



# **2017 Annual Action Plan**

**July 1, 2017 – June 30, 2018**

## 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) .....	13
Expected Resources .....	16
AP-15 Expected Resources – 91.220(c) (1, 2) .....	16
Annual Goals and Objectives .....	18
AP-20 Annual Goals and Objective .....	18
AP-35 Projects – 91.220(d) .....	21
Projects .....	22
AP-38 Projects Summary.....	22
AP-50 Geographic Distribution – 91.220(f).....	31
Affordable Housing .....	32
AP-55 Affordable Housing – 91.220(g) .....	32
AP-60 Public Housing – 91.220(h).....	33
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	34
AP-75 Barriers to affordable housing – 91.220(j) .....	37
AP-85 Other Actions – 91.220(k) .....	38
Program Specific Requirements.....	42

# 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

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic 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**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The Community Development division has been very busy with projects. On a yearly basis an average of twenty (20) families are assisted with down payment assistance through the Urban Pioneer Program, this past year forty-seven (47) families were assisted. There has been a huge demand for the program and substantial growth. As a result of the "Pride in Port Huron" campaign the Neighborhood Preservation Programs were a huge success. Thirty-three (33) homeowners received funds to help them with a variety of exterior home improvements which included roof replacement, chimney repairs, porch repair/replacement and exterior painting or siding. Emergency repairs for the elderly were also available to replace a furnace, water heater, etc. The Project Brush-up program which provides paint vouchers for blighted properties assisted one hundred fifty-eight (158) residents. This program has also experienced growth as more and more people are redeeming vouchers every year. Sixty (60) lead tests and clearances were performed to eliminate the hazards of lead based paint. The City also continued to utilize Blight Elimination funding to demolish dilapidated properties, beyond rehabilitation. The program funded acquisition and demolition of forty-five (45) structures within targeted areas. Sidewalks were replaced in low-to-moderate income neighborhoods. The City also funded the clean-up of the Haynes Park neighborhood where a park was cleaned-up and alleys were graded and graveled.

Also, the City allocated program income from the Neighborhood Stabilization Program 3 funding to Blue Water Habitat for Humanity to rehabilitate and re-sell a dilapidated property to a qualifying recipient.

St. Clair Non-profit Housing Corporation, a sub-recipient, completed one CHDO project which included acquisition of a tax foreclosed property, rehabilitation and re-sale of the property to an income eligible buyer.

The Port Huron Neighborhood Housing Corporation, a sub-recipient, used HOME funds to complete two rehabilitation projects. Both projects were sold to income eligible buyers.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

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](http://www.porthuron.org) also included a notice of the public hearings.

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

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The first public hearing was held on Monday, January 23, 2017 and two comments were received. Bethany Belanger, Port Huron and Mid-City Nutrition Treasurer, requested funding assistance to help expand their kitchen as they have grown and serve 300 meals a day. Ken Harris, Port Huron, requested \$24,000 be allocated to establish a Senior Cleanwater Affordable Program to assist senior citizens with their water bills.

The second public hearing was held on Monday, February 27, 2017 and four comments were received. Rev. Arnold Koontz, Executive Director for the Rescue Mission on 24th Street, requested \$100,000 in funding to assist with purchasing 1814 - 10th Street to open a new women's homeless shelter at this location. Craig Matthews, City resident, encouraged 100% funding to be spent on investing in our neighborhoods during the next five years. Marcus Middleton, City resident, commented his top four funding priorities would be supporting sidewalk grants, housing grants for the Blue Water Habitat, project brush-up and code enforcement. Ken Harris, City resident, commented program costs should be reviewed and mentioned he supports the Urban Pioneer Program for first-time home buyers.

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

All comments or concerns are taken into consideration and reviewed to determine eligibility and incorporated into our plan. We received six 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's Community Development Division 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, Port Huron Housing Commission, banking/lending institutions, foundations and private businesses.

### Consolidated Plan Public Contact Information

Nichole Smith by email at [smithn@porthuron.org](mailto:smithn@porthuron.org) or by phone at 810-984-9736

OR

David Haynes by email at [haynesd@porthuron.org](mailto: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 of the Annual Action Plan, several methods were used to gather information, ideas, and data about the needs of Port Huron. Methods to gather information included public hearings, citizen input, contacting local agencies, and using local media sources to gather information.

