



2016 Annual Action Plan

July 1, 2016 – June 30, 2017

Contents

Executive Summary.....	3
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	3
PR-05 Lead & Responsible Agencies – 91.200(b).....	6
AP-10 Consultation – 91.100, 91.200(b), 91.215(l).....	7
AP-12 Participation – 91.105, 91.200(c)	12
Expected Resources	14
AP-15 Expected Resources – 91.220(c) (1, 2)	14
Annual Goals and Objectives	16
AP-20 Annual Goals and Objectives	16
AP-35 Projects – 91.220(d)	19
Projects	20
AP-38 Projects Summary.....	20
AP-50 Geographic Distribution – 91.220(f).....	28
Affordable Housing	29
AP-55 Affordable Housing – 91.220(g)	29
AP-60 Public Housing – 91.220(h).....	30
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	31
AP-75 Barriers to affordable housing – 91.220(j)	34
AP-85 Other Actions – 91.220(k)	35
Program Specific Requirements.....	38

Executive Summary

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

1. Introduction

The City plans to continue efforts to eliminate deteriorating conditions, maintaining residential areas and eliminating 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 sidewalk improvements, neighborhood clean-up events, home improvement programs, demolition of unsafe structures, and code enforcement. The City will continue to collaborate and partner with private entities, banking institutions, non-profit organizations, etc. to provide the necessary resources in carrying out its activities and goals.

Some proposed programs may be entirely implemented by private agencies with no city involvement, however, because their purpose is 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 programs for extremely low and low income population.

2. Summarize the objectives and outcomes identified in the Plan

The City has five long term objectives and outcomes we plan to address:

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 and Blight Elimination Funds for (a) code enforcement and (b) demolition of unsafe structures which are unsuitable for rehabilitation and (c) provide interim assistance to include neighborhood clean-up events and alley restoration.

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 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 in 2015 thirty-six (36) 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. Thirty-five (35) homeowners received funds to help them with a variety of home improvements which included roof replacement, chimney repairs, porch repair/replacement and exterior painting or siding and/or emergency repair for the elderly that could consist of a furnace replacement, water heater, etc. The Project Brush-up program which provides paint vouchers for blighted properties assisted one hundred twenty seven (127) residents. Sixty (60) lead tests and clearances were performed to eliminate the hazards of lead based paint. Also during the year, the City entered into an agreement with the Port Huron Neighborhood Housing Corporation allowing for the administration and implementation of the Hardest Hit Blight Elimination Program which provides funds for the purchase and demolition of properties. The program funded acquisition and demolition of thirty (30) structures within those targeted areas. Sidewalks were replaced in the Harrison Pointe neighborhood. The City also funded the clean-up of a neighborhood in Harrison Pointe where a new neighborhood sign was purchased and installed and a new barrier with shrubs.

Also, the City partnered with Blue Water Habitat for Humanity as they administered the Roof Repair Program in which five (5) income eligible homeowners received funding to replace their roof.

The City also allocated funding to an eligible CHDO, St. Clair Non-profit Housing Corporation, for the acquisition, rehabilitation and re-sale of a property to an income eligible buyer.

The Port Huron Neighborhood Housing Corporation, a sub-recipient, is currently in the midst of rehabilitation of a property using HOME funds which will be sold to an eligible buyer. The house will be complete and put on the market in spring 2016.

4. Summary of Citizen Participation Process and consultation process

The City of Port Huron's Citizen Participation Plan 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 also included a notice of the public hearings.

5. Summary of public comments

The first public hearing was held on Monday, January 25, 2016 and one comment was received. Kathleen McCready, Port Huron, requested funding be used to prepare a comprehensive plan for renewable neighborhoods, specifically the Harrison Pointe neighborhood. A plan and a roadmap would help the area move forward.

The second public hearing was held on Monday, February 22, 2016 and one comment was received. Markus Middleton, Port Huron, commented that more money should be allocated to the replacement of sidewalks.

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 received two comments from citizens at the public hearings.

