



PY 2007

Consolidated Annual Performance & Evaluation Report

A summary and evaluation of how the County of Oakland, Michigan used its federal Housing and Community Development funds in 2007 to help carry out the goals and objectives identified in its *Consolidated Plan for 2005-2009*

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Program Specific Information Available Upon Request - This document represents the third CAPER in an installment of five for the 2005-2009 Consolidated Plan. In addition to the following narrative summaries more detailed information on specific federally funded projects is available upon request. The document is available for review at the Oakland County Community & Home Improvement Division from July 10, 2008 - July 25, 2008. The CAPER is also available at www.oakgov.com/chi

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INTRODUCTION

Consolidated Plan - The Oakland Urban County 2005-2009 Consolidated Plan, approved by the U.S. Department of Housing and Urban Development (HUD) in May 2005, detailed the comprehensive housing and community development needs of the Oakland Urban County areas. The attached Consolidated Plan Annual Performance and Evaluation Report (CAPER) provides a summary of the actions taken during the 2007 program year - the third of five one-year action plans to achieve the goals outlined in the 2005-2009 consolidated plan.

Consolidated Annual Performance and Evaluation Report (CAPER) - The CAPER contains content which is largely determined by HUD. The report details the housing and community development achievements and plans within the Urban County boundaries during the time period May 1, 2007 - April 30, 2008. The CAPER also summarizes Oakland County's activities to promote fair housing, efforts to improve opportunities for minority and women-owned businesses and other housing and community development initiatives. At the end of the report there is a detailed summary of the status of all activities undertaken during the reporting period provided by HUD's Integrated Disbursement and Information System (IDIS) Financial Summary.

County Profile - Oakland County, home to a mix of urban and rural communities is located in southeastern Michigan. The County borders Macomb County to the east, Lapeer and Genesee Counties to the north, Livingston County to the west, and Wayne County and the City of Detroit to the south. At 910 square miles and with a 2007 population estimate of more than 1.2 million, Oakland County has more people than eight states and the District of Columbia.

Thirty-one or 62% of the participating communities fell below the County's estimated per capita income in 2005 of \$32,534. The Economic Outlook for Oakland County 2007-2009 from the University of Michigan revealed that Oakland County had an estimated private-sector job loss in 2006 of 18,200 workers, and a loss of 27,300 jobs in the past three years. This level of job loss is the largest in a single year since the government began tracking county employment in 1979. Further, if job loss was measured as a percent, only 1980 and 1982 registered greater downturns, and those were accompanied by a national recession. The job market is not anticipated to begin recovery until 2009.

Geographic Area Covered by the CAPER - The County contains sixty-one units of local government, including thirty cities, twenty-one townships and ten villages. Eighty-two percent (50) of local communities participated in the County's 2007 Urban County programs. They are:

- **Cities:** Auburn Hills, Berkley, Birmingham, Clarkston, Clawson, Farmington, Ferndale, Hazel Park, Huntington Woods, Keego Harbor, Lathrup Village, Madison Heights, Northville, Novi, Oak Park, Orchard Lake Village, Pleasant Ridge, Rochester, Rochester Hills, South Lyon, Sylvan Lake, Troy, Walled Lake, Wixom
- **Townships:** Addison, Brandon, Commerce, Groveland, Highland, Holly, Independence, Lyon, Milford, Oakland, Orion, Oxford, Rose, Royal Oak, Springfield, West Bloomfield, White Lake
- **Villages:** Beverly Hills, Franklin, Holly, Lake Orion, Leonard, Milford, Ortonville, Oxford, and Wolverine Lake.

Income Requirements - Federal programs stipulate reporting requirements for income in three categories - Extremely Low Income (ELI) 30% of median family income (MFI), Very Low Income (VLI) 50% of MFI, and Low Income (LI) 80% of the MFI. Income limits are based on HUD estimates of median household income for an area, adjusted for family size. The maximum household income to qualify residents for assistance is LI, adjusted for family size. Communities may choose to set program income limits at less than 80% of MFI, but cannot exceed this amount. As of March 2008 the low income maximum for a family of four was \$55,900.

Area Wide Benefit Areas - Certain HUD funded activities are restricted to areas of low income. U.S. Census data is used to develop eligible area wide benefit maps for project planning. For the purpose of the CDBG program, Oakland County has identified specific Urban County block groups and census tracts as Area wide Benefit Areas (ABA). ABA status applies to census tracts and block groups that contain a 36.6% or greater concentration of low-income residents. The participating communities with areas that meet the 36.6% threshold may use CDBG funds to make certain types of improvements on an area wide basis. The following census tracts contain a higher concentration of low income residents than the Urban County overall exception criteria figure of 36.6%

CENSUS TRACT	BLOCK GROUP	LM%	CENSUS TRACT	BLOCK GROUP	LM%	CENSUS TRACT	BLOCK GROUP	LM %
121400	1	100.0	140300	3	56.9	138100	1	49.7
120300	2	91.7	175200	6	56.7	121000	2	49.7
197400	3	86.6	175100	1	56.6	181400	3	49.5
125000	2	80.8	181000	2	56.6	173100	2	49.3
172400	1	79.9	120300	1	56.4	175300	6	49.0
172500	1	79.5	181300	1	55.9	134500	1	48.6
175100	5	76.0	181600	2	55.5	175100	2	48.5
128400	3	74.3	132500	2	55.3	181100	2	48.5
133100	2	72.9	198100	1	55.2	194500	1	48.0
181600	3	71.9	181300	2	54.4	170400	2	47.9
175100	6	71.5	173000	5	54.3	173400	5	47.9
133100	1	71.3	175000	4	54.2	126400	3	47.8
171600	1	70.8	173100	3	54.0	173000	2	47.4
175200	4	69.1	197400	2	53.2	124500	7	47.4
173000	6	68.4	173000	3	53.0	130000	9	47.4
139400	1	66.7	175100	7	53.0	171400	2	47.1
175300	2	66.2	171100	3	53.0	171400	1	46.9
123000	2	66.2	175000	1	52.6	127700	3	46.7
180300	2	66.0	193300	2	52.5	173400	2	46.4
126300	1	65.4	136000	1	52.3	190400	2	45.9
175200	2	65.3	193500	1	52.3	181300	3	45.5
133100	2	64.3	134500	1	52.0	171500	1	45.2
175300	5	63.7	131800	3	52.0	181500	1	45.0
181000	1	63.7	181600	1	51.8	173100	1	44.9
173000	4	63.6	175200	1	51.4	181400	2	44.8
175300	4	62.8	154200	3	51.2	181400	4	44.7
134900	1	62.5	129000	1	51.2	126300	1	44.7
175000	3	62.1	173500	1	51.0	173400	4	44.3
172500	2	61.9	171300	1	51.0	191100	1	44.2
131800	2	61.8	154200	2	50.8	123000	1	44.2
175100	4	60.9	122400	3	50.8	140700	1	43.7
175300	3	60.1	175100	3	50.6	171500	2	43.6
171000	4	59.8	175200	5	50.6	124000	2	43.2
175300	7	58.9	134200	3	50.3	180200	2	42.9
180200	4	58.1	124500	4	50.2	191000	2	42.8
173600	1	57.8	181500	2	50.1	124500	5	42.7
175200	3	57.7	173500	2	49.9	171400	5	42.5
121500	2	42.5	180200	5	41.1	140600	1	39.0
121500	3	42.5	173300	1	40.6	171400	4	38.9
139200	1	42.3	120000	1	40.5	170200	1	37.8

CENSUS TRACT	BLOCK GROUP	LM%	CENSUS TRACT	BLOCK GROUP	LM%	CENSUS TRACT	BLOCK GROUP	LM %
132100	2	42.3	193300	1	40.1	138300	1	37.8
136100	3	42.2	134900	2	40.0	130700	2	37.4
175300	1	42.0	121600	1	39.8	131500	3	37.3
120000	1	41.8	175000	2	39.7	131300	3	37.0
180100	3	41.6	132500	3	39.7	181400	1	36.9
171000	1	41.6	131400	2	39.6	173000	1	36.6
171200	1	41.5	181200	4	39.4	139200	1	36.6
170200	2	41.4	181200	1	39.3	125600	1	36.6
180000	1	41.1	134000	2	39.3			

Racial and Ethnic Concentrations - Consolidated Plan regulations require grantees to identify areas of racial/ethnic and low-income "concentration," while allowing grantees to decide on the "concentration." definition. For CAPER purposes, the County defines an area of concentration as a community containing a higher percent of low-income persons or of minority group members than the Urban County as a whole.

The following communities contain a higher population concentration of Black or African Americans than the Urban County overall figure of four percent.

- City of Auburn Hills (11%)
- City of Lathrup Village (52%)
- City of Oak Park (47%)
- Royal Oak Township (73%)
- West Bloomfield Township (5%)
- Village of Franklin (5%)
- Village of Leonard (5%)
- Overall County Level (4%)

The following communities contain a higher population concentration of Hispanics than the overall Urban County.

- City of Auburn Hills (4%)
- City of Keego Harbor (4%)
- City of Wixom (3%)
- Holly Township (3%)
- Independence Township (3%)
- Orion Township (3%)
- Village of Holly (3%)
- Village of Leonard (6%)
- Village of Oxford (3%)
- Overall County Level (2%)

Note on Data - Caution should be used when comparing data by race for years before 1999 with those for 2000 and beyond due to the Census Bureau's implementation of the October 1997 revised standards for data on race and ethnicity. These data allow respondents to report one or more races and there are seven (American Indian and Alaska Native, Asian, Black or African American, Native Hawaiian and Other Pacific Islander, White, Some other race, and Two or more races) instead of five racial tabulation categories. The Two or more races category includes all respondents who reported more than one race.

Governance - Oakland County has an elected County Executive whose responsibilities are similar to those of a governor or mayor. The County Executive administers the government on a day-to-day basis, proposes new and revamps existing programs. The Executive represents the interests of county residents. A 25-member Board of Commissioners serves as the county's governing body. In 1975, the Oakland County Board of Commissioners authorized the County to participate in U.S. Department of Housing and Urban Development (HUD) community planning and development programs. The HUD programs overall goals are to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low-income persons.

Lead Agency - Oakland County Community & Home Improvement (OCCHI) is lead agency in the Consolidated Plan, Action Plan, and Consolidated Annual Performance and Evaluation Report (CAPER). The Division serves as overall administrator for HUD funds but other organizations may administer specific projects. The mission of the Division is to assist participating communities and low-income persons and households through infrastructure improvements, housing rehabilitation, and human services. Oakland County uses its funding, technical assistance, and planning to fund projects consistent with the Consolidated Plan. To obtain program information, set up an appointment or file a complaint contact Karry Rieth, Manager, OCCHI at (248) 858-0493, riethk@oakgov.com.

Citizens Advisory Council - The Housing and Community Development Act of 1974 requires that cooperating cities, townships, and villages, in addition to citizens at large provide input on community development needs. As an "Urban County" Oakland County's Board of Commissioner's Resolution #7835 satisfied this requirement by establishing a Citizen Advisory Council (CAC). The goal of the CAC is to provide a mechanism for citizens representing broad socioeconomic and geographic areas to voice concerns on the planning, implementation, and assessment of the "Urban County" Program. Despite member selection from various geographic regions, all members represent the County as a whole. The CAC provides input on the County's housing and community development needs. It recommends uses of HUD funds, approves applications for funding, conducts public hearings, and recommends actions to the Board of Commissioners via the County Executive.

EXECUTIVE SUMMARY

General Purpose - As a recipient of U.S. Department of Housing and Urban Development (HUD) funds, Oakland County is required to provide an annual report on program performance within 90 days of the end of the County's program year. The Consolidated Annual Performance and Evaluation Report (CAPER) covers the period from May 1, 2007 - April 30, 2008 which represents Oakland County's 33rd year as a HUD Urban County recipient. The CAPER constitutes a summary of accomplishments and an accounting of allocations and expenditures under the PY 2005-2009 Consolidated Plan for the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME) and Emergency Shelter Grant (ESG) programs. The CAPER has been compiled in accordance with the requirements for Consolidated Plan Entitlement Grantees and March 25, 1998 and April 2003 HUD guidance and is designed to:

- Provide HUD with necessary information to meet its statutory requirement to assess the County's ability to carry out relevant housing and community development programs in compliance with applicable rules and regulations;
- Provide HUD with information necessary for its Annual Report to Congress, also statutorily mandated and;
- Inform residents of the housing and community development activities undertaken on their behalf.

In program year 2007, the County received \$5,695,437 in federal funds. Accomplishments noted in the report include:

- \$2,791,596 expended to improve the health and safety of existing housing stock by rehabilitating 186 homes owned by low- to moderate-income households through the Home Improvement Program
- \$612,059.23 invested in essential public services including senior services, emergency food, clothing and financial assistance, youth services and domestic violence victim services
- \$354,471.17 invested in code enforcement activities
- \$320,561.99 invested in Emergency Minor and Minor Home Repairs by participating communities
- \$154,163.04 invested in sidewalk improvements
- \$99,674.84 invested in public facilities
- \$91,647.41 invested in various community and senior centers
- \$38,271.10 invested in accessibility improvements to public facilities, parks, and sidewalks
- \$40,000 in Comprehensive Housing Counseling Grant (CHC)
- \$80,000 expended in down payment assistance for 8 new ownership housing units for households at or below 80% of area median income.
- \$76,833.00 in PY 2007 funds was expended to fund operations and maintenance and organizational support for six shelters and essential services and homeless prevention
- Actions were taken to promote fair housing choice, to address potential losses in Section 8 and other subsidized housing, and to fight poverty

This report has ten sections that detail the County's efforts to address those needs identified and documented by the 2005-2009 Oakland Urban County Consolidated Plan.

Section One of the plan lists resources obtained and/or used during the program year to fund housing and community development projects within the Urban County.

Section Two of the report assesses the Consolidated Plan goals and objectives.

Section Three provides a narrative for the HOME Investment Partnerships and American Dream Down payment Initiative (ADDI) programs, which includes information about the geographic distribution of projects, an analysis of projects by type and priority need, and a list of the projects committed and completed during the program year.

Section Four provides a narrative on other affordable housing activities and provides a summary of all of the affordable housing produced with federal funds during the program year.

Section Five is the Continuum of Care narrative and provides information about local efforts to address homelessness.

Section Six is the Emergency Shelter Grant (ESG) program narrative.

Section Seven includes the Community Development Block Grant (CDBG) program narrative, which includes an assessment of the relationship of CDBG funding to priority needs, a list of current projects, and information about the implementation of the five-year consolidated plan.

Section Eight includes the County's self-evaluation of the administration of the CDBG, HOME, and ESG programs.

Section Nine details the County's other actions to address the housing and community development needs in the five-year consolidated plan, including program compliance, governmental cooperation, fair housing, and lead-based paint reduction.

Section Ten summarizes citizen participation efforts and public comments received from the CAPER.

Section Eleven is the attachments to this report, including the HUD-required Integrated Disbursement and Information System (IDIS) reports, the Annual Performance Report, and the HOME Match Report.

SECTION I. DESCRIPTION AND USE OF AVAILABLE RESOURCES

Since 1975, Oakland County has invested more than \$208 million in federal funds. In PY 2007, the County utilized funds from the U.S. Department of Housing and Urban Development (HUD) as well as recycled paybacks, program income and the competitive Comprehensive Housing Counseling Grant (CHC) to further the goals and objectives of 2005-2009 Consolidated Plan.

Federal Resources - In PY 2007, the County received \$8,521,652.90 from HUD. These funds represent Community Development Block Grant (CDBG), Home Investment Partnerships (HOME), and Emergency Shelter Grant (ESG) entitlement funds including recycled paybacks and program income. The County was also awarded \$62,000 through the competitive Comprehensive Housing Counseling Grant (CHC). Available sources were leveraged with other funding to help meet the established goals. This additional funding is received directly by community organizations from:

- other government programs (federal, state and local)
- leveraged funding
- private donations and grants

On March 15, 2007, Oakland County submitted its PY 2007 Annual Action Plan to HUD. On May 31, 2007, HUD approved the Plan. Upon completion of the County Executive Contract Review Process, Community & Home Improvement staff sent "Approval to Spend" letters to participating communities on June 19, 2007. During PY 2007, the County and its participating communities expended \$4,266,601.30 in CDBG funds.

Funding Sources & Program Priorities

The primary focus of this CAPER is the funding received through CDBG, HOME, and ESG.

Community Development Block Grant - Supply decent housing, secure a suitable living environment, and expand economic opportunities for individuals earning 80% or less of median family income (MFI).

HOME Investment Partnerships Program - Expand the availability of decent, affordable housing for individuals earning 80% or less of median family income (MFI).

American Dream Down payment Initiative - Increase the overall homeownership rate, create greater opportunity for homeownership among lower income and minority households, and revitalize and stabilize communities

Emergency Shelter Grant - Provide essential supportive services, homeless prevention activities and operational support for area shelters.

PY 2007 Available Resources

Type	Program	Amount
Federal	Community Development Block Grant (CDBG)	\$3,892,687.00
Federal	Community Development Block Grant (CDBG) RLF Paybacks est.	\$1,500,000.00
Federal	Community Development Block Grant (CDBG) Program Income	\$324,460.90
Federal	HOME Investment Partnerships Program (HOME)	\$1,567,651.00
General Fund	HOME Investment Partnerships Program (HOME)Match	\$352,722.00
Federal	HOME Investment Partnerships Program (HOME) RLF Paybacks est.	\$680,000.00
Federal	American Dream Down payment Initiative (HOME/ADDI)	\$35,414.00
Federal	Emergency Shelter Grant (ESG)	\$168,718.00
Total		\$8,521,652.90

The federal grant award was .54% less (\$30,967) than the application amount of \$5,695,437.

Competitive Awards: Comprehensive Housing Counseling Grant Program - Oakland County submitted an application under HUD's 2007 Comprehensive Housing Counseling (CHC) Grant Super NOFA and was awarded \$62,000.

Competitive Awards: Continuum of Care Homeless Assistance Programs - Oakland County and the Oakland County Taskforce on Homelessness and Affordable Housing (OCTH) combined efforts to submit a consolidated application under the 2007 HUD Continuum of Care Homeless Assistance Super NOFA. The Taskforce received \$3,314,144 for seventeen projects and its full pro-rata share plus a bonus and renewal of Shelter Plus Care funds.

Formula Grant Programs - The table below shows the federal resources made available during the CAPER reporting period. Funds expended do not equal funds available as some projects are "in the works" or previous years funds were expended.

