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# Oakland County, Michigan

## Program Year (PY) 2004 Consolidated Annual Performance and Evaluation Report (CAPER)



Equal Opportunity Programs/Activities

# **Oakland County, Michigan PY 2004 Consolidated Annual Performance and Evaluation Report (CAPER) Narrative**

A summary of how federal funds were used in  
PY 2004 to carry out the 2000-2004  
Oakland County Consolidated Plan

**Submitted to:**

Michigan State Office  
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Office of Community Planning and Development  
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*The CAPER is available at the Oakland County Community and Home Improvement Division for review from July 14, 2005 - July 28, 2005. For information, comments or to view the document, contact the Community and Home Improvement Division; 1200 N Telegraph, Building 38E; Pontiac, MI 48341; (248) 858-5312, 1-800-858-0900 x 85312. The CAPER is also available at [www.co.oakland.mi.us/chi](http://www.co.oakland.mi.us/chi) under Info and Publications.*

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## INTRODUCTION

**County Overview** - Oakland County, home to a mix of urban and rural areas is located in southeast 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 960 square miles and with a 2000 population of over 1.1 million, Oakland County is more populous than, and nearly as large as, Rhode Island. The County contains sixty-one units of local government, including twenty-one townships, ten villages, and thirty cities. Eighty-two percent (50) of local communities participate in the County's "urban county" community development 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.

Oakland County ranks as the third wealthiest county in the nation among counties with populations of more than one million people. Despite this rank, 62% (31) of the participating communities fell below the County's 2000 overall per capita income level of \$32,534. The median family income (MFI) in Oakland County overall is \$75,540 based on 1999 income data. Twenty-four or 48% of participating communities have an MFI that fell below this amount.

**Governance** - Oakland County Government has an elected County Executive whose responsibilities are similar to those of a governor or the mayor of a large city. The County Executive administers the government on a day-to-day basis, proposes new programs, and revamps existing programs. The Executive represents the interests of county residents. The 25-member Board of Commissioners is the governing body of the county.

**Housing and Community Development Strategy** - In 1975, the Oakland County Board of Commissioners Authorized the County to participate in the U.S. Department of Housing and Urban Development's (HUD) community planning and development programs. The overall goal of these programs is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low-income persons. The following mission guides Oakland County in the use of these funds:

*The mission of the Oakland County Community & Home Improvement Division is to assist communities and low-income persons and households through infrastructure improvements, housing rehabilitation, and human services.*

**Purpose of the Consolidated Annual Performance and Evaluation Report** - Oakland County is pleased to present its Consolidated Annual Performance and Evaluation Report (CAPER) for the period May 1, 2004 through April 30, 2005. The March 25, 1998 and April 2003 guidance from the U.S. Department of Housing and Urban Development (HUD) was used to prepare the CAPER. The purpose of the CAPER is:

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

**Program Specific Information Available Upon Request** - The primary objective of Oakland County's 2000-2004 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. The CAPER provides an overview of the progress Oakland County has made during PY 2004 toward these objectives.

This document represents the fifth CAPER in an installment of five for the 2000-2004 Consolidated Plan period. 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 and Home Improvement Division from July 14, 2004 - July 28, 2005.

For information, comments or to view the CAPER, contact Oakland County Community and Home Improvement; Oakland Pointe Suite 1900 250 Elizabeth Lake Rd; Pontiac, MI 48341-0414; (248) 858-5312, 1-800-858-0900 x85312. The PY 2004 CAPER is also available at [www.co.oakland.mi.us/chi](http://www.co.oakland.mi.us/chi) under the Info and Publications section.

## EVALUATING OUR PROGRESS

Oakland County uses its funding, technical assistance, and planning activities to fund projects consistent with Consolidated Plan goals, program objectives and HUD goals. The following highlights accomplishments during PY 2004 of local investment toward federal program goals:

### GOAL: DECENT, SAFE, AFFORDABLE HOUSING - 2004 ACCOMPLISHMENTS

- 244 home improvement program jobs completed at a cost of \$3,668,762
- Project Warmth expended \$65,760.09 to complete 20 weatherization projects and 13 energy education sessions
- Participating communities invested \$306,037 in Minor Home and Emergency Repairs
- Staff in coordination with the Oakland County Taskforce on Homelessness and Affordable Housing oversaw implementation of ten homeless assistance grants of \$3,603,413 consistent with the Continuum of Care
- Actions were taken to promote fair housing choice, to address potential losses in Section 8 and other subsidized housing, to fight poverty, and to work with other governments and organizations to address Oakland County's housing needs

### GOAL: SUITABLE LIVING ENVIRONMENT - 2004 ACCOMPLISHMENTS

- \$929,486 in public services to serve the needs of 13,375 persons
- \$226,087 in accessibility improvements to public facilities, parks, and sidewalks
- \$240,505 in infrastructure improvements including streets, sidewalks, drainage improvements
- \$120,812 in equipment for various senior centers
- \$124,826 in comprehensive housing counseling services to address housing needs of residents

### GOAL: EXPANDED ECONOMIC OPPORTUNITIES - 2004 ACCOMPLISHMENTS

- Employment related transportation services for disabled adults

#### PY 2004 TOTAL OF ACTUAL ACCOMPLISHMENTS FROM THE C04MA04 SCREEN

	Underway	Completed	PY Total
Persons	31,063	39,610	70,673
Households	0	27	27
Housing Units	536	127	663
Public Facilities	23	1,903	1,926
Feet/Public Utilities	0	0	0
Organizations	1	3	4

**Performance Measures** - In 1993, the U. S. Congress passed the Government Performance and Results Act (GPRA). This legislation intended to increase the effectiveness and accountability of Federal programs. It did so by requiring agencies to measure the results of program expenditures. The Housing and Community Development Act of 1974, Section 104(e), and GPRA of 1993 both provide strong rationales for program accountability. Federal agencies are obliged to devise performance indicators, benchmarks and targets and apply these to programs. Among such programs are the U.S. Department of Housing and Urban Development (HUD) formula grants including: the Community Development Block Grant (CDBG), HOME Investment Partnerships Grant (HOME), and Emergency Shelter Grant (ESG).

An expectation of the CPD 03-09 Notice is that the self-evaluation section of this Consolidated Annual Performance and Evaluation Report (CAPER), include the status of Oakland County's efforts toward developing a performance measurement system. This discussion begins on page 39.

**DESCRIPTION AND USAGE OF AVAILABLE RESOURCES**

**Federal Resources Available** - Since 1975, the Oakland County Community and Home Improvement Division has invested more than \$190 million. In PY 2004, the County received \$6,431,468 in revenue from the U.S. Department of Housing and Urban Development (HUD). Community Development Block Grant (CDBG), Home Investment Partnerships (HOME), Emergency Shelter Grant (ESG) entitlement funds and recycled paybacks along with the competitive Comprehensive Housing Counseling Grant (CHC) help further the goals and objectives of the 2000-2004 Oakland County Consolidated Plan. During PY 2004, the County expended \$6,798,018.31 million in federal funds.

**PY 2000 - 2004 AVAILABLE RESOURCES**

Type	Program	2000	2001	2002	2003	2004	Total
Federal	CDBG	\$4,768,000	\$4,924,000	\$4,810,000	\$4,736,000	\$4,599,000	\$23,837,000
Federal	CDBG Paybacks	\$2,902,221	\$1,198,278	\$1,379,492	\$1,574,967	\$1,551,118	\$8,606,076
Federal	CDBG PI	\$43,327	\$3,873.00	\$2,090	\$2,029,956	\$106,119	\$2,185,365
Federal	HOME	\$1,330,000	\$1,490,000	\$1,484,000	\$1,463,082	\$1,650,862	\$7,417,944
Gen Fund	HOME Match	\$299,250	\$335,250	\$333,900	\$329,194	\$347,962	\$1,645,556
Federal	HOME Paybacks	\$403,234	\$467,188	\$490,271	\$657,661	\$825,943	\$2,844,297
Federal	ESG	\$143,000	\$142,000	\$142,000	\$140,000	\$143,282	\$710,282
Federal	CHC	\$29,009	\$13,542	\$20,281	\$38,836	\$38,324	\$139,992
<b>Total</b>		<b>\$9,918,041</b>	<b>\$8,574,131</b>	<b>\$8,662,034</b>	<b>\$10,969,696</b>	<b>\$9,262,610</b>	<b>\$47,386,512</b>

**Formula Grant Programs** - The table below shows resources made available for CDBG, HOME, and ESG programs. Funds expended do not equal funds made available as some projects are "in the works" or funds from previous years expended.

## PY 2004 CAPER FINANCIAL WORKSHEETS

Funds Available In 2004			
<b>CDBG</b>	Entitlement		\$4,599,000
	Recycled Paybacks		\$1,551,118
	Program Income		\$106,119
	<b>Total</b>		<b>\$6,256,237</b>
<b>HOME</b>	Entitlement		\$1,650,862
	HOME Match		\$347,962
	Recycled Paybacks		\$825,943
	<b>Total</b>		<b>\$2,824,767</b>
<b>ESG</b>	Entitlement		\$143,282
	<b>Total</b>		<b>\$143,282</b>
<b>TOTAL</b>			<b>\$9,224,286</b>
<b>Expenditures</b>		<b>Balances</b>	
<b>Community</b>			
Projects	2,545,029.83	Projects	2,425,920.00
Administration	62,267.48	Administration	88,670.75
Planning and Management	65,335.74	Planning and Management	202,050.60
<b>County</b>			
Administration	894,505.89	Administration	213,916.50
Housing Counselor	124,825.89	Housing Counselor	10,734.73
Home Improvement Program	3,106,053.48	Home Improvement Program	2,985,464.67
<b>TOTAL EXPENDITURES</b>	<b>6,798,018.31</b>	<b>TOTAL BALANCES</b>	<b>5,926,757.25</b>

**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 HUD's 2004 Continuum of Care Homeless Assistance Super NOFA. The OCTH requested \$3,418,396 for ten projects. The OCTH received its full pro-rata need share plus a bonus and renewal of Shelter Plus Care funds.

**Competitive Awards: Comprehensive Housing Counseling Grant Program** - Oakland County submitted an application under HUD's 2004 Comprehensive Housing Counseling (CHC) Grant Super NOFA. The Division received \$\$38,324 \$512 less than in 2003.

**Leveraged Resources** - The sources below leverage federal funds to benefit low-income residents:

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

The Division uses several mechanisms to obtain public and private resources to leverage federal funds in support of the needs identified in the Consolidated Plan. These mechanisms include:

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

## ASSESSMENT OF STRATEGIC GOALS AND OBJECTIVES

The overall goal of Oakland County's housing and community development program is to develop viable 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 (housing rehabilitation, public services, areawide benefit infrastructure improvements), or by eliminating slums and blighting conditions, or by meeting an urgent community need where no other funding is available.

To carry out the three national CDBG objectives, as well as the HOME and ESG objectives, the County has established a series of programmatic objectives. Participating communities carry out activities that follow the goals and meet the objectives of the overall program. The county operates the Home Improvement Program (HIP) and ensures that all HIP funds address the needs of single-family, owner-occupied housing for low and moderate-income persons. The County also administers the Emergency Shelter Grant (ESG) Program, and the shelters receive all of the ESG funds. The Community and Home Improvement Division and the Oakland County Auditing Division monitor participating communities to ensure program compliance.

The County formulated goals for PY 2000-2004 in part by surveying communities on local needs. Oakland County has received several awards for planning, programs, suitable living environment, and housing rehabilitation. The County maintains a strong working relationship with HUD field office staff and has clearance from both independent auditors and the County's Auditing Division.

### PY 2000 - 2004 CONSOLIDATED PLAN STRATEGIC GOALS AND OBJECTIVES

Priority	Need	PY 00-04 Estimated Funds to Address	Annual Goal	PY 04 Budget	PY 04 Expenditure
High	Housing Rehab	\$14,000,000	\$2,800,000	\$1,173,200	\$3,106,053
High	Planning & Admin	\$6,550,125	\$1,310,025	\$1,193,117	\$20,174
High	Public Services	\$1,794,928	\$358,986	\$929,254	\$405,197
High	Infrastructure	\$4,009,567	\$801,913	\$217,991	\$4,022
High	Senior Programs	\$1,724,853	\$344,971	\$208,336	\$66,298
High	Public Facilities	\$914,681	\$182,936	\$69,029	\$225,161
Total		\$28,994,154	\$5,798,831	\$3,790,927	\$3,826,905

## GEOGRAPHIC DISTRIBUTION

## PY 2000-2004 COMMUNITY EXPENDITURES BY COMMUNITY

Community	2000	2001	2002	2003	2004	2000-2004
Auburn Hills	0.00	7,496.16	35,220.35	20,880.02	14,898.55	78,495.08
Berkley	0.00	0.00	17,714.54	23,070.52	24,156.40	64,941.46
Birmingham	0.00	0.00	19,670.33	37,748.23	0.00	57,418.56
Clarkston	0.00	1,908.31	556.62	2,000.00	2,000.00	6,464.93
Clawson	0.00	43,310.20	2,200.00	1,000.00	1,000.00	47,510.20
Farmington	0.00	0.00	521.65	16,764.00	16,395.00	33,680.65
Ferndale	0.00	0.00	0.00	74,636.42	13,930.37	88,566.79
Hazel Park	0.00	0.00	0.00	49,705.77	109,930.00	159,635.77
Huntington Woods	0.00	0.00	0.00	0.00	6,476.00	6,476.00
Keego Harbor	0.00	1,000.60	1,963.00	6,366.50	4,983.40	14,313.50
Lathrup Village	0.00	0.00	2,558.33	4,726.89	1,064.92	8,350.14
Madison Heights	0.00	0.00	0.00	152,692.66	28,885.70	181,578.36
Northville	0.00	2,400.00	7,582.50	8,000.00	8,000.00	25,982.50
Novi	0.00	0.00	0.00	30,745.65	90,004.56	120,750.21
Oak Park	0.00	0.00	32,836.90	74,080.63	71,200.86	178,118.39
Orchard Lake Village	0.00	0.00	0.00	4,509.38	3,490.62	8,000.00
Pleasant Ridge	0.00	0.00	0.00	2,843.00	643.00	3,486.00
Rochester	0.00	0.00	0.00	0.00	0.00	0.00
Rochester Hills	0.00	38,982.74	48,788.02	85,928.06	27,500.00	201,198.82
South Lyon	0.00	0.00	0.00	0.00	0.00	0.00
Sylvan Lake	0.00	0.00	672.16	183.84	0.00	856.00
Troy	0.00	40,494.81	96,232.86	26,084.73	0.00	162,812.40
Walled Lake	0.00	970.14	8,339.58	15,923.10	13,111.81	38,344.63
Wixom	0.00	0.00	0.00	0.00	8,450.00	8,450.00

