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**Consolidated Annual Plan  
Evaluation Report  
(CAPER)**

**PY 2013/2014**



**DRAFT**

September 15, 2014

City of Taylor  
Wayne County, MI

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# City of Taylor, Michigan Third Program Year

## Consolidated Annual Performance Evaluation Report (CAPER)

### **Executive Summary**

The Program Year 2013-2014 Consolidated Annual Performance and Evaluation Report (CAPER) describes the results of activities completed by and through the City of Taylor Community Development Block Grant (CDBG) Program to accomplish the outcomes identified in the PY 2013-2014 Annual Action Plan for the period of July 01, 2013 to June 30, 2014. This is the third reporting year of the 2011-2016 Five Year Consolidated Plan. The following are notable highlights from Program Year 2013-2014:

**The Home Repair Program** is designed to provide emergency and other repairs of homes owned by low-to-moderate-income residents of Taylor. In the 2013-2014 Program Year the City has completed home repairs on 4 to 6 houses and expended \$20,565.21 for this program year and work is pending on 12 homes within the City of Taylor.

The City has allocated \$300,000.00 of 2013-2014 CDBG funds to **Watermain Lines** along John Daly Street between Beverly Street and Van Born Road. The City expended \$292,760.94 in 2013-2014 CDBG funds into this project which anticipated date of completion will be in 2014-2015 fiscal year.

**Info Center/Gleaners** provides food distribution to Gleaners Food Bank, which assists residents who are in need. This program has allowed Gleaners to assist 5,000 persons with whom all were low/moderate income.

The City funded the ADA compliant bathroom construction making the restroom facilities accessible for all residents visiting the **Sheridan Center**. The Sheridan Center ADA Bathroom project was completed on June 26, 2014, however only \$1,000 out of \$95,000 dollars which were allocated for this project were drawn in FY 2013-2014.

### **Public Service Activities**

The City of Taylor is committed to ensuring that the residents that are at the highest risk of the community are supported through public service activities. The table below identifies the status and accomplishments for activities \$proposed in the 2013-2014 Action Plan:

| Activities          | Funding Proposed | Funding Actual | Balance  | Performance Measure Proposed | Performance measure Actual |
|---------------------|------------------|----------------|----------|------------------------------|----------------------------|
| Taylor Reading Corp | 0                | \$5000         | \$5000   | 200 persons                  | 0                          |
| Gleaners Food Bank  | \$3150           | \$5000         | 0        | 5000 persons                 | 5000 Persons               |
| Fish and Loaves     | \$3150           | \$5000         | \$5000   | 4000 Persons                 | 0                          |
| Senior Alliance     | \$5000           | \$5000         | \$5000   | 250 Persons                  | 0                          |
| Totals              | \$11,300         | \$20,000       | \$15,000 | 9450 persons                 | 5000 persons               |

### **Community Development and Infrastructure**

The City of Taylor will continue to monitor and make recommendations to improve public infrastructure needs. The City will follow the short and long range plans of the Department of Public Works and the Parks and Recreation Department to ensure that projects are current.

Each component of the infrastructure is vital to ensuring a safe and sanitary condition for the community. An objective for the City's CDBG Program is to utilize CDBG funds in areas of low and moderate income in efforts to provide safe and adequate infrastructure. As a part of the 2013-2014 Action Plan and substantial amendment the City proposed to complete a number of these activities as listed below:

| Service Provider             | Funding Amount (Proposed) | Funding Amount (Actual) | Expended in Program Year (2013-2014) | Balance      | Performance Measure (Proposed) | Performance Measure (Actual) |
|------------------------------|---------------------------|-------------------------|--------------------------------------|--------------|--------------------------------|------------------------------|
| Home Repair (2013-2014)      | \$95,010.00               | \$129,766.00            | \$20,565.21                          | \$109,200.79 |                                | 6 households                 |
| Watermain Lines              | \$300,000.00              | \$300,000.00            | \$293,760.94                         | \$6,239.06   | 1 Public Facility              | 0 Public Facility            |
| Sheridan center Restroom ADA | \$95,000.00               | \$95,000.00             | \$1,000.00                           | \$94,000.00  | 1 Public Facility              | 1 Public Facility            |
| Total                        | \$490,010.00              | \$524,766.00            | \$314,326.15                         | \$209,439.85 |                                |                              |

To improve services for low to moderate income persons and families and in an effort to end homelessness, a number of public service providers receive funding through the City of Taylor CDBG Program. The CDBG regulations allow the use of grant funds for a wide range of public service activities which include but are not limited to those concerned with employment, fair housing, case management, health, drug abuse counseling, education, energy conservation, welfare and recreation needs, The City of Taylor is providing leverage funding for a number of public services as outlined below:

- **Taylor Reading Corp**  
Enhance learning opportunities through reading for eligible youth. During Program Year 2013-2014, the City has not expended funds for this activity. The City intends to utilize the proposed dollar amount fully for this activity.
- **Info Center/Gleaners Food Bank**  
Food distribution to Taylor Residents in need.
- **Fish and Loaves**  
Support for fish and loaves which provides food assistance to Taylor residents.
- **Senior Alliance**  
Support for the Senior Alliance Area Agency on Aging. This service primarily addresses the needs of persons age 60 and older. Services are also available to caregivers and adults with disabilities.

