



# **2015-2019 Consolidated Plan & 2015 Annual Action Plan**

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# Executive Summary

## ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

Priority needs will be addressed in the next five years according to the City's goals and objectives and taking into consideration resident input as to their stated priority needs. One of the priority objectives are to eliminate deteriorating conditions, maintain residential areas and eliminate health and safety hazards. The City plans to undertake a wide variety of programs to address on-going needs within the City. Those plans include infrastructure improvements, neighborhood clean-up events, home improvements, demolition of unsafe structures, code enforcement, sidewalk improvements and assistance to those who qualify for special needs. The City will include collaboration and partnerships with private entities, banking institutions and non-profit organizations, etc. to provide the necessary resources in carrying out activities described within the plan.

Some proposed programs may be entirely implemented by private agencies with no city involvement, however, because of their purpose to benefit low and moderate income persons, they affect the priority objectives established and will have a positive effect upon the needs of the community.

Some obstacles in meeting underserved needs would include the reduction of Community Development Block Grant funds to the community as well as any state or federal funds for programs currently utilized by the public housing commission, local housing shelters and human service organizations that provide the many programs for extremely low and low income population.

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Port Huron has five objectives and outcomes that we plan to address in the five year plan (2015-2019).

Objective #1 is to maintain the condition of existing housing stock in the City. In order to achieve that objective we plan to utilize CDBG and HOME funding to offer programs that will assist income eligible homeowners with making improvements.

Objective #2 is to eliminate blighting influences and the deterioration of property by utilizing CDBG funding and Blight Elimination Funds for (a) code enforcement and (b) demolish unsafe structures which are unsuitable for rehabilitation and (c) provide interim assistance to include neighborhood clean-up events and alley restorations.

Objective #3 is to create suitable living environments for residents through infrastructure improvements to improve sidewalks, curb and gutter replacement and even street re-surfacing located in low to moderate income eligible neighborhoods.

Objective #4 is to provide decent housing and improve affordability of housing for residents. This goal will be achieved through rehabilitation of units and by providing down payment assistance and rehab dollars to bring the home up to code.

Objective #5 is to assist homeless persons and/or the chronic homeless and seniors with affordable housing which provides new/improved availability/accessibility.

### **3. Evaluation of past performance**

Over the past few years the Community Development division was very busy with projects. On a yearly basis an average of twenty (20) families are assisted with down payment funding through the Urban Pioneer Program but alone in 2014 twenty-six (26) families were assisted. This shows a huge need for the program. As a result of the “Pride in Port Huron” campaign the Neighborhood Preservation Programs were a huge success. On an average year thirty (30) homes received exterior façade grants while ten (10) emergency repair grants were completed to assist elderly residents. The Project Brush-up program that provides paint vouchers assisted an average of one hundred (100) or more residents on a yearly basis. Over three hundred (300) lead testing and clearances were performed to eliminate the hazards of lead based paint. More than three hundred (300) structures were demolished that were in substandard condition over the last five years. Sidewalks were replaced in the Harrison Pointe neighborhood and along Harker Street in the Mansfield Park area that were deteriorated and/or missing that resulted in improved local infrastructure to residents in those areas. The City also assisted with two neighborhood clean-up events organized by area neighborhoods on a yearly basis. A total of nineteen (19) neighborhood alley restorations were completed this last year that provided improved access for residents by graveling and grading the alley.

The City teams up with Blue Water Habitat for Humanity each year who host our local “Legislators Building Communities” (LBC) event. The event was done in coordination with Living in Michigan Coalition for legislators across the state to participate in service projects that strengthen neighborhoods. As a result, each year at least three houses received assistance with painting, porch repair, or minor façade repairs. Also, the last two years the City has partnered with Habitat to participate in a program for façade repairs through Federal Home Loan Bank that will continue as long as funding is available. This partnership has resulted in more than twenty (20) homes receiving assistance thus far. This partnership will continue to leverage CDBG dollars.

The water/sewer separation program that has been a long term objective for the City and has been a priority for the past fifteen years is finally going to be completed during 2015. That is a huge accomplishment for the City.

Also, during the last three years the City continued to work with St. Clair County in regards to administering the Neighborhood Stabilization Program 3 through the Housing and Urban Development. The total grant allocation was \$1,129,355 plus program income in the amount of \$320,246.88 so far. The City allocated funding to Blue Water Habitat for Humanity that has completed and sold six homes. The City also allocated funding to St. Clair Non-profit Housing Corporation that has completed and sold seven homes. These organizations completed these homes under the category acquisition, rehabilitation and re-sale and then the homes are sold to income eligible buyers. Funds were also used for purchase and rehabilitation of seven foreclosed homes by eligible residents. The City utilized funding for twenty-seven (27) demolitions within the targeted areas.

#### **4. Summary of citizen participation process and consultation process**

The City of Port Huron's Citizen's Participation consultation process included the use of surveys for residents to respond online in identifying housing and community development needs. The process also included mailings with an outline of dates for the plan implementation, comment periods, etc. in order to enhance and broaden public participation which was distributed to minorities, non-English speaking persons, as well as persons with disabilities and local organizations. Notifications were published in the Times Herald to notify the public of the two public hearings where comments could be received. The City website [www.porthuron.org](http://www.porthuron.org) also included a notice of the public hearings.

#### **5. Summary of public comments**

The first public hearing was held on Monday, January, 26, 2015, and no comments were received. The second public hearing was held on Monday, February 23, 2015, and no comments were received. All comments are received are reviewed for consideration in the Consolidated Plan and Annual Action Plan.

#### **6. Summary of comments or views not accepted and the reasons for not accepting them**

All comments or concerns are accepted and incorporated into the plan. We did not receive any comments from citizens at the public hearings.

#### **7. Summary**

The only obstacle in achieving under-served needs would be the lack of resources to complete our projects. The City is continually exploring new ways to bring economic development projects into the City through industrial expansion, business attraction and/or tourism to the area.

The City looks forward to this next five year cycle to the challenges that are ahead to improving the homes in the neighborhoods, improving infrastructure in the neighborhoods, and removing blighted structures which will create suitable living environments for residents in the future.

# The Process

## PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	PORT HURON	Community Development
HOME Administrator	PORT HURON	Community Development

Table 1 – Responsible Agencies

### Narrative

The City of Port Huron is the lead agency for developing the Consolidated Plan and the Annual Action Plans. The Community Development Division of the Planning Department will oversee the development of the plan and administer programs covered by the plan. Other City departments and local agencies are also involved in the implementation. The Engineering Department provides water/sewer separation project information and oversees the projects and contracts associated with public facilities. Private agencies involved may include partnerships with the Port Huron Neighborhood Housing Corporation, Blue Water Habitat for Humanity, Community Housing Development Organizations, banking institutions, Blue Water Community Action, foundations and private businesses.

### Consolidated Plan Public Contact Information

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Or

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

In preparation for the Consolidated Plan, several methods were used to gather information, ideas, concerns and insights as to the housing and community development needs of the City. Methods included the use of surveys by mail and internet, public hearings, citizen input and comments received.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

The City continues to partner and strives towards additional partnerships whether it involves private industry, non-profit organizations and/or public institutions to help us carry out the plan.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Housing and Support Services Workgroup consists of several organizations from St. Clair County that meet quarterly. These organizations consist of local units of government, homeless shelters, mental health facilities, health care facilities, housing providers, corrections programs, youth facilities and other service organizations.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The CoC convenes an evaluation plan for the allocation and disbursement of ESG funds. Each applicant is required to submit a three page abstract and budget prior to a community presentation. The abstracts are forwarded to a committee of volunteers from the Housing and Support Services Workgroup. The applicants are scheduled for 20 to 30 minute presentations before the committee and once the presentations are completed, the committee scores the abstract and presentation and allocates the funds based on a fair and equitable vote from the committee. The results are forwarded to the Housing and Support Services Workgroup and the Community Services Coordinating Body. Quarterly reviews of spending patterns and data reporting is providing at the Housing and Support Services Workgroup. This group serves as the St. Clair County Continuum of Care.

The Housing and Support Services Workgroup develops performance standards and evaluation of outcomes by utilizing a committee approach to identify from the Self-Sufficiency Matrix the areas the CoC will focus on to measure outcomes for our community. The ten year plan to end homeless is reviewed

annually by a committee of volunteers from the Housing and Support Workgroup and revisions are made as needed.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

Table 2 – Agencies, groups, organizations who participated

1	<b>Agency/Group/Organization</b>	Port Huron Housing Commission
	<b>Agency/Group/Organization Type</b>	Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Port Huron Housing Commission was contacted directly and is our local public housing authority. Our PHA provides the data we need to discuss the public housing needs of our community.
2	<b>Agency/Group/Organization</b>	BLUE WATER SAFE HORIZONS
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Safe Horizons was consulted directly. Consulting with this organization we learn about the needs of the homeless and the services that are provided to them.

3	<b>Agency/Group/Organization</b>	The Harbor
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Harbor was contacted directly. The Harbor also consists of other programs such as the Wings of the Harbor and Cypress Place. Each of these organizations specializes in youth and provides temporary shelter and provides services such as counseling, education, health, survival and preventative services.
4	<b>Agency/Group/Organization</b>	St. Clair County Community Services Coordinating Body
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency

	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Our local CoC is made up of several local organizations that were all consulted during this process and play a huge role in our community.
5	<b>Agency/Group/Organization</b>	PORT HURON NEIGHBORHOOD HOUSING CORPORATION
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Port Huron Neighborhood Housing Corporation provides affordable, decent housing to homebuyers. They build new construction and rehabilitate existing properties and sell them eligible buyers.

**Identify any Agency Types not consulted and provide rationale for not consulting**

All agencies were consulted in order to determine the needs in the community.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	St. Clair County Community Mental Health	All of our goals will be accomplished during the years of our action plans.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The City of Port Huron partners with Port Huron Housing Commission, our local public housing authority and other local units of government such as St. Clair County in the implementation of the Consolidated Plan. The City also works with MSHDA to provide local programs. Surveys were also sent to local cities and townships. Working with each of these entities provides a different level of assistance in carrying out the plan.

## PR-15 Citizen Participation

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Port Huron's Citizens Participation Plan has been developed and adopted in accordance with the Housing and Community Development Act. Our process included the use of surveys for residents to respond online in identifying housing and community development needs. The process also included mailings with an outline of dates for the plan implementation, comment periods, etc. in order to enhance and broaden public participation which was distributed to minorities, non-English speaking persons, as well as persons with disabilities. Notifications were published in the Times Herald to notify the public of the two public hearings where comments could be received as well. The City website [www.porthuron.org](http://www.porthuron.org) also included a notice of the public hearings. The City of Port Huron complies with the "Americans with Disabilities Act" and if auxiliary aides or services are required at a public meeting for individuals with disabilities they may contact Susan Child, City Clerk, 100 McMorran Blvd., Port Huron MI 48060 or at 810-984-9725 at least three (3) days prior to any such meeting. The first public hearing was held on Monday, January, 26, 2015, and no comments were received. The second public hearing was held on Monday, February 23, 2015, and no comments were received. All comments are received are reviewed for consideration in the Consolidated Plan and Annual Action Plan.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	There were roughly 15 citizens in the audience.	No comments	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Non-targeted/broad community	Newspaper ad in the local Times Herald to advise the public of two public hearings regarding community development needs.	None	N/A	
3	Internet Outreach	Non-targeted/broad community	Online survey to address needs for the consolidated plan	A total of 216 surveys were completed	All comments were reviewed	
4	Mailings	Minorities  Persons with disabilities	A notice of public hearing was mailed to 22 local organizations to influence them to make comments on community needs.	No comments were received	N/A	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

It's not possible to address all the housing and non-housing needs of the community identified throughout the consolidated plan with our limited resources. The City will strategically invest each of its resources to meet the needs of the community and have a sustainable impact on our neighborhoods.

A major need in the community is assistance with home repairs and job opportunities. Data was compiled from local consultations and an online survey for residents to complete regarding their needs. We will continue to offer home repair grants under our "Pride in Port Huron" campaign to meet these needs. Grants will be available for exterior home repairs, emergency repairs, rental rehab, sidewalks, project brush-up, demolition, and neighborhood clean-up events to low and moderate income eligible households. Housing assistance is a huge need in the community due to families paying more than 30% and even more than 50% of their incomes on housing costs such as mortgage payments, taxes, insurance, and utilities. With the housing cost burdens and a majority of the City's housing stock built before the 1950's there is a huge needs for home repairs.

Our community is made up of 40% rentals and 48% owner-occupied dwellings according to the 2010 Census data. The need and options for homeownership is a high priority in order to influence new buyers and bring more families to the area.

There are no disproportionately greater needs that exist in the City at this time.

Our local public housing authority, Port Huron Housing Commission, continues to accept applications for housing and continues to rehabilitate their units and provide self-sufficiency programs to its residents.

