

Executive Summary

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

1. Introduction

The City of Taylor is an entitlement community to the Community Development Block Grant (CDBG) program. This program is administered by the United States Department of Housing and Urban Development (HUD). The City receives this funding to address the needs of low- to moderate-income persons in our community including the removal of slum and blight and to provide for affordable housing opportunities. Persons benefiting from the activities of these programs must meet the income guidelines as determined by HUD for their household showing that they qualify as low- to moderate-income. To receive annual CDBG entitlement allocations, eligible communities must submit a Five-Year Consolidated Plan and an Annual Action Plan each year throughout the five-year term. The City of Taylor has prepared a Five-Year Consolidated Plan for Program Years (PY) 2016-2020 that identifies priority needs, strategies to meet those needs, and objectives to be addressed during the course of those five years. The Consolidated Plan also identifies resources available to assist in meeting those needs.

The City of Taylor's Action Plan is submitted to the U.S. Department of Housing and Urban Development (HUD) on an annual basis for participation in the Community Development Block Grant (CDBG) Program. The Plan describes the anticipated activities and expenditures for the ensuing fiscal year, and how these activities relate to meeting objectives as stated in the Five-Year Consolidated Plan. The Third-Year Action Plan serves as a budget for expenditures for the 2018-2019 Program Year.

This Annual Action Plan outlines the use of CDBG funds for PY 2018-2019, in accordance with 24 CFR Part 91.220 of Title I of the Housing and Community Development Act of 1974, as amended, and as approved by the City of Taylor Council. It also demonstrates the linkage between how funds will be used to meet the objectives and address the needs that are identified in the Consolidated Plan. The PY 2018-2019 Action Plan represents the second year of the Consolidated Plan. This Action Plan sets general guidelines for housing and community development activities for the next program year, beginning July 1, 2018 through June 30, 2019. The policies and priorities of the Action Plan are drawn from an analysis of housing, community development, and service needs within the City.

2. Summarize the objectives and outcomes identified in the Plan

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

Goal Name Parks

Goal Description \$78,058.20 of the funds will be spend to make the parks located in LMA areas accessible and handicapped equipped for the use of the community.

Goal Name Improve the Affordability of Housing

Goal Description Housing rehabilitation projects are very important to the residents of the City. \$75,000 in funds will be used to continue the increase as we improve the housing stock of the community.

Goal Name Improve Public Facilities and Infrastructure

Goal Description Recreation Center Improvements \$40,000 Infrastructure Improvements \$40,000

Goal Name Sustainable Neighborhoods

Goal Description Taylor's goal is to have a community of stable and sustainable neighborhoods through demolition of blighted properties- \$40,000.

Goal Name Provide and Expand Public Services

Goal Description The City will partner with non-profits to address the challenges and provide the services low and low-moderate (LMI) population as well as the low and low-moderate clientele (LMC) population- \$72,244.20

Goal Name Enhance Quality of Living Environment

Goal Description General Administration and Planning of \$96,325.60 to ensure compliance with regulations and guidelines.

3. Evaluation of past performance

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

The City of Taylor expended \$541,990.86 on eligible CDBG Activities undertaken during Program Year 2016-17. The City utilized \$34,000 of these funds to subsidize non-profit agencies and City programs in the provision of Public Service Programs that provided assistance to the City's low and low-moderate income individuals and households. .

The city's greatest need and therefore its highest funding priority, in the amount of \$180,519.42 continued to be invested in infrastructure projects such as Pardee Road Sidewalk in the amount of \$108,515.87 in 2013 funds during the year the City used a total of \$16,957.50 in 2014 and 2015 funds to replace Senior Center's Restroom and kitchen flooring and install a room partition in the Senior Center.

