City of Saginaw
DRAFT
Annual Action Plan
2014-2015

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EXECUTIVE SUMMARY

The City of Saginaw’s 2014-15 Annual Action Plan is submitted pursuant to the Consolidated Plan revisions and updates as published in the final rule in the February 9, 2006 Federal Register. The final rule provided new requirements for the form and content of the annual action plan. The City prepared this fourth year Action Plan.

The purpose of the 2014-15 Annual Action Plan is to describe programs and activities that the City will undertake in conjunction with the U.S. Department of Housing and Urban Development (HUD) funds. HUD awards the funds directly to the City of Saginaw as an entitlement community. The funding amount is derived through a formula driven allocation process, which determines allocations for all Community Development Block Grant (CDBG), HOME Investment Partnerships Program, and Emergency Shelter Grant (ESG) entitlement grantees.

The City’s 2014-15 CDBG Program is designed to help both low- and moderate-income residents Citywide as well as low- and moderate-income areas as defined by HUD.

Low- and moderate-income areas are determined by HUD and can be viewed graphically on the CDBG Areas Map in the Appendix.

GEOGRAPHIC DISTRIBUTION

Saginaw will base funding allocations on those parties identified as at risk or in need throughout this document. Specifically, CDBG, HOME, and ESG funds will be allocated in areas of low- and moderate-income to the extent possible. Additionally, Saginaw will evaluate non-profit agencies on their ability to diversify their funding sources. The purpose of these Federal dollars is to supplement ongoing efforts by agencies rather than to provide the sole source of funds.

Saginaw will fund activities that meet the criteria as stated by HUD. The mechanism that triggers funding for the CDBG program is based on concentrations of low-and moderate-income level persons in census tracts and census block groups. Funds are allocated to specific activities based on feedback from public hearings, recipients of current programs, and requests from City Departments and City Council. As required, the low- and moderate-income area benefit activities will be confined to the low- and moderate-income area block groups. Projects such as sewer lines, street resurfacing or other infrastructure improvements are restricted by the low/ moderate area benefit.

Some assisted activities, such as parks, neighborhood facilities and improvements, community centers and streets, serve an identified geographic area. These activities generally meet the low- and moderate-income principal benefit requirement since 51 percent of the residents in the activity’s service area are low and moderate income.
Saginaw CDBG Eligible Areas are found in the following table, which displays all CDBG eligible block groups within the City of Saginaw and the corresponding low- and moderate-income population percentages.

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These eligible block groups can be viewed graphically in the CDBG Eligible Areas Map located in the Appendix of this report. As much as possible, the City of Saginaw aims to target CDBG funds on a community-wide basis with a focus in areas where the funds are most needed.

Cathedral District Neighborhood
To bridge the natural divide created by the Saginaw River and unify the two downtown business districts and neighborhoods, the City created the Cathedral District Revitalization Plan (“Plan”).
in 2008 as the first of four master plans to assist Saginaw in its economic recovery and create a
vibrant and unified central city. This Plan will be used to attract and retain businesses, 
employees and residents who value the character and dynamics found in cities and urban
neighborhoods. It will also provide a sense of connectivity to community; creative re-use and
rehabilitation of historic buildings; walk-able, diverse mixed-use neighborhoods; access to major
thoroughfares; and nearby cultural, educational, religious, and healthcare institutions.

Given the demographic, land use, environmental, building, and blight conditions, described in
the Plan, the Cathedral District is a high priority area for the City’s CDBG program. The most
recent investment of NSP dollars also makes this area a priority and the Cathedral District is a
neighborhood that will continue to be a priority for CDBG funding throughout the 2011-2016
funding cycle.

**Covenant Hospital Neighborhood**
The Covenant Hospital neighborhood is a high priority for the City’s CDBG and HOME
programs. Covenant is a major employer in Saginaw and surrounding communities and a major
asset to the downtown and the surrounding neighborhood. There was significant investment into
this neighborhood with Saginaw’s NSP program including a new 34 unit senior housing
complex. It is imperative that we continue to strategically invest funds in sustainable
neighborhoods. The Covenant Hospital Revitalization Plan (“Plan”) will book end the Cathedral
District Revitalization Plan.

**Green Zone**
The third neighborhood is the Green Zone. The Green Zone is bordered by North Washington to
North 14th to Norman to North 6th to Carlisle to North 14th to Wadsworth to North Washington.
Blight elimination is most needed in this area. This area is one of the three areas of greatest need
defined in the City’s NSP2 and NSP3 Grants. The City hopes to leverage CDBG and HOME
funds with NSP funds to make an impact in the community. This area will only receive funds for
blight elimination.

**Other Target Areas**
The City also plans to target infrastructure improvements and blight removal within 400 yards of
schools located within the City. These areas can be viewed on the CDBG Target Areas Map in
the Appendix. The City also considers the gateways in and out of the City limits for the blight
elimination program.

Saginaw has focused its efforts and programming in the CDBG-eligible areas of the City. These
areas have at least 51 percent of residents with incomes at or below 80 percent of the median
area income or are in areas of slum/blight. In addition, the City plans to allocate funds to
citywide projects that directly benefit CDBG-eligible persons/households.

**Racial Concentration**
The City has concentrations of minority populations as shown in the maps in the Appendix of
this report. Concentrations of minority populations are located within low- and moderate-
income areas. The City specifically dedicates CDBG, as well as NSP funds, to these areas.
Race/Ethnicity
According to the 2010 U.S. Census City-wide data suggests approximately 37.5 percent of the population reported their race as white, non-Hispanic and approximately 46.1 percent of the population reported their race as African American. The census also reported that approximately 14.3 percent of the population reported their race as Hispanic or Latino. The City reflects a greater racial diversity than that of Saginaw County as a whole. Saginaw County has a minority population less than 50 percent.

Concentrations of minority population are generally African American residents located within block groups east of the Saginaw River. An additional minority group has population concentrations within the City. The Hispanic population has grown significantly. Census tracts with the highest concentration of Hispanic population are located east of the Saginaw River and south of Webber Street. There is also a concentration of Hispanic residents in the northern point of the City east of the Saginaw River.

Very Low and Low Income Populations
The City of Saginaw has identified areas within the City that have the highest percentage of both low and very low-income families. As seen in the Very Low and Low Income Families Maps in the Appendix, concentrations of this demographic exist within CDBG-eligible areas. These areas are concentrated mainly east of the Saginaw River.

The majority of CDBG funds are concentrated within CDBG-eligible areas. The remaining CDBG funds are allocated to Public Service Projects, Housing Projects, and Program Administration.

