

CITY OF PORTAGE, MICHIGAN

FY 2014-15

COMMUNITY DEVELOPMENT
BLOCK GRANT (CDBG) PROGRAM

CONSOLIDATED ANNUAL PERFORMANCE
EVALUATION REPORT (CAPER)

July 1, 2014 through June 30, 2015

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CITY OF PORTAGE, MICHIGAN

FY 2014-15

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

TABLE OF CONTENTS

	<u>Page</u>
I. INTRODUCTION	1
II. INTEGRATED DISBURSEMENT AND INFORMATION SYSTEM (IDIS) CAPER REPORTS	1
III. FEDERAL RESOURCES.....	9
IV. GENERAL GRANTEE NARRATIVE STATEMENT	
A. Assessment of Five Year Goals.....	9
B. Affirmatively Furthering Fair Housing.....	11
C. Affordable Housing.....	11
D. Continuum-of-Care	12
E. Other Actions	12
1. Underserved Needs.....	12
2. Eliminate Barriers to Affordable Housing	13
3. Institutional Structure/Enhancement of Coordination.....	14
4. Improve Public Housing.....	14
5. Lead Based Paint Hazards.....	14
6. Compliance with Program and Comprehensive Planning Requirements.....	14
7. Reduction of Number of Persons Living Below the Poverty Level	15
8. Priority Non-Housing Community Development Needs.....	15
F. Leveraging Resources	15
G. Citizen Comments.....	15
H. Self-Evaluation.....	16
V. CDBG GRANTEE SPECIFIC NARRATIVE	
A. Use of CDBG Funds vs. Priorities, Needs, Goals and Objectives of Consolidated Plan: FY 2014-15 Projects Undertaken.	16
B. Program Changes	21
C. Consolidated Plan Certifications.....	21
D. National Objectives.....	21
E. Acquisition, Rehabilitation, Demolition of Occupied Real Property	21

F. Economic Development Activities	21
G. Limited Clientele Benefit.....	21
H. Program Income	22
I. Lump Sum Agreement	22

VI. SUPPLEMENTAL TABLES

TABLES:

A. Budget and Expenditures	23
B. Financial Summary	23
C. Public Service Percentage Calculation	24
D. Administration Cap Calculation.....	24
E. Program Income FY 2014-15	24
F. Loans Receivable As Of June 30, 2015	24

VII. APPENDICES

A. Maps: 1) Low/Moderate Income Neighborhoods Census Tract/Block Group Map, and 2) Down Payment Assistance Program Targeted Neighborhoods Map.....	26
B. Summary of Public Comments.....	28
C. Proof of Publication	30

CITY OF PORTAGE
FY 2014-15
COMMUNITY DEVELOPMENT
BLOCK GRANT PROGRAM (CDBG)
CONSOLIDATED ANNUAL EVALUATION REPORT (CAPER)

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 supplemental narrative to these reports and consists of Sections III through V, which explains in further detail activities carried out during FY 2014-15.



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 2014
 PORTAGE

Date: 11-Aug-2015
 Time: 11:51
 Page: 1

PGM Year:	2014
Project:	0001 - OWNER OCCUPIED HOUSING REHABILITATION
IDIS Activity:	144 - Owner Occupied Housing Rehabilitation

Status: Completed Objective: Provide decent affordable housing
 Location: Address Suppressed Outcome: Sustainability
 Matrix Code: Rehab; Single-Unit Residential (14A) National Objective: LMH

Initial Funding Date: 10/29/2014

Description:

Owner-occupied housing rehabilitation and emergency critical repairs to low-income Portage households throughout the city.

Financing

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$49,110.77	\$0.00	\$0.00
		2013	B13MC260023		\$49,110.77	\$49,110.77
	PI	Pre-2015		\$64,673.38	\$0.00	\$0.00
		2014	B14MC260023		\$64,673.38	\$64,673.38
Total	Total			\$113,784.15	\$113,784.15	\$113,784.15

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:	2	0	0	0	2	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:	11	0	0	0	11	0	0	0

Female-headed Households: 4 0 4

Income Category:

	Owner	Renter	Total	Person
Extremely Low	2	0	2	0
Low Mod	9	0	9	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	11	0	11	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments

Years	Accomplishment Narrative	# Benefitting
2014	Expended \$113,784.15 to assist 11 low-income households with housing repairs and/or emergency grants. All houses repaired were owner occupied.	