St. Clair County Community Services Coordinating Body which is comprised of several organizations that assist individuals and families with things such as homelessness and special needs. This group awards and allocates the local ESG dollars to the organizations as they see fit by the needs of the community.

One of our non-housing community development needs are public improvements. Improving local infrastructure has a positive and inviting factor on the area. Improvements in the next five years may include replacing sidewalks, curb and gutter, and even some street re-surfacing. These improvements will happen on a City-wide basis dependent upon where it's needed.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

In looking at the data tables below many households are facing cost burdens (housing costs which exceed 30% of household income) and severe cost burdens (housing costs which exceed 50% of household income). Many of the households identified as having housing problems that do not face cost burdens are subject to overcrowding or substandard conditions.

High priority need exists for homeowners who are extremely low income (income less than 30% median family income) in the elderly category of owners showing that 52% pay more than 30% of their income for mortgage payment, utilities, taxes and insurance. In the small related group of renters with (income less than 30% median income shows 58% that are paying greater than 30% and 82% are paying more than 50% of their income for rent and utilities.

Another area of priority need in the housing needs table includes that 31% of small related moderate income owners that are paying greater than 30% of their income for mortgage payments, utilities, taxes and insurance. Additionally, 38% of small related, moderate income owners pay greater than 50% of their income for housing expenses. There are 57% of elderly, extremely low income renters that are paying more than 30% of their income for rent and utilities. Also, 68% of elderly, extremely low income pay more than 50% of their income for rental costs.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	32,338	30,639	-5%
Households	12,938	12,526	-3%
Median Income	\$31,327.00	\$33,460.00	7%

**Table 5 - Housing Needs Assessment Demographics**

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

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,665	2,210	2,425	1,500	3,720
Small Family Households *	1,080	840	915	625	2,025
Large Family Households *	180	210	125	95	280
Household contains at least one person 62-74 years of age	415	305	350	230	600
Household contains at least one person age 75 or older	310	370	295	125	275
Households with one or more children 6 years old or younger *	560	390	415	229	345
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

Data Source: 2007-2011 CHAS

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	60	30	0	140	0	10	0	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	25	50	0	85	15	10	20	0	45
Housing cost burden greater than 50% of income (and none of the above problems)	1,165	315	15	0	1,495	400	360	310	25	1,095

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	350	640	270	10	1,270	170	230	400	230	1,030
Zero/negative Income (and none of the above problems)	90	0	0	0	90	25	0	0	0	25

**Table 7 – Housing Problems Table**

Data 2007-2011 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,225	400	95	0	1,720	415	380	325	25	1,145
Having none of four housing problems	700	860	915	450	2,925	205	565	1,090	1,025	2,885
Household has negative income, but none of the other housing problems	90	0	0	0	90	25	0	0	0	25

**Table 8 – Housing Problems 2**

Data 2007-2011 CHAS  
Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	765	470	90	1,325	200	265	385	850
Large Related	115	95	0	210	30	60	70	160
Elderly	285	170	44	499	245	155	69	469
Other	405	285	160	850	115	125	185	425
Total need by income	1,570	1,020	294	2,884	590	605	709	1,904

**Table 9 – Cost Burden > 30%**

Data 2007-2011 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	685	160	0	845	150	200	175	525
Large Related	50	20	0	70	30	25	35	90
Elderly	205	70	25	300	145	50	29	224
Other	280	75	0	355	90	90	70	250
Total need by income	1,220	325	25	1,570	415	365	309	1,089

**Table 10 – Cost Burden > 50%**

Data 2007-2011 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	10	25	40	0	75	15	10	10	0	35

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	10	0	10	0	0	10	0	10
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	10	25	50	0	85	15	10	20	0	45

**Table 11 – Crowding Information – 1/2**

Data Source: 2007-2011 CHAS

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

**Table 12 – Crowding Information – 2/2**

Data Source

Comments:

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

There is approximately 140 singles on an average yearly basis that have no income that need housing assistance.

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

According to the 2014 Point in Time survey there are approximately 73 individuals or 25% of these individuals that are in need of housing assistance.

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

Housing problems among renters and owners are the severe issues such as lacks kitchen or complete plumbing, severe overcrowding, or severe cost burden. The most common housing problem among renters is having a cost burden greater than 50% of their income which equals about 49% of households while another 41% of renters have a cost burden greater than 30% of their income. The most common housing problem among owners is having a cost burden greater than 50% which equals 50% of the households while 47% of households face a housing cost burden greater than 30% of their household incomes. Renters and owners that are between 0-30% AMI have one or more of the four housing problems while renters and owners between 30-100% AMI have none of the four housing problems.

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

Small related households for owners and renters have the highest cost burden among any other household type.

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

One of the biggest needs for low income families is low costs or free day care. Many single parents are unable to find work due to having to stay home with their younger children that are not school aged. As the cost of living has increased, the amount of financially sustaining employment opportunities has not increased. Jobs that could provide stability for families are not readily available in St. Clair County.

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

Estimates of the at-risk population were not provided.

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

Specific characteristics that link homelessness are lack of income, mental health issues, alcoholism and unsubstantial employment opportunities.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A disproportionately greater need exists when the members of racial or ethnic groups at an income level experience housing problems at a greater rate of 10% or more than the income level as a whole.

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,450	470	105
White	2,065	425	95
Black / African American	230	35	0
Asian	0	0	0
American Indian, Alaska Native	10	4	0
Pacific Islander	0	0	0
Hispanic	90	10	10

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,465	580	0
White	1,215	535	0
Black / African American	195	14	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	55	35	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,020	1,840	0
White	875	1,490	0
Black / African American	125	170	0
Asian	0	20	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	20	125	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	315	1,175	0
White	295	995	0
Black / African American	20	85	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	60	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

The data does not reflect a disproportionately greater need for a particular race or ethnic group at any income category in comparison to the needs of that category as a whole.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A disproportionately greater need exists when members of racial or ethnic groups at an income level experience housing problems at a rate of 10% or greater than the income level as a whole. Severe housing problems could include overcrowded households and households with cost burdens of more than 50% of their income.

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,940	980	105
White	1,585	900	95
Black / African American	225	39	0
Asian	0	0	0
American Indian, Alaska Native	10	4	0
Pacific Islander	0	0	0
Hispanic	90	10	10

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	575	1,475	0
White	470	1,275	0
Black / African American	75	130	0
Asian	0	0	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	70	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	220	2,630	0
White	145	2,210	0
Black / African American	65	235	0
Asian	0	20	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	10	135	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	30	1,450	0
White	30	1,250	0
Black / African American	0	105	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	60	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### **Discussion**

The data does not reflect a disproportionately greater need for any income category in comparison to the severe housing problems.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

A disproportionately greater need exists when members of racial or ethnic groups at an income level experience housing problems at a rate of 10% or greater than the income level as a whole. Housing cost burdens exist when renters and owners pay more than 30% of their incomes on housing costs.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	7,635	2,645	2,485	105
White	6,395	2,335	2,080	95
Black / African American	690	220	285	0
Asian	65	0	0	0
American Indian, Alaska Native	55	0	10	0
Pacific Islander	0	0	0	0
Hispanic	355	70	85	10

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2007-2011 CHAS

### Discussion:

The data does not reflect a disproportionately greater need for any income category in comparison to housing cost burdens.

### **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

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

There are no income categories in which a racial or ethnic group has a disproportionately greater need for housing problems, severe housing problems or housing cost burdens.

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

Being that a disproportionately greater need does not exist in any of the categories there are no additional needs to report.

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

Due to the fact that a disproportionately greater need does not exist for these groups there are no specific areas to report on.

## NA-35 Public Housing – 91.205(b)

### Introduction

There is a need for public housing in the community. The waiting list remains open at all times and there is a total of 1,498 current applicants. The Voucher program has been closed for new applications since July 2011 and currently 786 are still on the list.

Port Huron Housing Commission consists of the following five housing developments:

- Desmond Village - 108 units
- Peru Village - 96 units
- Gratiot Village - 59 units
- Dulhut Village - 90 units
- Huron Village - 59 units

All buildings are in good shape and exteriors have been renovated within the last four years along with energy efficient upgrades.

Desmond and Peru villages are designated elderly (62) and disabled (any age). The designation allows for preference to 62 and older and disabled to be admitted first, but also allows them to house near elderly non-disabled (50 to 62 years) if the waiting list has been depleted. They currently have 100 people classified as non-elderly (less than 62) but could be disabled, living in the senior villages. 127 are 62 and over and amongst them there are 138 classified as disabled. Obviously the numbers overlap as some older than 62 and some under are considered disabled.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	414	567	0	567	0	0	0

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**Table 22 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	10,614	11,138	0	11,138	0	0
Average length of stay	0	0	4	4	0	4	0	0
Average Household size	0	0	2	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	123	101	0	101	0	0
# of Disabled Families	0	0	129	186	0	186	0	0
# of Families requesting accessibility features	0	0	414	567	0	567	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	333	457	0	457	0	0	0
Black/African American	0	0	76	107	0	107	0	0	0
Asian	0	0	1	2	0	2	0	0	0
American Indian/Alaska Native	0	0	4	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	24	24	0	24	0	0	0
Not Hispanic	0	0	390	543	0	543	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## **Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Currently the PHHC does not record information on the application regarding the need for accessible units by the applicants. Once they are contacted, that information is provided and the needs are met. They have seen an increase as to the need for more accessible units in our senior population and applicants. They do not have enough accessible units to fulfill the current needs. The type of needs vary from hearing and visually impaired devices to physical features being needed. In recent years they have seen an increased need for accessible features to accommodate residents HC needs.

### **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The Public Housing waiting list is broken down as 1,240 on the family list and 258 on the senior list. The Housing Choice Voucher Program waiting list is 786 and that would be all ages. Most applicants coming through the door are asking for Housing Choice Vouchers and or immediate housing in Public Housing. Most are looking for a stable living environment for themselves and or their family as many are considered "couch homeless" where they simply live with friends and family and hop from place to place. Another aspect of our residents and applicants is their lack of job skill. Many struggle with the know how to search for, apply for and to interview for a job. Learning these types of skills is an important step for them to becoming self-sufficient and to be able to move up and out of their programs.

### **How do these needs compare to the housing needs of the population at large**

PHHC does not know how this compares to the population at large, other than with 2,284 current applications (if Housing Choice Voucher waiting list was open, we would estimate another 1,000 applications), our numbers are indicative of about 10% of the population of the City of Port Huron.

### **Discussion**

There is a need for public housing. As you seen with the data, units are full and there is a waiting list.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

A majority of the City's homeless population will find shelter in one of the organized shelters. Each shelter assists different individuals such as adults, families and unaccompanied youth. Data was gathered to estimate the number of persons experiencing homelessness on a given night that were sheltered. Data is also provided from the 2014 Point in Time count that surveys both sheltered and unsheltered homelessness individuals and families.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	287	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	398	0	0	0	0
Chronically Homeless Individuals	0	115	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	14	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is:      Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

A chronic homeless person is an unaccompanied individual with a disabling condition or a family with at least one member who has a disabling condition and have been sleeping in an uninhabitable place or an emergency shelter. Each night there is an estimated number of 115 chronically homeless individuals experiencing homelessness on a given night.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	355	0
Black or African American	197	0
Asian	2	0
American Indian or Alaska Native	27	0
Pacific Islander	1	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	53	0
Not Hispanic	620	0

Data Source  
Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

The 2014 Point in Time count estimated 4 families to be in need of housing assistance that were not residing in an organized shelter at that time and 6 veterans were also in need of shelter.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

As you can see from the data provided by our local shelters in the tables the nature and extent of homelessness varies by racial and ethnic groups. A majority of the homeless population is white and a majority of the homeless are not Hispanic.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The data that was provided to us by our local shelters only discussed the sheltered individuals that were experiencing homelessness. A majority of the homeless population will seek shelter in one of our local shelters. The 2014 Point in Time count showed us that 29 adults, 7 children and 4 families were homeless and unsheltered not residing in any organized shelter at the time.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

The special needs population within the City suffers from substance abuse, disabilities, mental & physical development, domestic violence and HIV/AIDS, etc. These populations may lack affordable housing and employment opportunities.

### **Describe the characteristics of special needs populations in your community:**

The special needs populations in Port Huron suffers from substance abuse, disabilities, domestic violence, HIV/AIDS, large families with multiple children and people suffering from elderly abuse. Many of these groups are low income. These populations are comprised of veterans, elderly and people of all age ranges and races but most are men.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

The housing and supportive needs for these populations are affordable housing, employment services, transportation services, and education services. Needs are determined based on intake with a case manager and based on the availability of funding.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

In January 2013, the Michigan Department of Community Mental Health released an HIV surveillance analysis that found there are an estimated 120 cases of HIV/AIDS in St. Clair County with a reported 51 cases of HIV and 41 cases of AIDS. No data could be found for characteristics from the MSA or St. Clair County. Using the same data for the State of Michigan, the data shows blacks have the highest number of HIV/AIDS cases. Males of any race also have the higher rates of infection than females of the same race. The highest number of people were diagnosed between the ages of 30-39 and 40-49.