Obstacles to Meeting Underserved Needs
The primary obstacle to meeting the needs of the City’s most underserved groups (primarily low- and moderate-income families, special needs groups and the homeless) is the general lack of funding resources available to the public and private agencies providing the services to meet those needs. The economic downturn that began in 2007 has impacted both private foundations and public agencies, as donations have declined along with public funding. Continued state budget shortfalls have caused the State of Michigan to reduce funding for local aid to the cities, significantly impacting the funding of local programs. In addition, entitlement grants have not kept up with inflation and have been reduced over the years, further decreasing funds available to provide services to meet the City’s needs. With inflation, lower incomes, and the growing needs of low-income persons and special needs groups, the reduction in funding resources is a significant obstacle to meeting underserved needs in the City of Saginaw.

The City of Saginaw plans to review alternative sources of funds to help address the needs of City residents. Efforts will be made to submit grant applications to federal, state, and local resources. Specific grant applications could include Neighborhood Stabilization Programs, other Community Development Initiatives, Economic Development grants, Energy Efficiency grants, infrastructure improvements and neighborhood enhancement/revitalization.

In addition, public service projects and/or programs that can be supported by CDBG, HOME, and ESG funds are limited; yet create a large demand for funding. The City of Saginaw will continue to work with public service providers to expand services and to become more of a
resource for these providers. Poverty levels have increased between 2000 and 2010 (28.5 percent to 37.4 percent). Federal program funds being used are not designed to be anti-poverty programs, thus limiting the amount of resources available for such activities.

The City has identified, throughout the Action Plan, a number of strategies that will be used to address obstacles to meet underserved need in the community. The City will continue to narrow the gap in services provided to citizens with special needs. In addition, the City shall continue to support efforts, whether financially or otherwise, to meet the needs of the population.

**Basis for Allocation Resources**

The programs and activities listed in the Action Plan address the housing and community development needs of the City of Saginaw for fiscal year 2014-15, and represent a comprehensive long-term strategy for addressing needs for affordable and supportive housing for low- and moderate-income families, the homeless, elderly, female-headed families, single persons with dependent children, disables persons, and others with special needs. The Action Plan will track the five-year strategy that has been developed in the 2011-16 Consolidated Plan, primarily for moderate, low and extremely low-income residents.

The City of Saginaw and area non-profit organizations, private industry, and public institutions have maintained a strong working relationship. In recent years, the City has provided funding to many area human service agencies that are involved in the provision of housing or supportive housing services. Because of this, City staff has developed working relationships with agency directors and staff. The City will continue to make referrals to federal, state, and local agencies as needed in an effort to aid those that desire to take part in providing affordable housing in Saginaw.

The City shall utilize CDBG, HOME, and ESG funds to meet the specific annual objectives listed below. The City will seek additional funding, when available, in an effort to advance established goals. Toward the goal of increasing the quality and affordability of the City’s housing stock, the City shall satisfy HUD’s overall objectives for:

- **Suitable Living Environment**-The City will identify activities that are designed to benefit communities, families, or individuals by addressing potentially negative issues found in their living environment.

- **Decent Housing**-The City’s priority on housing rehabilitation will be increased and monitored on housing programs where the purpose of the program is to meet individual family or community needs.

- **Creating Economic Opportunities**-the City will seek opportunities for activities related to economic development, commercial revitalization, or job creation.

The City of Saginaw acknowledges the need to address poverty throughout the community. The City will devote the CDBG, HOME, and ESG dollars to assist low- and moderate-income individuals and families that reside in the City.
The City has determined upon an analysis of needs, inputs received, and past performance that the overall highest priority needs are:

1. Provide rehabilitation assistance to income-eligible homeowners so that they may be able to remain in their home comfortably and continue to afford to live there without the structure deteriorating, priority is for 0-50% of median family income.
2. Concentrate community and economic development projects to spur transformative efforts within neighborhoods and complement other redevelopment initiatives, such as the Neighborhood Stabilization Program (NSP).
3. Concentrate blight removal in target areas and within 400 yards of schools.
4. Contribute to community policing efforts to help stabilize neighborhoods in decline.
5. Encourage affordable homeownership opportunities for low- and moderate-income homebuyers, particularly those in the 51-80% median family income group.
6. Focus on supportive service programming that provides assistance to the City’s low- and moderate-income households with housing problems.
7. Supportive services and facilities to assist the homeless, especially those with special needs.
8. Supportive services and facilities for special needs groups.
9. Provide start-up funding support for new businesses.

The 2014-15 Annual Action Plan details specific activities that will be funded to accomplish these goals. The Plan includes strategies to meet the needs of housing, homelessness, special needs population, and non-housing community development as well as strategies to reduce poverty and lead-based paint impacts.

Available Resources
To maximize the City’s impact in serving low- and moderate-income households, the City has leveraged funds and resources to the greatest extent possible.

It is anticipated that $2,058,758 in CDBG entitlement funds, $345,628 in HOME entitlement funds, and $173,183 in ESG funds will be received from HUD for program year 2014-15. It is also estimated that the City will receive $420,000 in CDBG program income, which stems from the City’s Residential Loan Program and from the Economic Development loans. The City is also proposing the re-programming of $19,152 in CDBG carry-over funds. With the program income and carry-over funds, the CDBG amount to be awarded will be $2,577,569.00. The City was awarded an increase in the 2014 ESG.

The City of Saginaw does not receive funds from the Housing Opportunities for People with AIDS (HOPWA) program directly. However, HOPWA funds are available to the City through MDCH-Division of Community Living, Housing Section.

Other Resources
Most recently the City of Saginaw was awarded $11,196,194.00 from the State of Michigan Troubled Asset Relief Program for blight elimination.

Other resources available to the City of Saginaw are programs such as the Neighborhood Stabilization Program (NSP). The purpose of the NSP funds is to address the negative
ramification of the housing crisis that occurred over the past few years, primarily due to sub-
prime mortgage lending, which nationally resulted in significant numbers of homeowners
entering into foreclosure and entire neighborhoods becoming vacant and abandoned. Three
rounds of NSP funding were awarded to Saginaw/Saginaw County:

- NSP 1 - $1,600,000 (administered through MSHDA)
- NSP 2 - $17,369,638 (received jointly with Saginaw County Land Bank through HUD)
- NSP 3 - $1,242,318 (administered through HUD)

Saginaw is applying for a fourth round of NSP from the State of Michigan.

The Saginaw County Landbank was also awarded a Blight Elimination grant from the State of
Michigan in the amount of $1,800,000.00.

The U. S. Department of Housing and Urban Development (HUD) provides funding for the
Housing Choice Voucher (HCV) Program, formerly known as Section 8. The HCV Program
subsidizes rent for income-qualified individuals/households through the Saginaw Housing
Commission. Rental assistance is available to families, elderly and disabled individuals who
qualify as needing assistance in paying the rent.