PGM Year: 2014
Project: 0004 - NEIGHBORHOOD IMPROVEMENT-CODE ADMINISTRATION & ENFORCEMENT
IDIS Activity: 145 - Neighborhood Improvement - Code Administration & Enforcement

Status: Completed **Objective:** Create suitable living environments
Location: 7900 S Westnedge Ave Portage, MI 49002-5117 **Outcome:** Sustainability
Matrix Code: Code Enforcement (15) **National Objective:** LMA

Initial Funding Date: 10/29/2014

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

Financing

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$41,215.91	\$0.00	\$0.00
		2013	B13MC260023		\$41,215.91	\$41,215.91
	PI	Pre-2015		\$9,783.53	\$0.00	\$0.00
		2014	B14MC260023		\$9,783.53	\$9,783.53
Total	Total			\$50,999.44	\$50,999.44	\$50,999.44

Proposed Accomplishments
 Housing Units : 350
 Total Population in Service Area: 11,235
 Census Tract Percent Low / Mod: 54.12

Annual Accomplishments

Years	Accomplishment Narrative	# Benefiting
2014	Responded to and/or initiated code enforcement cases in upper quartile low-income neighborhoods. During the course of FY 2014-15, 504 compliants/cases were addressed in an effort to aid in the elimination and prevention of blight.	

PGM Year: 2014
 Project: 0002 - DOWN PAYMENT ASSISTANCE - OWNER-OCCUPIED HOUSING
 DIS Activity: 146 - Down Payment Assistance - Owner-occupied Housing

Status: Completed Objective: Provide decent affordable housing
 Location: Address Suppressed Outcome: Affordability
 Matrix Code: Direct Homeownership Assistance (13) National Objective: LMH

Initial Funding Date: 10/29/2014

Description:

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

Financing

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$9,008.11	\$0.00	\$0.00
		2013	B13MC260023		\$9,008.11	\$9,008.11
	PI	Pre-2015		\$3,991.89	\$0.00	\$0.00
		2014	B14MC260023		\$3,991.89	\$3,991.89
Total	Total			\$13,000.00	\$13,000.00	\$13,000.00

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:	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:	3	0	0	0	3	0	0	0

Female-headed Households:

0 0 0

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	3	0	3	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	3	0	3	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments

Years	Accomplishment Narrative	# Benefiting
2014	Provided \$13,000 in down payment and closing cost assistance to three low income households to facilitate the purchase of homes in target neighborhoods.	

PGM Year: 2014
 Project: 0003 - HUMAN/PUBLIC SERVICES-PORTAGE COMMUNITY CENTER
 DIS Activity: 147 - Human/public Services - Portage Community Center

Status: Completed. Objective: Create economic opportunities
 Location: 325 E Centre Ave Portage, MI 49002-5512 Outcome: Sustainability
 Matrix Code: Public Services (General) (05) National Objective: LMC

Initial Funding Date: 10/29/2014

Description:
 Funding to the Portage Community Center to assist low-income Portage households with Emergency Assistance (food and financial assistance), transportation assistance and youth recreation scholarships.

Financing

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$41,222.88	\$0.00	\$0.00
		2013	B13MC260023		\$41,222.88	\$41,222.88
	PI	Pre-2015		\$3,449.12	\$0.00	\$0.00
		2014	B14MC260023		\$3,449.12	\$3,449.12
Total	Total			\$44,672.00	\$44,672.00	\$44,672.00

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	3,188	952
Black/African American:	0	0	0	0	0	0	642	66
Asian:	0	0	0	0	0	0	22	22
American Indian/Alaskan Native:	0	0	0	0	0	0	25	8
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	25	4
Asian White:	0	0	0	0	0	0	5	5
Black/African American & White:	0	0	0	0	0	0	196	7
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	7	0
Other multi-racial:	0	0	0	0	0	0	63	8
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	4,173	1,072

Female-headed Households: 0

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	2,007
Low Mod	0	0	0	2,166
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	4,173
Percent Low/Mod				100.0%

Annual Accomplishments

Year	Accomplishment Narrative	# Benefiting
2014	Provided \$44,672 to the Portage Community Center to provide emergency assistance (food and financial), transportation assistance and youth recreation assistance to low income Portage residents in need.	