**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 planned goals.

**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 (HSSW) consists of several organizations from St. Clair County that meet regularly to assess and address the needs of the area homeless population and those at risk of becoming homeless. 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 provided 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 homelessness 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:** See table on the following page:

**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>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	SAFE HORIZON'S
	<b>Agency/Group/Organization Type</b>	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

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Safe Horizon's and the HARA were consulted directly and through print media. The anticipated outcomes of the consultation are continued support and efforts to address homelessness and those at risk of becoming homeless. Collaboration with other agencies will also be continued to meet the needs of our community.
3	<b>Agency/Group/Organization</b>	Comprehensive Youth Services
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children 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>	Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth Homelessness Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Comprehensive Youth Services specializes in youth services, providing temporary housing, transitional housing, counseling, education, health and preventative service. Information on the agency was gathered through print media, direct contact and previously gathered information. The anticipated outcomes are improved efforts to meet the needs of the homeless populations.
4	<b>Agency/Group/Organization</b>	Blue Water Rescue Mission
	<b>Agency/Group/Organization Type</b>	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
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Information was gathered through direct contact and print media. The anticipated outcomes are continued support for agency efforts and continuing to meet the needs of the 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 Market Analysis Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Port Huron Neighborhood Housing Corporation provides affordable, decent housing to home buyers. They build newly constructed homes and rehabilitate existing properties and sell them to eligible buyers. Information was gathered through direct contact.
6	<b>Agency/Group/Organization</b>	BLUE WATER CENTER FOR INDEPENDENT LIVING
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Information was gathered through print media. The anticipated outcome is continued support for veteran affairs.

**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 of both organizations are often the same or compliment one another.

**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 auxiliary 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, 23, 2017, with two citizen's having comments. The second public hearing was held on Monday, February 20, 2017, and four citizens had comments. 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 23 citizens in the audience.	Bethany Belanger, Port Huron and Mid-City Nutrition Treasurer, requested funding assistance to help expand their kitchen as they have grown and serve 300 meals a day. Ken Harris, Port Huron, requested \$24,000 be allocated to establish a Senior Cleanwater Affordable Program to assist senior citizens with their water bills.	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 at two different points 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 and individuals to influence them to make comments on community needs.	None	N/A	
4	Internet Outreach	Non-targeted/broad community	Notice on the City's website inviting the public to speak about community development.	None	N/A	<a href="http://www.porthuron.org/pdfs/planning_rental_insp/Notice_of_public_hearing.pdf">http://www.porthuron.org/pdfs/planning_rental_insp/Notice_of_public_hearing.pdf</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)
5	Public Hearing	Non-targeted/broad community	There were about 19 citizens in the audience.	Rev. Arnold Koontz, Executive Director for the Rescue Mission on 24th Street, requested \$100,000 in funding to assist with purchasing 1814 - 10th Street to open a new women's homeless shelter at this location. Craig Matthews, City resident, encouraged 100% funding to be spent on investing in our neighborhoods during the next five years. Marcus Middleton, City resident, commented his top four funding priorities would be supporting sidewalk grants, housing grants for the Blue Water Habitat, project brush-up and code enforcement. Ken Harris, City resident, commented program costs should be reviewed and mentioned he supports the Urban Pioneer Program for first-time home buyers.	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 that receives CDBG & HOME funding directly every year. The City uses every opportunity to partner and leverage 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	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	708,717	0	0	708,717	0	Funds will be used for various grant programs such as home repair, demolition, sidewalks, neighborhood clean-up, code enforcement, acquisition of property and Section 108 loan reserve account.
HOME	public - federal	Acquisition Homebuyer assistance Rehab  New construction	191,826	0	0	191,826	0	Funds will be used for a CHDO project and 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 of Port Huron is currently exempt from providing a match contribution for HOME dollars. The Port Huron Neighborhood Housing Corporation, a sub-recipient of HOME dollars, has its own source of private funds as leverage and 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 has been acquiring and selling vacant parcels to adjacent property owners. The benefits provide for more green space or just more room for those with small lot sizes.

**Discussion**

The City seeks new grant funding opportunities as they are available. Local partnerships help us strive to meet our goals by leveraging more grant dollars to accomplish our goals.