HUD allocates funds for the provision of rental assistance vouchers. The Saginaw Housing
Commission manages 632 public housing units and 1,197 vouchers within the City of Saginaw.
Public housing expected turnover according to the most recent Saginaw Housing Commission
PHA 5-Year Plan is 110 units. Along with 60 Section 8 vouchers the Saginaw Housing
Commission maintains a community-wide waiting list and site-based waiting lists. The
Commission plans to continue to operate seven site-based waiting lists. The
PHA Senior/ Persons with Disabilities waiting list is currently populated by 162 families and 730 families
looking for public housing.

All families participating in the voucher program must have initial family incomes at or below
50% of the median income level, in accordance with Federal regulations. Since household
income is one of the primary eligible factors for this program, the Housing Commission makes
the appropriate verification of income in all cases as part of the applicant screening process. The
following preferences are given to an applicant: employment, enrollment in school, and
veterans.

**ACTIVITIES TO BE UNDERTAKEN**

The Action Plan includes proposed activities that meet the priority housing and community
development needs as described in the 2011-16 Consolidated Plan. The City of Saginaw has
developed a comprehensive strategy for using limited resources available to address the housing
and community development needs of its low- and moderate-income citizens, the homeless, and
its housing stock.

The 2014-15 Action Plan is based on a CDBG entitlement allocation of $2,058,758 in CDBG
entitlement funds, $345,628 in HOME entitlement funds, and $173,183 in ESG funds. The
Action Plan includes proposed activities that meet the priority housing and community development needs as described in the 2011-16 Consolidated Plan.

The City of Saginaw takes pride in the range of programs and services that are available to our residents. Saginaw understands the need to ensure that basic services are provided. The City has utilized the CDBG Program to constructively meet the changing needs of the community.

**CDBG Activities**

**Rehabilitation Service Projects**
The Housing Rehabilitation Program is administered through the Department of Development. The Program offers affordable loans and/or grants for home repairs to qualified homeowners. The City has dedicated $695,759 of the 2014-15 CDBG funds for these services.

A breakdown of the funding for fiscal year 2014-15 Rehabilitation Services includes:

1. Spec Writing and Construction Monitoring $116,962
2. Residential Loans and Grants $282,405
3. Elderly/Disabled Home Rehabilitation Program $123,458
4. Basic Needs Program $172,934

**Public Facilities and Infrastructure Projects**
Public works activities are those that aim to improve the infrastructure of the City. Public facility projects are those that improve building available for public use. Approximately $232,807 in CDBG funds are dedicated to these activities.

A breakdown of the funding for fiscal year 2014-15 Public Facilities and Infrastructure activities include:

1. Street Resurfacing/Reconstruction $195,000
2. Health Delivery, Inc. Dental $27,807
3. Project Unify $10,000

**Economic Development Projects**
Economic Development Activities are those that aim at assisting businesses in the community and providing a more desirable environment for businesses to locate. Approximately $818,994 in CDBG funds has been allocated for these activities.

A breakdown of the funding for fiscal year 2014-15 Economic Development activities include:

1. Demolition of Dangerous Buildings $247,037
2. SEDC Business Loans $504,457
3. Downtown Development Authority $67,500

**Public Service Projects**
Public Service projects exist to help community and service-oriented organizations meet the service needs of the community. The City’s application process provides a context in which public service and/or community organizations may present information relevant to the nature of
their request. This process allows the City to ensure that the allocation of the limited dollars available is based upon objective analyses of all proposals.

According to CDBG guidelines, funding for Public Service activities is limited to a cap of 15 percent of the combined total of the City’s anticipated grant award plus projected CDBG program income. The City has allocated approximately $375,387 of its 2014-15 CDBG funds to public service projects. This figure does not exceed the 15 percent cap.

Some of the eligible activities include after-school evening and summer youth activities, crime prevention and supportive services for individuals.

A breakdown of the funding for fiscal year 2014-15 Public Service activities include:

1. Community Policing Prevention $196,089
2. Youth Protection Council Teen Parent Support $19,089
3. Youth Protection Council Youth Protective Services $19,089
4. Parishioners on Patrol – Stop the Violence $15,930
5. Women of Color – Youth Mentoring $10,000
6. Mission in the City – Sports and Fitness Park $13,378
7. First Ward, LACER Program $10,000
8. Habitat for Humanity – Housing Counseling $7,695
9. Habitat for Humanity – Home Maintenance $14,320
10. Power of Dad $17,000
11. Houghton Jones Neighborhood Task Force $33,320

Administrative Services
Program administration costs to administer the CDBG Program for fiscal year 2014-15 total $454,963.

HOME Activities
HOME provides formula grants to states and localities that communities use—often in partnership with local non-profit groups, to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing homeownership or rent, or provide direct rental assistance to low-income persons. The City of Saginaw is a recipient of these funds in the amount of $345,628.

Proposed HOME activities for the fiscal year 2014-15 include:

1. Residential Grants $283,501
2. Habitat for Humanity CHDO Operating Expenses $15,000
3. Habitat for Humanity Rehabitat $52,677

ESG Activities
The Emergency Solutions Grant (ESG) Program provides homeless persons with basic shelter and essential supportive services. It can assist with the operational costs of the shelter facility, and for the administration of the grant. ESG also provides short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs. HUD has awarded additional funding for rapid rehousing services.
Planned ESG activities for the FY 2014-15 totaling $173,183 include:

1. Saginaw County Youth Protection Council – Innerlink Emergency Shelter/Prescott House Teens $31,112
2. Underground Railroad-Domestic Violence Emergency Shelter $42,540
3. Restoration Community Outreach – Emergency Shelter $62,873
4. United Way – HMIS $17,963
5. United Way – Rapid Rehousing and Homeless Prevention $18,695

Outcome Measures
The City of Saginaw shall adhere to HUD’s definitions for the following three outcome measures:

- Availability/Accessibility – This outcome category applies to activities that make services, infrastructure, public services, public facilities, housing or shelter available or accessible to low- and moderate-income people, including person with disabilities.
- Affordability – This outcome category applies to activities that provide affordability in a variety of ways in the lives of low- and moderate-income people.
- Sustainability – Promoting Livable or Viable Communities. This outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, assisting a community to become livable or viable by providing benefit to persons of low- and moderate-income or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

Specific Outcomes
The City of Saginaw identified the following specific outcomes for the 2014-15 Action Plan:

- Support neighborhood improvement, housing and development efforts in targeted areas with public infrastructure and public facility improvements with particular emphasis on streets, sidewalks, parks, and facilities providing priority service.
- Support infrastructure rehabilitation to accommodate special needs populations, including easier access to sidewalks, ADA ramps, and other public right-of-ways.
- Encourage economic opportunity within targeted areas through employment, training and support services, small business development (with emphasis on minority and women-owned businesses), and revitalization of neighborhood commercial districts.
- Reduce the level of crime in targeted areas through crime prevention activities, which promote positive social behavior.
- Fund supportive service programming for residents of low- and moderate-income neighborhoods, and provide opportunities for citizen participation.
- Provide for additional ADA accessibility at public facilities and elimination of barriers for the disabled.