### **Discussion:**

The St. Clair County Health Department no longer has a HIV case management program and refers people to the AIDS Partnership of Michigan in Detroit.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

A long term goal is to consolidate and relocate fire stations along the Black River. And exploring options for police department or sub-station outside of the Municipal Hall center for easier public access.

The current number of public parks is adequate and dispersed throughout the City. Maintenance will continue to be a challenge.

### **How were these needs determined?**

Our parks and recreation plans were updated in 2014. And our Emergency Preparedness plan was updated in 2013. Updating these plans providing us with our next goals and needs for public facilities.

### **Describe the jurisdiction’s need for Public Improvements:**

Our five year capital improvement plan was completed in November 2014. Some examples specified for need included street repair in several low/mod areas, repairs and increased ADA improvements to existing sidewalk to the downtown and public spaces, removal of safety hazards in public walkways along the riverfront, and also public parking lots downtown.

### **How were these needs determined?**

The Capital Improvement Plan determined these needs through inventory, agency outreach and engineering reviews.

### **Describe the jurisdiction’s need for Public Services:**

The City is blessed with abundant and diverse public service agencies that are located in the City, but also serve the County wide population. There are currently no plans to expand public services.

### **How were these needs determined?**

The City participates in the St. Clair County Services Coordinating Body which includes members from all service agencies. The surveys and plans are shared with all members.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

A majority of the City's housing stock was built prior to 1939. There is approximately 14,419 housing units in the City. Of those, 9,691 are one unit detached structures while the rest consists of more than one unit. Availability of housing varies in its condition. The existing housing stock varies in different areas of the City from poor, or fair to good condition. With the age of the housing stock and taking into consideration the risks of lead based paint with older homes the need for rehabilitation grants is high. Within the last year there have been more than 130 foreclosures. The City as a whole has more rental units than owner-occupied housing. In today's housing market, home values have been slightly increasing and rents rates are stable.

Our local public housing authority is Port Huron Housing Commission. They have five public housing developments that consists of 90 buildings with 412 total units. The buildings are in good structural shape with constant upgrades to the units with facade repair and energy efficient upgrades. Port Huron Housing Commission also helps residents learn many new skills with the award of self-sufficiency grants to help residents become more self-sufficient.

The City consists of many organizations that assist the homeless and special needs populations. Services include homeless shelters, transitional housing, counseling, food assistance, healthcare, mental health issues, substance abuse and HIV/AIDS, etc. More than fifteen organizations assist with one or more of these services.

Many initiatives will be undertaken in order to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing. The City plans to continue the Affordable Housing Program utilizing the Port Huron Neighborhood Housing Corporation. The City will also continue to enforce building codes and update zoning codes. The City will continue to implement incentives, waive fees (where applicable), pursue in fill housing programs and consult with adjacent communities and organizations in an effort to eliminate barriers to affordable housing.

With the many economic developments taking place in the City now and in the short future will create more job opportunities for our residents given that the unemployment rate is at about 17%. These developments will have a huge economic impact on the area by creating more job opportunities and attracting more business to the City.

The City as a whole consists of households with housing problems. There are no specific areas where there is a high concentration of multiple housing problems or specific areas of low income or areas of minority concentration. Housing problems exist on a City-wide basis and that is why there is a need for our rehab programs that are offered on a city-wide basis.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The City of Port Huron is an older City with the majority of its housing stock built prior to 1939. There are approximately 14,419 total housing units within the boundaries of the City. Of those units, 9,691 are one-unit detached structures and 570 one-unit attached structures. While 4,133 units contain two or more units and the remaining 25 units are other types.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	9,691	67%
1-unit, attached structure	570	4%
2-4 units	2,235	16%
5-19 units	1,010	7%
20 or more units	888	6%
Mobile Home, boat, RV, van, etc	25	0%
<b>Total</b>	<b>14,419</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2007-2011 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	74	1%
1 bedroom	108	2%	1,608	30%
2 bedrooms	2,012	28%	1,977	37%
3 or more bedrooms	5,103	71%	1,644	31%
<b>Total</b>	<b>7,223</b>	<b>101%</b>	<b>5,303</b>	<b>99%</b>

**Table 28 – Unit Size by Tenure**

Data Source: 2007-2011 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Our grant programs are targeted towards low to moderate income families whether it's federally or state funded. Grant programs range from first-time home buyers, emergency repairs for seniors and disabled persons to basic facade home improvements for eligible applicants.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

There is no anticipated loss of public housing units. Housing units lost will be due to the demolition of the uninhabitable homes throughout the City. Our Affordable Housing Program through our partner Port Huron Neighborhood Housing Corporation (PHNHC) builds and/or rehabs single family properties and resales to first-time home buyers with the use of HOME funds.

**Does the availability of housing units meet the needs of the population?**

The availability of housing units is plentiful. The condition of the housing stock varies from poor to good condition. The grant programs that will be available to residents and buyers will help the housing units meet the needs of the population.

**Describe the need for specific types of housing:**

There are no specific types of housing that are needed. The variety of existing housing stock will meet different needs. Programs available may also assist with any specific housing needed.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

The median home value according to the tables below is \$93,900 which is an 11% increase from the 2000 census and the 2013 American Community Survey shows the median value of \$70,300 which is about a 25% decrease. The median contract rent according to the tables below is \$547 which is an increase of 23% from the 2000 Census and the 2013 American Community Survey shows the median rent being \$647 which is an increase of about 15%.

The common rent for 56.9% of renters is between \$500 and \$999 while 41.2% of renters pay less than \$500 on rent. There are 735 units available for renters and none for owners in the 30% HAMFI earnings category. In the 80% HAMFI earnings category for households there are 4,445 available for renters and only 2,990 for owners. The fair market rents range from \$629 to \$1,196 for a 1-4 bedroom while the high HOME rents range from \$646 to \$1,174.

In looking at this data the housing market has really fluctuated back and forth in the last five years. Rents start out higher than the fair market value and most units are available for the 80% HAMFI households. As for renters and owners units are scarce for the 30% HAMFI households. Even though home values have fluctuated over the last few year's rents have seemed to increase.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	84,800	93,900	11%
Median Contract Rent	444	547	23%

**Table 29 – Cost of Housing**

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

Rent Paid	Number	%
Less than \$500	2,184	41.2%
\$500-999	3,017	56.9%
\$1,000-1,499	74	1.4%
\$1,500-1,999	28	0.5%
\$2,000 or more	0	0.0%
<b>Total</b>	<b>5,303</b>	<b>100.0%</b>

**Table 30 - Rent Paid**

Data Source: 2007-2011 ACS

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	735	No Data
50% HAMFI	2,320	1,165
80% HAMFI	4,445	2,990
100% HAMFI	No Data	4,088
<b>Total</b>	<b>7,500</b>	<b>8,243</b>

**Table 31 – Housing Affordability**

Data Source: 2007-2011 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	495	629	821	1,095	1,196
High HOME Rent	528	646	843	1,070	1,174
Low HOME Rent	528	630	756	873	963

**Table 32 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

The data shows that there is not enough housing for owners or renters at households earning 30% HAMFI and also very few for households earning 50% HAMFI. There is sufficient housing for households earning 80% HAMFI.

### How is affordability of housing likely to change considering changes to home values and/or rents?

Home values have been up and down over the past few years. Even though homes values have been fluctuating, rents have increased or stayed steady. Based on the household market today, values have been increasing while rents are staying stable.

### How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Area median rent is lower than the fair market rents or HOME rents. With rents lower than the fair market rents that shows that there is more than enough affordable rentals. Our strategy is going to be to try to preserve the current rentals and even decrease the amount of units in order to create room for owner-occupied housing.

## **Discussion**

The City as a whole has more rental units than owner-occupied housing. With rents being lower than the fair market values, the rents are still not affordable to the very low income families due to the high concentrations of poverty. As a result, the City needs to find a way to create employment in order to create the opportunity of affordable rents for any income level and create an opportunity for homeownership.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The housing market today is in need of assistance especially due to the old age of the housing stock in the area. Over the last few years we have torn down on average about 50 vacant, blighted homes in order to improve neighborhoods and assist the housing market. With the extra assistance from the NSP programs we were able to either tear down dilapidated structures or assist a homebuyer with the purchase and renovation of the property in bulk. The NSP program dollars have been depleted so we are using our entitlement funds to accomplish these same goals at a slower pace due to the lessened amount of funds available. The housing stock on the market today is not meeting supply and demand. The demand is for more standard housing where there is a lot of sub-standard housing. Our programs will continue to grow to promote homeownership and provide more rehabilitation to sub-standard housing.

### Definitions

The City considers a house that meets HUD Housing Quality Standards (HQS) and all state and local codes to be standard condition. Substandard condition would be a house that has structural issues with many violations according to local codes. Substandard condition but suitable for rehabilitation would be a unit that is in poor condition with violations but is financially feasible to rehabilitate.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,344	32%	2,869	54%
With two selected Conditions	25	0%	123	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	4,854	67%	2,311	44%
<b>Total</b>	<b>7,223</b>	<b>99%</b>	<b>5,303</b>	<b>100%</b>

**Table 33 - Condition of Units** Data Source: 2007-2011 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	371	5%	193	4%
1980-1999	748	10%	1,161	22%
1950-1979	2,623	36%	1,912	36%
Before 1950	3,481	48%	2,037	38%
<b>Total</b>	<b>7,223</b>	<b>99%</b>	<b>5,303</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Data Source: 2007-2011 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	6,104	85%	3,949	74%
Housing Units build before 1980 with children present	184	3%	300	6%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

With a majority of the City's housing stock built prior to the 1950's, rehabilitation will always be a need. Whether owner-occupied or a rental unit most units have at least one condition that needs attention. Based on the condition of the units and age of the housing stock, the City overall needs assistance for rehabilitation of owner-occupied units and rentals.

## Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

With three-fourths of the housing stock being built before the 1980's, there is a risk of lead-based paint in these units. The City is roughly 65% low/mod area according to the 2010 Census. This data shows that a majority of the housing units are occupied by low/mod income families.

## Discussion

Programs are currently available for rehabilitation for qualified individuals that meet needs such as exterior repairs and emergency repairs. The City's goal is to keep these programs over the next five years and even improve on them to make dollars stretch as far as we can and meet the needs of the community's housing stock.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

Port Huron Housing Commission continues to update all five of their developments. The need for public housing is great with 1,498 current applicants while the list always remains open. The voucher program has been closed for new applications since July 2011 and currently have 786 applicants still on the list.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			443	578			0	0	0
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 37 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The physical condition of all Public Housing is good, especially when consideration is given to the age of the buildings. Port Huron Housing Commission manages five developments. The majority of the units were constructed in the late sixties and some in the early seventies.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Huron and Gratiot Villages	95
Dulhut Village	90
Desmond and Peru Villages	93

Table 38 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The PHHC operates 90 buildings that are all in good structural shape. The exteriors have all been renovated within the last four years and by entering into an Energy Performance Contract, all units have had energy upgrades. Many of the family apartments are showing wear on the inside due to unit turn over and multiple paintings. The unit layouts and lack of amenities date them as these were built in the late 1960's. Electrical, Plumbing and HVAC upgrades are slated for the near future.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

PHHC is and has in recent years created outdoor spaces for all residents by adding covered porches to all family site units and by creating walk paths and balconies at the senior sites. PHHC has been awarded self-sufficiency grants in which they help residents learn many new skills including computer literacy, job search soft skills, resume writing, parenting, budgeting and homework clubs for the young residents etc. to help them become more self-sufficient. Some other important steps PHHC have taken to improve the living environment of residents are: all buildings including tenant apartments are smoke free, they have implemented stricter admissions policies in relation to tenant backgrounds and have a strict tenant lease that residents must adhere to or face termination from the programs.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

The City currently has many agencies that deal with the needs of special needs populations and the homeless. These services include shelters, counseling facilities, healthcare facilities, and vocational training.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	42	0	30	0	0
Households with Only Adults	0	8	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	15	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The Continuum of Care is comprised of many organizations and agencies that provide services to homeless including health and employment services. Area shelters provide not only beds but also counseling services, help with job attainment, and referrals for mental health services and health care. Programs are in place to teach vocation skills for job attainment and some agencies offer life skills classes.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Comprehensive Youth Services and Safe Horizons provide housing services for homeless individuals and families in Port Huron. The Harbor, which is part of Comprehensive Youth Services, provides 10 beds of transitional housing for youth between 10-17 years of age for a period of 21 days. Wings, which is also part of the Comprehensive Youth Services provides long term transitional housing for 5 youths aged 16 to 21 at any one time.

Sacred Heart (Clearview) provides 30 beds of transitional housing for women and women with children suffering from substance abuse.

