State: MI _____ Province: _____ *Country: _____ *Zip / Postal Code 49002 _____		
e. Organizational Unit:		
Department Name: City of Portage, Community Development		Division Name: Neighborhood Services
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Ms. _____ *First Name: Vicki _____ Middle Name: L. _____ *Last Name: Georgeau _____ Suffix: _____		
Title: Deputy Director of Neighborhood Services		
Organizational Affiliation: City of Portage, Michigan		
*Telephone Number: 269-329-4480		Fax Number: 269-329-4506
*Email: georgeav@portagemi.gov		

Application for Federal Assistance SF-424

Version 02

***9. Type of Applicant 1: Select Applicant Type:**

C. City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

*Other (Specify)

U.S. Department of Housing and Urban Development

***10 Name of Federal Agency:**

11. Catalog of Federal Domestic Assistance Number:

14-218 _____

CFDA Title:

Community Development Block Grant - Entitlement Grant _____

***12 Funding Opportunity Number:**

*Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

City of Portage, Michigan

***15. Descriptive Title of Applicant's Project:**

City of Portage Community Development Block Grant Program: Program activities include: 1) Owner-occupied housing rehabilitation; 2) Down Payment Assistance for First-Time Homebuyers; 3) Human Services - Portage Community Center; 4) Neighborhood Improvement - Code Administration and Enforcement; 5) Grant Program Administration and Fair Housing.

Application for Federal Assistance SF-424

Version 02

16. Congressional Districts Of:

*a. Applicant: MI-006

*b. Program/Project: MI-006

17. Proposed Project:

*a. Start Date: 7/1/2011

*b. End Date: 6/30/2012

18. Estimated Funding (\$):

*a. Federal	_____	\$219,187
*b. Applicant	_____	
*c. State	_____	
*d. Local	_____	
*e. Other	_____	\$50,000
*f. Program Income	_____	40,000
*g. TOTAL	_____	\$309,187

***19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on _____
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E. O. 12372

***20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)**

- Yes No

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U. S. Code, Title 218, Section 1001)

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions

Authorized Representative:

Prefix: Mr. *First Name: Maurice

Middle Name: S.

*Last Name: Evans

Suffix: _____

*Title: City Manager

*Telephone Number: 269-329-4400

Fax Number: 269-329-4506

* Email: evansm@portagemi.gov

*Signature of Authorized Representative:

*Date Signed:

FY 2011-12 ANNUAL ACTION PLAN

The City of Portage CDBG FY 2011-12 Annual Action Plan includes activities and programs to fulfill identified needs outlined in the Consolidated Plan. The programs have proven to be well received and effective throughout the city in preserving and upgrading the quality of existing housing stock and the livability of low/moderate income target neighborhoods.

With regard to Federal resources, the City of Portage will receive \$219,187 in CDBG entitlement funds in FY 2011-12 from the U.S. Department of Housing and Urban Development (HUD). In addition to the entitlement grant, it is estimated that \$40,000 in Program Income will be received in FY 2011-12, and \$50,000 of unanticipated program income and unexpended funds from prior program years will be utilized during FY 2011-12 for a total CDBG Program budget of \$309,187. Additional details regarding CDBG funding are provided in Section H, Allocation of Funds, on page 66. Additionally, in-kind professional and staff resources are devoted to community-wide housing planning initiatives where monetary support is not available. Finally, City of Portage General Fund resources are designated to support human/public services.

Utilizing the Outcome Measurement System developed by the U.S. Department of Housing and Urban Development (HUD), each City of Portage CDBG activity is intended to meet one of three HUD-established objectives: 1) a Suitable Living Environment, 2) Decent Housing, or 3) Creating Economic Opportunity. In addition, each activity is intended to have one of three HUD-established outcomes: 1) Availability/Accessibility, 2) Affordability, and 3) Sustainability. For each activity common indicator data will be collected throughout the year for reporting in the Consolidated Annual Performance Evaluation Report (CAPER), which include: funds leveraged, number of persons, households, or housing units assisted, income level of persons, households or areas assisted, and race, ethnicity and other socio-economic indicators. The CAPER also reports annual progress on meeting objectives, outcomes and established indicators and/or goals.

A. Activities To Be Undertaken During Program Year

The specific projects that will be implemented in FY 2011-12 are outlined in the following paragraphs. Strategies pertaining to the CDBG Program are detailed in the required Consolidated Plan Table 3 on pages 57-62.

