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CONSOLIDATED ANNUAL PERFORMANCE EVALUATION REPORT

City of Saginaw, Michigan

Community Development Block Grant for Program Year 2008-2009

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Consolidated Annual Performance Evaluation Report

City of Saginaw Community Development Block Grant

INTRODUCTION

The Consolidated Annual Performance and Evaluation Report (CAPER) for Entitlement Grantees is a United States Department of Housing and Urban Development (HUD) requirement for all Community Development Block Grant (CDBG) Entitlement communities. The CAPER is a three-part document consisting of the City of Saginaw CDBG expenditures for FY2008, report on the City's progress in carrying out the objectives included in the Consolidated Annual Plan and provides the City with the opportunity to assess its annual performance in relationship to meeting its overall five-year Consolidated Plan priorities and objectives, and to discuss what actions or changes it contemplates as a result of its annual performance. This document has been prepared and made available by the City of Saginaw in its Development Office and on the City of Saginaw website.

Comments were also encouraged for a 15-day public comment period, between January 28, 2010 and February 11, 2010, and before its submission to HUD. There are no public comments to date.

HOW TO READ THIS PLAN

Part I: Summaries for the Department of Housing and Urban Development (HUD)

Part I of the CAPER summarizes available resources, the status of expending those resources, and the number and characteristics of households assisted. The first chapter highlights funding resources and leveraging with non-Federal funds. The CAPER contains summarized data generated by the Integrated Disbursement and Information System (IDIS). The IDIS allows us to enter, maintain, and report on projects and activities that support our use of CDBG and HOME funds. Due to their volume, full IDIS reports are available upon request from the City of Saginaw's Department of Development. Copies of the Plan, annual Action Plans, and previous CAPERs are also available upon request.

Part II: Program Summaries and Accomplishments

Part II evaluates performance in accomplishing the overall priorities of the Plan.

Part III: HOME Fund Activities

This section details the program activities and funding amounts for the HOME program.

Part IV: Emergency Shelter Grant Activities

This section details the dollars and activities for the Emergency Shelter Grant (ESG) program.

Part V: Federal Requirements

This section includes the necessary requirements from HUD regarding the grants administered by the City of Saginaw. Those grants are CDBG and HOME. Actions undertaken to address other objectives of the Plan are addressed in Part III. This chapter includes narratives describing the City's actions to affirmatively further fair housing; to foster and maintain affordable housing; to implement continuum of care, to reach out to minority and women owned businesses, etc.

Part VI Appendices

These appendices include financial reports, proofs of publication of Notices of Public Hearings, project boundary map, and project photographs. The Appendices includes a summary of public comments received during the comment period and at the public hearings.

CAPER PART I – FISCAL YEAR 2008 -2009 SUMMARY OF RESOURCES

During fiscal year 2008-2009 the City of Saginaw continued as an entitlement locality under the Community Development Block Grant (CDBG) program. As an entitlement community, the City directly receives CDBG funds from the Department of Housing and Urban Development (HUD). The specific use of CDBG funds in the City of Saginaw is detailed in the remainder of this report. In addition to CDBG dollars, the City of Saginaw is also a HOME Participating Jurisdiction (PJ) and receives an Emergency Shelter Grant. The City, through the Saginaw Housing Commission, also operates public housing, senior citizen housing, Section 8 Existing Certificates and vouchers.

Use of CDBG Funds

Appendix A contains the City’s CDBG Financial Summary for fiscal year 2008-09. The CDBG Financial Summary is a HUD-required report that lists the prior year unspent balance and adds it to the 2008-09 CDBG Grant and CDBG-generated program income to identify the amount of funds available. The amount spent is subtracted from the amount available, to identify the remaining unspent balance of funds as of June 30, 2009. Also, the report calculates the amount spent towards the 15% public service cap and calculates the percentage of the amount of planning and administrative costs spent towards the 20% maximum allowed. During the reporting period \$2,743,175, of CDBG funds were available to spend in the 2008-09 Fiscal Year. This amount includes current and prior year carryover funds \$31,970 as well as \$250,000 of Program Income generated by the CDBG program during the year.

Table 1: Resources Administrated by the City of Saginaw During the Reporting Period

Revenue Source	Administering Agency	Amount Received During 2008-2009 Program Year
CDBG	City of Saginaw	\$2,461,205
ESG	City of Saginaw	\$110,620
HOME	City of Saginaw	\$637,959
Reprogrammed CDBG Funds from Prior Year	City of Saginaw	\$31,970
Program Income	City of Saginaw	\$250,000
Total		\$3,491,754

Program income for 2008-2009 totaled \$250,000, as noted above. The income came from the following sources:

City Residential P&I	\$100,000
SEDC P&I	\$150,000
TOTAL	\$250,000

Nature and Extent of Changes in Program Objectives

There are no changes or proposed changes in program objectives. The City of Saginaw updated its Consolidated Plan in 2005. Any identified changes will be reflected in this pending plan.

Integrated Disbursement and Information System (IDIS)

IDIS is the system used by the City to draw down funds from the Treasury, and to report expenditures for CDBG and HOME programs. The system allows the City to request its grant funding from HUD and report on what has been accomplished with these funds. Production and financial activity for FY 2008-2009 are reflected in IDIS. HUD requires funding commitments and expenditures by program in the electronic database. The system produces a variety of standard reports for grantees to use in the CAPER. These reports describe financial status, performance and evaluation, and program beneficiaries for the CDBG and HOME programs. This section includes the following IDIS reports:

- CDBG Activity Summary Report IDIS CO4PR03
- Summary of Consolidated Plan Projects for Report Year 2008 IDIS CO4PR06
- Program Year 2008 Summary of Accomplishments IDIS CO4PR23
- HOME Match Liability (Not provided, no match liability)
- ESG Program for Grantee Statistics IDIS CO4PR19

CAPER PART II – RELATIONSHIP OF THE USE OF CDBG FUNDS TO THE PRIORITIES, NEEDS, GOALS AND SPECIFIC OBJECTIVES IDENTIFIED IN THE CON PLAN

The 2008-09 Action Plan identified various housing, economic and community development strategies to meet local needs. The City used its 2008-09 and prior year funds from the HOME Investment Partnerships Act (HOME), Emergency Shelter Grant (ESG) and Community Development Block Grant (CDBG) programs toward the accomplishments identified after each of the following strategies. The 2005-10 Consolidated Plan strategies are for the City's five year consolidated plan adopted in June of 2005. Several strategies in the initial plan were projected to cover a five-year period. The remaining strategies called for annual accomplishments. Several of the listed strategies address City accomplishments that use other sources of funding in addition to the HOME, ESG and CDBG programs. These additional programs are included in this report because they address community and housing needs and resources identified the County's Consolidated Plan, as required by HUD.