PGM Year: 2014
 Project: 0005 - PLANNING/ADMINISTRATION
 DIS Activity: 14B - Planning and Administration

Status: Completed Objective:
 Location: Outcome:
 Matrix Code: General Program Administration (21A) National Objective:

Initial Funding Date: 10/29/2014

Description:

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

Financing

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$16,049.34	\$0.00	\$0.00
		2013	B13MC260023		\$16,049.34	\$16,049.34
	PI	Pre-2015		\$4,782.50	\$0.00	\$0.00
		2014	B14MC260023		\$4,782.50	\$4,782.50
Total	Total			\$20,831.84	\$20,831.84	\$20,831.84

Total Drawn In Program Year: \$243,287.43



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 U.S. Department of Housing and Urban Development
 Integrated Disbursement and Information System
 PR26 - CDBG Financial Summary Report
 Program Year 2014
 PORTAGE, MI

DATE: 08-11-15
 TIME: 11:42
 PAGE: 1

PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	195,142.61
02 ENTITLEMENT GRANT	218,672.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	89,518.33
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 RETURNS	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	503,332.94

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	222,455.59
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	222,455.59
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	20,831.84
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)	243,287.43
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	260,045.51

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	222,455.59
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	222,455.59
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 BENEFITTING 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	44,672.00
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)	44,672.00
32 ENTITLEMENT GRANT	218,672.00
33 PRIOR YEAR PROGRAM INCOME	79,547.47
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	298,219.47
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	14.98%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	20,831.84
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)	20,831.84
42 ENTITLEMENT GRANT	218,672.00
43 CURRENT YEAR PROGRAM INCOME	89,518.33
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	308,190.33
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	6.76%



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 PR26 - CDBG Financial Summary Report
 Program Year 2014
 PORTAGE, MI

DATE: 08-11-15
 TIME: 11:42
 PAGE: 2

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
2014	3	147	5746781	Human/public Services - Portage Community Center	05	LMC	\$9,243.00
2014	3	147	5783038	Human/public Services - Portage Community Center	05	LMC	\$9,343.00
2014	3	147	5802263	Human/public Services - Portage Community Center	05	LMC	\$22,636.88
2014	3	147	5837018	Human/public Services - Portage Community Center	05	LMC	\$3,449.12
					05	Matrix Code	\$44,672.00
2014	2	146	5746781	Down Payment Assistance - Owner-occupied Housing	13	LMH	\$5,000.00
2014	2	146	5783038	Down Payment Assistance - Owner-occupied Housing	13	LMH	\$3,000.00
2014	2	146	5802263	Down Payment Assistance - Owner-occupied Housing	13	LMH	\$5,000.00
					13	Matrix Code	\$13,000.00
2014	1	144	5746781	Owner Occupied Housing Rehabilitation	14A	LMH	\$23,033.94
2014	1	144	5783038	Owner Occupied Housing Rehabilitation	14A	LMH	\$43,824.84
2014	1	144	5802263	Owner Occupied Housing Rehabilitation	14A	LMH	\$40,901.51
2014	1	144	5837015	Owner Occupied Housing Rehabilitation	14A	LMH	\$6,023.86
					14A	Matrix Code	\$113,784.15
2014	4	145	5746781	Neighborhood Improvement - Code Administration & Enforcement	15	LMA	\$13,939.08
2014	4	145	5783038	Neighborhood Improvement - Code Administration & Enforcement	15	LMA	\$9,293.32
2014	4	145	5802263	Neighborhood Improvement - Code Administration & Enforcement	15	LMA	\$17,983.51
2014	4	145	5837016	Neighborhood Improvement - Code Administration & Enforcement	15	LMA	\$9,783.53
					15	Matrix Code	\$50,999.44
Total							\$222,455.59

