

CITY OF PORTAGE, MICHIGAN

FY 2013-14

**COMMUNITY DEVELOPMENT
BLOCK GRANT (CDBG) PROGRAM**

**CONSOLIDATED ANNUAL PERFORMANCE
EVALUATION REPORT (CAPER)**

July 1, 2013 through June 30, 2014

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CITY OF PORTAGE, MICHIGAN

FY 2013-14

**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM
CONSOLIDATED ANNUAL PERFORMANCE EVALUATION REPORT**

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I. INTRODUCTION

The FY 2011-2015 Consolidated Plan and subsequent Annual Action Plans for the City of Portage Community Development Block Grant (CDBG) program have been prepared and approved by the U.S. Department of Housing and Urban Development (HUD). Activities and expenditure of funds must demonstrate consistency with five-year goals articulated in the Consolidated Plan and respective Annual Action Plans. End-of-grant-year reporting on the city CDBG program is required in the form of the Consolidated Annual Performance Evaluation Report (CAPER). The CAPER consists of a narrative statement of accomplishments and financial and activity summary reports generated by the HUD Integrated Disbursement and Information System (IDIS).

II. INTEGRATED DISBURSEMENT AND INFORMATION SYSTEM (IDIS) CAPER REPORTS

HUD requires the submission of two IDIS reports for the CAPER: 1) the CDBG Activity Summary Report and 2) the CDBG Financial Summary Report. The first report (on pages 2-6) provides program activity details such as actual expenditures and socio-economic data regarding beneficiaries. The second report (on pages 7-8) provides financial reporting details such as funding resources available, program income received, percent of funds expended for low-income beneficiaries, public services and administration. A final tabular report, Program Income Details By Fiscal Year and Program (pages 9-10), is also provided as information to supplement the CDBG Financial Summary Report. A supplemental narrative follows these reports and consists of Sections III through V, which explains in further detail activities carried out during FY 2012-13. The following provides explanation of adjustments to the second tabular report, the CDBG Financial Summary for Program Year 2013-14:

1. Part I, Summary of CDBG Resources, Line 7: A \$9,501.66 adjustment was entered on the "Adjustment To Compute Total Available" line. This adjustment was made to accurately reflect Program Income receipted in IDIS during the program year. Line 5 of the CDBG Financial Summary Report indicates a Current Year Program Income of \$70,045.81, while the actual amount for the 2013-14 program year was \$79,547.47 See Table E, Program Income FY 2013-14 on page 26 of the CAPER narrative and the attached "Program Income Details By Fiscal Year and Program" IDIS report (PR09).
2. Part IV, Public Service Cap Calculations, Line 34: A \$3,763 adjustment was entered on the "Adjustment To Compute Total Subject to PS Cap" line. This adjustment was made to accurately reflect Program Income receipted in IDIS during the previously completed prior program year (\$23,419.91 was received in FY 2012-13), which is the program income to be used to calculate the Public Service Cap.
3. Part V, Planning and Administrative (PA) Cap, Line 44: A \$9,501.66 adjustment was entered on the "Adjustment To Compute Total Subject to PA Cap" line. As noted in #1 above, this adjustment was made to accurately reflect Program Income receipted in IDIS during the 2013-14 program year. See Table E, Program Income FY 2013-14 on page 26 of the CAPER narrative and the attached "Program Income Details By Fiscal Year and Program" IDIS report (PR09).



U.S. Department of Housing and Urban Development
 Office of Community Planning and Development
 Integrated Disbursement and Information System
 CDBG Activity Summary Report (GPR) for Program Year 2013
 PORTAGE

Date: 18-Aug-2014
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PGM Year: 2013
Project: 0001 - OWNER OCCUPIED HOUSING REHABILITATION
IDIS Activity: 136 - Owner Occupied Housing Rehabilitation

Status: Open
Location: Address Suppressed
Objective: Create suitable living environments
Outcome: Sustainability
Matrix Code: Rehab; Single-Unit Residential (14A)
National Objective: LMH

Initial Funding Date: 11/04/2013
Financing: Owner-occupied housing rehabilitation and emergency/critical repairs to low-income Portage households throughout the city.

Funded Amount: 107,574.50
Drawn Thru Program Year: 107,574.50
Drawn In Program Year: 107,574.50

Proposed Accomplishments

Housing Units : 15

Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	9	0	0	0	9	0	0	0
Black/African American:	1	0	0	0	1	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	10	0	0	0	10	0	0	0

Female-headed Households: 5

Income Category:

	Owner	Renter	Total	Person
Extremely Low	1	0	1	0
Low Mod	9	0	9	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total:	10	0	10	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments

Years 2013

Accomplishment Narrative
 Expended \$107,574 in CDBG funds to complete 10 owner-occupied housing assistance projects, 2 emergency repairs and 8 rehabilitation project (including program delivery costs).

Benefiting

PGM Year: 2013

Project: 0002 - DOWN PAYMENT ASSISTANCE - OWNER-OCCUPIED HOUSING

IDIS Activity: 137 - Down Payment Assistance - Owner-occupied Housing

Status: Completed 8/13/2014 12:00:00 AM

Location: 7900 S Westmeade Ave Portage, MI 49002-5117

Objective: Provide decent affordable housing

Outcome: Availability/accessibility

Mainfx Code: Direct Homeownership Assistance (13)

National Objective: LMH

11/04/2013

Initial Funding Date:

Financing: Home buyer assistance for low-income home buyers for owner-occupied housing in specified target neighborhoods.

Funded Amount: 21,638.71

Drawn Thru Program Year: 21,638.71

Drawn In Program Year: 21,638.71

Proposed Accomplishments

Households (General) : 2

Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	3	0	0	0	3	0	0	0
Black/African American:	3	0	0	0	3	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	6	0	0	0	6	0	0	0

Female-headed Households: 3

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	6	0	6	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	6	0	6	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments

Years

Accomplishment Narrative

2013

Provided \$21,639 in COBG funds to assist six low income households with the purchase of an owner-occupied home in target Portage neighborhoods during FY 2013-14.

Benefiting

PGM Year: 2013
 Project: 0003 - HUMAN/PUBLIC SERVICES-PORTAGE COMMUNITY CENTER
 IDIS Activity: 138 - Human/PUBLIC Services - Portage Community Center

Status: Completed 8/13/2014 12:00:00 AM
 Location: 325 E Centre Ave Portage, MI 49002-5512
 Objective: Create economic opportunities
 Outcome: Sustainability
 Matrix Code: Public Services (General) (05) National Objective: LMC

Initial Funding Date: 11/04/2013
 Financing: Funded Amount: 34,844.00
 Drawn Thru Program Year: 34,844.00
 Drawn In Program Year: 34,844.00

Proposed Accomplishments
 People (General) : 4,000
 Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	2,861	191
Black/African American:	0	0	0	0	0	0	593	10
Asian:	0	0	0	0	0	0	54	0
American Indian/Alaskan Native:	0	0	0	0	0	0	46	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	4	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	30	5
Asian White:	0	0	0	0	0	0	10	0
Black/African American & White:	0	0	0	0	0	0	152	1
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	30	0
Other multi-racial:	0	0	0	0	0	0	42	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	3,822	207
Female-headed Households:	0	0	0	0	0	0	0	0

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	2,362
Low Mod	0	0	0	1,460
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	3,822
Percent Low/Mod				100.0%

Annual Accomplishments

Years	Accomplishment Narrative	# Benefiting
2013	Funded the Portage Community Center with \$34,844 in CDBG funds to provide Emergency Assistance (food, clothing and financial assistance), Transportation Assistance, and Youth Recreation Scholarships to low income Portage residents in need.	