- Activity 1 - Owner-Occupied Housing Rehabilitation: This activity is undertaken on a citywide basis, and supplements neighborhood improvement code enforcement efforts. To qualify, households must meet the income requirements set by HUD, which are based on regional-area median family income, adjusted for the number of members in the family. The goal is to provide low and moderate income residents with the means to upgrade, improve and maintain their housing. Rehabilitation may involve up to \$1,000 for an Emergency Repair Grant or up to \$10,000 per housing unit through a zero interest or low-interest deferred loan for exterior façade, accessibility, weatherization, plumbing, electrical and interior improvements to owner-occupied dwellings. To the extent possible, grant and loan programs offered through other nonprofit and governmental agencies will be

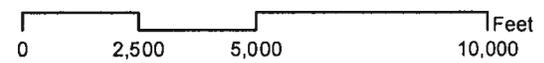
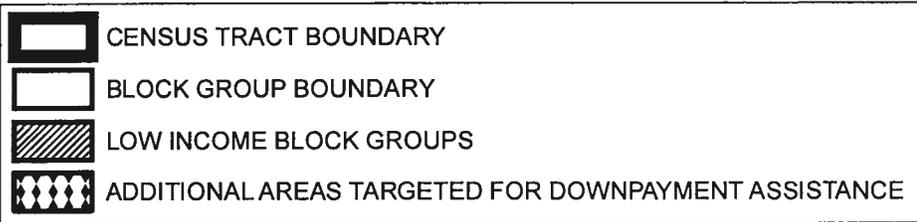
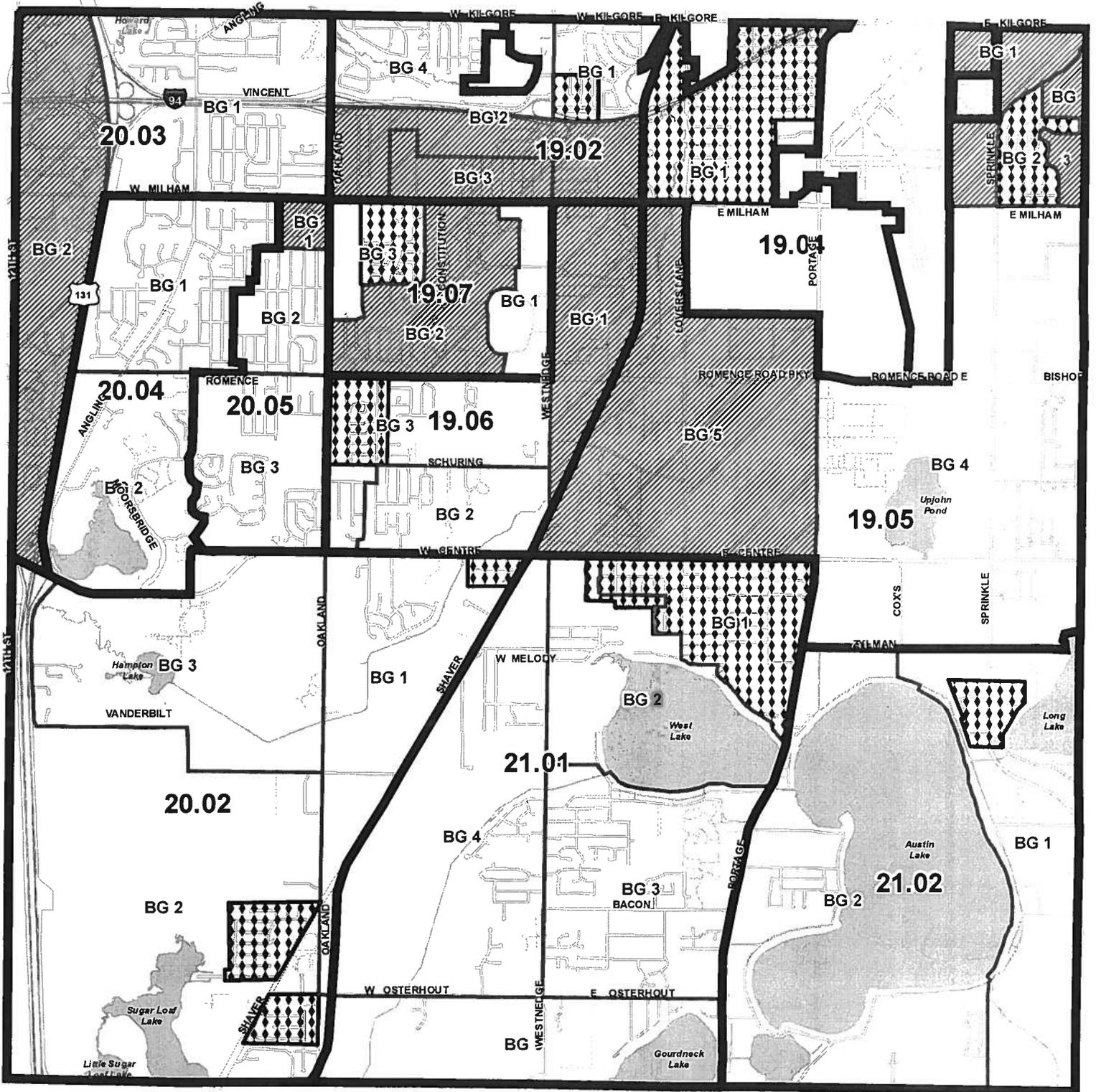
used to supplement CDBG resources for housing rehabilitation activities. Examples include the Michigan State Housing Development Authority (MSHDA) Property Improvement Program, accessibility improvements through the Disability Network Southwest Michigan, home-repair services through Senior Services, and the Kalamazoo County Weatherization Program. In addition to funds budgeted for FY 2011-12, additional projects may be undertaken utilizing unanticipated program income and unexpended funds available at the end of the FY 2010-11 program year, provided expenditures do not constitute a substantial change in use of funds (i.e., not more than 10 percent of the total FY 2011-12 CDBG Program budget). Per the Outcome Measurement System, the *objective* of this activity is to provide decent housing, while the anticipated *outcome* is to assist home owner with sustaining decent affordable housing.