City of Saginaw Priorities Fiscal year 2008-2009

Identified Priorities: City of Saginaw Consolidated Plan for Housing and Community Development

Priority 1: Provide Rehabilitation of Existing Housing for Very Low Income and Other Low Income Renter and Homeowner Households. *Very Low Income are households earning 50% or less of Median Family Income. Other Low-Income households earn between 51% and 80% of Median Family Income.*

Priority 2: Provide Rental assistance to Very Low Income Elderly, Small Related, Large Related and Other Households, Which are Renters. *Very Low Income are households earning 50% or less of Median Family Income.*

Priority 3: Provide Home Buyers Assistance for First Time Home Buyers among Other Low Income Renters. *Other Low Income Renters receive 51% to 80% of MFI.*

Priority 4: Provide Support Services to Help Very Low Income and Other Low Income Renters and Home Owners Reduce or Eliminate Overcrowding, Facility Deterioration and Related Housing Problems.

Priority 5: Provide Support Facilities and Services to Help Homeless Persons Especially Homeless Persons with These Special Needs: Severe Mental Illness, Alcohol and Other Drug Abuse; Severe Mental Illness and Drug Abuse; Fleeing Domestic Violence; Homeless Youth; and Problems with AIDS. Very Low Income persons (0 to 30% MFI) would be assisted.

Priority 6: Provide Support Facilities and Services to Non-Homeless Persons with Special Needs Including: Elderly; Frail Elderly; Persons with Severe Mental Illness; Developmentally Disabled Person; Physically Disabled Persons; Drug Abusers; and AIDS Patients.

Identified Objectives to be met through Use of FY 2008-2009 Funds

In addition to the general priorities identified above, there are several specific priorities established for the use of CDBG, Emergency Shelter Grant and HOME Funds. They are as follows:

- Provide housing rehabilitation in blighted areas, which also assist low, and moderate income residents improve their dwellings.
- Improve community services and facilities and provide physical improvements in low and moderate income target areas
- Provide human (public) services to complement physical improvement activities in low and moderate income areas.
- Provide financial packaging and technical assistance for economic development, especially those projects which will provide jobs for low and moderate income residents and those who are developmentally disabled.

Assessment of the City of Saginaw's Attempt to Carry out the Planned Actions and Goals

Using the identified six priorities and outlined objectives from the Consolidated Plan as a basis, the City of Saginaw of Saginaw's Consolidated Plan identified several strategies to address housing needs. The One Year Action Plan for FY 2008-2009 identified priority activities from the Five Year HUD Consolidated Plan. These include:

- Housing
- Public Services
- Public Facilities
- Economic Development

In order to evaluate how activities undertaken during the fiscal year succeeded in addressing these goals, program accomplishments are delineated in each of these four categories.

The City of Saginaw pursued any and all resources available to benefit low- to moderate-income individuals and households within its jurisdiction as outlined on pages 38 through 41 of the City's 2005-2010 Consolidated Plan.

The City of Saginaw did not hinder planned implementation by action or willful inaction.

Goals and Program Summary for Priority 1: Provide Rehabilitation of Existing Housing for Very Low Income and Other Low Income Renter and Homeowner Households

Activities: The City of Saginaw operates the CDBG, ESG, Public Housing, Senior Citizen Housing, Section 8 Existing Certificates and vouchers and the HOME program. The purposes of these programs are to: provide funds for rehabilitating private housing occupied by low or moderate income households; operate housing for low income tenants and providing rental subsidies for low income households in private rental units; and assist homeless persons. The City of Saginaw's efforts to preserve and improve the existing housing stock are reflected in its support of housing rehabilitation activities.

For City run CDBG and other Federally funded housing activities effort was made to continue providing loans and grants to rehabilitate housing units for low- and very low-income households. There has been significant decline in recent years in this loan activity and City staff has been actively working, and will continue to work toward, reversing this trend.

In FY 2008-2009, the City awarded twenty nine (29) rehabilitation loans and grants.

The Community Action Committee (CAC) provides a variety of social and housing services to low and moderate income Saginaw residents. In the area of housing these include Weatherization.

Habitat for Humanity constructs houses for low-income family occupancy. Donated labor and material keeps costs low for each unit. Habitat for Humanity constructed a total of five homes.

Funds Committed for Priority 1: Provide Rehabilitation of Existing Housing for Very Low Income and Other Low Income Renter and Homeowner Households

Specification Writing	173,213
Residential Loans/Grants	306,243
Residential Grants	<u>494,543</u>
	\$973,999

Programs Descriptions:

Residential Grants Program: This is a grant program for low income owner occupants limited to repair or replacement of existing heating, plumbing, and electrical and structural elements in single family properties. HOME funds support this activity. 16 single unit properties were completed.

50/50 Residential Loan/Grant Program: This is a loan/grant program for low and moderate income owner occupants limited to repair or replacement of existing heating, plumbing, electrical and structural elements in single family properties. 2 single unit properties were completed.

Basic Needs Program: This is a grant and/or loan program that the city operates city wide. It makes basic repairs to owner occupied dwellings. 3 units were completed

Elderly and Disabled Program: This is a grant program operated by Saginaw County Community Action Committee in a designated area. It makes repairs and improvements for the elderly and the disable that allows them to remain in their homes. 7 units were completed

HOME CHDO: This Program assists low and moderate income first time home buyers to secure HOME funded rehabilitation. 1 unit was completed using HOME entitlement funds

Goals and Program Summary for Priority 2: Provide Rental assistance to Very Low Income Elderly, Small Related, Large Related and Other Households, Which are Renters.

Activities: The Saginaw Housing Commission and other local agencies provide administration of the rental vouchers.

Housing Choice Rental Vouchers	6,116,440
Senior High Rise & Family Hsg. Units	1,425,378
CFP	<u>1,001,944</u>
	8,543,762

Goals and Program Summary for Priority 3: Provide Home Buyers Assistance for First Time Home Buyers among Other Low Income Renters

Activities: The Home Ownership Promotion activity is based on a \$350,000 loan pool provided by seven local financial institutions from which participants in HOP can borrow funds for down payment assistance, buying their houses. Through a second mortgage covered by CDBG funds, participants can borrow funds Grants to bring homes to HQS condition. All HOP financing project areas are the location for the activity's operation. The Urban Homesteading Program has been discontinued. There is a very low cash investment of \$750 for persons to participate in the NRS operated HOP, which is provided toward closing costs. The Home Ownership Promotion activity is based on a \$4,500,000 loan pool provided by local financial institutions from which participants in the HOP can borrow funds for buying their houses. Through a second mortgage covered by CDBG funds participants can borrow funds to rehab the houses if needed. At this time it is uncertain what the future of this activity will be. Due to current local market conditions, there is very little to no activity going on. The financial institutions are considering withdrawing their support. The agency director is in poor health and it is not known if he will return. The agency does have a functioning board that will have to make some decisions.

Goals and Program Summary for Priority 4: Provide Support Services to Help Very Low Income and Other Low Income Renters and Home Owners Reduce or Eliminate Overcrowding, Facility Deterioration and Related Housing Problems.

Activities: This funded the MSU-Extension Home Maintenance Self-Help activity. State funds via MSU-Extension also supported the Home Maintenance Self-Help activity via staff time that was not reimbursed from CDBG. This includes office space, utilities and office services.

Home Maintenance Self-Help	\$ 14,025
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Priority 5: Provide Support Facilities and Services to Help Homeless Persons Especially Homeless Persons with These Special Needs: Severe Mental Illness, Alcohol and Other Drug Abuse; Severe Mental Illness and Drug Abuse; Fleeing Domestic Violence; Homeless Youth; and Problems with AIDS. Very Low Income persons (0 to 30% MFI) would be assisted.