PGM Year: 2013

Project: 0004 - NEIGHBORHOOD IMPROVEMENT-CODE ADMINISTRATION & ENFORCEMENT

IDIS Activity: 139 - Neighborhood Improvement - Code Administration & Enforcement

Status: Completed 8/13/2014 12:00:00 AM

Location: 7900 S Westnedge Ave Portage, MI 49002-5117

Objective: Create suitable living environments

Outcome: Sustainability

Matrix Code: Code Enforcement (15)

National Objective: LMA

Initial Funding Date: 11/04/2013

Financing

Funded Amount: 48,953.41

Drawn Thru Program Year: 48,953.41

Drawn In Program Year: 48,953.41

Proposed Accomplishments

Housing Units : 350

Total Population in Service Area: 10,665

Census Tract Percent Low / Mod: 47.60

Description:
Code administration and enforcement in target, low-income neighborhoods to aid in the prevention and elimination of blight.

Annual Accomplishments

Years Accomplishment Narrative

2013

Code compliance and administration efforts were carried out in low income neighborhoods to aid in the prevention and elimination of blight. In particular,

594 cases were addressed in response to complaints and/or verified violations during the fiscal year.

Benefiting

PGM Year: 2013

Project: 0005 - PLANNING/ADMINISTRATION

IDIS Activity: 140 - Planning and Administration

Status: Completed 8/13/2014 12:00:00 AM

Location:

Objective:

Outcome:

Matrix Code: General Program Administration (21A) National Objective:

Description:

General grant administration and planning activities, including activities to further fair housing.

Initial Funding Date: 11/04/2013

Financing

Funded Amount: 18,853.81

Drawn Thru Program Year: 18,853.81

Drawn In Program Year: 18,853.81

Proposed Accomplishments

Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	0	0

Female-headed Households:

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	0
Percent Low/Mod				

Annual Accomplishments

Completed general grant planning and administration activities, including fair housing.

Total Funded Amount: \$2,589,963.57
 Total Drawn Thru Program Year: \$2,589,963.57
 Total Drawn In Program Year: \$231,864.43



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U.S. Department of Housing and Urban Development
Integrated Disbursement and Information System
PR26 - CDBG Financial Summary Report
Program Year 2013
PORTAGE , MI

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PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	129,095.57
02 ENTITLEMENT GRANT	218,364.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	70,045.81
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 RETURNS	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	9,501.66
08 TOTAL AVAILABLE (SUM, LINES 01-07)	427,007.04

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	213,010.62
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	213,010.62
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	18,853.81
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	231,864.43
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	195,142.61

PART III: LOWMOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	213,010.62
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	213,010.62
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	100.00%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: PY: PY:
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	34,844.00
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	34,844.00
32 ENTITLEMENT GRANT	218,364.00
33 PRIOR YEAR PROGRAM INCOME	19,656.91
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	3,763.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	241,783.91
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	14.41%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	18,853.81
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	18,853.81
42 ENTITLEMENT GRANT	218,364.00
43 CURRENT YEAR PROGRAM INCOME	70,045.81
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	9,501.66
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	297,911.47
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	6.33%



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 PR26 - CDBG Financial Summary Report
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LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

Report returned no data.

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

Report returned no data.

LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2013	1	136	5624185	Owner Occupied Housing Rehabilitation	14A	LMH	\$13,057.82
2013	1	136	5653510	Owner Occupied Housing Rehabilitation	14A	LMH	\$36,065.85
2013	1	136	5679624	Owner Occupied Housing Rehabilitation	14A	LMH	\$37,472.21
2013	1	136	5711197	Owner Occupied Housing Rehabilitation	14A	LMH	\$20,978.62
2013	2	137	5653510	Down Payment Assistance - Owner-occupied Housing	13	LMH	\$4,700.00
2013	2	137	5711197	Down Payment Assistance - Owner-occupied Housing	13	LMH	\$16,938.71
2013	3	138	5624185	Human/public Services - Portage Community Center	05	LMC	\$8,711.01
2013	3	138	5653510	Human/public Services - Portage Community Center	05	LMC	\$8,711.01
2013	3	138	5679624	Human/public Services - Portage Community Center	05	LMC	\$8,711.01
2013	3	138	5711197	Human/public Services - Portage Community Center	05	LMC	\$8,710.97
2013	4	139	5624185	Neighborhood Improvement - Code Administration & Enforcement	15	LMA	\$10,406.69
2013	4	139	5653510	Neighborhood Improvement - Code Administration & Enforcement	15	LMA	\$14,075.03
2013	4	139	5679624	Neighborhood Improvement - Code Administration & Enforcement	15	LMA	\$13,047.09
2013	4	139	5711197	Neighborhood Improvement - Code Administration & Enforcement	15	LMA	\$11,424.60
Total							\$213,010.62

LINE 27 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 27

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2013	3	138	5624185	Human/public Services - Portage Community Center	05	LMC	\$8,711.01
2013	3	138	5653510	Human/public Services - Portage Community Center	05	LMC	\$8,711.01
2013	3	138	5679624	Human/public Services - Portage Community Center	05	LMC	\$8,711.01
2013	3	138	5711197	Human/public Services - Portage Community Center	05	LMC	\$8,710.97
Total							\$34,844.00

LINE 37 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 37

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2013	5	140	5624185	Planning and Administration	21A		\$3,820.75
2013	5	140	5653510	Planning and Administration	21A		\$4,829.25
2013	5	140	5679624	Planning and Administration	21A		\$5,556.28
2013	5	140	5711197	Planning and Administration	21A		\$4,647.53
Total							\$18,853.81

U.S. Department of Housing and Urban Development
 Office of Community Planning and Development
 Integrated Disbursement and Information System
 Program Income Details by Fiscal Year and Program
 PORTAGE,MI