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
2014	3	147	5746781	Human/public Services - Portage Community Center	05	LMC	\$9,243.00
2014	3	147	5783038	Human/public Services - Portage Community Center	05	LMC	\$9,343.00
2014	3	147	5802263	Human/public Services - Portage Community Center	05	LMC	\$22,636.88
2014	3	147	5837018	Human/public Services - Portage Community Center	05	LMC	\$3,449.12
					05	Matrix Code	\$44,672.00
Total							\$44,672.00

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
2014	5	148	5746781	Planning and Administration	21A		\$4,758.31
2014	5	148	5783038	Planning and Administration	21A		\$3,636.61
2014	5	148	5802263	Planning and Administration	21A		\$7,654.42
2014	5	148	5837020	Planning and Administration	21A		\$4,782.50
					21A	Matrix Code	\$20,831.84
Total							\$20,831.84

III. FEDERAL RESOURCES

The City of Portage had the following resources available for affordable and supportive housing activities during the reporting period (July 1, 2014 - June 30, 2015).

RESOURCES AVAILABLE FY 2014-15

<u>CDBG PROGRAM FUNDING SOURCE</u>	<u>AMOUNT</u>
Unexpended CDBG Funds at End of Previous Reporting Period (FY 2013-14)	\$195,143
FY 2014-15 Federal CDBG Entitlement	\$218,672
CDBG Program Income Funds Received During FY 2014-15	\$ 89,518
Total Revenue	\$503,333
Total FY 2014-15 Program Expenditures	\$243,287
Total Unexpended Fund Balance at End of Program Year	\$260,046

The table above indicates Portage had \$503,333 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 23), the FY 2014-15 budget was \$285,372 while total expenditures were \$243,287. At the end of FY 2014-15, there was unexpended combined balance of \$260,046. Expenditure of \$100,000 of the unexpended fund balance has been budgeted for FY 2015-16, and will be directed toward assistance for Housing Program activities, sidewalk repairs in low-moderate income neighborhoods, housing demolition and grant planning activities. In addition, up to \$35,644 (10% of the FY 2015-16 CDBG budget) may be expended on additional housing projects during FY 2015-16. Additional expenditures from the Unexpended Fund Balance, or expenditure on program activities not included in the FY 2015-16 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 \$2.2 million in HUD and MSHDA resources were available to assist the community during the program year as follows: \$414,355 of MSHDA Emergency Solution Grants and \$1,843,713 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 2014-15 in the effort to meet goals of the Consolidated Plan:

- Provided housing rehabilitation loans on a city-wide basis to 10 income-eligible households (30 individuals) and an emergency grant to one income-eligible household (5 individuals) as part of the CDBG housing programs, identified as a “High” priority in the Consolidated Plan.
- Provided home buyer down payment assistance to three households (9 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 504 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 2011 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.
- The city sponsored two fair housing education events: 1) a showing and discussion of the movie "A Raisin in the Sun" regarding housing discrimination; and 2) fair housing training of Community Development staff in June 2015.
- 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 2015, 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 2014-15 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	2 (5)	1 (1)	7 (24)	10 (30)
• Emergency Repair Grant Program	0 (0)	1 (5)	0 (0)	1 (5)
Down Payment Assistance Program Subtotal	0 (0)	1 (2)	2 (7)	3 (9)
TOTALS	2 (5)	3 (8)	9 (31)	14 (44)

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: provided youth shelter, transitional and permanent housing and counseling services in an effort to protect children and reunite families when possible. General Fund: \$9,433.
- Housing Resources Incorporated: provided assistance to homeless persons and persons in danger of becoming homeless in order to secure housing. General Fund: \$18,110.
- YWCA: provided emergency shelter, transitional and permanent housing for women and their children who are victims of domestic and/or sexual abuse. General Fund: \$8,915.
- Portage Community Center: provided a variety of services including emergency assistance (food, clothing, utility shut-off payments, etc.), transportation assistance, and youth recreation scholarships. CDBG Fund: \$44,672. Also provided host agency programs, youth development programs, information/referrals amongst other services. General Fund: \$83,535.
- Goodwill Industries: provided tax counseling services at the Portage Community Center and Bower's Manufacturing to assist Portage households in obtaining Earned Income Tax Credits. General Fund: \$1,020.

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.