## PY 2000-2004 COMMUNITY EXPENDITURES BY COMMUNITY

Community	2000	2001	2002	2003	2004	2000-2004
Addison Township	0.00	13,764.71	15,439.00	15,939.00	0.00	45,142.71
Brandon Township	0.00	0.00	14,065.26	24,004.88	22,382.27	60,452.41
Commerce Township	0.00	0.00	32,242.16	36,136.01	32,588.94	100,967.11
Groveland Township	0.00	0.00	5.00	12,441.65	13,607.50	26,054.15
Highland Township	0.00	53,757.48	16,510.56	9,484.34	45,497.50	125,249.88
Holly Township	0.00	12,087.00	5,687.00	7,600.44	373.49	25,747.93
Independence Township	0.00	2,613.78	23,208.65	17,271.35	58,253.91	101,347.69
Lyon Township	0.00	0.00	0.00	0.00	0.00	0.00
Milford Township	0.00	0.00	105.00	0.00	4,400.00	4,505.00
Oakland Township	0.00	0.00	0.00	16,483.71	23,176.14	39,659.85
Orion Township	1,385.00	10,376.00	10,598.00	17,245.68	47,335.70	86,940.38
Oxford Township	0.00	0.00	0.00	30,121.70	22,557.55	52,679.25
Rose Township	0.00	0.00	0.00	681.25	14,717.65	15,398.90
Royal Oak Township	0.00	2,377.70	17,044.19	16,519.32	274.00	36,215.21
Springfield Township	0.00	1,430.27	7,502.05	20,667.87	15,554.44	45,154.63
West Bloomfield Township	0.00	0.00	92,142.74	78,626.36	276.50	171,045.60
White Lake Township	0.00	915.70	0.00	42,444.19	100,741.56	144,101.45
Beverly Hills Village	0.00	0.00	4,104.23	7,440.60	6,455.00	17,999.83
Franklin Village	0.00	1,020.78	211.70	282.63	0.00	1,515.11
Holly Village	0.00	0.00	0.00	21,150.09	10,626.45	31,776.54
Lake Orion Village	0.00	0.00	0.00	0.00	2,200.00	2,200.00
Leonard Village	0.00	550.57	3,949.43	0.00	0.00	4,500.00
Milford Village	0.00	46.80	0.00	10,906.37	2,235.77	13,188.94
Ortonville	0.00	0.00	0.00	0.00	0.00	0.00
Oxford	0.00	0.00	10.09	1,500.00	6,522.00	8,032.09
Wolverine Lake Village	0.00	7,546.60	1,241.32	4,540.08	4,000.00	17,328.00
<b>Totals</b>	<b>1,385.00</b>	<b>243,050.35</b>	<b>518,923.22</b>	<b>1,029,376.92</b>	<b>879,897.56</b>	<b>2,672,633.05</b>

## PY 2000-2004 COMMUNITY EXPENDITURES BY TYPE

	Type	2000	2001	2002	2003	2004	2000-2004
2332	Administration/Rehab.	0.00	0.00	0.00	15,702.92	4,163.95	19,866.87
2400	Barrier Free Design	1,385.00	22,463.00	88,213.23	78,652.29	35,373.49	226,087.01
2408	Beautification	0.00	0.00	0.00	1,600.00	6,739.00	8,339.00
2528	Code Enforcement	0.00	0.00	22,515.06	168,124.93	174,875.79	365,515.78
2696	Drainage Improvements	0.00	40,494.81	85,090.00	0.00	4,022.00	129,606.81
2720	Emergency Rehab Pro.	0.00	1,354.85	9,903.10	0.00	3,394.00	14,651.95
2840	Fire Facility and Equip.	0.00	0.00	0.00	0.00	33,655.19	33,655.19
2908	Historic Preservation	0.00	1,430.27	12,390.52	20,974.48	0.00	34,795.27
3188	Minor Home Repair	0.00	23,046.73	53,604.99	88,727.76	126,005.70	291,385.18
3384	Public Services	0.00	8,442.48	97,141.32	418,705.63	405,196.81	929,486.24
3436	Recreation Facility/Equip	0.00	15,000.60	30,000.00	46,962.00	0.00	91,962.60
3552	Senior Citizen Center	0.00	23,999.00	41,267.94	30,929.25	24,615.87	120,812.06
3556	Sr. Cit. Housing Support	0.00	0.00	0.00	0.00	5,000.00	5,000.00
3560	Senior Citizen Vehicle	0.00	11,220.93	21,136.76	53,519.00	36,681.96	122,558.65
3580	Sidewalk Improvements	0.00	53,757.48	10.09	0.00	0.00	53,767.57
3616	Special Assessments	0.00	0.00	11,142.86	0.00	0.00	11,142.86
3664	Street Improvements	0.00	0.00	7,502.05	49,628.20	0.00	57,130.25
3824	Water System Imp.	0.00	29,266.54	0.00	0.00	0.00	29,266.54
<b>Subtotals</b>		<b>1,385.00</b>	<b>230,476.69</b>	<b>479,917.92</b>	<b>973,526.46</b>	<b>859,723.76</b>	<b>2,545,029.83</b>
2328	Administration	0.00	3,590.92	12,401.33	38,739.43	7,535.80	62,267.48
3304	Planning and Management	0.00	8,982.74	26,603.97	17,111.03	12,638.00	65,335.74
<b>Subtotals</b>		<b>0.00</b>	<b>12,573.66</b>	<b>39,005.30</b>	<b>55,850.46</b>	<b>20,173.80</b>	<b>127,603.22</b>
<b>Totals</b>		<b>1,385.00</b>	<b>243,050.35</b>	<b>518,923.22</b>	<b>1,029,376.92</b>	<b>879,897.56</b>	<b>2,672,633.05</b>

**Acquisition** - From May 1, 2004 through April 30, 2005, there were eight acquisition projects underway throughout the fifty participating communities. One Acquisition and seven Clearance and Demolition projects were underway. There were no CDBG funds disbursed during PY 2004.

## PY 2004 ACQUISITION DISBURSEMENTS

	Underway		Completed		PY Total	
	#	Disbursed	#	Disbursed	#	Disbursed
Acquisition (01)	1	0.00	0	0.00	1	0.00
Clearance and Demolition (04)	7	0.00	0	0.00	7	0.00
<b>Total</b>	<b>8</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>8</b>	<b>0.00</b>

**Planning/Administration** - From May 1, 2004 through April 30, 2005, there were ninety-one Planning/Administration projects underway throughout the fifty participating communities. The sixty-five underway projects and twenty-six completed projects totaled \$1,146,935 in disbursed funds.

**PY 2004 PLANNING/ADMINISTRATION DISBURSEMENTS**

	Underway		Completed		PY Total	
	#	Disbursed	#	Disbursed	#	Disbursed
Planning (20)	37	8,656.90	18	56,678.84	55	65,335.74
General Program Administration (21A)	26	1,050,380.63	8	31,218.63	34	1,081,599.26
Fair Housing - subject to cap (21D)	2	0.00	0	0.00	2	0.00
<b>Total</b>	<b>65</b>	<b>1,059,037.53</b>	<b>26</b>	<b>87,897.47</b>	<b>91</b>	<b>1,146,935.00</b>

**Public Services** - From May 1, 2004 through April 30, 2005, public service activities took place throughout the fifty participating communities. There were 152 underway and 144 completed projects totaling \$928,774.84 in CDBG funds disbursed.

**PY 2004 PUBLIC SERVICES DISBURSEMENTS**

	Underway		Completed		PY Total	
	#	Disbursed	#	Disbursed	#	Disbursed
Public Services - General (05)	57	111,776.72	42	207,800.61	99	319,577.33
Senior Services (05A)	40	102,496.00	26	167,138.65	66	269,634.65
Services for the Disabled (05B)	6	6,667.03	10	11,877.37	16	18,544.40
Youth Services (05D)	17	22,547.68	22	64,773.90	39	87,321.58
Transportation Services (05E)	13	30,366.49	19	116,955.39	32	147,321.88
Battered & Abused Spouses (05G)	19	11,325.50	25	75,049.50	44	86,375.00
<b>Total</b>	<b>152</b>	<b>285,179.42</b>	<b>144</b>	<b>643,595.42</b>	<b>296</b>	<b>928,774.84</b>

**PY 2004 PUBLIC SERVICES ACCOMPLISHMENTS**

	Underway	Completed	PY Total
Public Services - General (05)			
Persons	801	2,231	3,032
Households	0	27	27
Senior Services (05A)			
Persons	993	4,308	5,301
Services for the Disabled (05B)			
Persons	65	176	241
Youth Services (05D)			
Persons	60	375	435
Transportation Services (05E)			
Persons	3,260	444	3,704
Battered and Abused Spouses (05G)			
Persons	109	553	662
<b>Category Totals</b>			
Persons	5,288	8,087	13,375
Households	0	27	27

**Public Improvements** - From May 1, 2004 - April 30, 2005, public improvements took place throughout the fifty participating communities. The top three public improvement expenditures were Senior Centers, Public Facilities General, and Park, Recreation Facilities. During PY 2004, seventy projects were completed and 680,970.40 in CDBG funds disbursed.

**PY 2004 PUBLIC FACILITIES/IMPROVEMENTS DISBURSEMENTS**

	Underway		Completed		PY Total	
	#	Disbursed	#	Disbursed	#	Disbursed
Public Facilities and Improvements - Gen (03)	41	76,104.67	21	191,976.53	62	268,081.20
Senior Centers (03A)	52	106,294.20	26	137,787.91	78	244,082.11
Neighborhood Facilities (03E)	1	0.00	0	0.00	1	0.00
Parks and Recreational Facilities (03F)	10	30,000.60	6	61,962.00	16	91,962.60
Flood and Drainage Facilities (03I)	3	0.00	3	129,606.81	6	129,606.81
Water/Sewer Improvements (03J)	3	0.00	1	29,266.54	4	29,266.54
Street Improvements (03K)	5	11,142.86	7	57,130.25	12	68,273.11
Sidewalks (03L)	8	0.00	3	53,767.57	11	53,767.57
Fire Stations/Equipment (03O)	1	0.00	0	0.00	1	0.00
Non-Residential Historic Preservation (16B)	4	15,322.48	3	19,472.79	7	34,795.27
<b>Total</b>	<b>128</b>	<b>238,864.81</b>	<b>70</b>	<b>680,970.40</b>	<b>198</b>	<b>919,835.21</b>

**PY 2004 PUBLIC FACILITIES/IMPROVEMENTS ACCOMPLISHMENTS**

	Underway	Completed	PY Total
Public Facilities and Improvements - Gen (03)			
Persons	0	2,518	2,518
Public Facilities	5	11	16
Senior Centers (03A)			
Public Facilities	17	320	337
Parks and Recreational Facilities (03F)			
Public Facilities	1	3	4
Flood and Drainage Facilities (03I)			
Public Facilities	0	1,569	1,569
Water/Sewer Improvements (03J)			
Persons	0	1,356	1,356
Street Improvements (03K)			
Persons	0	2,143	2,143
Housing Units	3	0	3
Sidewalks (03L)			
Persons	0	5,180	5,180
Non-Residential Historic Preservation (16B)			
Organizations	1	3	4
<b>Category Totals</b>			
Persons	0	11,197	11,197
Housing Units	3	0	3
Public Facilities	23	1,903	1,926

**Housing Rehabilitation** - Oakland County's housing stock is overwhelmingly comprised of single-family units. CDBG and HOME funds provide single family housing rehabilitation through the Home Improvement Program available to all participating communities. From May 1, 2004 - April 30, 2005, Oakland County completed the rehabilitation of 244 homes in 37, or 74%, of participating communities. Due to promotional efforts in underserved areas, there was a 19% increase in the number of households served by the Home Improvement Program in PY 2004. During this period, 60% of the home improvement jobs were located in the seven southeastern (SE) communities of Hazel Park, Ferndale, Madison Heights, Oak Park, Berkley, Clawson, and Royal Oak Township. These municipalities represent 14% of the Oakland County's participating communities yet contain the majority of the County's older housing stock.

**PY 2003 - 2004  
HOME IMPROVEMENT PROGRAM ACTIVITY**

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

**Weatherization and Energy Education** - In PY 2004, Project Warmth a program of the Oakland Livingston Human Service Agency (OLHSA) received \$60,000 to perform energy education workshops. During the reporting period, Project Warmth expended \$68,781.91

**PY 2004 HOUSING ACCOMPLISHMENTS**

	Underway	Completed	PY Total
Rehab: Single-Unit Residential (14A)			
Housing Units	276	125	401
Rehab: Other Publicly Owned Residential (14D)			
Housing Units	0	1	1
Energy Efficiency Improvements (14F)			
Housing Units	256	0	256
Rehab Administration (14H)			
Housing Units	1	1	2
Code Enforcement (15)			
Persons	25,775	20,326	46,101
<b>Category Totals</b>			
Persons	25,775	20,326	46,101
Housing Units	533	127	660

## **AFFIRMATIVELY FURTHERING FAIR HOUSING**

The Unit is responsible for countywide compliance with fair housing requirements and efforts to affirmatively further fair housing on behalf of CDBG communities. Over the last several years, the Unit has handled about 2000 calls per year with the majority on landlord-tenant, subsidized housing or fair housing matters. Each case required a comprehensive review to determine whether a fair housing violation had taken place. The Unit referred many of the calls to the Fair Housing Center of Metropolitan Detroit (FHCMD), Michigan Department of Civil Rights, or HUD Fair Housing Office.

Follow up calls from the Unit determined that advice given by the housing counselor was highly effective in resolving landlord/tenant issues. Telephone calls average ½ hour per client and one on one sessions average six hours per client. Oakland County was one of the first communities to complete its Analysis of Impediments to Fair Housing. The Unit has worked with HUD staff and the FHCMD to assure complete compliance with mandated measures to affirmatively further fair housing. In 2002/2003, the County contracted with the FHCMD to conduct research and update its Analysis of Impediments to Fair Housing. In the 2003/2004 contract FHCMD began to develop a draft of an "Affirmative Action" manual for local participating communities.

### **Impediments to the Exercise of Fair Housing Choice**

- Difference in treatment of housing consumers relating to protected characteristics
- Need for education of housing providers regarding fair housing laws
- Racially based housing patterns
- Low percentage of disabled population are homeowners
- Perceptions that protected classes are not welcome in some communities
- Restrictive zoning laws limit housing for disabled persons
- "Home rule" tradition
- Lack of affordable housing or funding which creates perceived discrimination patterns

### **Actions that Help to Address Gaps in Fair Housing Services**

- Educate the general public of their rights under Fair Housing Laws
- Promote diversity in living patterns
- Participate in affordable housing programs
- Support home ownership opportunities
- Training housing providers on fair housing laws and penalties for violation

## COMPREHENSIVE HOUSING COUNSELING

### PY 2001 - 2004 HOUSING COUNSELING INVESTMENT

Program	2000	2001	2002	2003	2004	Total
Comprehensive Housing Counseling Grant	\$29,009	\$13,542	\$20,281	\$38,836	\$38,324	\$139,992

**Housing Counseling Services** - The Housing Counseling Unit (HUD approved agency) has been in operation for more than seventeen years and is currently staffed by one full time housing counselor with one full time clerical support. There have been no major deficiencies as noted by HUD under the current housing counseling grant and none under any previous housing counseling grant. The latest intensive review by HUD staff in September 2004 resulted in no significant problems. The next review is required by September 28, 2006. The Unit provides counseling activities as specified in HUD Handbook 7610.1 Rev 4 Chapter 3 including:

### Comprehensive Housing Counseling

- 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 Unit provides free services to a population of 1,192,164 countywide. While the per capita income level of county residents is, on average, one of the highest in the United States, there is a great disparity between the county's top and bottom 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. Housing counseling clients include female, senior, minority, mentally ill, and developmentally and physically disabled households. These populations are identified priorities in the 2000-2004 Consolidated Plan. Of the 2,868 calls handled by the Unit in its last reporting period 2,036 or 71% were from female head of households, most questions dealt with subsidized housing, landlord/tenant issues or mortgage foreclosures.