- Activity 2 - Down Payment Assistance Program: This activity promotes home purchases for first-time home buyers by providing no interest deferred loans to cover up to 50 percent of the required down payment and closing costs within target neighborhoods shown on Map 4 on page 55. The target neighborhoods include current or former HUD-designated low/moderate income neighborhoods and other areas with affordable owner-occupied median house values. Per the Outcome Measurement System, the *objective* of this activity is to provide decent housing, while the anticipated *outcome* is to the affordability of decent affordable housing.
- Activity 3 – Human/Public Services Program: This activity provides funding to the Portage Community Center (PCC), a local human service agency. Funds assist low/moderate income city residents with the following services through the CDBG program: Emergency Assistance, Transportation Assistance, and Youth Recreation Scholarship Assistance. CDBG funds are supplemented with General Funds to provide an even wider array of human services to the community. Per the Outcome Measurement System, the *objective* of this activity is to provide economic opportunity, while the anticipated *outcome* is to assist Portage residents with sustaining economic opportunities.
- Activity 4 - Neighborhood Improvement-Code Administration and Enforcement: This activity supplements a city-wide code administration and enforcement effort. The Neighborhood Improvement effort targets areas where low and moderate-income residences make up at least 35.85 percent of the households in that neighborhood. These census tract/block groups are listed in the table below and illustrated on the Low/Moderate Income Neighborhoods, Census Tract/Block Group Map (Map 3 on page 12).

LOW/MODERATE INCOME NEIGHBORHOODS	
Census Tract 19.02	Block Groups 2 & 3
Census Tract 19.05	Block Groups 1, 3 & 5
Census Tract 19.06	Block Group 1
Census Tract 19.07	Block Group 2
Census Tract 20.03	Block Group 2
Census Tract 20.05	Block Group 1

MAP 4

**Downpayment Assistance Program
Target Neighborhoods**



The City of Portage provides a variety of Neighborhood Support activities funded primarily from the General Fund, which are carried out by numerous full-time staff within the Department of Community Development and other departments involved in infrastructure maintenance and health/safety clean-up programs in residential neighborhoods. The combined efforts of the citywide General Fund program and the targeted CDBG program help ensure neighborhood property values and quality of life are preserved. Per the Outcome Measurement System, the *objective* of this activity is to provide a Suitable Living Environment, while the anticipated *outcome* is to assist neighborhoods with sustaining suitable living environments.

- Activity 5 - Neighborhood Improvement-Westfield Park Playground Upgrade: This activity supplements other neighborhood improvement efforts noted above. Westfield Park is heavily used by residents of the surrounding neighborhood, and the existing playground facility no longer meets current recreational standards and repairs are problematic as replacement and retrofit parts are no longer available. Westfield Park is located in Census Tract Block Group 20.03-2, which is one of the HUD-designated low-moderate income neighborhoods of the community. Public facility capital improvements that benefit the residents of low-moderate neighborhoods are an eligible CDBG Program activity. Funding from the CDBG Program will be used to supplement General Fund Obligation Bond monies.
- Activity 6 – Administration: This activity includes administration of the CDBG Program including oversight of the activities described above, preparation of various reports to HUD such as the Consolidated Annual Performance Evaluation Reports, semi-annual Labor Standards Enforcement reports, annual Contract and Subcontract report, preparation of Annual Action Plan and CDBG program budget and citizen participation process, Environmental Review Record, expenditure and program income oversight and reporting to HUD in the Integrated Data Information System (IDIS), participation in the Kalamazoo County LISC Affordable Housing Partnership (Continuum of Care), and support of fair housing activities and services.

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Portage, Michigan

Priority Need

Owner-Occupied Housing

Project Title

Owner-Occupied Housing Rehabilitation

Project Description

Housing rehabilitation for extremely, very-low and low-income homeowners. Rehabilitation may involve emergency repair grants, and no or low-interest deferred loans for exterior and interior repairs, accessibility, weatherization, plumbing, electrical and mechanical, and other improvements to address code deficiencies for owner-occupied dwellings.