7. Summary

The only obstacle in achieving under-serviced needs would be 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 the challenges that are ahead to improving the homes in neighborhoods, improving infrastructure in the neighborhoods, and removing blighted structures which will create suitable living environments for residents in the future.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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 (optional)

The City of Port Huron is the lead agency for developing the Annual Action Plan. 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. Private agencies involved may include partnerships with the Port Huron Neighborhood Housing Corporation, Blue Water Habitat for Humanity, Blue Water Community Action, Community Housing Development Organizations, banking/lending institutions, foundations and private businesses.

Consolidated Plan Public Contact Information

Nichole Smith by email at smithn@porthuron.org or by phone at 810-984-9736

OR

David Haynes by email at haynesd@porthuron.org or by phone at 810-984-9735

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

In preparation for the Annual Action Plan, several methods were used to gather information, ideas, data, concerns and insights as to the housing and community development needs of the City. Methods included public hearings, citizen input, contacting local agencies 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 strive towards additional partnerships whether it involves private industry, non-profit organizations and/or public institutions to help us carry out our goals within 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 agencies.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and 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 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 jurisdiction’s consultations with housing, social service agencies and other entities:

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Port Huron Housing Commission
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Port Huron Housing Commission is our local public housing authority and we contacted them directly. Our PHA provides the data we need to discuss the public housing needs of our community.
2	Agency/Group/Organization	SAFE HORIZON'S
	Agency/Group/Organization Type	Housing 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

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Safe Horizon's and the HARA were consulted through direct contact and through the Housing and Support Services meeting. The anticipated outcomes of the consultation are continued support of efforts and collaboration with other agencies to meet the needs of the community.
3	Agency/Group/Organization	Comprehensive Youth Services
	Agency/Group/Organization Type	Housing 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
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Comprehensive Youth Services includes the Harbor, Wings Transitional Housing and Cypress Place Outreach. Each of the entities specializes in youth services and provides temporary shelter, counseling, education, health, and preventative services. Information on the agency was gathered through print media and interviews with local media as well as the Housing and Support Services Work group meeting.
4	Agency/Group/Organization	Blue Water Rescue Mission
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Information on Blue Water Rescue Mission was gathered through print media and interviews with local media as well as the Housing and Support Services Work group meeting. The anticipated outcomes are continued support for agency efforts and continuing to meet the needs of the community.
5	Agency/Group/Organization	PORT HURON NEIGHBORHOOD HOUSING CORPORATION
	Agency/Group/Organization Type	Housing

What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Lead-based Paint Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Port Huron Neighborhood Housing Corporation provides affordable, decent housing to home buyers. They build new construction and rehabilitate existing properties and sell them to eligible buyers.

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

All needed agencies were consulted in order to determine the needs of 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 Mental Health	The goals are often the same or compliment each other and all of our goals will be accomplished during the years of our action plans.

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

**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 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 also included a notice of the public hearings. The City of Port Huron complies with the "Americans with Disabilities Act" and if auxillary aides or services are required at a public meeting for individuals with disabilities they may contact Susan Child, City Clerk, 100 McMorrان 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, 25, 2016, with one citizen having a comment. The second public hearing was held on Monday, February 22, 2016, and one citizen had a comment. All comments are received are reviewed for consideration in 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 about 20 citizens in the audience.	Kathleen McCready, Port Huron, requested funding be used to prepare a comprehensive plan for renewable neighborhoods, specifically the Harrison Pointe neighborhood. A plan and a road map would help the area move forward.	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 Times Herald to advise the public of two public hearings.	None	N/A	
3	Mailings	Minorities Persons with disabilities Residents of Public and Assisted Housing	A notice of public hearing was mailed to local organizations to influence them to make comments on community needs.	No comments were received	N/A	
4	Internet Outreach	Non-targeted/broad community	Notice on City's website inviting the public to speak about community development.	None	N/A	http://www.porthuron.org/pdfs/Planning_Rental_Insp/Draft_2016_AAP.pdf
5	Public Hearing	Non-targeted/broad community	There were about 34 citizens in the audience.	Markus Middleton, Port Huron, commented that more money should be allocated to the replacement of sidewalks.	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Port Huron is an entitlement community, therefore; receives CDBG and HOME dollars directly. The City takes every opportunity to leverage and stretch grant dollars.