Lastly, the city expended \$120,646.67 on Administrative Activities to operate the CDBG Program out of the city's Department of Community Planning and Development. All of these activities improved the availability and accessibility of housing and services for low/moderate income persons, improved the affordability of housing and services or enhanced the sustainability of neighborhoods.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The following represents a summary of Citizens Participation Plan (hereinafter Plan) for the City of Taylor CDBG Program. The Plan will apply to all projects and activities carried out using CDBG funds. The plan is designed to ensure that all citizens, non-profits organizations, neighborhood groups, the business community and other interested parties are given adequate notice and an opportunity to actively participate in, review, be heard and comment on all proposals relating the CDBG Program. This Plan is designed to reach out to and encourage participation of various community stakeholders. More specifically, this Plan is designed to encourage the input and participation of various stakeholders in the Consolidated Plan, Annual Action Plan, Substantial amendments and other related housing and non-housing community development plans, revisions, performance reports and amendments for the City of Taylor.

5. Summary of public comments

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

Public hearings were held to consider the proposed submission of the Annual Budget or Substantial Amendments to previous budgets before being submitted to the U.S. Department of Housing and Urban Development. This process of public hearings was designed to identify housing and community development needs of the community, review the proposed use of funds, and review the performance of the CDBG Program.

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

NONE

7. Summary

Taylor is still on the road to recovery from the recent economic downturn turn slowly. While things are slightly improving, economic struggles such as property values, low and unemployment or under employment is high remain prevalent issues. Municipalities overall have experienced not only a steep decline in tax revenues, but also have to contend with continual cuts to their State revenue sharing. This is all happening at time when the community needs more services than ever from the local government. Quality of Life in Taylor is unstable and the efforts of the Department of Planning and Community Development to address issues for those at risk, low to moderate income population, are as important as ever.

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	TAYLOR	Jeff Baum

Table 1 – Responsible Agencies

Narrative

The City of Taylor Community Development Department is the lead entity for the CDBG and HOME Activities within the City. The City of Taylor has a well-established Community Development Department with a proven track record of successful housing projects and public facility improvements throughout the City. The City of Taylor has hired Hennessey Engineers, Inc. for professional CDBG Administration and Engineering Services.

Consolidated Plan Public Contact Information

Mr. Jeff Baum, Manager

Community Development Department

23555 Goddard Road

Taylor, MI 48180

1-734-374-1352

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Taylor Housing Commission
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Gathering significant demographic and housing data as well as soliciting a wide variety of public input concerning the needs of the community is crucial to the planning process. U.S. Census figures provided the demographic and housing data used in the plan to form the basis of the community's priority needs. Some of the Stakeholders consulted during this process included the Mayor and City Council, City Department Heads, the Economic Development Corporation, the City Planning Commission, the Parks and Recreation Commission, and the Taylor Public Housing commission. In addition to these entities, various non-profit groups and public service providers were notified via U.S. mail as to funding availability and to submit project applications. Public Hearings with the Mayor and Council presiding were on held April 17 and July 3, 2018. All projects for consideration were presented for additional public input at these meeting. Lastly, the Mayor and Council make the final decision prion to submission of the Action Plan.

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

No agencies were intentionally excluded from the process. An effort was made by the Consortium to make all meetings open and distribute information about the planning process to interested agencies.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Wayne Metro	The 10-year plan to remove homelessness aligns with the goals of this plan.

Table 3 - Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Taylor consulted with residents, non-profit organizations, department heads and elected officials in the creation of the plan. Taylor also participated in the broader outreach campaign conducted for the preparation of the Wayne County HOME Consortium Plan. Plan outreach utilized focus groups and online surveys to encourage maximum involvement the focus group meetings were open to the public.

The Plan is designed to encourage participation by extremely low to moderate income residents, minorities, non-English speaking people, persons with mobility, visual or hearing impairments or any other physical limitation. The Grantee made every effort to reach out to the community and take special actions as necessary in order to ensure the active participation of all stakeholders in the development process. Community and Economic Development promotes community based cooperative effort that requires access, participation and an openness on the part of local government officials to consider and incorporate all points of view with the community as a part of the development process.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	CDBG First Public Hearing April 17, 2018 - Public Hearing attended by elected officials, employees, consultants, residents and non-profit organizations.	Summary of the program was given along with a list of the requested allocations from City Departments as well as non-profit service organizations.	All Comments received were considered into the development of the plan.	
2	Public Hearing	Non-targeted/broad community	CDBG Second Public Hearing July 3, 2018 Public Hearing attended by elected officials, employees, consultants, residents and non-profit organizations.	Discussion regarding 2018/2019 CDBG Budget and Priorities.	All Comments received were considered into the development of the plan.	
3	Newspaper Ad	Non-targeted/broad community	An advertisement was placed in _____ to inform the resident of the community to view and comment on the action plan.	None	All Comments if received would have been considered into the development of the plan.	