Activities: The Youth Protection Council leveraged \$72,020 in state funds for the Innerlink activity. Restoration Community Outreach leveraged \$150,000 of In-kind funds to match funds received from MSHDA. The Underground Railroad received \$74,000 in donations. Safe Haven Emergency Shelter received \$23,700 from the Salvation Army.

Restoration Community Outreach	\$28,938
HMIS	23,805
Youth Protection Council	28,939
Underground Railroad Shelter	<u>28,938</u>
	\$110,620

Priority 6: Provide Support Facilities and Services to Non-Homeless Persons with Special Needs Including: Elderly; Frail Elderly; Persons with Severe Mental Illness; Developmentally Disabled Person; Physically Disabled Persons; Drug Abusers; and AIDS Patients.

Priority VI activities are to be funded by using proportions of funds from activities already counted. Those activities are:

- Youth Protection Council
- Legal Services
- Fair Housing

Legal Services Housing provided legal help to people in their efforts to improve their living conditions. By budgeting \$1,058,602 in County funds annually the County department of Mental Health is able to receive \$6,594,199 from State Mental Health programs. Elderly service programs receive \$165,000 a year from two state activities. Central to the program's operation is the County Senior millage. Without this \$1,075,000 raised locally there would not be a set of programs, which could leverage state and Federal funds.

Entities Responsible for Program Delivery within the Six Defined Priorities

The information provided below describes the agencies and entities that are providing service and program delivery for the specific programs outlined above and in the City's Consolidated Plan.

Government

The *City of Saginaw* operates the CDBG, ESG, Public Housing, Senior Citizen Housing, Section 8 Existing Certificates and vouchers and the HOME program. The purposes of these programs are to: provide funds for rehabilitating private housing occupied by low or moderate income households; operate housing for low income tenants and providing rental subsidies for low income households in private rental units; and assist homeless persons.

Saginaw Mental Health Center operates programs to treat, assist in providing housing for, and assist to become independent those persons with mental illness and mental and developmental disabilities.

Saginaw County Department of Public Health provides two services.

- Referral of recognized substance abusers to the appropriate agencies for treatment.
- Counseling through the Health Department to assist clients in dealing with AIDS or their HIV positive status or other sexually transmitted diseases.

**There is no agency active in Saginaw to take the lead as advocate in providing housing assistance for AIDS patients.*

**The Saginaw County Department of Public Health has limited time and ability to do more than is currently being provided although to a limited extent the Health Department acts as an advocate to assist clients secure housing.*

The *Saginaw County Commission on Aging* provides services to and assistance for elderly persons. This includes meals, recreation, counseling, some help with daily needs and related kinds of help.

The *Saginaw County Extension Service* provides the Home Maintenance Self-Help activity through a subgrantee contract with the City of Saginaw.

The *Michigan Department of Social Services* provides support financially to several groups so individuals can achieve housing in standard units and can receive the services needed to deal with their problems. DSS provides financial support to individuals through these activities: Aid for Dependent Children; State Family Assistance; Disability Assistance; State Emergency Relief. Financial support is also provided via contract to these activities, which assist homeless persons: Assistance Vendor Program; Protective Payee; and Youth Protective Services.

Non-governmental Entities

City Rescue Mission provides overnight and extended stay shelter for homeless persons and families. Several groups of concern to the activities included in the Five year plan are assisting with shelter. These include mentally ill persons, substance abusers, families that could achieve economic independence, and elderly persons living at Community Village.

Underground Railroad provides emergency shelter for up to thirty days to women, with or without children, who are victims of domestic violence. Supportive services needed by this population, including counseling and housing assistance, are provided.

Innerlink Shelter has shelter and services to assist run-a-way youth to deal with deteriorated family conditions.

Restoration Community Outreach provides a comprehensive homeless program, which provides emergency shelter for men and transitional and long term housing for men. Supportive services include assistance to mentally ill persons, those who are HIV positive substance abusers, and persons with physical disabilities. A drop-in shelter is provided. Long term and permanent housing is provided to men and women through the shelter Plus Care activity. Persons threatened with homelessness are provided with one month's rent to forestall homelessness. Services provided to clients include: case management; employment assistance; meals; transportation; referral services; and counseling.

Neighborhood Renewal Services provides standard rental units to low and very low income tenants at fair market rents. NRS also provided the Home Ownership Promotion program. HOP financing subsidizes mortgages and housing rehab for low-income households.

The Community Action Committee provides a variety of social and housing services to low and moderate income Saginaw residents. In the area of housing these include minor housing repairs, Weatherization and Urban Homesteading. Minor housing repairs to houses to bring the structures to compliance with local housing codes.

Habitat for Humanity constructs houses for low-income family occupancy. Donated labor and material keeps costs low for each unit.

Legal Services of Eastern Michigan will provide free civil legal services to low and moderate income people to assist them in securing mainstream resources so they can

have an ongoing revenue stream that will stabilize their lives and increase their ability to attain and/or retain a home. LSEM is an organization, which assists low income persons, receives legal help in a multi-county area including the City of Saginaw.

The Housing Resource Board is a private, non-profit 501(c)(3), agency. The agency provides housing discrimination complaint intake, investigation, advocacy and referral services for residents of the City of Saginaw as well as residents in Bay, Midland, and Saginaw Counties. Presentations to groups involved with providing housing and other educational activities are undertaken each year. The organization provides these services to the City

Economic Development Initiatives

As stated in the Consolidated Plan, the City is committed to improving the economic vitality of the City of Saginaw. The Saginaw Economic Development Corporation (SEDC) is the activity, which makes and services CDBG funded loans to businesses. The City's commitment to SEDC lending has been well established for over twenty (20) years.

SEDC staff makes numerous consultations and provides assistance throughout the year. Some progress was achieved processing several loans that created jobs for CDBG defined low/moderate-income individuals over time. SEDC provided financing to nine firms totaling \$970,657.01 and a total of 26 jobs are projected to be created

Table 2: SEDC Loan Activity

Loan amount	Company	Purpose	Projected Job Creation	Created to date	Closed	Term
\$ 250,000.00	Ivan Phillips Funeral Home LLC	Real Estate	6	0	Sept. 2008	15 years
220,000.00	Saginaw Super Market	Equipment	6	6	Sept. 2008	10 years
78,729.96	Saginaw Art Museum	Equipment	3	0	October 2008	2 years
99,384.05	Care Pharmacy	Inventory	3	0	Nov. 2008	10 years
125,000.00	Hall Commercial Properties LLC	Equipment	3	0	January 2009	10 years
100,000.00	Germania Town & Country Club	Equipment	3	4	February 2009	5 years
45,343.00	Saginaw Plastics	Equipment	1	0	May 2009	7 years
31,950.00	Ivan Phillips Funeral Home LLC	Equipment	1	0	June 2009	7 years
20,250.00	Ivan Phillips Funeral Home LLC	Equipment	0	0	June 2009	7 years

There was no income from “floated” loans. The program income from SEDC principal And interest for the 2008-2009 Program year was \$389,672.16.

Relocation

No CDBG, ESG or HOME project involved acquisition or demolition of any occupied Properties, therefore, no relocation activities were undertaken.