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 \$218,672 in federal CDBG entitlement funds this fiscal year, and budgeted receipt of \$25,000 in program income funds. In addition, \$41,700 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, \$388,374 in combined City of Portage General Fund monies (\$23,127), public and private monies (\$365,247) leveraged \$243,287 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 19, 2015 issue of the Kalamazoo Gazette indicating the availability of the FY 2014-15 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 3, 2015, and the City of Portage will hold a public hearing on September 3, 2015. 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, 2014 - June 30, 2015), the city has accomplished the majority of the goals set forth in the Annual Action Plan. To summarize, progress included:

- A total of \$119,808 was expended for housing rehabilitation and emergency repairs to 11 households (35 individuals) as part of the CDBG housing programs, identified as a “High” priority in the Consolidated Plan.
- A total of \$13,000 was expended to provide home buyer down payment assistance to three households (9 individuals), also identified as a “High” priority in the Consolidated Plan.
- A total of \$50,999 was expended on code compliance efforts to arrest blight and housing deterioration in low-income target neighborhood, which was identified as a “High” priority in the Consolidated Plan.
- A total of \$44,672 (CDBG Fund) and \$123,090 (General Fund) was provided to agencies providing supportive services to low/moderate income persons and families, which was identified as a “Medium” priority in the Consolidated Plan.
- Provided \$2,500 in financial assistance for the provision of fair housing services, including education and enforcement activities.
- A total of \$20,832 (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 2013-14 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 2014-15 Projects Undertaken

In the overall effort to preserve and upgrade the quality of the existing housing stock in the city, the FY 2014-15 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 2014-15 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:** \$119,808
- 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	2014-15 Service Goal	# of Households Served	# of Persons Served	Amount Expended*
Housing Rehab Loans, includes water/sewer connection, interior and exterior improvements	13	10	30	\$112,863
Emergency Repair Grants	2	1	5	\$921
TOTALS	15	11	20	\$113,874

*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 2014-15 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 11 households were assisted with a total expenditure of \$113,784. The average project expenditure, including delivery costs, was \$10,892. Actual versus planned investment was lower than the target goal during the fiscal year (expenditures were \$45,441 less than

budgeted). However, two projects were underway but not yet completed prior to the end of the fiscal year. Ongoing efforts to promote program participation and identify contractors to participate in the program will be undertaken over the FY 2015-16 program year.

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:** \$13,000
- b. **Activities Undertaken:** Three projects were completed during the reporting period providing \$13,000 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 three households assisted contributed \$289,211 in private non-federal funds toward the home purchase in the form of first mortgages.
- 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 three low-income home buyers during FY 2014-15, which was one 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:** \$44,672

- 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 22, 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:** \$44,672 of CDBG Funds was provided for human/public services to benefit low-income persons. In addition, PCC indicates that \$76,036 in additional private funds and \$18,127 in city General Funds leveraged the CDBG funds for emergency assistance, transportation assistance and youth recreation scholarships. Finally, \$83,535 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 4,173 residents within the community were assisted, above 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:** \$50,999
- 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 2014-15 Service Goal	Actual Service	Amount Expended
Response to Code Violations in Low Income Target Areas	350-400	504	\$50,999

- 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 2014-15

Census Tract & Block Group	Number of Violations
19.05-1	99
19.05-3	19
19.05-5	62
19.06-1	68
19.07-1	38
20.03-2	56
20.05-1	2
35.00-2	104
35.00-3	56

- 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 2014-15, 504 complaints/identified violations were addressed in target neighborhoods, which exceeds the goal for the program year. Of these, 136 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:** \$20,832

- b. **Activities Undertaken:** General administrative oversight of activities of the CDBG Entitlement Program, completion of the 2015-16 Annual Action Plan, Environmental Review Record, FY 2013-14 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 19 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 2014-15 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 \$44,672 was awarded to the Portage Community Center (PCC) in FY 2014-15.

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 2014-15, 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	\$41,172	4,054	100%
Transportation Assistance	\$2,500	58	100%
Youth Recreation Scholarship	\$1,000	61	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 2014-15 is reported in Table E, page 24, Loans and Other Receivables are reported in Table F on page 24.