Priority Table

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	Admin and Planning Economic Development Housing Public Improvements Public Services	708,717	0	0	708,717	2,073,564	A partnership with Habitat will provide up to \$7,500 per project for the roof repair program. Other partnerships could also leverage funds.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab New construction for ownership	190,787	0	0	190,787	505,008	Funds will be set aside for the next CHDO project. Funds will also be used for down payment assistance.
Section 108	public - federal	Economic Development	0	0	0	0	0	

Table 5 - 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, the Port Huron Neighborhood Housing Corporation, 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

The City of Port Huron owns vacant parcels city-wide. Parcels will be looked at and possibly sold. The idea is to sell parcels that will benefit the neighborhood by adding green space and more room for homeowners that currently have small lot sizes. Combining lots with adjacent property owners provides them with more space.

Discussion

The City is using every opportunity to partner with local agencies and organizations to leverage funds and carry out projects to succeed our goals. We also seek new grant funding opportunities as they become available if any.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

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: \$284,054	Rental units rehabilitated: 7 Household Housing Unit Homeowner Housing Rehabilitated: 12 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: \$20,000	Homeowner Housing Rehabilitated: 115 Household Housing Unit
4	Demolition	2015	2019	Affordable Housing Non-Housing Community Development	City of Port Huron	Clearance and Demolition	CDBG: \$60,000	Buildings Demolished: 10 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: 100 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	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: \$133,551	Direct Financial Assistance to Homebuyers: 26 Households Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehab
	Goal Description	Housing rehabilitation grants will be available to owner occupied and rental housing residents that are eligible.
2	Goal Name	Emergency Home Repair
	Goal Description	Emergency home repair grants will be available to qualified seniors and/or disabled residents.
3	Goal Name	Project Brush-Up
	Goal Description	This program provides residents with paint vouchers for the exterior of their homes if they have been cited by our code enforcement division for peeling paint. The program will also provide assistance with painting to qualified seniors and disabled individuals.
4	Goal Name	Demolition
	Goal Description	Funds will be used for the demolition of blighted structures.

5	Goal Name	Sidewalks
	Goal Description	Funds will be used to replace sidewalks as needed in low/mod areas.
6	Goal Name	Neighborhood Clean-up Events
	Goal Description	Funds will be used to assist with neighborhood clean-up events and also address alleys in need by grading and graveling.
7	Goal Name	Code Enforcement
	Goal Description	Funds will be used to allow for code enforcement inspectors to enforce city ordinances and follow up on complaints.
8	Goal Name	Section 108 Loan Reserve Account
	Goal Description	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.
9	Goal Name	CHDO Projects
	Goal Description	CHDO funds will be allocated to an eligible CHDO once we have two years in reserve for the acquisition and rehabilitation of a single family home for re-sale to a first-time homebuyer.
10	Goal Name	Urban Pioneer Program
	Goal Description	The Urban Pioneer Program provides down payment assistance to eligible first-time homebuyers.

Table 7 – Goal Descriptions

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 91.215(b):

We plan to assist 26 low/mod, first-time homebuyers with direct financial assistance in purchasing their first home. Our sub-recipient, the Port Huron Neighborhood Housing Corporation plans to renovate 2 homes this year and sell them to low/mod buyers to provide affordable housing.

AP-35 Projects – 91.220(d)

Introduction

This year the City will work toward our goals of alleviating deteriorating conditions that exist by improving residential areas and eliminate existing health and safety hazards.

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

Table 8 – 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.

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	CDBG Administration
	Target Area	City of Port Huron
	Goals Supported	Housing Rehab Emergency Home Repair Project Brush-Up Demolition Sidewalks Neighborhood Clean-up Events Code Enforcement Section 108 Loan Reserve Account
	Needs Addressed	Rehabilitation/ Neighborhood Events Clearance and Demolition Homeownership Economic Development
	Funding	CDBG: \$141,743
	Description	Staff costs to administer the programs.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	CDBG administration funds allow for staff to administer programs.
	Location Description	Staff will administer programs on a city-wide basis.