### **Administration**

City allocated \$93,824.00 in CDBG dollars for administration of the CDBG program. The City has expended and drawn \$66,204.84 in administration dollars.

### **Leveraging Resources**

The following resources were made available within the City of Taylor from July 01, 2013 through June 30, 2014.

#### **HUD Funds**

During the reporting period, the following funds from the U.S. Department of Housing and Urban Development (HUD) were made available to the City's Community Development Department to assist low/moderate income areas within the City. The City's 2013-2014 Community Development Block Group Program entitlement amount is **\$469,120**.

In addition, the City of Taylor received additional awards that are not covered under this plan. The following awards were made to the City of Taylor:

**Neighborhood Stabilization Program (NSP1): B-08-MN-26-0013:** In 2008, the City of Taylor received a total NSP funding award of \$2,495,056.00 and about \$1,000,000.00 in NSP Program Income to be used for eligible NSP activities.

#### **HOME:**

The City of Taylor is a member of the Wayne County HOME consortium and it currently has \$80,610 in HOME funds available of which the City has used to leverage with the NSP program to develop Pinewood Condominiums. This project has began the rehabilitation of 6 units within FY2013-2014 and project completion will occur in the fall of FY 2014-2015. The City of Taylor does not receive ADDI funds through the Department of Housing and Urban Development.

## **CDBG-R**

The City of Taylor received, as a part of the American Recovery and Reinvestment Act, \$121,902 in Community Development Block Grant - Recovery funds. CDBG-R funds were used to resurface roads in a City of Taylor neighborhood where the roads were deteriorated and in need of repair.

The principal obstacle to meeting underserved needs is lack of staff, funding and resources. This is a universal obstacle, not unique to the City of Taylor. To combat this problem the City encourages volunteerism and donations of goods and services. Approximately, ten years ago the City along with other public and private organizations and concerned citizens developed the Downriver Community Team (DCT). The express goal of the DCT is to enhance coordination among service providers, elimination of duplication of services, and a resolution to gaps in service delivery. This effort has been very successful. Many services are provided at one location for the benefit of residents. The DCT meets regularly to facilitate its goals. The City has worked to develop a volunteer corps that works specifically on its food distribution program, but is available for other efforts as well. Over the past 6 years the City has worked with a group of churches in an effort to build their capacity to apply for funding, in order to provide programs to complement existing programs. This group has obtained non-profit status and is known as Fish and Loaves. Finally, with the help of the City, Gleaners has established a food pantry within the City of Taylor.

The City of Taylor Department of Public Works (DPW) has committed DPW funds to provide leverage funding for the infrastructure improvement of water main lines within the City.

## **Managing the Process**

The City of Taylor is the lead agency responsible for overseeing the development of CDBG goals and objectives. The Community Development Department is the internal department that administers the day-to-day administration of the CDBG, NSP, and CDBG-R Programs.

The development of the 2013-2014 Action Plan was built on the 5-Year Consolidated Plan and a number of other studies, plans and reports that have been prepared in recent years. Some of the primary documents used in the development of the Action Plan are the 5-Year Consolidated Plan, the City of Taylor Master Plan, and the Analysis of Impediments to Fair Housing. The City contracts with a number of sub-recipients for various services. These agencies are monitored on a regular basis by staff.

Development of the plans and objectives includes input and insight through a number of processes: Department Requests, via memo, input from other City departments, as well as private agencies that work with Taylor residents. All input is reviewed by Community Development staff and is then reviewed with the elected officials of the community.

To maximize citizen participation the proposed plan and budget are prepared and the public is solicited for comment through Public Hearings and a 30-day public comments period. Final approval is the responsibility of the Mayor and City Council. City Officials and staff serve on a number of City and regional boards that serve to share information.

The City of Taylor plans to make more of a regional effort to coordinate with adjacent municipalities. The City has made efforts to join consortiums to leverage funds with neighboring communities in planning efforts and grant applications. The City plans to continue with these efforts. In addition, staff will continue partnerships with lenders, title companies and non-profit service providers that aim to assist low and moderate income residents.

## **Citizen Participation**

The Citizen Participation Plan describes the policies and procedures for involving citizens in critical planning issues related to the CDBG program. The City Participation Plan can be found in the 2011-2016 Five-Year Consolidated Plan and at [www.cityoftaylor.com](http://www.cityoftaylor.com).

**The 2011-2016 Five-Year Consolidated Plan** was developed by aligning community needs identified by citizens and non-profits directly involved in various city visioning and planning processes.

**The 2013-2014 Annual Action Plan** was made available for examination and comment for a 30 day period, May 12, 2013 through June 11, 2013, until 4 P.M. The City of Taylor City Council adopted the 2013-2014 Annual Action Plan on July 17, 2013.