### PY 2003 - 2004 HOUSING COUNSELING ACTIVITIES

Task	Average Hours Per Week	Total Clients Per Year
Subsidized Housing, Homeless, Landlord/Tenant	14	2659
Foreclosure Prevention	8	145
First Time Home Buyer Education	7	144
Reverse Mortgage Counseling	5	34
Fair Housing	3	-
Networking/Other	3	-
<b>Total</b>	<b>40</b>	<b>2982</b>

The Unit places special emphasis on first-time homebuyer education and in discovering and addressing impediments to fair housing. The housing counselor leads the countywide effort to affirmatively further fair housing on behalf of the Division. Over the last five years, the Unit has conducted educational seminars entitled "Your Role in Furthering Fair Housing" throughout the County. Public officials, HUD staff, apartment managers and realtors attended the sessions.

The Unit also hosted a Fair Housing Leadership Symposium to bring together key political, civil rights, faith based, social service, banking, and housing industry leaders to identify gaps in fair housing services. As a follow up to the symposium, the County hosted a work session for local leaders to explore ideas for possible fair housing actions.

**First-time Homebuyer Education** - The housing counselor has participated in various home buying fairs and classes. However, in-office services are one on one in order to address particular needs. When a client completes a session with the counselor they know how to develop a comprehensive budget, mortgage qualification, the best source of mortgages, and the pitfalls of land contracts and rent with option to purchase arrangements. Clients also learn how to select a location that will serve their needs and the:

- Benefits and duties of homeownership
- Importance of home inspection
- Aspects of a loan closing
- Need for timely payments
- Foreclosure procedures
- Importance of home maintenance
- Steps to select an effective insurance policy
- Availability of community resources

The Unit developed pre and post purchase counseling for the County's American Dream Downpayment Initiative (ADDI) clients. In 2004, 144 families received first-time homebuyer education. Many of the first-time homebuyer clients were families headed by a female. Two families actually completed the successful purchase of a home. The other families are working on budgets, cleaning up their credit or have contacted USDA Rural Development, the Michigan State Housing Development Authority (MSHDA), or non-profit agencies for special program information.

**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 needs of clients that are house rich and income poor. Many clients try to survive on social security while paying high property taxes as well as high medication and in-home service costs. During the 2003/2004 HUD reporting year, four families counseled avoided foreclosure and another two families signed forbearance agreements. Thirteen other families (seniors) obtained reverse mortgages.

**Predatory Lending** - Predatory lending is a growing concern in areas that have large populations of low to moderate- income persons including Oakland County. The Unit participated with the City of Pontiac during 2000 to develop a strategy to establish financial institutions in underserved neighborhoods. These strategies focused on providing residents with full service banking and alternatives to predatory lenders. The housing counselor also 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 2004/05 "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)
- Percentage of persons 25 and older without a high school diploma is 37.6% which is more than twice the County's (2000)
- Concentration of minority persons is more than three times County's minority population (2000)
- Unemployment rate is 14.1% compared to the County rate of 5.2% (2003)

As previously stated the City's population accounts for only 4.6% of the County's total population. However, Pontiac residents represent 27% of the clients served by the Unit. The housing counselor also participates in special Pontiac based projects including First-Time Homebuyer Fairs, and Parenting Expositions.

The housing counselor has participated on a Task Force formed by the Oakland County Treasurer to help families effected by a change in Michigan Property Tax Foreclosure Laws (PA 123 of 1999) for delinquent property taxes. The Taskforce identified the Unit as one of eight local agencies that taxpayers could turn to for assistance.

The Unit assists taxpayers with budgeting and educates clients on reverse mortgage opportunities. These efforts help to save the homes of seniors from foreclosure. More than fifty percent of the homes scheduled for tax foreclosure are in Pontiac. The Taskforce selected the housing counselor to serve as one of the two non-treasurer department employees to sit on the Administrative Show Cause Panel. This panel could exempt properties from the foreclosure process. Of the original 7,900 properties first given notice of forfeitures – eventually only 22 occupied properties were foreclosed upon. In 2003, more than 215 people contacted the Unit for foreclosure information and fifteen families received foreclosure or reverse mortgage counseling.

#### **2004 Foreclosure Prevention Services**

- Review the foreclosure process
- Complete budget and review options to prevent foreclosure
- Assist the client to bring mortgage current
- Workout forbearance agreement to prevent foreclosure and sell to mortgage company
- Follow up to see that forbearance plan is met
- Work with families to complete loss mitigation information package
- Advocate for the homeowner and work with the Division's Home Improvement Program staff to preserve housing when notification of foreclosure and default is received for clients with HIP loans

**Contract Services** - An annual contract with the Fair Housing Center of Metropolitan Detroit (FHCMD) has helped the County to affirmatively further fair housing. This agency is the moving force in fair housing testing and enforcement in southeast Michigan. In recent years, the annual contract for \$16,000.00 allowed the FHCMD to conduct annual educational seminars for public officials and housing providers in Oakland County. Future FHCMD contracts maybe suspended due to decreasing federal funds and the uncertainty of future CDBG funding.

The Unit with the assistance of the FHCMD has also conducted educational presentations on accessibility standards for residential construction under state and federal laws. Speakers have included HUD staff, Michigan Bureau of Construction Code staff, paralyzed veterans and local architects. On behalf of the Unit the FHCMD also provides:

- Telephone consultation on various topics and referral for related housing problems
- Publication of quarterly "Fair Housing News"
- Fair Housing Educational Seminars
- Preparation and printing of a Housing Resource Referral Guide

**PY 2004 HOUSING COUNSELING ACCOMPLISHMENTS**

<b>Activity</b>	<b>Accomplishment</b>
<b>Outreach and Education</b>	<ul style="list-style-type: none"> <li>• 130,000 Annual Reports distributed</li> <li>• 8,600 copies of "Fair Housing News" distributed.</li> <li>• 8,000 copies of the "Referral Guide of Housing Related Agencies" funded</li> <li>• 282 bilingual press releases to local officials, realtors, libraries, and media</li> <li>• 64 public service announcements sent to local radio and television stations.</li> <li>• 5-10 Fair Housing presentations by FHCMD</li> <li>• 8 interagency council meetings used to publicize program</li> <li>• April proclaimed Fair Housing Month by Oakland County Executive</li> <li>• Presented information at various senior centers</li> </ul>
<b>Activity</b>	<b>Accomplishment</b>
<b>Housing Counseling and Fair Housing</b>	<ul style="list-style-type: none"> <li>• 2,982 clients served</li> <li>• 250 families received counseling by the FHCMD (under contract)</li> <li>• 11 persons received fair housing counseling</li> <li>• 4 clients brought their mortgages current</li> <li>• 13 clients completed a HECM and were able to stay in their home</li> <li>• 2 clients purchased homes and had insurance discounts due to education classes</li> <li>• \$12.85 cost per client served (per current CHC Grant of \$38,324)</li> <li>• Updated Fair Housing Needs Analysis with FHCMD</li> <li>• Fair housing seminars to citizens, officials, housing managers and realtors</li> <li>• Worked with non profits, shelters, and PHA's to address housing counseling needs</li> </ul>

## AFFORDABLE HOUSING

Single-family owner-occupied housing rehabilitation is the highest housing priority need identified in the 2000-2004 Consolidated Plan.

**The Home Improvement Program** - Oakland County funds single family housing rehabilitation with both CDBG and HOME funds. A HOME program objective is to provide decent, safe, sanitary and affordable housing for low-income persons, while a CDBG objective is to assist low- and moderate-income persons. Consequently, the HOME program funds Home Improvement Program (HIP) loans to low-income persons and CDBG funds moderate-income loans. HIP interest rates vary from zero to three percent depending on income. 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.

From May 1, 2004 through April 30, 2005, Oakland County completed rehabilitation on 244 homes in 37, or 74%, of the participating communities. CDBG and HOME funds expended for the HIP totaled \$3,668,762 including program administration.

### PY 2001 - 2004 HOME IMPROVEMENT PROGRAM ACCOMPLISHMENTS

Program Year	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
<b>2004</b>	<b>244</b>	<b>74%</b>	<b>3,668,762</b>	<b>\$16,378</b>

During PY 2004, 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. Rehabilitation of homes owned by lower-income individuals is the most efficient way to provide affordable housing.

### PY 2001 - 2004 HOME IMPROVEMENT PROGRAM SUMMARY SOUTHEAST COMMUNITIES

Program Year	Projects In SE Communities	% of Total for Entire Program Area	Maximum Loan Limit
2001	180	67%	\$18,000
2002	148	71%	\$18,000
2003	127	54%	\$18,000
<b>2004</b>	<b>146</b>	<b>60%</b>	<b>\$18,000</b>

### PY 2004 CHARACTERISTICS OF HOME IMPROVEMENT PROGRAM RECIPIENTS

PY 2004	A	B	E	F	G	H	I	J	M	P	Q	R
<b>Total</b>	<b>225</b>	<b>19</b>	<b>225</b>	<b>11</b>	<b>1</b>	<b>3</b>	<b>2</b>	<b>36</b>	<b>76</b>	<b>58</b>	<b>186</b>	<b>142</b>

Note: Based upon Contingency Closeouts (HIP jobs that are completed with all funds disbursed)  
Only client characteristics listed above reported during PY 2004

## CHARACTERISTIC DEFINITIONS

A =	Small Family (1-4)	J =	Disabled
B =	Large Family (5+)	K =	American Indian/Alaskan Native & White
C =	Native Hawaiian/Other Pacific Islander	K1 =	Asian & White
D =	Other Multi-Racial	K2 =	Black/African American & White
E =	White	K3 =	American Indian/Alaskan Native & White
F =	Black	M =	Elderly (62+)
G =	American Indian/Alaskan Native	P =	Low/Moderate Income (80%)
H =	Hispanic	Q =	Extremely Low Income (30%)
I =	Asian	Q1 =	Very Low Income (31%-50%)
		Q2 =	Very Low Income (51-60%)
		R =	Female Head of Household

During PY 2004, the Division completed 244 home improvement loans. Elderly homeowners received 31% of the loans. Ninety two percent of the recipients were White with the remaining eight percent split among the Black, American Indian/Alaskan Native, and Asian population. Disabled homeowners received 15% of the loans and 58% of the recipients were female head of households.

**Energy Education and Weatherization** - Since 1978, Project Warmth, a program of the Oakland Livingston Human Service Agency (OLHSA), has received CDBG funds for energy efficiency improvements and energy education programming. During PY 2004, Project Warmth used \$68,781.91 in CDBG funds. The organization conducted 13 energy education workshops, attended by 217 persons. The workshops consisted of sessions on:

- Group instruction - staff present energy conservation techniques and applications at Head Start meetings, senior center programs, etc.
- Home Invitational Workshops that provide hands-on weatherization materials, installation and instruction in participant homes or appropriate meeting rooms.

OLHSA used County CDBG funds to install energy conservation materials and to make energy conserving repairs beyond what the Department of Energy (DOE) regulations permit. During PY 2004, twenty homes received energy conservation services.

**Minor Home and Emergency Home Repair** - During PY 2004, the participating communities expended \$291,385.18 on Minor Home Repair and \$14,651.95 on Emergency Repair Programs.

## SECTION 215 GUIDELINES

HUD requires that the County comment upon its adherence to Section 215 guidelines of the HOME program. The guidelines provide that rental housing shall qualify as affordable housing only if households qualifying as low income occupy the units. 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 are for households at 80% of area median income (AMI) or below
- Initial purchase price of the units does not exceed 95% of the median purchase price for the 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

**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 unit has three bedrooms to attract larger families. The Oakland County Housing Counseling Unit offers services to low income renters and each year the Unit assists more than 2000 people with referrals and counseling.

**Substandard Housing** - A study of rental housing conditions will be incorporated in the Oakland County Comprehensive Housing Needs Assessment. During PY 2004, the Affordable Housing Subcommittee of the Oakland County Business Roundtable Quality of Life studied the issue. This group considered census information, equalization data, and other sources to ascertain the housing quality of owner and renter units. The Committee has determined that without a comprehensive housing needs assessment the County will not be able to address worst case needs.

**Involuntarily displaced** - The Oakland County Housing Counseling Unit offers services to low income renters who may be involuntarily displaced as a result of non-federal funded activities. Each year the Unit assists more than 2000 people. No CDBG or HOME funded activities have resulted in displacing renters.

## ACCESSIBILITY NEEDS

**Community Housing Development Organizations** - Springhill Housing Corporation (SHC) purchased, rehabilitated, and sold one home and constructed and sold one home to persons with disabilities. Housing units rehabilitated or constructed for disabled persons have accessibility in mind.

**Housing Rehabilitation** - The Oakland County Home Improvement Program (HIP) served 36 disabled homeowners in PY 2004. Disabled homeowners comprised 15% of those who received housing rehabilitation. HIP specifications consider accessibility needs of all residents.

**Participating Communities** - During PY 2004, disabled persons received services through 65 underway and 176 completed public service projects. Communities also provided \$226,087.01 in accessibility upgrades through remove architectural barrier projects.

## CONTINUUM OF CARE

Since 1987, the Oakland County Taskforce on Homelessness and Affordable Housing (OCTH) has spearheaded development of Oakland County's Continuum of Care system. The current mission of the Taskforce is:

*"The mission of the Oakland County Task Force on Homelessness and Affordable Housing is to bring together stakeholders from the public and private sectors to collectively determine a strategy to end homelessness and increase the supply of sustainable affordable housing."*

The OCTH principles which guide the coordinated provision of client centered housing and supports include commitment, consistency, flexibility, shared resources and information, agency collaboration, standardization, and accountability. The Taskforce is a partnership of agencies working toward the goal of a human service infrastructure that affords Oakland County residents with the ability to progress along the Continuum of Care to achieve personal empowerment, economic independence, and self sufficiency. The Taskforce is committed to an outcome-based approach in the measurement of past accomplishments and the development of future strategies. During 2003, the Taskforce merged with the Oakland County Housing Coalition, ensuring one seamless continuum from homeless prevention through permanent affordable housing. In 2004, the mission to reflect our new goals of ending homelessness through prevention and a housing first strategy.