Summary of Consolidated Plan Projects for Report Year 2007 IDIS Report - C04PR06

City/Project	Amount Drawn in Report Year
Auburn Hills/Minor Home Repair	46,041.70
Auburn Hills/Public Services	32,760.75
Berkley/Public Services	33,003.50
Berkley/Planning	2,000.00
Berkley/Code Enforcement	14,787.69
Birmingham/Public Services	18,679.99
Birmingham/Remove Architectural Barriers	12,490.00
Clarkston/Public Services	1,550.00
Clarkston/Senior Centers	6,400.00
Clawson/Public Services	2,990.68
Clawson/Parks, Recreational Facilities	1,842.00
Farmington/Public Services	11,164.00
Farmington/Public Facilities Improvements Senior Center	16,747.00
Farmington/Senior Citizen Vehicle	5,381.39
Ferndale/Tree Planting	4,530.13
Ferndale/Code Enforcement	101,171.15
Ferndale/Minor Home Repair	3,922.25
Ferndale/Public Services	8,841.69
Ferndale/Administration	4,000.00
Hazel Park/Code Enforcement	110,115.21
Hazel Park/Minor Home Repair	1,938.00
Huntington Woods/Publics Services	4,989.92
Keego Harbor/Public Services	4,671.97
Keego Harbor/Parks, Recreational Facilities	9,553.70
Lathrup Village/Public Services	3,589.14
Madison Heights/Administration	21,604.75
Madison Heights/Rehabilitation Administration	21,457.56
Madison Heights/Code Enforcement	77,719.92
Madison Heights/Minor Home Repair	3,000.00
Madison Heights/Public Services	34,890.00
Northville/Administration	1,000.00
Northville/Public Services Senior Services	2,000.00
Northville/Housing/Rehab Publicly Owned Residential	5,220.00

Summary of Consolidated Plan Projects for Report Year 2007 IDIS Report - C04PR06

City/Project	Amount Drawn In Report Year
Novi/Minor Home Repair	66,612.34
Novi/Public Services	50,374.08
Oak Park/Code Enforcement	51,403.46
Oak Park/Public Service	26,498.00
Oak Park/Administration	10,963.09
Oak Park/Minor Home Repair	19,086.00
Orchard Lake Village/Senior Centers	8,909.38
Pleasant Ridge/Administration	120.08
Pleasant Ridge/Public Services	3,073.00
Rochester Hills/Minor Home Repair	76,921.78
Rochester Hills/Public Services	47,790.75
South Lyon/Sidewalks	68,796.00
Sylvan Lake/Clearance/Demolition	20,462.84
Sylvan Lake/Public Services	1,062.50
Troy/Administration	4,145.38
Troy/Public Services	38,555.00
Troy/Parks, Recreation Facilities	29,673.71
Walled Lake/Senior Centers	10,600.00
Walled Lake/Public Services	10,080.00
Walled Lake/Administration	572.05
Wixom/Public Services	5,000.00
Wixom/Sidewalks	81,280.48
Township/Project	Amount Drawn In Report Year
Addison/Public Services	23,722.25
Addison/Planning	6,900.50
Addison/Senior Centers	3,848.00
Brandon/Public Services	2,912.85
Brandon/Public Senior Centers	268.47
Brandon/Historic Preservation	4,881.00
Commerce/Senior Centers	6,006.00
Commerce/Public Services	15,793.34
Commerce/Minor Home Repair	28,116.01
Groveland/Fire Station/Equipment	19,644.00
Groveland/Public Services	6,000.50
Highland/Fire Station/Equipment	31,549.55
Highland/Planning	21,046.00
Highland/Public Services	6,243.58
Highland/Senior Center	5,470.00
Holly/Public Services	6,415.00
Holly/Remove Architectural Barriers	1,860.49
Independence/Emergency Rehab	12,351.46
Independence/Senior Center	8,133.75
Lyon/Housing Minor Home Repair	5,310.00
Lyon/Remove Architectural Barriers	15,800.00
Lyon/Condemnation/Demolition	7,850.00
Milford/Administration	682.00
Milford/Planning	4,251.50
Milford/Public Services	2,946.45
Milford/Senior Center	1,575.88

Township/Project	Amount Drawn In Report Year
Oakland/Public Services	9,540.00
Oakland/Senior Center	4,000.00
Orion/Public Services	2,227.00
Orion/Planning	29,740.00
Orion/Senior Centers	4,363.68
Royal Oak/Parks, Recreational Facilities	1,411.88
Royal Oak/Code Enforcement	5,545.00
Royal Oak/Community Center	8,023.00
Springfield/Public Services	7,467.75
Springfield/Remove Architectural Barriers	6,000.00
Springfield/Planning	2,380.00
West Bloomfield/Planning	45,628.40
West Bloomfield/Public Services	29,882.50
White Lake/Minor Home Repair	36,429.00
White Lake/Public Services	28,199.44
Village/Project	Amount Drawn In Report Year
Beverly Hills/Housing Minor Home Repair	1,798.50
Beverly Hills/Public Services	6,563.34
Franklin/Public Services	5,075.47
Franklin/Administration	1,699.83
Franklin/Senior Centers	6,400.00
Holly/Public Services	5,898.16
Holly/Fire Station/Equipment	6,000.00
Holly/Planning	1,475.00
Lake Orion/Sidewalks	1,170.84
Leonard/Minor Home Repair	150.00
Milford/Public Services	4,133.50
Ortonville/Public Services	2,350.52
Oxford/Public Services Youth Services	2,500.00
Oxford/Sidewalks	2,915.72
Oxford/Minor Home Repair	12,302.00
Wolverine Lake/Public Services	2,500.00
Wolverine Lake/Senior Centers	418.99
Wolverine Lake/Remove Arch Barriers	2,120.61

Summary of Consolidated Plan Projects for Report Year 2007 IDIS Report - C04PR06

County/Project	Amount Drawn In Report Year
Housing Rehab Administration	\$1,190,117.17
Administration	\$791,800.42
Housing Counseling	\$40,000.00
HOME Program Administration	156,765.00
Emergency Shelter Grant	\$154,680.97

How Federal resources from HUD leveraged other public and private resources - Oakland County relies on its participating communities, nonprofit agencies, and private groups to complete housing and community development projects each year. This institutional structure brings together various groups to design activities to address the pressing needs of the county's low-moderate income residents. The sources below leverage federal funds to benefit low-income residents:

- Donations of Land and Labor (Local/Private)
- Federal Home Loan Bank (Private)
- Homeowner Cash Contributions (Private)
- Lending Institutions (Private)
- Michigan State Housing Development Authority (MSHDA) (State)
- Oakland Livingston Human Service Agency (OLHSA) Dept of Energy funds (Federal)
- Oakland County in kind administrative services (General Fund)
- Participating Community Contributions (Local)
- Recycled Paybacks on Home Improvement Loans (Federal)
- Required Emergency Shelter Grant (ESG) Program Match (Private)
- Required HOME Program Match from Oakland County (General Fund)
- USDA Rural Development (Federal)

Identify progress in obtaining "other" public and private resources to address needs - The Division uses several means to obtain public and private resources to leverage federal funds in support of the needs identified in the Consolidated Plan. These mechanisms include:

- Community Housing Development Organization (CHDO) Program Requirements
- Donated meeting room space
- Emergency Shelter Grant (ESG) Program Requirements
- Home Improvement Program Requirements
- Oakland County Board of Commissioner Requests
- Oakland County Business Roundtable Requests
- Recycled Payback Procedures

How matching requirements were satisfied - Both the HOME and ESG programs require match. The following describes how match requirements were satisfied during PY 2007.

ESG Required Matching Contributions - Emergency shelters are required to provide documentation of match upon request for reimbursement. During program year 2007, match was in excess of 100 percent of dollars drawn and included payment of staff salary from alternate resources, cash donations, the value of donated food and clothing, and volunteer hours at \$5.00 per hour.

HOME Required Matching Contributions - As mandated by Congress, all projects funded with PY 2007 HOME funds including CHDO projects are subject to matching fund requirements. In accordance with federal guideline (s.92.218), Oakland County ensures that rehabilitation projects receive one-dollar of matching funds per every four dollars of HOME funds. The match is provided by the Oakland County Board of Commissioners through the County general fund.

SECTION II. ASSESSMENT OF CON PLAN GOALS & OBJECTIVES

Consolidated Plan - The PY 2005-2009 Consolidated Plan identified the housing and community development needs for the Oakland County Urban County program and established goals to be accomplished through the use of U.S. Department of Housing and Urban Development (HUD) entitlement programs including the Community Development Block Grant (CDBG), the Home Investment Partnerships Program (HOME), the American Dream Downpayment Initiative (ADDI), and the Emergency Shelter Grant (ESG).

The Consolidated Plan incorporates the activities of the Comprehensive Housing Affordability Strategy (CHAS), enacted by the Cranston-Gonzalez National Affordable Housing Act of 1990 as well as submission requirements for various formula funded grant programs. The proposed rule creating the Consolidated Plan was published August 5, 1994 and the final rule in January 1995. The Consolidated Plan covers a period of five years. Each year, grantees are required to submit an annual update to HUD referred to as an Annual Action Plan (AAP). The AAP describes how the jurisdiction will meet its goals by specifying what activities it will undertake that year along with proposed funding for each activity. Once approved by HUD, both Plans become benchmarks against which HUD evaluates the County's progress.

Consolidated Plan Goals - The 5-year Consolidated Plan establishes goals for the following key areas:

- Affordable housing
- Homeless needs
- Affirmative housing and market analysis
- Coordination
- Non-housing community development
- Lead based paint hazard reduction
- Anti-poverty strategies

Consolidated Plan Primary Objective - The primary objective of Oakland County's 2005-2009 Consolidated Plan is the development of viable urban communities by providing decent housing, a suitable living environment, and expanded economic opportunities principally for low and moderate-income persons. This goal is accomplished by assisting low and moderate-income persons directly or by eliminating slums and blighting conditions, or by meeting an urgent community need where no other funding is available. The Community & Home Improvement Division has established the following objectives for the overall program administration of HUD entitlement grant funds.

County Objectives - Overall Program Administration
To administer federal grant programs as efficiently and effectively as possible consistent with program regulations and community needs.
Outreach to woman- and minority-owned business enterprises (W/MBE).
Provide technical assistance, planning, and monitoring.
Affirmatively further fair housing and equal opportunity.
Provide for citizen participation in grant program processes by implementing a detailed Citizen Participation Plan.
Enhance program effectiveness through consultation and collaboration with the Citizens Advisory Council.
Monitor communities, public service agencies, community housing development organizations, and homeless shelters to ensure compliance with regulations and to provide ongoing programmatic assistance.
Maintain systems to evaluate the effectiveness of projects and programs.

The Oakland County 2005-2009 Consolidated Plan contains the County's housing and community development strategic plan. The plan identifies broad long-range housing and community development priorities to encompass all possible activities that could advance objectives.

PY 2005-2009 Special Needs Non-Homeless Priorities

Special Needs Populations	Priority Need Level High, Medium, Low, No Such Need
Elderly	M
Frail Elderly	M
Severe Mental Illness	H
Developmentally Disabled	M
Physically Disabled	M
Persons w/Addictions	H
Persons w/HIV/AIDS	M

PY 2005-2009 Housing Priorities

Priority Housing Needs (Households)	% of Area Median Income	Priority Need Level High, Medium, Low	
Renter	Small Related	0-30%	L
		31-50%	L
		51-80%	L
	Large Related	0-30%	L
		31-50%	L
		51-80%	L
	Elderly	0-30%	L
		31-50%	L
		51-80%	L
	All Other	0-30%	L
		31-50%	L
		51-80%	L
Owner	0-30%	H	
	31-50%	H	
	51-80%	H	
Special Needs	0-80%	M	

PY 2007 CDBG Beneficiaries By Income Category

Activity	Extremely Low	Low-Mod	Total Low-Mod	Non Low-Mod	Total Beneficiaries
	<=30%	>30% and <=50%	>50% and <=80%	>80%	
Housing - Owner Occupied Households	111	174	137	422	424
Housing - Total Households	486	304	137	927	929
Non-Housing Persons	2,568	5,678	32,328	40,574	40,458
Total Persons	2,568	5,678	32,328	40,574	40,458
Total Households	486	304	137	927	929

Assessment of the one-year goals and objectives (PY 2007 CAPER Accomplishments) - Oakland County uses federal funds to implement projects, provide technical assistance, and fund the planning and administration of federal programs consistent with Consolidated Plan goals, program objectives, and HUD goals.

PY 2005-2009 Community Development Priorities and Five and One Year Goals

Priority Community Development Needs	Priority Need Level High, Medium, Low, No Such Need	Unmet Priority Need	5 Year Goals	PY '07 Goal
Public Facilities				
Senior Centers	H	18	13	11
Handicapped Centers	M	4	-	-
Youth Centers	M	4	-	-
Child Care Centers	M	4	-	-
Health Facilities	M	4	-	-
Neighborhood Facilities	M	4	-	-
Parks and/or Recreation Facilities	H	27	6	5
Parking Facilities	M	4	-	-
Non-Residential Historic Preservation	M	2	2	1
Other Public Facility Needs				
Fire Stations/Equipment	M	29	4	2
Downtown Improvements	M	16	-	-
Centers for Disabled Persons:	M	4	-	-
Homeless Shelters/Services	H	6	6	6
HIV/AIDS Centers & Services	M	4	-	-
Abused/Neglected Children	M	4	-	-
Infrastructure				
Solid Waste Disposal Improvements	M	4	-	-
Graffiti Removal	L	4	-	-
Cleanup of Abandoned Lots/Buildings	M	33	-	-
Water/Sewer Improvements	M	32	1	2
Street Improvements	M	33	-	1
Sidewalks	M	30	4	7
Drain Improvements	H	32	20	1
Street Lighting	M	33	-	-
Other Infrastructure Needs				
Remove Architectural Barriers	H	43	7	9
Tree Planting	M	31	2	2
Demolition	L	33	3	-
Public Service Needs (People)				
Senior Activities	H	31	100	17/18403
Youth Activities	H	34	526	14/484
Child Care Services	M	4	-	-
Transportation Services	H	44	3,595	12/6598
Anti-Crime Programs	M	4	-	-
Health Services	M	4	-	-
Mental Health Services	M	3163	3,000	-
Legal Services	M	4	220	-
Disabled Services	M	3,000	3,000	5/1150
Substance Abuse Services	L	620	600	-
Employment Training	L	4	-	-
Health Services	L	100	100	-
Yard/Safety & Repair/Housekeeping	M	22	5,724	18/1479
Battered & Abused Spouses	M	22	1,230	24/941
Emergency Services				1424
Code Enforcement	M	28	5	4
Planning				
Planning	H	35	15	8

Accomplishments in attaining the goals and objectives for the reporting period - The goals identified in the 2005-2009 Consolidated Plan and the PY 2007 Action Plan along with the annual progress in meeting the goals is described below. The following chart also provides a breakdown of the formula grant funds expended on grant activities for each goal and objective.

Goal: Supply decent housing, secure a suitable living environment, and expand economic opportunities for individuals earning 80% or less of median family income (MFI)				
Project	Description	Funds Expended	Units/ People Served	Priority Need Level
Single Family Housing Rehab	Home Improvement Program to rehabilitate homes of low income homeowners to improve health and safety of housing stock	\$2,791,596	186	H
Single Family Housing Rehab	Emergency & minor home repairs	\$320,561.99	64	H
Public Services	Senior services, emergency food, clothing and financial assistance, youth services and domestic violence victim services	\$612,059.23	32,027	H, M, H, H
Remove Architectural Barriers	Accessibility improvements to public facilities and sidewalks	\$38,271.10	8	H
Infrastructure	Sidewalks	\$154,163.04	12075	M,M,H
Public Facilities	Community & senior centers	\$91,647.41	1239	H
Public Services	Housing counseling	40,000	712	H
Goal: Expand the availability of decent, affordable housing for individuals earning 80% or less of median family income (MFI)				
Project	Description	Funds Expended	Units/ People Served	Priority Need Level
Single Family Housing Rehab	Home Improvement Program to rehabilitate homes of low income homeowners to improve health and safety of housing stock	\$2,791,596	186	H
Goal: Increase the overall homeownership rate, create greater opportunity for homeownership among lower income and minority households, and revitalize and stabilize communities				
Project	Description	Funds Expended	Units/ People Served	Priority Need Level
Homebuyer Assistance	Down payment assistance	\$80,000	8	H
Goal: Provide essential supportive services, homeless prevention activities, and operational support for area shelters				
Project	Description	Funds Expended	Units/ People Served	Priority Need Level
Homeless Assistance	Operations and maintenance, organizational support, essential services for emergency shelters and homeless prevention	\$76,833.00	1,715	H
Supportive Housing	Staff in coordination with the Taskforce on Homelessness and Affordable Housing facilitated the implementation of Super NOFA Targeted Homeless Assistance Grants	\$3,314,144	17	H

SECTION III. HOME INVESTMENT PARTERNSHIP PROGRAM (HOME) & AMERICAN DREAM DOWNPAYMENT INITIATIVE (ADDI) 2007 PROGRAM NARRATIVE CATALOG OF FEDERAL DOMESTIC ASSISTANCE#:14-239

Assessment of Relationship of HOME Funds to Goals and Objectives - The HOME program developed as a result of the National Affordable Housing Act of 1990. HOME provides federal funds for the development and rehabilitation of affordable rental and ownership housing for low-income households (defined as below 80% of area median income). The program gives local governments the flexibility to fund a wide range of affordable housing activities through housing partnerships with private industry and non-profit organizations. HOME funds can be used for activities that promote affordable rental housing and homeownership, including:

- Property and/or building acquisition
- New construction and reconstruction
- Moderate or substantial rehabilitation
- Homebuyer assistance
- Tenant-based assistance

Strict requirements govern the use of HOME funds including the use funds for activities that target low-income families and a 25% non-federal match. In Oakland County, HOME funds are used in combination with CDBG funds to address priority affordable housing needs.

National Objectives - HOME Investment Partnership Grant
Expand the supply of decent, safe, sanitary, and affordable housing for very low and low-income residents;
Strengthen the ability of the county to design and implement strategies for achieving adequate supplies of decent, affordable housing; and
Encourage public, private, and nonprofit partnerships in addressing affordable housing needs.
County Objectives - HOME Investment Partnership Grant
Fund housing rehabilitation for very low income households.
Work to nurture community housing development organizations (CHDOs) to provide decent, safe, sanitary, and affordable housing for low- and moderate-income persons.
Strengthen public-private partnership through provision of HOME match.
Promote homeownership through homebuyer programs and assistance for low- and moderate-income persons.

The County's performance in meeting the housing needs of low-income households has continued to reflect the County's commitment to the goals outlined in the PY 2005-2009 Consolidated Plan. The plan strategies and the continuing availability of HOME funds, state funds through MSHDA, and cooperation from local lenders will add resources to increase and/or improve the condition of the local affordable housing stock. The successes mentioned in this report are largely the result of the HOME funding available to the community and the local commitment to support affordable housing efforts.

PY 2007 HOME Revenues

Revenue	Amount
HOME Allocation	\$1,567,651.00
ADDI Allocation	\$35,414.00
Match Obligation	\$352,722.00
HOME Program Income (estimated)	\$680,000.00
Total	\$2,635,787.00

The 2007 Plan identified the use of HOME funding for grant administration (10%), CHDO reserve (15%), single family owner occupied housing rehabilitation (75%) and ADDI down payment assistance. All HOME and ADDI funding expended this year was used to serve households with incomes below 80% of Area Median Income (AMI). The following project types were given a "High Priority" ranking in the 2005-2009 Consolidated Plan: special needs housing for the elderly and homeowner projects (rehabilitation and/or homeownership). In general, the 2007 HOME-funded projects all addressed High or Medium Priority needs from the Consolidated Plan.

Progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served - The County uses HOME funds to administer the Home Improvement Program, and provides assistance to homeowners to bring their housing up to a minimum of Michigan Residential Code, Residential Construction Performance guidelines, and Oakland County guidelines.

PY 2007 HOME Disbursements (grant, match and program income) and Unit Completions

Activity	Disbursed Amount (not including admin)	Units Completed	Units Occupied
Existing Homeowners	\$2,583,031.00	169	169
New Homebuyers (ADDI)	80,000.00	8	8
Total	\$2,663,031.00	177	177

PY 2007 HOME Unit Completions by Percent of Area Median Income (AMI)

Activity	0%-30% AMI	31%-50% AMI	51%-60% AMI	61%-80% AMI	Total 0%-60% AMI	Total 0%-80% AMI
Existing Homeowners	29	64	32	44	125	169
New Homebuyers	0	2	0	6	2	8
Total	29	66	32	50	127	177

PY 2007 HOME Unit Completions by Racial/Ethnic Category

Race/Ethnicity	Existing Homeowners		New Homebuyers
	Total #	Hispanic	Total #
White	148	3	7
Black/African American	14	0	1
Asian	2	0	
Black/African American & White	2	0	
Other: Multi-Racial	3	0	
Total	169	3	8

American Dream Downpayment Initiative (ADDI) - The American Dream Downpayment Initiative (ADDI) became law in December 2003. The ADDI Act authorized up to \$200 million annually for fiscal years 2004 - 2007. The Program aims to increase the homeownership rate, especially among lower income and minority households, and to revitalize and stabilize communities. ADDI assists low-income first-time homebuyers in purchasing single-family homes by providing funds for down payment and closing costs. The County provides ADDI funded down payment assistance to assist first-time homebuyers to purchase affordable housing in the Urban County areas. This assistance can be paired with Section 8 and other types of homeownership assistance. Individuals can access this program by completing a course of homebuyer education, which is provided by the Oakland County Community & Home Improvement Housing Counseling Unit. Oakland County received \$35,414 in ADDI funds for PY 2007. During this year 36 applications were received and eight loans were closed. Eight single head of household clients purchased homes. The Division, in partnership with participating financial institutions evaluates homebuyer suitability.

PY 2007 ADDI Accomplishments

Quarter	Community	Purchase Price	Purchaser's Income Category/Family Size
First	Ferndale	\$104,000	60% AMI/1
	West Bloomfield	\$122,500	60% AMI/1
	Oak Park	\$123,000	60% AMI/1
	Rochester Hills	\$65,000	30% AMI/1
Second	Novi	\$136,500	60% AMI/1
Third	Hazel Park	\$72,900	30% AMI/1
	Berkley	\$87,500	60% AMI/1
Fourth	Ferndale	\$100,000	60% AMI/1

PY 2007 ADDI Status Report

	Applications Received	Eligibility Completed	Denied	Withdrawn	Counseled	Loans Closed	Loan Amount Per Home
2007							
Carry over PY 5/1/07 – 4/30/08	6						
May	5	3	1	1	0	0	
June	6	2	0	0	3	1	\$10,000
July	1	3	0	1	0	3	\$10,000
August	3	2	1	2	1	0	
Sept	3	5	1	1	2	1	\$10,000
Oct	2	4	1	3	1	0	
Nov	2	8	1	8	4	0	
Dec	0	0	0	0	0	0	
2008							
January	2	4	0	2	4	2	\$10,000
February	1	0	0	0	0	0	
March	4	4	1	4	0	0	
April	1	1	0	0	1	1	\$10,000
Total	36	36	6	22	16	8	\$80,000

Community Housing Development Organizations - 2007 HOME projects involved public-private partnerships to develop affordable housing. The HOME Program requires a minimum of 15% of each program year grant be awarded to non-profit housing developers. These Community Housing Development Organizations (CHDOs) develop affordable housing and sell units to HOME qualified low income homebuyers. The decline in the Michigan economy and the downturn of the housing market has greatly impacted the first time homebuyer programs and the CHDOs. They have built new energy efficient homes, remodeled 1950 bungalows and lowered sales prices and, the houses remain empty. In order to expend the funds, staff is exploring new activities eligible for CHDOs. During PY 2007 the following CHDOs; Venture, Inc, Springhill Housing Corp, and Lighthouse CD continued activities under their 2006 contracts.