Extent CDBG Funds Benefited Low/Mod Residents

See the Appendix, IDIS Report CO4PR26

DBG, ESG or HOME project involved acquisition or demolition of any occupied properties; therefore, no relocation activities were undertaken.

Extent CDBG Funds Benefited Low/Mod Residents

See the Appendix, IDIS Report CO4PR26

Section 215

All rental and homeownership activities assisted through the city of Saginaw HOME funding qualify as affordable housing as per the Section 215 guidelines. That is, rents are monitored according to the annual information provided through HUD to the City for its HOME program rents.

Geographic Distribution and Locations of CDBG Funded Activities

See attached maps, page 38 and 39.

HOME Fund Activities

The City's Five Year Plan identified housing rehab as a high priority (table 36, page 111). Further, the 2005-2010 Consolidated Plan (page 106) identifies a priority need for homeowner housing rehabilitation. A large portion of non CHDO set-aside in the Home program is devoted to single family owner-occupied rehabilitation projects. The dollars are being used for a high priority Consolidated Plan objective. There are three categories of housing needs identified in the Consolidated Plan. The activities and their respective funding amounts are detailed in Table 3, below.

Table 3: HOME Activities and Funding Amounts

Activity	Funding	Percent of Total
Single Family Rehab	\$494,543	78%
Single Family New Construction	\$128,416	20%
Operations	\$15,000	2%
Total	\$637,959	100%

Our Five Year Plan identified housing rehab as a high priority in plan table 36, on page 111. Likewise our 2005-2010 Consolidated Plan on page 106, identifies a priority need for homeowner housing rehab.

A large portion of non CHDO set-aside in the HOME program is devoted to single family owner occupied rehab. The dollars are being used for a high priority Con Plan objective.

The City of Saginaw does not have a HOME match liability, therefore no match report is provided. The appendix includes the HOME report. The City has no projects of five or more units; therefore no affirmative marketing is required.

Emergency Shelter Grant Activities

A complete list of Emergency Shelter Grant Activities is provided in the Appendix. Funds totaling \$110,620 were distributed to a total of four different agencies. During FY 2008-2009 the City of Saginaw used CDBG monies and Emergency Shelter Grant (ESG) monies to fund programs that serve the homeless population in the City. The ESG grant provided a total of \$110,620 for homeless activities to area agencies: Underground Railroad \$28,938 and Youth Protection Council, \$28,939, Restoration Community Outreach \$28,938, Underground Railroad HMIS \$23,805. These funding allocations were consistent with the priorities identified in the Continuum of Care plan.

Table 4: ESG – Dollars Used As Match

Innerlink, YPC	\$72,000	State FIA
City Rescue Mission	\$49,000	Title 19
City Rescue Mission	\$59,000	MSDA ESG
Restoration Community Outreach	\$150,000	State FIA, MSHDA Chronically Homeless
Safe Haven Shelter	\$23,700	Salvation Army
Underground Railroad	\$74,000	Donations

Agencies receiving funding are detailed below:

Saginaw County Youth Protection Council – Innerlink: A 10 bed emergency shelter for runaway and homeless youth (ages 10 to 17) is provided by Council. Minor teen parent mothers and their children can also be housed. Youth also receive counseling, medical assistance, education services, meals, information and referral services. Youth are allowed to stay until housing is provided (this is usually accomplished within 14 days of intake).

Restoration Community Outreach (RCO): RCO provides a drop-in warming center and an overnight shelter for men. This shelter has 28 beds and residents are allowed to stay until other arrangements for housing are made. Clients also receive transportation, job development, medical service and referrals, and out-patient treatment.

Underground Railroad: Underground Railroad provides emergency shelter to victims of domestic violence and their children. The agency has a capacity of 26 beds and offers rooms of varying size to accommodate families. Clients also receive counseling, child care, PPO assistance, a crisis telephone services legal advocacy, transportation, on-site schooling, support groups, parent groups, financial assistance, case management, civil legal assistance, community education and nursing care.

Safe Haven: This program provided emergency/transitional housing (9 beds) for single women and men. Clients also receive clothing, employment assistance, continuing education, transportation and housing assistance.

CAPER PART V – FEDERAL REQUIREMENTS

Affirmatively Furthering Fair Housing

The City of Saginaw continues to implement its existing Fair Housing Action Plan, which was approved in June of 1992, and updated in January 2008. The Fair Housing Action Plan describes the City's strategies to address specific barriers to housing choice, recommends solutions to overcome these barriers, whether real or perceived, and provides fair housing information. In accordance with its existing Fair Housing Action Plan, the City continues to annually fund and support nonprofit public service agencies that help its residents in addressing and resolving fair housing problems. For years the City of Saginaw contracted with the Tri-county Fair Housing Center to assist with its fair housing issues and obligations.

The most recent Analysis of Impediments to Fair Housing included the following executive summary and overview of impediments in the housing market.

The U.S. Department of Housing and Urban Development (HUD) requires each entitlement jurisdiction to certify that it is in compliance with the Consolidated Plan Final Rule, published in the Federal Register (24 CFR91.225). The Consolidated Plan is a document prepared by the City's Department of Planning and Development and servers as:

- *A housing and community development planning document;*
- *A strategy to be followed in carrying out HUD programs;*
- *An action plan that provides a basis for assign performance; and*
- *An application for the City for the following HUD grant programs;*
 - *The Community Development Block Grant (CDBG)*
 - *The HOME Investment Partnerships (HOME)*
 - *The Emergency Shelter Grants (ESG)*

The Fair Housing Act of 1968 required that all HUD programs be administered in a manner that will "affirmatively further fair housing." Although the Analysis of Impediments to Fair Housing Choice (AI) itself is not directly approved or denied, it is a HUD-Mandated document. As such, the Consolidated Plan requires each entitlement jurisdiction to show its commitment to affirmatively furthering fair housing choice by:

- *Conducting an Analysis of Impediments to Fair Housing Choice;*
- *Taking appropriate actions to overcome the effects of impediments identified through that analysis; and*
- *Maintaining records that reflect the analysis and actions.*

According to HUD, impediments fair housing choices are:

- *Any actions, omissions, or decisions taken because of race; color, religion, sex, disability, familial status or national origin which restrict housing choice or the availability of housing choices.*
- *Any actions, omissions, or decisions which have the affect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.*

Subsequently, the Analysis of Impediments document is the HUD established measure of fair housing for CDBG grantees and is intended to serve as:

- *A comprehensive review of the City's laws, regulations, administrative policies, procedures and practices with regard to fair housing in Saginaw.*
- *An assessment of how those laws, regulations, policies, and procedures affect the location, availability, and accessibility of housing; and*
- *An assessment update of public and private sector conditions affecting fair housing choice.*

HUD's directive is that the Analysis of Impediments serve as the substantive, logical basis for fair housing planning and provide essential and detailed information to policy makers, administrative staff, housing providers, lenders and fair housing advocates. In its Fair Housing Guide, HUD emphasizes, "although the grantee's AFFH (Affirmatively Further Fair Housing) obligation arises in connection with the receipt of Federal funding, its AFFH obligation is not restricted the design and operation of HUD-funded programs at the state or local level. The AFFH obligation extends to all housing-related activities in the grantee's jurisdictional area whether publicly or privately funded."