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The City of Taylor will use the CDBG allocation as well as HOME allocation to achieve its goals. The City of Taylor will apply for other state or local funding if the opportunity arises.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	481,682	27,140	20,380	529,202	0	CDBG eligible activities within qualified census tract and services to eligible low to moderate income people.
Other	public - federal	Housing Other	250,248	0	0	250,248	0	HOME Consortia Participating Member portion of funds. To be used for HOME eligible activities such as housing rehabilitation and housing construction

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Depending on the financing structure of a given activity, it may be advantageous for the City to use CDBG funds to leverage appropriate Federal, State and private resources, including but not limited to those listed below:

Federal Resources

HOME Funds through a consortium with lead agency the Charter County of Wayne. Matching funds will be used collectively with other consortium members.

State Resources

Department of Natural Resources to help with park improvements and recreational use of parks. Wayne County Treasurer first right of refusal which gives the City the right to choose to purchase tax foreclosed for rehabilitation and sell to income qualifies families which will help the City improve the taxable income for these properties.

Private Resources

- Private Contributions

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Improvements will be made to Parks located in the City of Taylor within low and moderate income areas. The City has dedicated \$60,000 of its 2018-2019 CDBG allocation to these services.

Discussion

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Enhance Quality of Living Environment	2016	2020	Non-Housing Community Development	City of Taylor	Administration and Planning	CDBG: \$96,326 0	Other: 33000 Other
2	Parks and Recreational Facilities	2016	2020	Non-Housing Community Development	Taylor LMA Census Tracks	Parks, Recreational and Community Facilities	CDBG: \$78,058 20	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
3	Improve Amount of Decent and Affordable Housing	2016	2020	Affordable Housing	Taylor LMA Census Tracks	Housing Rehabilitation	CDBG: \$75,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
4	Improve Public Facilities and Infrastructure	2016	2020	Non-Housing Community Development	Taylor LMA Census Tracks	Senior Center Improvements Parks, Recreational and Community Facilities Streets, Sidewalks, Water/Sewer Improvements	CDBG: \$120,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide and Expand Public Services	2016	2020	Non-Housing Community Development	City of Taylor	Senior and Youth Services Supportive Services Food Bank Services	CDBG: \$72,244 20	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
6	Sustainable Neighborhoods	2016	2020	Affordable Housing	Taylor LMA Census Tracks	Demolition, Clearance, Remediation	CDBG: \$40,000	Buildings Demolished: 4 Buildings

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Enhance Quality of Living Environment
	Goal Description	These funds will be used to fund the operation of the Community Development Department and their consultants. This department is responsible for the operation of the Community Development Block Grant Program on a City-wide basis throughout the year.
2	Goal Name	Parks and Recreational Facilities
	Goal Description	Taylor has made improving the accessibility and condition of the parks and recreational systems a high priority of CDBG Funds. 0 20 of the funds will be spend to make the parks located in LMA areas accessible and handicapped equipped for the use of the community. The Consoildated plan indicates that time from is from 2016-2017 which is a clerical mistake and it should be 2016-2020. The action plan will conform to the dates 2016-2020.
3	Goal Name	Improve Amount of Decent and Affordable Housing
	Goal Description	Over the last couple of years Taylor has increased the number of housing rehabilitation projects completed in a year. Funds will be used to continue the increase as we improve the housing stock of the community

4	Goal Name	Improve Public Facilities and Infrastructure
	Goal Description	The City will use CDBG funds for improvement to Recreation Center Improvements and Infrastructure Improvements for the senior center.
5	Goal Name	Provide and Expand Public Services
	Goal Description	Based on the needs of the community, the City will partner with non-profits to address the challenges and provide services to the low and low-moderate income (LMI) population as well as the low and low-moderate clientele (LMC) population.
6	Goal Name	Sustainable Neighborhoods
	Goal Description	Taylor's goal is to have a community of stable and sustainable neighborhoods through demolition of blighted properties.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City along with the community select projects that serve the needs of the low to moderate income individuals and families which projects are consistent with the goals and objectives identified in the consolidated and action plan.