A public hearing was held for the purpose of receiving suggestions, proposals and ideas from interested citizens concerning the proposed use of Federal Housing and Community Development Block Grant (CDBG) funds.

The public hearings took place on March 5, 2013; April 2, 2013, and June 18, 2013 at 7:00 P.M. at the City of Taylor City Hall, Council Chambers, 23555 Goddard Road, Taylor, Michigan 48180.

The City has made available to the general public a draft summary of the 2011- 2016 Consolidated Plan and Action Plan 2014-2015. These copies were available for examination and comment for a 30 day period, May 12 , 2013 through June 11, 2013, until 4:00 P.M. Copies of the documents were made available for review at the following locations:

- Community Development Department, 23555 Goddard, Taylor, MI 48180
- Taylor Community Library, 12303 Pardee Road, Taylor, MI
- City of Taylor website at, [www.cityoftaylor.com](http://www.cityoftaylor.com)

The City of Taylor is required to make available to the general public the CAPER for examination and comment for a 15 day period. The City is making available to the general public the draft document. Copies of the draft are available for examination and comment during normal hours from September 15, 2014 through September 30, 2014 at the following locations: Community Development Department, 23555 Goddard, Taylor, Michigan 48180

- Taylor Community Library, 12303 Pardee Road, Taylor, Michigan 48180
- City of Taylor Website, [www.cityoftaylor.com](http://www.cityoftaylor.com)

Comments from the public are welcome and may be submitted to the Community Development Department, 23555 Goddard, Taylor, MI 48180.

For those interested citizens who are unable to attend the public hearing, please submit written views and proposals to the Community Development Department at 23555 Goddard, Taylor, MI 48180. All comments must be received by 4:00 pm on September 30, 2014.

## **Institutional Structure**

The City of Taylor Community Development Department administers the funds used to carry out activities which support the Five-Year Consolidated Plan and Annual Action Plan objectives. Activities are carried out by City departments or through agreements with primarily non-profit organizations. In addition, the Community Development Department administers NSP, and the

CDBG-R Programs. In conjunction with other City operating departments, the Community Development Department also implements any public works projects proposed by the 5-Year Consolidated Plan or any of the annual Action Plans.

Per the policy of the City of Taylor, all housing and community development programs will include an extensive, year-end performance review and audit. This review will help determine, based upon goals and objectives stated at program initiation, the success of the program. Activities will be quantitatively measured against program performance, compliance with overall program goals and requirements will be determined, and citizen input regarding program performance will be sought. The 2013-2014 CAPER will aid the assurance of meeting program objectives and goals. It will further assist in the planning of long-term program goals, objectives and activities.

The Community Development Department will continue to coordinate with various community groups to determine objectives and goals through the public participation process. These groups play a vital role in implementing the 5-Year Consolidated Plan and the one-year Action Plans, annual Performance Reviews, and any proposed Substantial Amendments. All stakeholders are welcomed and encouraged to participate in the implementation of the Community Development Block Grant Program.

## **Monitoring**

Monitoring of Federal Programs, specifically, CDBG funds, are monitored by the Community Development Department. This is accomplished on an ongoing basis through monthly staff meetings and department head meetings. A review of CDBG records is conducted quarterly by the Community Development Department, in conjunction with the Budget and Finance Department. Performance measurement indicators supporting outcomes identified are tracked in the Integrated Disbursement & Information System (IDIS), which are then reported in the CAPER due each September, 90 days from the start of the fiscal year, July 01.

A single audit of the City's federal grants is performed annually by an independent contractor, which is conducted by Plante Moran. In regards to sub-recipients; annual audits, program statements and statistics of families assisted are submitted and reviewed. An intensive on-site of sub recipients is conducted once every two years. Sub-recipients are certified annually, including review of the agency audit, articles of incorporation, bylaws, and tax and insurance certifications. Written Memorandum of Understandings are established for Sub recipient programs outlining specific federal and local requirements based on program regulations and guidelines.

In addition, Davis Bacon Act requirements are reviewed with all contractors and subcontractors through pre-construction meetings and prior to any payments being made a review of wage determination/payroll sheets are verified by both the Community Development Department and the Project Manager.

Monitoring activities have resulted in improved forms and check lists for employees, sub recipients and contractors. The check lists assist in acquiring all necessary data for projects and project reporting. Davis Bacon Act materials are now provided in a "pre-construction packet"

with website information to assist in wage determination requirements.

## **Lead-Based Paint**

Many houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips and dust can pose serious health hazards if not



taken care of properly. The City of Taylor takes an active role in the prevention of childhood lead poisoning through housing-based approaches. According to the 2007-2011 American Community Survey, approximately 83.8% of all housing units in the City were built in 1978 or before. According to the same dataset, approximately 88.4% of owner-occupied units in the City were built in 1979 or before. Also, 77.2% of renter-occupied units were built in the same timeframe. As the City's housing stock is aging the Housing Rehabilitation Program administered through the Community and Economic Development Department is becoming more important.