Report for Program:CDBG
 Voucher Dates:10-15-2012 to 08-18-2014

Program Year	Program	Associated Grant Number	Fund Type	Estimated Income for Year	Transaction	Voucher #	Voucher Created	Voucher Type	IDIS Proj. ID	IDIS Actv. ID	Matrix Code	Received/Drawn Amount
2012	CDBG	B12MC260023	PI	30,000.00								
					RECEIPTS							
						5088272001	10-17-12		1	126	14A	2,018.72
						5097274001	02-07-13		1	126	14A	11,913.12
						5103223001	04-23-13		1	126	14A	5,725.07
						5112413001	08-12-13		1	126	14A	3,763.00
					DRAWS							
						5488672002	10-19-12	PY	1	126	14A	2,018.72
						5528516002	02-11-13	PY	1	126	14A	11,913.12
						5557065003	04-26-13	PY	1	126	14A	5,725.07
						5594813002	08-13-13	PY	1	126	14A	3,763.00
											Receipts	23,419.91
											Draws	23,419.91
											Balance	0.00
2013	CDBG	B13MC260023	PI	25,000.00								
					RECEIPTS							
						5118943001	11-01-13		1	136	14A	19,325.26
						5125998001	02-04-14		1	136	14A	15,149.69
						5131738001	04-16-14		1	136	14A	31,807.86
						5139758001	07-21-14		1	136	14A	13,264.66
					DRAWS							
						5624185001	11-06-13	PY	1	136	14A	13,057.82

Program Year	Program	Associated Grant Number	Fund Type	Estimated Income for Year	Transaction	Voucher #	Voucher Created	Voucher Type	IDIS Proj. ID	IDIS Actv. ID	Matrix Code	Received/Drawn Amount
						5624185-003	11-06-13	PY	3	138	05	6,267.44
						5653510-002	02-04-14	PY	1	136	14A	15,149.69
						5679624-002	04-17-14	PY	1	136	14A	31,807.86
						5711197-002	07-21-14	PY	1	136	14A	13,264.66
											Receipts	79,547.47
											Draws	79,547.47
											Balance	0.00

III. FEDERAL RESOURCES

The City of Portage had the following resources available for affordable and supportive housing activities during the reporting period (July 1, 2013 - June 30, 2014).

RESOURCES AVAILABLE FY 2013-14

<u>CDBG PROGRAM FUNDING SOURCE</u>	<u>AMOUNT</u>
Unexpended CDBG Funds at End of Previous Reporting Period (FY 2012-13)	\$129,096
FY 2013-14 Federal CDBG Entitlement	\$218,364
CDBG Program Income Funds Received During FY 2013-14	\$ 79,547
<u>Total Revenue</u>	<u>\$427,007</u>
<u>Total FY 2013-14 Program Expenditures</u>	<u>\$231,864</u>
Total Unexpended Fund Balance at End of Program Year	\$195,143

The table above indicates Portage had \$427,007 of CDBG Program resources available during the reporting period through its entitlement grant program. As also shown on Table A, Budget and Expenditures, and Table B, Financial Summary (see page 25), the FY 2013-14 budget was \$278,364 while total expenditures were \$231,864. At the end of FY 2013-14, there was unexpended combined balance of \$195,143. Expenditure of \$35,000 of the unexpended fund balance has been budgeted for FY 2014-15, and will be directed toward assistance for Housing Program activities. In addition, up to \$27,867 (10% of the FY 2014-15 CDBG budget) may be expended on additional housing projects during FY 2014-15. Additional expenditures from the Unexpended Fund Balance, or expenditure on program activities not included in the FY 2014-15 Annual Action Plan requires amendment to the Plan.

In addition to the annual CDBG entitlement grant program, and while not directly available to the city, over \$2 million in HUD and MSHDA resources were available to assist the community during the program year as follows: \$283,054 of MSHDA Emergency Solution Grants and \$1,906,487 of HUD Supportive Housing Grants to area emergency, transitional and permanent support housing providers.

IV. GENERAL GRANTEE NARRATIVE STATEMENT

A. Assessment of Five Year Goals

The overall objective of the City of Portage 2011-2015 Consolidated Plan is to develop and implement city CDBG program activities through one of the three statutory program goals: 1) providing decent housing, 2) creating a suitable living environment, and 3) expanding economic opportunities. The major strategies to achieve these goals are:

- Continue programs to maintain and create affordable housing opportunities;
- Minimize dangers related to lead-based paint hazards in housing;
- Support Fair Housing efforts;
- Reduce barriers to affordable housing;

- Promote neighborhood improvement;
- Address problems of persons experiencing poverty; and
- Assist in reducing the demand for homeless shelters and shelter beds by participating in countywide initiatives.

As stated in the Consolidated Plan, the city addresses housing and other community development needs as part of the funding provided by the CDBG program. On average, approximately \$280,000 is annually budgeted to specifically address the objectives listed above (although federal funding to the city has declined over the past decade, and additional decreases are anticipated in future program years). Many of the plan objectives are also addressed through ongoing city operations (for example, the Comprehensive Plan, the Capital Improvement Program, economic development initiatives and year-to-year General Fund appropriations). All activities undertaken with CDBG funds benefit extremely-low to low-income residents of Portage. The largest program component, housing rehabilitation, provides the opportunity for extremely low to low-income homeowners to make affordable home improvements. As an additional benefit, improvements to homes are often in lower income target neighborhoods and therefore, CDBG-funded improvements play an important role in encouraging private investment as well. Residents in such areas who can afford improvements are more likely to make investments in their property if others are doing the same.

CDBG funding is also utilized to address blighting influences and ordinance violations that may be detrimental to neighborhoods. The neighborhood improvement focus in lower income target neighborhoods arrests decline and preserves property values. In some instances identification of a code violation leads to the homeowner participating in the housing rehabilitation program, which further improves the housing stock and enhances property values.

Finally, the CDBG Fund, which is augmented with the City of Portage General Fund resources, provides assistance to human/public service agencies, which support a variety of services to low and moderate income residents of Portage.

In summary, the following activities were undertaken in FY 2013-14 in the effort to meet goals of the Consolidated Plan:

- Provided housing rehabilitation loans on a city-wide basis to eight income-eligible households (18 individuals) and emergency grants to two income-eligible households (2 individuals) as part of the CDBG housing programs, identified as a “High” priority in the Consolidated Plan.
- Provided home buyer down payment assistance to six households (19 individuals) identified also as a “High” priority in the Consolidated Plan.
- Funded the Portage Community Center, which provides supportive services to low/moderate income Portage residents, identified as a “medium” priority in the Consolidated Plan.

- Completed code compliance activities involving 594 properties and/or cases within low/moderate income neighborhoods to aid in the prevention and elimination of blight.
- Participated on the Kalamazoo County LISC Affordable Housing Partnership, which addresses countywide housing goals and targets specific housing production for low-income residents of Kalamazoo County.
- Contributed to the activities of the Fair Housing Center of Southwest Michigan by providing financial assistance and in-kind administrative assistance with fair housing services carried out by the center.
- Completed administrative and planning activities related to the CDBG program.

B. Affirmatively Furthering Fair Housing

The City of Portage continues to take steps to affirmatively further fair housing based on the *Analysis of Impediments to Fair Housing* (A/I) study. The impediments identified in the 2003 A/I study were: (1) lack of understanding as to the prevalence of housing discrimination; (2) differential terms/conditions within housing transactions; (3) lack of knowledge by general public, landlords, and realtors about fair housing laws; (4) less frequent home mortgages/purchasing by racial minorities; and (5) protected classes deterred by the lack of affordable housing. Specific actions to address identified impediments were undertaken:

- The city continued to participate on the Advisory Board of the Fair Housing Center of Southwest Michigan and provided \$2,000 for the provision of fair housing services such as education, outreach, complaint investigation and referrals.
- In addition, the city sponsored the 11th annual Fair Housing Conference to be held in September 2014, which provided fair housing education for Portage housing practitioners and residents.
- The city makes referrals to Fair Housing Center of Southwest Michigan, Dispute Resolution Services and Western Michigan Legal Aid regarding fair housing and tenant/landlord issues, as necessary in response to inquiries and requests.
- In March 2014, the Executive Director of the Center made a presentation to the Human Services Board regarding fair housing activities in the community. In addition, in April 2014, the Portage City Council passed a resolution in recognition of Fair Housing Month.