In addition, HUD believes the AI should assist in building public support for fair housing efforts both within the City's boundaries and beyond. "The principles embodied in the concept of "fair housing" are fundamental to healthy communities must be encouraged and supported to include real, effective fair housing strategies in their overall planning and development process, not only because it is the law, but because it is the right thing to do."

In compliance with HUD's directive, the City of Saginaw is committed to promoting fair housing choice in an affirmative manner. This commitment was demonstrated in 1992, when the City conducted its initial Analysis of Impediments to Fair Housing Choice. The 1992 AI demonstrated that the City has taken affirmative steps to further fair housing and identified additional action steps that the City would implement to improve fair housing choices.

This document serves as an update to the 1992 AI. Overall, the updated analysis indicates that the City continues to do well in its efforts to avoid systematic impediments to fair housing. However, this updated analysis revise historical barriers, opportunities and action steps to further fair housing choice in Saginaw.

Some progress has been made since the analysis of impediments was conducted. In 2002, the City conducted an update to its comprehensive development plan focusing solely on housing and residential areas. In the analysis, significant improvements in two of the City's eight distinct planning areas was noted in terms of increased median income, increasing housing values and increasing diversity. There are still the remaining six districts, which while seeing some improvements in different demographic or socio-economic areas, did not see substantial changes. Further, this housing study suggested, much like the Analysis of Impediments, a coordinated effort among all housing providers to improve the quality of available housing within the City and to preserve and strengthen existing neighborhoods.

When that organization ceased to exist in 2001, the City then looked for another such entity to replace it. The Community Housing Resource Board (CHRB) became the organization that has taken over that role. While still in the capacity building stages, the

CHRB has develop a newsletter, displayed and distributed pamphlets and information on fair housing while completing fair housing workshops in conjunction with five other agencies. With offices at 1520 E Genesee, the group has held workshops for home buyers and works to ensure local businesses are affirmatively marketing products. The CHRB leadership has decided to move forward with recruitment and training of testers to fulfill the testing obligation. The CHRB is currently working with the Saginaw Board of Realtors on Affirmative Marketing and seeks to create a Tri-county Fair Housing Center.

Outreach to Minority and Women Owned Business

The City is again experiencing difficulties recruiting women and minority owned businesses to compete for available contracts. As in the past, the City has performed outreach in its efforts to attract women and minority businesses. However, recently those efforts have not produced the desired results. In the upcoming program year, the City will increase its efforts to expand minority participation by re-establishing our relationship with the Contractor's Assistance Program (CAP). They were helpful in the past when it came to recruiting minorities and women. The City will also seek referrals from the contractors we are currently involved with.

Continuum of Care

The City of Saginaw continues to participate with regional and local private and public organizations in Saginaw County's Continuum of Care planning process. The goal of this effort is to implement an integrated and humane approach to prevent and eliminate homelessness in Saginaw County. The Saginaw County Consortium of Homeless Assistance Providers (SC-CHAP) was organized in 1995 to collaboratively write and submit an application for HUD's first Super-NOFA for the homeless. While initially consisting of only ten homeless service agencies, SC-CHAP has grown to include over 30 agencies that include organizations that provide direct services to the homeless along with other key groups that can assist the homeless (housing developers, government organizations, funding sources, e.g.). Since its inception, SC-CHAP has been the only planning group in Saginaw County that is devoted toward the development of a continuum of care for the homeless.

Efforts of the group (Continuum of Care Planning Document) are shared with the City of Saginaw to assist in its development of the Consolidated Plan and with the County's Multi-Purpose Collaborative Body (Saginaw County Human Services Collaborative Body). It is important to note that SC-CHAP is the "official" homeless planning work group as designated by the Saginaw County Human Services Collaborative Body. The Collaborative Body (established by the State to plan for human services in each county) is comprised of the largest public and private human service providers in the County (39 total members). SC-CHAP provides its final Continuum of Care planning documents to this group twice each year for review. The Collaborative Body has accepted each submission as presented.

For the first time, beginning with MSHDA funding effective 6/1/01, SC-CHAP has been able to benefit from having funding that benefit the group. Monies go to Underground Railroad to provide coordination support and services including: agenda development, fax and mailing of meeting notices and minutes, grant writing assistance for MSHDA and HUD, and development of a "homeless resource manual". During FY 2008-2009 the City of Saginaw used CDBG monies and Emergency Shelter Grant (ESG) monies to fund programs that serve the homeless population in the City. The ESG grant provided a total of \$110,620 for homeless activities to area agencies: Restoration Community

Outreach (\$28,938); HIMS (\$23,805); Underground Railroad (\$28,938) and Youth Protection Council, (\$28,939).

CDBG dollars were also allocated for priorities identified in the Continuum of Care plan. Priority 5 addresses these issues.

Other Actions

Actions taken to address Obstacles to Meeting underserved needs

The City's efforts to increase and maintain the supply of affordable housing and to meet the objectives identified in the Consolidated Plan described in the general narrative sections of this report are all directed to meeting underserved needs. In addition, the criteria for target population and alleviation of affordable housing needs employed in the allocation of HOME and CDBG funds for housing establish a priority for projects which reserve a portion of the units for extremely-low income and/or special needs populations.

Actions taken to Eliminate Barriers to Affordable Housing

See Affirmatively Furthering Fair Housing

Actions taken to Overcome Gaps in Institutional Structures and Enhance Coordination

During the past three years there have been numerous shifts in organization at the City of Saginaw. The staff responsible for the day to day operation and reporting of the Community Development Block Grants funds though has remained relatively stable, although they have been without a director. The staff consistency and their combined institutional knowledge has allowed for service to remain consistent or improve even with changes in the overall city as an organization. In terms of enhancing coordination, three different and distinct efforts were undertaken in 2008-2009. These include:

- Public Agencies Providing Housing Resources
- Non-profit Agencies and the City
- Private and Governmental Mental Health, Public Health and MSU Extension

Public agencies providing housing resources include the City of Saginaw Rehab and Block Grant Services, Inspections units and the Saginaw Housing Commission. Coordination here occurred during the CAPER and Consolidated Plan preparation, preparation of the annual budget, ongoing staff communications to address challenges and solve problems, and Section 8 inspections of housing units. Coordination also occurred with non-profit agencies and the City. This was through the Mayor's Monthly meetings, preparation of this CAPER, meeting CDBG contract requirements, and ongoing communication between City staff and staff at the agencies.

The third type of coordination is between private and governmental mental health and public health agencies and MSU Extension. This coordination occurred via the Emergency Providers Task Force, preparation of the CAPER, preparation of the County annual budget and program, service coordination by FIA caseworkers for clients, and ongoing staff communication.

Activities: The Saginaw Housing Commission and other local agencies provide administration of the rental vouchers.