A rental housing inspection program was established in Taylor in 1999. It ensures that rental properties are compliant with current codes and ordinances prior to occupancy. Originally, these programs focused on the quality and safety of building interiors, but over time and as compliance with local codes has improved, the focus is shifting toward exterior concerns including the conditions of driveways, parking and landscaping. The owner-occupied single-family homes throughout the City are in large part built prior to 1978. The City works to alleviate lead hazards on a case by case basis through the Home Repair Program. All Home Repair projects on homes built prior to 1978 are lead tested and abated.

The City's home rehabilitation coordinator has received HUD-approved training to recognize lead paint hazards and to remediate those hazards when they are present. Additionally, the City has contracted with an environmental services firm that provides lead testing to evaluate every home being considered for home repairs. A number of contractors on the City's home repair bid list have taken advantage of training to become certified lead paint contractors.

All homeowners who receive assistance through the Community Development Block Grant – Home Repair Program receive an informational package regarding the dangers of lead based paint. The City of Taylor website also contains information pertaining to the dangers of lead based paint.

Additionally, at every home where the total project costs exceeds \$5,000 or more of Home Repair Program funding, provided lead risk assessments and clearance tests are conducted. The City currently works with a qualified environmental testing contractor to conduct these tests.

The City will continue to encourage appropriate staff and participating contractors to attend training and obtain certification in "Lead-Based Paint Safe Work Practices" for City construction and rehabilitation projects.

## **Housing Needs**

Housing and homeownership are identified as a high priority in the City's Five Year Consolidated Plan. Listed below are the goals and objectives that were adopted as a part of the 2011-2016 Consolidated Plan:

*GOAL: Help to improve availability and accessibility of affordable housing to persons of low and moderate income throughout the City of Taylor.*

Objectives

1. Offer non-substantial rehabilitation and emergency repair programs for low and moderate income home owners, as defined by HUD 91.230 (ii)(2).
2. Encourage the improvement of ADA accessibility to affordable residential units.
3. Encourage senior housing, providing a full continuum of care, in mixed-use areas near commercial nodes or retail and service centers.
4. Assist qualified low and moderate income households to become homeowners through supporting agencies that provide financial assistance and counseling.
5. Support agencies that provide mortgage assistance and housing counseling programs for low and moderate income persons to prevent foreclosures and to preserve affordable housing stock.
6. Leverage when appropriate, CDBG home values, eliminate blight and stabilize neighborhoods.
7. Provide support for the local Public Housing Commission to meet goals outlined in the PHA Plan.

The City of Taylor Home Repair Program is designed to provide emergency and other repairs of homes owned by low-to-moderate-income residents of Taylor. In the 2013/2014 Program Year the City has completed or work on 4 homes to 6 homes and others are pending within the City of Taylor and the program has expended \$20,565.21 this program year.

The City has maintained that the need for affordable housing lies primarily in the realm of maintenance of existing housing stock, particularly owner occupied stock as it is older than the affordable rental housing in the City. The principal tools utilized for home maintenance is the Home Repair Program, NSP1 Program and lastly, the Taylor Cares Program.

The City of Taylor was awarded HUD NSP1 funds in the amount of \$2,495,056, which is a federally funded program intended to help communities purchase abandoned or foreclosed properties, bring these properties up to code, and then offer them at reduced costs to low income families. The City has utilized funds to demolish blighted single family homes and abandoned schools within the community. In addition, funds have been used to acquire and rehabilitate homes for sale to low, moderate, and middle income families.

The City of Taylor also recently purchased several FHA-foreclosed homes from HUD and then created the "Taylor Cares Program". The Taylor Cares Program has been established to provide first-time homebuyers with low to moderate income an opportunity to become proud homeowners and encourage community revitalization. The Taylor Cares Program compiles and performs business in accordance with the Fair Housing Act and does not discriminate against any person because of race, color, religion, sex, handicap, familial status or national origin.

Applicants interested in the "Taylor Cares" program must meet the following requirements: Income guidelines to be eligible for the program are based on 80 percent of Wayne County's median household income:

- \$36,200 for family of one
- \$41,400 for a family of two
- \$46,550 for a family of three
- \$51,700 for a family of four
- \$55,850 for a family of five
- \$66,000 for a family of six
- \$64,150 for a family of seven
- \$68,250 for a family of eight

*(Annual household income based on family size may not exceed these amounts)*

- Applicant must be a first-time homebuyer, meaning, an individual who has had no prior ownership in a residence or an individual who has only had an ownership interest with a former spouse while married.
- One person in the family must have continuous full-time employment with a minimum of 24 months prior continuous full-time employment.
- Applicant must be able to obtain a mortgage from a state licensed lender. FHA-approved lenders preferred. Applicant must have a pre-qualification letter from a qualified lending institution to submit with application.
- Applicant must agree to live in the home (owner occupied) as owner's primary residence for at least 5 years. Deed restriction will require that if owner must sell the home prior to the expiration of 5 years Taylor Cares L.L.C. or at fair market value, whichever is lower. Applicant must agree that the property will be used as a private residence only and will not be used for any business or commercial purpose.
- Applicant and occupants of the home will be subject to a criminal history review.