C. Affordable Housing

Efforts to address affordable housing are undertaken as part of the CDBG Program. The affordable housing stock in Portage tends to be the houses located in mature neighborhoods. These houses are in greater need of exterior and interior repairs and major system improvements such as heating, electrical and plumbing. The CDBG Housing Rehabilitation program assists with financing these improvements. In addition, during FY 2013-14 the Down Payment Assistance Program was available to provide no interest deferred loans for first-time homebuyers in target low-income

neighborhoods. The number of households and persons served directly, by income level, is provided in the following table.

Activity	Extremely Low Income	Very Low Income	Low Income	TOTALS
Housing Rehab Programs	Households (Persons)			
• Housing Rehab Loan	1 (2)	5 (12)	2 (4)	8 (18)
• Emergency Repair Grant Program	0 (0)	2 (2)	0 (0)	2 (2)
Down Payment Assistance Program Subtotal	0 (0)	2 (6)	4 (13)	6 (19)
TOTALS	1 (2)	9 (20)	6 (17)	16 (39)

Applicants apply directly to the CDBG programs or are referred to the city by other agencies. Improvements directly assist the homeowner and help preserve the affordable housing stock in Portage. Finally, refer to the discussion of “Underserved Needs”, “Eliminate Barriers to Affordable Housing” and “Improve Public Housing” under “E. Other Actions” below for details related to other affordable housing activities.

D. Continuum-of-Care

The city participated as a member of the Kalamazoo County LISC Affordable Housing Partnership (AHP), which is the body responsible for the annual Continuum-of-Care collaborative and preparation of the Continuum of Care Planning Document for Kalamazoo County. AHP meetings are generally held monthly and more frequently during the prioritization of projects. A large responsibility of the AHP is to coordinate the Continuum-of-Care document for the Kalamazoo County area. The Continuum-of-Care comprehensively addresses housing providers and resources, identifies gaps in the provision of services, and prioritizes housing needs. The document has been utilized as a narrative part of grant proposals submitted by area housing, shelter and supportive service providers.

E. Other Actions

In addition to the specific projects listed above, the Consolidated Plan outlined several other general areas related to housing that the City of Portage addressed. The following paragraphs review progress in these areas.

1. Underserved Needs

Homelessness: As indicated in the Annual Action Plan the City of Portage continued work (via the Kalamazoo County LISC Affordable Housing Partnership) to determine the needs of the homeless population, and funded human service agencies that provide a variety of services to help prevent homelessness.

The City of Portage also provided human/public service funds including General Fund dollars, to a number of agencies that assist low/moderate income persons. A significant number of services help persons/families living at a poverty level and/or those persons/families that are currently homeless or are in danger of becoming homeless. Agencies funded include:

- Catholic Family Services - The ARK: Provides youth shelter, transitional and permanent housing and counseling services in an effort to protect children and reunite families when possible. General Fund: \$9,200.
- Housing Resources Incorporated: Provides assistance to homeless persons and persons in danger of becoming homeless in order to secure housing. General Fund: \$17,665.
- YWCA: Operates emergency shelter, transitional and permanent housing for women and their children who are victims of domestic and/or sexual abuse. General Fund: \$8,695.
- Portage Community Center: PCC provides a variety of services including emergency assistance (food, clothing, transportation, utility shut-off payments, etc.), referrals to other agency services, and hosts many programs. General Fund: \$83,650, Community Development Block Grant Fund: \$34,844.

Special Needs: Due to funding limitations, special needs populations are not a specified priority of the Consolidated Plan, and no specific activities were carried out during the fiscal year.

2. Eliminate Barriers to Affordable Housing

One of the primary barriers to affordable housing in Portage is the cost of housing. Portage is a desirable market with a good school system. The effort to foster and maintain housing includes:

- Participating on the Kalamazoo County LISC Affordable Housing Partnership, which sets goals for affordable countywide housing production;
- Working with non-profit housing developers on affordable housing projects;
- Undertaking code administration and enforcement in low/moderate target areas to maintain affordable housing stock as a desirable location to live;
- Providing housing rehabilitation loans and grants to low/moderate income homeowners throughout the city to ensure maintenance of affordable housing;
- Providing home buyer assistance (no-interest deferred loans) in target areas,
- Administration of the North Portage Homebuyer Purchase-Rehabilitation Program funded by MSHDA.

During FY 2013-14, the city approved two amendments to the Payment in Lieu of Taxes (PILOT) ordinance to provide: 1) continued tax relief to facilitate a refinance and rehabilitation of the Centre Street Village Apartments, which provides 28 units of affordable rental housing to low income households; and 2) a new PILOT that preserved 300 rental units at affordable rates at Milham Meadows

Apartments that involved the acquisition by a new owner and rehabilitation of the development. These PILOTs represent a considerable investment from the City of Portage General Fund to continue affordable housing to low income-renters within the community.

3. Institutional Structure/Enhancement of Coordination

The City of Portage Department of Community Development administers the CDBG Program. To the extent feasible, the city also works cooperatively with the Kalamazoo County Housing Rehabilitation Program and the Kalamazoo County Weatherization Program to coordinate and leverage resources. Also, the city continually seeks opportunities to partner with several other area service providers including Senior Services, Inc., Disability Network, the Portage Community Center, Kalamazoo Neighborhood Housing Services, Kalamazoo Valley Habitat for Humanity, and Community Homeworks. The city is often able to work and coordinate services with these agencies to provide necessary assistance to homeowners with housing-related problems. As noted above, the city has also partnered with local non-profit agency housing projects. By working with non-profits, the city is able to leverage the funding available to assist with a greater number and type of projects.

4. Improve Public Housing

The City of Portage does not own or manage public housing. However, Kalamazoo County has a Public Housing Commission (PHC) that has been awarded grants from HUD and MSHDA to provide scattered site rental subsidies, and to construct and/or rehabilitate affordable rental dwelling units. Several years ago, the PHC established the Kalamazoo County Housing Assistance Fund that provides scattered site rental subsidies for extremely low-income households, with an emphasis on serving homeless persons. In 2008-09, the City of Portage awarded a \$100,000 grant from the General Fund for the Housing Assistance Fund, and during FY 2010-11, awarded the PHC a PILOT to facilitate the purchase and rehabilitation of a single-family dwelling in Portage that has been rented to a low-income household as affordable housing during FY 2011-12.