Performance Measures
The proposed Outcome Performance Measures that are compliant with the Federal Register on June 10, 2005 (70 FR 34044) are indicators that describe the outputs of the City of Saginaw CDBG Program.
The final outcome performance measurement system includes objectives, outcome measures, and indicators that describe outputs.

As stated in this report the objectives are: Creating Suitable Living Environments, Providing Decent Affordable Housing and Creating Economic Opportunities. The outcome categories are: Accessibility/Availability, Affordability, and Sustainability.

Performance measures can be viewed in the Appendix of this report.
MANAGING THE PROCESS

The Action Plan development process represents an opportunity to involve citizens and community groups in the process of assessing local housing needs, establishing strategic priorities and developing a plan to meet the identified housing goals.

The Department of Development for the City of Saginaw is the lead agency for preparing the 2014-15 Annual Action Plan as well as detailing the progress of all strategies in the Consolidated Plan and subsequent annual action plans.

The Department of Development for the City of Saginaw, with the assistance of Wade Trim Associates, completed the 2011-2016 Consolidated Plan. Department staff will complete the 2014-15 Annual Action Plan based on the Consolidated Plan as well as input from the various agencies and the citizens of Saginaw.

The Department of Development will monitor the implementation of these strategies to identify areas requiring improvement. This Annual Action Plan was taken into consideration for all recommendations and input from the City Mayor, City Council Members, other City Elected Officials, all City Departments, and the general public. Surrounding community representatives, county, state, and federal agencies and local, regional, and statewide non-profit organizations were taken into consideration as well.

The 2014-15 Annual Action Plan was built on the 2011-16 Consolidated Plan and the 2013-14 Annual Action Plan as well as the previous Consolidated Plan and a number of other studies, plans, and reports that were prepared in previous years. In addition, the Department of Development sought input from the Human Planning Commission prior to obtaining City Council approval. Lastly, the City utilized the NSP Master Plan and the City Master Plan in the development of this document.

To maximize citizen participation, Development staff conducted outreach through public notices, public hearings, and discussions with local and county agencies. As part of these efforts, low- and moderate-income residents were encouraged to offer input.

Program Specific Requirements

HOME

The City of Saginaw will receive an estimated $345,628 in HOME funds for the 2014-15 program year. Program activities and use of funds are outlined throughout the Action Plan and in table form in the Appendix of this report.

HOME provides the City of Saginaw a formula grant that is used in partnership with various Community Housing Development Organizations (CHDO) to fund a variety of activities that acquire, build, and/or rehabilitate affordable housing for rent or homeownership to low-income persons.
The program further enables the CHDOs to design a flexible program that is tailored to the needs and priorities of the neighborhood that they serve. These organizations rely on partnerships among all levels of government and private sector in the development of affordable housing.

The City of Saginaw does not have HOME beneficiaries who have 5 or more housing units to sell or rent out. Thus, the City is not required to have procedures/policies on Affirmative Marketing for this program (24 CFR, Sec. 92.351 of HOME regulations). However, the City has a procedure in place to ensure the affordability of HOME assisted housing (24 CFR, Sec. 92254 of HOME regulations). The City’s Residential Housing Rehabilitation Program is subject to affordability rules. The financial instrument used to enforce the rule is a forgivable mortgage loan for either five years or ten years depending on amount of investment. The mortgage loan is discharged at the end of the term provided the homeowner continues to occupy their home.

CDBG
The City of Saginaw will receive an estimated $2,058,758 in Community Development Block Grant (CDBG) funds for FY 2014-15, with an additional $420,000 anticipated in program income. An additional $19,152 is anticipated in reprogrammed funds from previous years’ funds. The total available to allocate is $2,497,910. Program activities and use of funds are outlined throughout the Action Plan and in table form in the Appendix of this report.

The City of Saginaw does not anticipate any displacement or need for relocation of residents/businesses resulting from the implementation of its programs and projects this year. No match requirements are in place at this time.

ESG
The City of Saginaw is expecting to receive an estimated $173,183 in Emergency Shelter Grant (ESG) funds for FY 2014-15. The City was previously awarded $173,183. The City will use ESG funds for shelter operational expenses, essential services (supportive services concerned with employment, health, drug abuse, and education), rapid rehousing and homeless prevention activities.
CITIZEN PARTICIPATION

The City of Saginaw utilized an elaborate public hearing process for input into the 2014-15 Annual Action Plan and Program Year. This process included the following elements:

Public Hearings:

A public hearing was held on Wednesday, September 4, 2013, to explain the application process. A second public hearing was held on Monday, February 3, 2014, to award projects, to discuss proposed priorities, goals, objectives, and the annual budget.

The 30-day comment period lasted from April 15, 2014 through May 14, 2014. This document was prepared and made available by the City of Saginaw in two locations, which were advertised by a public notice in a local newspaper. All comments were directed to the attention of the Department of Development.

The two locations were:

- Department of Development
  1315 S. Washington Avenue
  Room 207
  Saginaw, MI 48601
- City of Saginaw’s Website
  [www.saginaw-mi.com](http://www.saginaw-mi.com)

Public comments and the staff responses are included in the Appendix.
INSTITUTIONAL STRUCTURE

The City of Saginaw has identified the following institutional structure through which it will carry out its affordable and supportive housing strategy. The structure includes organizations from several backgrounds, which represent private firms, local non-profit agencies, and local and state agencies.

In recent years, there have been organizational shifts in the City of Saginaw. However, the staff responsible for the day-to-day operation and reporting of the CDBG funds has remained relatively stable. Staff consistency has provided a combined institutional knowledge that has allowed for service to remain consistent or improve even with changes in the City as an organization. In terms of enhancing coordination, three different and distinct efforts will continue to be undertaken in 2014-15. These are:

- Public agencies providing housing resources
- Non-profit agencies and the City
- Private/Public Collaborative Body

Public agencies providing housing resources include the City of Saginaw Rehab and Block Grant Services, Inspections, and the Saginaw Housing Commission. Coordination here occurred during the Consolidation Plan process, 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 preparation of the Consolidated Plan and Action Plan, meeting CDBG contract requirements, and ongoing communication between City staff and staff at the agencies.

“Alignment Saginaw” is a non-profit private/public partnership, which serves as the collaborative body. This body identifies the key priority areas of need in Saginaw County. Membership includes agencies and individuals representing business, non-profit, education, health care, public safety, recreation, etc. The group meets monthly to discuss key programs to address areas of need, grants available to support these programs, and to align existing resources to support new or existing programs/efforts in the community. Saginaw County - Coalition of Homeless Providers (“SC-CHAP”) is a member organization of Alignment Saginaw, which sponsored and approved The Road Home: A Ten Year Plan to End Homelessness in Saginaw. Alignment Saginaw is also the venue for community review and support for the Continuum of Care application for HUD funding to serve homeless and the Michigan State Housing Development Authority (MSHDA) Emergency Solution Grants.