I. Lump Sum Agreement

NA

TABLE A

BUDGET AND EXPENDITURES					BUDGETED	EXPENDED
Housing Rehabilitation						
	Home Repair and Emergency Repair projects				\$ 159,225	\$ 113,784
Neighborhood Improvement						
	Code Enforcement				\$ 53,661	\$ 50,999
Human/Public Services (Portage Community Center)						
	Emergency and Transportation Assistance, Youth Recreation				\$ 44,672	\$ 44,672
Down Payment Assistance						
	Deferred Loans for First Time Homebuyers				\$ 6,000	\$ 13,000
Administration						
	General				\$ 19,814	\$ 18,332
	Fair Housing Activities				\$ 2,000	\$ 2,500
	<i>SUBTOTAL, Administration</i>				\$ 21,814	\$ 20,832
					TOTAL	\$ 285,372
						\$ 243,287

TABLE B

FINANCIAL SUMMARY						
Unexpended funds at end of previous reporting period						
						\$ 195,143
Entitlement Grant FY 2014-15						
						\$ 218,672
Program Income - Received During FY 2014-15						
						\$ 89,518
Prior Period Adjustments						
						\$ -
TOTAL AVAILABLE FUNDS						
						\$ 503,333
Total Expenditures						
						\$ 243,287
					Total Planning & Admin	\$ 20,832
					Total Low/Mod Calc.	\$ 222,455
Unexpended Balance						
						\$ 260,046

TABLE C

PUBLIC SERVICE PERCENTAGE CALCULATION							
Amount of Program Income Received In Prior Program Year FY 2013-14							
						\$	79,547
Entitlement Grant							
						\$	218,672
						Total	\$ 298,219
Total Public Service Expenditures							
						\$	44,672
						Percent Public Service	15%

TABLE D

PLANNING AND PROGRAM ADMINISTRATION CAP CALCULATION							
Entitlement Grant							
						\$	218,672
Program Income Received During FY 2014-15 Program Year							
						\$	89,518
						Total	\$ 308,190
Planning and Administration Expenditures							
						\$	20,832
						Percent Administration	7%

TABLE E

PROGRAM INCOME FY 2014-15							
Principal and Interest							
Deferred Loans						\$	86,877
Repayment:							
Low interest loans						\$	2,641
Unanticipated Program Income							
						\$	-
TOTAL							
						\$	89,518