5. Lead Based Paint Hazards

Due to the relatively newer housing stock, lead-based paint has not been a significant problem in the City of Portage. However, efforts to educate the public and test and address lead-based paint hazards are undertaken in conjunction with the City of Portage CDBG Housing Rehabilitation Program and the Downpayment Assistance Program. Any hazards found during the inspection or rehabilitation process are addressed as part of the overall project in compliance with federal regulations.

6. Compliance with Program and Comprehensive Planning Requirements

The City of Portage certifies that the activities undertaken with federal grant dollars are consistent with the Consolidated Plan. The Consolidated Plan process involves outlining short and long-term goals for community development through a comprehensive planning process involving public input and consultation with community-wide service providers. CDBG funding is utilized exclusively to benefit low-income residents of Portage and to promote, to the extent possible, fair housing education and activities.

7. Reduction of Number of Persons Living Below the Poverty Level

As noted in the 2011-2015 Consolidated Plan, in 2009 6.3 percent of Portage residents were at or below the federal poverty level, up from 4.8 percent in 2000. Many of the CDBG programs, such as housing rehabilitation, down payment assistance, neighborhood improvement and human/public service funding directly and indirectly help persons in poverty improve their quality of life. In addition, the city has previously participated in the local Poverty Reduction Initiative process to develop a county-wide affordable housing plan, in conjunction with efforts of the Kalamazoo County LISC Affordable Housing Partnership.

8. Priority Non-Housing Community Development Needs

Non-housing community development needs are identified as a relative low priority in the Consolidated Plan. The City of Portage receives a relatively small entitlement amount, which generally is not sufficient to fund capital projects. Capital projects are generally addressed in the City of Portage Capital Improvement Program, which is a program of specific capital projects for ten years into the future, with funding from taxes, special assessment revenues and other sources.

F. Leveraging Resources

The city received \$218,364 in federal CDBG entitlement funds this fiscal year, and budgeted receipt of \$25,000 in program income funds. In addition, \$35,000 in Prior Years' Funds was included in the overall budget. For all CDBG Program activities, which include: housing rehabilitation; down payment assistance; neighborhood improvement/code enforcement; human/public services; and program administration, \$524,034 in combined City of Portage General Fund monies (\$23,152), public and private monies (\$500,882) leveraged \$231,864 in CDBG Program expenditures. This leveraging increases the beneficial impact of CDBG Program activities. The City of Portage does not require matching funds for the Housing Rehabilitation Program, but offers incentives to encourage homeowner contributions to housing rehabilitation costs. In addition, the city seeks partnerships with non-profit housing developers to undertake affordable housing projects in order to leverage federal funding with other government and private funds.

G. Citizen Comments

A public notice was published in the August 20, 2014 issue of the Kalamazoo Gazette, indicating the availability of the FY 2013-14 Consolidated Annual Performance Evaluation Report (CAPER) for public review and comment. Citizens have the opportunity to review and comment on the CAPER at two locations within the city, and via the city website. Public comments will be accepted through September 4, 2014, and the City of Portage will hold a public hearing on September 4, 2014. A summary of public comments received and a Proof of Publication of the notice will be included in Appendix B and C respectively.

H. Self-Evaluation

Over the period covered by this Annual Performance Report (July 1, 2013 - June 30, 2014), the city has accomplished the majority of the goals set forth in the Annual Action Plan. To summarize, progress included:

- A total of \$107,574 was expended for housing rehabilitation and emergency repairs to 10 households (20 individuals) and \$1,030 for (2 individuals) as part of the CDBG housing programs, identified as a “High” priority in the Consolidated Plan.
- A total of \$21,639 was expended to provide home buyer down payment assistance to six households (19 individuals), also identified as a “High” priority in the Consolidated Plan.
- A total of \$34,844 (CDBG Fund) and \$121,237 (General Fund) was provided to agencies providing supportive services to low/moderate income persons and families, which was identified as a “High” priority in the Consolidated Plan.
- A total of \$48,953 was expended on code compliance efforts to arrest blight and housing deterioration in low-income target neighborhoods.
- Provided \$1,500 in financial assistance for the provision of fair housing services, and sponsorship of the 11th annual Fair Housing conference to be held in September 2014.
- A total of \$18,854 (CDBG Fund) was expended to undertake administrative activities related to the CDBG program, including fair housing services. Grant administration and planning activities included updates to the Annual Action Plan, FY 2012-13 CAPER, Environmental Review, and quarterly reporting to HUD, amongst other activities.
- Staff resources were devoted toward participation on the Kalamazoo County LISC Affordable Housing Partnership, which addresses countywide housing goals and targets specific rental and owner-occupied housing production for low and moderate-income families. These activities range from “High” to “Low” priorities in the Consolidated Plan.

V. CDBG GRANTEE SPECIFIC NARRATIVE

A. Use of CDBG Funds vs. Priorities, Needs, Goals and Objectives of the Consolidated Plan: FY 2013-14 Projects Undertaken

In the overall effort to preserve and upgrade the quality of the existing housing stock in the city, the FY 2013-14 Annual Action Plan outlined activities that were planned to be undertaken to best utilize the limited personnel and financial resources available to the City of Portage. Each project outlined activities proposed in an effort to fulfill the overall goals contained in the Consolidated Plan. The performance that occurred in FY 2013-14 for each priority is described in the following paragraphs.

**PROJECT 1: OWNER-OCCUPIED HOUSING REHABILITATION PROGRAM
PRIORITY LEVEL IN CONSOLIDATED PLAN: HIGH**

Performance Measures: The objective of the Owner-Occupied Housing Rehabilitation Program is to provide decent affordable housing, while the intended outcome is to maintain sustainability of affordable housing.

- a. Resource and Program Funds Used: \$107,574**
- b. Activities Undertaken:** All activities within this project are directed toward improving the quality, and bringing up to HUD Housing Quality Standards (HQS) existing owner occupied housing units within the city. The program activities completed are as follows:

Activity	2013-14 Service Goal	# of Households Served	# of Persons Served	Amount Expended*
Housing Rehab Loans, includes water/sewer connection, interior and exterior improvements	13	8	18	\$106,545
Emergency Repair Grants	2	2	2	\$1,029
TOTALS	15	10	20	\$107,574

*Includes administration and delivery costs.

- c. Geographic Distribution:** The housing rehabilitation programs do not specifically target a particular area of the city. Applicants to the program must qualify based on income. As a matter of practice, however, the greatest rehabilitation need is in the older neighborhoods that generally coincide with the low-to-moderate income target neighborhoods (see Map 1, Low/Moderate Income Target Neighborhoods, Appendix A).
- d. Leverage with Federal Funds of Non-Federal Funds: (\$0)** Occasionally private homeowners will contribute additional funds in conjunction with

rehabilitation projects. However, during the FY 2013-14 program year, no homeowners did so.