Location

City-Wide

Objective Number	Project ID
HUD Matrix Code	CDBG Citation
Type of Recipient	CDBG National Objective
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)
Performance Indicator	Annual Units
Local ID	Units Upon Completion

Funding Sources:

CDBG	\$119,525
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$119,525

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Portage, Michigan

Priority Need
Owner-Occupied Housing

Project Title
Down Payment Assistance

Project Description
Down payment assistance for home purchases for first-time home buyers by providing no interest deferred loans to cover up to 50 percent of the required down payment and closing costs within target neighborhoods.

Location
Target Neighborhoods

Objective Number	Project ID
HUD Matrix Code	CDBG Citation
Type of Recipient	CDBG National Objective
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)
Performance Indicator	Annual Units
Local ID	Units Upon Completion

Funding Sources:

CDBG	\$6,000
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$6,000

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Portage, Michigan

Priority Need
Public Services

Project Title
Human/public Services – Portage Community Center

Project Description

Funding to the Portage Community Center (PCC), a local human service agency, will assist low/moderate income city residents through the following services through the CDBG program: Emergency Assistance, Surplus Commodity and Food Distribution, Transportation Assistance, Youth Recreation Scholarship Assistance. CDBG funds are supplemented with General Funds to provide an even wider array of human services to the community.

Location

City-Wide Residents To Be Assisted at the PCC facility

Objective Number	Project ID
HUD Matrix Code	CDBG Citation
Type of Recipient	CDBG National Objective
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)
Performance Indicator	Annual Units
Local ID	Units Upon Completion

Funding Sources:

CDBG	\$47,334
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$47,334

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Portage, Michigan

Priority Need

Other

Project Title

Neighborhood Improvement- Code Administration and Enforcement

Project Description

This activity supplements a citywide code administration and enforcement effort. The Neighborhood Improvement effort targets areas where low and moderate-income residences make up at least 35.85 percent of the households in that neighborhood.

Location

HUD-designated low/moderate income census tract block groups

Objective Number	Project ID 4
HUD Matrix Code 15	CDBG Citation 570.202(c)
Type of Recipient Local Government	CDBG National Objective Low income households
Start Date (mm/dd/yyyy) 07/01/2011	Completion Date (mm/dd/yyyy) 06/30/2012
Performance Indicator Households	Annual Units 350
Local ID NA	Units Upon Completion 350

Funding Sources:

CDBG	\$69,269
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$69,269

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Portage, Michigan

Priority Need

Other

Project Title

Neighborhood Improvement- Westfield Park Playground Upgrade

Project Description

Replacement of entire play structure at Westfield Park. The current play structure serves the surrounding neighborhood and is out of compliance with current recreational equipment standards, and retrofit parts for repair are not available.

Location

Westfield Park – neighborhood park located in HUD-designated low/moderate income census tract block group

Objective Number	Project ID
HUD Matrix Code	CDBG Citation
Type of Recipient	CDBG National Objective
Local Government	Low income households
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)
Performance Indicator	Annual Units
Local ID	Units Upon Completion

Funding Sources:

CDBG	\$25,000
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$25,000

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3
Consolidated Plan Listing of Projects

Applicant's Name City of Portage, Michigan

Priority Need
Planning/Administration

Project Title
Program Planning and Administration

Project Description

This activity includes administration of the CDBG Program including oversight the activities described above, preparation of various reports to HUD such as the Consolidated Annual Performance Evaluation Reports, semi-annual Labor Standards Enforcement reports, annual Contract and Subcontract report, preparation of Annual Action Plan and CDBG program budget and citizen participation process, Environmental Review Record, expenditure and program income oversight and reporting to HUD in the Integrated Data Information System (IDIS), participation in the Kalamazoo County Continuum of Care and other county-wide housing initiatives, and support of fair housing activities and services.

Location

HUD-designated low/moderate income census tract block groups

Objective Number	Project ID 6
HUD Matrix Code 21A	CDBG Citation 570.202(c)
Type of Recipient Local Government	CDBG National Objective Administration
Start Date (mm/dd/yyyy) 07/01/2011	Completion Date (mm/dd/yyyy) 06/30/2012
Performance Indicator NA	Annual Units NA
Local ID NA	Units Upon Completion NA

Funding Sources:

CDBG	\$42,059
ESG
HOME
HOPWA
Total Formula
Prior Year Funds
Assisted Housing
PHA
Other Funding
Total	\$42,059

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

B. Priorities

The table below summarizes the objectives intended to implement the goals of the Consolidated Plan with regard to housing and community development needs.

During the FY 2011-12 program year, the goal is to assist 20 low/moderate income households through a combination of the Owner-occupied Housing Rehabilitation Program and the Downpayment Assistance Program. In addition, a goal has been established to address 350-400 city code violations to aid in the prevention of blight. Finally, the goal is to assist 4,000 low-in persons with human services primarily in the form of emergency assistance through the Portage Community Center.