A Single Point of Entry was established by SC-CHAP with the 2010 award of Homeless Prevention Rapid Re-housing Program (HPRP) by the City of Saginaw to United Way. The Saginaw United Way is the host agency for SC-CHAP. The United Way is also the HPRP grant recipient and the MSHDA HPRP grant recipient. An integrated program administration was created to serve both the City and the County with a single point of entry, which includes outreach. United Way is also the host agency to the FEMA board and provider of 211 services for Saginaw County.
SC-CHAP has become a more formal organization over the past four years in preparation for administration of homeless funds under Hearth Act. In 2008 HUD funded technical assistance with the Corporation for Supportive Housing (CSH) resulted in a reorganization under Saginaw United Way as the new host agency, updated mission, vision and values, revised by-laws, and new policies and procedures.

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

<table>
<thead>
<tr>
<th>Vouchers</th>
<th>Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Choice Rental Vouchers</td>
<td>$6,701,600</td>
</tr>
<tr>
<td>Senior High Rise &amp; Family Housing Units</td>
<td>$1,668,647</td>
</tr>
<tr>
<td>CFP</td>
<td>$1,679,691</td>
</tr>
<tr>
<td>Other</td>
<td>$ 527,793</td>
</tr>
</tbody>
</table>

The most important firms are local financial institutions and contractors. Financial institutions include savings and loans, and banks. Many home loans for housing purchases are made by these institutions. Home loans for rehab are made by credit unions. Contractors perform housing rehab and build new houses.

Some local non-profit agencies are responsible for assisting homeless persons and households. Other non-profit agencies rehab owner-occupied houses and rental units for low-income occupancy. Home maintenance skills are offered to households, subsidies for home acquisition are provided. Legal help and fair housing assistance are also provided.

Public agencies include, city, county, and state governments. City government provides financial aid to rehabilitate renter and owner-occupied units and staff to enforce housing codes. The Housing Commission operates units in the City to house low-income households.

Over the program year there will be several ongoing efforts to enhance coordination between various providers of services, facilities, and affordable housing for low-income persons and homeless persons, and between providers of housing rehabilitation and these services and facilities.

Coordination between public agencies providing housing resources takes several forms. The two agencies involved in Saginaw are the Saginaw Housing Commission and the City of Saginaw’s Department of Development. Coordinated activities include:

- Five-year Consolidated Plan and Annual Action Plan
- Consolidated Annual Performance Evaluation Report
- Annual City budget preparation
- Ongoing staff communication to solve common problems
- Section 8 inspections of housing units
- Responding to HUD directives
MONITORING

The City of Saginaw recognizes that monitoring of the Action Plan, as well as the Consolidated Plan must be carried out on a regular basis to ensure that the statutory and regulatory requirements are being met. Further, it is critical to confirm that the information being reported to HUD through such mechanisms as the Integrated Disbursement and Information System (IDIS) is correct and complete.

The Department of Development is responsible for preparing annual reports detailing the progress of all of the strategies contained in the Consolidated Plan. This department will periodically monitor the implementation of these strategies to identify areas requiring improvement.

Saginaw will attempt to monitor the success of a couple of projects based on the revised regulations as stated in September 2003, CPD issued Notice 03-09, “Development of State and Local Performance Measurement Systems for Community Planning and Development Formula Grant Programs”. These benchmarks will be tracked over the time frame covered within this document. The performance of all projects will be reported in the self-evaluation section of the Consolidated Annual Performance Evaluation Report. The community will follow the mandates of the Department of Housing and Urban Development.

An area of particular attention is the monitoring of sub-recipients. The Department of Development staff will monitor all sub-recipients annually utilizing HUD guidelines. The objectives of the sub-recipient monitoring will be to ensure reasonable project progress and accountability, ensure compliance with CDBG and other Federal requirements, and to evaluate organizational and project performance. All sub-recipients will be monitored annually and documentation of all monitoring activities will be maintained including reports of site visits, findings, and correspondence and resolution of any comments and/or findings.

Sub-recipients will report program progress to the City staff on a quarterly basis. The quarterly reports will form the basis for ongoing monitoring and will be reviewed as a part of the annual monitoring process.

To monitor the City’s overall progress, comments will be sought from a number of external sources including the non-profit agencies to which Saginaw gives CDBG funding. Comments from these organizations will be solicited on the City’s annual performance.

It is intended that this monitoring plan will reinforce the communication network between the City and the various housing and human need agencies participating directly in the implementation of the Consolidated Plan or assisting in the provision of service supporting the Plan’s strategies. The monitoring process will also ensure accountability, compliance and adequate progress from the various agencies funded as a part of the City’s CDBG Program.
LEAD-BASED PAINT

The Saginaw County Department of Public Health (SCDPH) provides blood tests for children ages 1-6 years that have not had a blood test in the past year. The blood lead testing program is offered through the Women, Infants, and Children (“WIC”) Program located at 1600 N. Michigan Avenue, Saginaw. The SCDPH reported that in 2002, only 12 percent of all Saginaw County children under the age of six years received a free blood lead test. Out of those tested, 3.5 percent of the children had elevated blood levels.

A 2002 study by Batelle showed that out of the City’s housing units, over 70 percent of the units had lead-based paint. However, populations at greatest risk are those at or below the poverty level. According to the 2010 U.S. Census, Saginaw has 7,421 households in the category, which is approximately 37 percent of the population. Saginaw has a relatively high rental percentage, nearly 38 percent, which will affect the number of those that may be afflicted with lead-based paint poisoning. Saginaw, as noted in the previous sections, has a homeowner rate of approximately 62 percent.

Older, low-income, privately owned, rental housing that has not been adequately maintained is potentially most hazardous to young children. In many older units, the windows have been allowed to deteriorate, thus resulting in the peeling, flaking, and chipping of the paint. The soil around a house may also be a source of lead as it can pick up lead from exterior paint. Lead can get on children’s hands and be ingested in homes that have not been properly maintained.

In 2004, Saginaw County was awarded a $3 million HUD grant to conduct lead hazard control programs to remediate approximately 240 housing units in the County. With a goal to improve the safety of housing and protect the health of local residents, the County has partnered with local and county agencies, faith-based and community-based organizations, and private industry to administer various lead hazard control activities. The grant was used to carry out hazard mitigation activities over a 42-month period. In addition to the $3 million grant, Saginaw County will also provide approximately $202,000 in matching funds for the lead hazard mitigation activities. The County is applying for more funds to continue this program.