## 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: \$191,974	Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Rehabilitated: 8 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: \$10,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 50 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: \$15,000	Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted
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: \$38,365	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: \$134,278	Direct Financial Assistance to Homebuyers: 26 Households Assisted

**Table 6 – Goals Summary  
Goal Descriptions**

1	<b>Goal Name</b>	Housing Rehab
	<b>Goal Description</b>	Housing rehabilitation grants will be available to owner occupied and rental housing residents that are eligible.
2	<b>Goal Name</b>	Emergency Home Repair
	<b>Goal Description</b>	Emergency home repair grants will be available to qualified senior citizens.
3	<b>Goal Name</b>	Project Brush-Up
	<b>Goal Description</b>	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/or disabled citizens.

4	<b>Goal Name</b>	Demolition
	<b>Goal Description</b>	Funds will be used for the demolition of blighted structures.
5	<b>Goal Name</b>	Sidewalks
	<b>Goal Description</b>	Funds will be used to replace sidewalks as needed in low/mod areas.
6	<b>Goal Name</b>	Neighborhood Clean-up Events
	<b>Goal Description</b>	Funds will be used to assist with neighborhood clean-up events and also address alleys in need by grading and graveling.
7	<b>Goal Name</b>	Code Enforcement
	<b>Goal Description</b>	Funds will be used to allow for code enforcement inspectors to enforce city ordinances and follow up on complaints.
8	<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 funds were used for the rehabilitation of the Sperry's building in downtown.
9	<b>Goal Name</b>	CHDO Projects
	<b>Goal Description</b>	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 home buyer.
10	<b>Goal Name</b>	Urban Pioneer Program
	<b>Goal Description</b>	Provides down payment assistance to eligible first-time home buyers.

**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 4 homes this year and sell them to low/mod buyers to provide affordable housing.

## AP-35 Projects – 91.220(d)

### Introduction

The City is continuing to 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 Grants
3	Rental Rehab Grants
4	Emergency Home Repair Grants
5	Project Brush-Up
6	Demolition Grants
7	Sidewalks
8	Neighborhood Clean-up
9	Code Enforcement
10	Section 108 Loan Reserve Account
11	Acquisition of Property
12	HOME Administration
13	CHDO Administration
14	CHDO Project
15	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

<b>1</b>	<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
	<b>Needs Addressed</b>	Rehabilitation/ Neighborhood Events Clearance and Demolition Homeownership Economic Development
	<b>Funding</b>	CDBG: \$141,743
	<b>Description</b>	Staff costs to carry out projects.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CDBG administration funds allow for staff to administer programs.
	<b>Location Description</b>	Staff will administer programs on a city-wide basis.

	<b>Planned Activities</b>	CDBG administration
<b>2</b>	<b>Project Name</b>	Housing Rehab Grants
	<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: \$116,974
	<b>Description</b>	Provide eligible homeowners with facade grants.
	<b>Target Date</b>	6/28/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The housing rehab program is estimated to assist 7-8 or more eligible households.
	<b>Location Description</b>	The housing rehab grants will be offered as needed on a city-wide basis but may be used in a targeted neighborhood.
	<b>Planned Activities</b>	Housing rehab grants will provide assistance with facade repairs such as a roof, siding/paint, porch replace/replace, chimney repairs, gutters and downspouts, etc.
<b>3</b>	<b>Project Name</b>	Rental Rehab Grants
	<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: \$75,000
	<b>Description</b>	Provide eligible rental properties with facade grants.
	<b>Target Date</b>	6/29/2018

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The rental rehab program will provide up to 5 grants to landlords with low income tenants for facade repairs.
	<b>Location Description</b>	The rental program dwellings must be located in the city-limits of Port Huron.
	<b>Planned Activities</b>	The rental rehab program will provide assistance with facade repairs such as roof, siding/paint, porch repair/replace, chimney repairs, etc.
<b>4</b>	<b>Project Name</b>	Emergency Home Repair Grants
	<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>	Provide eligible seniors with a grant for an emergency repair.
	<b>Target Date</b>	6/29/2018
	<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 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>5</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: \$20,000

	<b>Description</b>	Provide paint vouchers and eligible households with a grant for exterior painting.
	<b>Target Date</b>	6/29/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	We are estimating that more 100 vouchers will be provided through this program 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 (4) gallons of paint that is redeemable at our local participating paint stores. If a resident needs assistance with the painting or needs more paint then they will need to go through our application process to ensure eligibility.
<b>6</b>	<b>Project Name</b>	Demolition Grants
	<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
	<b>Description</b>	Funds will be used to demolish blighted structures.
	<b>Target Date</b>	6/29/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	We are estimating to demolish at least five structures with the use of these funds but hopefully more.
	<b>Location Description</b>	Structures will be demolished on a city-wide basis.
	<b>Planned Activities</b>	Demolition of homes with be referred from Code Enforcement as a blighted structure causing concern.
<b>7</b>	<b>Project Name</b>	Sidewalks
	<b>Target Area</b>	City of Port Huron