Venture, Inc - HOME Program Homeownership Assistance: The County Community & Home Improvement Division contracted with Venture, Inc. a subsidiary of Oakland Livingston Human Service Agency to respond to the gaps in homebuyer assistance programs for lower income families in the Urban County areas. Venture, in September 2003, received a two-year contract for \$459,407 in HOME Program set aside funds. Five newly constructed 1,200+ square foot cape-cod style homes with 3 bedrooms, 2 baths and full basements homes were built in Royal Oak Township. In 2006, a \$415,000 contract for five additional units in Royal Oak Township was awarded to Venture.

Completed- During PY 2007 one home was sold under a lease to purchase option. Due to a general slump in the housing market, Venture also requested a revision to their 2006 contract to reduce the number of houses to be built from 5 to 3 and to use the lease purchase option to sell their houses. Ventured purchased three properties in Royal Oak Township from the Township.

Springhill Housing Corporation - HOME Program Homeownership Assistance: The County Community & Home Improvement Division contracted with Springhill Housing Corporation (SHC) to respond to the gaps in homebuyer assistance programs for lower income families in the Urban County areas. Under a 2006 contract, Springhill received \$415,000 for seven units to be purchased, rehabbed and sold throughout Oakland County. Springhill has targeted their homebuyer program to lower income individuals, particularly first time homebuyers with at least one person with a disability as part of the household. Establishing the readiness of its client pool is essential to the success of their program.

Completed- During PY 2007 Springhill sold the last house under the 2003 contract. They also purchased a home in West Bloomfield under the 2006 contract for a mother and her two children. Rehabilitation on this home has not begun.

Lighthouse Community Development - HOME Program Homeownership Assistance: The County contracted with Lighthouse Community Development (LCD) to respond to the gaps in homebuyer assistance programs for lower income families in the Urban County areas. This program typically involves acquisition, rehabilitation, and resale of a unit to a lower-income homebuyer with a buy down of debt. The County Office of Community Development began the Homeownership Assistance Program with LCD in October 2006. Lighthouse received a two year contract in the amount of \$415,500 for acquisition/rehabilitation/resale of six units in the City of Ferndale for persons with incomes under 80%.

Completed- Under the 2006 contract Lighthouse Community Development acquired three units in the City of Ferndale.

Status of CHDO Set Aside

Year	Committed	Expended	Construction Completed
2000	\$239,563	\$239,563	22
2001	\$279,375	\$279,375	
2002	\$278,250	\$278,250	
2003	\$274,329	\$2,493.46	
2004	\$273,384	\$5,804	
2005	\$323,771	\$57,316	
2006	\$296,343	\$2,902	
2007	\$293,935	\$0	

CHDO Homebuyer Purchases (May 1, 2007 - April 30, 2008)

Quarter	Community	Purchase Price	Purchaser's Income	Family Size	CHDO
1st	Auburn Hills	\$102,000.00	50-60%	1	Springhill
4th	Royal Oak Twp	\$95,340.00	<80%	2	Venture, Inc.

HOME Match Report HUD-40107-A - The match obligation for the federal fiscal year beginning October 1, 2006 and ending September 30, 2007 was \$352,722.00. The HOME Match Report (HUD 40107-A) is included in this document in Attachment C, and summarizes the match obligation and match obtained by the County during this period. The HOME program requires that each \$1.00 of HOME funds be matched with \$0.25 of qualifying non-federal funding as a permanent contribution to the HOME program. The match funding requirement is calculated based on the total collective funds allocated to housing activities and is not project specific. Accounting is done at the end of each federal fiscal year, and excess match from previous years can be carried over to subsequent years. The County of Oakland contributed \$352,722.00 during this federal fiscal year.

Describe the HOME jurisdiction's affirmative marketing actions - In accordance with 24 CFR 92.351(a), all participating Community Housing Development Organizations (CHDOs) carry out the following affirmative marketing procedures for HOME assisted homebuyer projects of five or more units. Affirmative marketing consists of actions to provide information to attract eligible persons in the housing market area to available housing without regard to race, color, national origin, sex, religion, familial status or disability.

- An advertising campaign is developed within the market area to provide information concerning Federal fair housing laws and the County's Affirmative Marketing Plan. All promotional materials include the use of the Equal Housing Opportunity logotype or slogan in press releases and solicitations.
- Each CHDO under contract with Oakland County certifies that they affirmatively market projects of five or more housing units in accordance with the County's Affirmative Marketing Plan. In addition, each CHDO has a written plan which outlines its efforts to inform and solicit applications from persons in the housing market who are not likely to apply for housing without special outreach.
- The CHDO's maintain records to document affirmative marketing efforts for HOME projects.

Oakland County reviews each participating CHDOs affirmative marketing actions to assess success and/or discuss corrective actions to be taken where requirements were not met. During the CAPER period Venture Inc. sold one unit as a lease to purchase in Royal Oak Township.

Describe outreach to minority and women owned businesses - In order to assure compliance with HUD's requirements to ensure participation and contracting with Small & Minority Business Enterprise (MBE) and Women's Business Enterprise (WBE), Oakland County Community & Home Improvement:

- Has a minority outreach effort for the HOME program aimed at bringing minority and women-owned businesses (M/WB) into participating as contractors or suppliers for renovation and construction projects. Housing that is constructed or rehabilitated with HOME funds must meet all applicable local codes, rehabilitation standards, and ordinances at the time of project completion.
- Encourages general contractors to reach out to qualified minority and women business enterprises through advertising to increase the likelihood of participation in available contracts.
- Maintains a list of licensed, insured and lead certified contractors for the home improvement program.
- Bids to eligible contractors on home improvement jobs on an alternating basis and a minimum of one M/WB contractor is included in each bid package.

HOME MBE and WBE Report - HOME Annual Performance Report (HUD 40107) is included in Attachment B, which summarizes all contracts completed with federal funds, and separates out those awarded to women and minority-owned businesses. During the CAPER period, W/MBE contractors were invited to bid on 169 home improvement jobs assisted with HOME funds. To encourage Community Housing Development Organizations CHDOs to bid to W/MBE contractors, the County shares its bid list.

Program Income - HOME Annual Performance Report (HUD 40107) is included in Attachment B, which indicates the amount of program income received during the program year. The report also reflects the balance of program income not committed to projects at the end of PY2007. The program income generated through loan repayments or sales proceeds is returned to Oakland County, these funds are then recycled to new HOME eligible projects. Ten percent is used for administration.

SECTION IV. OTHER AFFORDABLE HOUSING IMPROVEMENTS

Describe Actions taken during the last year to foster and maintain affordable housing - CDBG and HOME funds invested in 2007 helped meet affordable housing needs. Many organizations collaborate in order to expand housing opportunities through additional sources including: Housing Choice Vouchers; tax credits; utility assistance; and private donations. Prioritization of projects to meet the affordable housing needs of the homeless are coordinated through an extensive review process conducted by the Continuum of Care.

PY 2005-2009 Housing Priorities

Priority Housing Needs (Households)		% of Area Median Income	Priority Need Level High, Medium, Low
Renter	Small Related	0-30%	L
		31-50%	L
		51-80%	L
	Large Related	0-30%	L
		31-50%	L
		51-80%	L
	Elderly	0-30%	L
		31-50%	L
		51-80%	L
	All Other	0-30%	L
		31-50%	L
		51-80%	L
Owner	0-30%	H	
	31-50%	H	
	51-80%	H	
Special Needs		0-80%	M

Oakland County has achieved success with efforts to promote and sustain affordable home ownership. However, home ownership may not be an attainable or desirable option for everyone. Renters especially people with disabilities, seniors, and those with low incomes face challenges in locating affordable housing. The rental market may price out consumers due to high costs. Many units exceed local Fair Market Rents (FMR) and waiting lists for Section 8 vouchers are long and rarely open. High cost and high demand make finding and retaining affordable rental housing a challenge to both workers and employers. As an example, employers experience difficulty in retaining employees and roads are congested due to long commutes from people's homes to employment centers.

Production of new affordable rental housing is difficult due to high land costs and opportunities for developers to produce more profitable market rate projects. Predominate among the existing affordable rental housing in the county are large developments created decades ago that may not meet current accessibility standards. The County recognizes the need for affordable housing for owners and renters and will cooperate in efforts to expand housing opportunities. Local Community Housing Development Organizations (CHDOs) have asked the County to consider funding tenant based rental assistance. Tenant based rental assistance is recognized as a need, however, single family homeowner rehabilitation has been identified as the priority need. Due to limited HOME funding and the County's desire to maximize returns on investments in providing additional affordable housing, resources are not currently available to meet the demand for tenant based rental assistance. Another recognized need is for scattered site project based development funding. Project based funding can mitigate barriers such as high land cost and assure long term affordability and stimulate affordable housing development that would strengthen our communities. It can also attract additional outside resources, such as "match" funding from the Michigan State Housing Development Authority.

Count of CDBG Activities with Disbursements by Housing Activity

	Underway		Completed		PY Total		Priority Need
	#	Disbursed	#	Disbursed	#	Disbursed	
Rehab: Single-Unit Res (14A)	38	358,893.20	27	124,780.21	65	483,673.41	H
Rehab: Multi-Unit Residential (14B)	1	0.00	1	5,000.00	2	5,000.00	H
Rehab Other Publicly Owned (14D)	0	0.00	1	220.00	1	220.00	H
Energy Efficiency Improv (14F)	1	0.00	1	0.00	1	0.00	L
Rehab Administration (14H)	5	847,602.44	3	363,972.29	8	1,211,574.73	M
Code Enforcement (15)	3	61,587.98	8	299,154.45	11	360,742.43	H
Totals	48	1,268,083.62	41	793,126.95	89	2,061,210.57	

Specific Housing Objectives - Actions to foster and maintain affordable housing fall into several general categories, including efforts to preserve or retain existing assisted housing units, to support applications seeking funding to develop or continue programs for low-income families submitted by other entities, to improve Public Housing and resident initiatives, and to continue home improvement and repair programs. The support for grants and other funding applications addresses one of the major obstacles to underserved needs: the lack of adequate resources.

CDBG Housing Activities from IDIS Report - C04PR10

Activity Name	Status	Matrix Code	Nat Objective	Total Estimated Amount	CDBG Drawn Amount
Auburn Hills/Minor Home Repair	UND	14A	LMH	33,962.00	17,522.64
Ferndale/Minor Home Repair	UND	14A	LMH	2,500.00	1,443.41
Hazel Park/Minor Home Repair	UND	14A	LMH	2,500.00	166.89
Huntington Woods/Minor Home Repair	BUG	14A	LMH	3,078.00	0.00
Madison Heights/Rehab Admin	UND	14A	LMH	18,000.00	14,496.49
Madison Heights/Minor Home Repair	UND	14A	LMH	2,610.00	545.00
Northville/Rehab Pub Owned Residential	BUG	14B	LMH	5,000.00	0.00
Novi/Minor Home Repair	UND	14A	LMH	63,839.00	10,533.32
Oak Park/Minor Home Repair	BUG	14A	LMH	14,628.00	0.00
Rochester Hills/Minor Home Repair	UND	14A	LMH	8,1870.00	43,519.94
Sylvan Lake/Minor Home Repair	BUG	14A	LMH	4,400.00	0.00
Brandon Twp/Minor Home Repair	BUG	14A	LMH	11,500.00	0.00
Commerce Twp/Minor Home Repair	BUG	14A	LMH	14,287.00	0.00
White Lake Twp/Minor Home Repair	UND	14A	LMH	40,919.00	31,861.39
Beverly Hills Vlg/Minor Home Repair	BUG	14A	LMH	6,040.00	0.00
OLHSA Contract/Mobile MHR	BUG	14A	LMH	80,814.00	0.00
Oakland County/Housing Rehab Grant	BUG	14A	LMH	38,955.00	0.00
Oakland County/Housing Rehab Admin	BUG	14A	LMH	0.00	0.00
Oakland County/Housing Rehab Admin	UND	14A	LMH	1,037,012.00	839,716.22
Lyon Twp/Minor Home Repair	BUG	14A	LMH	10,542.00	0.00
Independence Twp/Emergency MHR	BUG	14A	LMH	9,000.00	0.00
2007 Totals: Budgeted/Underway				1,481,456.00	959,805.30

CDBG Beneficiaries by Racial/Ethnic Category - Housing

Racial/Ethnic Category	Households	
	# Total	# Hispanic
White	842	18
Black/African American	66	0
Asian	4	0
American Indian/Alaskan Native	2	0
Native Hawaiian/Other Pacific Islander	1	0
American Indian/Alaskan Native & White	1	0
Asian & White	2	0
Black/African American & White	2	0
American Indian/Alaskan Native & Black/African American	2	0
Other Multi-Racial	7	0
Total	929	18

Housing Rehabilitation - The Home Improvement Program (HIP) offers low interest loans to low and moderate income residents for home rehabilitation assistance. The loans vary from 0% to 3% and have either deferred or 360 month terms. All loan paybacks from the HIP are recycled to provide additional home improvement funding. Low and moderate-income homeowners in participating communities are eligible to apply. The HIP currently provides loans of up to \$18,000.00 (with a \$2,000 contingency) to make a variety of health and safety repairs. There are approximately 2,500 outstanding Home Improvement Program loans. The following chart illustrates both the CDBG and HOME funded HIP jobs. The chart reflects numbers after the loan closing but before completed construction. During PY 2007, Oakland County completed 186 HIP jobs in 33, or 66%, of participating communities. CDBG and HOME funds expended for the HIP totaled \$2,791,596 including administration. During this period, 50% of HIP jobs were in seven southeastern communities of Hazel Park, Ferndale, Madison Heights, Oak Park, Berkley, Clawson, and Royal Oak Township. These municipalities represent 14% of the participating communities and contain the majority of the County's older housing stock.

PY 2001 - 2007 Home Improvement Program Accomplishments

PY	HIP Completed	Communities Represented	Total Investment	Average Loan Amount
2001	269	68%	\$4,770,591	\$17,735
2002	208	64%	\$3,525,385	\$17,197
2003	237	76%	\$4,709,839	\$16,677
2004	244/228	74%	\$3,668,762	\$16,378
2005	253	70%	\$3,614,224	\$15,783
2006	210	74%	\$2,486,249	\$12,201
2007	186	66%	\$2,791,596	\$13,421.00

PY 2007 Characteristics of Home Improvement Program Recipients

Total	A	B	E	F	I	J	K	K2	M	P	Q'S	R
2006	194	16	188	14	2	43	1	2	80	59	151	109
2007	167	19	161	14	2	44	1	2	60	49	137	97

- | | |
|--|---|
| A = Small Family (1-4) | K = American Indian/Alaskan Native & White |
| B = Large Family (5+) | K1 = Asian & White |
| C = Native Hawaiian/Other Pacific Islander | K2 = Black/African American & White |
| D = Other Multi-Racial | K3 = American Indian/Alaskan Native & White |
| E = White | M = Elderly (62+) |
| F = Black | P = Low Income (80%) |
| G = American Indian/Alaskan Native | Q = Extremely Low Income (30%) |
| H = Hispanic | Q1/2 = Very Low Income (50%) |
| I = Asian | R = Female Head of Household |
| J = Disabled | |

Elderly homeowners received 32% of HIP loans. Eighty nine percent of recipients were White with 11% Black, Asian, American Indian/Alaskan Native & White, and Black/African American & White recipients. Disabled homeowners received 24% of HIP loans and 52% of the loans were to female head of households. The communities in the southeastern corner of the County were built 60 to 70 years ago and have an aging housing stock, infrastructure, and population. Much of the housing need for low-income homeowners and renters is in the communities of Berkley, Clawson, Ferndale, Hazel Park, Madison Heights, Oak Park, and Royal Oak Township.

Home Improvement Program Activity PY 2003-2007

PY	Completions for Entire Area	SE Community Projects	SE Oakland County Census Tracts	% of Total for Entire Area	Loan Limit
2003	237	127	1750, 1751, 1752,	54%	\$18,000
2004	244	146	1753, 1730, 1731,	60%	\$18,000
2005	253	152	1733, 1734, 1735,	60%	\$18,000
2006	210	109	1736, 1810, 1811,	52%	\$18,000
2007	186	93	1812, 1813, 1814, 1815, 1816, 1710, 1711, 1712, 1713, 1714, 1715, 1716, 1702, 1704, 1800, 1801, 1802, 1803, 1724, 1725	50%	\$18,000

Minor Home Repair, Emergency Minor Home Repair - Minor Home Repair and Emergency Minor Home Repair programs are administered by participating communities to provide necessary labor and materials to make minor repairs to homes of low and moderate income elderly and/or disabled residents. The program also makes accessibility modifications that allow disabled homeowners or family members to remain in their homes. During PY 2007, Minor Home Repair and Emergency Minor Home Repair Programs included \$320,561.99 in CDBG funds.

Mobile Home Minor Home Repair - Prior to PY 2006, Project Warmth a program of the Oakland Livingston Human Service Agency (OLHSA) received CDBG funds to provide weatherization and energy education activities to income eligible households throughout participating communities. On July 1, 2006 the County and OLHSA signed a \$50,000 Mobile Home Minor Home Repair contract for the period of July 1, 2006 - June 30, 2007. This sole source contract provides roofs, water heaters, and furnaces to low income residents who own mobile homes in community targeted mobile home parks. All applicants must reside in participating communities and income-qualify based on HUD Section 8 income limits. All repairs must conform to the State of Michigan Lead Based Paint regulations and applicable State of Michigan mobile home construction standards. All projects must be competitively bid based on federal procurement guidelines (24 CFR part 85.36). During PY 2007, seven mobile homes were repaired at a cost not exceeding \$5,000 per unit.

On July 19, 2007 the County and OLHSA signed a \$70,814.00 Mobile Home Minor Home Repair contract for the period of July 19, 2007 - June 30, 2008. This sole source contract provides roofs, water heaters, and furnaces to low income residents who own mobile homes in community targeted mobile home parks. All applicants must reside in participating communities and income-qualify based on HUD Section 8 income limits. All repairs must conform to the State of Michigan Lead Based Paint regulations and applicable State of Michigan mobile home construction standards. All projects must be competitively bid based on federal procurement guidelines (24 CFR part 85.36). Approximately 17 mobile homes will be repaired at a cost not to exceed \$5,000 per unit. The original contract was amended in April 2008 to add an additional \$10,000 in CDBG funds from Oxford Township.

PY 2007 Mobile Home Minor Home Repair Program – County/OLHSA Contract

Community	Allocation	Location
Addison Twp	\$8,723.00	Hidden Lake Estates
Commerce Twp	\$10,000.00	Stratford Villa
Independence Twp	\$25,530.00	Clintonvilla
Oakland Twp	\$11,561.00	Woodlands Estates
Orion Twp	\$5,000.00	Orion Lake
Oxford Twp	\$20,000.00	Parkhurst Estates
Total	\$72,091.00	

Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period - HUD outlines the criteria for local jurisdictions to qualify units assisted under the HOME program as “affordable housing” in Section 215 of the HOME Program regulations. To qualify as affordable, all rental and homeownership units constructed or rehabilitated with HOME funding must adhere to these regulations. It is the responsibility of each HOME participating jurisdiction to report to HUD the number of these affordable units completed on an annual basis. Also, even though the CDBG program does not require the qualification of units as “affordable” following the HOME Program Section 215 regulations, it is useful to keep track of all of the affordable units constructed or rehabilitated with CDBG and other types of funding. Oakland County has not addressed Section 215 requirements for rental units inasmuch as the County does not fund rental projects. Oakland County meets Section 215 requirements for homeownership projects as:

- 100% of HOME assisted units for households at 80% of area median income (AMI) or below
- Initial purchase price of units does not exceed 95% of the median purchase price for area
- The units serve as the principal residence of the owner
- All newly constructed housing meets energy efficiency standards
- Recapture provisions allow the County to provide assistance as a deferred loan, secured by a mortgage and note, (0% interest) payable upon property conversion and/or ownership

Foster and Maintain Affordable Housing - Due to high real estate costs, many elderly, low income, and disabled homeowners may be unable to purchase other homes if forced to leave due to deterioration of existing housing. The County’s Home Improvement Program, local minor home repair and emergency minor home repair programs, and the County/OLHSA contract for mobile home minor home repair foster and maintain affordable housing by creating decent, safe, and sanitary housing for low income homeowners. The Housing Counseling Unit works to preserve homeownership for people in jeopardy of losing their homes through reverse mortgages and foreclosure prevention activities. During PY 2007, two qualified new homebuyers purchased homes through CHDO’s.

Describe actions taken during the last year to eliminate barriers to affordable housing - A comprehensive discussion of affordable housing barriers was beyond the scope of the PY 2005-2009 Consolidated Plan. However, the County completed a Comprehensive Housing Needs Assessment in July 2006 and will use the data to further study barriers. Oakland County continues to work with participating communities within legal limits to eliminate barriers to affordable housing. The communities sign a three-year Cooperation Agreement and an annual Subrecipient Agreement that binds them to eliminate barriers to affordable housing. The county remains committed to various housing task forces and the Continuum of Care.

Worst Case Needs - Low Income Renters - In three participating communities, over 50% of renters pay more than 30% of their income on housing. Lathrup Village, Rose Township, and Royal Oak Township have 1,156 cost burdened renters. The Oakland County Housing Counseling and Homeless Services Unit offers services to low income renters and each year the Unit assists more than 2000 people with referrals and counseling.