Pathways Shelter, which is part of Safe Horizons, provides 20 beds for men, women, and families. Safe Horizons also operates Carolyn's Place which is a shelter for women and children suffering from domestic violence that provides over 20 beds for emergency housing. When there are no beds available at either shelter, Safe Horizons provides motel vouchers for victims fleeing domestic violence situations.

Programs such as Job Corp and Work First provide job training. Pathways and Comprehensive Youth Services provide beds for homeless residents and referrals from other organizations. Both Down River Community Services and St. Clair County Health Department provide health services while Community Mental Health also provides mental health and substance abuse treatment for low income residents.

Housing Assistance Resource Agency is available to all St. Clair County residents. This is a resource for persons who are homeless or about to become homeless.

Additional agencies and facilities that meet the needs of the homeless populations in Port Huron include:

Blue Water Community Action Agency provides a variety of program to assist low income individuals and families including head start programs, emergency assistance services and health and nutrition services.

Incorporation to Maximize Personal Achievement with Community Training (IMPACT) provides residential care, day program activities and support services to individuals with psychological, developmental and behavioral disabilities.

Center for Human Resources provides information and referral services for the community.

Port of Hopes is a drop in center for mentally ill individuals.

St. Clair County Department of Veteran Affairs facilitates and schedules transportation to VA medical facilities and provides financial emergency relief for eligible veterans when determined to be experiencing temporary financial crisis.

Department of Human Services (DHS) provides cash assistance, food stamps, child protective services, Medicare/Medicaid, MI-Child, and emergency assistance with heat and utility bills, relocation, and burials, etc.

Food Depot provides emergency groceries for individuals and families.

Mid-City Nutrition is a soup kitchen that provides free meals to individuals.

Down River Community Services provides health care to homeless individuals through their Homeless Health Care Program.

People's clinic provides health care for low income and uninsured persons.

St. Clair County Sheriff's Department and Port Huron Police refer folks to the appropriate agencies.

Blue Water Area Transportation provides reliable transportation to residents.

Legal Assistance of Eastern Michigan provides free legal services to residents.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

The supportive housing needs in the City are facilitated by various organizations that the City partners with to assist special needs populations.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

The supportive housing needs of these individuals would be the need for more affordable and supportive housing available to them.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

St. Clair County Community Mental Health ensures people returning from health institutions receive appropriate supportive housing. They monitor persons and refer them to the appropriate supportive services agency.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City will continue to partner and maintain current partnerships with area agencies to assist special needs and homeless populations with housing and supportive services.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The City will reach out to these organizations to see what they may need assistance with in order to keep providing the local services that they provide to these individuals.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The following seven items listed could be considered as barriers to affordable housing:

- Building and zoning codes
- Enforcement in keeping landlords from dividing up dwellings to create multiple units with inadequate parking
- Environmental problems; lead hazards, water and sewage back-up
- Impact fees; increase in deposits for electric, gas and water services
- Cost of land and availability of land for construction of additional housing
- Lack of incentive programs such as tax abatement and down payment assistance
- Prohibiting lot splits that would result in non-conforming minimum lot size

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

The City of Port Huron is continuing to grow and provide more economic opportunities to attract businesses and create job opportunities. There are many developments coming very soon and within the next five years and will have a positive impact on the city.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	24	2	0	0	0
Arts, Entertainment, Accommodations	1,270	1,463	14	11	-3
Construction	309	202	3	2	-1
Education and Health Care Services	1,956	4,652	22	36	14
Finance, Insurance, and Real Estate	456	1,119	5	9	4
Information	194	611	2	5	3
Manufacturing	1,695	1,643	19	13	-6
Other Services	372	568	4	4	0
Professional, Scientific, Management Services	560	409	6	3	-3
Public Administration	0	0	0	0	0
Retail Trade	1,535	1,464	17	11	-6
Transportation and Warehousing	253	378	3	3	0
Wholesale Trade	353	280	4	2	-2
Total	8,977	12,791	--	--	--

**Table 40 - Business Activity**

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	14,806
Civilian Employed Population 16 years and over	12,283
Unemployment Rate	17.04
Unemployment Rate for Ages 16-24	39.43
Unemployment Rate for Ages 25-65	11.10

**Table 41 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	1,578
Farming, fisheries and forestry occupations	426
Service	2,206
Sales and office	3,012
Construction, extraction, maintenance and repair	772
Production, transportation and material moving	1,119

**Table 42 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	9,736	83%
30-59 Minutes	1,262	11%
60 or More Minutes	678	6%
<b>Total</b>	<b>11,676</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2007-2011 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	787	221	1,026
High school graduate (includes equivalency)	3,769	779	1,480
Some college or Associate's degree	4,120	690	1,185
Bachelor's degree or higher	1,647	121	479

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

## Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	65	18	57	186	321
9th to 12th grade, no diploma	535	551	545	677	705
High school graduate, GED, or alternative	1,094	1,916	1,565	2,564	1,582
Some college, no degree	711	1,453	871	1,973	690
Associate's degree	118	417	413	868	149
Bachelor's degree	53	481	318	773	297
Graduate or professional degree	0	111	137	427	251

**Table 45 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

## Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,748
High school graduate (includes equivalency)	23,488
Some college or Associate's degree	25,233
Bachelor's degree	43,224
Graduate or professional degree	59,128

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors within the City are education and health care services as well as manufacturing and retail. The City is home to St. Clair County's Community College also known as SC4, as well as two hospitals with several specialists and independent doctor offices. Port Huron also has an industrial park that provides room for assorted factories. The downtown area provides plentiful room for retail.

### Describe the workforce and infrastructure needs of the business community:

About half of Port Huron's population is in the labor force and has an unemployment rate about 17%. The business community needs to attract more local businesses to the area to provide an opportunity for more jobs.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Baker College recently built a new culinary school located next to the new convention center that recently opened. Both the convention center and culinary school will attract thousands from all over the county and provide more jobs to the area. Baker College is currently building dormitories next to the new school. These developments will not only create jobs but also provide education. Also, these developments are located near an international border crossing with Canada that can create even more economic opportunities.

Another development in the area that is part of the City's business district will be the expansion of McLaren Port Huron Hospital to add a cancer center. Also, located in the center of the business district is an old, vacant, historical building that is being redeveloped as part of a downtown redevelopment plan using Section 108 Loan funds.

Michigan Mutual, a mortgage company, is in the process of re-locating from Southfield to Port Huron thus providing up to 300 new jobs for local residents. Near the South end of Port Huron is where the State designated "Satellite Smart Zone" exists. Recently, the State approved Port Huron as a Satellite Smart Zone to the Troy-Southfield Smart Zone. The group consists of Southfield, Troy, Port Huron, and St. Clair County. The smart zone is basically a concept of a technology park that will foster high technology and attract major universities and businesses that will provide employment diversity. This area is also undergoing the State mandated water/sewer separation project that is a huge public investment that improves infrastructure of the area. Each of these developments will create more jobs and have a positive economic impact on the community.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

In looking at the data there are more jobs available in the education and health care services than any other sector thus there is a shortage of workers in this field. There seems to be a surplus of workers in the manufacturing and retail trades due to several businesses closing doors. Having a college degree provides more job opportunities for an individual than someone who just has a diploma.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

St. Clair County Community College, the State of Michigan and local organizations have partnered to provide job training programs. The program is referred to as the workforce readiness program. These efforts support our goals to provide more job opportunities over the next five years.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The CEDS is working on the State designated "Smart Zone" that will be a huge undertaking over the next few years. This great opportunity to partner with local communities is a great opportunity for Port Huron.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

A concentrated area would be an area that consists of several blocks with multiple housing problems. The City does not have specific areas where households exist with multiple housing problems in a concentrated area.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

A concentrated area would be several blocks in a particular area that consist of the same household characteristics. There are no specific low income areas or areas of minority concentration located in the City.

### **What are the characteristics of the market in these areas/neighborhoods?**

Characteristics of the market vary from neighborhood to neighborhood. The City consists of neighborhoods newer, lakefront property to older, beautiful historic homes and everything in between.

### **Are there any community assets in these areas/neighborhoods?**

The City as a whole has many assets in neighborhoods such as playgrounds, parks and community gardens.

### **Are there other strategic opportunities in any of these areas?**

Programs will be designated to benefit income eligible residents primarily on a City-wide basis with a few exceptions to concentrated areas.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The City of Port Huron awards grant funds on a City-wide basis. A specific area may be targeted for a specific activity more than another but the focus is on a City-wide basis. A few priority needs for the citizens is to have the rehabilitation grants for home repair, demolition of dilapidated structures, homeownership programs, and economic development to provide more job opportunities. Grant programs will assist low to moderate income eligible residents as it is a huge influence on market conditions.

Resources for the next five years include CDBG and HOME funds with an allocation each year. The City is also a recipient of the Blight Elimination Program Funds that consists of one million dollars to be used for acquisition and demolition over the next eighteen months. Also, the City was awarded a BEDI grant of one million and a Section 108 Loan of one and a half million to be used for the redevelopment of the historic Sperry's building downtown as part of our economic development plan. Funds will be used in coordination with local organizations to leverage more dollars for more grant programs. The City continues to strive towards additional partnerships, whether it would involve private industry, non-profit organizations and/or public institutions to help us carry out the plan.

A main goal of the City is to keep and improve on its programs under its "Pride in Port Huron" campaign. With the programs such as home repair, demolition and down payment assistance we estimate to assist more than 750 individuals.

Port Huron Housing Commission increases residency involvement by assisting them with skills to become more self-sufficient with the self-sufficiency grant awarded to them. These skills assist individuals with computer literacy, job search soft skills, resume writing, parenting, budgeting and more.

Many initiatives will be undertaken in order to remove or ameliorate negative effects that serve as barriers to affordable housing. The City will continue to implement incentives, waive fees (where applicable), pursue in fill housing programs and consult with adjacent communities and organizations in an effort to eliminate barriers to affordable housing.

The Housing and Support Services Workgroups purpose and focus is for collaboration in developing strategies to address homelessness through outreach, assessment and preventative measures.

With the age of the City's housing stock there is a good chance that lead based paint exists on the structure. Whenever a rehab grant is in process, testing for lead based paint is done and becomes part of the work exhibit in order to eliminate the hazards.

Agencies and organizations within the City and/or County have experienced the increased needs that have arisen as a result of the economic downturn and are working collaboratively together to provide the needed services and in most cases with less dollars available to them. It's hard to predict whether the strategies will assist with the poverty levels or not but in either case programs will continue to be expanded.

The Community Development Division will monitor its activities to ensure long term compliance with the Consolidated Plan, primary and national objectives and that the activities primarily benefit low and moderate income persons. Also, actions to use minority and women's business firms will be reviewed for effectiveness on an annual basis. All sub-recipients will be monitored on an annual basis or as needed per program and contract requirements.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	City of Port Huron
	<b>Area Type:</b>	Entire City
	<b>Other Target Area Description:</b>	Entire City
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	This covers the entire City of Port Huron.
	<b>Include specific housing and commercial characteristics of this target area.</b>	There are approximately 14,419 housing units within the boundaries of Port Huron. The City has a variety of commercial property from our downtown area to our industrial park and in between.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Citizens are in need of our programs on a City-wide basis and not in just one strategic area.
	<b>Identify the needs in this target area.</b>	The City as a whole needs assistance in many different ways. A need in the City is homeownership and preserving our current housing stock. Our local programs will assist buyers with the purchase of their first home and we also have programs available to those in that need to make repairs to their current home. Jobs is also a need that is lacking in the community. With the new developments taking place within the City it will provide many more job opportunities.
	<b>What are the opportunities for improvement in this target area?</b>	Our goal is to improve the City overall. With current needs based City-wide, we will focus on the City as a whole and not a specific area.