### **Public Housing Strategy**

The Public Housing Authority (Taylor Housing Commission) has federal funds to improve apartments, security systems, and resident common room improvements. The Taylor Housing Commission works closely with residents of public housing, who have a resident's council, to meet their needs.

### **Barriers to Affordable Housing**

The generally accepted definition of affordability is for a household to pay no more than 30 percent of its annual income for housing. Families who pay more than 30 percent of their income for housing are considered cost burdened, and may have difficulty affording necessities such as food, clothing, transportation, and medical care.

According to Habitat for Humanity, more than 30 million U.S. households face one or more of the following housing problems:

**Cost burdens:** paying an excessively large percentage of income on housing costs. More than 13 million households pay more than 50 percent of their income for housing.

**Overcrowding:** the number of people living in the house is greater than the total number of rooms in the house. About 6.1 million households live in overcrowded conditions.

**Physical inadequacy:** severe physical deficiencies, such as having no hot water, no electricity, no toilet, no bathtub or shower. One out of every seven poor families lives in severely physically inadequate housing.

The lack of affordable housing is a significant hardship for low-income households preventing them from meeting their other basic needs, such as nutrition and healthcare, or saving for their future and that of their families.

The City of Taylor, therefore, continues to promote opportunities for affordable home ownership and preservation.

The City works with public service providers like the Wayne Metro CAA, The Information Center and the Fair Housing Center of Metro Detroit to make affordable housing more readily available to low and moderate income individuals.

Through the Neighborhood Stabilization Program (NSP) the City is acquiring, rehabilitating, and selling homes to low and moderate income individuals. This program offers down payment assistance to income eligible citizens and allows them to purchase a completely updated and energy efficient home at an affordable rate.

According to the 2010 U.S. Census Bureau, the City has a population of 63,131 and is a middle class community which has seen an increase in poverty, foreclosures and homelessness over recent years.

Based on requests from local families in the community there is an increase in basic needs such as food, financial assistance, utility bills and needs for clothing.

### **Analysis of Impediments to Fair Housing Choice**

The City of Taylor updated their Analysis of Impediments to Fair Housing Choice in 2011. Impediments were identified and recommendations were made to improve methods to affirmatively further fair housing throughout the City. The following impediments were identified:

- Limited use of existing capacity for conducting outreach and education activities
- Lack of public awareness of fair housing rights and fair housing services
- Lack of understanding of State and Federal fair housing law, especially what groups are protected under the laws
- Lack of knowledge by experts and stakeholders of where to refer people who have indicated that they felt a victim of an unfair housing practice
- Significant confusion about the difference between affirmatively furthering fair housing and the promotion and provision of available and affordable housing
- Lack of funding to retrofit units to be accessible
- Building permit practices do not explicitly require compliance with fair housing Law

The following are strategies to address Impediments to Fair Housing Choice:

- Adopt a Fair Housing Policy; one that conditions multiple-family housing permits upon compliance with the Fair Housing laws and enhances the City's commitment to inform, educate, and advocate Fair Housing.
- Investigate potential accessible design standards for single-family homes.
- Create promotional materials for distribution to realtors, lenders, homebuyers, renters, and landlords.
- Contract with the Fair Housing Center (FHC) to provide educational workshops for housing professionals in Taylor.
- Contract with FHC to provide training for all City employees.
- Clearly define process for handling fair housing complaints and promote procedures on city's website, at city hall, and during education sessions.

### **HOME/ American Dream Down Payment Initiative (ADDI)**

Although the City of Taylor is not a direct entitlement to the HOME program, the City has recently started participating in a consortium within Wayne County and will begin receiving HOME funds through Wayne County.

The primary objective of the program is to strengthen public-private partnerships and to expand the supply of decent, safe, sanitary, and affordable housing for very low- and low-income households.

The City currently has \$80,610 in HOME funds available of which the City has used to leverage with the NSP program to develop senior housing.

The City of Taylor does not receive ADDI funds through the Department of Housing and Urban Development.

### **Homeless Needs**

As part of the 2011-2016 Consolidated Planning process the City of Taylor identified homeless services as a priority for the City. Although the City of Taylor does not have a major homeless problem there are still those in its population who are in need of assistance. The City developed the following goals and objectives related to homeless services which are also outlined in the City of Taylor 2011-2016 Consolidated Plan:

***GOAL: Help to prevent and reduce homelessness within the City of Taylor.***

#### Objectives

1. Fund and support programs that offer shelter facilities and emergency shelter beds for the homeless.
2. Assist agencies that engage in homeless prevention programs.
3. Support programs that provide counseling to mentally and/or physically-disabled homeless persons.