Accessibility Needs - The needs of the disabled are addressed through:

- **Community Housing Development Organizations** - Springhill Housing Corporation (SHC) sold one home to a household with whose family member with a disability.
- **Housing Rehabilitation** - In PY 2007, the Home Improvement Program (HIP) served 44 disabled homeowners. Disabled homeowners comprised 24% of those who received home improvement program loans. Elderly homeowners received 60 or 32% of HIP loans.
- **Participating Communities** - During PY 2007, disabled persons received services through 11 underway and 8 completed public service projects. Communities also provided \$21,241.82 in accessibility upgrades through remove architectural barrier projects.

Involuntarily Displacement - The Housing Counseling Unit offers services to low income renters who may be involuntarily displaced as a result of non-federal funded activities. No CDBG or HOME funded activities have resulted in displacing renters.

Substandard Housing - The Comprehensive Housing Needs Assessment includes data from the American Housing Survey (AHS) which provides detailed information on housing conditions for the county as a whole. Generally, the data suggest that physical problems with housing in the county are modest. In fact, when asked to rate their structure on a scale of 1 to 10 (10 being best), 79% of respondents rated their structures a 6 or higher. The most common rating was 10 (30% of households). The second most common was eight (24% of households). Only 2% of households were estimated to have experienced severe physical problems related to plumbing, heating, electrical, hallways, or upkeep during the 12 months preceding the survey. An estimated 1% had moderate physical problems. Six percent reported having open cracks, broken plaster, or peeling paint on the interior of their home. The most common problem reported was water leakage during the last 12 months. Eleven percent said they had experienced water leakage from the outside of the structure (e.g. water coming from roof, basement, walls, windows, doors, or other source). Ten percent reported leakage from a source inside the structure. Most of these leaks (53%) resulted from leaking pipes. The American Housing Survey reports on a number of exterior problems evident for housing units. Only a small share of the county's housing units were estimated to have significant exterior problems. The most common was missing roofing material, but this was an issue for less than five percent of housing units. Sagging roof, missing exterior wall material, broken windows, and problems with the foundation were all estimated to impact a little less than three percent of units. Fully 82.5% of units were estimated to have none of these problems.

Exterior Housing Problems Reported in the American Housing Survey

Exterior Housing Condition	% of Units
Sagging roof	2.8%
Missing roofing material	4.4%
Hole in roof	1.1%
Missing bricks or other outside wall material	2.9%
Sloping outside walls	1.2%
Boarded up windows	0.5%
Broken windows	2.9%
Bars on windows	0.9%
Foundation crumbling, cracked, etc.	2.6%
None of the above	82.5%

Oakland County Comprehensive Housing Needs Assessment * Percentages may not total 100%, as some units have more than one problem.

SECTION V. CONTINUUM OF CARE/HOMELESS ASSISTANCE

Identify actions taken to address needs of homeless persons - The Continuum of Care is a planning process which gives homeless shelter and service providers an opportunity to design effective approaches to serve the homeless population. Continuum of Care participants consult in the Consolidated Plan process specifically by identifying gaps and priorities within the housing continuum. The Continuum of Care is coordinated in part by Oakland County Community & Home Improvement staff. During the reporting period, the County received an ESG allocation of \$168,718.00 and expended \$76,833.00 in PY 2007 funds. These funds combined with \$28,321.17 in CDBG funds went toward projects addressing homeless needs in Oakland County that benefited 1,715 persons which represents an increase of 7% from 2006. The CAPER contains summary strategies on the issue of homelessness. For detailed information, consult the Oakland County Continuum of Care.

Identify new Federal resources obtained from Homeless Super NOFA - The Oakland County Taskforce on Homelessness and Affordable Housing applied for and received \$3,314,144 from the U.S. Department of Housing and Urban Development (HUD) through a consolidated Continuum of Care application for 2007 Super NOFA Targeted Housing and Homeless Assistance funds under the Supportive Housing Program. McKinney homeless assistance funds are not provided to the County as a formula grant, but rather based on national competition, so the funds are not under the direct control of the County. Program funds are targeted to homeless assistance programs administered by Oakland County public service agencies. The following projects were awarded funding during the PY 2007 Continuum of Care Super NOFA process:

PY 2007 Continuum of Care Super NOFA Priorities

SF-424 APPLICANT NAME	PROJECT SPONSOR NAME	PROJECT NAME	PRIORITY	REQUEST ED PROJECT AMOUNT	TERM	(7) PROGRAM AND COMPONENT TYPE			
						SHP	SHP	S+C	SRO
						New	Renewal	New	New
<input checked="" type="checkbox"/> ** Lighthouse of Oakland Cnty	Same	Leasing Asst for Chronically Homeless	1	\$323,961	3	SH-PH			
Community Housing Network (CHN)	Same	LAP Chronic Homeless 1	2	\$120,437	1		SH-PH		
Community Housing Network	Same	LAP 2	3	\$260,435	1		SH-PH		
Community Housing Network	Same	LAP 1	4	\$317,518	1		SH-PH		
Community Housing Network	Same	LAP 3	5	\$309,966	1		SH-PH		
Common Ground Sanctuary	Same	GAP II	6	\$83,164	1		SH-TH		
Lighthouse of Oakland County (LOC)	Same	Pontiac Houses	7	\$103,106	1		SH-TH		
Training & Treatment Innovations (TTI)	Same	LAP 1	8	\$145,971	1		SH-PH		
Community Housing Network	Same	HMIS	9	\$58,176	1		HMIS		
Common Ground Sanctuary	Same	GAP III	10	\$81,332	1		SH-TH		
Lighthouse of Oakland County	Same	Pontiac Apt House	11	\$171,338	1		SH-TH		
Training & Treatment Innovations	Same	LAP II	12	\$145,619	1		SH-PH		
Common Ground Sanctuary	Same	Leasing Assistance	13	\$129,069	1		SH-PH		
Lighthouse of Oakland County	Same	Teen Parent Program	14	\$202,445	1		SH-TH		
Agape House	Same	Operations	15	\$105,000	1		SH-TH		
New Passages	Same	Condo I	16	\$36,399	1		SH-PH		
New Passages	Same	Condo II	17	\$33,469	1		SH-PH		
(8) Subtotal: Requested Amount for CoC Projects:				\$2,627,405					
(9) Shelter Plus Care Renewals:						S+C Component Type			
MI Dept of Comm. Health	OCCMHA/CHN	Shelter Plus Care	18	\$311,160	1	TRA			
MI Dept of Comm. Health	TTI	Shelter Plus Care	19	\$175,176	1	TRA			
MI Dept of Comm. Health	Creative Hsg Resources	Shelter Plus Care	20	\$151,164	1	TRA			
MI Dept of Comm. Health	LOC	Shelter Plus Care	21	\$39,780	1	TRA			
(10) Subtotal: Requested Amount for S+C Renewals:				\$677,280					
(11) Total CoC Requested Amount (line 8 + line 10):				\$3,304,685					
Total				\$3,314,144					

Identify actions to help homeless persons make the transition to permanent housing and independent living - The Oakland County Community & Home Improvement Division provides staff support to coordinate the local Continuum of Care Board. In addition, a large number of organizations participate in the planning and coordination for homeless services and housing, as described below.

CoC Planning Groups		Meeting Frequency (check only one column)				Enter the number of organizations/entities that are members of each CoC planning group listed on this chart.
		At Least Monthly	At Least Quarterly	At Least Biannually	Annually	
CoC Primary Decision-Making Group (list only one group)						
Name:	Oakland County Continuum of Care Executive Committee	X				4
Role:	This group meets to address issues, set agendas for full CoC meetings, provide leadership to sub-committees, make needed decisions, and plan activities					
Other CoC Committees, Sub-Committees, Workgroups, etc.						
Name:	Public Awareness/Advocacy Committee	X				6
Role:	Advance the awareness of homeless issues and the need for affordable housing in Oakland County through advocacy and systematic change					
Name:	Continuum of Care Workgroup			X		10
Role:	Coordinate activities and prepares documents for submittal of the McKinney-Vento Targeted Homeless Programs grant under the Super NOFA					
Name:	Emergency Shelter Work Group			X		6
Role:	Coordinates activities and prepares documents for submittal of State ESG grant for CoC					
Name:	MSHDA Chronic Homelessness Initiative Workgroup	X				8
Role:	Implement and operate initiative, coordinating services, match, and outreach for permanent supportive housing for the chronically homeless					
Name:	Housing Voucher Set-aside for the Homeless Workgroup	X				8
Role:	Coordinate supportive services and match; documentation for 30 MSHDA housing choice vouchers for homeless, attend statewide meetings, advocate for additional vouchers from PHAS					
Name:	HMIS/Data Collection Committee		X			5
Role:	Collect and analyze data utilizing the HMIS system and other sources; prepare and publish reports					
Name:	Project Monitoring Committee		X			6
Role:	Monitor projects recommended for funding and coordinated through the CoC					
Name:	HMIS Agency Administration Workgroup	X				15
Role:	Review,, analyze, and discuss HMIS issues and data quality					
Name:	Affordable Housing Committee	X				12
Role:	Pursue opportunities for the development and preservation of safe, decent, and sustainable affordable housing that has positive impacts on the community					
Name:	Prevention Committee	X				6
Role:	Develop and implement county-wide homeless prevention plan					
Name:	Foreclosure Intervention workgroup	X				6
Role:	Develop strategies to decrease the number of foreclosures in the Oakland County area					

CoC Planning Groups		Meeting Frequency (check only one column)				Enter the number of organizations/entities that are members of each CoC planning group listed on this chart.
		At Least Monthly	At Least Quarterly	At Least Biannually	Annually	
Name:	Plan To End Homelessness Committee		X			10
Role:	Implement plan to end homelessness in Oakland County by 2015; develop operational plan and performance measures					
Name:	Discharge Planning Workgroup			X		8
Role:	Continue coordination, development, and implementation of effective discharge planning policies					
Name:	Human Services Coordinating Council Workgroup	X				6
Role:	Advocate for and provide information on homeless issues to the County Human Services Coordinating Council consisting of mainstream resource providers					
Name:	Homeless Count Committee	X				15
Role:	Plan and coordinate annual count of homeless both in shelters and on streets in all 61 communities in Oakland County; including mapping, donations, and volunteers					
Name:	Project Connect Committee	X				15
Role:	Plan and coordinate semi-annual Project Homeless Connect Days including fundraising, agency involvement, and volunteer recruitment					
Name:	SOAR (Social Security Outreach & Access Recovery) workgroup	X				6
Role:	Implementation and operation of social security outreach and access recovery program for disabled homeless individuals in Oakland County					

Continuum of Care Board Membership/Participation - In addition to the coordinating committees for the Continuum of Care, the following local nonprofit and public sector organizations participate:

	Specific Names of All CoC Organizations	Geographic Area Represented	Subpopulation Represented, if any* (no more than 2)	
	State Government Agencies			
Public Sector	Michigan Dept of Community Health	269125, 262096, 264962, 265304, 265664, 266267	SMI	SA
	Michigan State Housing Development Authority	269125, 262096, 264962, 265304, 265664, 266267		
	Michigan Department of Human Services	269125, 262096, 264962, 265304, 265664, 266267		
	Michigan Department of Corrections	269125, 262096, 264962, 265304, 265664, 266267		
	State Representative Aldo Vagnozzi	262096		
	Social Security Administration	269125, 262096, 264962, 265304, 265664, 266267		

Specific Names of All CoC Organizations		Geographic Area Represented	Subpopulation Represented, if any* (no more than 2)	
Public Sector	Local Government Agencies			
	Oakland County Community & Home Improvement	269125		
	Oakland County Board of Commissioners	269125, 262096, 264962, 265304, 265664, 266267		
	Oakland County Veterans Affairs	269125, 262096, 264962, 265304, 265664, 266267	VET	
	Oakland County Office of Substance Abuse	269125, 262096, 264962, 265304, 265664, 266267	SA	
	Oakland County Health Department	269125, 262096, 264962, 265304, 265664, 266267	HIV	
	Oakland County CMH Authority	269125, 262096, 264962, 265304, 265664, 266267	SMI	
	City of Pontiac	264962		
	City of Royal Oak	265304		
	City of Southfield	265664		
	City of Farmington Hills	262096		
	Waterford Township	266267		
	School Systems / Universities			
	Oakland Intermediate School District	269125, 262096, 264962, 265304, 265664, 266267		
	Oakland Community College	269125, 262096, 264962, 265304, 265664, 266267		
	University of Phoenix	269125, 262096, 264962, 265304, 265664, 266267		
	LAW ENFORCEMENT / CORRECTIONS			
	Oakland County Sheriff's Dept	269125, 262096, 264962, 265304, 265664, 266267		
	Local Workforce Investment Act Boards			
	Oakland County Workforce Development	269125, 262096, 264962, 265304, 265664, 266267		
Private Sector	Non-profit Organizations			
	Oakland Livingston Human Services Agency	269125, 264962	HIV	
	Easter Seals of Southeastern Michigan	269125, 262096, 264962, 265304, 265664, 266267	SMI	
	Common Ground Sanctuary	269125, 262096, 264962, 265304, 265664, 266267	Y	SMI
	Training & Treatment Innovations	269125, 262096, 264962, 265304, 265664, 266267	SMI	
	Housing Plus	269125, 262096, 264962, 265304, 265664, 266267	SMI	SA
	South Oakland Shelter	269125, 265304		
	HAVEN	264962	DV	
	Oakland Livingston Human Services Agency	269125, 264962	HIV	
	Easter Seals of Southeastern Michigan	269125, 262096, 264962, 265304, 265664, 266267	SMI	
	Common Ground Sanctuary	269125, 262096, 264962, 265304, 265664, 266267	Y	SMI

Specific Names of All CoC Organizations		Geographic Area Represented	Subpopulation Represented, if any* (no more than 2)	
Private Sector	Non-profit Organizations			
	Training & Treatment Innovations	269125, 262096, 264962, 265304, 265664, 266267	SMI	
	Housing Plus	269125, 262096, 264962, 265304, 265664, 266267	SMI	SA
	South Oakland Shelter	269125, 265304		
	HAVEN	264962	DV	
	Lighthouse of Oakland County	264962, 265664, 266267, 269125	DV	
	Community Housing Network	269125, 262096, 264962, 265304, 265664, 266267	SMI	SA
	Legal Aid & Defenders Association	269125, 262096, 264962, 265304, 265664, 266267		
	Springhill Housing Corp	269125, 262096, 264962, 265304, 265664, 266267	SMI	
	Venture, Inc.	269125, 264962		
	Community Homes	265664, 269125		
	A Step Forward-Youth Shelter	265304	Y	SMI
	Creative Housing Resources	269125, 262096, 264962, 265304, 265664, 266267	SMI	SA
	Community Development Resources	264962		
	Community Network Services	264962, 262096, 269125	SMI	SA
	Children of Today International Youth	264962		
	El Centro La Familia	269125, 262096, 264962, 265304, 265664, 266267	SMI	SA
	Collaborative Solutions	269125, 262096, 264962, 265304, 265664, 266267	SA	SMI
	Oakland/Macomb Center for Independent Living	269125, 262096, 264962, 265304, 265664, 266267	SMI	
	Job Link Career Center	269125, 262096, 264962, 265304, 265664, 266267		
	Open Door Outreach	269125, 266267		
	Open Hands Food Bank	269125, 262096, 264962, 265304, 265664, 266267		
	Community Programs, Inc.	269125, 262096, 264962, 265304, 265664, 266267	SA	
	Oakland Family Services	269125, 262096, 264962, 265304, 265664, 266267		
	Macomb Oakland Regional Center	269125, 262096, 264962, 265304, 265664, 266267	SMI	
	Faith-Based Organizations			
	Grace Centers of Hope	264962	SMI	SA
	New Bethel Outreach Ministry	264962	DV	
South Oakland Warming Center	269126, 265304	SA	SMI	
Place of Hope Warming Center	264962	SA	SMI	
Baldwin Church and Center	264962			
Grace Centers of Hope	264962	SMI	SA	
New Bethel Outreach Ministry	264962	DV		

Specific Names of All CoC Organizations		Geographic Area Represented	Subpopulation Represented, if any* (no more than 2)	
Private Sector	Faith-Based Organizations			
	South Oakland Warming Center	269126,265304	SA	SMI
	Place of Hope Warming Center	264962	SA	SMI
	Baldwin Church and Center	264962		
	Word of Faith Foundation/Agape House	265664		
	Berkley First United Methodist Church	269162		
	St. Mary's Royal Oak	265304		
	St. Vincent DePaul Society	269125, 262096, 264962, 265304, 265664, 266267		
	St. John Methodist Church	264962		
	Glorious Ways Church	264962		
	Aldersgate United Methodist Church	264962		
	New Life Christian Outreach	264962		
	Catholic Social Services	269125, 262096, 264962, 265304, 265664, 266267		
	Salvation Army	269125, 262096, 264962, 265304, 265664, 266267	SA	
	Funders / Advocacy Groups			
	United Way of Southeastern Michigan	269125, 262096, 264962, 265304, 265664, 266267		
	Macomb County Homeless Coalition	269125, 262096, 264962, 265304, 265664, 266267		
	Michigan Coalition Against Homelessness	269125, 262096, 264962, 265304, 265664, 266267		
	National Civility Center	269125, 262096, 264962, 265304, 265664, 266267		
	Oakland County Human Service Coordinating Collaborative	269125, 262096, 264962, 265304, 265664, 266267		
	Oakland County Coordinating Council Against Domestic Violence	269125, 262096, 264962, 265304, 265664, 266267	DV	
	Child Abuse and Neglect Council	269125, 262096, 264962, 265304, 265664, 266267	DV	
	Businesses (Banks, Developers, Business Associations, etc.)			
	Future Homes	269125, 262096, 264962, 265304, 265664, 266267		
	Oakland Housing	269125, 262096, 264962, 265304, 265664, 266267		
	Hospitals / Medical Representatives			
	Pontiac Osteopathic Hospital	269125, 262096, 264962, 265304, 265664, 266267		
	North Oakland Hospital	269125, 262096, 264962, 265304, 265664, 266267		
	Beaumont Hospital	269125, 262096, 264962, 265304, 265664, 266267		
	Gary Burnstein Medical Clinic	264962		
	Homeless Persons			
	Alan Meltzer	269125		
Kathryn Hanser	264962			
Mark Blow	264962			

*Subpopulations Key: Seriously Mentally Ill (SMI), Substance Abuse (SA), Veterans (VET), CoC-D HIV/AIDS (HIV), Domestic Violence (DV), and Youth (Y).

ADDRESSING THE NEEDS OF HOMELESS INDIVIDUALS & FAMILIES

Community Goals & Achievements - The 2007 Continuum of Care application for HUD Super NOFA funding identified several goals as the community strategy to combat chronic and other types of homelessness. The following provides a summary of progress on the established goals.

Objectives to End Chronic Homelessness <i>and</i> Move Families and Individuals to Permanent Housing	2007 Local Action Steps How are you going to do it? List action steps to be completed within the next 12 months.	Lead Person List name/title or organization of 1 person responsible for accomplishing each action step	Baseline (Current Level)	# Achievement in 12 months	# Achievement in 5 years	# Achievement in 10 years
1. Create new PH beds for chronically homeless persons.	1. Lighthouse Emergency Services (LES) will outreach/provide PSH to Chronically Homeless individuals using MSHDA initiative for leasing & HUD supportive services grant	Thomas Stowell, Exec Dir, LES	57 Beds	67 Beds	75 Beds	100 Beds
	2. Community Housing Network (CHN) will implement 10 units of PSH for chronically homeless beginning 7/1/07	Jennifer Williams, Supportive Hsg Navigator, CHN				
	3. Apply for 10 new beds of PSH for the Chronically Homeless in the 2007 funding round	Thomas Stowell, Exec Dir, LES				
2. Increase percentage of homeless persons staying in PH over 6 months to at least 71%.	1. Continue monitoring projects to insure compliance and level of achievement with APR. Offer tech assistance and tools to grantees	Steve Overstreet, Chair Monitoring Committee	84.6%	85%	90%	90%
	2. Implement SOAR (Social Security Disability Outreach Access and Recovery) in all projects.	Monica Bellamy, MI Dept of Comm Health				
	3. Track and identify reasons for early withdrawal; make recommendations to PSH providers	Steve Overstreet, Monitoring Committee				
3. Increase percentage of homeless persons moving from TH to PH to at least 61.5%.	1. Advocate for increased homeless voucher set asides from State & local PHAs	Mike Ennis, Chair Housing Voucher for Homeless Workgroup	53%	63%	65%	68%
	2. Continue work with Human Services Coordinating Council (HSCC) and Project Connect to link participants to mainstream resources	Kirsten Elliott, Rep. HSCC				
	3. Implement SOAR (Social Security Disability Outreach Access and Recovery) in all projects	Monica Bellamy, MI Dept of Comm Health				
	4. Track/identify reasons for early withdrawal; make recommendations to PSH providers	Steve Overstreet, Monitoring Committee				

Objectives to End Chronic Homelessness <u>and</u> Move Families and Individuals to Permanent Housing	2007 Local Action Steps How are you going to do it? List action steps to be completed within the next 12 months.	Lead Person List name/title or organization of 1 person responsible for accomplishing each action step	Baseline (Current Level)	# Achievement in 12 months	# Achievement in 5 years	# Achievement in 10 years
4. Increase percentage of homeless persons employed at exit to at least 18%.	1. Involve workforce development and MI Works as part of Project Connect	Denise Cianek, Chair, Project Connect	22.7%	25%	28%	29%
	2. Coordinate with MI Rehabilitation Services to assist with employment opportunities for persons with disabilities	Jennifer Williams, Supportive Hsg Navigator, CHN				
	3. Have prevention committee research establishing employment workgroup and best practices	Doris Harriston, Chair Prevention Committee				
5. Ensure that the CoC has a functional HMIS system.	1. Monitor compliance with HMIS data and technical standards	Jill Shoemaker, CoC HMIS coordinator	79% Beds	80% Beds	85% Beds	90% Beds
	2. Evaluate HMIS data collection practices periodically for accuracy – Train staff to provide on-going support and evaluation as need	Jill Shoemaker, CoC HMIS Coordinator				
	3. Obtain full utilization of Crystal ARTS reporting tool to provide semi-annual reports to the public	Jill Shoemaker, CoC HMIS Coordinator				

Barriers: If your CoC will not meet one or more of the above objectives, briefly describe why not (use less than two paragraphs).