Housing Choice Rental Vouchers	6,080,487
Senior High Rise & Family Hsg. Units	9,233,823
CFP	1,251,837
Other	201,991

Actions taken to improve Public housing and resident initiatives

The Saginaw Housing Commission operates and manages five high rise developments, totaling 458 units. Three of the High Rises are designated elderly, one high rise is designated disabled, and one high rise is designated mixed population. The Saginaw Housing Commission also operates and manages a family development of 92 units and 82 scattered site units. The Saginaw Housing Commission also provides Section 8 Tenant Based programs including 1,225 voucher programs, 127 participants in the Family Self-Sufficiency Program; and 151 units leased in the Family Unification. Actions taken to improve public housing are delineated below by program:

Capital Funds

- Continue to contract for security services
- Installation of Fire Prevention devices at all High-Rises
- Coping repair at Maplewood Manor
- Exterior sealant at Maplewood Manor
- Intercom Replacement at Rosien Towers
- Roof replacement at Rosien Towers
- Boiler replacement at Rosien Towers
- Exterior lighting upgrade for Elmwood Manor
- Gate system & created visitor parking at Elmwood Manor
- New floor tile at Elmwood Manor
- Installation of trash compactors at Pinewood Manor
- Resurfaced visitor parking area at Pinewood Manor

Stimulus Funds (ARRA)

- Bathroom renovation at Town & Garden
- Hardwiring of smoke detectors at Town & Garden

2008 CAPITAL FUND PROGRAM
Obligation End Date 6/12/2010

40-4-008-000-1406.000 Operations
Management Improvements
40-4-008-000-1480.003 Staff Training
40-4-008-000-1480.004 Advertising/Marketing
40-4-008-000-1408.005 Physical Needs Assessment
40-4-008-000000-1408.006 Security Services

Total Management Improvements

40-4-008-000-1410.00 Admin Salary
40-04-008-000—1430.001 Arch & Eng Fees
MI 6-3 Maplewood Manor
40-4-008-003-1450.001 Masonry Sign/Landscape Upgrade
40-4-008-003-1460.002 Cycle painting
Total CFP MI 6-3
MI 6-4 Rosien Towers
40-4-008-004-1460.002 Cycle Painting
MI 6-5 Elmwood Manor
40-4-008-005-1460-002 Cycle Painting

40-4-008-005—1460.005 Carpet Rep. Halls & Common Areas
Total CFP MI 6-5

MI 6-7 Pinewood Manor

40-4-008-008-1450.002 Landscaping Upgrade
40-4-008-008-1450.003 Exterior Lighting Upgrade
40-4-008-008-1450.004 Fencing Replacement
40-4-008-008-1460.002 Cycle Painting
40-4-008-008-1460.007 Upgrade Air Handler Unit
40-4-008-008-1470.003 Storage Door in Community Room
40-4-008-008-1470.004 Upgrade Laundry Area
Total CFP MI 6-7

MI 6-10-Davenport Manor

40-4-008-010-1450.003 Exterior Lighting
40-4-008-010-1460.002 Cycle Painting
Total CFP MI 6-10

MI 6-13 Scattered Site

40-4-008-013-1450.005 Concrete Repairs
40-4-008-013-1460.002 Cycle Painting
Total CFP MI 6-13

Total 2008 CFP 108

Housing Operations

- Completed Uniform Physical Condition Standards (UPCS) inspections of all Saginaw Housing Commission properties.
- Updated and submitted the Annual Agency Plan to HUD in cooperative effort with the Resident Advisory Board.
- Updated the Public Housing Admissions and Continued Occupancy Policy
- Coordinators to the high rise developments.
- Continue to maintain standard performance through HUD PHAS.
- Entered into an Energy Performance Contract with AMERESCO; including Addition of energy conservation measures to lighting and plumbing at all SHC sites.
- Implemented Asset Management, as directed by HUD.
- Management offices operating at each high-rise building.
- Continued Contract with Omni for maintenance services.

Section 8 – Housing Choice Voucher (HCV) Program Improvements

- Successfully implemented Homeownership Training Program through HUD
- Increased enrollment in the Family Self-Sufficiency Program and successfully assisted (1) program participant in a new home purchase.
- Increased lease up ratio to assist more families in the City and County of Saginaw.

Other Improvements

- Improved grant management and monitoring for all Support Service Programs.
- Reduced vacant unit prep time.

The Saginaw Housing Commission conducted Activities assisting Very Low Income residents. These activities assisted residents in improving their quality of living and in the delivery of services were conducted in a timely and efficient manner. Housing applicants and residents requiring subsidized housing were assisted via the Section 8 Voucher Program and Family and Senior High-Rise Housing. Other activities conducted by the Saginaw Housing Commission included the Annual Beautification Day for all High-Rises and Town and Garden, the Annual Holiday Celebration, and the annual distribution of book bags filled with supplies to school age residents.

The Saginaw Housing Commission continues to collaborate with the Saginaw County Mental Health Authority in providing supportive housing units for persons with special needs. There are four units located on Joslin Street.

The Saginaw Housing Commission newly constructed six handicap accessible units have maintained continued occupancy.

Actions taken to improve resident initiatives included a computer learning program.

Actions taken to Evaluate and Reduce Lead-based Paint Hazards

In terms of evaluation of lead-based paint risks, there has been progress in screening programs. The County Health Department blood lead level screening programs, which identifies children and housing units with lead paint problems, is continuing with implementation. Lead based paint testing was completed in Saginaw Housing Commission units. No lead paint was found and thus no abatement has been necessary. The Saginaw Housing Commission prepares and distributes pamphlets on lead based paint to applicants and residents. Fair Housing Services and Legal Services Housing staff were prepared to help low income renters persuade their landlords to remove lead paint when it occurred in their units. Legal Services Housing staff advises tenants and homeowners of lead paint risks, testing and abatement options. Pamphlets on the subject are prepared and distributed. In terms of reducing lead-based paint hazards, in addition to the above mentioned public outreach and education efforts, City housing inspectors are continuing with training to identify and write corrective specifications for lead paint surfaces and are looking for lead paint hazards as part of ongoing housing inspections. We continue to meet HQS for lead reduction in rehabilitation programs and codes. Rehabilitation activities staff are continuing to learn more about lead-based paint hazards and best practices in terms identification of such hazards and their removal.

Action taken to Ensure Compliance with Program and Comprehensive Planning Requirements

As indicated in the discussion on leveraging, the City diligently pursued resources identified in the annual Action Plan and Consolidated Plan. During FY 2008/09, the City supported efforts by nonprofit organizations to obtain additional federal resources for affordable housing development and programs and projects to assist the City's homeless populations by working with applicants to ensure consistency with the currently approved City of Saginaw Consolidated Plan and providing the required certifications. The City has worked with the Saginaw Housing Commission to ensure that its Five-Year and Annual PHA Plans are consistent with the Consolidated Plan. In addition to certifications, Block Grant and Development Department staff works with

other City departments to coordinate efforts in providing comprehensive services and programs that assist in implementation of the Consolidated Plan goals.

Action taken to Reduce the Number of Persons Living below the Poverty Level

Three components comprise the City of Saginaw's anti-poverty strategy. These are: goals of the strategy

- programs to assist in reducing poverty
- policies to follow in reducing poverty
- coordination efforts.

There were no changes in the three goals regarding the anti-poverty strategy. No additional goals were added to these.

Several programs were relied on to create or retain jobs, prepare poor persons for jobs or put them in jobs.