The City of Taylor has an on-going relationship with the Out-Wayne County Homeless Coalition's Continuum of Care, partnerships with surrounding communities, local mental health providers, housing providers and emergency shelter providers.

Over the past year the City has provided funding to the Wayne County Family Shelter which houses and provides counseling to extremely low income families.

Local churches in the City of Taylor and Downriver area have developed a homeless outreach program called "Christnet" which provides emergency shelter for and clothing to anyone in the area who is in need. Additionally, the City has provided funding in the past to First Step which provides counseling and/or emergency shelter to women who have been victimized by domestic violence.

Both Wayne County Family Shelter and First Step provide extensive counseling to their clients to ensure a successful transfer from the shelter to independent living. To assist in that effort, the PHA of Taylor ensures that homeless persons receive priority in the Section 8 process.

For program year 2013-2014 the City has provided funding for Gleaners which provides food distribution to Taylor Residents in need.

Additionally, 2013-2014 funding was provided to Fish and Loaves which also provides food assistance to Taylor residents.

### **Specific Homeless Prevention Elements**

While homelessness is not a major problem in the City of Taylor, there are many lower income residents for whom the threat of becoming homeless exists. The City works close with Christnet (non-profit), DCT, the Out-Wayne County Homeless Services Coalition, the Wayne County Family Shelter, and Wayne Metro CSA to create a unified approach throughout the region to prevent homelessness. Utilizing grant funds, the Wayne Metro CSA then provides one-time payments to keep clients from becoming delinquent in payments to their landlords/mortgage companies and with utility companies. The City arranges for financial counseling to assist the client in living within their means. The Wayne County Family Shelter, in addition to providing emergency shelter to families, also provides counseling and follow-up services to smooth the transition to permanent housing.

### **Community Development**

The City of Taylor set goals that gave priority to improving neighborhoods and the quality of life of residents through the home repair program and public service activities, and infrastructure and facility improvements. These goals and objectives are outlined within the City of Taylor 2011-2016 Five Year Consolidated Plan and are listed below:

**GOAL 1:** *Enhance the living environment for persons in low and moderate income areas through public improvement activities and elimination of blight.*

#### Objectives

1. Augment existing recreation facilities and equipment and create fitness trails and biking paths, to serve the disabled.
2. Actively participate in the Greenways Path Initiative and Complete Streets Initiative.
3. Improve pedestrian access to parks and continually augment the amenities and activities provided there.
4. Pursue continued improvement of water mains throughout the City's water distribution system and increase normal operating pressures to improve fire suppression systems.
5. Inventory existing road conditions and properly plan for maintenance, improvement or reconstruction as necessary.
6. Help to improve the public transportation system through transit shelters, expanded routes and schedules, as well as creation of inter-modal pathways.
7. Aggressively pursue grants to construct critical pathway connections and public amenities.
8. Improve entrance points using unified landscaping, public art, signage and streetscape amenities.
9. Develop facilities such as a community kitchen, farmers market or community farms where residents can participate and learn about healthy living.
10. Continue to improve facilities that focus on the advancement, health and safety of the senior citizen population.

**GOAL 2:** *Support programs that create economic opportunities throughout the City with special emphasis given to areas of low and moderate income.*

#### Objectives

1. Continue to participate in regional Aerotropolis Initiative
2. Expand or enhance existing relationships with local financial institutions
3. Support job training/educational programs for youth

Over the past several years, the economy has been hit hard which has resulted in a series of foreclosed properties, which at times can result in blight and decay. The City provides activities such as the Home Repair Program, NSP1, and the Taylor Cares Program. These activities allow residents to take out loans to rehabilitate non-substantial rehab, purchase homes at a reduced price and take ownership in their neighborhood and community. Additionally, geographic targeting also helps keep resources concentrated in areas of most need.

Over the years, the level of Federal and local funding has declined significantly, however, the cost of administering and implementing projects continue to increase.

- High unemployment, poor housing market, high foreclosure and a poor economy are external barriers which result in a high demand for assistance for low/moderate income persons.

Ideally, more CDBG funds would be available for administrative purposes in order to utilize additional personnel. This would allow the City a better ability to further its goals and objectives. As that is unlikely, the City would begin its bid process for larger projects earlier and leverage additional City departments for assistance.

The City is working diligently to maintain the existing owner occupied and affordable housing stock. Through the Home Repair Program 4 to 6 single family homes were repaired or underway.

The City ensures that 100 percent of all non-administrative CDBG funds are utilized to benefit those of extremely low income, very low income and low income persons.

The Community Development Department did not make any changes to program objectives. The City of Taylor is working with United Way, Wayne Metropolitan Community Action Agency, and other non-profit organizations to help alleviate persons at risk of becoming homeless and for the low to moderate income.

#### Meeting URA Requirements

No activities were conducted that resulted in the displacement or relocation of any City residents.

#### Program Income

\$62,858.67 in program income was generated during Program Year 2013-2014 from the Home Repair and from the sale of property or through float-funded activities.

#### Period Adjustments

No prior period adjustments occurred during the reporting period.