PRIORITY NEED: HOUSING AND AFFORDABLE HOUSING	
SPECIFIC OBJECTIVES	1. Assist 16 households with housing rehabilitation loans in order to improve housing conditions.
	2. Assist 2 households with emergency repair grants to improve housing conditions and arrest further housing deterioration.
	3. Assist 2 households with down payment assistance to affordably purchase a home in a target city neighborhood.
	4. Indirectly assist 3000 households via the General Fund and CDBG program by financing non-profit agencies that provide emergency assistance to low/moderate income persons with a housing crisis.
	5. Affirmatively further fair housing by carrying out and supporting fair housing education and services within the community.
PRIORITY NEED: COMMUNITY DEVELOPMENT	
SPECIFIC OBJECTIVES	1. Promote neighborhood improvement by responding to 350-400 code enforcement complaints.
	2. Provide human service assistance to approximately 4,000 persons by funding the Portage Community Center.

C. Geographic Distribution

As specified in subsection A, Activities To Be Undertaken During Program Year, the Neighborhood Improvement-Code Enforcement activities are limited to HUD-designated low/moderate income census tract block groups. Similarly, the Downpayment Assistance Program is targeted to current or previously designated low/moderate income census tract block groups and neighborhoods with affordable owner-occupied median home values. The Housing Rehabilitation Program, while often utilized to address issues identified through Neighborhood Improvement activities, is offered citywide to income-eligible homeowners. The Human Services activity is provided at the Portage Community Center facility centrally located within the community. Services are offered to city residents regardless of their geographic location of residence.

Where activities are geographically targeted, such areas include census tract block groups with a minority population concentration, which is discussed in more detail in the Consolidated Plan.

D. Homeless and Other Special Needs Activities

Homelessness. As outlined in the Consolidated Plan, the City of Portage actively participates on the Kalamazoo LISC Affordable Housing Partnership, which comprises the HUD-required Continuum-of-Care organization, and assists with the preparation of planning documents with regard to homeless needs. While the Consolidated Plan provides information regarding emergency, transitional and permanent supportive housing facilities and services for homeless and chronic homeless persons within Kalamazoo County, the annual Continuum of Care planning document, submitted to HUD annually, should be referenced for an updated inventory of such services, and prioritization of homelessness needs.

The City of Portage will also address homelessness by funding agencies that provide housing and related services to homeless persons in the effort to shelter those individuals and families who have lost their home and prevent homelessness of those individuals and families experiencing a housing crisis.

In May 2008, City Council awarded the Kalamazoo County Public Housing Commission a grant of \$100,000 for the Local Housing Assistance Fund to provide tenant-based rental subsidies to homeless persons and for homelessness prevention programs. The Public Housing Commission plans to utilize the remaining unexpended funds from the city to purchase a single-family dwelling for affordable rental housing. In addition, while funding awards have not yet been finalized, City Council will allocate approximately \$117,127 in General Fund monies, and \$47,334 in CDBG Fund monies to human/public service agencies to provide homeless and other special needs services, which will include:

- Emergency assistance to low income families (utility shut-off payments, eviction preventions, food, clothing, etc.), youth development and program coordination with other service agencies at the community center.
- Emergency shelter, homeless prevention programs and permanent supportive housing for families.
- Emergency shelter, counseling and outreach for runaway youth and their families.
- Emergency shelter and counseling for victims of domestic and/or sexual abuse, and mentoring programs for adult women.

Special Needs Populations. There are no specific programs targeted towards special needs populations. However, whenever possible the City of Portage works with special needs housing providers on programs to create affordable housing opportunities for persons with special needs. This is evidenced by the following: 1) granting of a Payment in Lieu of Taxes (PILOT) for Residential Opportunities, Incorporated to purchase and rehabilitate a 32-unit apartment development, 12 units of which will be rented to special needs households; 2) a CDBG program grant to the LIFT Foundation for site clearing and connection to utilities for an 11-unit apartment for persons with disabilities; 3) availability of housing rehabilitation and emergency repair funds for persons with special needs who require accessibility improvements, including potential partnership opportunities with the Disability Network Southwest Michigan Ramp-Up program (CDBG housing rehabilitation funds cover materials and the Disability Network provides volunteer labor); 4) active participation on the

Kalamazoo County LISC Affordable Housing Partnership, which facilitates the Kalamazoo County Continuum-of-Care for local agency housing program grant applications to MSHDA and HUD.

The table below summarizes the objectives intended to implement the goals of the Consolidated Plan with regard to homeless and special needs populations.

**SUMMARY OF SPECIFIC HOMELESS AND
SPECIAL NEEDS POPULATIONS OBJECTIVES (CP Table 1C)**

PRIORITY NEED: HOMELESSNESS	
SPECIFIC OBJECTIVES	1. Funding agencies that provide homelessness prevention and emergency housing in Kalamazoo County to assist with the implementation of the 10-year Plan to End Homelessness.
	2. Funding agencies that provide rapid re-housing (transitional and permanent housing and support services) for homeless individuals and families experiencing homelessness.
	3. Participate in the annual preparation of the HUD-required Continuum-of-Care planning document, which monitors the provision of services to homeless individuals and prioritizes needs and programs.
PRIORITY NEED: SPECIAL NEEDS	
SPECIFIC OBJECTIVES	City of Portage programs are not directly targeted at assisting special needs populations.