#	Project Name
1	Administration
2	Public Services
3	Housing Rehab
4	Parks
5	Infrastructure Improvements and Facility Improvements
6	Demolition

Table 7 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The primary obstacles to meeting the underserved needs of low and moderate-income people include lack of funding from federal, state and other local sources, the high cost of housing that is not affordable to low-income people and the lack of availability of home improvement financing in the private lending industry. To address these obstacles, the City is investing CDBG funds through the 2018-2019 Action Plan in projects that provide grants to low- and moderate-income homeowners for home improvements and projects that provide public and neighborhood services to low- and moderate-income people.

The City is allocating 100 percent of its CDBG funds for program year 2018-2019 to projects and activities that benefit low- and moderate-income people. Due to the nature of the projects and activities to be undertaken, investments in projects concerning Neighborhood Services and Public Facilities and Infrastructure Improvements are limited to the low-and moderate income Areas while other projects and activities benefit low- and moderate-income limited clientele and are available citywide

1	Project Name	Administration
	Target Area	City of Taylor
	Goals Supported	Enhance Quality of Living Environment
	Needs Addressed	Administration and Planning
	Funding	\$96325.60
	Description	These funds will be used to fund the operation of the Community Development Department and their consultants. This department is responsible for the operation of the Community Development Block Grant Program on a City-wide basis throughout the year.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	Project Name	Public Services
	Target Area	City of Taylor
	Goals Supported	Provide and Expand Public Services
	Needs Addressed	Senior and Youth Services
	Funding	\$72244.20
	Description	Providing services to low to moderate income persons.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	The public service activities will be performed City Wide based on Income of the low to moderate residents
	Planned Activities	Salaries for Recreational center; food bank; senior services and Teen services
3	Project Name	Housing Rehab
	Target Area	City of Taylor

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	Goals Supported	Improve Amount of Decent and Affordable Housing
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$75,000
	Description	Housing Rehabilitation for income eligible homeowners.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 homeowner houses will be rehabilitated to income qualified individuals
	Location Description	The location of the house will be based on the qualified income of the residents of Taylor
	Planned Activities	Homeowner Rehabilitation will be based on the needs of the resident such as repairs but not limited to the roofs , windows, and insulation .
4	Project Name	Parks
	Target Area	Taylor LMA Census Tracts
	Goals Supported	Parks and Recreational Facilities
	Needs Addressed	Parks, Recreational and Community Facilities
	Funding	CDBG funding \$78,058.20
	Description	Improvements to Parks in an eligible census track
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The park improvements will help all the families that are located in the eligible census tract.
	Location Description	The Parks are located in an eligible census tract in the City of Taylor
	Planned Activities	Rehabing the play grounds to make it safe and accessible to the low to moderate income residents
5	Project Name	Infrastructure Improvements and Facility Improvements
	Target Area	City of Taylor
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Senior Center Improvements Parks, Recreational and Community Facilities
	Funding	CDBG: \$120,000

	Description	Improvements to infrastructure and public facilities.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The low to moderate income families will benefit from the activities relating to Recreational Center Improvements; Senior Center Improvements; and infrastructure improvements
	Location Description	All these activities will be performed in City Wide in Taylor
	Planned Activities	Recreational Center Improvements; Senior Center Improvements and Infrastructure Improvements.
6	Project Name	Demolition
	Target Area	City of Taylor
	Goals Supported	Sustainable Neighborhoods
	Needs Addressed	Demolition, Clearance, Remediation
	Funding	CDBG: \$40,000
	Description	Demolition of dangerous / blighted structures.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 4 blighted houses will be demolished.
	Location Description	The activity will be performed in City of Taylor
	Planned Activities	Demolition of Blighted houses

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Taylor has made many efforts and will continue to focus on eligible CDBG areas of the City. These areas are defined as having 51% of the block group residents with incomes below 80% of the median income for the Detroit-Warren-Livonia Metropolitan Statistical Area (MSA).