A barrier for homeless individuals obtaining employment is that Oakland County, as part of SE Michigan has the highest unemployment rate in the United States. Based on the State of Michigan Local Area Unemployment Statistics, the State of Michigan's unemployment rate was 7.1 for April 2007 (compared to 4.5 nationally). However, not all communities fared as well. For example, the City of Pontiac had a staggering 15.1 percent unemployment rate in March 2007. The 2007-2009 Economic Outlook for Oakland County prepared by the University of MI and released in April 2007 revealed that Oakland County had an estimated private-sector job loss in 2006 of 18,200 workers, and a loss of 27,300 jobs in the past 3 years. This is the largest loss of jobs in a single year since the government began keeping track of county employment in 1979. Further, if job loss was measured as a percentage, only 1980 and 1982 registered greater downturns, and those were accompanied by a national recession. It is predicted that Oakland County faces another year of decline in 2007, but with losses slowing to 4,400 jobs. The job market is not anticipated to begin recovery until 2009.

Other CoC Objectives in 2007

1. Project Homeless Connect	1. Continue with Project Homeless Connect programs to outreach and connect homeless to services and housing	Co-Chairs Kathy Williams & Denise Cianek	218 persons served	250 persons	
2. Perform a warm weather street count	2. Due to blizzard conditions and below zero temperatures the last week of January, many of the street homeless could not be located. OCH would like to have an accurate count of homeless on the street. Therefore, a warm weather count will be held on May 15, 2008.	Kirsten Elliott, Chair, Street Count Committee			

(1) Provider Organizations	(2) Prevention					(3) Outreach			(4) Supportive Services									
	Mortgage Assistance	Rental Assistance	Utilities Assistance	Counseling/Advocacy	Legal Assistance	Street Outreach	Mobile Clinic	Law Enforcement	Case Management	Life Skills	Alcohol & Drug Abuse	Mental Health Counseling	Healthcare	HIV/AIDS	Education	Employment	Child Care	Transportation
Oakland County Community & Home Improvement	X			X														
OLHSA	X	X	X	X		X			X	X				X				X
Oakland County Veterans Services	X	X	X	X														X
Royal Oak Salvation Army	X	X	X	X					X									X
Training & Treatment Innovations	X	X	X			X			X	X		X						X

Emergency, Transitional, and Permanent Supportive Housing - The following tables taken from the 2007 Oakland County HUD Super NOFA Application summarize the current emergency, transitional, and permanent supportive housing provided in the Oakland County Continuum of Care, along with those units under development in the Continuum.

Emergency Shelter: Fundamental Components in CoC System – Housing Inventory Chart														
Provider Name	Facility Name* *Place an asterisk after facility name if it receives HUD McKinney-Vento \$.	HMIS Part. Code	Number of Year-Round Beds in HMIS		Geo Code <input type="checkbox"/>	Target Pop		Year-Round			Total Year-Round Beds	Other Beds		
						A	B	Fam. Units	Fam. Beds	Indiv. Beds		Seas- onal	O/V*	
Current Inventory (Available on or before 1/31/06)			Ind.	Fam.										
Common Ground Sanctuary	Emergency Shelter*	PA	9	0	265304	YMF		0	0	9	9	0	0	
Grace Centers of Hope - Men	Emergency Shelter	PA	50	0	264962	M		0	0	50	50	0	0	
Grace Centers of Hope - Women	Emergency Shelter	PA	0	10	264962	SF		0	10	0	10	0	0	
HAVEN	Emergency Shelter*	DV	0	0	264962	FC	DV	16	46	0	46	0	0	
Lighthouse Emergency Services	Emergency Shelter*		0	0	264962	SMF		0	0	0	0	0	10	
New Bethel Outreach	Emergency Shelter*	PA	0	24	264962	FC		0	24	0	24	0	0	
OLHSA - South	Emergency Shelter*	PA	0	0	269125	SMF		0	0	0	0	0	12	
Place of Hope	Emergency Shelter*	PA	0	0	264962	SMF		0	0	0	0	65	0	
South Oakland Shelter	Emergency Shelter*	PA	30	0	265304	SMF		0	0	30	30	0	0	
South Oakland Warming Center	Emergency Shelter*	D	0	0	265304	SMF		0	0	0	0	100	0	
			89	34	SUBTOTAL CURRENT:			16	80	89	169	165	22	
New Inventory in Place 2006 (Available on or before 2/1/06 – 1/31/07)			Ind.	Fam.										
			0	0				0	0	0	0	0	0	
SUBTOTALS:					SUBTOTAL NEW:			0	0	0	0	0	0	
Inventory Under Development (Available after 1/31/07)			Ant. Occupancy											
								0	0	0	0	0	0	
			SUBTOTAL INVENTORY UNDER DEVELOPMENT:											
Unmet Need			UNMET NEED TOTALS:					0	0	55	55			
Total Year-Round Beds—Individuals				Total Year-Round Beds—Families										
1. Total Yr-Round Individual Emergency Shelter (ES) Beds:			89	6. Total Yr-Round Family Emergency Shelter (ES) Beds:			80							
2. Number of DV Yr-Round Individual ES Beds:			0	7. Number of DV Yr-Round Family ES Beds:			46							
3. Subtotal, non-DV Yr-Round Individual ES Beds (1-2):			89	8. Subtotal, non-DV Yr-Round Family ES Beds (6-7):			34							
4. Total Yr-Round Individual ES Beds in HMIS:			89	9. Total Yr-Round Family ES Beds in HMIS:			34							
5. HMIS Coverage - Individual ES Beds:			100%	10. HMIS Coverage - Family ES Beds:			100%							

*In the column labeled "O/V," enter the number of Overflow and Voucher Beds

Transitional Housing: Fundamental Components in CoC System – Housing Inventory Chart											
Provider Name	Facility Name* *Place an asterisk after facility name if it receives HUD McKinney-Vento \$.	HMIS Part. Code	Number of Year-Round Beds in HMIS		Geo Code <input type="checkbox"/>	Target Pop		Year-Round			Total Year-Round Beds
						A	B	Fam. Units	Fam. Beds	Indiv. Beds	
Current Inventory (Available on or before January 31, 2006)			Ind.	Fam.							
Common Ground Sanctuary	A Step Forward 1*	PA	7	0	265304	YMF		0	0	7	7
Common Ground Sanctuary	A Step Forward 2*	PA	8	0	265304	YMF		0	0	8	8
Common Ground Sanctuary	Graduated Apt Program*	PA	8	0	265304	YMF		0	0	8	8
Common Ground Sanctuary	Tenant Based Rental Assistance	PA	6	0	265304	YMF		0	0	6	6
Grace Centers of Hope-Men	Transitional Housing	PA	30	0	264962	SM		0	0	30	30
Grace Centers of Hope-Women	Transitional Housing	PA	0	35	264962	FC		0	35	0	35
Lighthouse PATH	PATH Pontiac*	PA	0	68	264962	FC		23	68	0	68
Lighthouse PATH	PATH Waterford*	PA	0	10	264962	FC		5	10	0	10
Lighthouse PATH	PATH Oak Park*	PA	0	45	264962	FC		15	45	0	45
Lighthouse PATH	Teen Pregnant Program*	PA	0	20	264962	FC		10	20	0	20
Training & Treatment Innovations	Transitional Housing	D	0	0	269125	SMF		2	4	9	13
Turning Point	Recovery Center	D	0	0	264962	SM		0	0	88	88
Turning Point	Recovery Center	D	0	0	264962	SF		0	0	22	22
SUBTOTALS:			59	178	SUBTOTAL CURRENT:			55	182	178	360
New Inventory in Place in 2006 (Available 2/1/06-1/31/07)			Ind.	Fam.							
SUBTOTALS:			0	0	SUBTOTAL NEW :			0	0	0	0
Inventory Under Development (Available after 1/31/07)			Ant Occupancy								
SUBTOTAL INVENTORY UNDER DEVELOPMENT:								0	0	0	0
Unmet Need					UNMET NEED TOTALS:			0	0	44	44
Total Year-Round Beds—Individuals				Total Year-Round Beds—Families							
1. Total Yr-Round Individual Transitional Housing Beds:			178	6. Total Year-Round Family Transitional Housing Beds:			182				
2. Number of DV Yr-Round Individual TH Beds:			0	7. Number of DV Year-Round Family TH Beds:			0				
3. Subtotal, non-DV Yr-Round Individual TH Beds (1 - 2):			178	8. Subtotal, non-DV Yr-Round Family TH Beds (6 - 7):			182				
4. Total Year-Round Individual TH Beds in HMIS:			59	9. Total Year-Round Family TH Beds in HMIS			178				
5. HMIS Coverage—Individual TH Beds:			33%	10. HMIS Coverage—Family TH Beds:			98%				

Permanent Supportive Housing*: Fundamental Components in CoC System – Housing Inventory Chart												
Provider Name	Facility Name *Place an asterisk after facility name if it receives HUD McKinney-Vento \$	HMIS Part. Code	Number of Year-Round Beds in HMIS		Geo Code □	Target Pop.		Year-Round			Total Year-Round Beds	
			Ind.	Fam.		A	B	Fam. Units	Fam. Beds	Indiv./CH Beds		
Current Inventory(Available on or before 1/31/06)			Ind.	Fam.								
Community Homes	Housing*	PA	10	0	269125	SMF		0	0	18/0	18	
Community Housing Network	Leasing Assistance 1*		25	17	269125	M		6	17	25/6	42	
Community Housing Network	Leasing Assistance 2*	PA	28	17	269125	M		5	17	28/4	45	
Community Housing Network	Leasing Assistance 3*	PA	17	22	269125	M		10	22	17/4	39	
Community Housing Network	Chronic Homeless LAP 1*	PA	7	0	269125	M		0	0	7/7	7	
Creative Housing Resources	Leasing Assistance *	PA	40	40	269125	M		16	40	40/0	80	
Creative Housing Resources	Shelter Plus Care*	PA	19	0	269125	SMF		0	0	19/0	19	
Community Housing Network	Shelter Plus Care*	PA	20	35	269125	M		15	35	20/0	55	
Housing Plus	Condo*	PA	12	4	269125	M		2	4	12/2	16	
Common Ground Sanctuary	Leasing Assistance *	PA	8	14	269125	M		6	14	8/0	22	
Grace Centers of Hope	Scattered site	PA	25	0	264962	SMF		0	0	25/0	25	
Lighthouse Oakland County	Shelter Plus Care*	PA	5	0	269125	SMF		0	0	5/0	5	
SUBTOTALS:			216	149	SUBTOTAL CURRENT:			60	149	246/45	395	
New Inventory in Place in 2006 (Available 2/1/06 – 1/31/07)			Ind.	Fam.								
Community Housing Network	Leasing Assistance 4	PA	13	10	269125	M		3	10	13/2	23	
Community Housing Network	Chronic Homeless LAP 2*	PA	10	0	269125	M		0	0	10/10	10	
SUBTOTALS:					SUBTOTAL NEW:			3	10	23/12	33	
Inventory Under Development (Available after 1/31/07)			Ant Occupancy									
Lighthouse Oakland County	MSHDA Chronic Homeless	D	6/07		264962	M		0	0	22/22	22	
Community Housing Network	Leasing Assistance 5*	PA	6/07		264962	M		2	4	12/12	16	
Community Housing Network	Chronic Homeless LAP 3	PA	8/07		264962	M		0	0	10/10	10	
SUBTOTAL INVENTORY UNDER DEVELOPMENT:										44/44	48	
					UNMET NEED:			9	71	347	427	
Total Year-Round Beds—Individuals			Total Year-Round Beds—Families									
1. Total Yr-Round Individual Permanent Housing Beds:		269	6. Total Yr-Round Family Permanent Housing Beds:									159
2. Number of DV Yr-Round Individual PH Beds:		0	7. Number of DV Year-Round Family PH Beds:									0
3. Subtotal, non-DV Year-Round Individual PH Beds (1-2):		269	8. Subtotal, non-DV Year-Round Family PH Beds (6-7):									159
4. Total Year-Round Individual PH Beds in HMIS:		239	9. Total Year-Round Family PH Beds in HMIS									159
5. HMIS Coverage—Individual PH Beds:		89%	10. HMIS Coverage—Family PH Beds:									100%

C of C Achievements Chart

1. Create new PH beds for chronically homeless persons	Expand chronically homeless bed count through Community Housing Network and Lighthouse Emergency Services to minimum of 26 beds	57 beds dedicated to the chronically homeless
2. Increase percent of homeless persons staying in PH over 6 months to 71%	Increase monitoring of PH projects to insure compliance and level of achievement. Offer technical support to grantees to insure all projects met standard of 71%	84.6% of persons stayed in PH over six months
3. Increase percent of homeless persons moving from TH to PH to 61.5%	Increase monitoring of TH projects to insure compliance and level of achievement. Offer technical support to grantees to insure all met 61.5% standard	53% of persons moved from TH to PH
4. Increase percent of homeless persons becoming employed by 11%	Increase monitoring of projects to insure compliance and level of achievement. Offer technical assistance and involve workforce development to insure all met 11% standard	22.7% of persons exiting from program were employed
5. Ensure that the CoC has a functional HMIS system.	All new and current projects funded through the CoC (with the exception of DV) must participate in HMIS. Other projects are strongly encouraged to do so.	100% of projects funded through the CoC (with the exception of DV) participate in HMIS. DV shelter provides aggregate numbers. The largest shelter Grace Centers of Hope, Baldwin Center, and Catholic response team (all faith-based), participate although they do not receive any government funds
<p>Reasons for not meeting one or more of your proposed measurable achievements - Youth transitional housing providers' philosophy is to reunite run-away homeless teens with families and insure a higher education over transitioning to permanent housing. One youth transitional housing provider began a program for higher risk teens living on the street with less chance of success. Other programs did not serve this population.</p>		
<p>CoC's most significant accomplishments over the past 12 months</p> <ul style="list-style-type: none"> • The Oakland County Taskforce on Homeless & Affordable Housing began implementation of the County's Plan to End Homelessness in Oct 2006. • In January 2007, despite wind chill temperatures at -25 and blizzard conditions, a massive Street Count involving over 150 volunteers in all 61 communities, and all block groups, (920 sq miles) was conducted, locating street homeless in over half of the communities. • Our first semi-annual Project Homeless Connect day was held in March 2007 linking 218 homeless individuals to services. An exit survey revealed that 99.7% found the event worthwhile and 83.7% resolved at least one issue • MSHDA set aside 30 Housing Choice Vouchers specifically for the homeless in Oakland County 		

CoC Chronically Homeless (CH) Progress Chart

1. Enter the total number of chronically homeless persons in your CoC and the total number of permanent housing beds designated for the chronically homeless in your CoC for each year.					
Year	Number of CH Persons			Number of PH beds for the CH	
2005	137			12	
2006	137			23	
2007	190			57	
Briefly describe the reason(s) for any increases in the total number of chronically homeless persons between 2006 and 2007: The number of Chronically homeless persons went up from 2006 because a comprehensive street count utilizing statically reliable methods outline in the HUD handbook "How to Count the Unsheltered" was conducted. Also, HMIS provided more accurate data regarding the subpopulations					
2. Indicate the number of new PH beds in place and made available for occupancy for the chronically homeless between 2/1/06 and 1/31/07:				12	
3. Identify amount of funds from each source for the development and operations costs of the new CH beds created between 2/1/06 - 1/31/07.					
Cost Type	Public/Government				Private
	HUD McKinney-Vento	Other Federal	State	Local	
Development	\$	\$	\$	\$	\$
Operations	\$110,432	\$	\$	\$1,928	\$
TOTAL	\$110,432	\$	\$	\$1,928	\$

Homeless Discharge Coordination Policy - Currently, Oakland County corrections, mental health, and foster care agencies are following statewide implemented discharge planning policies mandated by the State of Michigan. The Oakland County jail has begun a jail diversion program and provides housing counseling services for those requesting service prior to release. The County also participates in a state-funded prisoner re-entry program. Although Oakland County does not have a publicly funded health care facility, representatives from the Oakland County Taskforce on Homelessness and Affordable Housing have dialogued with local private hospitals regarding discharge planning. All the hospitals currently have discharge policies in place and work toward placing patients in housing rather than releasing them into the streets or shelters.

**SECTION VI. EMERGENCY SHELTER GRANT (ESG)
 2007 PROGRAM NARRATIVE
 CATALOG OF FEDERAL DOMESTIC ASSISTANCE #:14-231**

Identify actions to address emergency shelter and transitional housing needs of homeless individuals and families - In Oakland County, ESG funds are used in combination with CDBG funds to address priority homeless Continuum of Care needs. The distribution of ESG and CDBG funds has adequately addressed priority needs, given the amount of resources available. In 2007, meeting the needs of homeless adults and focusing on permanent housing continued to be a priority.

National Objectives - Emergency Shelter Grant
Increase the number and quality of emergency shelters and transitional housing facilities for homeless individuals and families, to operate these facilities and provide essential social services, and to help prevent homelessness.
County Objectives - Emergency Shelter Grant
Provide essential supportive services, homeless prevention activities and operational support for area shelters.

Evaluate progress made in using ESG funds to address homeless and homeless prevention needs, goals, and specific objectives established in the Consolidated Plan - The primary objective of Oakland County's Emergency Shelter Grant Program (ESG) is to expand and improve the quality of existing emergency shelters. Local non-profit organizations receive funds to support operating expenses such as maintenance, insurance, utilities, and furnishings as well as essential service and organizational support (shelter administration) as provided by ESG regulations. Assessment of the six shelters that participated in the 2007 Oakland County ESG program reveals 1,715 men, women, and children used these facilities from May 1, 2007 - April 30, 2008. Homelessness continues to be a countywide problem. During the reporting period, the County received an ESG allocation of \$168,718.00 and expended \$76,833.00 in PY 2007 funds.

PY 2007 Emergency Shelter Grant (ESG) Client Demographics

Race/Ethnicity of Persons Served through Oakland County ESG Program	
White - 465 (27%)	Asian - 6 (<1%)
Black - 1069 (62%)	American Indian/White - 1 (<1%)
Other Multi-Racial - 115 (7%)	American Indian/Black - 4 (<1%)
Black/White - 44 (3%)	Asian/White - 1 (<1%)
American Indian - 10 (<1%)	Hispanic - 32 (2%)

Inventory of Facilities and Assistance Serving the Homeless - The six shelters that received 2007 ESG program funds are the South Oakland Shelter (SOS), Place of Hope Warming Center, Help Against Violent Encounters Now (HAVEN), New Bethel Outreach Ministry, Lighthouse PATH, and the Common Ground Sanctuary (A Step Forward and Graduate Apartment Program). Each participating shelter provides services for residents from all parts of Oakland County. Hope Hospitality and Warming Center, HAVEN, and New Bethel Outreach Ministry, are all located in the City of Pontiac. Lighthouse PATH is located in Pontiac and provides added services in the City of Oak Park. The Common Ground Sanctuary is located in the City of Royal Oak. All of the shelters except the SOS are permanently sited. SOS rotates its site each week throughout many of the County's participating jurisdictions.

South Oakland Shelter is a consortium of approximately 55 sites designed to provide a weekly rotating emergency shelter program. The SOS network consists of religious institutions with the capacity to house and provide services to approximately 30 homeless individuals nightly. During PY 2007, 303 persons were assisted. The mission of SOS is to provide safe emergency shelter, work with individuals and families toward goals of improving their existing situation (i.e. attaining employment/income, budgeting/saving, and locating affordable and appropriate housing) and ultimately eliminating the cycle of homelessness one person at a time. SOS provides overnight lodging; morning and evening meals; box lunches for those seeking employment; professional counseling; personal care packages; laundry service; transportation; and clothing, housing, employment, social service, social security, medical, veteran matter, and substance abuse referrals. Based on client need, SOS has increased the length of stay, extended hours, and made operational improvements. SOS was at capacity 49 days last year.