E. Other Actions Proposed

Anti-Poverty Strategy, Under-served Needs, and Barriers to Affordable Housing

As discussed in the Consolidated Plan, due to limited funding, the city will not directly undertake programs to combat poverty. However, the above described programs provided through the CDBG program and General Fund monies for human/public services, will indirectly address poverty related needs.

In addition, continuation of CDBG programs and efforts to partner with for-profit and non-profit developers will assist in providing additional affordable housing over the FY 2011-12 program year. Examples may include consideration of tax exemptions from General Fund revenues to facilitate affordable housing construction and rehabilitation, and utilization of CDBG funds for pre-development activities (connection to public utilities, etc.) for affordable housing construction and/or rehabilitation. Funding may be derived from unanticipated program income and unexpended funds available at the end of the FY 2010-11 program year, provided expenditures do not constitute a substantial change in use of funds (i.e., not more than 10 percent of the total FY 2011-12 CDBG Program budget).

F. Lead Based Paint Hazards

All CDBG housing projects will be carried out in accordance with federal and state regulations pertaining to lead-based paint hazards over the FY 2011-12 program year.

G. Coordination

As necessary, and to the extent of limited personnel and monetary resources, the City of Portage coordinates available programs, services and special resources to best serve the citizens of Portage. The Department of Community Development often works with other city departments and outside agencies to meet the special needs of residents.

As discussed in the Coordination and Management section of the Consolidated Plan, the city will continue to implement the CDBG program and work with other countywide housing and poverty initiatives throughout the FY 2011-12 program year.

H. Allocation of Funds

The planned allocation of funds for FY 2011-12 are shown in the following table:

FUNDING SOURCES		
Entitlement Grant (Includes reallocated funds)		
CDBG	\$219,187	
ESG	\$0	
HOME	\$0	
HOPWA	\$0	
Total		\$219,187
Prior Years' Program Income NOT previously programmed or reported ¹		
CDBG	\$46,000	
ESG	\$0	
HOME	\$0	
HOPWA	\$0	
Total		\$46,000
Reprogrammed Prior Years' Funds ¹		
CDBG	\$4,000	
ESG	\$0	
HOME	\$0	
HOPWA	\$0	
Total		\$4,000
Total Estimated Program Income		
Program Income Fund	\$40,000	
Revolving Fund	\$0	
Total		\$40,000
Section 108 Loan Guarantee Fund		
	\$0	
		\$0
TOTAL FUNDING SOURCES		\$309,187
Other Funds		\$0
Submitted Proposed Projects Totals		\$309,187
Un-Submitted Proposed Projects Totals		\$0

¹ The Unexpended Fund Balance at the end of each fiscal year is comprised of both Prior Years' Program Income NOT previously programmed or reported (i.e., program income received that exceeded the projected amount) and Reprogrammed Prior Years' Funds (i.e., program expenditures that were less than the amount budgeted).

In addition to the CDBG-funded activities in the table above, additional state and federal resources are available either directly to the City of Portage, or within the community serving Portage residents during the program year.

OTHER FEDERAL, STATE AND LOCAL RESOURCES	
City of Portage General Fund-Payment in Lieu of Taxes (PILOT) for affordable rental housing – estimated annual subsidy	\$65,000
MSHDA HOME funds for Home Buyer Purchase-Rehabilitation Projects	\$135,000
Housing Choice and HARP Vouchers (Tenant-based rental assistance for low income and homeless households) Utilized in Portage – Variable Monetary Value – Administered by MSHDA	100 (estimated)
Supportive Housing Program Funds awarded to Kalamazoo County governmental and non-profit agencies via HUD funding that may serve Portage residents	\$1,437,319
McKinney-Vento Homeless Funds awarded to Kalamazoo County governmental and non-profit agencies via MSHDA funding that serve Portage residents	\$315,355

Finally, the City of Portage and sub-recipients of CDBG funds leverage CDBG dollars from City General Fund, federal and state grants, and private funds. The amount of leveraged funds will be reported annually in the CAPER document submitted to HUD.

I. American Dream Down Payment Initiative (ADDI) Funds

The City of Portage does not receive ADDI funding from HUD. However, as discussed above, the city does have a Downpayment Assistance Program through the CDBG Program and a separate grant from MSHDA.

J. Monitoring

The City of Portage regularly contracts with sub-recipients for human/public services, fair housing services and for single-family housing predevelopment. The Department of Community Development receives reports from human/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 which will utilize sub-recipients will also be monitored in a similar manner.