- e. **Matching Contributions:** None required.
- f. **Actual Investment Pattern vs. Planned Investment Pattern:** Fifteen households in total were projected to be assisted by the Housing Rehabilitation Program, while ten households were assisted with a total expenditure of \$107,574, including program delivery costs. The average project expenditure, including delivery costs was \$10,757. Actual versus planned investment was lower than the target goal during the fiscal year (expenditures were \$56,035 less than budgeted). However, two projects were underway but not yet completed prior to the end of the fiscal year. Additional efforts to promote program participation and identify contractors to participate in the program will be undertaken over the FY 2014-15 program year. In addition, in FY 2013-14, the amount of funding per housing unit was increased from \$10,000 to \$15,000 to address housing improvements more comprehensively, and the deferred loan interest rates were lowered to zero percent for all household under 50% of area median income. These incentives will continue in FY 2014-15 and are anticipated to increase program promotion.

PROJECT 2: DOWNPAYMENT ASSISTANCE PROGRAM
PRIORITY LEVEL IN CONSOLIDATED PLAN: HIGH

Performance Measures: The objective of the Downpayment Assistance Program is to provide decent affordable housing, while the intended outcome is to increase availability and accessibility of affordable housing.

- a. **Resource and Program Funds Used:** \$21,639
- b. **Activities Undertaken:** Six projects were completed during the reporting period providing \$21,639 in assistance for home purchases in target neighborhoods, not including program administration costs.
- c. **Geographic Distribution:** The program is open to low-moderate income, first-time homebuyers who are currently residents of Kalamazoo County. Map 2, Downpayment Assistance Program Areas, Appendix A, shows the areas eligible for assistance through the Downpayment Assistance Program.
- d. **Leverage with Federal Funds of Non-Federal Funds:** Funds are supplemented with a first mortgage for the purchase of the home from a lending institution. The six households assisted contributed \$456,661 in private non-federal funds toward the home purchase in the form of a first mortgage.

- e. **Matching Contributions:** The homebuyer fulfilled local lending institution financial requirements and obtain sufficient monies from this private sector source.
- f. **Actual Investment Pattern vs. Planned Investment Pattern:** The city assisted six low-income home buyers during FY 2013-14, which was four more than the projected goal. This level of participation supports signs of an improving housing market.

PROJECT 3: PORTAGE COMMUNITY CENTER, HUMAN/ PUBLIC SERVICES
PRIORITY LEVEL IN CONSOLIDATED PLAN: MEDIUM

Performance Measures: The objective of the Human/Public Service activity is to create economic opportunities for low income persons and household, while the intended outcome is to increase sustainability of such economic opportunities.

- a. **Resource and Program Funds Used:** \$34,844
- b. **Activities Undertaken:** City of Portage residents were assisted by the Portage Community Center (PCC) during the reporting period. Such services, which are explained in more detail on page 24, include emergency assistance (food, clothing and financial assistance), public transportation assistance, and youth recreation scholarships primarily to low income clientele.
- c. **Geographic Distribution:** N/A.
- d. **Leverage with Federal Funds of Non-Federal Funds:** \$34,844 of CDBG Funds was provided for human/public services to benefit low-income persons. In addition, PCC indicates that \$44,221 in additional private funds and \$18,152 in city General Funds leveraged the CDBG funds for emergency assistance, transportation assistance and youth recreation scholarships. Finally, \$83,650 in city General Fund monies were provided to assist with the provision of services such as information and referral, host agency services, holiday basket program, and youth programs.
- e. **Matching Contributions:** N/A
- f. **Actual Investment Pattern vs. Planned Investment Pattern:** It was projected that the Portage Community Center could provide assistance to 4,000 Portage residents with CDBG Funds, while 3,822 residents within the community were assisted, which was slightly below the projected goal. As noted above, additional assistance was also provided to Portage residents funded by provided City of Portage with General Fund monies.

**PROJECT 4: NEIGHBORHOOD IMPROVEMENT-CODE ENFORCEMENT
PRIORITY LEVEL IN CONSOLIDATED PLAN: MEDIUM
AND HIGH**

Performance Measures: The objective of the Neighborhood Improvement-Code Enforcement activity is to create suitable living environments, while the intended outcome is to increase sustainability of such living environments.

- a. **Resource and Program Funds Used:** \$48,953
- b. **Activities Undertaken:** Activities undertaken within this category include code administration and enforcement in low income target neighborhoods, ensuring elimination of blighted conditions and correction of other code violations that may have a negative effect on the health, safety and/or welfare of the neighborhood.

Activity	FY 2013-14 Service Goal	Actual Service	Amount Expended
Response to Code Violations in Low Income Target Areas	350-400	594	\$48,953

- c. **Geographic Distribution:** Response to code violations in low-income target neighborhoods is provided below. A map identifying these locations is included as Appendix A.

Code Enforcement Activity FY 2012-13

Census Tract & Block Group	Number of Violations
19.02-2	98
19.02-3	46
19.05-1	177
19.05-3	20
19.05-5	37
19.06-1	77
19.07-2	79
20.03-2	57
20.05-1	3

- d. **Leverage with Federal Funds of Non-Federal Funds:** The City of Portage annually allocates approximately \$5,000 in General Fund monies for neighborhood improvement/code administration and enforcement activities to help cover the cost of office supplies, mailing costs, other overhead and field equipment.
- e. **Matching Contributions:** NA
- f. **Actual Investment Pattern vs. Planned Investment Pattern:** Generally, 350-400 code violations in low-income target neighborhoods are investigated on an annual basis. In FY 2013-14, 594 complaints/identified

violations were addressed in target neighborhoods, which exceeds the goal for the program year. Of these, 177 cases/code violations were addressed within the Colonial Acres manufactured housing park located in census tract block group 19.05-1. Addressing community quality and other code violations through code administration and enforcement provides important assistance in the effort to maintain and improve these target neighborhoods. Neighborhood Improvement-Code Enforcement activities were completed within budget.

PROJECT 5: CDBG PROGRAM ADMINISTRATION
PRIORITY LEVEL IN CONSOLIDATED PLAN: N/A

- a. **Resource and Program Funds Used:** \$18,854
- b. **Activities Undertaken:** General administrative oversight of activities of the CDBG Entitlement Program, completion of the 2014-15 Annual Action Plan, Environmental Review Record, Semi-Annual Labor Standards Enforcement Reports, FY 2012-13 CAPER, HUD reporting and Monitoring, Continuum of Care and fair housing activities.
- c. **Geographic Distribution:** N/A.
- d. **Leverage with Federal Funds of Non-Federal Funds:** None.
- e. **Matching Contributions:** N/A
- f. **Actual Investment Pattern vs. Planned Investment Pattern:** Administrative activities were completed within budget.

B. Program Changes

No changes were made to the CDBG Program during the fiscal year.

C. Consolidated Plan Certifications

The City of Portage certifies that it is carrying out the planned actions outlined in the Consolidated Plan:

- 1) The city worked in concert with local non-profits to identify future projects.
- 2) The city provided Statements of Consistency for 17 applications for HUD funding through the Continuum of Care process. Such statements were provided in a fair and impartial manner.
- 3) The city did not hinder Consolidated Plan implementation by any action or willful inaction.

D. National Objectives

In FY 2013-14 the city expended 100% of applicable CDBG funds to benefit low-income residents.

E. Acquisition, Rehabilitation, Demolition of Occupied Real Property

No activities were undertaken that cause temporary or permanent displacement of persons or households.