The Oakland County Taskforce on Homelessness received \$3,603,413 from the U.S. Department of Housing and Urban Development (HUD) through a consolidated Continuum of Care application for 2004 Super NOFA Targeted Housing and Homeless Assistance funds under the Supportive Housing Program. The following projects received awards:

### PY 2004 CONTINUUM OF CARE SUPER NOFA PRIORITIES

Rank	Agency	Amount	Type	Program
1	Community Housing Network	\$929,899	New	Permanent Supportive
2	Lighthouse of Oakland County	\$309,319	Renewal	Transitional Housing
3	Training & Treatment Innovations	\$440,452	Renewal	Permanent Supportive
4	Community Housing Network	\$635,036	Renewal	Permanent Supportive
5	Common Ground Sanctuary	\$243,886	New	Transitional Housing
6	Community Housing Network	\$361,311	New	Permanent Supportive Chronic Homeless
7	MI Dept of Community Health/Lighthouse	\$40,200	Renewal	Shelter + Care
8	MI Dept of Community Health/TTI	\$175,320	Renewal	Shelter + Care
9	MI Dept of Community Health/Creative Hs Resources	\$152,760	Renewal	Shelter + Care
10	MI Dept of Community Health/Housing Plus	\$315,120	Renewal	Shelter + Care

The OCTH received its full pro-rata need plus a bonus and renewal Shelter Plus Care funds. ESG funds of \$272,500 from MSHDA was dispersed to the following agencies: South Oakland Shelter, New Bethel Outreach Ministry, Oakland Livingston Human Service Agency (CSO), Lighthouse PATH, HAVEN, and Common Ground Sanctuary, A Step Forward Program.

**Vision of Combating Homelessness** - The primary goal of the Oakland County Taskforce on Homelessness and Affordable Housing (Taskforce) is to create a partnership, maximizing resources among a range of housing and service providers. This partnership enables members to coordinate safe and affordable housing options for the county's homeless population. An important component of the continuum is to insure that all families have skills needed to maintain housing stability. During the 2004 continuum of care process, the following goals were established:

**Goal 1:** Create a discharge policy for the county.

**Status:** A committee was formed including representatives of the Taskforce, Oakland County Community & Home Improvement, Veteran's Affairs, the Sheriff's Department, the Michigan Department of Human Services, Community Mental Health, and several hospitals. The committee has researched state and local policies. The committee will work through 2005 to create policy that ensures wherever possible that discharge planning is occurring well before release dates.

**Goal 2:** Create and adopt a 10-year plan to end chronic homelessness in Oakland County

**Status:** In October 2004, the County made an official announcement of its intent to develop a 10-year plan. During the winter, several events included a community summit, four focus groups, and a retreat to set goals and objectives. The plan will be written in summer of 2005 with implementation to begin in late fall or early winter.

**Goal 3:** Create additional 38 units of permanent supportive housing

**Status:** Community Housing Network and Training & Treatment Innovations received funding for and filled an additional 38 units of permanent supportive housing, scattered site leasing assistance, for disabled, homeless individuals, 10 percent of which were dedicated for the chronically homeless.

**Goal 4:** Expand the HMIS to include faith based and non-federally funded organizations

**Status:** Phase I implementation of the Homeless Management Information System (HMIS) began in September 2004 and included many of the federally funded shelters, permanent supportive housing providers, and transitional housing providers. Phase II was implemented in January 2005, and Phase III will be implemented in September 2005. Over 90 percent of provider agencies have agreed to participate in the program including the intermediate school districts homeless education program, the food and furniture banks, and several faith-based organizations that do not receive any federal dollars.

**Goal 5:** Increase awareness of homeless issues throughout the county.

**Status:** The OCTH has been successful in receiving extensive press coverage this year including our announcement of the ten-year plan, with several follow-up articles, the community summit, the point-in-time census, the McKinney Awards, and an Educational forum on federal programs. Comcast Cable aired an interview on homelessness extensively during the month of April. The Waas Elementary School Gifted Program in Troy made a public service announcement on homelessness and held several fundraisers.

**FUNDAMENTAL COMPONENTS IN CONTINUUM OF CARE - SERVICE ACTIVITY**

**Prevention**

**Services in place:**

Rent, mortgage, utility, and housing assistance are provided by several non-profits including Lighthouse Emergency Services, Community Services of Oakland (CSO), Common Ground Sanctuary, Salvation Army, Catholic Social Services, OLHSA, TTI, and eight Public Housing Authorities based in Oakland County. Oakland County Community and Home Improvement Division, Venture, and Lighthouse of Oakland County offer no cost housing counseling services. Lighthouse, CSO, Food Bank of Oakland County, Forgotten Harvest, CDBG communities, government agencies, Boys and Girls Club, YWCA, Open Door, and various churches offer security deposits; emergency food and medical; employment training; minor home repair; home chores; case management; substance abuse, mental health and domestic violence counseling; and literacy training. Oakland County Workforce Development offers 9 locations, providing workability assessments, vocational training, job placement, skill building, assistance with resumes, and post job counseling. For those with HIV/AIDS, OLHSA provides housing, skill building, and budgeting. The Oakland County Veteran's Services, with three offices, assist those qualified to obtain federal, state, and local veteran's benefits including service and non-service connected compensation, pension, burial benefits, education benefits, medical treatment, and emergency financial needs. The Community Housing Network Resource Center and Oakland County Schools Helplink websites provide electronic access of services and housing available for the homeless and at-risk for homelessness.

**Services planned:**

Community Services of Oakland, completing a merger with OLHSA, plans to expand their current emergency assistance program to assist the growing number of families distressed due to the economy. Many agencies have had to table plans for expansion due to budget cuts and decreased private donations. A 211-line pilot will begin in April 2005.

**How homeless persons access/receive assistance:**

To provide a no wrong door entry and due to the large geographic area (960 square miles), there is not a central access point for prevention services in Oakland County. Due to the diverse groups of service providers, public and private agencies, and faith-based organizations, there are many approaches to the access of services and housing opportunities. Recent discussions among collaborative boards such as the Oakland County Human Services Coordinating Council and the Taskforce have addressed the issues regarding difficulties in accessing the system. These discussions will continue until we are able to provide a seamless continuum of care to the homeless and those who are at risk for homelessness. At this time, access occurs in a variety of ways including walk-ins, word of mouth and referrals. Some providers such as Veterans Services, Easter Seals and Oakland County Housing Counseling provide counseling via telephone if consumer is unable to reach the office. Many send pamphlets to public service agencies, senior centers, libraries, PHAs, and municipal offices. Community Information Fairs, WIC Baby Shower, School Festivals, and Health Fairs are attended by organizations to reach more of the population (Lighthouse, OLHSA, Oakland County Health Department, OCCHI, OCCMHA, Substance Abuse, Veterans Services, Common Ground Sanctuary, HAVEN, Salvation Army, etc.) Help exists through the United Way Community Services Tel-Help telephone line, and the Oakland County Directory of Human Services (both hard copy and on-line versions). A 211-referral line is also in the works. 1-800-A Shelter refers callers to shelters in Oakland and Wayne Counties. The HMIS will have the Information & Referral component providing a standardized referral base.

## FUNDAMENTAL COMPONENTS IN CONTINUUM OF CARE - SERVICE ACTIVITY

### Outreach

#### Outreach in place:

Homeless persons living on the street receive outreach in several ways. OLHSA provides street canvassing in the Pontiac area. These individuals receive a case manager who assists in the navigation of the system. The Baldwin Church provides showers and breakfast each morning. Case managers from Place of Hope are available to assist with medical, income, and transportation issues. Common Ground Sanctuary works the streets of Royal Oak, Berkley, Ferndale, and Birmingham to assist runaway youth. They hand out referrals, food, clothing, substance abuse information, safe sex kits, first aid kits, and hygiene kits and try to encourage teens to receive intensive services. Local police departments are aware of shelters and service providers in Oakland County. Many, including Royal Oak, Pontiac, Farmington Hills, Southfield, Birmingham, Troy, and Oakland County Sheriff Dept., hand out information and are willing to drive individuals to warming centers and/or shelters. Hospital Emergency Rooms will call shelters and/or warming centers before discharging homeless individuals into the streets. The OCTH informs library personnel of service agencies to call when a homeless individual is spending days there. A caseworker will go to the library or other public facility to speak with them and offer assistance. Outreach for other homeless individuals is accomplished through advertising in the media, phone book, brochures left at courts, social security office, social service office, churches, libraries, community halls, police departments, WIC offices, unemployment offices, etc. The police department is required to hand out information on domestic violence shelters when on a domestic dispute run.

**Oakland County Office of Veterans Affairs** assists all veterans residing in Oakland County. Advertisements are placed on local cable stations, at public service agencies, through public service announcements, and newspaper articles. Each employee is required to make a quarterly presentation to an agency or organization to provide information about available benefits and programs. The Michigan Veterans Trust Fund provides financial relief when necessary. It also networks for additional financial relief available for veterans. The Office of the Oakland County Clerk links every veteran's death certificate to the Oakland County Office of Veterans Affairs to assure that their families receive available assistance and/or death benefits.

The **Oakland County Community Mental Health Authority (OCCMHA)** is the central service provider for persons with serious mental illness. Referrals are made to OCCMHA from many sources including hospitals, police, shelters, medical personnel, service agencies, housing providers, and family members. A toll-free number is available for initial intake calls. This number goes to all agencies throughout the County for referral purposes. Due to lack of funding, street canvassing no longer takes place.

**Turning Point Recovery Centers and the Oakland County Office of Substance Abuse Services** are the primary providers of services for persons with substance abuse issues. Outreach currently occurs through referrals from hospitals, jails, physician referrals, pamphlets and brochures, OCCMHA, emergency shelters, drop-in and warming centers, and street canvassing. In addition, flyers are distributed in places frequented by the chronically homeless including soup kitchens and warming centers.

The **AIDS Consortium and OLHSA** serves individuals with HIV/AIDS. Referrals come from hospitals, physicians, word of mouth and service providers. Public service announcements air on television, in alternative life style publications, and church bulletins. Alternative life style groups receive notice of available programs and promote programs to their members. OLHSA partners with Friends Alliance, a Detroit based agency, to provide advocacy and case management to people with HIV/AIDS. There is an advocate and a case manager on site at the OLHSA Oakland County office.

**HAVEN (Help Against Violent Encounters Now)** is the primary provider for services for people who suffer from domestic violence, child abuse, or sexual abuse. Programs for both victims and batterers are available to all residents of the county. HAVEN also provides legal assistance and runs an emergency shelter. Courts, hospitals, government agencies, victims rights assistance, schools, PHAs, the Oakland County Health Department, and other shelters refer potential clients. There was a recent mailing to all physician offices in Oakland County. Star Theaters provide public service announcements before movies. Brochures are available from most of the public service agencies in the county. HAVEN receives funding from the vast majority of the 61 communities in Oakland County, including CDBG funds. Women's Survival Center also provides services.

**Common Ground Sanctuary – A Step Forward** program, is the leading agency for homeless youth in Oakland County. The agency provides counseling, substance abuse assistance, and shelter (emergency and transitional housing) when needed. The National Youth Hotline, law enforcement agencies, yellow pages, hospitals, Oakland County Youth Assistance, courts, probation officers, word-of-mouth among teens, and a current street outreach team, all refer youths at risk for homelessness to Common Ground for assistance.

#### Outreach planned:

Parade participation, public events, street canvassing, and employee participation on collaborative boards and committees, regular visits to hospitals, government agencies, and shelters. Increased outreach will be achieved through the network of collaborative boards, including the Oakland Taskforce and the Human Services Coordinating Council as well as a 211 hotline. The St. Vincent DePaul Society is planning a soup kitchen for a noon day meal at various locations in Pontiac. Common Ground Sanctuary is working on a drop in center to provide counseling, telephone access and computer access.

## FUNDAMENTAL COMPONENTS IN CONTINUUM OF CARE - SERVICE ACTIVITY

### SUPPORTIVE SERVICES

#### Services in place:

The majority of service providers in Oakland County provide **Case management**. The type of received depends on the agency with some more intense than others. It generally provides referrals and links to all federal, state, and local benefits as well as supportive services needed to obtain economic independence and self-sufficiency.

**Life skills training** is provided by many of the transitional and permanent supportive housing providers as well as the mental health providers. These include, but are not limited to Lighthouse of Oakland County, all of Common Ground programs, Turning Point, HAVEN, Grace Centers of Hope, Project Torch, Housing Plus, TTI, Easter Seals, and Community Services of Oakland. Life skills training includes teaching the family the skills they need to live independently such as household maintenance and cleaning, grocery shopping, budgeting, and problem solving.

Turning Point, Oakland County Substance Abuse Services, the Salvation Army, and Grace Centers of Hope are the primary providers of **alcohol and drug abuse treatment** for individuals in Oakland County. All housing providers require participants to receive substance abuse treatment before they can receive housing or other services.

**Mental health treatment** occurs through the Oakland County Mental Health Authority. It has divided the county into four quadrants. Each quadrant has a specific service provider, which assists the individual to receive all the services for which he or she is entitled. A person-centered plan occurs at the point of entrance to the program. The plan lists treatment and goals for the individual and his or her family. A case manager assists the individual along the course of that plan including accompaniment to hearings if needed.

OLHSA among others provides **AIDS-related** treatment. Medical treatment is a priority, as well as housing and other services. OLHSA partners with Friends Alliance, a Detroit based agency, to provide advocacy and case management to people with HIV/AIDS. There is an advocate and a case manager on site at OLHSA's Oakland County office. The client links with any additional supportive services they may need.

Case managers assist clients in enrolling in **education** to make them more employable. This includes linkages to financial aid. The OCTH works closely with the Oakland Intermediate School District to ensure that homeless children do not fall behind in their studies. Homeless children have a right to attend the school of choice. The school district arranges transportation if needed. Emergency and Transitional housing providers such as Lighthouse and HAVEN provide tutoring to children as well as classes such as computer literacy to adults.

**Employment assistance** is offered through the Workforce Development Act and the County's Workforce Development Division. This division has nine locations and offers free training, skills needed in the search for employment, resume assistance, and job referrals. The Emergency and transitional housing providers of Lighthouse of Oakland County and HAVEN offer **childcare** free of charge. The Oakland County Childhood Council has a list of licensed daycare providers. The Family Independence Agency uses TANF funds as payment for low income working parents.

**Transportation** continues to be a problem for the homeless in Oakland County as many of our northern, western, and rural areas do not have public transportation systems or taxi service. For the areas for which it is available, providers distribute bus tokens. Other areas have transportation programs for the disabled, often funded through CDBG dollars. Clients are educated on how to access these systems.

**Other supportive services** include domestic violence counseling from HAVEN and Women's Survival center; legal advice from Legal Aid and Defender's Association, and Women's Survival Center; food through numerous agencies and churches; furniture from Furniture Resource Center and Art Van Furniture; pre-natal care and baby needs (diapers, formula, clothes, cribs) through Right-To-Life, Medicaid, Lutheran Social Services, Catholic Social Services, and faith-based organizations; vehicle repair through the Family Independence Agency and several public service agencies depending on program; clothing through Salvation Army, Purple Heart, Goodwill, St. Mary's Clothes Closet, St. Vincent DePaul Society and other organizations;

#### Services Planned:

Lighthouse of Oakland County will provide computer training and time management courses. Free laundry facilities provided for those attending these courses. Community Housing Network will begin offering housing counseling in the housing resource office.

#### How homeless persons access these services:

The majority of families receive information regarding services from such as Oakland County Health Department, Family Independence Agency, Social Security Administration, PHA, municipalities, congressional representatives, public service agencies, police and court referrals, Oakland County Crisis Line, friends, relatives, and walk-ins.

**Movement of Homeless Persons along the Continuum** - The Taskforce strives to move people seamlessly along the Continuum of Care. However, due to the geographical parameters of Oakland County (960 square miles) and the vast number of human service agencies (over 400 agencies), it has been difficult to implement a single delivery system. While this is one of the Taskforce's greatest challenges, we are working diligently to develop a uniform system that will facilitate the movement of families along the continuum of care without disruption.