Lighthouse PATH (Pontiac Area Transitional Housing), a subsidiary of Lighthouse of Oakland County is a transitional housing program for homeless women and their young children. PATH operates 18 private apartments and six adjacent residential structures within a two-block radius. In addition, 12 scattered site apartments are available (7 in Oak Park and 5 in Waterford Township). The program is in the process of adding 15 beds for homeless women with high-risk pregnancies and pregnant teens. Guests can stay up to 24 months. While the program currently has 186 beds, Oakland County's ESG program funds a portion of the Pontiac campus, which consists of 103 beds. PY 2007 ninety-nine individuals were assisted, 64 were children, during. This facility provides its clients with shelter, counseling, training, mentoring, and day care. Each adult is required to work, attend school, or volunteer 40 hours per week.

HAVEN is a private, nonprofit agency that serves Oakland County residents as an emergency shelter for women and children left homeless due to physical, sexual, and/or emotional abuse. HAVEN relocated from its temporary shelter at POH Medical Center to a newly renovated shelter in December of 2004. The current shelter has a capacity of 45 beds. HAVEN provides food, shelter, clothing, transportation, counseling services, child care, advocacy, parenting classes, and referral services to financial, legal, housing, medical, and other family stabilization aid agencies. HAVEN serves all of Oakland County. Haven's shelter assisted 517 clients (252 children) in PY 2007.

Common Ground Sanctuary's A Step Forward (ASF) is a transitional living program for homeless runaway/throwaway youth ages 16-20. Teens may stay for up to 18 months. A Step Forward shelter has 7 beds in Royal Oak. For those who need less than 24-hour supervision, the Graduated Apartment Program has three scattered site apartments which each house two teens. Teens may stay up to 24 months. Programs promote self-sufficiency through various residential and non-residential services including: 24-hour crisis line; information/referrals; training; meals; individual, family, group, aftercare, and peer counseling; mentoring; substance abuse education and assessment; family preservation; and support groups for youth, parents, and families. In PY 2007, 38 teens were assisted.

New Bethel Outreach Ministry is a short term, 30-day emergency shelter for women with or without children. The shelter teams with other agencies to provide counseling, mental health services, food, medical, clothing, furniture, first and last month's rent, and security deposits. They are also assisted with minimal transportation, housing search, life skill management, and employment search. 463 clients (168 children) were served during PY 2007. New Bethel was over capacity 206 days during the program year.

Hope Hospitality Center is a warming center that currently operates out of Pontiac's Baldwin Center, from January 1 to the week before Easter. The Center hopes to expand to a year round rotating shelter for northern Oakland County. They have a capacity of 65 individuals and served 295 people during January - March of 2008. Hope Hospitality Center does not accept children. They offer food, warmth, hospitality, and support. Hygiene kits and a limited number of showers are available. The Center does not screen its clients and will accept any individual who will abide by its rules.

PY 2007 ESG Allocations

Project Classification	Amount
Operations and Maintenance Expenses	\$101,232.00
Essential Services Expenses	\$50,615.00
Organizational Support (Shelter Administration)	\$16,871.00
Total	\$168,718.00

Provide specific sources and amounts of new funding used to meet match as required by 42 USC 11375(a)(1), including cash resources, grants, and staff salaries, as well as in-kind contributions such as the value of a building or lease, donated materials, or volunteer time - Each grantee must match the funding provided by HUD under the Emergency Shelter Grant (ESG) program with an equal amount of funds from other sources. Matching funds must be provided after the date of the grant award to the grantee. Funds used to match a previous ESG grant may not be used to match a subsequent grant award. A grantee may comply with this requirement by providing the supplemental funds itself or through supplemental funds or voluntary efforts provided by the shelter. In calculating the amount of matching funds, the value of any donated material or building; the value of any lease on a building; any salary paid to staff of the shelter, and the time and services contributed by volunteers (\$5 per hour) may be included. The shelter recipient may not use salary reimbursed by the Oakland County ESG program as match.

PY 2007 ESG Program Match

Shelter	PY 2007 Allocation	Expenditures Paid in PY 2007	Match Source/Amount
South Oakland Shelter (SOS)	\$40,412	\$0.00	NA
Hope Hospitality Center	\$5,303	\$0.00	NA
HAVEN (Help Against Violent Encounters Now)	\$45,201	\$21,431.00	Staff Salaries, Volunteer Hours (\$43,802.33)
New Bethel Outreach Ministry	\$51,280	\$37,802.00	Donations, Staff Salaries (\$34,952.99)
Lighthouse PATH	\$17,600	\$17,600.00	Staff Salaries
Common Ground Sanctuary (ASF & GAP)	\$8,922	\$0.00	NA
Total	\$168,718.00	\$76,833.00	\$78,755.00

Activity and Beneficiary Data - Shelters are required to provide documentation including billing statement with date of service, a description of service or item purchased, and a copy of the cancelled check with their reimbursement request. A sample disbursement request is checked during monitoring visits. A monthly utilization report is required and a sample of the report is cross-checked during monitoring. ESG contracts require shelters to provide demographic information, some of which is obtained through HMIS. Collecting activity and beneficiary data was not a problem during PY 2007.

Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families) - Persons with special needs include the elderly, persons with disabilities, persons with HIV/AIDS, and large families. These groups are not necessarily at risk of becoming homeless, but may require supportive housing and services. The following is an excerpt from the Oakland County Comprehensive Housing Needs Assessment.

Elderly - The elderly account for a relatively modest share (11%) of Oakland County's total population. However, a large number of the elderly face housing affordability problems. While the elderly account for only 20% of all households in the county, they account for 26% of households facing cost burden and 31% of households with severe cost burden. In total, 29% of elderly households (27,085) face cost burden and 14% (12,748) face severe cost burdens. These numbers may appear modest when we consider the level of need in the coming decades. The elderly population is expected to explode over the next three decades growing by 104% and accounting for about 21% of the county's population by 2030.

Persons with Disabilities - The growth in the elderly population will increase the need for housing and support services for persons with physical or mental disabilities in two ways. First, as the county's population ages, disabilities among that population will grow. Second, more and more children with disabilities that currently live with their parents or other relatives will need to find alternative housing. These two trends will compound the pressures that already exist for housing for persons with disabilities. In 2000, 50,673 people 65 years of age or older (38% of all people in this age group) reported having disabilities. A conservative estimate of how many of these people have disabilities that necessitate special housing or support services that would include all those with a self-care disability and a disability that inhibits their ability to go outside the home is a total of 18,262 of the elderly (14% of all elderly, 36% of all elderly with disabilities). Assuming that the 2000 elderly disability percentages hold constant for the next few decades, the number of elderly disabled would grow to about 58,000 by 2010; 80,000 by 2020; and 103,000 by 2030. Using a conservative estimate we project that totals of those with special housing needs would be 21,000 in 2010; 29,000 in 2020; and 37,000 in 2030. In 2000, almost 97,000 people from 21 to 64 years of age reported disabilities. It is estimated that 53,100 disabled 21-64 year olds have special housing needs. Presently, most of this population lives with parents or other family members. We have no estimate of how many non-elderly people will be disabled in future decades. About 7,300 16-20 year olds and 9,700 5-15 year olds reported disabilities in 2000. The immediate implication for special housing needs is modest, because most are minors who would live with their parents or other caregiver.

Persons with HIV/AIDS and their Families - This population faces special challenges related to discrimination, medical regimens, and support services. Currently, this population is not directly served by housing developed specifically to serve its needs, though some support services are available and people with HIV/AIDS can qualify for disabled and low-income subsidized housing. The City of Warren administers the Housing Opportunities for Persons with AIDS (HOPWA) program. There are no HOPWA-funded housing activities in the Urban County. HOPWA funds have been used by both Oakland Livingston Human Service Agency (OLHSA) and Lighthouse of Oakland County to provide supportive services to persons with HIV/AIDS and their families. The Oakland County Health Department also provides HIV/AIDS services throughout the county.

Large Families - Oakland County had just over 43,000 households that contained 5 or more persons in 2000. The housing problem related to large families is one of affordability. There is no overall shortage of housing to accommodate large families in Oakland County. However, most of it is for homeowners. As we found with homeowner housing overall, the cost of the housing is relatively high and the result is that large owner families face higher cost burden in Oakland County than statewide. The more critical issue is affordability of rental units for large families. Again, there is no shortage of rental units, but they tend to be expensive. To the extent that a shortage of units exists, it appears to be in the subsidized segment of the market where only about 1,300 units have three or more bedrooms.

**SECTION VII. COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
 2007 PROGRAM NARRATIVE
 CATALOG OF FEDERAL DOMESTIC ASSISTANCE #: 14-218**

Assessment of Relationship of CDBG Funds to Goals and Objectives - The Community Development Block Grant (CDBG) program was initiated by the Housing and Community Development Act (HCDA) of 1974. Through the CDBG program, HUD provides funds to local governments for a wide range of community development activities for low-income persons. CDBG funds are likely the most flexible federal funds available to local governments. An array of activities include:

- Housing rehabilitation
- Down payment and other homeownership assistance
- Construction and rehabilitation of public facilities
- Removal of architectural barriers
- Public services such as transportation, chore services, and meals on wheels

Consistent with the primary goal Oakland County gives maximum feasible priority to housing, public service, and capital improvement projects that are consistent with one or more of the national and county objectives:

National Objectives - Community Development Block Grant
Ensure benefit to low- and moderate-income persons;
Aid in the prevention or elimination of slums or blighting community conditions; and
Meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs.
County Objectives - Community Development Block Grant
Ensure that not less than 70% of CDBG funds received annually are used for activities that principally benefit low- and moderate-income persons.
Improve the human environment through infrastructure and public facilities projects in eligible areas of participating communities.
Provide public services for eligible residents.
Improve, upgrade, maintain or increase property values through the concentration of rehabilitation efforts within neighborhoods.
Reduce the number of substandard dwelling units within the county through the rehabilitation of existing residential units.
Improve living conditions within housing units and reduce the financial burden of low- and moderate-income persons.
Reduce housing maintenance and fuel costs and enable lower-income persons to remain in their units.
Instill within homeowners the incentive to maintain and improve conditions within the housing unit.
Assist homeowners in using available funding sources to accomplish housing rehabilitation activities.
Reduce the isolation of income groups and increase housing opportunities for low- and moderate-income persons.
Minimize displacement and relocation through a detailed plan in accordance with Uniform Relocation and Real Property Acquisition Policies Act requirements.
Ensure that the county maintains no more than 1.5 times its current year's allocation worth of CDBG funds unexpended in accordance with HUD spending performance guidelines.
Encourage communities to realistically plan for, and invest in, future development.
Assist communities in developing the capacity to implement activities.
Provide technical assistance to participating communities to enable them to more effectively carry out CDBG projects and ensure compliance with federal regulations.

PY 2007 CDBG Revenues

Revenue	Amount
Federal CDBG Allocation	\$3,892,687.00
County Revolving Loan Fund (estimated)	\$1,500,000.00
Community Program Income	\$324,460.90
Total Revenues	\$5,664,470.00

2007 grant award was .54% less (\$30,967) than the application amount of \$5,695,437.

PY 2007 CDBG Categorical Distribution of Community Level Expenditures

Type	2000-2005	2005-2006	2006	2007
Clearance and Demolition	39,351.50	39,351.50	0.00	28,312.84
Code Enforcement	628,705.03	663,109.20	399,919.95	354,471.17
Community Center	0.00	0.00	0.00	8,023.00
Flood Drain Improvements	222,259.11	103,962.15	11,309.85	0.00
Emergency Rehab Program	14,887.95	2,880.50	2,644.50	12,351.46
Fire Station Equipment	53,073.54	25,837.68	6,419.33	57,193.55
Historic Preservation	34,795.27	5,804.00	5,804.00	4,881.00
Minor Home Repair	569,798.07	766,859.02	488,446.13	308,210.53
Public Services	1,629,271.37	1,533,327.91	\$833,542.78	\$612,059.23
Parks, Recreational Facilities	98,027.60	66,312.00	60,247.00	42,481.29
Rehabilitation/Administration	30,834.78	38,163.75	27,195.84	21,457.56
Rehab Publicly Owned Res Bldgs	5,000.00	0.00	0.00	5,220.00
Remove Architectural Barriers	274,570.79	83,514.99	35,031.21	38,271.10
Senior Centers	322,683.09	342,375.42	140,504.39	83,624.41
Senior Citizen Vehicle	160,899.26	38,340.61	0.00	5,381.39
Sidewalk Improvements	84,562.77	219,868.49	189,073.29	154,163.04
Special Assessments	26,958.86	43,138.34	27,322.34	0.00
Street Improvements	57,130.25	18,268.00	18,268.00	0.00
Tree Planting	12,100.00	43,582.46	39,821.46	4,530.13
Water System Imp.	29,266.54	9,592.29	9,592.29	0.00
Subtotals	4,294,175.78	4,050,154.81	2,301,008.86	1,740,631.70
Administration	101,738.79	124,434.29	84,962.98	44,787.18
Planning	114,470.10	151,391.26	102,256.90	113,421.40
Subtotals	216,208.89	275,825.55	187,219.88	158,208.58
Totals	4,510,384.67	4,325,980.36	2,488,228.74	1,898,840.28

Use of CDBG toward National Objectives - Oakland County allocates up to 20% of CDBG for allowable administrative costs, one-third to the Home Improvement Program (HIP), and two-thirds to participating communities by formula. During PY 2007, all applicable CDBG funds were used to benefit low and moderate-income individuals/households or to prevent/eliminate slums and/or blighted conditions. Administrative funds supported these efforts. During PY 2007, the participating communities expended a total of \$1,740,631.70 on CDBG projects not including administration or planning. National objective highlights include:

PY 2007 National Objective Accomplishments

National Objective	Goal	Accomplishment
L/M Benefit	\$3,000,000 to Home Improvement Program (HIP)	\$2,791,596 expended
L/M Benefit	Upgrade 250 single family owner occupied units	186 HIP jobs completed
L/M Benefit	Help eliminate Lead Based Paint (LBP) hazards	29% of HIP jobs completed All applicants given LBP info
L/M Benefit	Encourage eligible homeowners to apply for HIP	32% of HIP loans to the elderly
L/M Benefit	Educate seniors on HIP	Senior Center presentations, Annual Report & Referral Guide distribution
L/M Benefit	Provide housing counseling to 70 seniors	53 clients with HECM's
L/M Benefit	Help communities invest in the elderly	\$64,119.94 seniors services/senior centers and senior vehicles completed
L/M Benefit	HIP loans to disabled persons	44 disabled persons served

Changes in Program Objectives - Modifications to 2007 Action Plan included a few minor changes concerning specific projects, as appropriate. The Plan also was modified to reflect funding decreases to project activities due to a lesser entitlement amount received than anticipated. Amendments to the 2007 Action Plan and to prior year Action Plans are available upon request.

Women and Minority Business Enterprises (WMBE) Outreach - Based upon a HUD recommended corrective action the Division has revised its procurement guidelines to incorporate active solicitation of W/MBE contractor's for public improvement projects. A W/MBE solicitation list with instructions is incorporated into the bidders' package, and discussed at all pre-construction conferences for public improvement projects. The County has also implemented the following Women and Minority Business Enterprises (WMBE) outreach programs:

- Oakland County instructs communities to include invitations to W/MBE firms to bid in advertisements.
- Technical assistance workshop on Procurement for participating communities. W/MBE solicitation is emphasized at the Annual Application Workshop.
- The Department of Economic Development & Community Affairs hosts a "Bid & Breakfast" outreach program for potential W/MBE vendors.
- Oakland County biennial monitoring visits include discussion on how to actively solicit W/MBE contractors.
- The Contract Compliance Unit provides W/MBE instruction on an on-going as-needed basis.

Community & Home Improvement compiles W/MBE solicitation lists in accordance with the spirit of 24 CFR 85.36 (e) for distribution to participating communities and inclusion in bid packages. The list includes vendors/contractors from the most recent HUD 2516 report and the Oakland County Purchasing Division. Based on recommendations from the Michigan Department of Civil Rights, the Division also incorporates W/MBE vendors/contractors obtained from the Wayne County Human Resources Department and the Michigan Department of Transportation. The Division also includes "fair and open competition and equal opportunity" language in each bid solicitation and advertisement and by advertising in periodicals that solicit potential W/MBE firms. The County encourages its CDBG partners to use these publications for bid advertisements.

During the CAPER period, W/MBE contractors were invited to bid on 186 home improvement jobs totaling \$2,791,596. From October 1, 2006 - September 30, 2007 W/MBE contractors received 20 housing rehabilitation projects through the Home Improvement Program per the HUD 2516 report. W/MBE contractors also received 4 or 36% of 11 community level contracts in Birmingham, Madison Heights, Northville, Troy, Wixom, Commerce Township, Highland Township, Oakland Township, Springfield Township and Holly Village. To encourage Community Housing Development Organizations CHDOs to bid to W/MBE contractors, the County shares its bid list. W/MBE contractors completed 50% of the units rehabilitated with HOME CHDO funds during the reporting period.

Assessment of Relationship of CDBG Funding to High Priority Needs - All owner-occupied rehabilitation and public services funding was used to benefit Urban County residents with incomes below 80% of AMI. Public improvement funding was used only in areas of the Urban County with at concentration of at least 36.6% low- and moderate-income households.

PY 2005-2007 CDBG Categorical Distribution of Expenditures

	2005 Expenditures	2006 Expenditures	2007 Expenditures	2005-2007 Project Expenditures
Auburn Hills City	48,089.70	13,217.94	78,802.45	140,110.09
Berkley	3,594.15	0.00	49,791.19	53,385.34
Birmingham	17,601.75	0.00	31,169.99	48,771.74
Clarkston	460.00	0.00	7,950.00	8,410.00
Clawson	30,490.42	1,250.00	4,832.68	36,573.10
Farmington	18,607.00	0.00	33,292.39	51,899.39
Ferndale	94,380.85	38,963.59	122,465.22	255,809.66
Hazel Park	31,852.04	70,936.79	112,053.21	214,842.04
Huntington Woods	7,166.73	5,414.24	0.00	12,580.97
Keego Harbor	1,726.50	0.00	14,225.67	15,952.17
Lathrup Village	1,675.00	307.65	3,589.14	5,571.79
Madison Heights	94,146.74	34,816.99	158,672.23	287,635.96
Northville (Pt.)	7,780.00	0.00	8,220.00	16,000.00
Novi	55,407.54	52,936.11	116,986.42	225,330.07
Oak Park	85,526.63	68,497.86	101,643.29	255,667.78
Orchard Lake Vlg	4,909.38	1,090.62	8,909.38	14,909.38
Pleasant Ridge	4,941.31	0.00	3,193.08	8,134.39
Rochester	24,129.00	4,000.00	0.00	28,129.00
Rochester Hills	107,659.98	68,526.16	124,712.53	300,898.67
South Lyon	43,831.00	0.00	68,796.00	112,627.00
Sylvan Lake	0.00	0.00	21,525.34	21,525.34
Troy	18,369.65	0.00	72,374.09	90,743.74
Walled Lake	18,267.15	0.00	21,252.05	39,519.20
Wixom	6,000.00	12,924.00	86,280.48	105,204.48
Addison Twp	0.00	0.00	34,470.75	34,470.75
Brandon	18,424.03	6,467.38	13,317.17	38,208.58
Commerce	26,899.60	9,887.08	49,915.35	86,702.03
Groveland	4,105.07	0.00	25,644.50	29,749.57
Highland	22,166.15	11,060.17	64,309.13	97,535.45
Holly	5,310.75	1,992.00	8,275.49	15,578.24
Independence	12,481.50	5,000.00	20,485.21	37,966.71
Lyon	15,800.00	2,632.00	28,960.00	47,392.00
Milford	8,501.21	6,013.00	9,455.83	23,970.04
Oakland	5,860.30	0.00	13,540.00	19,400.30
Orion	10,605.00	29,469.00	36,330.68	76,404.68
Oxford	22,344.69	12,781.35	13,796.69	48,922.73
Rose	5,706.63	18,314.00	0.00	24,020.63
Royal Oak	411.00	0.00	14,979.88	15,390.88
Springfield	17,470.40	26,023.95	15,847.75	59,342.10
West Bloomfield	75,341.24	20,419.97	75,510.90	171,272.11
White Lake	53,890.12	55,390.05	64,628.44	173,908.61

PY 2005-2007 CDBG Categorical Distribution of Expenditures

Community	2005 Expenditures	2006 Expenditures	2007 Expenditures	2005-2007 Project Expenditures
Beverly Hills Vlg	14,373.15	5,503.00	8,362.04	28,238.19
Franklin	2,553.43	24.53	13,175.30	15,753.26
Holly	15,883.77	18,591.34	13,373.16	47,848.27
Lake Orion	0.00	2,500.00	1,170.84	3,670.84
Leonard	0.00	0.00	150.00	150.00
Milford	3,845.20	3,700.00	4,133.50	11,678.70
Ortonville	0.00	0.00	2,350.52	2,350.52
Oxford	0.00	3,000.00	17,717.72	20,717.72
Wolverine Lake	4,097.00	7,284.00	5,039.60	16,420.6
Oakland CDBG/ OLHSA MHMHR	0.00	0.00	93,163.00	93,163.00

Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities - The following populations and project types were given a "High Priority" ranking in the 2005-2009 Consolidated Strategy and Plan:

Planning/Administration - From May 1, 2007 through April 30, 2008, there were sixty-eight Planning/Administration projects at the county and throughout participating communities. The thirty-five underway projects and thirty-three completed projects totaled \$950,009.00 in disbursed funds.