F. Economic Development Activities

NA

G. Limited Clientele Benefit

The City of Portage sets aside not more than 15% of the CDBG budget for human/public service funding, consistent with federal regulations. A total of \$34,844 was awarded to the Portage Community Center (PCC) in FY 2013-14. PCC is the only non-profit agency located in the city that provides assistance to low-income residents of Portage. PCC tracks the income levels of clients who participate in programs funded by the CDBG program. Some of the households/persons assisted are defined as "limited clientele" pursuant to HUD definitions, however there are no special programs specifically targeted at limited clientele households/persons. In FY 2013-14, the programs listed in the following table were funded and administered by PCC.

**SUB-RECIPIENT ACTIVITY - LIMITED CLIENTELE BENEFIT
 PORTAGE COMMUNITY CENTER**

PCC Program	CDBG Funding Level	Persons Assisted/Units of Service	% Low/Moderate Income
Emergency Assistance	\$31,344	3,780	100%
Transportation Assistance	\$3,186	38	100%
Youth Recreation Scholarship	\$314	4	100%

H. Program Income

CDBG funds (except Emergency Repair grants) utilized in the Housing Programs are recaptured as Program Income in future years. Program Income received during FY 2013-14 is reported in Table E, page 26, Loans and Other Receivables are reported in Table F on page 26.

I. Lump Sum Agreement

NA

TABLE A						BUDGETED	EXPENDED
BUDGET AND EXPENDITURES							
Rehabilitation							
	Rehab Project Management, Loans, Grants					\$ 109,610	\$ 98,039
	Loans/Grants	Program Income				\$ 54,000	\$ 9,535
		SUBTOTAL, Rehabilitation				\$ 163,610	\$ 107,574
Neighborhood Improvement							
	Code Enforcement					\$ 52,563	\$ 48,953
Public Services - Portage Community Center						\$ 34,844	\$ 34,844
		Program Income				\$ -	\$ -
		SUBTOTAL, Public Services				\$ 34,844	\$ 34,844
Downpayment Assistance							
		Program Income				\$ 6,000	\$ 21,639
Administration							
	General					\$ 19,347	\$ 17,354
	Fair Housing Activities					\$ 2,000	\$ 1,500
		SUBTOTAL, Administration				\$ 21,347	\$ 18,854
TOTAL						\$ 278,364	\$ 231,864

TABLE B							
FINANCIAL SUMMARY							
Unexpended funds at end of previous reporting Period						\$	129,096
Entitlement Grant FY 2013-14						\$	218,364
Program Income - Received During FY 2013-14						\$	79,547
Prior Period Adjustments						\$	-
TOTAL AVAILABLE FUNDS						\$	427,007
Total Expenditures						\$	231,864
Total Planning & Admin						\$	18,854
Total Low/Mod Calc.						\$	213,010
Unexpended Balance						\$	195,143

TABLE C

PUBLIC SERVICE PERCENTAGE CALCULATION						
Amount of Program Income Received In Prior Program Year FY 2012-13						\$ 23,420
Entitlement Grant						\$ 218,364
					Total	\$ 241,784
Total Public Service Expenditures						\$ 34,844
					Percent Public Service	14%

TABLE D

PLANNING AND PROGRAM ADMINISTRATION CAP CALCULATION						
Entitlement Grant						\$ 218,364
Program Income Received During FY 2013-14 Program Year						\$ 79,547
					Total	\$ 297,911
Planning and Administration Expenditures						\$ 18,854
					Percent Administration	6%

TABLE E

PROGRAM INCOME FY 2013-2014						
Principal and Interest	Deferred Loans					\$ 77,479
Repayment:	Low interest loans					\$ 2,068
Unanticipated Program Income						\$ -
TOTAL						\$ 79,547

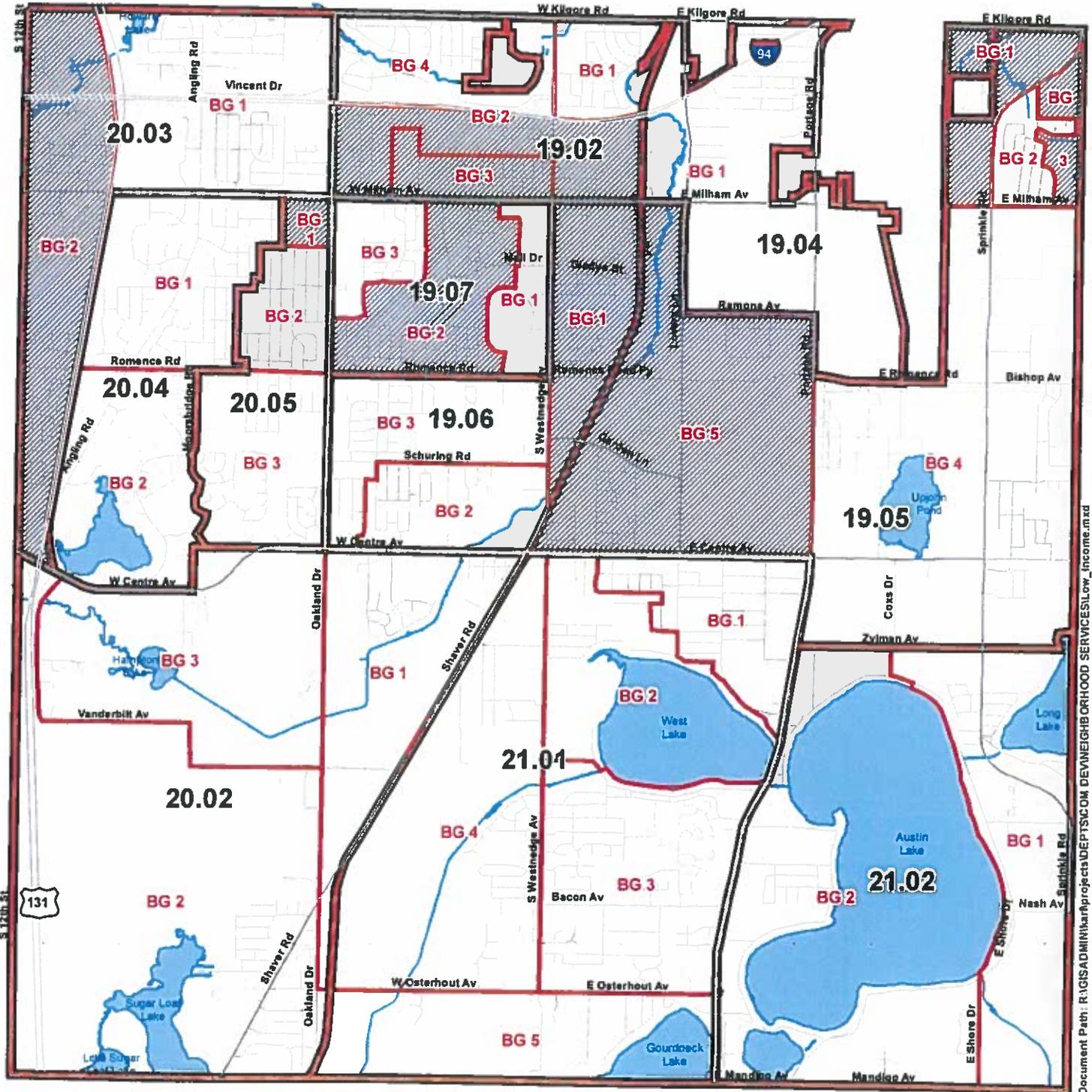
TABLE F

LOANS RECEIVABLE AS OF June 30, 2014 (includes only loan principal)						
Outstanding principal, Deferred Loans			199	loans		\$ 985,675
Outstanding principal, Low Interest Loans			9	loans		\$ 12,847
					Total	\$ 998,522