- SEDC provided loans to firms in 2008-09 which created or retained jobs for low or moderate income persons
- Michigan Works continued its successful job training and placement program and is currently exploring opening an office in downtown Saginaw.
- Delta College continued providing its education programs in downtown Saginaw.
- MESA continued its job placement efforts
- Efforts continued by state or Federal agencies to investigate and resolve complaints of discrimination in hiring or employment

Several policies outlined in the 2007-08 Annual Plan were followed in carrying out the Anti-Poverty Strategy. These policies are the following:

- Continue integrating social services and housing services to ensure that Very Low Income persons receive a continuation of help tailor made to their specific needs.
- Encourage continuation of apprenticeship programs on sites where housing or other construction is undertaken. This is being done to provide poor persons with the various job skills and opportunities for placement which apprenticeship offers.
- Barriers that prevented persons from overcoming poverty were evaluated. Specifically, the Fair Housing Needs Assessment described some of these barriers.

Coordination of the City's housing strategy with other programs to reduce poverty occurred via these means:

- Mayor's Monthly Meetings;
- Preparation of the CAPER;
- CAPER annual report development;
- Ongoing management of Federal CDBG and ESG programs;
- City-County Liaison Committee.

Self-Evaluation and Assessment of Five Year Goals

The City of Saginaw has followed the priorities and goals established in the 2005-2010 Consolidated Plan for Housing and Community Development for the City of Saginaw. One hundred percent of the City's CDBG and HOME funds have been used to address these identified priorities and carry out activities benefiting low and moderate income persons.

In terms of City-run CDBG and other federally funded housing activities, effort was made to continue providing loans and grants to rehabilitate housing units for low income and very low income households. However, the loan activity has experience significant decline in recent years. City staff has been trying to develop innovative step to reverse this trend so that targeted number may be reached.

The Community Rehabilitation and Block Grant Director's position has yet to be filled and that continues to pose management challenges. Over sight concerns have arisen as less management staff resulted in less monitoring and technical assistance. Activities as MSU Home Maintenance continued to meet or exceed their objectives in 2008-09. These activities carried out their responsibilities in a timely fashion.

The HOME program continued to fund the City Rehabilitation Grants activity. By the end of the reporting period 18 units were completed. The City of Saginaw pursued any and all resources available to benefit low/moderate income individuals and households within its jurisdiction as outlined on pages 38 thru 40 of the City's 2005-10 Consolidated Plan.

The Saginaw Housing Commission conducted activities assisting Very Low Income residents. These activities assisted residents in improving their quality of living and in the delivery of services were conducted in a timely and efficient manner. Housing applicants and residents requiring subsidized housing were assisted via the Section 8 Voucher Program and Family and Senior High Rise Housing. Activities have continued at the computer Learning Center. Other activities conducted by the Saginaw Housing Commission included the 5th Annual Beautification Day for all high-rises and Town and Garden, the 4th Annual Holiday Celebration, and the annual distribution of book bags and supplies to school age residents.

Community agencies have assisted housing activities in several ways. Efforts continued by NRS to rent to low or moderate income households, units which had been renovated prior to 2008-09. The age, size and condition of buildings occasioned substantial repair costs for the structures when rehabilitated prior to 2008-09. However, these costs were much less than those to acquire or build new units. Acquisition of properties was difficult due to the small target area worked in. As a result, City staff are proposing change and/or additions regarding targeted areas. Depressed market values of houses limited private matching funds available for acquisition and rehab. City staff is again proposing massive demolitions in the next program year to attract development. The activity has been concentrating in 2008-09 on renting units previously rehabilitated.

The Weatherization Program operated by Saginaw County Community Action Committee (CAC) has expansion on the drawing board. Anticipated recovery funding will increase the activity five times over, creating jobs and weatherizing many more houses. The agency plans to hire a person to coordinate all of its housing activities for more streamlined operations.

There has been some success in addressing homelessness. The City Rescue Mission's operating methods successfully reduced the average number of Saginaw homeless from 100 to 80 at any given time. The overall homeless population was never significantly increased as a result of reductions in the State's General Assistance program on October 1, 1991. The Mission continued operating its renovated shelter for men, assisted homeless women and children to access services at area agencies providing

help and further developed its Discipleship Program for individual and economic independence. The Mission completed a building addition during the 1999-00 Program Year.

Emergency Shelter services are provided by a number of agencies:

Saginaw County Youth Protection Council – Innerlink: A 10 bed emergency shelter for runaway and homeless youth (ages 10 to 17) is provided by Council. Minor teen parent mothers and their children can also be housed. Youth also receive counseling, medical assistance, education services, meals, information and referral services. Youth are allowed to stay until housing is provided (this is usually accomplished within 14 days of intake).

Restoration Community Outreach (RCO): RCO provides a drop-in warming center and an overnight shelter for men. This shelter has 28 beds and residents are allowed to stay until other arrangements for housing are made. Clients also receive transportation, job development, medical service and referrals, and out-patient treatment.

Underground Railroad: Underground Railroad provides emergency shelter to victims of domestic violence and their children. The agency has a capacity of 26 beds and offers rooms of varying size to accommodate families. Clients also receive counseling, child care, PPO assistance, a crisis telephone services legal advocacy, transportation, on-site schooling, support groups, parent groups, financial assistance, case management, civil legal assistance, community education and nursing care.

Safe Haven: This program provided emergency/transitional housing (9 beds) for single women and men. Clients also receive clothing, employment assistance, continuing education, transportation and housing assistance.

There is need to plan transitional housing programs for persons with different needs, including those who are victims of domestic violence. This need has been identified in the five-year for persons who are chronically in crisis and substance abusers. In the past year there have been steps taken by Restoration Community Outreach to provide transitional housing for these particular groups. These steps include acquiring another house and operating funds for the house. The Underground Railroad renovated its recently acquired larger building to house victims of domestic abuse and their children. The two organizations mentioned above along with remaining emergency assistance providers in the City formed the Saginaw County Consortium of Homeless Assistance Providers (SC-CHAP). This group has extended their initial mission to include transitional and permanent housing for the homeless and near homeless as a goal. Several of the organizations have implemented transitional/ permanent housing activities and are applying for funds towards reaching set goals.

Safe Haven House emergency shelter has plans to rehabilitate housing units that were donated to the shelter to create transitional and permanent housing for current and past Safe Haven residents.

The activities to provide housing for runaway youth are proceeding on schedule in the past year and the Youth Protection Council is carrying out its plans according to the 2008-09 One-Year Plan. The transitional housing structure at 2601 Prescott Street houses up to 6 youths at a time and continues to operate successfully.

The Saginaw Housing Commission continues to collaborate with the Saginaw County Mental Health Authority in providing supportive housing units for persons with special needs. The four units are located on Joslin Street.

The Saginaw Housing Commission is finishing construction of six completely handicap accessible units. At this time, all units have been rented to qualified families.

For persons with AIDS, counseling and referrals were provided by the County Department of Public Health. The Wellness Network was reactivated in 1992-93 and continues operating in 2008-09 in the County. More diverse help was provided to persons with AIDS or who were HIV positive. Restoration Community Outreach (RCO) provides emergency shelter and supportive services for substance and alcohol abuser as well as veterans with chronic problems and mentally unstable persons.