#### Loans and Other Receivables

No float funded activities were undertaken over the reporting period.

All outstanding loans are deferred loans made for the home repair assistance to low and moderate income residents. All loans are interest free with payment deferred to title transfer. Approximately \$2,750,000 is the principal balance owed of 633 outstanding deferred loans. The City has had a number of defaulted loans due to foreclosures.

There are no properties owned by the City of Taylor that were acquired or improved using CDBG funds that are available for sale as of the end of the reporting period.

Lump Sum Agreements

The City has no lump sum agreements.

Economic Development

No specific economic activities were conducted this program year.

Housing Rehabilitation Program

The City of Taylor Home Repair Program is a deferred loan program providing home repair assistance to low and moderate income single family home owners. In the 2013-2014 Program Year the City has completed or work is pending on 4 to 6 homes within the City of Taylor and the program has expended \$20,565.21 of program year 2013-2014 funds.

Neighborhood Revitalization Strategy

As part of the Neighborhood Stabilization Program the City of Taylor has a HUD-approved Neighborhood Revitalization Strategy. The City plans to focus attention in “Tipping Point” neighborhoods. These neighborhoods are located throughout the City. Tipping point neighborhoods are generally solid residential areas that can either improve or decline due to the presence or absence of new investment. These neighborhoods may have less foreclosed properties than other areas of the city but they are more pronounced and visible. Since many homeowners will be unable to sell their houses at a reasonable price for the unseen future, the question is whether they should invest in improvements while they live there. If the area appears to be declining due to foreclosures and renter occupancy, they might make the decision not to invest. On the other hand, if residents see new investment through grant funds, their confidence in the area will increase and they are more likely to maintain and improve their homes. Investing in highly visible, foreclosure properties will send a signal of commitment to the neighborhood by the City and encourage additional investment.

**Antipoverty Strategy**

According to the 2007-2011 American Community Survey, the poverty rate in the City of Taylor is 19.5 percent for all persons. Providing services to poverty stricken individuals and families is a high priority for the City through the CDBG Program. In addition, to decrease the persons at risk of homelessness and poverty, assistance is given to non-profit organizations to assist in counseling, employment training, case management and education.

Many City of Taylor programs are designed to reduce the number of poverty level households located within the City through the provision of human services, the creation of economic opportunities and the improvement of physical conditions in low income areas. It is the belief of the City of Taylor that poverty can be alleviated by improving the conditions in which people live and by simultaneously proving them with job training and education.

The City of Taylor’s anti-poverty strategy consists of a concentrated effort to increase economic opportunities for citizens of Taylor, particularly those in low and moderate-income households. Housing and economic programs that have been helpful to this strategy include CDBG, NSP, Taylor Cares Program and local funding.

The City over the past program year has funded a number of public service agencies that provide a number of services to those in need. Through agencies such as the Fair Housing Center of Metro Detroit, Downriver Guidance Center, Wayne Metro Community Action Agency, Foreclosure Prevention Program and various food bank efforts the City make a valiant attempt to meet the needs of those under the poverty line. Over the past year a total of \$20,000 in CDBG funds has been allocated for these purposes.



Additionally, local funds are being used for infrastructure improvements that have helped to create jobs available for lower income residents and for assistance to businesses that provide services needed by low and moderate-income residents.

Various infrastructure projects have also been funded in part with CDBG, CDBG-R and EECBG funds. These Community Development activities also provide for economic development in the City.

### **Non-Homeless Special Needs**

**GOAL:** *Promote access to improved public service programs, including, but not limited to, those addressing homelessness, recreational services, youth/children, health/safety, increased self-sufficiency, mental illness, and disabilities.*

#### **Objectives**

1. Support programs that assist senior citizen population, frail/elderly and disabled.
2. Support programs that provide basic needs assistance to non-homeless special needs population.
3. Support the expansion and improvement of affordable health facilities.
4. Provide and expand social and recreational services and facilities, including but not limited to, youth and individuals with disabilities.
5. Support agencies that offer meal and/or food bank services for persons and families of low income.
6. Encourage and support programs that diminish crime.
7. Reduce slum and blight conditions by enhanced Code Enforcement in low and moderate income areas.

As the City of Taylor has not, at this time, perceived a need for HIV/AIDS supportive housing, no such efforts have been undertaken. The City does work with United Way and the Wayne County Office of Nutrition Services to provide meals on wheels to shut-in seniors and others who are in need of meals. Also, Wayne Metro Community Services Agency provides utility and rental assistance to low income residents. Finally, the Information Center and Senior Alliance provides core services to elderly and disabled residents.

### **Specific HOPWA Objectives**

The City of Taylor does not receive HOPWA funds through the Department of Housing and Urban Development.