With regard to City of Portage self-evaluation and monitoring, review of expenditures and program income receipt expenditures (including timeliness of expenditures), program activity 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 Labor Standards Enforcement reports, the annual Contractor and Subcontractor report, annual and project specific Environmental Review, and annual Consolidated Annual Performance Evaluation Report (CAPER).

K. Citizen Participation

The City of Portage has followed the Citizen Participation Plan as provided in the Consolidated Plan. A summary of public comments received to date on the FY 2011-12 Annual Action Plan is provided in Appendix B.

L. Affirmatively Promoting Fair Housing

Concurrent with the Consolidated Plan update, an update to the *Analysis of Impediments to Fair Housing (A/I)* study was also accomplished. The updated A/I study recommends activities that will be undertaken to eliminate the identified impediments to fair housing choice within the community. The City of Portage has allocated \$2,000 within the CDBG Administration budget for the following fair housing activities in FY 2011-12, which are intended to assist with addressing impediments identified in the A/I study:

1. Provide assistance to the Fair Housing Center of Southwest Michigan to host a minimum of two fair housing presentations to property owners/managers, realtors and/or financial institutions. **Target Deadline:** June 2012. **Estimated Budget:** \$0, in-kind professional services, completed on fee-for-service basis by Fair Housing Center.
2. Sponsor a fair housing education event during Fair Housing Month. This event will be conducted by the Fair Housing Center of Southwest Michigan, but may be in participation with other partners. **Target Deadline:** April 2012. **Estimated Budget:** \$500.
3. The city will pass a fair housing resolution in recognition of National Fair Housing Month. **Target Deadline:** April 2012. **Estimated Budget:** \$0.
4. Support fair housing activities of the Fair Housing Center of Southwest Michigan including information and referral, education and outreach, and Fair Housing enforcement services. **Target Deadline:** June 2012. **Estimated Budget:** \$1,500.
5. Participate as an Advisory Board member on the Partnership for Fair Housing Center of Southwest Michigan, and in the efforts to address fair housing issues on an area-wide basis. This includes efforts to strategically plan for the implementation of education, testing and enforcement of fair housing complaints by the Fair Housing Center of Southwest Michigan. **Target Deadline:** Ongoing. **Estimated budget:** \$0, in-kind professional services; attendance at monthly Board meetings, assistance on subcommittees.

M. Certifications

Certifications are provided in Appendix A.

APPENDIX A
CERTIFICATIONS

CERTIFICATIONS

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

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

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

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
 - (a) The dangers of drug abuse in the workplace;
 - (b) The grantee's policy of maintaining a drug-free workplace;
 - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
 - (a) Abide by the terms of the statement; and
 - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:
 - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

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

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

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

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

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

Signature/Authorized Official

Date

Title

Specific CDBG Certifications

The Entitlement Community certifies that:

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

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

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

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

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) , (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

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

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

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

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

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

Signature/Authorized Official

Date

Title

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized Official

Date

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)

Check ___ if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace is required by 24 CFR part 24, subpart F.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

APPENDIX B
SUMMARY OF CITIZEN COMMENTS

Public Hearing – January 6, 2011–Comments on Housing and Community Development Needs:

Public Hearing - CDBG Program - Overview of Housing and Community Development Needs for Consolidated Plan update: Chairman Meulman opened the public hearing. Staff provided an overview of the U.S. Department of Housing and Urban Development (HUD) planning and reporting requirements for CDBG program grantees, including completion of a Consolidated Plan update every five years, an Annual Action Plan and grant application, and an Analysis of Impediments to Fair Housing study update. Staff indicated that a one-year extension to the Consolidated Plan update requirement was granted in FY 2009-10, and that new U.S. Census and HUD data released in December 2010 were utilized to update the plan. Staff then summarized the data in the community profile and housing and market analysis, and explained the Board would receive a draft of the Housing, Homeless and Community Development Needs Assessment, and Strategic Plan portion of the document at the February 3rd Board meeting, that a complete draft of the Plan, along with the Analysis of Impediments to Fair Housing study, would be completed by early March 2011. A 30-day public comment period would follow with a public hearing on the plan in early April 2011. Finally, while the CDBG entitlement grant is not yet known, staff estimates a five percent reduction from current year funding. Meulman asked for clarification on the affordability of rental housing units. Staff reviewed data in Tables 10-13, indicating that median gross rent increased over the past nine years, yet more rental units were offered at or below the HUD-established Fair Market Rent. In addition, there are more rental units available at affordable rates for low-income households in comparison to owner-occupied housing units. However, as will be shown in the data provided in the next section of the Plan, there are still unmet needs with regard to both affordable renter-occupied and owner-occupied housing. As no comments from the Board or public were received, the hearing was closed.