	<b>Goals Supported</b>	Sidewalks
	<b>Needs Addressed</b>	Rehabilitation/ Neighborhood Events
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Replace sidewalks in low/mod areas.
	<b>Target Date</b>	6/29/2018
	<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 a neighborhood 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 schools, etc.
<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>	Funds to be used for neighborhood clean-up events and alley restoration in these areas.
	<b>Target Date</b>	6/29/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	A neighborhood clean-up event or alley restorations will take place in a neighborhood within the City.
	<b>Location Description</b>	The clean-up event or alley restorations will be located in low/mod neighborhoods in the City.
	<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 also able to grade/gravel alleys in order to provide an improved access for residents.

<b>9</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>	Inspectors costs to enforce local ordinances in low/mod areas.
	<b>Target Date</b>	6/29/2018
	<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 6210, 6200, 6240, and 6220.
	<b>Planned Activities</b>	This program allows for the City to have inspectors that enforce the City's ordinances.
<b>10</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
	<b>Description</b>	Debt service reserve for Section 108.
	<b>Target Date</b>	6/29/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Section 108 loan is a reserve account for re-payments of the Sperry's building.
	<b>Location Description</b>	The project is located in our downtown.

	<b>Planned Activities</b>	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.
<b>11</b>	<b>Project Name</b>	Acquistion of Property
	<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: \$100,000
	<b>Description</b>	Assist with the purchase of a site for a local food bank.
	<b>Target Date</b>	6/29/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One property will be purchased for the site of a local food bank.
	<b>Location Description</b>	The property to be purchased for the local food bank will be located in the City of Port Huron.
	<b>Planned Activities</b>	The purchase of a property for the local food bank will provide our residents with a warm place to enjoy meals.
<b>12</b>	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	City of Port Huron
	<b>Goals Supported</b>	CHDO Projects Urban Pioneer Program
	<b>Needs Addressed</b>	Rehabilitation/ Neighborhood Events Homeownership
	<b>Funding</b>	HOME: \$19,182
	<b>Description</b>	Staff costs to carry out projects.

	<b>Target Date</b>	6/29/2018
	<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 program.
	<b>Location Description</b>	Staff will administer programs on a city-wide basis.
	<b>Planned Activities</b>	Staff costs to administer programs.
<b>13</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: \$9,591
	<b>Description</b>	Staff costs to carry out an eligible CHDO project.
	<b>Target Date</b>	6/29/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CHDO staff costs to carry out the project.
	<b>Location Description</b>	CHDO staff costs to carry out a project anywhere within the City limits.
	<b>Planned Activities</b>	Staff costs for the eligible CHDO to acquire, rehab, and re-sale of a single family home.
<b>14</b>	<b>Project Name</b>	CHDO Project
	<b>Target Area</b>	City of Port Huron
	<b>Goals Supported</b>	Housing Rehab/CHDO Projects
	<b>Needs Addressed</b>	Rehabilitation/ Neighborhood Events Homeownership

	<b>Funding</b>	HOME: \$28,774
	<b>Description</b>	Funds to be used for an eligible CHDO project.
	<b>Target Date</b>	6/29/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The CHDO will acquire and rehab a single family home and re-sale to a first-time home buyer.
	<b>Location Description</b>	The CHDO will choose one property anywhere within the City.
	<b>Planned Activities</b>	One property will be acquired, completely renovated, and sold to a first-time home buyer.
<b>15</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: \$134,279
	<b>Description</b>	Funds to provide first-time home buyers with down payment assistance.
	<b>Target Date</b>	6/29/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Urban Pioneer Program will assist 26 individuals or families with down payment assistance.
	<b>Location Description</b>	The Urban Pioneer Program can be used for any single family home purchase within the City limits.
	<b>Planned Activities</b>	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. Much of the City is within the same income category and there is no minority concentration, therefore, funds will be used to help those in need. The 2006/10 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>
City of Port Huron	100

**Table 10 - Geographic Distribution**

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

All funds 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. At this time, the PHNHC plans to rehab two to four properties this year.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	68
Special-Needs	0
Total	68

**Table 11 - 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	0
Rehab of Existing Units	40
Acquisition of Existing Units	28
Total	68

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

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

### **Introduction**

Port Huron Housing Commission, our local public housing authority, works to teach tenants self-sufficiency through the use of the ROSS grant, which funds classes for computer literacy, job skills, college preparation, parenting skills, money management, etc. to help them become more self-sufficient. The Housing Commission strives to maintain marketable and sustainable housing for all tenants.