The Housing Rehabilitation program currently complies with the regulations. New regulations went into effect October 2000. The City made the necessary modifications to the programs to ensure compliance with the Department of Housing and Urban Development and the U.S. Congress.

The City was able to collaborate with the Saginaw County lead program and its housing rehabilitation program.
SPECIFIC HOUSING OBJECTIVES

The narrative below identifies specific objectives for the projects to be undertaken during the 2014-15 Program Year related to housing. These goals and objectives are listed in order of priority:

- **Owner Occupied Rehabilitation** – Improve the quality of low and moderate-income, owner-occupied housing stock to support community stability and neighborhood revitalization efforts by providing rehabilitation assistance.

- **Demolition/Clearance** – Reduce blighting influences in targeted neighborhoods by demolishing dilapidated/blighted structures with a focus on those blighted structures within 400 yards of schools.

- **Neighborhood Stabilization and Revitalization** – Transform neighborhoods that are in obvious decline and prevent negative housing cycle spreading to adjacent healthy housing stock. Targeted neighborhood revitalization must serve two purposes:
  1. To improve the quality of life and living environment in the target neighborhood.
  2. To preserve the quality of life and desirability of healthy neighborhoods.

  As such, target neighborhoods must be located adjacent to healthy neighborhoods. The targeted neighborhoods should be incorporated into the adjacent healthy neighborhood when the revitalizing period and activities are completed.

- **Fair Housing** – The City seeks to ensure that residents shall have housing choices regardless of income, race, color, religion, gender, sexual orientation, familial, national origin, handicap, and financial status.

- **Housing Related Supportive Services** – Provision of supportive services and housing opportunities for Homeless, At-risk homeless, and Special Needs household including persons with HIV/AIDS by utilizing a continuum of care approach.

- **Lead-Based Paint Hazard Control** – Reduce lead hazards and incidences of lead poisoning and increase the market potential for homes treated for lead.

- **Ownership** – Encourage affordable homeownership opportunities for 51-80 percent AMI households by maintaining and expanding existing homeownership opportunities.

- **New Construction** – Encourage the development of new infill housing in established neighborhoods for all income ranges by developing new units of housing and assisting in the assembly of lots for new construction development dispersed in stable neighborhoods throughout the City.

- **Rental Unit Rehabilitation** – Improve the quality of affordable rental housing for low and moderate-income residents to support community stability and aid in neighborhood redevelopment and revitalization.
NEEDS OF PUBLIC HOUSING

The City of Saginaw addresses the needs of public housing and any troubled housing agency through its partnership with the Saginaw Housing Commission (SHC). The City of Saginaw is committed to operating a housing program that does not discriminate against any persons regardless of race, age, marital status, gender or disability.

The SHC currently administers the Section 8 rental program and Housing Choice Vouchers. The SHC manages 632 public housing units and 1,197 Housing Choice Vouchers. The SHC will seek additional resources whenever possible to expand housing and supportive services.

HUD allocates funds for the provision of rental assistance vouchers. Public housing expected turnover according to the most recent Saginaw Housing Commission PHA 5-year Plan is 110 units. Along with 60 Section 8 vouchers, the SHC maintains a community-wide waiting list and site-based waiting lists. The Commission plans to continue to operate seven site-based waiting lists. The PSA Senior/Persongs with Disabilities waiting list is currently populated by 162 families and 730 families looking for public housing.

All families participating in the voucher program must have initial family incomes at or below 50 percent of the median income level, in accordance with Federal regulations. Since household income is one of the primary eligibility factors for this program, the SHC makes the appropriate verification of income in all cases part of the applicant screening process. The following preferences are given to applicants: employment, enrollment in school, and veterans.

SHC encourages families participating in both Public Housing and Housing Choice Voucher programs to pursue homeownership opportunities. The Family Self-Sufficiency (FSS) program is available to participate in both programs. The FSS program is designed to direct families to private and public resources that will enable the family to become self-sufficient.

Residents are encouraged to be involved in active management of the property in which they reside. SHC encourages resident participation through Resident Councils and the Resident Advisory Board (RAB). Resident Councils can become full management corporations responsible for the management of the development.

A review of the SHC policies and procedures did not reveal any impediments to fair housing. The SHC is a standard performer as defined by HUD. The City of Saginaw will continue to support the SHC to carry out its mission.

The City will continue to provide Housing Referral Services through CDBG and HOME funding. These funds are utilized to provide assistance to people seeking rental units, the operation of housing rehabilitation programs and coordination of the agency’s Section 8 rental program.
BARRIERS TO AFFORDABLE HOUSING

The City of Saginaw is sensitive to the influences that public policies have on the cost of housing, or serve to dissuade development, maintenance or improvement of affordable housing. Although some of the barriers to the cost of producing affordable housing are beyond the control of local government, it is hoped that city policies do not create more barriers. The City works to establish positive marketing strategies and program criteria that increase housing choices for households with limited incomes, to provide geographical choices in assisted housing units, and to improve the physical quality of existing affordable housing units. The City has identified regulatory, transportation, and financial issues as barriers to affordable housing.

The City of Saginaw will continue to avoid all barriers to affordable housing. In many municipalities, the following programs and policies have the potential for creating barriers to affordable housing, and thus are a matter of interest for the City:

- **Zoning Regulations** – The Zoning Ordinance for the City of Saginaw is free of barriers to affordable housing. It is a useful tool designed to promote the health, safety, and welfare of its residents. It does not contain any restrictive, exclusionary zoning or excessive subdivision controls that would impose barriers to affordable housing.

- **Building Code** – The City adheres to the State guidelines and BOCA (Building Officials and Code Administrators) codebooks, designed to ensure that dwelling units are structurally sound and safe for the inhabitants. CABO (Council of American Building Officials) guidelines are used for one and two-family dwelling units. Such building codes do not include any codes, which are insensitive to the older housing stock of the City.

- **Development Fees** – The City does not impose impact fees on developers seeking to complete housing projects within the City limits.

- **Approval and Permitting System** – The City does not utilize slow procedures that are burdensome and uncoordinated, nor does the City impose repetitive reviews that require developers to incur undue costs and lose valuable time.

- **Manufactured and Modular Housing** – The City permits manufactured and modular housing as long as the development is consistent with the City’s Zoning Ordinance and Master Plan. The Zoning Ordinance does not impose restrictive barriers on these types of new construction.

- **Redlining and Secondary Market Practices** – The City of Saginaw does not allow such practices. The City has a contract with a Fair Housing firm to work with City staff to prevent these from occurring.

- **Code Enforcement** – The City does not utilize a door-to-door code enforcement program, but utilizes a complaint-based program, that is administered by the Department of Development. There are no code enforcement activities that are excessive, exclusionary, or discriminatory.