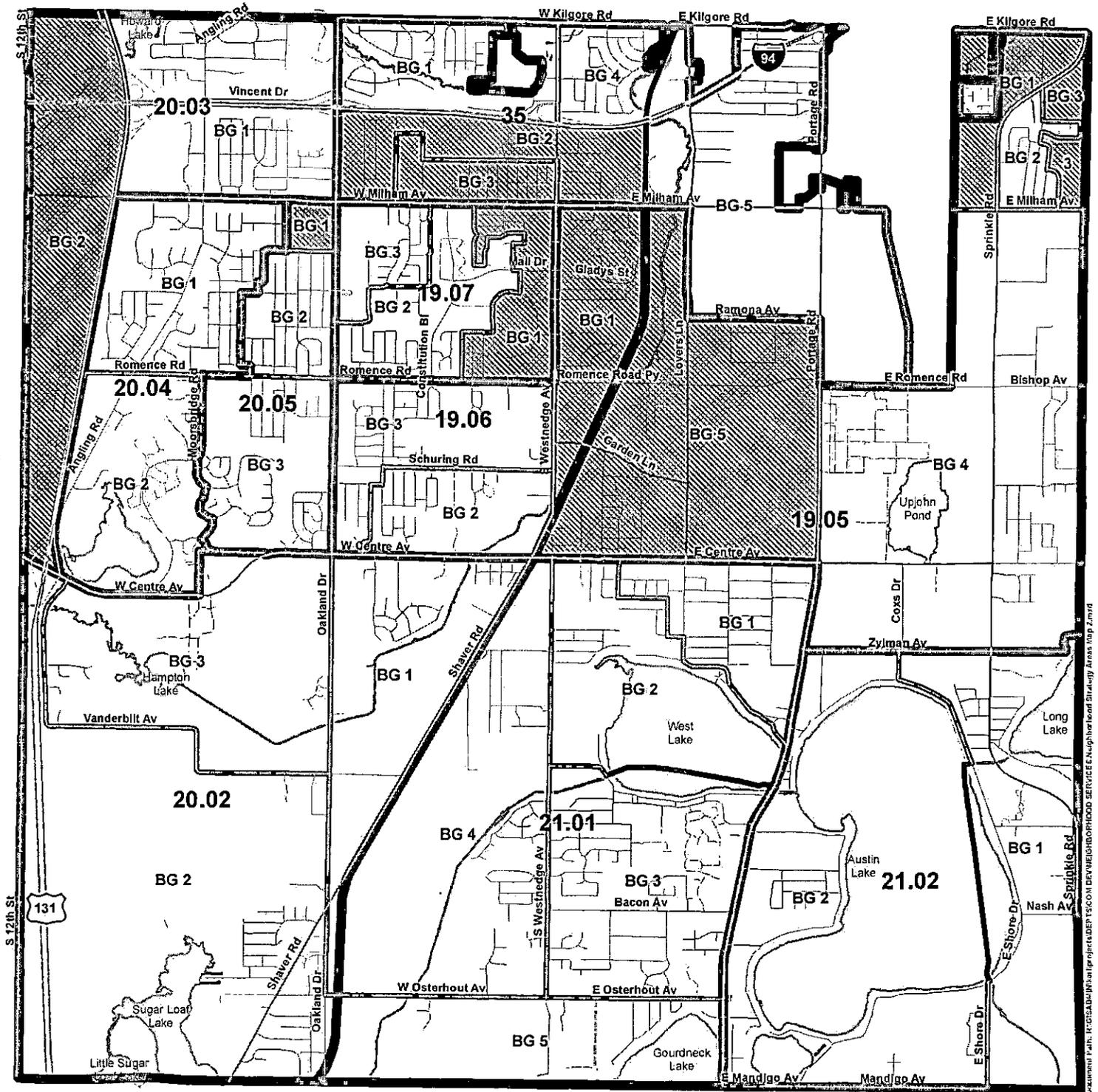
TABLE F

LOANS RECEIVABLE AS OF June 30, 2015 (includes only loan principal)							
Outstanding principal, Deferred Loans							
		200 loans				\$ 981,824	
Outstanding principal, Low Interest Loans							
		8 loans				\$ 10,557	
						Total	\$ 992,381

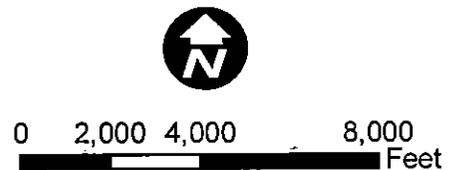
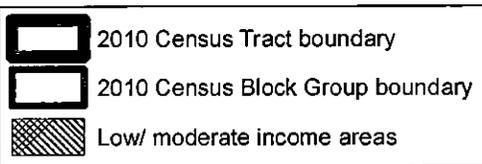
APPENDIX A