### **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 and Michigan State University Extension Program. Classes are offered for homebuyer education, financial literacy, and budgeting in order to achieve success in education, 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 is not a troubled agency.

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

### **Introduction**

There are multiple organizations that aid in homelessness and preventing homelessness. Many of these organizations are members of the Continuum of Care's Housing and Support Services Workgroup (HSSW) which aids in emergency shelter, mental health, housing, veteran's affairs, homelessness, etc. The Continuum meets regularly to discuss issues that affect our community, collaborate on solutions and provide funding.

### **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 a member of the HSSW and will continue to support efforts to reduce and end homelessness in the community and collaborate when necessary. The HSSW attempts to count the number of homeless people in our area and assess their needs by conducting the Point in Time Count which counts homeless individuals for a 24-hour period in time. Homeless persons are counted in shelters, on the street, in hospitals, etc. The count gives community agencies a more accurate number of the homeless population and their needs. 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 responsible for assessing the needs of homeless clients. Blue Water Safe Horizon's is designated as the Housing and Assessment Resource Agency (HARA) 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 50 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 16-20 years old that are at risk of sexual abuse, exploitation or are homeless. The program includes counseling treatment, referrals to other agencies, substance abuse prevention, case management, individual assessments, access to emergency shelter and follow-up support.

Blue Water Center for Independent Living (BWCIL) provides case management to help homeless veterans and those at risk of becoming homeless. The agency receives funding through the Department of Veterans

Affairs to work with veteran populations. BWCIL provides veterans with rent and utility assistance as well as security deposit. They help veterans find permanent, affordable housing. They also provide referrals, help teach independence, self-sufficiency and provide financial assistance.

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

Safe Horizon's operates Pathways Homeless Shelter that is a 20 bed facility for homeless men, women and families. In 2015 Safe Horizon's helped 753 adults with emergency housing and 299 children. Safe Horizon's also operates Carolyn's Place that is a secure 26 bed facility that provides shelter services to women survivors of domestic violence, sexual assault, and/or homelessness. The shelter caters to women and their children and provides other services such as: advocacy during medical treatment and court proceedings, as well as counseling and access to a forensic nurse in cases of sexual assault.

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 9 and 17 years old. Youth can stay at the shelter for up to 21 days. They are provided with crisis intervention and after care services. Homeless youth between the ages of 6-21 can also receive counseling 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, job skills, education assistance, counseling and health assistance. The goal is to teach young adults to be independent and financially responsible.

Blue Water Rescue Mission is a 24-hour shelter for men with 20 beds. Two beds are reserved for emergency shelter purposes. The Mission is a Christian based shelter and addresses the need for emergency homeless services for adult men. During the day various programs are offered including job skills class, devotion, bible study, life skill classes, substance abuse meetings, anger management classes, etc. The men are able to stay at the shelter as long as necessary. Shelter staff also offer referrals to other agencies.

**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. The HARA only accepts clients that are referred from other agencies. As previously stated, the HARA helps with accessing entitlement benefits, budgeting, employment searching, goal setting 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. HARA advocates also help with affordable housing searches. 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 has funding to help 30 homeless families with rehousing needs and prevent eviction for 30 additional families. The HARA continues with follow-up care on a bi-weekly basis for as long as clients are receiving their services. The HARA partners with local agencies to continue services once people are placed in permanent housing. These support services can teach independent living skills, help with managing finances which aids in preventing repeat cases of homelessness. Providing clients with continued support helps to ensure that they are able to maintain housing and have access to necessary resources.

As previously stated Comprehensive Youth Services operates Wings Transitional Living Program, which teaches young adults living in transitional housing necessary skills to prevent repeat cases of homelessness. Wings also helps youth find affordable, permanent housing, save money for housing costs and furnish the chosen dwelling.

Blue Water Center for Independent Living also helps homeless veterans and those at-risk of homelessness. They help with finding affordable, suitable housing and teaching veterans the necessary skills to live independently.

**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 organizations 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 persons or those at-risk of becoming 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. Blue Water Center for Independent Living provides short term rental assistance for veterans which can help in financial constraints.