	Planned Activities	CDBG administration
2	Project Name	Housing Reahb
	Target Area	City of Port Huron
	Goals Supported	Housing Rehab
	Needs Addressed	Rehabilitation/ Neighborhood Events
	Funding	CDBG: \$284,054
	Description	Housing rehab grants will provide facade grants to eligible owner occupied dwellings and rentals.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	The housing rehab program is estimated to assist 18 or more eligible households.
	Location Description	The housing rehab grants will be offered as needed on a city-wide basis but will mainly be in two targeted neighborhoods.
Planned Activities	Housing rehab grants will provide assistance with facade repairs such as roof, siding/paint, porch repair/replace, chimney reapiers, gutter and downspouts, etc.	
3	Project Name	Emergency Home Repair
	Target Area	City of Port Huron
	Goals Supported	Emergency Home Repair
	Needs Addressed	Rehabilitation/ Neighborhood Events
	Funding	CDBG: \$20,000
	Description	Emergency home repair grants are available to assist eligible seniors and/or disabled persons with an emergency home repair.
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	The emergency home repair program will assist 4 or more seniors and/or disabled persons with an emergency home repair.
	Location Description	These funds will be used on a city-wide basis.
	Planned Activities	Emergency home repair funds will assist with emergency repairs such as furnace, hot water heater, roof, broken window, and water/sewer lines, etc.
4	Project Name	Project Brush-Up
	Target Area	City of Port Huron
	Goals Supported	Project Brush-Up
	Needs Addressed	Rehabilitation/ Neighborhood Events
	Funding	CDBG: \$20,000
	Description	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/or disabled persons.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	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.
	Location Description	This program will be available on a city-wide basis.
	Planned Activities	Project Brush-Up provides a resident with a voucher that is good for four (4) 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.
5	Project Name	Demolition
	Target Area	City of Port Huron

	Goals Supported	Demolition
	Needs Addressed	Clearance and Demolition
	Funding	CDBG: \$60,000
	Description	This program will demolish blighted structures.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	With the use of these funds, we are estimating to demolish at least ten structures.
	Location Description	Structures will be demolished on a city-wide basis.
	Planned Activities	Demolition of homes with be referred from Code Enforcement as blighted structures causing concern.
6	Project Name	Sidewalks
	Target Area	City of Port Huron
	Goals Supported	Sidewalks
	Needs Addressed	Rehabilitation/ Neighborhood Events
	Funding	CDBG: \$17,920
	Description	The sidewalk program will replace deteriorating sidewalks in chosen low/mod neighborhoods.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	We are estimating that we will be able to assist 1 to 2 neighborhoods with deteriorating sidewalks.
	Location Description	The neighborhoods will be chosen based upon the need for sidewalk replacement.
	Planned Activities	The sidewalk program will replace deteriorating sidewalks in neighborhoods in order to remove tripping hazards and make for a better walk to schools, etc.