MAPS

Neighborhood Strategy Areas Census Tract / Block Group Map*

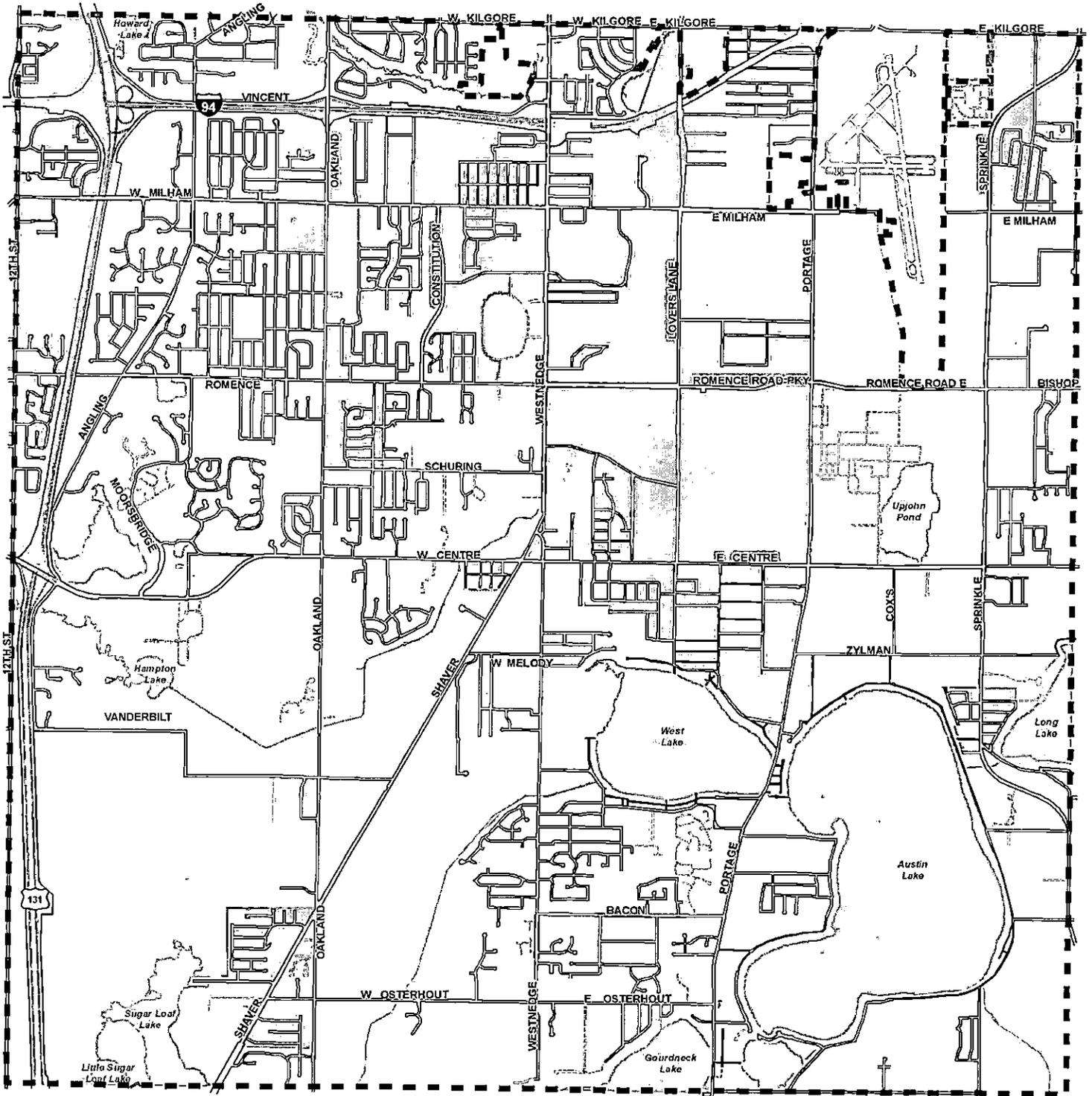


* At least 43.6% of households are low to moderate income in shaded areas, based on 2006-2010 American Community Survey Data.



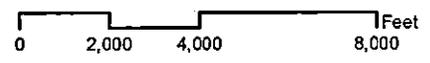
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Downpayment Assistance Areas



 Homes located in shaded areas are eligible for the Downpayment Assistance Program.

 Homes located within Portage City limits are eligible for all other CDBG Housing Programs. Manufactured homes located in Manufactured Home Communities eligible for Emergency Repair Grant Program only.



APPENDIX B

SUMMARY OF PUBLIC COMMENTS

FY 2014-15 CDBG Consolidated Annual Performance Evaluation Report – Public Hearing:

APPENDIX C
PROOF OF PUBLICATION



**NOTICE OF AVAILABILITY OF THE FY 2014-15
CONSOLIDATED ANNUAL PERFORMANCE
EVALUATION REPORT (CAPER)**

The City of Portage has completed the CAPER for Fiscal Year (FY) 2014-15 covering the period July 1, 2014 – June 30, 2015. The CAPER outlines progress in carrying out the FY 2014-15 Annual Action Plan (the annual element of the five year Consolidated Plan) including the financial resources available and expended during FY 2014-15 as part of the Community Development Block Grant program. The CAPER will be available for review and comment beginning August 19, 2015 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 3, 2015 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 3, 2015 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

7/31/2015 4:11