PY 2007 Planning/Administration Disbursements

	Underway		Completed		PY Total		Priority Need
	#	Disbursed	#	Disbursed	#	Disbursed	
Planning (20)	14	18,713.24	23	94,708.16	37	113,421.40	H
General Program Admin (21A)	21	742,086.12	10	94,501.48	31	836,587.60	H
Total	35	760,799.36	33	189,209.64	68	950,009.00	

Public Improvements/Other Actions - During PY 2007, public improvements took place throughout participating communities. The top three public improvement expenditures were Sidewalks, Senior Centers, and Fire Station/Equipment. During PY 2007, one hundred and sixty six projects were completed and \$399,657.30 in CDBG funds disbursed.

PY 2007 Public Facilities/Improvements Disbursements

	Underway		Completed		PY Total		Priority Need
	#	Disbursed	#	Disbursed	#	Disbursed	
Public Facilities & Improv – Gen (03)	24	6,509.28	11	39,784.82	35	46,294.10	
Senior Centers (03A)	34	38,460.49	16	51,653.70	50	90,114.19	H
Parks & Recreational Facilities (03F)	15	1,256.58	9	41,224.71	24	42,481.29	H
Flood and Drainage Facilities (03I)	1	0.00	1	0.00	2	0.00	H
Water/Sewer Improvements (03J)	7	0.00	1	0.00	8	0.00	M
Street Improvements (03K)	2	0.00	1	0.00	3	0.00	M
Sidewalks (03L)	16	7,013.20	7	147,149.84	23	154,163.04	M
Tree Planting (03N)	5	3,801.31	1	728.82	6	4,530.13	M
Fire Station/Equipment (03O)	3	16,549.55	5	40,644.00	8	57,193.55	M
Non-Res Historic Preservation (16B)	6	4,881.00	1	0.00	7	4,881.00	M
Total	113	78,471.41	53	321,185.89	166	399,657.30	

CDBG Beneficiaries by Racial/Ethnic Category - Non - Housing

Racial/Ethnic Category	Households	
	# Total	# Hispanic
White	39,564	138
Black/African American	631	4
Asian	110	0
American Indian/Alaskan Native	12	0
Native Hawaiian/Other Pacific Islander	1	0
American Indian/Alaskan Native & White	7	0
Asian & White	3	0
Black/African American & White	36	0
American Indian/Alaskan Native & Black/African American	3	0
Other Multi-Racial	91	1
Total	40,458	143

Public Services - From May 1, 2007 through April 30, 2008, public service activities took place throughout participating communities. There were 171 underway and 86 completed projects for a total of 257 projects and \$655,940.76 in CDBG funds disbursed.

PY 2007 Public Services Disbursements

	Underway		Completed		PY Total		Priority Need
	#	Disbursed	#	Disbursed	#	Disbursed	
Public Services - General (05)	38	60,450.51	23	152,233.72	61	212,684.23	H
Senior Services (05A)	59	52,809.44	23	117,549.37	82	170,358.81	H
Disabled Services (05B)	11	7,552.47	8	13,689.35	19	21,241.82	M
Legal Services (05C)	1	0.00	0	0.00	1	0.00	M
Youth Services (05D)	31	23,872.81	11	32,195.54	42	56,068.35	H
Transportation Services (05E)	16	13,529.72	10	62,493.83	26	76,023.55	H
Battered/Abused Spouse (05G)	15	95,443.00	11	24,121.00	26	119,564.00	M
Total	171	253,657.95	86	402,282.81	257	655,940.76	

PY 2007 Public Services Accomplishments

	Underway	Completed	Total
Public Services - General (05)			
Persons	180	1,829	2,009
Senior Services (05A)			
Persons	1,401	13,232	14,633
Services for the Disabled (05B)			
Persons	100	2,219	2,319
Youth Services (05D)			
Persons	72	191	263
Transportation Services (05E)			
Persons	2,536	9,442	11,978
Battered and Abused Spouses (05G)			
Persons	665	160	825
CATEGORY TOTALS			
Persons	4,954	27,073	32,027

Anti-displacement and Relocation for activities that involve acquisition, rehabilitation or demolition of occupied real property - No CDBG funds were used for acquisition or demolition of occupied real property in PY 2007. No displacement occurred during investment in occupied single-family housing rehabilitation.

Economic Development Activities - There were no economic development activities funded during the program year. See "Anti-Poverty Strategies" for non-CDBG activities related to economic development.

Low/Mod Limited Clientele Activities for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit - Oakland County and its subrecipients undertook activities serving a limited clientele of low and moderate income. This clientele either fell into the category of 1) presumed low and moderate income benefit, 2) the programs required information on family size and income to show that at least 36.6% of the clientele were persons not exceeding low and moderate income benefit limits, 3) the programs had income eligibility requirements which limited the activities exclusively to low and moderate income persons, or 4) the activities were of such nature or in such location that it may be concluded that the activities were serving clients of low-moderate income.

Program Income Received - CDBG Program Income generated in PY 2005 by the City of Novi was returned as part of their PY 2007 allocation. The \$17,234 from the sale of real property PIN# 22-10-300-019 was allocated to the eligible activity of Minor Home Repair. In PY 2006 the County received program income of \$307,226.90 from the City of Madison Heights from the sale of real property PIN# 2524106043. The program income was returned to the City in PY 2007 for an eligible Street Improvement project. Also in PY 2007, the County received \$1,011,742.79 in CDBG recycled paybacks and \$732,765.00 in HOME program income. The County received and spent these funded on the Home Improvement Program.

Spending Performance - Spending performance is critical to the legislative intent of the CDBG program. Oakland County continues to work with local communities to assure timely spending performance. A plan to build staff capacity, streamline monitoring efforts and enhance technical assistance at the local level is in place. As of February 12, 2008 the County's CDBG program accomplished a 1.15 spending performance ratio more than sixty days before the end of the 2007 program year.

Prior period adjustments where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed - The County did not have any disallowed costs during the program year.

Loans and Other Receivables - The County did not issue any loans with CDBG funding besides the recoverable grants provided to households in the owner-occupied housing rehabilitation fund.

Lump Sum Agreements - The County made no lump sum agreements on behalf of the Urban County during PY 2007.

Neighborhood Revitalization Strategies for grantees that have HUD-approved neighborhood revitalization strategies - Oakland County does not have a Neighborhood Revitalization Strategy.

SECTION VIII. SELF-EVALUATION

Administration of the CDBG, HOME, and ESG programs is running efficiently. HUD regulations measure the timeliness of a grantee's disbursements by calculating the balance of its line of credit as compared to the annual grant amount, 60 days prior to the beginning of a new grant year. Grantees that exceed 1.5 are considered to be untimely, a designation that jeopardizes future funding.

Status of Grant Program Compared to Goals - On March 15, 2007, Oakland County submitted its PY 2007 Annual Action Plan to HUD. On April May 31, 2007, HUD approved the Plan. Upon completion of the County Executive Contract Review Process, & Home Improvement staff sent "Approval to Spend" letters to participating communities on July 19, 2007. In PY 2007, the County had \$8,557,261.00 in available federal resources from the U.S. Department of Housing and Urban Development (HUD). During PY 2007, the County and its participating communities expended \$4,266,601.30.

Timeliness of Grant Disbursements - As a last resort for those few communities with consistently poor spending performance, the Division conducts a recapture/reallocation review each December. Allocated CDBG funds that have not been obligated after a specific number of years are subject to recapture. The County may reallocate funds to communities with a history of quick and efficient expenditures (i.e., a ratio of 1.5 or lower and no funding subject to recapture during the current review process). Depending on the "age" of an allocation, a corrective action plan or a demonstrated contractual obligation is required from the community to avoid recapture. No CDBG funds were recaptured in PI 2007 from participating communities. Oakland County met the 1.5 spending performance ratio requirements on February 28, 2008.

Activity and Strategy Impact on Identified Needs - Census 2000 affected area wide benefit activities at the local level. Changes in local demographics force communities to reevaluate their project priorities and in some cases move from an area wide benefit model to direct benefit strategy.

Indicators that Best Describe Overall Results - Compliance with the HUD 1.5 spending performance ratio indicates the County's timely implementation of projects to serve Oakland County's low to moderate-income residents. Of all the PY 2007 expenditures 99.11% benefited low-moderate income persons per IDIS – C04PR26 Report.

Targeting of Major Goals - Oakland County uses its federal resources to fund projects consistent with its Consolidated Plan, national objectives of the Community Development Block Grant (CDBG) program and each of the three HUD goal areas. During PY 2007, the County received more than \$8 million in federal housing and community development funds to address three HUD goal areas: Decent, Affordable Housing, Suitable Living Environment, and Expanded Economic Opportunities.

Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements - In Program Year 33, Oakland County used federal HUD funds exclusively for the two national objectives, and was in compliance with the overall benefit certification. The two national objectives are: (1) Activities benefiting low and moderate income persons and (2) Activities, which aid in the prevention or elimination of slums or blight.

Expenditure of Funds Compared to IDIS Figures - All expenditures have been reconciled to the HUD Integrated Disbursement and Information System (IDIS) as of April 30, 2008.

Actual Expenditures versus Letter of Credit Disbursements - Actual expenditures may vary from the letter of credit. Local planning priorities, contractor performance, weather, financial leveraging of projects, and participating community administrative capacity and spending performance affect actual expenditure vs. letter of credit disbursements.

Certifications of Consistency with the Consolidated Plan - Community & Home Improvement Division staff review projects located in Oakland County's participating communities for consistency with the Consolidated Plan. Oakland County staff review project applications to federal funding entities: HUD, the McKinney Continuum of Care Application. Staff provided all project applicants whose projects were consistent with the 2005-2009 Consolidated Plan with the required certification of consistency.

System Strengths

- Technical assistance provided to participating communities in the area of performance measurement has resulted in better data on the impact of HUD funding in Oakland County.
- Performance measurement has been successfully integrated into HUD's performance measure matrix, allowing for national aggregation of data.
- An effective Continuum of Care has been developed that ensures that applications are coordinated for the Super NOFA process.

Explain why progress was not made towards meeting the goals and objectives - There are four main barriers that impede the achievement of the Consolidated Strategy and Plan Goals.

1. First, as the housing market continues to struggle in Oakland County it is becoming increasingly important to develop creative ways to maintain affordable housing and competitive means to develop new affordable units.
2. Second, funded public service agencies and participating communities have varying levels of capacity to meet program requirements and their reporting is critical to assess how well programs meet goals.
3. Third, after many years of working with the owner-occupied rehabilitation program, the County has noticed that many of the potential participants of this program either do not apply for or drop out of the program because they are concerned about losing the equity in their homes, since this is often one of their only retirement resources. In addition, this appears to disproportionately concern the lowest income homeowners, which are the ones that particularly need home safety improvements.
4. Fourth, Restrictions placed upon funding streams pose administrative barriers to addressing local needs. Increased flexibility in program requirements would provide the opportunity for increased efficiency.

Describe the manner in which the recipient would change its program as a result of its experiences - The County has made the following changes and started the following initiatives to improve outcomes:

- Developed a performance measurement system and implemented it in the 2007 program year.
- Requested and obtained technical assistance funding from MSHDA for the CHDOs;
- Allocated additional administrative resources for staff to attend trainings, and also to pay for technical assistance in the coming program year;
- Modifications to 2007 Action Plan included a few minor changes concerning specific projects, as appropriate. The Plan also was modified to reflect funding decreases to project activities due to a lesser entitlement amount received than anticipated.

Progress on Performance Measurement - For several years, Oakland County Community & Home Improvement has been working with participating communities to incorporate the use of performance measurements in their application submissions and public service contracts. The County has sponsored free workshops on the development of Performance Measures and discussed the topic at the annual application workshop prior to the submission of grant applications. In the PY 2005 program, the Division increased the accountability of subrecipients by including proposed outcome measures in the 2005 Action Plan, a practice that continued in the 2007 program. The County implemented the new HUD performance measurement system in 2006, and began entering the new data into the IDIS system. The County has adopted the following performance measures.

Oakland County's Performance Measures

Term	Definition	Examples
Objective	Proposed solution to problem or need identified by grantee during consolidated planning process.	Strengthen Communities
Goal	Proposed result of action	Suitable Living Environment
Indicator	Direct product of program. Indicators are measured in terms such as number of low-income households served, number of loan applications processed etc.	# of LMI persons with new or improved access
Outcome	Program benefits. Outcomes include improved sustainability, affordability, and availability/accessibility.	Improve Sustainability

Measuring Performance during the CAPER Period

Goal	Input	HUD Code/Activity	Output	Outcome
Objective - Decent Housing				
Promote Decent Affordable Housing	CDBG HOME ADDI ESG Leverage	14A/H Rehabilitate owner-occupied housing 14A Fund emergency/minor home repairs 21 A/D Housing counseling services 7 Provide down payment assistance 03T Fund homeless shelters	\$2,791,596 \$320,561.99 \$39,948.01 \$80,000.00 \$76,833.00	Improve Affordability
Objective - Suitable Living Environment				
Strengthen Communities Improve Quality of Life	CDBG Leverage	03L Improve sidewalk condition 03A Senior center improvements 03F Upgrade park, recreational facilities 03 Remove architectural barriers 15 Code enforcement activities 03O Improve fire facilities/equipment 03N Beautify eligible areas 05 Public Services	\$154,163.04 \$83,624.41 \$42,481.29 \$38,271.10 \$354,471.17 \$57,193.55 \$4,530.13 \$613,059.23	
Objective - Expand Economic Opportunity				
NA	Leverage	20/21A Planning & Administration	\$158,208.58	NA

Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences - There were no changes to the PY 2007 Annual Action Plan objectives during the period May 1, 2007- April 30, 2008.

Assessment of Efforts in Carrying Out Planned Actions - The Community utilized all resources identified in the 2007 action plan, including CDBG, HOME, ADDI and ESG funds to carry out the programs and projects planned. The County also supported efforts by nonprofit entities in their applications to MSHDA and HUD for homeless assistance; and provided certifications of consistency with the Consolidated Strategy and Plan to each applicant that requested them.

SECTION IX. OTHER ACTIONS

Public Policies - Addressing Obstacles to Meet Underserved Needs, Foster & Maintain Affordable Housing, & Eliminate Barriers to Affordable Housing - Over the program year, the County worked to create and improve public policies that address obstacles, support the development of affordable housing, and eliminate barriers to affordable housing in the following ways:

- Coordination of Continuum of Care Board;
- Implementation of the Oakland County Consolidated Plan;
- Encourage participation in preparation of annual plans and decision-making from low-income residents, their representatives, and other stakeholders;
- Utilizing plans, goals, and input from all jurisdictions for the development of a performance measurement system that reflects local goals and outcome measures;

Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs - Disproportionate Need is defined as one racial or ethnic group displaying a noticeably greater need for housing assistance than the population as a whole. For purposes of the Consolidated Plan, a difference of ten percent in housing need data between the population as a whole and minority population is an indicator of disproportionate need. Based on Census 2000 and CHAS Data, Hispanic renter households with 30% or less, 50% to 80%, and over 80% median income had more housing problems than White Non-Hispanic and Black Non-Hispanic renter households. At 84%, Hispanic renter households with median incomes at 30% or less had the greatest incidence of housing problems. At 73%, Black Non-Hispanic owners with median incomes between 30%-50% had the greatest incidence of housing problems compared to 56.8% for White Non-Hispanic Owners and 67.4% for Hispanic Owners.

Disproportionate Need - Housing Problems

Household by Type, Income, & Housing Problem	Total Renters			Total Owners		
	White Non-Hispanic	Black Non-Hispanic	Hispanic	White Non-Hispanic	Black Non-Hispanic	Hispanic
Household Income <=30% MFI	7,694	912	237	8,486	359	120
% with any housing problems	72.0	76.9	84.0	80.4	78.8	77.5
Household Income >30 to <=50% MFI	6,814	741	221	12,434	330	92
% with any housing problems	77.2	75.7	76.0	56.8	73.0	67.4
Household Income >50 to <=80% MFI	10,666	1,033	330	25,226	843	272
% with any housing problems	33.3	33.0	59.1	38.2	58.1	41.2
Household Income >80% MFI	25,130	2,428	636	172,512	5,877	1,960
% with any housing problems	6.4	10.3	18.6	10.4	15.0	12.0

Source: 2000 CHAS Data

Minority Homeownership - Oakland County federal resources to increase homeownership are limited to the HOME Investment Partnerships Program. However, the Housing Counseling Unit provides free services to female, senior, minority, mentally ill, developmentally, and physically disabled clients in any Oakland County community. Of 712 persons served during PY 2006-2007, 260 or 36% were minorities. First-time homebuyer education services were provided to 31 clients during this period.

The Oakland County Home Improvement Program meets the critical need of maintaining homeownership. From May 1, 2007 - April 30, 2008, the County completed rehabilitation on 186 homes. Eighty-nine percent of recipients were White with the remaining eleven percent split among the Black or African American, American Indian/Alaskan Native, Hispanic and Asian populations.

To promote decent housing the 1st Time Homebuyer Strategy in the Oakland County Consolidated Plan estimated that from PY 2005-2009 14 minority households would experience increased housing opportunities through the HOME CHDO component and American Dream Down payment Initiative. The American Dream Down payment Initiative (ADDI) aims to increase the homeownership rate, especially among lower income and minority households, and to revitalize and stabilize communities. Oakland County makes the American Dream Down payment Initiative (ADDI) available to eligible first-time homebuyers. During PY 2007, eight first time homebuyers received \$10,000 each in ADDI assistance. One of the eight or 12% of homebuyers were minorities. The HOME Program funds homebuyer programs through Community Housing Development Organizations (CHDO). During PY 2007, the County committed \$293,935 in HOME funds for CHDO projects.

Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination - The Community & Home Improvement Division has taken steps to develop an institutional structure to enhance coordination of public and private housing and social service agencies. The Division supports the Citizens' Advisory Council, advertises each year's funding in an annual report which is distributed county wide, continually provides opportunities for municipal officials, non profit agencies and the public to participate in the process, and spearheaded development of a countywide Housing Needs Assessment. The Citizen's Advisory Council comprised of members from the Board of Commissioners, community officials, and local citizens, meets to oversee Division operations and provide direction including coordination and overcoming gaps in institutional structure. The Division continues to cooperate in endeavors to address program objectives under the Consolidated Plan and federal regulations. Oakland County is also committed to enhancing the organizational capacity of participating communities and non-profit vendors in the County. Training and technical assistance were provided during PY 2007. The County regularly conducts monitoring reviews to ensure compliance. Monitors ensure compliance with federal regulations and mandated standards of performance. During PY 2007, twenty-two or 44% of participating communities received a through CDBG program monitoring visit to identify CDBG needs and build local capacity to administer CDBG funded projects.

Describe actions taken during the last year to improve public housing and resident initiatives - Oakland County does not administer public or assisted housing. Six agencies provide public and/or assisted housing services within participating communities. Housing commissions are located in Ferndale, Madison Heights, Northville, South Lyon, and Royal Oak Township. The Michigan State Housing Development Authority (MSHDA) also provides vouchers throughout Oakland County. The mission of the Housing Authorities is to assist low-income families by expanding their housing opportunities to access safe, sanitary, decent, and affordable housing, free from discrimination, thereby promoting economic self-sufficiency. The commissions address their mission by accomplishing their own goals and objectives. The Division provides timely response to requests for Certificates of Consistency from Public Housing Commissions in participating communities, consults with Public Housing Commissions on the development, amendments to and performance of the Consolidated Plan, and provides referrals.

Oakland County Public Housing Agencies

Name	Address	Telephone/Fax	Type
Ferndale Housing Commission	415 Withington Street Ferndale MI 48220	(248)547-9500 (248)547-1137	Both
Madison Heights Housing Commission	300 W. Thirteen Mile Rd Madison Heights MI 48071	(248)583-0843 (248)588-4143	Section 8
Michigan State Housing Development Authority	735 E. Michigan Lansing MI 48912	(517)373-8370 (517)373-4797	Section 8
Plymouth Housing Commission	1160 Sheridan Street Plymouth MI 48170	(734)455-3670 (734)455-2429	Both
Pontiac Housing Commission	132 Franklin Boulevard Pontiac MI 48341	(248)338-4551 (248)338-7996	Both
Royal Oak Housing Commission	211 Williams Street Royal Oak MI 48068	(248)246-3280 (248)246-3005	Section 8
Royal Oak Township Housing Commission	8900 Cloverdale Ferndale MI 48220	(248)398-8101 (248)398-7771	Low-Rent
South Lyon Housing Commission	432 Washington Street South Lyon MI 48178	(734)455-3670 (734)455-2429	Low-Rent
Southfield Housing Commission	26000 Evergreen Southfield MI 48076	(248)796-4170 (248)796-5135	Section 8

Source: U.S. Department of Housing and Urban Development Type: "Both" represents both Section-8 and low-rent administered programs.