- **Policies that Affect the Return on Residential Investment Including Supportive Housing** – The City has no policies that affect the return on residential investment. There are no policies that are excessive, exclusionary, or discriminatory.
When reviewing the City’s demographic profile, it was clear that there is a need for quality affordable housing. In 2010, 37 percent of the households in Saginaw were estimated to have incomes below the poverty level. Poverty level incomes present a barrier to supplying affordable housing.

**Barriers to Affordable Housing Strategy**
The City of Saginaw has the following strategy to remove or ameliorate any negative effects of the policies, rules, and regulations impacting the provision of affordable housing. The strategy will address effects contributing to concentrations of racial and ethnic minorities.

1. Continue to support spatial deconcentration through continued reliance on the comprehensive Fair Housing Program, Legal Services Housing Activity, and constructing infill housing by groups like Habitat for Humanity.
2. Spatial deconcentration will be pursued also through relying on Section 8 scattered site housing. Many of these units are located in many diverse neighborhoods so that they help provide a choice in location for households.
3. Impact will be determined of the local zoning and housing codes on housing choice for disabled persons. Actions to remedy this impact will be consistent with the American Disabilities Act requirements and State of Michigan handicapped laws.
The City of Saginaw does not utilize any other forms of investment with HOME Program funding than those described in 24 CFR 92.205 (b).

The HOME Program was created to develop safe, decent, and affordable housing through a variety of mechanisms including home rehabilitation, assistance to first-time homebuyers, rental assistance, and assistance to Community Housing Development Organizations (CHDOs). The City of Saginaw will receive $345,628 in HOME funds for Fiscal Year 2014-15.

Proposed HOME activities for Fiscal Year 2014-15 include:

1. Residential Rehabilitation Grants $277,951
2. Habitat for Humanity – CHDO Operating Expenses $ 15,000
3. Habitat for Humanity – Rehabitat $ 52,677

The HOME regulations require that a property purchased with HOME assistance remain affordable in accordance with 24 CFR 92.254(a)(4) for a period of time as follows:

• $1,000 – 14,999 – 5 years affordable
• $15,000 – 40,000 – 10 years affordable
• $40,000+ - 15 years affordable

The regulations stipulate that the initial homebuyer may sell the property during the term of affordability, provided that:

• The initial homebuyer repays the HOME subsidy upon sale (the recapture option).
• The property is resold at a price that both ensures that the owner will receive a fair return on investment and ensures that the property will remain affordable to a reasonable range of low and moderate-income buyers (the resale option).

The City of Saginaw will utilize the recapture option in all of its applicable programs. The full amount of the HOME homebuyer assistance will be due and payable if the owner sells, transfers, leases, vacates, or abandons the home. This repayment provision does not expire. If the homebuyer assistance is recaptured on any HOME-assisted unit for which additional HOME funds were provided (e.g., development costs), the City will place restrictions on the future use of the property to ensure that the statutory affordability period is met. The City of Saginaw will not be using HOME funds in the next year to refinance existing debt for any type of housing stock or program.

The City of Saginaw will seek to expand homeownership opportunities utilizing funds from other sources including CDBG and HOME funds. The City will continue to explore other options to increase new housing options, when funding is available. Saginaw understands that new homebuyers need assistance to undertake and maintain homeownership. The City currently partners with CHDOs that offer home preparatory and home maintenance classes aimed at achieving this goal. These efforts will continue to be an essential component of home ownership programs.
EMERGENCY SOLUTIONS GRANTS (ESG)

The City of Saginaw, as a participating jurisdiction, can elect to use ESG funds on its own behalf or give ESG funds to non-profits that undertake eligible activities. The City elects to fund “recipient” non-profit organizations. Non-profits receiving ESG funds are required to provide the one-to-one match equivalent to ESG funds received. The City will determine if matching funds are eligible under ESG guidelines as part of its program monitoring effort.

ESG supplements Saginaw’s efforts to improve the quality and number of emergency homeless shelters. By funding emergency shelters and related social services, ESG provides a foundation for homeless people to begin moving to independent living.

The City of Saginaw uses ESG for the conversion, major rehabilitation, or renovation of buildings as emergency shelters. The City also uses ESG for shelter operating expenses, essential services (supportive services concerned with employment, health, drug abuse, and education), or homelessness prevention activities. Saginaw uses up to 30 percent of a grant for essential services and homelessness prevention activities. Intended ESG activities for fiscal year 2014-15 include:

1. Saginaw County Youth Protection Council – Innerlink Shelter/Prescott House $31,112
2. Underground Railroad-Domestic Violence Emergency Shelter $42,540
3. Restoration Community Outreach-Emergency Shelter $62,873
4. United Way-HMIS $17,963
5. United Way Homeless Prevention and Rapid ReHousing $18,695

COMMUNITY DEVELOPMENT

The City of Saginaw is committed to meeting the needs of low- and moderate-income residents not only through housing, but also through community development activities related to public facilities and infrastructure, economic development, and public services. The City works with other service providers in the community to deliver programs and complete projects that meet this objective. The City of Saginaw’s 2011-2016 Consolidated Plan objectives for Community Development are listed in this section.

OBJECTIVES

Public Facilities, Services and Infrastructure
- Support public safety and crime preventions activity in target neighborhoods.
- Support public services as they relate to low- and moderate-income clientele. The City will encourage collaboration and partnership as appropriate.
- Work with senior citizen groups to prioritize services for low- and moderate-income seniors throughout Saginaw.
- Support public infrastructure improvements in targeted areas with an emphasis on streets, and sidewalk services, water and sewer services that will contribute to other revitalization efforts.
• Build upon recent investments and capital improvements in eligible neighborhoods. Particular focus will be on neighborhoods that are included in the City’s Neighborhood Stabilization Program (“NSP”) strategies.
• Assist revitalization efforts by providing a source of funds for water, sewer, and road infrastructure improvements to be made in conjunction with other revitalization efforts.
• Support infrastructure rehabilitation to accommodate special needs populations, including easier access to sidewalks, ramps, and other public right-of-ways.
• Neighborhood revitalization is a long-term and holistic process. It is recommended that the organization or organizations that receive funding for targeted revitalization should plan for a multi-year effort, whereby the majority of their resources are going into the target neighborhood.
• Priority funding will be given to organizations that pool their resources together to provide synergy towards implementing projects that complement other revitalization efforts.

The City of Saginaw’s Department of Public Services is responsible for a wide range of maintenance services throughout the city, including maintenance of roadways, water and sewer distribution systems, parks and public buildings. The City will support the short and long-term efforts of the City’s Department of Public Services to maintain level of service and will utilize CDBG funding in areas of low- and moderate-income households where needed.

Improvement of streets and sidewalks, and infrastructure rehabilitation to accommodate special needs populations were identified as a priority need in the 2011-16 Consolidated Plan.