Future actions proposed or changes in the five-year CHAS as a result of assessing the 2008-09 year progress. The City is not proposing any changes in the five-year CHAS at this time for City run CDBG funded housing activities receiving resources via City contracts. Any problems noted in the fifth year of the Consolidated Plan implementation can be incorporated in the new five year plan. However, these concerns are noted.

- Resolve management issues in order to substantially improve productive flow in the division that will extend to the sub-grantees through monitoring and technical assistance.
- Provide better communication and coordination between loan clerks and specification writers.
- Provide additional on site monitoring by specification and code enforcement personnel to improve corrections and workmanship.
- Recruit, train and acclimate additional contractors creating a larger, more informal contractor pool.
- Speed up the specification writing processes to allow more loans and grants to be made in 2009-10.

The Community Action Committee and Neighborhood Renewal Services must continue implementing their HOME CHDO activities in a timely manner in order to provide rental units for low income households. Progress through the end of the program year indicates progress has slowed. Given the complexity and time consuming nature of the activity, progress will be monitored carefully and assistance will be provided when feasible.

The City is not proposing any changes in the five-year CHAS at this time for City Housing Commission activities assisting Very Low Income tenants. Should problems noted continue while implementing the Consolidated Plan then changes can be considered, in the new five year plan.

There are no proposed changes in the Five-Year CHAS or the Consolidated Plan at this time as a result of assessing 2008-09 progress for this activity for activities assisting housing provided by community agencies.

There are no proposed changes in the Five-Year CHAS or in the Consolidated Plan at this time as a result of assessing 2008-09 progress in helping homeless persons.

There are no proposed changes in the Five-Year CHAS or in the Consolidated Plan at this time as a result of assessing 2008-09 progress in helping persons with special needs.

Leveraging Resources, FY 2008-2009 Resources Made Available within the Jurisdiction

Table 5, below, details additional funds leveraged through private resources. This table is intended to be representative of the majority of non-HUD funds used within the City.

Table 5: Local Dollars Leveraged through Federal Funds. Leveraged Resources
Other monies leveraged through the use of CDBG, HOME, ESG Funds

Service Provided	Dollars Leveraged	Source
Innerlink, YPC	\$20,000.00	MSDA, County and Local
City Rescue Mission	\$49,000.00	Title 19
City Rescue Mission	\$59,000.00	MSDA ESG MSHDA
Restoration Community Outreach	\$57,840.00	State FIA, County Mental Health, Saginaw Bay Substance Abuse Salvation Army
Shelter Plus, RCO	\$167,742.00	In Kind
Underground Railroad	\$30,000.00	Agency owned real estate
Total Funds Leveraged	\$383,582.00	

The Michigan State Housing Development Authority (MSHDA) funds Saginaw nonprofit housing development organizations, including the Community Action Center. Neighborhood Renewal Services operated a loan pool provided by local financial institutions.

In addition to the funds referenced above, several of the subrecipients of CDBG, ESG, and HOME funds also received grants or other assistance from regional foundations. By budgeting \$1,058,602 in County funds annually, the Saginaw County Department of Mental Health is able to receive \$6,594,199 from State Mental Health programs. Services to seniors and elderly are supported by the County Senior millage. This millage raises \$1,075,000 locally, which is used to secure \$165,000 in funds annually from two state activities.

Self Evaluation Performance Measures

This department and the City experienced major change and the adjusting process is continuing. Development of a more effective performance measurement system is now one of the priorities of this department. The current performance measurement system focuses on inputs and outputs and contains goals, strategies, expected and actual outputs. Recognizing the need for more informative data, a City-wide effort to include more outcome-based performance measurement was recently initiated. This coincides well with HUD’s new guidelines outlined in Notice CPD 03-09. As part of the 2008-2009 budget cycle, emphasis has been placed on developing these outcome-based measures. Department staff attended a meeting on January 29, 2004 at the office of the Michigan State Housing and Development Authority, which focused on performance

measures and best practices for implementation. The department staff again attended performance measure training at the offices of Michigan State Cooperative Extension on July 24, 2008. Information gathered at the meeting and gleaned from other resources provided by HUD will be influential in the modification of the current measurement system.

Appendix:

HOME Report

IDIS Reports

CO4PRO3

CO4PRO6

CO4PR23

CO4PR26

CO4PR33

CO4PR19

Maps

Target Area Map

Areas Designated for Improvement
M08 MC260212
City of Saginaw
1315 S Washington
Saginaw MI 48601

HOME Report
2008-09

In accordance with CPD-9238, we are providing HUD form 40107 and our annual HOME Report, which includes narrative statements for each of the four assessments required. Each of the four assessments starts on a separate page, as required, along with our PJ identification in the upper right hand corner; The required assessments include the following subjects:

- 1 CHAS
- 2 Affirmative Marketing
- 3 Minority Outreach
- 4 Shortfall Funds

Each of the assessments is addressed in the succeeding pages.

Inspections of rental units acquired and rehabed with HOME funds by subgrantees were inspected by the City Inspections Dept. Some minor violations were uncovered and remediated to the satisfaction of City codes.

1. Five Year Plan Affordability Strategy

a. CHAS Objectives

Our Five Year Plan identified housing rehab as a high priority in plan table 24, on page 57. Likewise our 2005-2010 Consolidated Plan on page 59, identifies a priority need for homeowner housing rehab.

A large portion of non CHDO set-aside in the HOME program is devoted to single family owner occupied rehab. The dollars are being used for a high priority Con Plan objective.

b. Different Categories

The HOME dollars are allocated to three activities. Each activity receives the following funding percentages.

<u>Activity</u>	<u>Dollars</u>	
1. Single Family Rehab Grants	\$494,543	78%
2. Single Family New Construction	128,416	20%
3. CHDO Operating Expenses	15,000	2%
	\$637,959	

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2. Affirmative Marketing

We are not working on any buildings that have five or more housing units per building. Thereby, we have no affirmative marketing procedures and requirements to develop or report on.

3. Minority Outreach

a. MBE & WBE Participation

The number of contracts awarded continue to increase with addition of three black general contractors now bidding on HOME and CDBG jobs.

b. Actions

In the past, the Contractors Assistance Program (CAP), conducted in area by the Michigan State Housing Development Authority has had a significant positive effect on the number of minority contractors mentioned above, we also have three Black electrical subcontractors, one Hispanic electrical, one Black plumber, one Black mechanical, one Hispanic plumber/mechanical and several minority structuralists now participating. City staff is to devise a plan to expand minority participation once the division is back at full staff. The City's decision to work through general contractors has hurt minority participation as the majority of women and minorities are tradesmen. Ways to overcome this situation are being discussed.

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H O M E		
MBE/WBE	2008 – 2009	Percentages
# of contracts	15/43	35%
# of Dollars	154,798/1,987,866	8%
Minority Property Owners		
Black Owners	18/31	58%
Black Contracts	201,659/389,918	52%
Hispanic Owners	4/31	13%
Hispanic Contracts	35,857/389,918	9%
Total Owners	22/31	71%
Total Contracts	237,516/389,918	61%

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4. Shortfall Funds.

The City of Saginaw received more than \$500,000 in formula allocation, thus we have nothing to report in regard to a shortfall.