Geographic Distribution

Target Area	Percentage of Funds
City of Taylor	15
Taylor LMA Census Tracts	85

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Based on the the City of Taylor Consolidated Plan and the Strategic Plan Summary within the Annual Action Plan, the City is allocating 100 percent of its CDBG funds for program year 2018-2019 to projects and activities that benefit low- and moderate-income people.

Discussion

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

One obstacle to meeting underserved needs is a lack of resources. The City plans to review alternative sources of funds to help address the needs of City residents.

The City has the infrastructure in place with the number of nonprofit organizations and government agencies that can meet the need of residents of Taylor but the dollars to fund all of these programs is not there. A majority of the federal dollars are going to City projects, which will provide a greater overall benefit to the community and help the City maintain some level of quality of life for our residents. These include demolition of blighting properties that negatively affect the neighborhood, around them and improving local neighborhood City parks. Efforts will be made to submit grant applications to Federal, state, and local agencies. Specific grant applications could include economic development grants, demolition of City owned commercial structures, infrastructure improvements, and neighborhood revitalization.

The City has formed strong partnerships with service providers that assist low and moderate income residents, seniors, and those with special needs. The City plans to continue supporting these agencies with both funding and administrative assistance as deemed appropriate.

The City has identified, throughout the Action Plan, a number of strategies that will be used to address obstacles and activities to meeting underserved needs in the community. To that end, the City will continue to narrow the gap in services provided to citizens with special needs

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

One obstacle to meeting underserved needs is a lack of resources. The City plans to review alternative sources of funds to help address the needs of City residents.

The City has in place with the number of nonprofit organizations and government agencies that can meet the need of residents of Taylor but the dollars to fund all of these programs is not there. A majority of the federal dollars are going to City projects, which will provide a greater overall benefit to the community and help the City maintain some level of quality of life for our residents. These include demolition of blighting properties that negatively affect the neighborhood, around them and improving local neighborhood City parks. Efforts will be made to submit grant applications to Federal, state, and local agencies. Specific grant applications could include economic development grants, demolition of City owned commercial structures, infrastructure improvements, neighborhood revitalization and Park improvements.

The City for many years has formed strong partnerships with service providers that assist low and moderate income residents, seniors, and those with special needs. The City plans to continue supporting these agencies with both funding and administrative assistance as deemed appropriate.

The City has identified, throughout the Action Plan and Consolidated Plan, a number of strategies that will be used to address obstacles and activities to meeting underserved needs in the community. To that end, the City will continue to narrow the gap in services provided to citizens with special needs.

Actions planned to foster and maintain affordable housing

The City of Taylor has planned housing activities for the 2018-2019 program year and has allocated CDBG funds \$75,000 from 2018-2019 funding to housing. It is a priority of the City to provide assistance to owner-occupied households with 30% to 80% Median Family Income (MFI). Additionally, the City is committed to fair housing and ensuring that people of all incomes, religions and ethnicities have the opportunity to live in a decent, safe and healthy environment.

Homeowner Activities

The Homeowner Repair Program is designed to provide non-substantial housing repairs including emergency and other repairs of homes owned by lower to moderate income residents. In general, the program allows improvements to a home to bring it to minimum code standards, correct barriers to mobility and health and to address safety hazards and energy improvements. The most common non-

substantial repairs include roofs, electrical, plumbing and furnaces. Other repairs are allowed under the program, but remodeling is not covered, nor is substantial reconstruction.

The City of Taylor purchased several FHA-foreclosed homes from the U.S. Department of Housing and Urban Development (HUD) to provide first-time homebuyers with low to moderate income an opportunity to become proud homeowners and encourage community revitalization. City of Taylor complies with the Fair Housing Act and does not discriminate against any person because of race, color, religion, sex, handicap, familial status or national origin. The City is actively rehabilitating these homes and looking for low and moderate income homebuyers.