<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Many initiatives will be undertaken in order to remove or ameliorate negative effects of public policies that may serve as barriers to affordable housing. The City will continue to implement incentives, waive fees (where applicable), pursue in fill housing programs and consult with adjacent communities and organizations in an effort to eliminate barriers to affordable housing.</p>
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**General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Grant funds are allocated on a City-wide basis. We take referrals from local agencies and our own code enforcement division. There may be a small area specifically targeted for certain reasons but the grant funds are used City-wide.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Rehabilitation/ Neighborhood Events
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Entire City
	<b>Associated Goals</b>	Housing Rehab Emergency Home Repair Project Brush-Up Sidewalks Neighborhood Clean-up Events Code Enforcement Grant Administration
	<b>Description</b>	Rehabilitation of homes in the area is a huge priority according to our citizens that took the online survey. The City's "Pride in Port Huron" campaign will continue to offer and increase rehab programs for residents. Over fifty percent of funds will be allocated to these programs such as: Housing rehab, emergency home repair, project brush-up, sidewalks, and neighborhood clean-up events.
	<b>Basis for Relative Priority</b>	These programs have been available for many years. According to the needs of the citizens they need these programs so the City will continue to offer them and improve on them in anyway.
	2	<b>Priority Need Name</b>
<b>Priority Level</b>		High
<b>Population</b>		Extremely Low Low Moderate Middle

	<b>Geographic Areas Affected</b>	Entire City
	<b>Associated Goals</b>	Demolition Grant Administration
	<b>Description</b>	The City is constantly fighting a battle with abandoned, blighted properties. This is a high priority due to the high concentration of these blighted properties. Roughly ten to twenty percent of CDBG funds will be allocated each year for demolition over the next five years. A Blight Elimination grant from MSHDA will address demolition with one million dollars over the next 18 months.
	<b>Basis for Relative Priority</b>	Removing these blighted structures will have a huge impact on all neighborhoods throughout the City by making neighborhoods safer and improving property values. The City was chosen to be part of the MSHDA Blight Elimination Funds program due to our high vacancy rate. Combining these funds will eliminate many hazards.
3	<b>Priority Need Name</b>	Homeownership
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Entire City
	<b>Associated Goals</b>	CHDO Projects Urban Pioneer Program Grant Administration
	<b>Description</b>	With an abundance of vacant, foreclosed properties there is a huge need to promote homeownership. One way of doing that is to provide a down payment assistance program and rehab programs to those first-time homebuyers. Seventy percent of HOME funds will be used for programs to encourage homeownership.
	<b>Basis for Relative Priority</b>	Encouraging homeownership will have a huge impact on the City as a whole by filling those vacancies and improving neighborhoods.

<b>4</b>	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Individuals Non-housing Community Development
	<b>Geographic Areas Affected</b>	Entire City
	<b>Associated Goals</b>	Section 108 Loan Reserve Account Grant Administration
	<b>Description</b>	A need in the community is jobs. The City has been awarded a Section 108 Loan and a BEDI grant that will assist with the redevelopment of an old Sperry's Building downtown providing the opportunity for more jobs. Roughly fourteen percent of funds will be set-aside for repayment of the loan if needed. Otherwise, the funds will be re-allocated to our current rehab programs on a yearly basis.
	<b>Basis for Relative Priority</b>	With the award of the loan and grant it will bring more jobs to the community and improve the downtown. With these renovations happening in the downtown the hope is that more businesses will do the same and re-locate to the area to provide our community with more job opportunities.

**Narrative (Optional)**

High priority needs will be addressed in the next five years according to the City's goals and objectives and citizen input.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Rental assistance for very low income and low income with housing cost burdens (PHA)
TBRA for Non-Homeless Special Needs	Non-homeless special needs (PHA)
New Unit Production	Low to moderate income eligible homeowners
Rehabilitation	Low to moderate income eligible homeowners
Acquisition, including preservation	Low to moderate income eligible homeowners

**Table 49 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The City of Port Huron receives CDBG & HOME funds directly as an entitlement community. Partnerships are aligned with local agencies in order to stretch and leverage grants dollars.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	691,188	0	0	691,188	2,764,752	Partnering with Blue Water Habitat for Humanity and using CDBG dollars as a match toward NIP funds through Federal Home Loan Bank could leverage up to \$10,000 more per project for home repairs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	168,336	0	0	168,336	673,344	Port Huron Neighborhood Housing Corporation (PHNHC), a sub-recipient, is involved in new construction and also acquire, rehab, and re-sell to low/mod eligible homeowners. The program income from these projects is retained by PHNHC for continuing projects to produce or improve units.
Section 108	public - federal	Economic Development	1,500,000	0	0	1,500,000	0	Section 108 Loan funds is a lump some of funds at one time that will be used to improve the former Sperry Building downtown.
Other	public - federal	Economic Development	1,000,000	0	0	1,000,000	0	Funds to be used for improving the former Sperry's building downtown.
Other	public - state	Acquisition Housing Other	1,000,000	0	0	1,000,000	0	Funds will be used for the acquisition and demolition of blighted structures in partnership with Port Huron Neighborhood Housing Corporation.

Table 50 - Anticipated Resources

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

The City is exempt from providing a match contribution for HOME dollars. Our sub-recipient, PHNHC, has its own source of private funds as an additional resource.

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

N/A

**Discussion**

The City will use every opportunity to partner with local organizations and agencies to leverage funds and carry out our five year plan. We also use every opportunity to apply for new grant funding that may be able to us.

## SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
PORT HURON NEIGHBORHOOD HOUSING CORPORATION	Subrecipient	Ownership	Jurisdiction
ST. CLAIR NON-PROFIT HOUSING CORPORATION	CHDO	Ownership Rental	Jurisdiction
Port Huron Housing Commission	PHA	Public Housing	Jurisdiction
St. Clair County Community Services Coordinating Body	Continuum of care	Homelessness	Other
City of Port Huron	Government	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
Blue Water Habitat for Humanity	Subrecipient	Ownership	Jurisdiction

**Table 51 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

Strengths that have been identified in the delivery of the system include: a variety of housing types offered throughout the City; Increase in the number of quality housing; housing availability for sub-populations; senior citizen and mentally ill clients; on-going home rehabilitation prgrmas that assist low income residents and infrastructure improvements including water and sewer separation.

Gaps and/or obstacles in the delivery system include: level of income versus cost of renting not proportionate; ability to afford security deposits and first months rent; affordable and safe rental units; "living wages" and jobs that are stable in order to pay rent and/or purchase a home.

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

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

**Table 52 - Homeless Prevention Services Summary**

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

The goal of services targeted to special needs populations is to obtain housing for persons and then refer them to the appropriate agencies.

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

One of the biggest strengths of the delivery system for special needs populations is the collaboration between agencies and to create an inter-agency service team that is used to brainstorm solutions for difficult cases. The gaps of the system is not having enough funding for adequate case management.

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

The City plans to maintain the Community Development Division of the Planning Department and the programs as structured under the guidance of that department, particularly those that utilize Community Development Block Grant and HOME funds for the next five years. There are no plans for changes within the institutional structure of the department including the Port Huron Neighborhood Housing Corporation (Affordable Housing Program) and the Port Huron Housing Commission (PHA). The City continues to strive towards additional partnerships, whether it would involve private industry, non-profit organizations and/or public institutions to help us carry out the plan.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehab	2015	2019	Affordable Housing	City of Port Huron	Rehabilitation/ Neighborhood Events	CDBG: \$1,350,000	Rental units rehabilitated: 25 Household Housing Unit  Homeowner Housing Rehabilitated: 90 Household Housing Unit
2	Emergency Home Repair	2015	2019	Affordable Housing	City of Port Huron	Rehabilitation/ Neighborhood Events	CDBG: \$100,000	Homeowner Housing Rehabilitated: 40 Household Housing Unit
3	Project Brush-Up	2015	2019	Affordable Housing	City of Port Huron	Rehabilitation/ Neighborhood Events	CDBG: \$100,004	Homeowner Housing Rehabilitated: 500 Household Housing Unit
4	Demolition	2015	2019	Affordable Housing Non-Housing Community Development	City of Port Huron	Clearance and Demolition	CDBG: \$300,000  Blight Elimination Funds: \$1,000,000	Buildings Demolished: 200 Buildings
5	Sidewalks	2015	2019	Non-Housing Community Development	City of Port Huron	Rehabilitation/ Neighborhood Events	CDBG: \$89,600	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 200 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Neighborhood Clean-up Events	2015	2019	Non-Housing Community Development	City of Port Huron	Rehabilitation/ Neighborhood Events	CDBG: \$75,000	Public service activities for Low/Moderate Income Housing Benefit: 2500 Households Assisted
7	Code Enforcement	2015	2019	Non-Housing Community Development	City of Port Huron	Rehabilitation/ Neighborhood Events	CDBG: \$250,000	Housing Code Enforcement/Foreclosed Property Care: 15000 Household Housing Unit
8	Section 108 Loan Reserve Account	2015	2019	Non-Housing Community Development	City of Port Huron	Economic Development	CDBG: \$500,000 Section 108: \$1,500,000 BEDI: \$1,000,000	Jobs created/retained: 50 Jobs
9	CHDO Projects	2015	2019	Affordable Housing	City of Port Huron	Homeownership	HOME: \$126,252	Homeowner Housing Rehabilitated: 3 Household Housing Unit
10	Urban Pioneer Program	2015	2019	Affordable Housing	City of Port Huron	Homeownership	HOME: \$589,176	Direct Financial Assistance to Homebuyers: 200 Households Assisted
11	Grant Administration	2015	2019	Affordable Housing Non-Housing Community Development	City of Port Huron	Clearance and Demolition Rehabilitation/ Neighborhood Events Economic Development Homeownership	CDBG: \$691,336 HOME: \$126,252	Other: 1 Other

**Table 53 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	Housing Rehab
	<b>Goal Description</b>	This program will provide homeowners and rentals with the opportunity to apply for a grant for exterior home improvements.
<b>2</b>	<b>Goal Name</b>	Emergency Home Repair
	<b>Goal Description</b>	This program will provide seniors the opportunity to apply for a grant for an emergency repair such as furnace, hot water heater, etc.
<b>3</b>	<b>Goal Name</b>	Project Brush-Up
	<b>Goal Description</b>	This program will provide paint vouchers to residents that have been blighted for peeling paint and will assist will labor for qualified, disbaled/elderly residents.
<b>4</b>	<b>Goal Name</b>	Demolition
	<b>Goal Description</b>	Demolition of vacant, blighted homes with the City limits.
<b>5</b>	<b>Goal Name</b>	Sidewalks
	<b>Goal Description</b>	Replace sidewalks in a low/mod area to benefit the neighborhood.
<b>6</b>	<b>Goal Name</b>	Neighborhood Clean-up Events
	<b>Goal Description</b>	Provide assistance to neighborhoods that want to organize a neighborhood clean-up event as well as grade/gravel alleys in low/mod areas.
<b>7</b>	<b>Goal Name</b>	Code Enforcement
	<b>Goal Description</b>	Code enforcement inspectors enforcing the City's ordinances in low to moderate neighborhoods.

8	<b>Goal Name</b>	Section 108 Loan Reserve Account
	<b>Goal Description</b>	Debt Service Reserve Account
9	<b>Goal Name</b>	CHDO Projects
	<b>Goal Description</b>	Provide dollars to an eligible CHDO for the acquisition/rehabilitation/resale of properties.
10	<b>Goal Name</b>	Urban Pioneer Program
	<b>Goal Description</b>	This program will provide down payment assistance grants to eligible first-time homebuyers.
11	<b>Goal Name</b>	Grant Administration
	<b>Goal Description</b>	Funds to carry out projects.

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

The City's overall housing objectives include home repair for low to moderate income eligible persons, emergency repairs for seniors, rental rehab, demolition, down payment assistance programs, and HOME homebuyer programs. Staff estimates that the home repair programs and emergency repair programs will repair approximately 250 single family homes in the next five years. These home repairs grants also include lead hazard reduction. Staff also estimates that 300 homes will be demolished with CDBG dollars and Blight Elimination Program Funds. Through the HOME program, two to three CHDO projects will be completed, while 200 down payment assistance grants are awarded to first time homebuyers. Some new construction properties are also on the radar as well as homebuyer program through the affordable housing program that will assist about 50 properties in eliminating code violations over the next five years.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

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

Port Huron Housing Commission is not required to increase the number of accessible units. They are required to have five percent designated for accessible units.

### **Activities to Increase Resident Involvements**

Port Huron Housing Commission has been awarded self-sufficiency grants that help residents learn many new skills including computer literacy, job search soft skills, resume writing, parenting, budgeting and homework clubs for the youngest residents etc. to help them become self-sufficient.

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

No

### **Plan to remove the ‘troubled’ designation**

N/A - Not a troubled agency

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

The following seven items listed could be considered as barriers to affordable housing:

- Building and zoning codes
- Enforcement in keeping landlords from dividing up dwellings to create multiple units with inadequate parking
- Environmental problems; lead hazards, water and sewage back-up
- Impact fees; increase in deposits for electric, gas and water services
- Cost of land and availability of land for construction of additional housing
- Lack of incentive programs such as tax abatement and down payment assistance
- Prohibiting lot splits that would result in non-conforming minimum lot size

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Many initiatives will be undertaken in order to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing. The City plans to continue the Affordable Housing Program utilizing the Port Huron Neighborhood Housing Corporation which provides homeownership opportunities to individuals that due to their income and/or debt history may not have otherwise been able to afford a home. The down payment assistance program (Urban Pioneer Program) has been a good incentive for individuals or families who have been unable to save enough funds for the purchase of a home.

The City will continue to enforce building codes and update zoning codes. Environmental issues will be addressed including the reduction of lead hazards in homes. All homes undergoing renovations through rehabilitation will be tested for lead and all lead hazards will be alleviated. The City will continue to implement incentives, waive fees (where applicable), pursue in fill housing programs and consult with adjacent communities and organizations in an effort to eliminate barriers to affordable housing.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

Every year a Point in Time count is completed to address the needs of homeless persons. The count determines the shelter and transitional housing needs of the area. A Community Resource Fair is held every year which provides a day long event for homeless individuals/families to have a one-stop shop location of all resources that are available to them.