Over the past year, the Taskforce has concentrated on the prevention of homelessness. Several organizations have developed programs to educate and assist low-income families with budgeting problems and credit issues. The Oakland County Community and Home Improvement Division (Division) offers no cost housing counseling on issues such as tenant/landlord rights, foreclosure, reverse mortgages, subsidized housing, property maintenance, financial management, homeownership opportunities, and fair housing. The Division offers home improvement loans. It applies Community Development Block Grant funds at a local level for minor home repair and chore services. Five entitlement communities offer similar programs.

Organizations including but not limited to, Lighthouse Emergency Services, Community Services of Oakland, Common Ground Sanctuary, Catholic Social Services, and the Salvation Army offer services to assist families to remain in their homes. These programs include rental and utility payments and food. The Oakland County Childcare Council provides free referrals to licensed day care providers. In addition, the council has a grant that allows low-income families access to free day care while adults attend an educational program. The Department of Human Services helps with childcare costs. The Furniture Bank of Oakland County provides used furniture to those in need.

For many, an emergency shelter is the first point of contact with system. Here, an initial assessment is completed and a case manager develops short-term goals. Emergency shelter case managers are responsible for assisting the client in navigating the first steps through the system. The primary goal at this stage is to assist families, within a sixty to ninety day period, to move from the shelter to either transitional or permanent housing.

Once a family has made this move, they receive a new case manager. An additional assessment encompasses short and long-term goals. A life plan is developed. The case manager remains available to assist the family in meeting, altering, and reviewing their goals while the family remains housed. The housing assistance is a stabilizing force while the family is seeking self-sufficiency and economic independence.

Throughout the system, case managers are skilled in encouraging families to use the resources currently available to them, as well as assisting them in overcoming obstacles to obtain access to additional necessary services. They are continuously educated regarding service resources, housing opportunities, and financial assistance that may be available for families. Regular training workshops are available.

Community Housing Network, Oakland County Health Division of Substance Abuse, Oakland County Mental Health Authority, John A. Dingell Veterans Hospital, Oakland County Workforce Development, and Oakland Primary Health Care (330 medical center) joined together to end chronic homelessness by 2012. This collaboration will work to deal with the special needs of the chronic homeless.

Persons that have special needs such as serious mental illness, chronic substance abuse issues, developmental or physical disabilities, domestic violence issues, or HIV/AIDS receive referrals to an agency identified to assist persons with these needs. These agencies have case managers that assist individuals in developing a life plan, focusing on their respective area of special need. The agencies work with housing providers to address housing stability.

**Homeless Population** - the 2000-2004 Consolidated Plan indicates an increase of 15.5% in the number of individuals seeking emergency shelter in Oakland County over previous years. The Plan reflects the lack of enough units of emergency shelter, transitional housing for women and children, youths, chronic substance abusers and persons with HIV/AIDS. Permanent supportive housing for chronic substance abusers, persons with developmental disabilities, persons with HIV/AIDS and persons with severe mental illness is a need.

The Taskforce conducts regular counts of homeless in Oakland County. On January 25, 2005, the census revealed 598 individuals staying at shelters or transitional housing facilities in Oakland County. Additionally, 695 individuals were homeless and staying in vans, motels, and other non-housing settings. This is an increase of over 10 percent above last year. In addition shelters are reporting an increase in days at more than 100 percent capacity (an average of 103 days last year), a continued utilization rate of over 90 percent, and longer individual stays.

**Homeless Program Coordination** - Homeless Programs are coordinated and integrated with a variety of mainstream programs. "First Step" a software program that will allow staff persons to enter information regarding families and their needs and receive a printed report on the availability of state and federal resources is being used by most shelters. This program would help to identify untapped funding resources, allowing families to access dollars until they are able to achieve financial independence and self-sufficiency.

When homeless individual and/or family enter the Continuum of Care, they are assigned a caseworker. This caseworker assists the family in obtaining **Medicaid** if they do not already receive it. The Department of Human Services (DHS) if they do not already receive it.

MI CHILD (my child) is the **State Children's Health Insurance Program** offered in Michigan. Again, caseworkers work with families to insure that children in the State have insurance coverage. If a family is not receiving this benefit, caseworkers will assist the family in making application for this program. Additionally, brochures providing information regarding the program and its benefits are available at Housing Commissions, Mental Health Authorities, County Health Departments, and various other agencies. Physicians, hospitals, WIC, and the Health Department will also assist in enrolling children in the program when a family contacts them regarding any type of service.

DHS, a current member of the Taskforce administers **TANF** funds and **Food Stamps**. All agencies, shelters, transitional housing providers, and permanent housing providers work with clients to obtain resources. Families are required to complete a lengthy application form to receive benefits. Case managers assist in completing the application and obtaining the needed verification forms. Some shelters also allow the use of their address to expedite the process.

The Oakland County Community Mental Health Authority (OCCMHA) is an active member of the Taskforce and a partner in the majority of projects funded in the Continuum of Care. Medicaid, Medicare, and State Mental Health Funds, which include the **mental health block grant**, fund OCCMHA. OCCMHA serves thousands of clients, many who are in the Continuum of Care system. All providers refer families to OCCMHA, as needed.

Turning Point, an agency primarily for individuals with **substance abuse** issues is a member of the Taskforce. Turning Point offers both case management and transitional housing. Turning Point and the Oakland County Office of Substance Abuse are two agencies that serve chronic substance abusers.

Members of the Taskforce encourage 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 Oakland County office of DHS. The shelter case managers refer families to the program. The State of Michigan requires that all families receiving cash assistance be enrolled in this program. Shelters provide transportation for the families to the training sites.

The **Workforce Investment Act** provides job training for agencies that provide job training and referrals. Case managers refer individuals to one an Oakland County Workforce Development site.

## **OTHER ACTIONS**

### **A - OBSTACLES TO MEETING UNDERSERVED NEEDS**

Financial resources, staffing limits, and administrative requirements are obstacles to meeting underserved needs. For example, federal lead based paint requirements effective September 15, 2000, placed significant administrative burden on County programs. The Community and Home Improvement Division rehabilitation staff totaled 12.25 full time equivalents during PY 2004. The Division partners with the Oakland County Health Department to bring additional lead based paint hazard and abatement resources to the County.

The State of Michigan's legal relationship with cities, townships, and villages is one of home rule. Therefore, the bulk of decision-making takes place at the local level. Communities are responsible for their own planning, zoning, and in many cases municipal services. Michigan counties, as constitutional corporations of the state, have little power to influence or alter decisions at the local level. Oakland County is not a single unit with sixty-one administrative divisions. Rather, it is (for purposes of planning and zoning) a line around a collection of sixty-one semi-independent areas.

Due to Home Rule, the fifty participating communities do not have one set of zoning controls, housing and community development policies, and development incentives. The County has no power under the Michigan Constitution to change local policy. However, a comprehensive discussion of affordable housing barriers has begun. The Oakland County Taskforce on Homelessness and Affordable Housing (OCTH) is working with the Division to develop a comprehensive housing assessment.

Several western and southern communities are not on the Detroit water and sewer system. Water for drinking and sanitation in these communities comes exclusively from wells. Population density is also a function of the quantity and quality of groundwater available. Land use could also vary due to the condition and type of soils in a given community. Local zoning and land use policies may restrict density and land available for housing units. Communities in the southeastern part of the county are limited in growth as the supply of available land for new construction is rapidly dwindling.

The county addresses underserved needs through the CDBG formula allocation plan and by respecting local control over funding decisions. These methods help insure that populations which might otherwise be overlooked are served. Local control also provides the underserved with opportunities to make their needs heard so that necessary assistance can be provided more efficiently.

### **B - FOSTER AND MAINTAIN AFFORDABLE HOUSING**

Barriers to affordable housing are addressed through the County's Home Improvement Program and the HOME Program CHDO component. During PY 2004, one qualified new homebuyer purchased a home through the CHDO program. Oakland County's Housing Counselor also provides information to assist clients to find and stay in affordable housing units. The Home Improvement Program as well as minor home repair programs foster and maintain affordable housing. These programs create decent, safe, and sanitary housing and allow low-income homeowners to remain in their homes. Due to high real estate costs, many elderly, lower income, and/or disabled homeowners may be unable to purchase other homes if forced to leave due to deterioration of existing housing.

The Oakland County Business Roundtable Quality of Life - Affordable Housing Committee meets quarterly to develop Affordable Housing Indicators. The Oakland County Housing Counselor works to preserve homeownership for people in jeopardy of losing their homes through reverse mortgages and/or a variety of foreclosure prevention activities.

**C - ELIMINATE BARRIERS TO AFFORDABLE HOUSING**

Oakland County's Home Improvement Program (HIP) strives to help homeowners afford necessary improvements to preserve and maintain affordable housing quality and values. Oakland County continues to work with participating communities within legal limits to eliminate barriers to affordable housing. Participating communities sign both a three-year Cooperation Agreement and an annual Subrecipient Agreement that bind them to, among other items, the elimination of barriers to affordable housing.

The county remains committed to various housing task forces and the Continuum of Care. In 2004, the Oakland County Business Roundtable Quality of Life Committee continued its work on indicators to measure and track trends in Oakland County's quality of life. The purpose of this effort is to encourage government to be more accountable and responsive to meeting the quality of life needs of all citizens. The Quality of Life Committee has included Affordable Housing as an Indicator Category and the Division serves as support staff to the Affordable Housing subcommittee to help identify affordable housing barriers and solutions. Oakland County continues outreach, information and education programs regarding Fair Housing laws, issues and enforcement avenues.

The county's HOME program and related CHDO activities address affordable housing needs. CHDOs can construct new or place modular housing on previously vacant lots or acquire and rehabilitate existing housing for sale to low-income persons and provide homebuyer assistance to help low-income families purchase homes. Income-qualified homebuyers have already purchased twenty-three homes. Oakland County's HUD-certified housing counselor also provides low-income residents with information regarding the availability of affordable housing, tenant rights, senior equity reverse mortgages, and other information to assist them in finding and staying in affordable housing units. The Housing Counselor also provides first time homebuyer pre and post purchase counseling to eligible American Dream Downpayment Initiative (ADDI) clients.

**The 2000-2004 Consolidated Plan Removing Barriers to Affordable Housing Strategy**

<b>Strategy</b>	
✓	Continue to fund the Fair Housing Center of Metropolitan Detroit
✓	Provide Housing Counseling services to 2000 persons each year
✓	Encourage participating communities to consider requests by approved Community Housing Development Organizations (CHDOs) to purchase publicly held vacant land in order to develop new affordable housing
✓	Promote the need for affordable housing development in participating communities
✓	Develop a Downpayment Assistance Program with funds from the American Dream Downpayment Initiative
✓	Establish eligible CHDOs under the HOME Program to develop new affordable housing for low-income homebuyers throughout participating communities
✓	Contract with CHDOs to acquire, rehab and resell scattered site single family homes to persons with disabilities through the HOME program.

## **Oakland County Housing Needs Assessment**

Oakland County ranks as one of the wealthiest counties in the nation among counties with populations of more than one million. Despite this rank, thirty-five local communities fall below the 2000 overall per capita county income level of \$32,534. The median family income (MFI) in Oakland County is \$75,540 based on 1999 data. Twenty-nine communities have an MFI below this amount.

The availability and attainment of decent, safe and affordable housing for current and future residents is critical to Oakland County's economic development and quality of life. However, limited federal resources made available through the U.S. Department of Housing and Urban Development (HUD) cannot meet all of the housing needs of low-income and special needs households. Ongoing demand for limited resources has led the County to call for a comprehensive countywide Housing Needs Assessment. The information from the assessment will help the County, local municipalities, and the business community to identify any gaps in housing inventory, develop strategies, create housing indicators, and prioritize limited resources to meet future housing needs across all income levels.

The study is a collaborative effort of the Community & Home Improvement Division; the Oakland County Business Roundtable's Quality of Life Committee and the Oakland County Task Force on Homelessness and Affordable Housing. At the recommendation of the Taskforce, the Quality of Life Committee concluded in 2003 that a comprehensive housing assessment would be valuable and made the recommendation to the county executive. Major funding support is from federal grants and the Michigan State Housing Development Authority.

The Community Home Improvement Division appointed a Selection Committee to review qualifications submitted by all firms in accordance with the County's Procurement Policy. On Monday, August 9, the Oakland County Purchasing Division hosted a pre-bid conference for interested consultants. The Purchasing Division received sealed proposals on Monday, August 23, 2004. The primary objectives of the Housing Needs Assessment are to:

- Complete a comprehensive assessment of existing housing inventory and needs and project ten and twenty year future housing needs in Oakland County through analyses of economic and employment trends, population trends and characteristics, existing housing stock characteristics, housing cost and affordability, special housing needs (i.e. disabled, senior, homeless, large family, etc.), and planned land uses;
- Identify governmental and non-governmental constraints or impediments to meeting housing needs for all income levels;
- Inventory current housing delivery systems and resources;
- Present a list of measurable housing indicators and related data sets as a basis for Oakland County to measure various housing related elements over time. The indicators will provide a tool for Oakland County to gauge and assess future housing needs and develop recommendations to improve identified housing deficiencies affecting the quality of life in Oakland County; and
- Identify projected housing needs and propose strategies to meet these needs in each Oakland County community.

The study calls for the following eleven major components:

- |   |   |
|---|---|
| 1. economic overview                      | 7. land use inventory analysis          |
| 2. population characteristics             | 8. housing constraints                  |
| 3. housing stock characteristics          | 9. existing and projected housing needs |
| 4. housing availability and affordability | 10. recommendations                     |
| 5. special needs housing                  | 11. housing indicators                  |
| 6. housing delivery systems and resources |   |

On February 1, 2005, Oakland County signed a contract with Wayne State University's College of Urban, Labor and Metropolitan Affairs to conduct the housing study. The Comprehensive Housing Needs Assessment is the most exhaustive housing study ever done in the county. The study will include data, analysis, and recommendations for Oakland County and the 61 cities, townships and villages in Oakland County, as well as sub-markets or categories identified in the assessment. The County anticipates that the study will take approximately six (6) months to complete.

**D - OVERCOME GAPS IN INSTITUTIONAL STRUCTURES AND ENHANCE COORDINATION**

The Community and Home Improvement Division administers the CDBG, HOME, ESG, and Comprehensive Housing Counseling Grant programs. The Division has taken steps to develop an institutional structure to enhance coordination of public and private housing and social service agencies. These efforts include:

**Institutional Structures and Enhanced Coordination Strategy**

Strategy	
✓	Form and support a Citizens' Advisory Council to advise the division on program issues
✓	Advertise each years funding in an annual report which is distributed county wide
✓	Provide opportunities for municipal officials to participate in the process
✓	Provide technical assistance to participating communities and nonprofit agencies
✓	Participate in development of a countywide housing needs assessment
✓	Participate with the Oakland County Task Force on Homelessness and Affordable Housing which has led to an unprecedented degree of cooperation between the public, private, and non-profit sectors

The Division will continue to participate in cooperative endeavors with other agencies whenever such cooperation will serve to fulfill county obligations and program objectives under the Consolidated Plan and federal regulations.