7	Project Name	Neighborhood Cleanup
	Target Area	City of Port Huron
	Goals Supported	Neighborhood Clean-up Events
	Needs Addressed	Rehabilitation/ Neighborhood Events
	Funding	CDBG: \$15,000
	Description	This program assists with neighborhood clean-up events and improving alleys.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	A neighborhood clean-up event will take place in the Spring/early summer in one of the city's targeted neighborhoods.
	Location Description	The neighborhood clean-up will take place in the area between SC4 and McClaren hospital.
Planned Activities	Assisting with neighborhood clean-up events, we are able to provide the means for a special pick-up day. We are also able to grade and gravel alleys in order to provide an improved access for residents.	
8	Project Name	Code Enforcement
	Target Area	City of Port Huron
	Goals Supported	Code Enforcement
	Needs Addressed	Rehabilitation/ Neighborhood Events
	Funding	CDBG: \$50,000
	Description	This project pays for the code inspector's costs of inspecting code violations and enforcement of city ordinances.
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	We are estimating that over 3000 code violations will be inspected through the enforcement of city ordinances.
	Location Description	The inspector's will enforce in the areas of census tracts 6250, 6260, and 6280.
	Planned Activities	This program allows for the City to have inspectors that enforce the City's ordinances.
9	Project Name	Section 108 Loan Reserve Account
	Target Area	City of Port Huron
	Goals Supported	Section 108 Loan Reserve Account
	Needs Addressed	Economic Development
	Funding	CDBG: \$100,000
	Description	This is a debt service reserve for the section 108 loan.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	The Section 108 loan and BEDI grants are assisting one historic building downtown referred to as the Sperry's Building.
	Location Description	The project is located in the heart of downtown.
	Planned Activities	These funds are set-aside to act as a debt service in order to make 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.
10	Project Name	HOME Administration
	Target Area	City of Port Huron
	Goals Supported	CHDO Projects Urban Pioneer Program
	Needs Addressed	Homeownership

	Funding	HOME: \$19,078
	Description	Staff costs to administer and carry out the HOME activities.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	The funds are used for staff costs to carry out the programs.
	Location Description	Staff will administer programs on a city-wide basis.
	Planned Activities	Staff costs to administer programs.
11	Project Name	CHDO Administration
	Target Area	City of Port Huron
	Goals Supported	CHDO Projects
	Needs Addressed	Rehabilitation/ Neighborhood Events Homeownership
	Funding	HOME: \$9,539
	Description	Salary costs for an eligible CHDO to carry out a project.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	CHDO staff costs to carry out a project.
	Location Description	Staff costs to carry our a project anywhere within the City.
	Planned Activities	Staff costs for the eligible CHDO to acquire, rehab, and re-sale of a single family home.
12	Project Name	CHDO Set-aside
	Target Area	City of Port Huron

	Goals Supported	Housing Rehab CHDO Projects
	Needs Addressed	Rehabilitation/ Neighborhood Events Homeownership
	Funding	HOME: \$26,618
	Description	Funds allocated to an eligible CHDO for home renovation and re-sale.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	The CHDO will acquire and rehab one single family home and re-sale to a first time homebuyer.
	Location Description	The CHDO will choose one property anywhere within the City.
	Planned Activities	One property will be acquired, completely rehabbed, and sold to a first time homebuyer.
13	Project Name	Urban Pioneer Program
	Target Area	City of Port Huron
	Goals Supported	Urban Pioneer Program
	Needs Addressed	Homeownership
	Funding	HOME: \$133,551
	Description	This program provides down payment assistance grants to first time home buyers.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	The Urban Pioneer Program will assist 26 individuals or families with down payment assistance.
	Location Description	The Urban Pioneer Program can be used for any home purchase within the City.
	Planned Activities	The program will provide down payment assistance grants to first time home buyers.

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

Target Area	Percentage of Funds
City of Port Huron	100

Table 10 - 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 areas of priority needs.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City will continue to partner with 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 invaluable affordable housing programs 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.

The City will also 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, affordable housing for eligible homeowners, as well as, overall improvements to the neighborhood. The PHNHC is also developing a program that would aid homebuyers with rehabilitating a house of their choice. At this time, the PHNHC plans to rehab at least two more properties this year.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	80
Special-Needs	0
Total	80

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	60
Acquisition of Existing Units	20
Total	80

Table 12 - One Year Goals for Affordable Housing by Support Type

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

The Continuum of Care's Housing and Support Services Workgroup (HSSW) is comprised of area organizations that aid in emergency shelter, mental health, housing, veteran's affairs, homelessness, etc. The Continuum meets quarterly to discuss issues and cases that affect the community.

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

The City of Port Huron is part of the HSSW and will continue to support efforts to reduce and end homelessness in the community. Every year the HSSW conducts the Point in Time Count for a 24 hour period. During the period homeless individuals in shelters, on the street, in hospitals, etc. are counted. The count gives community agencies a more accurate picture of the homeless population. Each person included in the count answers an anonymous questionnaire to find out why they are homeless, how long they have been homeless, etc.