### **Addressing the emergency and transitional housing needs of homeless persons**

All of the emergency shelters and transitional housing facilities provide case management and life skills, one transitional housing facility provides alcohol and drug abuse treatment and all make referrals to appropriate agencies for educational, mental health treatment, AIDS related treatment, employment assistance, child care and transportation needs.

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

Safe Horizon's operates a supportive housing program that assists clients with worst case housing needs, most of the individuals need one on one assistance for stabilization, learn ways to maintain an apartment, be able to get along with neighbors, the landlord and engaging with local community resources to obtain food, clothing and transportation. They also require assistance in accessing entitlement benefits, job referral and placement, mental health services, legal service and/or domestic violence counseling and support. Safe Horizon's receives funding for the Homeless Prevention and Rapid Re-Housing project. These funds can be used to pay rent or utilities. The recipients of the funds must show that they can sustain the housing after the financial assistance ends. Potential applicants should contact the First Call for Help Line through the United Way; callers are then referred to the Housing Resource Center for further assistance.

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

In order to prevent homelessness for persons being discharged from institutions, our local Continuum of Care will continue to work with Community Mental Health to ensure persons are placed in permanent housing and monitored. The Continuum of Care will also continue to address homelessness and work with the Housing Assistance Resource Agency to ensure people receiving assistance do not become homeless.

## **SP-65 Lead based paint Hazards – 91.215(i)**

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

Any applicant that applies for a housing repair grant receives a copy of the "Renovate Right" booklet, published by the EPA, which gives important lead hazard information to families.

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

Applicants are requested to participate in the process for testing of their home and elimination of the lead hazards. The homeowner receives a copy of the completed report that identifies any hazards.

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

The information from the lead report is incorporated into the work specifications for the home improvements to ensure the lead hazards are addressed. Once the home improvements are complete then the home is tested again to obtain a clearance report once the work has been properly completed. The homeowner and contractor receive a copy of the reports. The St. Clair County Health Department has partnered with the City to assist with the testing and lead remediation.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

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

Agencies and organizations within the City and/or County have experienced the increased needs that have arisen as a result of the economic downturn and are working collaboratively together to provide the needed services and in most cases with less dollars available to them. The Community Services Coordinating Body are joined together in a long term collaborative effort designed to strengthen inter-agency communication, insure coordination, facilitate the coordination of needed existing services, promote community planning activities, and foster the development of consumer focused/culturally relevant services to meet identified needs in the community.

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

The Coordinating Body is broken down into various sub-committees who are working towards goals, from determining programs and policies for producing affordable housing to various human service needs that would benefit this group of population. It is hard to predict if these strategies will reduce or assist in reducing the number of poverty level, taking into consideration factors over which the City has no control, however, plans and programs will continue to be expanded and the expectation is that through these efforts it would make a difference for these individuals.

## **SP-80 Monitoring – 91.230**

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

The Community Development Division will monitor its activities to ensure long term compliance with the Consolidated Plan, primary and national objectives and that the activities primarily benefit low and moderate income persons. The City will provide documentation in each project file, verification of income to justify that program participants meet the Detroit area income guidelines. The City will review its policies on an annual basis with respect to Equal Opportunity and Fair Housing issues. This policy will be reviewed for equal opportunity in services, benefits and participation in carrying out programs and activities. Also, actions to use minority and women's business firms will be reviewed for effectiveness on an annual basis. All sub-recipients will be monitored on an annual basis for program participation and low to moderate income benefits. Sub-recipients will be required to submit a copy of their annual audit for compliance with uniform administrative requirements.

Financial aspects of the program are monitored monthly by the City's finance department and by the U.S. Department of Housing and Urban Development (HUD) through audit review and draw downs through the Integrated Disbursement and Information System (IDIS).

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The City of Port Huron receives CDBG & HOME funds directly as an entitlement community. Partnerships are aligned with local agencies in order to stretch and leverage grants dollars.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	691,188	0	0	691,188	2,764,752	Partnering with Blue Water Habitat for Humanity and using CDBG dollars as a match toward NIP funds through Federal Home Loan Bank could leverage up to \$10,000 more per project for home repairs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	168,336	0	0	168,336	673,344	Port Huron Neighborhood Housing Corporation (PHNHC), a sub-recipient, is involved in new construction and also acquire, rehab, and re-sell to low/mod eligible homeowners. The program income from these projects is retained by PHNHC for continuing projects to produce or improve units.
Section 108	public - federal	Economic Development	1,500,000	0	0	1,500,000	0	Section 108 Loan funds is a lump some of funds at one time that will be used to improve the former Sperry Building downtown.
Other	public - federal	Economic Development	1,000,000	0	0	1,000,000	0	Funds to be used for improving the former Sperry's building downtown.
Other	public - state	Acquisition Housing Other	1,000,000	0	0	1,000,000	0	Funds will be used for the acquisition and demolition of blighted structures in partnership with Port Huron Neighborhood Housing Corporation.

**Table 54 - Expected Resources – Priority Table**

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

The City is exempt from providing a match contribution for HOME dollars. Our sub-recipient, PHNHC, has its own source of private funds as an additional resource.

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

N/A

**Discussion**

The City will use every opportunity to partner with local organizations and agencies to leverage funds and carry out our five year plan. We also use every opportunity to apply for new grant funding that may be able to us.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehab	2015	2019	Affordable Housing	City of Port Huron	Rehabilitation/ Neighborhood Events	CDBG: \$270,000	Homeowner Housing Rehabilitated: 18 Household Housing Unit
2	Emergency Home Repair	2015	2019	Affordable Housing	City of Port Huron	Rehabilitation/ Neighborhood Events	CDBG: \$20,000	Homeowner Housing Rehabilitated: 4 Household Housing Unit
3	Project Brush-Up	2015	2019	Affordable Housing	City of Port Huron	Rehabilitation/ Neighborhood Events	CDBG: \$20,001	Homeowner Housing Rehabilitated: 100 Household Housing Unit
4	Demolition	2015	2019	Affordable Housing Non-Housing Community Development	City of Port Huron	Clearance and Demolition	CDBG: \$60,000 Blight Elimination Funds: \$1,000,000	Buildings Demolished: 50 Buildings
5	Sidewalks	2015	2019	Non-Housing Community Development	City of Port Huron	Rehabilitation/ Neighborhood Events	CDBG: \$17,920	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 300 Households Assisted
6	Neighborhood Clean-up Events	2015	2019	Non-Housing Community Development	City of Port Huron	Rehabilitation/ Neighborhood Events	CDBG: \$15,000	Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Code Enforcement	2015	2019	Non-Housing Community Development	City of Port Huron	Rehabilitation/ Neighborhood Events	CDBG: \$50,000	Housing Code Enforcement/Foreclosed Property Care: 3000 Household Housing Unit
8	Section 108 Loan Reserve Account	2015	2019	Non-Housing Community Development	City of Port Huron	Economic Development	CDBG: \$100,000 Section 108: \$1,500,000	Jobs created/retained: 50 Jobs Businesses assisted: 1 Businesses Assisted
9	CHDO Projects	2015	2019	Affordable Housing	City of Port Huron	Rehabilitation/ Neighborhood Events Homeownership	HOME: \$33,667	Homeowner Housing Rehabilitated: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 1 Households Assisted
10	Urban Pioneer Program	2015	2019	Affordable Housing	City of Port Huron	Homeownership	HOME: \$117,835	Direct Financial Assistance to Homebuyers: 24 Households Assisted

Table 55 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Housing Rehab
	<b>Goal Description</b>	Housing rehabilitation grants will be available to eligible residents.
2	<b>Goal Name</b>	Emergency Home Repair
	<b>Goal Description</b>	Emergency Home Repair grants will be available to qualified seniors and/or disabled residents.

<b>3</b>	<b>Goal Name</b>	Project Brush-Up
	<b>Goal Description</b>	This program will provide residents with a paint voucher for the exterior of their homes if they have issues with peeling paint. This program will also provide assistance with painting to qualified seniors and the disabled.
<b>4</b>	<b>Goal Name</b>	Demolition
	<b>Goal Description</b>	These funds will be used for the demolition of blighted structures.
<b>5</b>	<b>Goal Name</b>	Sidewalks
	<b>Goal Description</b>	These funds will replace deteriorating sidewalks in neighborhoods.
<b>6</b>	<b>Goal Name</b>	Neighborhood Clean-up Events
	<b>Goal Description</b>	These funds will assist neighborhoods will clean-up events and also clean-up the alleys by grading and graveling.
<b>7</b>	<b>Goal Name</b>	Code Enforcement
	<b>Goal Description</b>	These funds will allow our code inspectors to enforce city ordinances and follow up on complaints.
<b>8</b>	<b>Goal Name</b>	Section 108 Loan Reserve Account
	<b>Goal Description</b>	This is a debt service reserve for the Section 108 Loan Reserve Program. Section 108 loan funds are being used for the rehabilitation of the old Sperry's building in downtown Port Huron.
<b>9</b>	<b>Goal Name</b>	CHDO Projects
	<b>Goal Description</b>	CHDO funds will be used in scombination with 2014 CHDO funds to be allocated to an eligible CHDO for the acquisition and rehabilitation of a single family home for re-sale to a first-time homebuyer.
<b>10</b>	<b>Goal Name</b>	Urban Pioneer Program
	<b>Goal Description</b>	The Urban Pioneer Program provides down payment assistance to eligible first-time homebuyers.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

During the 2015 program year, the City expects to work towards the goal of alleviating deteriorating conditions that may exist in the City, maintain residential areas and eliminate existing health and safety hazards.

#### Projects

#	Project Name
1	CDBG Administration
2	Housing Rehab
3	Emergency Home Repair
4	Project Brush-Up
5	Demolition
6	Sidewalk Program
7	Code Enforcement
8	Neighborhood Clean-Up
9	Section 108 Loan Reserve Account
10	HOME Administration
11	CHDO Administration
12	CHDO Set-aside
13	Urban Pioneer Program

Table 56 – Project Information

#### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

All of the funds expected to be available from Federal, State and local public and private sector will be directed in the areas of priority needs during implementation of the plan. We do not anticipate that there will be any particular obstacles in addressing underserved needs other than lack of resources and possibly staff in order to accomplish all of the goals established.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	City of Port Huron
	<b>Goals Supported</b>	Housing Rehab Emergency Home Repair Project Brush-Up Demolition Sidewalks Neighborhood Clean-up Events Code Enforcement Section 108 Loan Reserve Account CHDO Projects Urban Pioneer Program
	<b>Needs Addressed</b>	Rehabilitation/ Neighborhood Events Clearance and Demolition Homeownership Economic Development
	<b>Funding</b>	CDBG: \$138,267
	<b>Description</b>	Staff costs to administer the programs.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CDBG administrations funds allow for staff to administer programs.
	<b>Location Description</b>	Staff will administer program on a city-wide basis.
	<b>Planned Activities</b>	CDBG Administration
2	<b>Project Name</b>	Housing Rehab
	<b>Target Area</b>	City of Port Huron
	<b>Goals Supported</b>	Housing Rehab
	<b>Needs Addressed</b>	Rehabilitation/ Neighborhood Events
	<b>Funding</b>	CDBG: \$270,000
	<b>Description</b>	Housing rehab grants will provide facade grants to eligible residents.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The housing rehab program is estimated to assist 18 or more eligible households.
	<b>Location Description</b>	The housing rehab grants will be offered on a city-wide basis.
	<b>Planned Activities</b>	Housing rehab grants will provide assistance will facade repairs such as roof, siding/paint, porch repair, chimney repairs, gutters and downspouts, etc.
<b>3</b>	<b>Project Name</b>	Emergency Home Repair
	<b>Target Area</b>	City of Port Huron
	<b>Goals Supported</b>	Emergency Home Repair
	<b>Needs Addressed</b>	Rehabilitation/ Neighborhood Events
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Emergency home repair grants are available to assist eligible seniors and/or disabled persons with an emergency home repair.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Emergency home repair program will assist 4 or more seniors and/or disabled persons with an emergency home repair.
	<b>Location Description</b>	These funds will be used on a city-wide basis.
	<b>Planned Activities</b>	Emergency home repair funds will assist with emergency repairs such as furnace, hot water heater, roof, broken window, and water/sewer lines, etc.
<b>4</b>	<b>Project Name</b>	Project Brush-Up
	<b>Target Area</b>	City of Port Huron
	<b>Goals Supported</b>	Project Brush-Up
	<b>Needs Addressed</b>	Rehabilitation/ Neighborhood Events
	<b>Funding</b>	CDBG: \$20,001
	<b>Description</b>	Project Brush-Up will provide paint vouchers to residents with exterior peeling paint and provide assistance to those that are in need of assistance with the painting such as seniors and disabled persons.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	We are estimating that 100 vouchers or more will be provided through Project Brush-Up to assist residents with exterior peeling paint. It is also estimated that we will assist 2 to 3 individuals that will need assistance with the painting.
	<b>Location Description</b>	This program will be available on a city-wide basis.
	<b>Planned Activities</b>	Project Brush-Up provides a resident with a voucher that is good for four gallons of paint that is redeemable at our local paint stores. If a resident needs assistance with the painting or needs more paint they will need to go through our application process to ensure eligibility.
<b>5</b>	<b>Project Name</b>	Demolition
	<b>Target Area</b>	City of Port Huron
	<b>Goals Supported</b>	Demolition
	<b>Needs Addressed</b>	Clearance and Demolition
	<b>Funding</b>	CDBG: \$60,000 Blight Elimination Funds: \$1,000,000
	<b>Description</b>	This program will demolish blighted structures.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	With the use of CDBG and Blight Elimination funds we are estimating that more than 50 homes will be demolished.
	<b>Location Description</b>	Structures to be demolished will be on a city-wide basis.
	<b>Planned Activities</b>	Demolition of structures can happen in three different ways. One the City goes through what's called a Code Case process where City Council votes to demolish the structure. Second, the homeowner can apply for a demolition grant. And third, the City can choose to acquire and demolish the property as the owner of record.
<b>6</b>	<b>Project Name</b>	Sidewalk Program
	<b>Target Area</b>	City of Port Huron
	<b>Goals Supported</b>	Sidewalks
	<b>Needs Addressed</b>	Rehabilitation/ Neighborhood Events
	<b>Funding</b>	CDBG: \$17,920
	<b>Description</b>	The sidewalk program will replace deteriorating sidewalks in low/mod neighborhoods.