The Oakland County Taskforce on Homelessness and Affordable Housing (OCTH), the various Housing Commissions located within the "urban county", and agencies that serve specific special needs clients actively seek housing and community development resources. Oakland County supports these efforts through coordination of *Certificates of Consistency*, client referrals, outreach, information, and education efforts and by serving on various community collaborations.

Oakland County has several mechanisms in place to coordinate housing and service delivery to low- and moderate-income residents. The Citizen 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 of resources and overcoming gaps in institutional structure. The County regularly conducts monitoring reviews to ensure compliance. Monitors ensure compliance with federal regulations and mandated standards of performance.

## MONITORING

**Community Development Block Grant (CDBG)** - Oakland County is compliant with HUD's 1.5 spending performance ratio. HUD also sent a letter to the County regarding its Audit for the period ending September 30, 2003. In the letter HUD noted that "no corrective actions" are required relating to formula programs. To enhance coordination the Division regularly monitors CDBG projects of participating communities. Monitoring is triggered by reimbursement and/or reprogramming requests, audits, or a standard performance ratio of 2.00 or greater (i.e., three or more years' worth of local unobligated CDBG funds). Once a community exceeds the 2.00 ratio, the Citizens Advisory Council receives a review of their project performance. Progress evaluations are also prepared on other communities' programs as needed through telephone interviews, project inspections, contract reviews, and financial reports. The Community and Home Improvement Division contracted with the Oakland County Auditing Division to conduct monitoring reviews with each of the participating communities every two years.

When new community personnel take over responsibility for local CDBG efforts staff host an orientation meeting to acquaint them as rapidly as possible with block grant regulations. Division staff holds follow-up meetings and/or telephone conferences as needed to ensure program compliance. Throughout the year, Community and Home Improvement monitoring staff collect and maintain data from the communities for the municipal expenditures and accomplishments portion of the CAPER and Integrated Disbursement and Information System (IDIS).

As a last resort for those few communities with consistently poor spending performance, the Division conducts a recapture/reallocation review each year. 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 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 to avoid recapture.

The Division's Home Improvement Program staff monitor rehabilitation work through periodic inspections during work to ensure that each home meets federal Housing Quality Standards (HQS).

**Home Investment Partnerships Program (HOME)** - The HOME program requires two monitoring actions, one for the HOME-funded portion of the Home Improvement Program (HIP), and one for the CHDO set-aside. Each year, CHDOs are acquainted with federal HOME, audit, and management standards during the HOME qualification process. Division staff also conduct on-site property inspections during the construction or rehabilitation of housing by CHDOs using Oakland County HOME funds. These inspections ensure that housing meets Housing Quality Standards (HQS).

**2000-2004 Consolidated Plan Amendment** - The Oakland County Housing Counseling Unit and the Community Housing Development Organizations (CHDO) that operate throughout participating communities have identified the lack of down payment assistance as a barrier to homeownership. The 2000-2004 Consolidated Plan addressed barriers to affordable housing but did not identify the need for a county administered down payment assistance program. The 2000-2004 Consolidated Plan was amended to reflect the need for downpayment assistance and the 2004 Annual Action Plan HOME Program Narrative provided details on a strategy using the American Dream Downpayment Initiative (ADDI).

**Emergency Shelter Grant (ESG)** - Shelters are acquainted with federal requirements regarding audit, purchasing, and administration during the ESG application process. Staff meets with all new shelter directors for an ESG orientation. A spending performance review occurs at the time of reimbursement. Division staff address problems and the ESG program is subject to audit by the Oakland County Auditing Division and outside firms.

**E - IMPROVE PUBLIC HOUSING AND RESIDENT INITIATIVES**

Oakland County Community and Home Improvement does not administer a public or assisted housing program. Six agencies provide public and/or assisted housing services within the participating communities. The housing commissions are located in Royal Oak Township, Ferndale, South Lyon, Madison Heights, and Northville. The Michigan State Housing Development Authority (MSHDA) also provides vouchers throughout Oakland County.

The mission of the Housing Authorities located within the "urban county" 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:

- Manage existing public housing in an efficient and effective manner
- Improve the quality of assisted housing
- Expand the range and quality of housing to Section 8 participants
- Ensure compliance with standards and regulations
- Empower individuals and strengthen communities by linking housing and services

**The 2000-2004 Consolidated Plan Public Housing Strategy**

<b>Strategy</b>	
✓	Provide timely response to requests for Certificates of Consistency from Public Housing Commissions in participating communities
✓	Consult with Public Housing Commissions on the development, amendments to and performance of the Consolidated Plan
✓	Provide referrals to housing counseling clients

**F - EVALUATE AND REDUCE LEAD BASED PAINT HAZARDS**

The 2000-2004 Consolidated Plan and subsequent Action Plans require Oakland County to increase efforts to eliminate lead hazards. The County provides information and training, implements safe work practices, and provides testing services throughout its programs. During PY 2004, 244 applicants for home improvement loans received information on lead based paint hazards. Houses with LBP issues accounted for 103 or 42% of home improvement jobs completed in PY 2004.

**G - ENSURE COMPLIANCE WITH PROGRAM AND PLANNING REQUIREMENTS**

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

The Division offers ongoing technical assistance to its fifty participating communities. The PY 2004 Technical Assistance Workshops provided interactive sessions for staff, board/council members, County Commissioners, and public services agencies.

**H - REDUCE THE NUMBER OF PERSONS LIVING BELOW THE POVERTY LEVEL**

Poverty occurs throughout the fifty communities, although certain concentrations of poverty are primarily in the older southeastern communities. Oakland County provides many services to help prevent poverty. 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.

**PY 2000-2004 Anti-Poverty Strategy**

<b>Strategy</b>	
✓	Housing Services
✓	Crisis Services
✓	Job Creation Services

**Housing Services** - From May 1, 2004 through April 30, 2005, Oakland County completed rehabilitation on 244 homes in 37, or 74%, of the participating communities. CDBG and HOME funds expended for the HIP totaled \$3,668,762 including program administration. During PY 2004, 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. Rehabilitation of homes owned by lower-income individuals is the most efficient way to provide affordable housing.

Many participating communities use CDBG funds for minor home repair, emergency repair, and chore programs. Project Warmth makes energy-saving repairs to the homes of persons at or below 125% of poverty. 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 been a long-time supporter of the Lighthouse - PATH through the Emergency Shelter Grant (ESG) program. PATH, which is located in Pontiac, 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 Michigan Department 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, Work First Program, Employment Services Funds and Partnership for Adult Learning. The Workforce Investment Act 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 OCTH 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 that has served low-income children and the special needs of children with disabilities and their families since 1965. Head Start grants go directly to local public agencies, private non-profit and for-profit organizations, Indian Tribes and school systems to operate Head Start programs at the community level.

## **LEVERAGING RESOURCES**

Oakland County relies on its participating communities, nonprofit agencies, and private groups to complete many housing and community development projects each year. This institutional structure brings together various groups to design activities that meet the pressing needs of the county's low- and moderate -income residents.

## **CITIZEN COMMENTS**

In accordance with 24 CFR Part 91.105 et seq, Oakland County has a detailed Citizen Participation Plan, which applies to the CDBG, HOME, and ESG programs as well as to the development and implementation of the Consolidated Plan. Oakland County encourages residents to participate in the Annual Action Plan, Consolidated Plan and CAPER. 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.

**Access to Information** - Oakland County furnishes information to citizens and/or local governments through public hearings, direct mailings, various agency directories, newspaper advertisements, emerging technologies, and through the Citizens Advisory Council. Before submitting the CAPER, information is available to citizens, public agencies, and other groups.

**Publishing the CAPER** -A public hearing notice in the Oakland Press and Daily Tribune, two newspapers of general circulation, placed on June 22, 2005 invited the public to a hearing on July 6, 2005 at 9:30 a.m.

**Citizen Comments** - On July 14, 2004, a notice in the Oakland Press and the Daily Tribune advised the public of the opportunity to comment on the PY 2004 CAPER. The comment period is from July 14, 2005 through July 28, 2005.

**Public Comments** - There were no public comments from the July 6, 2005 CAPER Public Hearing.

## SELF-EVALUATION

See "Evaluating Our Progress" for an evaluation of Oakland County's accomplishments relative to the provision of decent housing and a suitable living environment and expanding economic opportunities principally for low and moderate income persons. During PY 2004, all CDBG funds were used to benefit low- and moderate-income individuals/households or to prevent/eliminate slums and/or blighted conditions. Administrative funds were expended in support of these purposes as allowable costs.

**Status of Grant Programs** - On March 11, 2004, Oakland County submitted its PY 2004 Annual Action Plan to HUD. On May 18, 2004, HUD approved the Plan. Upon completion of the County Executive Contract Review Process, Community and Home Improvement staff sent "Approval to Spend" letters to its participating communities on June 18, 2004.

In PY 2004, the County received \$6,393,144 in revenue from the U.S. Department of Housing and Urban Development (HUD). During PY 2004, the County and its participating communities expended \$6,798,018.31 million in federal funds.

During PY 2004, the County expended \$469,908 in HOME funds for CHDO projects. Venture Inc. bought property during PY 2004. Springhill Housing Corporation acquired five homes in Berkley, Hazel Park, Oxford Township, Ferndale and Madison Heights during PY 2004. Springhill rehabilitated three units and sold one to a qualified homebuyer. Both CHDOs are using a staging strategy to extend the amount of resources available to create additional units.

During the reporting period, the County received an ESG allocation of \$143,282. Funds totaling \$131,896.32 or more than 92% were drawn as of April 30, 2005. The County also received a competitive Comprehensive Housing Counseling (CHC) Grant of \$38,324. The County drew no CHC funds from the U.S. Treasury during the CAPER reporting period.

**Performance Measures** - The U.S. Department of Housing and Urban Development (HUD) issued CPD Notice 03-09, which began the process of assessing grantee level performance outcome measures and established a timeframe for grantees to adopt and report on program performance. While outcome measures are not currently required, HUD encourages the identification of proposed and actual outcomes.

The Michigan Community Development Directors Association (MCDDA) has engaged its members to develop a comprehensive outcome framework to address outcomes in HUD programs. MCDDA has taken a proactive design approach because its members believe that those who deliver programs at the local level are best suited to determine appropriate outcome indicators and measures for their projects. The MCDDA membership adopted an outcome framework at their fall 2004 annual conference. Oakland County is an active MCDDA member and has developed a performance measure outcome model based in part on the MCDDA framework and on the requirements of CPD Notice 03-09. Division selected a model that specifically identifies the goal, input, activity, output and outcome for Oakland County's programs. The following outcome model provides a flexible framework to measure program success. The model will be evaluated and may be updated based on the results of the MCDDA product and ongoing technical assistance materials from HUD such as *Measuring Up: Productive and Performance in the HOME Program*.

**Housing Needs Assessment** - Oakland County ranks as one of the wealthiest counties in the nation among counties with populations of more than one million. Despite this rank, thirty-five local communities fall below the 2000 overall per capita county income level of \$32,534. The median family income (MFI) in Oakland County is \$75,540 based on 1999 data. Twenty-nine communities have an MFI below this amount.

Limited federal resources allocated to serve the housing needs of low and moderate income and special needs households within the county are not meeting current demands. Ongoing demands for housing resources supports the goal to complete a comprehensive housing needs assessment for all of Oakland County. The results of the assessment will help Oakland County government, local communities, and the business community identify gaps in existing housing delivery systems. The assessment will lead to the development of strategies and priorities for the use of limited housing resources to meet future housing needs across all income levels. The availability and attainment of decent, safe, and affordable housing for current and future residents is critical to the County's economic development and maintaining a high quality of life. The primary objectives of the Housing Needs Assessment are:

- 1) Complete a comprehensive assessment of existing housing needs and project future housing needs in Oakland County through analysis of economic and employment trends, population trends and characteristics, existing housing stock characteristics, housing cost and affordability, special housing needs (i.e. disabled, senior, homeless, large family etc.), and planned land uses;
- 2) Identify governmental and non-governmental constraints or impediments to meeting housing needs for all income levels;
- 3) Inventory current housing delivery systems and resources;
- 4) Propose strategies to meet projected housing needs and requirements of Oakland County communities; and
- 5) Present a list of measurable housing indicators and related data sets as a basis for Oakland County to measure various housing related elements over time. The indicators will provide a tool for Oakland County to gauge and assess future housing needs and develop recommendations to improve identified housing deficiencies affecting the quality of life in Oakland County.

The Community and Home Improvement Division developed a Request for Qualifications (RFQ) for the Housing Needs Assessment during PY 2003. In early PY 2004, planning and consulting firms statewide will receive the RFQ. A committee scored the RFQ responses and the appropriate organizations received a formal Request for Proposal (RFP).

**Website** - The Community and Home Improvement Division launched a website October 2003. The site is part of [co.oakland.mi.us](http://co.oakland.mi.us) and is located at [www.co.oakland.mi.us/chi](http://www.co.oakland.mi.us/chi). A comprehensive division overview including contact list, program information on entitlement and competitive grants, and required forms is available. The most current Consolidated Plan, CAPER, Citizen Participation Plan, Annual Report and Division newsletter, and a calendar of events is also available online.

## ACTIVITIES OR STRATEGIES FALLING BEHIND SCHEDULE

## PY 2004 CAPER FINANCIAL WORKSHEETS

Expenditures		Balances	
<b>Community</b>			
Projects	2,545,029.83	Projects	2,425,920.00
Administration	62,267.48	Administration	88,670.75
Planning and Management	65,335.74	Planning and Management	202,050.60
<b>County</b>			
Administration	894,505.89	Administration	213,916.50
Housing Counselor	124,825.89	Housing Counselor	10,734.73
Home Improvement Program	3,106,053.48	Home Improvement Program	2,985,464.67
<b>TOTAL EXPENDITURES</b>	<b>6,798,018.31</b>	<b>TOTAL BALANCES</b>	<b>5,926,757.25</b>

**Home Investment Partnerships Program (HOME)** - The 2002 County budget for home improvement was \$1,391,250. All of these funds have been obligated and the cash received from the federal treasury. The County budget was \$1,371,640 for home improvement projects from 2003. Of this amount \$542,134 or 40% has been obligated. Funds from PY 2003 totaling \$88,633 were drawn. No 2004 funds have been obligated or drawn.

## Status of CHDO Set Aside

Year	Budget	Expended	Committed	Under Contract
2000	\$293,376	\$0	✓	✓
2001	\$279,375	\$279,375	✓	✓
2002	\$278,250	\$43,770	✓	✓
2003	\$274,328	\$0	✓	
2004	\$273,384	\$0		

**Emergency Shelter Grant (ESG)** - The County received an allocation of \$143,282 for 2004. Funds totaling \$131,896.32 or more than 92% were drawn as of April 30, 2005.

**Comprehensive Housing Counseling Grant** - The County received an award of \$38,324 for 2004. There were no funds drawn as of April 30, 2005.

**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 from local communities in PY 2004.

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

**Activity and Strategy Impact on Identified Needs** - Census 2000 affected areawide benefit activities at the local level. Changes in local demographics have forced communities to reevaluate their project priorities and in some cases move from an areawide benefit model to a more direct benefit strategy for service delivery.

**Indicators that Best Describe Overall Results** - The following Consolidated Plan highlighted goals were used to indicate results that occurred during the CAPER period. 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.