30-day Public Comment Period (February 26, 2011-March 28, 2011) and Public Hearing–March 28, 2011–Public Comments on draft Consolidated Plan, Analysis of Impediments to Fair Housing study, and the FY 2011-12 Annual Action Plan:

To be completed once comment period and public hearing are complete

APPENDIX C
PROOFS OF PUBLICATION

December 22, 2010 Notice of Public Hearing on housing and
community development needs on January 6, 2011

February 26, 2011 publication of Notice of Availability of Draft FY 2011-15
Consolidated Plan, Analysis of Impediments to Fair Housing and FY 2011-12 Annual
Action Plan and Notice of Public Hearing on March 28, 2011

CITY OF PORTAGE
A Place for Opportunities to Grow

**CITY OF PORTAGE, MICHIGAN
 NOTICE OF PUBLIC HEARING**

The City of Portage will hold a public hearing on **Thursday, January 6, 2011 at 6:30 p.m.** in Conference Room #1, City Hall, 7900 South Westnedge Avenue, Portage, Michigan to solicit comments on the Community Development Block Grant (CDBG) Program, housing and community development needs, fair housing issues, housing priorities and funding for human/public services within the City of Portage prior to preparing the Consolidated Plan and the FY 2011-12 Annual Action Plan. The city anticipates receiving approximately \$219,000 in Federal CDBG funding in 2011-12, and an estimated \$40,000 of program income.

A draft of the plan development schedule, citizen participation plan, and the housing and community development needs analysis portion of the Consolidated Plan will be available for review and comment at the following locations:

- Department of Community Development, 7900 S. Westnedge Ave., Portage, MI 49002
- Portage District Library, 300 Library Lane, Portage, MI 49002;
- Portage Senior Center, 320 Library Lane, Portage, MI 49002;
- Portage Community Center, 325 East Centre Avenue, Portage, MI 49002; and
- City of Portage web site (www.portage.mi.gov)

Comments can be submitted in writing on or before January 6, 2011 to the City of Portage, Department of Community Development, or may be presented in person at the public hearing. Citizens desiring additional information should contact Vicki Georgeau, Deputy Director of Neighborhood Services, at the City of Portage Department of Community Development, (269) 329-4480 for additional information.

December 22, 2010

Department of Community Development
 Jeffrey M. Erickson, Director

3687696-01

STATE OF MICHIGAN)
 County of Kalamazoo) ss *Judith Vandenberg*

Being duly sworn deposes and says he/she is Principal Clerk of

THE KALAMAZOO GAZETTE
 DAILY EDITION

a newspaper published and circulated in the County of Kalamazoo and otherwise qualified according to Supreme Court Rule; and that the annexed notice, taken from said paper, has been duly published in said paper on the following day(days)

Dec 22 2010 A.D. 20 *10*

Sworn to and subscribed before me this *22nd* day of *December* 20 *10*

Dorie Cole

Dorie Cole
 Notary Public, Kalamazoo County, Michigan
 My commission expires 4/9/2016

February 26, 2011
Notice of Availability of the
draft FY 2011-2015 Consolidated Plan,
FY 2011-12 Annual Action Plan,
Analysis of Impediments to Fair Housing,
and Notice of Public Hearing

The draft FY 2011-2015 Community Development Block Grant (CDBG) Program Consolidated Plan, FY 2011-12 Annual Action Plan, and Analysis of Impediments to Fair Housing have been prepared as required by the U.S. Department of Housing and Urban Development (HUD) for communities receiving federal funding through the CDBG Entitlement grant program. The draft FY 2011-16 Consolidated Plan and Analysis of Impediments to Fair Housing study evaluate housing and community development needs and fair housing issues, while the FY 2011-12 Annual Action Plan outlines proposed projects that will be undertaken with the \$309,187 in CDBG funding expected to be available to the City of Portage for FY 2011-12 from HUD. For FY 2011-12, proposed projects/expenditures are:

Housing Rehabilitation Assistance Program (loans and grants)	\$119,525
Down Payment Assistance Program	\$6,000
Neighborhood Improvement-Code Administration and Enforcement	\$69,269
Neighborhood Improvement-Westfield Park Playground Replacement	\$25,000
Human/Public Services	\$47,334
Grant Administration and Fair Housing Activities	\$42,059
TOTAL	\$309,187

The draft documents are available for review at the following locations:

- Department of Community Development, City of Portage, 7900 South Westnedge Avenue, Portage, MI 49002
- Portage District Library, 300 Library Lane, Portage, MI 49002
- Portage Senior Center, 320 Library Lane, Portage, MI 49002
- Portage Community Center, 325 East Centre Avenue, Portage, MI 49002
- City of Portage web site (www.portagemi.gov) under: Department of Community Development, Neighborhood Services, Documents

Comments can be submitted in writing on or before Monday, March 28, 2011 to the City of Portage, Department of Community Development, 7900 South Westnedge Avenue, or may be presented in person at a Public Hearing that will be held on Monday, March 28, 2011 at Portage City Hall at 6:30 p.m.

For additional information, please contact Vicki Georgeau, Deputy Director of Neighborhood Services, Department of Community Development at 269-329-4480.

Jeffrey M. Erickson, Director
Department of Community Development

Saturday, February 26, 2011