	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	We are estimating that we will be able to assist 1 to 2 neighborhoods with deteriorating sidewalks.
	<b>Location Description</b>	The neighborhoods will be chosen based upon the need for sidewalk replacement.
	<b>Planned Activities</b>	The sidewalk program will replace deteriorating sidewalks in neighborhoods in order to remove tripping hazards and make for a better walk to school.
<b>7</b>	<b>Project Name</b>	Code Enforcement
	<b>Target Area</b>	City of Port Huron
	<b>Goals Supported</b>	Code Enforcement
	<b>Needs Addressed</b>	Rehabilitation/ Neighborhood Events
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	This project pays for the code inspector's costs of inspecting code violations and enforcement of city ordinances.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	We are estimating that over 3000 code violations will be inspected through the enforcement of city ordinances.
	<b>Location Description</b>	The inspector's will enforce in the areas of census tracts 6250, 6260, and 6280.
<b>Planned Activities</b>	This program allows for the City to have inspectors that enforce the City's ordinances.	
<b>8</b>	<b>Project Name</b>	Neighborhood Clean-Up
	<b>Target Area</b>	City of Port Huron
	<b>Goals Supported</b>	Neighborhood Clean-up Events
	<b>Needs Addressed</b>	Rehabilitation/ Neighborhood Events
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	This program assists with neighborhood clean-up events and improving alleys.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	We are estimating to assist with 2 neighborhood clean-up events and improving over 20 alleys.
	<b>Location Description</b>	Neighborhoods and alleys will be chosen on a city-wide basis.
	<b>Planned Activities</b>	Assisting with neighborhood clean-up events we are able to provide the means for a special pick-up day.  We are able to grade and gravel the alleys in order to provide an improved access for residents.
<b>9</b>	<b>Project Name</b>	Section 108 Loan Reserve Account
	<b>Target Area</b>	City of Port Huron
	<b>Goals Supported</b>	Section 108 Loan Reserve Account
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$100,000 Section 108: \$1,500,000 BEDI: \$1,000,000
	<b>Description</b>	This is a debt service reserve for the section 108 loan.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Section 108 loan and BEDI grants are assisting one historic building downtown called the Sperry's building.
	<b>Location Description</b>	The project is located in the heart of downtown.
	<b>Planned Activities</b>	These funds are set-aside to act as a debt service in order to make the loan payments if the developer fails to do so.  If the debt service funds are not needed to re-pay the loan then the funds will be allocated to other existing rehab projects.
<b>10</b>	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	City of Port Huron

	<b>Goals Supported</b>	Housing Rehab Emergency Home Repair Project Brush-Up Demolition Sidewalks Neighborhood Clean-up Events Code Enforcement Section 108 Loan Reserve Account CHDO Projects Urban Pioneer Program
	<b>Needs Addressed</b>	Rehabilitation/ Neighborhood Events Clearance and Demolition Homeownership Economic Development
	<b>Funding</b>	HOME: \$16,834
	<b>Description</b>	Staff costs to administer and carry out the HOME activities.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The funds are used for staff costs to carry out the programs.
	<b>Location Description</b>	Staff will administer programs on a city-wide basis.
	<b>Planned Activities</b>	Staff costs to administer the programs.
<b>11</b>	<b>Project Name</b>	CHDO Administration
	<b>Target Area</b>	City of Port Huron
	<b>Goals Supported</b>	CHDO Projects
	<b>Needs Addressed</b>	Rehabilitation/ Neighborhood Events Homeownership
	<b>Funding</b>	HOME: \$8,417
	<b>Description</b>	Salary costs for an eligible CHDO to carry out a project.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CHDO staff costs to carry out a project.

	<b>Location Description</b>	Staff costs to a carry out a project anywhere within the city.
	<b>Planned Activities</b>	Staff costs for the eligible CHDO to aquire, rehab and re-sale of a single family home.
<b>12</b>	<b>Project Name</b>	CHDO Set-aside
	<b>Target Area</b>	City of Port Huron
	<b>Goals Supported</b>	CHDO Projects
	<b>Needs Addressed</b>	Rehabilitation/ Neighborhood Events Homeownership
	<b>Funding</b>	HOME: \$25,250
	<b>Description</b>	Funds allocated to an eligible CHDO for home rennovation and re-sale.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The CHDO will aquire and rehab one single family home and re-sale to a first-time homebuyer.
	<b>Location Description</b>	The CHDO will choose one property anywhere within the City.
	<b>Planned Activities</b>	One property will be acquired, completely rehabbed, and sold to a first-time homebuyer.
<b>13</b>	<b>Project Name</b>	Urban Pioneer Program
	<b>Target Area</b>	City of Port Huron
	<b>Goals Supported</b>	Urban Pioneer Program
	<b>Needs Addressed</b>	Homeownership
	<b>Funding</b>	HOME: \$117,835
	<b>Description</b>	This program provides down payment assistance grants to first-time homebuyers.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Urban Pioneer Program will assist 24 individuals or families with down payment assistance.
	<b>Location Description</b>	The Urban Pioneer Program can be used for any home purchase within the City.
	<b>Planned Activities</b>	The program will provide down payment assistance grants to first-time homebuyers.

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

Proposed projects and activities will occur on a City-wide basis or will occur within a targeted area based on need and income eligibility. There are no specific low income areas of minority concentration in the City. The 2006-10 American Community Survey reflects that 57.8% of residents in the City are low to moderate income.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

All funds expected to be available will be used on a City-wide basis and will be directed in the areas of priority needs.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City plans to continue efforts in providing affordable housing through the Port Huron Neighborhood Housing Corporation (PHNHC), a non-profit housing corporation, with their actions of rehabilitating dilapidated homes and/or new construction of homes in the City. The homes are then re-sold to income eligible households who are first-time homebuyers. The PHNHC does a great deal to improve the living conditions by providing decent housing for the eligible homeowners, as well as, overall improvement to the neighborhood. The PHNHC is also developing a program that would aid homebuyers with rehabilitating a house of their choice.

The City will continue to partner with other organizations in providing homebuyer education programs to assist the general public and/or residents of public housing. The programs offered will transform the families from "renter to owner" by providing them with the necessary tools to become successful homeowners and in many cases offer on-going support after the purchase of a home.

Blue Water Habitat for Humanity provides an invaluable affordable housing program for the extremely low and low income clients by providing a no interest mortgage to the households who have invested at least 300 hours of sweat equity.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	50
Acquisition of Existing Units	24
Total	75

**Table 59 - One Year Goals for Affordable Housing by Support Type**  
**Discussion**

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

Port Huron Housing Commission has been awarded self-sufficiency grants in which they help residents learn many new skills such as computer literacy, job search soft skills, resume writing, etc. to help them become more self-sufficient. The Housing Commission is constantly upgrading their facilities to keep them marketable and sustainable and want to continue as they have with their capital fund dollars.

### **Actions planned during the next year to address the needs to public housing**

The Port Huron Housing Commission is actively looking for more grants and or partnering agency opportunities to enhance the self-sufficiency of tenants. One of the focuses is to increase activities in these areas so that tenants can move on in life by focusing on education and job searching. Also, they are committed to increasing community outreach for young tenants by bringing in more programs from local agencies that will enhance their lives. Some other important steps PHHC have taken to improve the living environment of residents are: all buildings including tenant apartments are smoke free, they have implemented stricter admissions policies in relation to tenant backgrounds and have a strict tenant lease that residents must adhere to or face termination from the programs. Programs that are already established are book clubs, homework clubs, math, dress for success, and parenting and healthy living programs that they hope residents then become more self-sufficient.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Public housing residents are encouraged to participate in educational opportunities offered by Blue Water Community Action Agency such as homebuyer, financial literacy and budgeting classes and also our local college in order to achieve success in participation with management and home ownership.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

Our local public housing authority, Port Huron Housing Commission, is not a troubled agency.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

Safe Horizon's and the Comprehensive Youth Services, Inc. (formerly known as The Harbor) are the primary agencies located in the City that assist homeless individuals, families and youth. Both of the agencies participate in the Continuum of Care for St. Clair County, known as the Housing and Support Service Workgroup.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

Blue Water Safe Horizons offers shelter and support services for survivors of domestic violence, sexual assault, elder abuse and homelessness. The services and support programs are delivered to the community in a variety of formats ranging from shelter and housing to support groups and legal advocacy. Its outreach services provide immediate assistance to survivors of sexual assault and domestic violence which may include advocacy at the scene of the incident, during medical treatment, evidence collection and criminal proceedings. Services also include counseling and support groups for survivors of domestic violence, sexual assault and elder abuse.

Safe Horizon's also operates a growing Supportive Housing Program that is designed to provide outreach, housing search, rental assistance, resource advocacy and supportive services to homeless and at-risk populations. Applicants are accepted by referral only. There are seventy five slots involved with Supportive Housing.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Safe Horizon's operates a Pathway Homeless Shelter that is a 28 bed facility that provides services to men who are homeless or victims of domestic or sexual assault, as well as homeless couples and families. Professional staff and volunteers are available to assist homeless victims and their families. Another facility is Carolyn's Place that is a secured 20 bed facility that provides shelter services to women survivors

of domestic violence, sexual assault and/or homelessness and their dependent children.

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

Safe Horizon's operates a supportive housing program that assists clients with worst case housing needs, most of the individuals need one on one assistance for stabilization, learn ways to maintain an apartment, be able to get along with neighbors, the landlord and engaging with local community resources to obtain food, clothing and transportation. They also require assistance in accessing entitlement benefits, job referral and placement, mental health services, legal service and/or domestic violence counseling and support. Safe Horizon's receives funding for the Homeless Prevention and Rapid Re-Housing project. These funds can be used to pay rent or utilities. The recipients of the funds must show that they can sustain the housing after the financial assistance ends. Potential applicants should contact the First Call for Help Line through the United Way; callers are then referred to the Housing Resource Center for further assistance.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

In order to prevent homelessness for persons being discharged from institutions, our local Continuum of Care will continue to work with Community Mental Health to ensure persons are placed in permanent housing and monitored. The Continuum of Care will also continue to address homelessness and work with

the Housing Assistance Resource Agency to ensure people receiving assistance do not become homeless.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

The City of Port Huron continues to enforce and update policies in order to eliminate barriers to affordable housing. Programs are available that offer incentives and down payment assistance to homebuyers.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City will continue to enforce building codes and update zoning codes. The City will also continue to implement incentives, waive fees (where applicable), pursue in fill housing programs and consult adjacent communities in an effort to eliminate barriers to affordable housing.

Community Development staff will participate in local workshops that address affordable housing issues and cooperative approaches that involve lenders who may offer creative financing options to low income persons in order to remove the traditional barriers to homeownership. The Urban Pioneer Program provides down payment assistance for eligible homebuyers.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City will continue to form partnerships with respect to neighborhood development, institutional structure and sustainability of neighborhoods as well as improving on affordable housing. Environmental issues will be addressed with the reduction of lead hazards in homes. Community Development staff will initiate activities that will enhance coordination between public and private housing, health and social service agencies while trying to reduce poverty levels.