Describe actions taken during the last year to evaluate and reduce lead-based paint hazards- The 2005-2009 Consolidated Plan and subsequent Action Plans require the County to increase efforts to eliminate lead based paint (LBP) hazards. The County provides information and training, implements safe work practices, and provides testing services throughout its programs. During PY 2007, 219 applicants for home improvement loans received information on LBP hazards. Houses with LBP issues accounted for 29% or 54 of the 186 home improvement jobs completed in PY 2007. Oakland County Community & Home Improvement continues to strengthen its partnership with the Oakland County Health Department to identify potential households with children who have elevated blood lead levels and needs home improvement assistance.

Ensuring Compliance- Program & Comprehensive Planning Requirements - Community & Home Improvement staff continued to ensure program compliance through the following: attendance at technical assistance workshops and conferences; a feedback system that includes public hearings and public meetings; and oversight by the Oakland County Community Advisory Council, County Executive and Board of Commissioners (through liaison committees). All federally funded nonprofit entities were required to provide the County with copies of independent audits. Staff members conducted ongoing monitoring with all CDBG, HOME, and ESG funded projects to review program performance, CHDO status, organizational capacity, recordkeeping, and financial management. Staff members also reviewed audits, financial reports and scheduled site visits as needed to ensure program and administrative compliance. This information provided a clear indication of board oversight and administrative control. The entire monitoring process consisted of an official monitoring letter sent at least two weeks before the visit, a visit, a review of records, a report after the visit of findings and/or concerns, and follow-up to address concerns.

Monitoring - As described in 24 CFR 85.40, Oakland County is responsible for monitoring its participating communities/agencies to ensure compliance with all applicable Federal requirements. This includes individual project goals and requirements for the Community Development Block Grant (CDBG), HOME Investment Partnership Act (HOME), and Emergency Shelter Grant (ESG) programs. The Community & Home Improvement Division uses several techniques to review community/agency compliance. The Division's role is to assure community/agency understanding of program requirements through technical assistance, training, source materials, and monitoring.

Wherever possible, corrections occur through discussion, technical assistance or negotiation without need for on site monitoring. Program and planning requirements are met through rigorous feedback including:

- Citizens Advisory Council consultation
- Board of Commissioner oversight
- Single audits
- Monitoring
- Auditing (per OMB regulations)
- Technical Assistance Workshops
- Public hearings
- Desk Evaluations

Desk Evaluation - Desk evaluation is an ongoing process of reviewing community/agency performance using available data. This process takes place within the Community & Home Improvement Division and does not generally involve community/agency participation beyond submission of requested information. The Division may review various items and use program references including federal regulations and OMB Circulars during a desk evaluation.

On Site Monitoring - In addition to the desk evaluation process, the Division normally conducts comprehensive biennial on-site monitoring of each community/agency based on a formal risk assessment. At least one biennial monitoring visit is required for recipients of CDBG funds. All HOME and ESG recipients receive on-site visits each year. As situations dictate, the Division provides additional monitoring and/or technical assistance. "Implementing Risk Analysis for Monitoring Community Planning and Development Grant Programs" (HUD CPD Notice 04-12) was used by the Division to develop a Monitoring Risk Assessment. The Risk Assessment scores factors including financial, satisfaction, services, and management. Once scores are tallied from highest to lowest risk, fifty percent of the communities/agencies with the highest scores receive on-site monitoring. Those considered "high risk" receive on-site monitoring first to head off potential noncompliance. Medium risks receive priority over low risk communities/agencies.

CDBG Monitoring Site Visits during PY 2007

Community	Date of Site Visit
Oxford Twp	7/27/2007
Ferndale	8/2/2007
Orchard Lake Village	8/8/2007
Lathrup Village	8/9/2007
South Lyon	8/13/2007
Oakland Twp	8/14/2007
Birmingham	8/15/2007
Novi	8/16/2007
Beverly Hills Vlg	8/20/2007
Wixom	8/21/2007
Springfield Twp	8/27/2007
Pleasant Ridge	8/28/2007
Rose Twp	8/29/2007
Hazel Park	9/5/2007
Rochester Hills	9/12/2007
Holly Vlg	9/13/2007
Milford Vlg	9/13/2007
Addison Twp	9/27/2007
Clarkston	10/1/2007
Ortonville Vlg	10/1/2007
Rochester	10/11/2007
Northville	10/26/2007

Anti-Poverty Strategy - Poverty occurs throughout the communities, although certain concentrations of poverty are primarily in the older southeastern communities. The County's anti-poverty strategy is composed of three parts: services to help low income persons stay in their homes, services for low-income persons in crisis, and job creation activities.

Housing Services - From May 1, 2007 through April 30, 2008, Oakland County completed rehabilitation on 186 homes in 33, or 66%, of the participating communities. CDBG and HOME funds expended for the HIP totaled \$2,791,596 including program administration. During PY 2007, most of the HIP jobs were concentrated in the southeastern portion of the County. These communities represent the county's largest density of low and moderate-income households and aging housing stock. Oakland County's housing stock is overwhelmingly single-family. Many participating communities use CDBG funds for minor home repair, emergency repair, and chore programs. Public services funded by participating communities help ensure that emergencies do not become permanent issues. The Housing Counseling Unit contributes by providing advice and assistance on a number of issues including renter's rights, budgeting assistance, fair housing referral, and foreclosure prevention. The Housing Counseling Unit assists seniors to secure reverse equity mortgages.

As part of its anti-poverty strategy, Oakland County has supported Lighthouse - PATH through the Emergency Shelter Grant (ESG) program. PATH provides housing for women and their children through a transitional process of job and life skills training for up to two years. This program helps alleviate poverty in one sector of the population (single-parent households). Oakland County funds emergency and transitional shelters, and will continue to participate in, and lend support to, organizations such as the Oakland County Taskforce on Homelessness and Affordable Housing dedicated to alleviating the root causes of homelessness. The County is also committed to building the capacity of eligible Community Housing Development Organizations (CHDOs) to develop affordable housing opportunities for low and moderate-income residents.

Crisis Services - Many communities have taken the lead in providing emergency food and clothing for families in crisis. Local communities also fund minor home repair programs and home chore programs for persons unable to perform tasks such as cleaning and shopping due to age and/or physical disability or provide transportation services for senior and disabled residents. The County will continue to encourage local communities to use CDBG funds for anti-poverty projects.

Job Creation Services - The Oakland Livingston Human Services Agency provides work experience programs, and summer, as well as part-time, year-round jobs for youth. The Michigan Jobs Commission provides a job information and referral service for youth age 16 and over.

- **Workforce Development** - The MI Dept of Career Development awards Oakland County with Economic Dislocation and Worker Adjustment Assistance Act grants through the Job Training Partnership Act. The award assists in efforts to train and place dislocated workers into unsubsidized employment. Workforce Development also receives funding through the Workforce Investment Act (WIA), Work First Program, Employment Services Funds and Partnership for Adult Learning. The WIA provides job training for agencies involved in the continuum. Shelter case managers refer individuals to Workforce Development and Goodwill for job training.
- **Welfare to Work** - Members of the OCH are active in encouraging local Public Housing Authorities to apply for Welfare to Work Certificates and Vouchers. Many families are also involved in Welfare to Work programs offered by the local FIA office. Shelters refer families to the program and provide transportation to training sites. The State requires that all families receiving cash assistance participate in this program.
- **Head Start** - Head Start is a child development program serving low-income children and the special needs of children with disabilities and their families since 1965. Head Start grants go to local public agencies, private non-profit and for-profit organizations, Indian Tribes, and school systems to operate community level programs.

Affirmatively Furthering Fair Housing - During PY 2005 cuts in HUD funding forced the Division to eliminate its contract with the Fair Housing Center of Metropolitan Detroit (FHC). The FHC had previously conducted research and updated the County's Analysis of Impediments to Fair Housing and developed a draft of an "Affirmative Action" manual for local participating communities. In PY 2006 the County took responsibility for developing and implementing strategies to address impediments to fair housing. On June 7, 2006 Oakland County completed its Comprehensive Housing Needs Assessment. The study identified impediments to fair housing choice and made a series of recommendations to address housing affordability and access to affordable housing across all income groups. The Division will continue to use the study to update its existing Analysis of Impediments to Fair Housing Choice. The AI itself is not part of the Consolidated Annual Performance and Evaluation Report (CAPER). Oakland County is taking appropriate actions to overcome identified impediments.

Provide a summary of impediments to fair housing choice - Major findings from the Oakland County Comprehensive Housing Needs Assessment include the existence of three types of constraints in Oakland County. The most significant are market-related.

- Primary market constraints include the insufficient availability of low-cost land that can be developed at densities sufficient to meet demand; public opposition to the development of affordable housing (NIMBYism); consumer demand for large units with many amenities; high consumer demand driven by the high quality of housing and quality of life in the county; limited housing searches by recent in-movers; cost of property taxes and utilities; and labor and materials costs for low-income housing.
- Primary capacity constraints include insufficient funding for public and nonprofit affordable housing and service providers; inadequate awareness of the need for, and benefits of, affordable housing among the general public and elected officials; and a lack of government infrastructure for providing affordable housing in some communities.
- Primary regulatory barriers include the imposition of aesthetically-oriented building requirements (e.g. percentage of exterior covered by brick, type of roofing material, etc.) within subdivisions; inconsistent application of building codes and/or adherence to development approval procedures in some communities; large minimum lot sizes in some communities; and the failure of most communities to explicitly address affordable housing, multifamily housing, or special needs housing in master plans. Additional investigation of regulatory barriers at the community level would help the county identify and alleviate regulatory barriers in specific communities.

Identify actions taken to overcome effects of impediments identified - Major conclusions from the Oakland County Comprehensive Housing Needs Assessment include:

- Although the market may eventually alleviate some of the constraints related to consumer demand and land cost, other constraints will require actions by government, nonprofit, and private sector stakeholders directly targeted to eliminating the constraints.
- Financial incentives to reduce land costs and/or encourage higher density development may be necessary to reduce market constraints.
- Education and outreach will be critical for diminishing NIMBYism and addressing awareness issues that limit the capacity of the affordable housing delivery system.
- Additional funding for affordable housing will be critical to removing capacity constraints.
- Additional work to systematically identify and remove regulatory barriers is essential to ensuring the sustainability of efforts to increase the supply of affordable housing in the county.

National Objectives - Comprehensive Housing Counseling Grant
To promote and protect the interests of housing consumers, HUD and mortgage lenders working under the guidelines of the HUD Handbook for Housing Counseling Agencies.
County Objectives - Comprehensive Housing Counseling Grant
Provide counseling and advice to tenants and homeowners on property maintenance and financial management.
Conduct community outreach activities to increase the homeownership opportunities for low- income, disabled and minority families.
Affirmatively further fair housing through impediment identification, setting goals to overcome such impediments and reviewing progress and revising goals as necessary.
Provide mortgage default resolution services.
Provide Reverse Mortgage counseling to allow seniors to stay in their homes to maintain a healthy lifestyle.

Housing Counseling and Homeless Services - For more than twenty years the Housing Counseling and Homeless Services Unit (HUD approved agency) has offered free services countywide. During the PY 2006 CAPER period the Community & Home Improvement Division recognized the need for additional housing counseling services due to increasing foreclosure rates. An additional part time staff person was trained in pre-purchase counseling which allowed the full time counselor to focus on foreclosure prevention activities. The Unit was staffed by two full time housing counselors and one part time clerical support person during PY 2007. There have been no deficiencies as noted by HUD under the current or previous housing counseling grants. The next review is required by November 7, 2008.

The Unit provides counseling activities as specified in HUD Handbook 7610.1 Rev 4 Chapter 3 including:

- Pre and Post Home Purchase
- First Time Home Buyer
- Tenant/Landlord Relation
- Subsidized Housing
- Reverse Mortgage
- FHA/Conventional Mortgage Delinquency
- Property Tax Related Delinquency
- Foreclosure
- Fair Housing
- Predatory Lending

The Housing Counseling Unit received a 2007 Comprehensive Housing Counseling (CHC) Grant of \$40,000. During 10/1/06-9/30/07 the Unit provided personal and telephone counseling on pre-purchase, post-purchase, Home Equity Conversion Mortgages (HECM), loss mitigation, and tenant-landlord issues to 712 households. Each case requires comprehensive review to determine whether a fair housing violation took place. The Unit referred many calls to the Fair Housing Center of Metropolitan Detroit (FHCMD), Michigan Department of Civil Rights, or HUD Fair Housing Office.

PY 2007 Housing Counseling and Homeless Services Unit Accomplishments

- Developed countywide outreach, information, and referral campaign on Fair Housing Laws
- Increased county level housing counseling staff
- Technical assistance on fair housing laws and regulations to participating communities
- Distributed bilingual fair housing information
- "Fair Housing News" & "Referral Guide of Housing Related Agencies" distributed
- Fair Housing Month public service announcements (PSA's) to local media
- Coordinated County Executive's "April is Fair Housing Month" campaign
- Fair Housing article in Annual Report distributed to more than 100,000 county residents

First-time Homebuyer Education - The housing counselor has participated in various home buying fairs and training. Individualized services are one on one in order to address specific client needs. When a client completes a session with the counselor they know how to develop a comprehensive budget, mortgage qualifications, components of a mortgage, and have an understanding of how to read and analyze good faith estimates and purchase agreements.

Reverse Mortgage Counseling - The Unit provides a special service to clients in Home Equity Conversion Mortgages or (HECM). This mortgage enables older homeowners to withdraw some of the equity in their home in the form of monthly payments, a lump sum, or through a line of credit. Reverse mortgage counseling is a high priority because of the increasing numbers of seniors outliving their savings. Many clients try to survive on social security while paying high property taxes as well as the increasing cost of utilities.

Predatory Lending - Predatory lending is a concern in areas that have large populations of low to moderate- income persons including Oakland County. The housing counselor educates clients on predatory lending practices and helps them learn how to make wise financial decisions regarding mortgages and other substantial investments.

Geographic Target Areas - The Unit serves every postal zone in Oakland County (as well as residents in adjoining counties and states). The Unit has identified Pontiac as a target area for housing counseling services. The "Community Profile" produced by the Oakland County Planning and Economic Development Services states that the City's:

- Population of 62,658 persons is 4.6% of the County's total population (2000)
- Median household income of \$29,658 is less than half of the County's (2000)
- Concentration of minorities is more than three times County's minority population (2000)

While the per capita income level of county residents is, on average, one of the highest in the country, there is a great disparity between income levels. The low-moderate income population of Oakland County is 272,121. Of homeowners, 16.7% are spending 30% or more of their income on housing and 25.2 % of renters are spending 30% or more of their income on housing. The diverse pool of housing counseling clients includes female, senior, minority, and mentally, developmentally and physically disabled households.

During the CAPER period the Oakland County Executive assigned the Division to establish a foreclosure prevention taskforce. The purpose of the taskforce is to create a strategy to decrease the number of foreclosures throughout the County. Taskforce membership includes housing counseling agencies, financial institutions, realtors, and the United Way of SE Michigan. The group has conducted seven homeownership preservation workshops throughout the County, developed a self-help checklist distributed to media sources, taped three Self Help Foreclosure Methods programs for cable access shown in nearly half of local communities and provided resources to 211 operators. The group continues its efforts and has plans for collaborative efforts with financial institutions to curb the increasing trends.

2007 Foreclosure Prevention Services

- Review foreclosure process
- Complete budget with client
- Review options to prevent foreclosure
- Assist clients to bring mortgage current
- Workout forbearance agreements with mortgage company to prevent foreclosure
- Follow up on forbearance plan
- Work with families to complete loss mitigation information package
- Conduct home ownership preservation workshops in communities
- Advocate for homeowner and work with Home Improvement Program (HIP) staff to preserve housing when notification of foreclosure and default is received for clients with HIP loans
- Serve on the board for tax delinquency show cause hearings to assist the property owner in ways they may save their home from property tax foreclosure

Housing Counseling Agency Activity Report Synopsis of HUD Form 9902 - 10/1/06-9/30/07

Clients Receiving Education/Group Sessions	245
Clients Seeking Pre-Purchase Homebuyer Counseling	31
Clients Seeking Help with resolving or Preventing Mortgage Delinquency	112
Clients Seeking Help with Home Maintenance and Financial Management for Homeowners	215
Clients Seeking Help in Locating, Securing, or Maintaining residence in Rental Housing	106
Clients Seeking Shelter or Services for the Homeless	3
Ethnicity of Clients	
Hispanic	6
Not Hispanic	706
Race of Clients	
American Indian/Alaskan Native	7
Asian	3
Black or African American	248
White	452
Multi-Race	2
Income Levels	
<50% of Area Median Income (AMI)	342
50 – 79% of AMI	305
80 – 100% of AMI	26
> 100% of AMI	39

The Tax Credit Initiative Coalition (TCIC) of Oakland County – The TCIC recruits/mobilizes volunteers to help low-income families get income tax refunds and tax credits they deserve by preparing tax refunds. The Housing Counseling and Homeless Services Unit promote the program through various county websites, the Senior Advocate newsletter, WIC, Health Dept., Veterans Affairs and other Divisions. The Unit also identifies and helps establish various locations for tax preparation, helps develop financial literacy classes in conjunction with tax preparations and as a result 1,254 low income clients collected earned income tax credits of \$491,467.00 and \$1,330,765 in 2007 tax refunds.

SECTION X. CITIZEN PARTICIPATION

Citizen Participation - In accordance with 24 CFR Part 91.105 et seq, Oakland County has implemented a detailed Citizen Participation Plan. The Plan applies to the CDBG, HOME, and ESG programs as well as to the development and implementation of the Consolidated Plan and Annual Action Plan. Oakland County encourages residents to participate in the development and any amendments to the Plans, as well as the performance report. The County maximizes citizen participation through its Citizen Advisory Council, holds meetings at convenient times and locations, and provides information with reasonable and timely access. Public input into the PY 2007 Annual Action Plan included a public hearing on February 21, 2007.

The Community & Home Improvement Division published a complete draft of the PY 2007 Annual Action Plan for public review and comment for a 30-day period beginning March 15, 2007. The availability of both the draft plan and the final plan was advertised in the local newspaper. The PY 2007 Annual Action Plan was made available for review at the Oakland County Community & Home Improvement Division, Oakland Pointe Suite 1900, 250 Elizabeth Lake Rd., Pontiac, MI 48341 Telephone (248) 858-5312, and toll free 800-858-0900 x 85312. The Annual Plan was also made available on the Division's web at www.oak.gov/chi

PY 2007 Annual Action Plan Citizen Participation Schedule

Action	Date
Advertised availability of Annual Action Plan (AAP)	January 26, 2007
Annual Action Plan Public Hearing	February 21, 2007
End of Citizen Comment Period	April 16, 2007
Annual Report distributed in local newspapers	March 15, 2007
Final AAP submitted to HUD-Detroit for review and approval	March 15, 2007

Access to Information - On June 30, 2008 a notice appeared in the Oakland Press to advertise the opportunity for public comment on the CAPER at the July 10, 2008 Public Hearing. The comment period was from July 10, 2008 through July 25, 2008.

Web Site Availability - Oakland County Community & Home Improvement offers web site access to its federal HUD grant plans and performance reporting documents at www.oakgov.com/chi. Public comments are received and responded to as well as incorporated into the citizen participation portion of a report. Comments for the CAPER report are directed to: Carla Spradlin at spradlinc@oakgov.com. All comments receive a response from a member of Division staff.

Public Input on the CAPER - Oakland County encourages participation in the formulation of priorities, strategies, and funding allocations related to the Annual Action Plan process, emphasizing involvement by low-income persons, especially those living in low-income areas. Oakland County also encourages participation of diverse populations, including people who do not speak English and persons with disabilities. Public comment was invited in the preparation and review of the *2007 Consolidated Annual Performance Evaluation Report* and the County sponsored a public hearing on July 10, 2008, to gather public comments on the CAPER. No comments were received.

ATTACHMENTS

The following attachments are included with the 2007 CAPER:

Attachment A: Citizen Participation Requirements

- Copy of Public Notice
- Affidavit of Publication
- Public Hearing Minutes

Attachment B: IDIS Reports (See attached CD-ROM)

- Explanation of CO4PR26: CDBG Financial Summary
- CO4PR03: Activity Summary Sorted by HUD Project and Activity #
- CO4PR06: Summary of Consolidated Plan Projects
- CO4PR10: CDBG Housing Activities
- CO4PR12: ESG Program Financial Summary
- CO4PR19: ESG Program Statistics
- CO4PR20: ESG Program Activity Summary
- CO4PR22: Status of HOME Activities - All Years
- CO4PR23: Summary of Accomplishments
- CO4PR25: Status of CHDO Funds
- CO4PR26: CDBG Financial Summary
- CO4PR27: Status of HOME Grants

Attachment C: HUD Form 40107 Annual Performance Report – HOME Program

Attachment D: HUD Form 40107-A HOME Match Report and IDIS Report PR 33

ATTACHMENT A

CITIZEN PARTICIPATION REQUIREMENTS

ATTACHMENT B
HUD INTEGRATED DISBURSEMENT &
INFORMATION SYSTEM (IDIS) REPORTS

This information is available on the attached CD-ROM

ATTACHMENT C
HUD FORM 40107
ANNUAL PERFORMANCE REPORT - HOME PROGRAM

ATTACHMENT D
HUD FORM 40107-A
HOME MATCH REPORT AND IDIS REPORT PR 33