The HSSW also has an Inter-agency Service Team (IRT) which is comprised of various members of area agencies. The team convenes when there is a client case that is too severe for one agency to handle. This often happens when there is more than one issue with the client and direct intervention is needed.

Blue Water Safe Horizons is an area shelter that manages an outreach program and accesses homeless individual's needs. Blue Water Safe Horizon's is designated as the Housing and Assessment Resource Agency for St. Clair County. The HARA is responsible for screenings to determine housing needs, assessing program eligibility, homeless prevention, guidance with housing searches, supportive services and rental assistance. There are 75 slots available for the program.

Comprehensive Youth Services manages shelters for the youth population in the area. They also manage Cypress Place Street Outreach Program which provides outreach services to youth that are at risk of sexual abuse, exploitation or are homeless. The program includes counseling treatment, referrals to other agencies, individual assessments, access to emergency shelter and follow up support.

Addressing the emergency shelter and transitional housing needs of homeless persons

Safe Horizon's operates Pathways Homeless Shelter that is a 22 bed facility for women that are homeless or victims of domestic or sexual assault, as well as homeless couples and families. Safe Horizon's also operates Carolyn's Place that is a secure 20 bed facility that provides shelter services to women survivors

of domestic violence, sexual assault, and/or homelessness.

Comprehensive Youth Services operates The Harbor Basic Care Center and Wings Transitional Living Program. The Harbor has 10 beds for emergency housing for youth between 10 and 17 years old. Youth can stay at the shelter for up to 21 days. They are provided with crisis intervention, counseling and after care services. Wings is for young adults 16-21 years old. The program is able to accommodate five youth at a time. Residents can live there up to 18 months. During this time they are taught self-sufficient living with the goal being to learn independence.

Blue Water Rescue Mission is a 24 hour shelter for men. The Mission addresses the need for emergency homeless services for men and is also a place they can stay at during the day. During the day various programs are offered including job skills class.

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

The HARA operates a supportive housing program that assists clients with worst case housing needs. The HARA staff conducts daily screenings for people that are referred to the program to determine eligibility. As previously stated, the HARA helps with accessing entitlement benefits, job referral and placement and referrals for mental health services and legal services. The HARA is also responsible for signing up eligible clients for the Housing Choice Voucher for Homeless households. The HARA has funding available to help homeless or those at risk of homelessness with rental payments and security deposit. If clients do not qualify for services through HARA programs then they are referred to the appropriate agencies. All services are offered at no cost to the client. Case managers provide continued support for supportive housing clients to prevent reoccurring homelessness. Home visits and phone calls offer follow up care once a person or family is placed in affordable permanent housing. The HARA partners with local agencies to continue services once people are placed in permanent housing. Providing clients with continued support helps to ensure that they are able to maintain housing and have access to necessary resources.

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.

Agencies offer referrals for low-income persons to other agencies that may be able to provide different or more comprehensive services. Low-income households are referred to public housing depending on circumstances. The HARA provides assistance for people who are facing eviction. People coming from institutions and systems of care are referred to services such as Department of Human Services, Community Mental Health, and Michigan Works. The HARA also provides homeless or those at risk of homeless with a small subsidy for up to six months in order to help with stability as long as funding is available. As previously mentioned, the HARA also provides follow up care for people receiving services. This ensures stability and maintaining of housing.

One year goals for the number of households to be provided housing through the use of HOPWA for:
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

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

Introduction

The City of Port Huron offers the Urban Pioneer Program which offers down payment/closing cost assistance to first-time homebuyers. The City also continues to enforce and update policies in order to eliminate barriers to affordable housing.

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

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 will continue to be offered to increase homeownership and assist with affordable housing.

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 recently built 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 also underwent the State mandated water/sewer separation project that was a huge public investment that improved 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
Total Program Income:	0

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.

Under the recapture option, the period of affordability is based upon the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit.

The following table outlines the required minimum affordability periods.

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.