**Indicators that Best Describe Overall Results**

Strategy	
✓	Increase homeownership with acquisition/rehab new construction and homebuyer assistance
✓	Provide housing counseling services to tenants and homeowners/buyers
✓	Support activities that encourage integrated community living for people with disabilities
✓	Upgrade approximately 200 substandard single family homeowner occupied units
✓	Increase Oakland County's efforts to eliminate lead based paint hazards

**Targeting of Major Goals** - Oakland County uses its funding, technical assistance, and planning activities to fund projects consistent with its Consolidated Plan goals and objectives, the national objectives of the Community Development Block Grant (CDBG) program and each of the three HUD goal areas. During PY 2004, the County used more than \$9.2 million in federal housing and community development funds to address the three HUD goal areas: Decent, Affordable Housing, Suitable Living Environment, and Expanded Economic Opportunities.

**Negative Impact of Barriers on Fulfilling Strategies and Achieving Vision** - There are no significant barriers in fulfilling the strategies outlined in the 2000-2004 Consolidated Plan. Decreasing resources are a constant concern; however, internal controls and dedicated technical assistance efforts with participating communities allow the Division to make every effort to achieve the most out of limited resources.

**Adjustments or Improvements to Strategies and Activities** - During PY 2004, the Affordable Housing Subcommittee of the Oakland County Business Roundtable Quality of Life Committee studied the issue of affordable housing. This group considered Census information, Equalization data, and specialized data sources to ascertain the housing quality of owner and renter units. The Committee determined that a Comprehensive Housing Needs Assessment will help to ascertain the affordable housing needs in Oakland County.

## COMMUNITY DEVELOPMENT BLOCK (CDBG) PROGRAM

The 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 are funded including:

- Housing rehabilitation
- Downpayment 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

Regulations governing the program require that each activity undertaken with CDBG funds meet one of the following three national objectives:

- Benefit people with low and moderate incomes
- Aid in the prevention or elimination of slums and blight
- Meet an urgent community need

### PY 2004 Revenues

Revenue	Amount
Federal CDBG Allocation	\$4,599,000.00
County Revolving Loan Fund (estimated)	\$1,600,000.00
Community Program Income	\$106,119.00
<b>Total Revenues</b>	<b>\$6,305,119.00</b>

### PY 2004 Allocations

Allocation	Amount
Home Improvement Program Grant Funds	\$124,063.00
Home Improvement Revolving Loan Fund (estimated)	\$1,600,000.00
Energy Efficiency Improvements	\$60,000.00
Home Improvement Program Administration	\$972,137.00
CDBG Administration	\$888,150.00
Housing Counseling Grant Administration	\$101,850.00
Community Allocations	\$2,452,800.00
Community Program Income	\$106,119.00
<b>Total Allocations</b>	<b>\$6,305,119.00</b>

### PY 2004 Benefit Distribution

Classification	Amount	%
Benefit to Low- and Moderate-Income Persons	\$4,724,059.00	75%
Prevention/Elimination of Slums/Blight	\$387,943.00	6%
Meeting an Urgent Community Need	\$0	0%
Administration	\$1,053,015.00	17%
Planning	\$140,102.00	2%
<b>Total</b>	<b>\$6,305,119.00</b>	<b>100%</b>

**PY 2004 CATEGORICAL DISTRIBUTION**

Project Classification		Communities	County	Total
2408	Beautification	\$16,021		\$16,021
2529	Code Enforcement R.O.T.	\$10,000		\$10,000
2544	Community Center	\$11,091		\$11,091
2696	Drainage Improvements	\$124,366		\$124,366
2840	Fire Facility and Equip.	\$38,618		\$38,618
2908	Historic Preservation	\$61,600		\$61,600
3436	Parks, Recreation Facility	\$41,872		\$41,872
3552	Senior Citizen Center	\$123,303		\$123,303
3556	Senior Citizen Housing Support	\$5,000		\$5,000
3560	Senior Citizen Vehicle	\$80,336		\$80,336
3580	Sidewalk Improvements	\$48,352		\$48,352
3664	Street Improvements	\$45,273		\$45,273
<b>Rehabilitation/Preservation</b>				
2528	Code Enforcement	\$316,320		\$316,320
2332	Administration/Rehab.	\$17,000		\$17,000
2552	Condemnation/Demolition	\$9,023		\$9,023
2720	Emergency Rehab Program	\$18,499		\$18,499
2928	Housing Rehabilitation		\$1,156,200	\$1,156,200
3188	Minor Home Repair	\$229,175		\$229,175
2933	Revolving Loan Fund		\$1,600,000 (est)	\$1,600,000 (est)
<b>Barrier Free Design (2400)</b>		\$133,580		\$133,580
<b>Public Services (3384)</b>		\$929,254		\$929,254
<b>Planning (3304)</b>		\$140,102		\$140,102
<b>Administration (2328)</b>		\$63,015	\$990,000	\$1,053,015
<b>Program Income (Minor Home Repair)</b>		\$106,119		\$106,119
<b>Total</b>		<b>\$2,558,919</b>	<b>\$3,746,200</b>	<b>\$6,305,119</b>

Community Allocation: \$2,452,800 Community Program Income: \$106,119 Total Community Line Items: \$2,558,919

**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. During PY 2004, 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 2004, the participating communities expended a total of \$5,213,193.53 in CDBG funds. National objective highlights include:

**PY 2004 NATIONAL OBJECTIVE ACCOMPLISHMENTS**

National Objective	Goal	Accomplishment
L/M Benefit	\$3,000,000 to Home Improvement Program (HIP)	\$3,106,053 expended
L/M Benefit	Upgrade 250 single family owner occupied units	244 home improvement program jobs completed
L/M Benefit	Help eliminate Lead Based Paint (LBP) hazards	HIP applicants received LBP hazards information
L/M Benefit	Encourage eligible homeowners to apply for HIP	Elderly received 76 or 31% of 244 loans closed
L/M Benefit	Educate seniors on Home Improvement Program	Information packets mailed to senior centers Presented materials at senior community events 130,000 Annual Reports distributed 8,000 copies of the "Referral Guide" funded 19,944 households received HIP marketing
L/M Benefit	Provide housing counseling to 70 seniors	13 clients completed HECM to stay in home
L/M Benefit	Help communities invest in the elderly	\$189,257.69 invested (senior) public services
L/M Benefit	HIP loans to disable persons	36 loans to disabled households

**Spending Performance** - Spending performance is critical to meet 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. The Oakland County CDBG program accomplished a **.95** spending performance ratio on February 28, 2005, sixty days before the end of the 2004 program year.

**Relocation** - No CDBG funds were used for acquisition or demolition of occupied real property in PY 2004. No displacement occurred during the investment in occupied single-family housing rehabilitation.

**Economic Development Activities** - During PY 2004, Oakland County did not use CDBG funds for this activity.

**Limited Clientele** - During PY 2004, funding to benefit "limited clientele" groups benefited seniors, disabled adults, and or battered and abused spouses/children per CDBG regulations.

**Program Income** - The program income generated in PY 2003 and returned to participating communities as part of their PY 2004 allocation totaled \$106,119. The communities of Auburn Hills, Novi and White Lake Township generated \$1,885, \$17,234 and \$87,000 respectively. In each case, the communities elected to allocate program income to the eligible activity of Minor Home Repair. In total, the communities plan to serve 19 eligible households.

**Recycled Paybacks** - During PY 2004, Oakland County received \$1,551,118 in CDBG program income through recycled paybacks and \$825,943 in program income through recycled paybacks from the HOME program. The County received and spent these funded on the County's Home Improvement Program.

**Neighborhood Revitalization Strategy** - Oakland County does not have a Neighborhood Revitalization Strategy.

**Monitoring** - The Division regularly monitors the CDBG projects of each participating community. Monitoring is triggered by reimbursement and/or reprogramming requests, audits, or a standard performance ratio of 2.00 or greater (i.e., three or more years' worth of local CDBG funds unobligated). Once a community exceeds the 2.00 ratio, the Citizens Advisory Council receives a review of their project performance. Progress evaluations are also prepared on other communities' programs as needed through telephone interviews, project inspections, contract reviews, and financial reports. When new community personnel take over CDBG responsibility at the local level CDBG staff host a orientation to acquaint them as rapidly as possible with block grant regulations. Division staff host follow-up meetings and/or telephone conferences as needed to ensure program compliance. Throughout the year, Community and Home Improvement monitoring staff collect and maintain data from the communities for the municipal expenditures and accomplishments portion of the CAPER and Integrated Disbursement and Information System (IDIS). All local CDBG communities achieved the Oakland County Board of Commissioners spending performance requirements and complied with the County Recapture/Reallocation policy. No CDBG funds were recaptured from local communities in PY 2004.

The Division's Home Improvement Program staff monitor rehabilitation work through periodic inspections during work to ensure that each home meets federal Housing Quality Standards (HQS).

## **WOMEN AND MINORITY BUSINESS ENTERPRISE (W/MBE) OUTREACH**

Oakland County has a W/MBE outreach program for CDBG community level projects similar to its single-family owner-occupied housing rehabilitation outreach program. Based upon the HUD 2516 report for the period of October 1, 2003 - September 30, 2004 W/MBE contractors received \$18,185 in CDBG funded projects at the local level.

The county maintains a list of licensed and insured contractors/residential builders for both the CDBG and HOME financed home improvement programs. Based upon the HUD 2516 report for the period of October 1, 2003 - September 30, 2004 W/MBE contractors received \$662,533 in CDBG and HOME funded housing rehabilitation projects through the Home Improvement Program.

## HOME INVESTMENT PARTNERSHIP (HOME) PROGRAM

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:

- Building acquisition
- New construction and reconstruction
- Moderate or substantial rehabilitation
- Homebuyer assistance
- Tenant-based assistance

Strict requirements govern the use of HOME funds. The use of HOME funds for activities that target low-income families and a 25% non-federal match are two of the programs major requirements.

**American Dream Downpayment Initiative (ADDI)** - The American Dream Downpayment Initiative (ADDI) became law on December 16, 2003. The American Dream Downpayment Assistance Act authorizes up to \$200 million annually for fiscal years 2004 - 2007. ADDI is part of the County's HOME Investment Partnerships Program. The Program aims to increase the homeownership rate, especially among lower income and minority households, and to revitalize and stabilize communities. ADDI will assist low-income first-time homebuyers in purchasing single-family homes by providing funds for downpayment and closing costs.

### PY 2004 HOME FUNDS ESTIMATED USE

	HOME FUNDS	25% MATCH REQUIREMENT	RECYCLED PAYBACKS	TOTAL
Housing Rehabilitation	\$1,084,690	\$271,173	\$500,000	\$1,855,863
CHDO Activities	\$218,707	\$54,677		\$273,384
ADDI (2004)	\$104,370			\$104,370
ADDI (2003)	\$88,447	\$22,112		\$110,559
County Administration	\$154,648			\$154,648
<b>Total</b>	<b>\$1,650,862</b>	<b>\$347,962</b>	<b>\$500,000</b>	<b>\$2,498,824</b>

### PY 2004 HOME FUNDS EXPENDED

ACTIVITY	HOME FUNDS INCLUDING MATCH
Housing Rehabilitation	\$1,705,852
CHDO Activities	\$469,908
ADDI (2003 and Match)	0
County Administration	\$154,648
<b>Total</b>	<b>\$2,330,408</b>

The HOME program requires a 25% match of funds allocated for housing rehabilitation activities and/or new construction activities. A 25% match of 2003 ADDI funds is also required for downpayment assistance activities.

**Home Accomplishments** - Oakland County's HOME Program provides funds for the development and rehabilitation of affordable housing. Funds are allocated by HUD to qualifying Participating Jurisdictions (PJs) based upon a variety demographic and housing factors. The Oakland County Community and Home Improvement Division allocates 100% of HOME funds based on Board of Commissioner approval toward new construction, acquisition, and rehabilitation of single owner-occupied housing. HOME funds also fund homebuyer programs through Community Housing Development Organizations and the American Dream Downpayment Initiative (ADDI).

PY 2004 represents the twelfth year of the County's HOME Program. The Program is consistent with the objectives identified in the 2000-2004 Consolidated Plan and the 2004 amendment to the Plan indicating the need for a countywide downpayment assistance program. Although tenant based rental assistance is identified as a need, single family housing rehabilitation has been identified as the priority need in the Consolidated Plan. The Plan reveals that Oakland County's housing stock is comprised primarily of single-family owner-occupied homes. It has been determined that the best way to meet the HOME Program's goal of "expanding the supply of decent, safe, sanitary, and affordable housing" for low-income persons (s.92.1) is through rehabilitation of single-family homes. The Consolidated Plan recognizes housing rehabilitation as a proven method for improving the quality of housing stock in which low-income persons reside.

**Match Requirements** - When a Participating Jurisdiction (PJ) accepts HOME funds it incurs a 25% matching obligation for each HOME dollar it expends during the program year. These matching contributions must be a permanent contribution from non-federal sources (see the attached HOME Match Report HUD-40107A). Since 1993, the Oakland County Board of Commissioners has provided the required match. During PY 2004, Oakland County ensured that rehabilitation and/or new construction projects were funded at a ratio of one-dollar matching funds per every four dollars of HOME monies expended, in accordance with federal guidelines (s.92.218).

**Description and Usage of Available Resources** - Several resources are available to leverage the HOME funded portion of the Home Improvement Program. Each of these resources increases housing rehabilitation opportunities for Oakland County's low-income homeowners. These include:

- HOME Funds (Federal)
- Required Program Match from the Oakland County (General Fund)
- Homeowner Cash Contributions (Private)
- Recycled Paybacks on Home Improvement Loans (Federal)
- Participating Community Contributions (Local Government)
- Michigan Sate Housing Development Authority (State)

The County's **CHDO Program** also benefits from resources other than HOME including:

- Required Program Match from Oakland County (General Fund)
- Homeowner Cash Contributions (Private)
- Recycled Paybacks (Federal)
- Donations of Land and Labor (Local Government/Private)
- Michigan Sate Housing Development Authority (State)
- Federal Home Loan Bank (Private)
- USDA Rural Development (Federal)
- Lending Institutions (Private)

The Division uses several mechanisms to obtain public and private resources to leverage HOME dollars in support of the needs identified in the Consolidate Plan. These mechanisms include:

- Home Improvement Program Requirements
- CHDO Program Requirements
- Recycled Payback Procedures
- Oakland County Board of Commissioner Requests

**The Home Improvement Program** - Oakland County funds single family housing rehabilitation with both CDBG and HOME funds. A HOME program objective is to provide decent, safe, sanitary and affordable housing for low-income persons, while a CDBG objective is to assist low- and moderate-income persons. Consequently, the HOME program funds Home Improvement Program (HIP) loans to low-income persons and CDBG funds moderate-income loans.

From May 1, 2004 through April 30, 2005, Oakland County completed rehabilitation on 244 homes in 37, or 74%, of the participating communities. CDBG and HOME funds expended for the HIP totaled \$3,668,762 including program administration. HOME funds were used to complete construction on 112 projects totaling \$1,705,852. The following chart illustrates both the CDBG and HOME funded HIP jobs. The chart reflects numbers after the loan closing but before completed construction.