### **Actions planned to address obstacles to meeting underserved needs**

Some obstacles that are occurring to meet underserved needs would include the availability of resources to meet the degree of need in the community, the lack of jobs and level of wages. This affects residents in their ability to afford rent and/or the purchase and maintenance of a home in the City. Some developments taking place in the area that will assist in these obstacles are:

Baker College recently built a new culinary school located next to the new convention center that recently opened. Both the convention center and culinary school will attract thousands from all over the county and provide more jobs to the area. Baker College is currently building dormitories next to the new school. These developments will not only create jobs but also provide education. Also, these developments are located near an international border crossing with Canada that can create even more economic opportunities.

Another development in the area that is part of the city's business district will be the expansion of McLaren Port Huron Hospital to add a cancer center. Also, located in the center of the business district is an old, vacant, historical building that is being redeveloped as part of a downtown redevelopment plan using Section 108 Loan funds.

Michigan Mutual, a mortgage company, is in the process of re-locating from Southfield to Port Huron thus providing up to 300 new jobs for local residents. Near the South end of Port Huron is where the State designated "Satellite Smart Zone" exists. Recently, the State approved Port Huron as a Satellite Smart Zone to the Troy-Southfield Smart Zone. The group consists of Southfield, Troy, Port Huron, and St. Clair County. The smart zone is basically a concept of a technology park that will foster high technology and attract major universities and businesses that will provide employment diversity. This area is also undergoing the State mandated water/sewer separation project that is a huge public investment that improves infrastructure of the area. Each of these developments will create more jobs and have a positive economic impact on the community.

### **Actions planned to foster and maintain affordable housing**

In order to maintain and foster affordable housing, the City is going to continue to partner with its local non-profit. Our partner agency the Port Huron Neighborhood Housing Corporation has over 25 years of

active service in providing housing opportunities and neighborhood revitalization within the City.

The City will continue to offer and improve its grant programs to maintain and improve the housing stock in Port Huron.

### **Actions planned to reduce lead-based paint hazards**

The City has implemented a lead based paint program that allows for the testing of all units undergoing home renovation. All applicants receive a copy of the brochure "Renovate Right" published by the EPA, which gives important lead hazard information to families. Applicants for housing rehabilitation are requested to participate in the process for testing of their home and elimination of the lead hazards. The homeowner is given a copy of the completed report which identifies the hazards found in the home. The information is incorporated into the work specifications for the home improvements to ensure the lead hazards are addressed. Once the home improvements are complete, the home is then tested again and provided a clearance. The results are transmitted to the homeowner and contractor who performed the work. The St. Clair County Health Department has partnered with the City to assist us with the testing and lead remediation process.

### **Actions planned to reduce the number of poverty-level families**

The City recognizes the need for a comprehensive approach in reducing the number of households with income below the poverty line; however, this will include a multitude of agencies:

Transportation plays an integral part for people being able to get to and from employment in and outside of the area. Blue Water Area Transportation provides this need with low fares to allow people to get to shopping areas, school, work, etc. The Blue Water Area Transportation Commission (BWATC) has been successful in the past years in obtaining grants. For the seventh year in a row, BWATC has been awarded a Job Access and Reverse Commute Program (JARC) grant in the amount of \$1,114,060. This grant pays for a commuter route to Macomb County with stops in Marysville, St. Clair, Algonac, Clay Township, Pearl Beach, Ira Township, Anchor Ville, and New Baltimore. The JARC grant also pays for extended late night bus service in the City of Port Huron, Fort Gratiot Township, Port Huron Township, and Burtchville Township. Entities participating with Blue Water Area Transportation include: St. Clair County Council on Aging, St. Clair County Community Mental Health, Community Action Agency of St. Clair County, Blue Water YMCA, Community Enterprises of St. Clair County, Blue Water Developmental Housing, I.M.P.A.C.T., Innovative Housing Development Corporation, Life Skills Inc. and Touchstone Services.

The Community Foundation of St. Clair County is an organization that provides funding to several agencies that help the quality of life in Port Huron for residents in need. The Foundation will focus its financial and organizational resources on People & Place as its goal for the next two years. By investing in People and Place they will pursue tactics and initiatives which will help lead to a new, healthy and vibrant regional economy, a place to live, work and play. Under this philosophy, they will give preference to projects within

these two priority areas: Community and Economic Development, and Education.

The United Way of St. Clair County is another resourceful organization that funds local organizations through local donations to assist those in need. Identified community needs include: counseling services, emergency service, health services, non-profit and community support services, special needs services, youth services, literacy programs, financial assistance (utilities), and medical supplies.

A program was instituted through St. Clair County Regional Educational Service Agency (RESA) to help drop outs and expelled students earn a high school diploma. The RESA Virtual High School is a cooperative venture between RESA, the RESA chartered county intervention academy, the county's local K-12 public school districts and the Michigan Virtual School, a state created Private Corporation that offers a wide range of on-line courses. The Virtual Learning Academy offers online learning options to students 16-19 who have dropped out or been expelled. Students spend at least five hours a week at the RESA site and another 15-25 hours working online at home or where ever a computer is available.

### **Actions planned to develop institutional structure**

The City will continue to form partnerships with respect to neighborhood development, institutional structure and sustainability of neighborhoods. The Port Huron Neighborhood Housing Corporation is very active in housing rehabilitation in the City, demolition of unsafe, dilapidated homes and/or new construction of homes in order to expand home ownership opportunities for income eligible homebuyers. The PHNHC is also looking at changing their programs to possibly do some homebuyer rehab projects.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

Community Development staff will initiate activities that will enhance coordination between public and private housing, health and social service agencies. This effort will include participation with the local continuum of care, known as the Housing and Support Service Workgroup which is an arm of the Community Services Coordinating Body (CSCB) in St. Clair County. The CSCB is made up of stakeholders in the community that have involved themselves with several Community Plan Workgroups which include Children and Family Services, a Healthy Community Coalition, a Great Start program, Suicide Prevention and Housing and Support Services. Other associated initiatives in the community include the Michigan Prisoner Re-Entry Community Employment collaborative, Critical Incident Stress Management and Wraparound. Community Development staff is involved in the Housing and Support Services Workgroup (HSSW) and will be available to enhance coordination to housing affiliates, health, social service agencies and supportive services.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

The City of Port Huron chooses to use the recapture option for its Affordable Housing Programs but reserves the right to use the reuse option if necessary.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as

follows:

Other forms of investment besides the HOME program funding for affordable housing have included in kind contributions, waived building, plumbing and mechanical permit fees which contribute to the City's match requirements if a match is required. Also, resources that have been utilized in the past include Economic Development Initiative Federal funds and Federal Home Loan funds and local foundation resources.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The Federal HOME regulations require that property purchased with HOME assistance remain affordable for a period as specified in regulation 92.254 for existing housing and for newly constructed, single family housing.

The regulations stipulate that the initial home buyer may sell the property during the term of affordability provided that: 1) the initial home buyer repays the HOME subsidy upon resale (the "recapture") or 2) the property is resold at a price which ensures that the owner will receive a fair return on investment and ensures that the property will remain affordable to a reasonable range of low income buyers (the "reuse/resale").

The City will use the recapture option in its Affordable Housing programs with property that had costs exceeding \$5,000 in HOME funds, but reserves the right to use the reuse option if necessary.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City of Port Huron has chosen to follow the recapture guidelines that ensure the affordability of units acquired by individuals with HOME funds. At the time of closing on a property, the home buyer signs a mortgage and promissory note. The City of Port Huron records the secondary lien on the property for a period of five years. The amount is prorated over the five years; should the homeowner sell during that period the following will apply:

1. Property with 5 year affordability requirement: 20% discounted each year after the first year.
2. Property with 10 year affordability requirement: 10% discounted each year after the first year.
3. Property with 15 year affordability requirement: 10% discounted first 5 years after first year, 5% after 6th year until 15th year.

The term affordability will cease at such time the HOME subsidy is repaid to the program or the homeowner has remained in the home for the five years. This option will be enforced through the

legal reference in the purchase agreement with the homebuyer and a recorded lien on the property. Each case will be reviewed and monitored by the City. Clear title cannot be provided to subsequent purchasers due to the lien attached to the original Warranty Deed.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

No HOME funds will be used to re-finance existing debt secured by multi-family housing being rehabilitated.

## Appendix - Alternate/Local Data Sources

**City of Port Huron, Michigan**  
**2015 ANNUAL ACTION PLAN**  
**COMMUNITY DEVELOPMENT BLOCK GRANT/HOME PROGRAM**  
**Program Year: July 1, 2015 to June 30, 2016**  
**Grant Number: B-15-MC-26-0038**

ACTIVITY NAME & DESCRIPTION	IMPLEMENTING AGENCY	PROPOSED ALLOCATION	OBJECTIVES	OUTCOMES	% BENEFIT L/M # BENEFIT	CDBG REGULATION CITATION	HUD MATRIX CODE
<b>2015 CDBG ACTIVITIES</b>							
<b>ADMINISTRATION</b>	Comm Dev	\$ 138,267.20	N/A	N/A	N/A	570.206	21A
<b>"PRIDE IN PORT HURON"</b>							
<u>Housing Rehabilitation Grants</u> : 18 @15,000/ea)	Comm Dev	270,000.00	Create suitable living environment	Improve sustainability	18  LMH	570.202	14A
<u>Partnership with Blue Water Habitat</u> - Home Repair Program							
<u>Emergency Home Repair Grants</u> : "Elderly/Owner-Occupied" (4 @ \$5,000/ea)	Comm Dev	20,000.00	Create suitable living environment	Improve sustainability	4  LMH	570.202	14A
<u>Project Brush-Up</u> : "Exterior paint vouchers & grants" (100+ homes)	Comm Dev	20,000.80	Create suitable living environment	Improve sustainability	100% city-wide 76.2% low/mod	570.202	14A
<u>Demolition Grants</u> : "Code Case Demolitions and Grants" (10+ homes)	Comm Dev	60,000.00	Create suitable living environment	Improve sustainability	100% city-wide 76.2% low/mod	570.201(d)	04
<u>Sidewalk Grants</u> : "Replace sidewalks"	Comm Dev	17,920.00	Create suitable living environment	Improve sustainability	LMA	570.202	14A
<u>Neighborhood Cleanup</u> : "Assist in cleanup events & alley restorations"	Comm Dev	15,000.00	Provide decent housing	Improve affordability	100% area-wide	570.202	14A
<u>Code Enforcement</u> : "Reimbursement of Code Enforcement: Inspector's cost in designated area of CT: 6240, 6250, 6260, 6280"	Comm Dev	50,000.00	Create suitable living environment	Improve sustainability	CT 6250 CT 6260 CT 6280 CT 6240	570.202	15
<u>Section 108 Loan Reserve Account</u> : "Debt service reserve - Section 108 Loan Program" - (Sperry Project, 301 Huron Ave) Total Section 108 amount: \$1,500,000/20-year term	Comm Dev	100,000.00	Remove blight conditions  Economic redevelopment	Job creation/retention - up to 50 positions	51% L/M	570.203	N/A
<b>TOTAL CDBG ALLOCATION:</b>		<b>\$ 691,188.00</b>					

**City of Port Huron, Michigan**  
**2015 ANNUAL ACTION PLAN**  
**COMMUNITY DEVELOPMENT BLOCK GRANT/HOME PROGRAM**  
**Program Year: July 1, 2015 to June 30, 2016**  
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ACTIVITY NAME & DESCRIPTION	IMPLEMENTING AGENCY	PROPOSED ALLOCATION	OBJECTIVES	OUTCOMES	% BENEFIT L/M # BENEFIT	CDBG REGULATION CITATION	HUD MATRIX CODE	
<b>2015 HOME ACTIVITIES</b>								
CHDO SET-ASIDE (Home Renovation/Resale)	To Be Determined	\$ 25,250.40	Provide decent housing	Improve affordability	1	N/A	N/A	
CHDO ADMINISTRATION	To Be Determined	8,416.80	N/A	N/A	N/A	N/A	21I	
HOME ADMINISTRATION	Comm Dev	16,833.60	N/A	N/A	N/A	N/A	21H	
<b>URBAN PIONEER PROGRAM</b>								
<u>Down Payment Assistance:</u> (24 @ \$5,000)	Comm Dev	\$117,835.20	Provide decent housing	Improve affordability	24 LMH	N/A	13	
<b>*TOTAL HOME ALLOCATION:</b>		<b>\$168,336.00</b>						
<b>LOW &amp; MODERATE INCOME LIMITS</b>								
<b>Number of Persons in Household</b>	1	2	3	4	5	6	7	8
<b>Very Low ("Low") Maximum Income</b>	\$ 23,700.00	\$ 27,100.00	\$ 30,500.00	\$ 33,850.00	\$ 36,600.00	\$ 39,300.00	\$ 42,000.00	\$ 44,700.00
<b>Lower ("Mod") Maximum Income</b>	37,950.00	43,350.00	48,750.00	54,150.00	58,500.00	62,850.00	67,150.00	71,500.00