## Appendix

-15 Day Public Comment Period Public Notice

-PR-26 – CDBG Financial Summary Report

DRAFT

**15 Day Public Comment Period Public Notice**

**City of Taylor  
Public Notice  
Consolidated Annual Performance Evaluated Report (CAPER)  
Fiscal Year 2013-2014 (from 7/1/2013-6/30/2014)**

The City of Taylor will be submitting to the U.S. Department of Housing and Urban Development (HUD) a Consolidated Annual Performance Evaluation Report (CAPER) for the fiscal year 2013-2014. Title 1 of the National Affordable Housing Act established the requirement that municipalities who apply for direct assistance under certain HUD programs have an approved housing and community development strategy.

The Major purpose of the City of Taylor's CAPER is to report the progress the City has made in carrying out the 5-year Consolidated Plan and One-Year Action Plan. The document also provides the municipality the opportunity to assess its annual performance in relationship to meeting the overall Five-Year Consolidated Plan priorities and objectives, and what actions or changes the City intends to make as a result of our annual performance.

The City of Taylor is required to make available to the general public the CAPER for examination and comment for a 15 day period. The City is making available to the general public the draft document. Copies of the draft are available for examination and comment during normal hours from September 15, 2014 through September 30, 2014 at the following locations:

- Community Development Department, 23555 Goddard, Taylor, Michigan 48180
- Taylor Community Library, 12303 Pardee Road, Taylor, Michigan 48180
- City of Taylor Website, [www.cityoftaylor.com](http://www.cityoftaylor.com)

Comments from the public are welcome and may be submitted in person or by mail to the Community Development Department, 23555 Goddard - Taylor, Michigan 48180. Or by email to [admin@ci.taylor.mi.us](mailto:admin@ci.taylor.mi.us). All comments must be received by September 30, 2014.

Published on September 14, 2014  
Jeff Baum, Community Development Coordinator  
City Of Taylor

## 26 – CDBG Financial Summary Report



Office of Community Planning and Development  
U.S. Department of Housing and Urban Development  
Integrated Disbursement and Information System  
PR26 - CDBG Financial Summary Report  
Program Year 2013  
TAYLOR , MI

DATE: 09-10-14  
TIME: 13:19  
PAGE: 1

**PART I: SUMMARY OF CDBG RESOURCES**

|   |              |
|---|--------------|
| 01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR  | 508,984.73   |
| 02 ENTITLEMENT GRANT                                      | 469,120.00   |
| 03 SURPLUS URBAN RENEWAL                                  | 0.00         |
| 04 SECTION 108 GUARANTEED LOAN FUNDS                      | 0.00         |
| 05 CURRENT YEAR PROGRAM INCOME                            | 62,858.67    |
| 05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE) | 0.00         |
| 06 RETURNS  | 0.00         |
| 07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE                  | 0.00         |
| 08 TOTAL AVAILABLE (SUM, LINES 01-07)                     | 1,040,963.40 |

**PART II: SUMMARY OF CDBG EXPENDITURES**

|  |            |
|--|------------|
| 09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION | 319,326.15 |
| 10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT               | 0.00       |
| 11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)                       | 319,326.15 |
| 12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION                               | 66,204.84  |
| 13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS                                | 0.00       |
| 14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES                                    | 0.00       |
| 15 TOTAL EXPENDITURES (SUM, LINES 11-14)                                       | 385,530.99 |
| 16 UNEXPENDED BALANCE (LINE 08 - LINE 15)                                      | 655,432.41 |

**PART III: LOWMOD BENEFIT THIS REPORTING PERIOD**

|  |            |
|--|------------|
| 17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS | 0.00       |
| 18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING       | 0.00       |
| 19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES        | 319,326.15 |
| 20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT    | 0.00       |
| 21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)       | 319,326.15 |
| 22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)      | 100.00%    |

**LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS**

|   |             |
|---|-------------|
| 23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION                         | PY: PY: PY: |
| 24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION | 0.00        |
| 25 CUMULATIVE EXPENDITURES BENEFITTING LOW/MOD PERSONS                | 0.00        |
| 26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)               | 0.00%       |

**PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS**

|   |            |
|---|------------|
| 27 DISBURSED IN IDIS FOR PUBLIC SERVICES                        | 5,000.00   |
| 28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR   | 0.00       |
| 29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR  | 0.00       |
| 30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS                   | 0.00       |
| 31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30) | 5,000.00   |
| 32 ENTITLEMENT GRANT  | 469,120.00 |
| 33 PRIOR YEAR PROGRAM INCOME                                    | 17,739.00  |
| 34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP                | 0.00       |
| 35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)                   | 486,859.00 |
| 36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)  | 1.03%      |

**PART V: PLANNING AND ADMINISTRATION (PA) CAP**

|  |            |
|--|------------|
| 37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION               | 66,204.84  |
| 38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR  | 0.00       |
| 39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR | 0.00       |
| 40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS                  | 0.00       |
| 41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40) | 66,204.84  |
| 42 ENTITLEMENT GRANT   | 469,120.00 |
| 43 CURRENT YEAR PROGRAM INCOME                                 | 62,858.67  |
| 44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP               | 0.00       |
| 45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)                  | 531,978.67 |
| 46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45) | 12.45%     |