APPENDIX A

MAPS

Low Income Neighborhoods Census Tract / Block Group Map



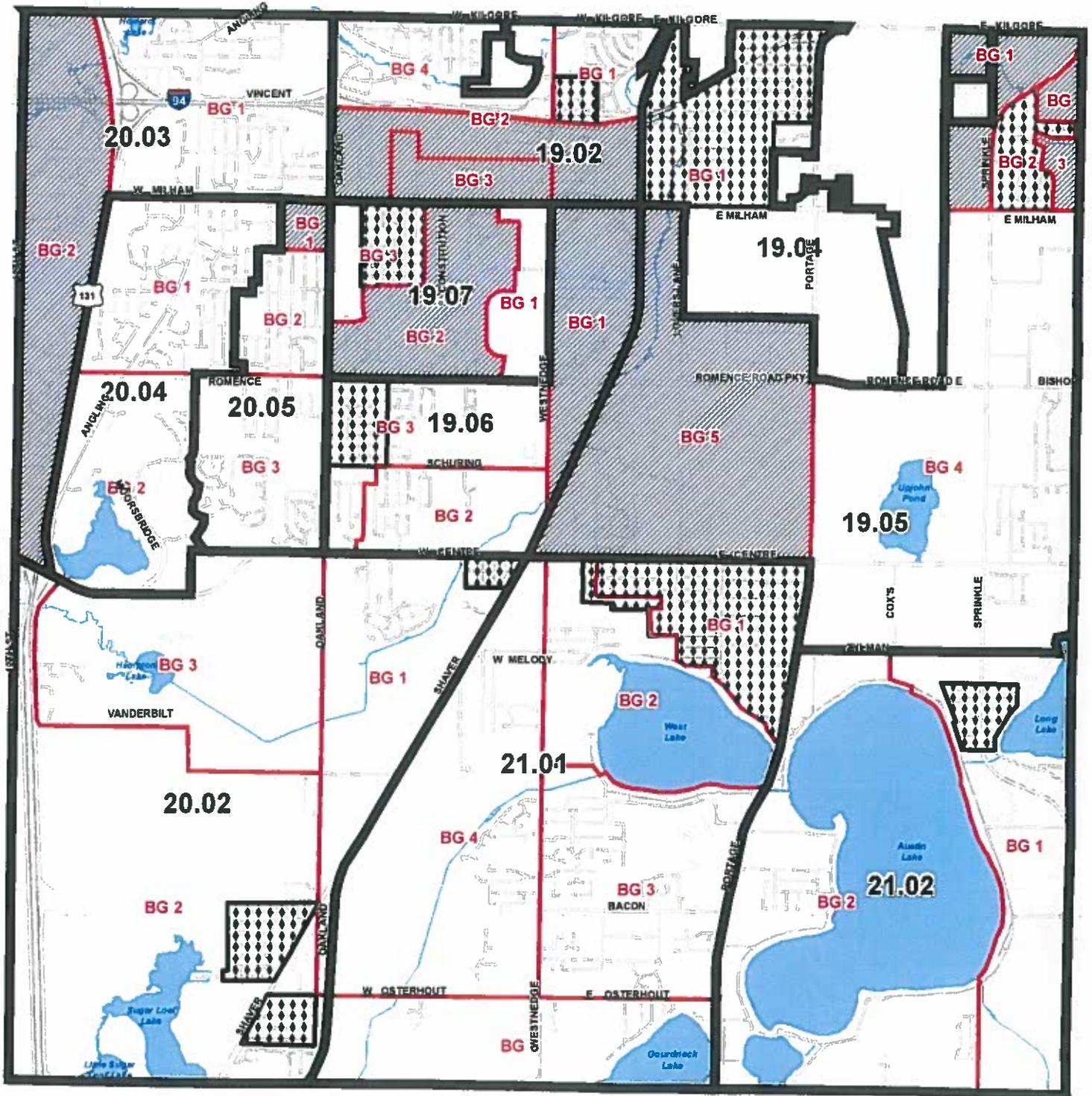
Document Path: R:\GISADMIN\mapprojects\DEPT\SCOM DEV\NEIGHBORHOOD SERVICES\Low_income.mxd

	Census Tract Boundary
	Block Group Boundary
	Low Income Block Groups

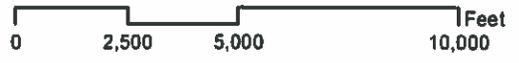


0 2,000 4,000 8,000 Feet

Downpayment Assistance Program Target Neighborhoods



	CENSUS TRACT BOUNDARY
	BLOCK GROUP BOUNDARY
	LOW INCOME BLOCK GROUPS
	ADDITIONAL AREAS TARGETED FOR DOWNPAYMENT ASSISTANCE



APPENDIX B

SUMMARY OF PUBLIC COMMENTS

FY 2013-14 CDBG Consolidated Annual Performance Evaluation Report – Public Hearing:

To be completed after the September 4, 2014 Public Hearing

APPENDIX C
PROOF OF PUBLICATION



August 20, 2014

**NOTICE OF AVAILABILITY OF THE FY 2013-14
CONSOLIDATED ANNUAL PERFORMANCE
EVALUATION REPORT (CAPER)**

The City of Portage has completed the CAPER for Fiscal Year (FY) 2013-14 covering the period July 1, 2013 - June 30, 2014. The CAPER outlines progress in carrying out the FY 2013-14 Annual Action Plan (the annual element of the five year Consolidated Plan) including the financial resources available and expended during FY 2013-14 as part of the Community Development Block Grant program. The CAPER will be available for review and comment beginning August 20, 2014 at the following locations:

Portage City Hall, Department of Community Development
7900 South Westnedge Avenue
Portage, Michigan 49002
269-329-4480

Portage District Library, Reference Desk
300 Library Lane
Portage, Michigan 49002
269-329-4546

City of Portage web site: www.portagemi.gov, under Departments, Community Development, Planning, Development and Neighborhood Services, Documents

Written comments or questions regarding the CAPER should be directed to Vicki Georgeau, Director of Community Development, 7900 South Westnedge Avenue, Portage, Michigan 49002 on or before September 4, 2014 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 Thursday, September 4, 2014 at Portage City Hall, Conference Room #1 at 6:30 p.m. If you need special assistance in order to review the documents please call 329-4477.

Vicki Georgeau, AICP
Director of Community Development

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