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

### **Introduction**

The City will continue to partner with local agencies to create a platform to foster affordable housing opportunities. We will continue to partner with local 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 such as financial literacy 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. Habitat for Humanity provides new, suitable and affordable housing for homebuyers.

The City will also continue efforts in providing affordable housing through the Port Huron Neighborhood Housing Corporation (PHNHC), a non-profit housing corporation. PHNHC's purpose is to purchase and rehabilitate dilapidated homes and build new ones to improve the area housing stock. 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.

### **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 (as needed).

Community Development staff will continue to actively learn and participate in local workshops that address affordable housing issues. Staff will also continue to collaborate with local lenders who may offer creative financing options to low-income persons in order to remove the traditional barriers to home ownership. 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 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 such as the lack of jobs and level of wages. This affects resident's 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:

Due to the number of new developments, job creation and education growth has been happening. Baker College recently built a second set of dorms next to their new school because of demand for their culinary program. Building a second set dorms is proof of the culinary programs growth and demand. Having on-site housing for students allows students from other locations to move to Port Huron. Also, this development is 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 is the expansion of McLaren Port Huron Hospital to add a 165,000 square foot addition which includes a new patient tower and emergency room. McLaren's new cancer center was completed and opened for business during the summer of 2016. These developments were part of McLaren's \$160 million investment in their Port Huron location.

Also, located in the center of the business district is an old, vacant, historical building that is being redeveloped into a boutique movie theater as part of a downtown redevelopment plan using Section 108 Loan funds. This development will create 53 new full time equivalent positions. This number does not include any temporary construction or trade jobs that were created during construction. This site will also be home to an incubator that will house 15 spots for entrepreneurs.

The central business district has seen significant development. There are plans for the renovation of an empty historic bank to be transformed into a boutique hotel. This development has the potential to create approximately 50 full time equivalent employment positions. A \$9.8 million bus transfer center was also completed, creating construction and trade jobs for area businesses. The project also included \$2.5 million

in improvements to the surrounding area including streets, and lights, etc.

There have also been expansions to multiple industries in the Business Park creating the capacity to produce more products and potentially creating more jobs.

A new high rise apartment building has also been planned for our downtown district with construction beginning in Spring 2017. This will create construction and trade jobs for local businesses. Michigan Mutual, a mortgage company, is in the process of re-locating from Southfield to Port Huron thus providing new job opportunities for local residents.

Near the South end of Port Huron is where the State designated "Satellite Smart Zone" exists. The smart zone designation is still in development and has the potential to foster high technology and attract major universities and businesses that will provide employment diversity. 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 26 years of active service in providing housing opportunities and neighborhood revitalization within the City. Port Huron Neighborhood Housing Corporation will continue to rehabilitate existing housing stock and build new affordable housing for income eligible buyers.

The City will continue to offer and improve 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 Environmental Protection Agency (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 and remedied. 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 will continue to collaborate with a multitude of agencies to reduce the number of households

below the poverty line. These agencies cover a wide range of areas including:

Transportation plays an integral part for people being able to get to and from employment in and outside of the area. Blue Water Area Transit (BWAT) provides this need with low cost fares to allow people to get to shopping areas, school, work, doctor's appointments, etc. BWAT has seven fixed-routes and provides dial-a-ride services to the surrounding areas. Blue Water Area Transit offers late night services during the weekends and also has a commuter route that travels to Macomb County. BWAT recently opened a new \$9.8 million transfer center that offers riders a warm, sheltered place to wait, bathrooms and a convenient store. Entities partnering with Blue Water Area Transit 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. All of these partnering agencies provide needed services to the community including housing, education, case management, employment, job skills, etc. Clients of these agencies are able to take advantage of reliable, safe and affordable transportation through this collaboration.

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 year. 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 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.

St. Clair County Regional Educational Service Agency also offers area students the opportunity to participate in Blue Water Middle College. This program is designed to allow students to receive their high school diploma and associates degree by attending school for an extra year. This program is provided at no cost to the student and allows them to obtain a college education for free.

Blue Water Community Action Agency (BWCAA) is another organization that provides needed services to people living below the poverty-line. BWCAA offers head start programs for children, utility assistance,

home weatherization and homeownership assistance programs.

### **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 and form partnerships that will enhance coordination between public and private housing, health and social service agencies. Staff will continue to participate and collaborate 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) of 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

Annual Action Plan 42  
2017

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.

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.