**PY 2004 CDBG AND HOME FUNDED HOME IMPROVEMENT PROJECTS**

Home Improvement Program (HIP) Loans		Loans Closed	
YTD Total	\$3,668,762	YTD Total	224
YTD Average Loan	\$16,378		
Installment/Deferred Loan Ratio	Year To Date (Obligations Only)		
	Loans	Installment Loan	Deferred Loan
Deferred	135	---	\$2,224,258
50/50	61	\$437,050	\$561,078
60/40	7	\$62,650	\$56,627
70/30	5	\$47,850	\$30,450
80/20	11	\$101,000	\$53,930
90/10	2	\$29,400	\$7,269
100/0	3	\$57,200	----
<b>Totals</b>	<b>224</b>	<b>\$735,150</b>	<b>\$2,933,612</b>

### Home Improvement Program PY 2004 versus PY 2003

- Average Loan amount decreased by 1.8% (\$299.00)
- Increased number of jobs completed by 3% (237 vs. 244)
- Increased service to southeast participating communities by 14% (127 vs. 146)
- CDBG and HOME funds expended on housing rehabilitation increased by \$216,813.69

**Community Housing Development Organization (CHDO) Activities** - Oakland County expands the supply of affordable housing through Community Housing Development Organizations (CHDOs). Federal regulations require that CHDOs receive 15% of each year's HOME grant. During PY 2004, the following CHDOs continued their Homebuyer Assistance Programs.

**Venture, Inc** is a subsidiary of Oakland Livingston Human Service Agency. In September 2003, Venture received a two-year contract for \$459,407 in HOME Program set aside funds. The project for six units of new construction to be sold to low (less than 80%AMI) income households will be located in Royal Oak Township.

Increased acquisition costs, unclear title and changes in township leadership caused delays in property purchase. However, Venture purchased seven vacant lots from Royal Oak Township in PY 2004. They are now working with the city to proceed with variances and site requirements. Construction is expected to take three months upon groundbreaking.

**Springhill Housing Corporation (SHC)** In September 2003, Springhill received a two-year contract in the amount of \$459,408 for acquisition and rehabilitation of eight. The homes will be sold to low (less than 80% AMI) income households. During PY 2004, the Springhill purchased five houses, completed rehabilitation on three and sold one. The home was sold to single mother at 60% AMI. The three-person household includes one child with special needs. Two other units sold but closings have not occurred. Two units are currently under construction.

**Monitoring** - The HOME program requires two monitoring actions, one for the HOME-funded portion of the Home Improvement Program, and one for the CHDO set-aside. Monitoring of the HOME-funded portion of the Home Improvement Program occurs during the CDBG review cycle. CHDOs are subject to annual program and monthly reviews of financial and other reports by the Division. Each year, CHDOs are acquainted with federal HOME, audit, and management standards during the HOME application/requalification process. Division staff also conduct on-site property inspections during the construction or rehabilitation of housing by CHDOs using Oakland County HOME funds. These inspections ensure that housing meets federal Housing Quality Standards (HQS).

**Monitoring CHDO Performance** - Oakland County follows a CHDO Performance Monitoring Plan. The Plan includes:

- On-going Technical Assistance
- Review of Annual Program Audits and Single Audits for Identified Deficiencies
- Assessment of Spending Performance
- Review of Payment Requests/Project Files for Program Compliance
- On-site Property Inspections

During PY 2004, there were no deficiency letters sent to CHDOs.

**American Dream Downpayment Initiative (ADDI)** - In PY 2004 staff created program guidelines, procedures, and forms and began offering a downpayment assistance program to low-income first time homebuyers. A mortgage and note secures the \$10,000 ADDI loan. The homebuyer must be low income (80% AMI or below), a first time homebuyer, as defined in 24 CFR 92.2, U. S. citizen or permanent resident and live or work in Oakland County at the time of application. Each eligible applicant must complete pre-purchase homeownership counseling with the Oakland County Housing Counselor and must be able to satisfy standard credit granting criteria and qualify for a fixed-rate first mortgage. Homebuyers must be able to contribute a minimum of 2% of the sales price toward the home purchase. The property may not exceed applicable Single Family Mortgage Limits under Section 203(b) of the National Housing Act. It must be a single-family home or condominium for a purchaser occupant and be located in a participating community. The property must meet minimum HUD Section 8 Housing Quality Standards and conform to the Residential Lead-Based Paint Hazard Reduction Act of 1992.

Since November 2004, the county has pre-screened more than 300 potential applicants. The County received seventeen applications during PY 2004. Currently, seven persons are eligible. A single woman with an income between 60-80% AMI completed the eligibility process and will purchase a home in Oak Park in May 2005.

**County Program Administration** - The County reserves ten percent of the 2004 HOME grant for administrative and planning costs in accordance with 24 CFR 92.207.

**Affirmative Marketing** - Each Community Housing Development Organization (CHDO) under contract with Oakland County must certify that they will affirmatively market projects of five or more units in accordance with the County's Affirmative Marketing Plan. The County maintains records to document affirmative marketing efforts for HOME projects to assess results. As needed Oakland County will meet with CHDOs to assess affirmative marketing and discuss corrective actions as necessary.

Venture, Inc and Springhill Housing Corporation provided affirmative marketing plans as part of their PY 2003 CHDO project application. As each of the projects proceed, division staff will monitor CHDO affirmative marketing efforts.

## **WOMEN AND MINORITY BUSINESS ENTERPRISE (W/MBE) OUTREACH**

Oakland County's strategy to achieve W/MBE participation in the HOME Program focuses on enhancing and overseeing the existing outreach program designed for the home improvement program. The County maintains a list of licensed, insured, and lead certified contractors for the home improvement program. Eligible contractors bid on home improvement jobs on an alternating basis. During PY 2004, five (17%) of the contractors on the bid list were W/MBE. During this period, W/MBE contractors were invited to bid on 256 home improvement jobs and eighteen (16%) of the HOME financed jobs were awarded to W/MBE (see Part III of HUD Form 40107). Twenty-five or 22% of the CDBG funded home improvement jobs were awarded to W/MBE. Oakland County's

Certified Community Housing Development Organizations (CHDOs) now purchase, rehabilitate and resell existing homes. To encourage CHDOs to bid to W/MBE contractors, the County shares its bid list. To expand W/MBE opportunities, the County advertises in the Annual Report.

## 15. EMERGENCY SHELTER GRANT (ESG) PROGRAM

The Emergency Shelter Grant Program, established as part of the McKinney Act, is now in its 18th year. ESG funds have directly supported Oakland County's commitment to meeting the needs of Oakland County's homeless population.

### Program activities are designed to:

- Improve the quality of existing emergency shelters for the homeless
- Help make available additional emergency shelters
- Help meet the cost of operating emergency shelters, and
- Provide certain essential social services to homeless individuals

These activities provide access for families not only to safe and sanitary shelter, but also to the supportive services and other kinds of assistance they need to improve their situations. This fits the strategy of both the Continuum of Care and the Consolidated Plan in Oakland County.

### PY 2004 Anticipated Budget

Project Classification	Amount
Operations and Maintenance Expenses	\$ 86,137
Essential Services Expenses	\$ 42,845
Organizational Support (Shelter Administration)	\$ 14,300
<b>Total</b>	<b>\$143,282</b>

Oakland County provides emergency shelter grant funds to homeless shelters for operations and maintenance (up to 100%), essential services (up to 30%) homeless prevention (up to 30%), and organizational support (up to 10%) of grant. The PY 2004 ESG grant from HUD to Oakland County was \$143,282. The ESG program requires a soft match of 100 percent of all funds received. This soft match can be comprised of the value of donated real estate and materials, volunteer hours, or pay of shelter staff. All six shelters fulfilled the match obligation. The county is allowed to take up to 5% of the grant in administrative fees. However, 100% of the funding went directly to the shelters.

Upon receipt of the 7015.16, release of funds, a request for proposals was placed in The Oakland Press and the Daily Tribune. A notice was sent to the six shelters participating in the program during program year 2004. An application workshop was held. All six shelters that previously received funding attended the workshop and submitted completed applications. As all applications met the minimum criteria, the funds were distributed based on a formula allocation adopted by the Oakland County Board of Commissioners in 1998. The formula is:

$$\frac{\text{Utilization} + 2(\text{Residency}) + \text{Capacity}}{4}$$

where utilization is the ratio of the number of days where beds were utilized at 100% capacity; residency is the ratio of clients whose last known address was a community that participates in the Oakland County CDBG program weighted by a factor of two; and capacity is the number of available beds as a ratio of all available beds.

All contracts were issued on July 1, 2004, 60 days from release of funds. The shelters spent all available PY 2004 ESG funds by June 30, 2005, 14 months from release.

During the 2004 program year Place of Hope (\$4,159), HAVEN (\$43,803) New Bethel Outreach Ministry (\$22,225), Lighthouse - PATH (\$33,904), The Common Ground Sanctuary (A Step Forward) (\$3,854) and the South Oakland Shelter (\$35,337) received \$143,282 from ESG funds.

**PY 2004 SAMPLE OF UNDUPLICATED NUMBER OF PEOPLE SHELTERED**

Program	Adults		Children		Total	
	2003	2004	2003	2004	2003	2004
<b>Emergency Programs</b>						
South Oakland Shelter (Rotating)	300	276	33	30	333	306
New Bethel Outreach (Women & Children)	231	329	251	201	482	530
HAVEN (Domestic Violence)	253	248	432	281	685	529
Place of Hope (Warming Center)	256	279	0	0	256	279
Sub-total for Emergency	1040	1132	716	512	1756	1,644
<b>Transitional Programs</b>	<b>2003</b>	<b>2004</b>	<b>2003</b>	<b>2004</b>	<b>2003</b>	<b>2004</b>
Lighthouse PATH (Women & Children)	31	20	68	52	99	78
CG Sanctuary ASF Residential (Youth)	14	23	6	7	20	22
Sub-total for Transitional	45	43	69	59	114	100
<b>Grand Total</b>	<b>1085</b>	<b>1,175</b>	<b>785</b>	<b>571</b>	<b>1870</b>	<b>1,744</b>

**South Oakland Shelter (SOS)** - (Approximately 30 beds per site) 431 N. Main Royal Oak, MI 48067 (intake) - The South Oakland Shelter is a consortium of approximately 50 sites designed to provide a weekly rotating emerging shelter program. The sites of the SOS network primarily consist of churches and synagogues. Each site has the capacity to house and provide services to about 30 homeless individuals each night. During program year 2004, 306 persons were assisted. 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 time individuals may stay. SOS was at or was over capacity 106 days last year.

In program year 2004, SOS received an Oakland County ESG allocation of \$35,337. Homeless beneficiaries include: other (U), alcoholic's (A), drug abuser (D), mentally ill (I), families with children (C), elderly (E), battered spouse's (S). Gender served was both male and female (B). The source of Matching Funds was volunteer time.

**Lighthouse-PATH** (52 beds) 130 Center Street, Pontiac, MI 48342 - PATH, a subsidiary of Lighthouse of Oakland County (a Pontiac-based social service agency), is a transitional nonprofit agency for homeless women and their young children. PATH operates 18 private apartments and 6 adjacent residential structures within a two-block radius. Path has 52 beds available. Guests can stay up to 24 months. During PY 2004, 78 individuals were assisted. Among the support that this facility provides its clients is shelter, case management, counseling, training, mentoring and day care. Each adult is required to work, attend school, or volunteer 40 hours per week. Path was at more than 100 percent capacity 159 days last year.

In PY 2004, PATH received an Oakland County ESG allocation of \$33,904. Homeless beneficiaries include families with children (C) and battered spouse's (S). Genders served include male and female; however, the only males admitted are children accompanied by adult females. The Source of Matching Funds was salary paid to shelter staff.

**Help Against Violent Encounters Now (HAVEN)** (38 Beds) POB 787, Pontiac, MI 48342 (street address confidential) - 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. In January 2005, HAVEN moved from its temporary facility donated by POH Medical Center (46 beds) back to a permanent facility. The facility has a maximum capacity of 38 beds. HAVEN provides food, shelter, clothing, and supportive counseling services. HAVEN serves all of Oakland County.

In PY 2004, HAVEN received an Oakland County ESG allocation in the amount of \$43,803. Homeless beneficiaries include families with children (C), battered spouses (S), and elderly (E). Genders served include male and female; however, the only males admitted are children accompanied by adult females. The Source of Matching Funds was salary paid to shelter staff and volunteer hours.

**Common Ground Sanctuary, Inc. - A Step Forward and Graduated Apartment Program** (13 beds) 1228 S. Washington, Royal Oak, MI 48067 - Common Ground Sanctuary's "A Step Forward" is a transitional living program for homeless or at-risk youth ages 16-20. It has seven beds and is located in Royal Oak. The Graduated Apartment Program has six beds comprised of three two-bedroom apartments. The program promotes self-sufficiency through a variety of residential and non-residential services such as a 24-hour crisis line; information and 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. The program assisted 30 youths last year.

In PY 2004, Common Ground Sanctuary received an Oakland County ESG allocation in the amount of \$3,854. Homeless beneficiaries include others (U), runaways (R), alcoholics (A), drug abusers (D), and mentally ill (I). Genders served include male and female. The Source of Matching Funds was salary paid to shelter staff.

**New Bethel Outreach Ministry** (24 Beds) 175 Branch, Pontiac, MI 48342 - New Bethel Outreach Ministry operates a short-term, 30-day shelter for homeless women with or without children. New Bethel 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 skills management, and employment search. 536 clients were served during the past 12 months. New Bethel was over capacity 194 days during PY 2004.

In PY 2004, New Bethel received an Oakland County ESG allocation in the amount of \$22,225. Homeless beneficiaries include families with children (C), battered spouses (S), and elderly (E). Genders served include male and female; however the only males admitted are children accompanied by adult females. The Source of Matching Funds was the value of donated material. The donations included cash, diapers, hygiene products, clothing, shoes, blankets, household goods, food, and gift certificates.

**Place of Hope** (65 Beds) 212 Baldwin, Pontiac, MI 48342 - Place of Hope is a warming center operating from January 1 through the Sunday before Easter at Baldwin United Methodist Church. The center, with a capacity of 65 individuals, provides dinner, a place to sleep, shower facilities, and a breakfast. Place of Hope is looking for a permanent facility so that it can be open year round. It serves those on the street and/or not accepted at other shelters. Place of Hope offers minimal case management and referral and are 100 percent volunteer based. Place of Hope served 279 persons during the three month period in PY2004. Despite being open one month less, Place of Hope assisted 23 additional persons during the year.

In PY 2004, Place of Hope received an Oakland County ESG allocation of \$4,159. Homeless Beneficiaries include other (U), alcoholic's (A), drug abuser (D), and mentally ill (I). Place of Hope does not accept children, but will look for other lodging should a family arrive. Genders served are both male and female. The Source of Matching Funds was the value of volunteer time.

**Monitoring** - Emergency shelters are acquainted with federal requirements regarding audit, purchasing, and administration during the ESG application process. Staff meets with all new shelter directors for an orientation to the program. Staff will also meet with shelter directors on request to resolve program-related issues. A spending performance review occurs at the time of reimbursement. Division staff address problems and the ESG program is subject to audit by the Oakland County Auditing Division and outside firms.