Finally, the City of Taylor is a member of the Wayne County HOME consortium. The City will use some of its HOME allocation of \$250,248 for downpayment assistance to help first time homebuyers. Tax foreclosed properties- the City purchases tax foreclosed houses from the Wayne County Treasurer and selects developers to rehab the houses to sell or rent to income- qualified individuals. This will improve the housing market as well as the City 's tax revenue.

Actions planned to reduce lead-based paint hazards

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 has and will contract with environmental services firms that provide 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.

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.

Actions planned to reduce the number of poverty-level families

According to the City Data, in 2013 residents with income below the poverty level for in the City of Taylor is 10.8 which is a decrease from 2011 poverty rate of 20.3% for all residents. Servicing poverty-stricken people is still a high priority for the City through the CDBG Program.

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

A key element of the anti-poverty strategy is the community's successful coordination with human service providers for the homeless and other special needs. A number of services are available to assist homeless, near-homeless and special needs individuals and families. Better coordination of these services is vital to providing a seamless continuum of care to assist these individuals on the road to self-sufficiency.

Reducing poverty and assisting lower income families is an ongoing concern and can only be accomplished through broad based programs. Over a number of years, the City of Taylor has worked to build relationships with nonprofit agencies and other public sector offices with the goal of serving the low income population of the City. The City will continue to work closely with Taylor families to improve family self-sufficiency and provide a safety net. Staff will work with social service agencies that provide free and low-cost food for low- income families.

Working relationships have been established with local churches and with local businesses to ensure a safety net for residents in need.

The City will seek to achieve its goal of reducing the number of families that are below the poverty line. The Community Development Department will work with area agencies to ensure that programs and policies are in place to assist in achieving this goal. Together, these efforts will enable a low income family the opportunity to access needed assistance to improve their economic and emotional environment.

Actions planned to develop institutional structure

The City has a strong institutional structure in place necessary to carry out its housing and community development strategies. The Community Development Department will administer the CDBG, and NSP Programs. The Community Development Department is also very involved in the administration of our subrecipient agreements and has a good working relationship with our nonprofit service providers. Prior

to receiving funding from the City, each organization must attend a training session and the City is very clear on the responsibilities of the administration of the grant. Staff will assist these organizations to help ensure that the grant is properly executed and the program reaches the intended beneficiaries.

In conjunction with 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 2018-2019 Action Plan will aid the assurance of meeting program objectives. 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 Second-Year Action Plans, annual Performance Reviews, and any proposed Substantial Amendments. All stakeholders are welcomed and encouraged to participate in the implementation of the Action Plans.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of Taylor addresses the needs of public housing through its partnership with the Taylor Housing Commission (THC). According to City Data, in 2013 residents with income below the poverty level for is 10.8 of the City's population living in poverty. Mortgage foreclosure rates in the City of Taylor have increased drastically since 2007. The current economic conditions, loss of jobs, and continued decline in earned wages are some of the critical factors that are contributing to the increase in demand for affordable low-income housing.

The Public Housing Authority in the City of Taylor is the THC. According to the most recent PHA 5-Year and Annual Plan, public housing in the City of Taylor consists of one development comprised of 102 units for the elderly. Residents of the development have formed a resident council that meets regularly, provides input to the housing commission, and undertakes numerous activities in a semi-autonomous manner. Public Housing Comprehensive Grant (PHCG) assistance is principally sought for physical improvements to the development and is not used in conjunction with other Comprehensive Plan activities.

Taylor's housing values are relatively low in comparison to the county and nearby communities. In addition to declining prices, oversupply of housing units has resulted in prolonged vacancies.

According to the THC, the average tenant rent is \$242 per month. Approximately 54% of persons make between \$5,000 and \$10,000 per year. While the average annual household income is \$11,524. Approximately 52% of persons who receive a housing choice voucher have remained on the program for

a period of five years or longer.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

In the implementation of programs and activities under the 2018-2019 Annual Action Plan, the City of Taylor will follow all HUD regulations concerning the use of program income, forms of investment, overall low- and moderate-income benefit for the CDBG program. The City will also work with its consortia partners to select project that will benefit eligible homebuyers.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%