CDBG activities for fiscal year 2014-15 directed toward public facilities and infrastructure include:

1. Street Resurfacing/Reconstruction $195,000
2. Health Delivery, Inc. Dental Program $ 27,807
3. Project Unify $ 10,000

**Economic Development**
Saginaw will focus on attracting new development particularly on underutilized commercial properties located within target neighborhoods. This strategy will bring jobs closer to residents and remove blighted conditions from these neighborhoods. It is vital that neighborhood businesses receive support through small business loans and guidance. The systematic approach towards redevelopment will guide activity to many of our emerging areas.

• Job Creation and Business Development
  - Increase tax base
• Downtown, Neighborhood, and Waterfront Development
  - Create vital, sustainable business districts
• Demolition
  - Remove hazardous and blighted conditions
• Brownfield Redevelopment
- Stimulate community and economic development through Brownfield redevelopment

The City of Saginaw Community Development Block Grant (CDBG) Division administers federal funds to support community development activities. The primary source of funding to meet the City’s community development objectives is the CDBG program, of $2,058,758 itself. Of this amount, approximately $1.28 million is programmed for community development activities related to public facilities and infrastructure, economic development, and public services.

The City of Saginaw’s Department of Development acts and functions for the City in planning, marketing, packaging and facilitating economic development in Saginaw. Program goals are market-based and focus is placed upon companies that produce services and goods needed locally and those who want to be close to resources required for their operations.

In conjunction with the Department of Development, the Saginaw Economic Development Corporation (SEDC), a separate unit within the department, offers loans up to $220,000 for start-up businesses that are located or will locate in the City of Saginaw. The primary goals of the SEDC are to create and retain jobs and to expand and diversify the economic base of the City of Saginaw. The City also supports the efforts of the Downtown Development Authority (DDA), the primary agency for seeking businesses to locate/expand in the Downtown area.

Additionally, the City of Saginaw works to demolish dangerous buildings. The City seeks to support these efforts through the 2014-15 program year.

Economic development was identified as a priority need in the 2011-16 Consolidated Plan.

CDBG activities for fiscal year 2014-15 directed toward economic development include:

1. SEDC Business Loans $504,457
2. Demolition of Dangerous Buildings $247,037
3. Downtown Development Authority $ 67,500

All CDBG capital improvement and economic development activities are expected to be completed within 18 months of receiving the grant entitlement.

Public Service
The total amount of CDBG funds allocated for projects, programs, and delivery costs equals the amount of the anticipated grant amount plus program income. All public services are eligible if they meet a national objective and fall within the 15 percent funding cap.

Youth Services
According to the 2010 Census, 28 percent of the City’s populations are under the age of 18. Youth services were identified as a priority need in the 2011-16 Consolidated Plan and are the focus of the community development activities for the 2014-15 program year. The majority of youth services in the Saginaw area are operated by the County or other public/private partners. CDBG activities for fiscal year 2014-15 directed toward youth services include:
1. Youth Protection Council, Teen Parent Support $19,089  
2. Youth Protection Council, Youth Protective Services $19,089  
3. Women of Color, Youth Mentoring $10,000  
4. Mission in the City, Sports & Fitness Park $ 7,000  
5. First Ward, LACER Program $29,228  
6. Power of Dad $17,000  
7. Houghton Jones Neighborhood $33,320

**Crime Prevention**  
The Saginaw Police Department works in partnership with the community to reduce the fear and incidence of crime, to enhance the quality of life, and to render the highest standards of professional law enforcement. The Department also works with various public/private partners and neighborhood associations to deter crime. Crime prevention was identified as a priority need in the 2011-16 Consolidated Plan. CDBG activities for fiscal year 2014-15 directed toward crime prevention services include:

1. City of Saginaw, Community Policing $196,089  
2. Parishioners on Patrol $ 15,930

Public service activities are to be completed within 12 months of receiving the grant entitlement.

**Other Public Services**  
The City of Saginaw works with Habitat for Humanity who offers counseling for citizens regarding housing opportunities. Habitat’s program offers counseling for individuals/families who apply for various housing options, such as: home purchase, home repair, revitalization or weatherization.

1. Habitat for Humanity-Housing Counseling $14,477  
2. Habitat Home Maintenance Self Help $14,165

**ANTIPOVERTY STRATEGY**

Poverty levels increased slightly between 2000 and 2010 (28.5 percent to 31.6 percent). Due to the recent economic downturn, it may be assumed that between 2000 and 2010 poverty levels increased due to increased unemployment. Federal program funds being used are not designed to be antipoverty programs, thus limiting the amount of resources available for such activities.

The City of Saginaw acknowledges the need to address poverty throughout the community. The City will seek to reduce the number of families that are below the poverty line. Saginaw will pursue the following strategies to reduce the number of poverty level families:

- Provide financial support to organizations offering necessary services, such as food, senior services, and counseling programs for extremely low-income persons.
- Continue to provide assistance to extremely low-income households in the improvement of their residences through the City’s CDBG-funded Housing Rehabilitation programs.
- Provide homeownership programs to support homeownership and the accumulation of equity.
• Lead-based paint abatement to address child lead poisoning, which can affect future employment and earning capabilities.
• Fund infrastructure improvements (street, water main, sidewalk, etc.) to enhance neighborhoods and increase property values, while raising the pride of the residents as well as encouraging the introduction of economic development into distressed areas; provide financial support to organization, which provide referrals to special needs persons, such as the Community Action Agency.
• Economic Development programs aimed at developing job training and employment skills.
• Support youth and childcare programs, which will provide role models for children and allow parents to secure and keep employment.

The City of Saginaw will coordinate this strategy with organizations providing affordable housing programs and other services through regular communication with other public agencies and non-profit organizations. The objective of this communication is to facilitate the coordination of policies and programs, which will lead to the reduction in the number of poverty level families in Saginaw.

NON-HOMELESS SPECIAL NEEDS (91.220(c) and (e))

The City of Saginaw will continue to work with human service agencies that apply for public service funds that offer programs that address the needs of non-homeless special needs individuals.

Non-homeless special needs is a broad category that applies to any population that is presumed to be low to moderate-income and in need of services. The category covers a large population, including the mentally ill, developmentally disabled, elderly, and other groups. These specific services are often provided by non-profit agencies, usually in coordination with the City.

• Support a variety of decent, affordable rental housing choices for low-income persons with special needs (e.g. mentally ill, physically handicapped, substance abusers, etc.), with or without supportive services.
• Support programs that serve to prevent homelessness, such as legal services, food pantries, emergency assistance and mental services.
• Support existing permanent supportive housing opportunities by providing opportunities for home ownership as a step in the Continuum of Care.
• Support existing transitional living opportunities, and seek to expand these opportunities as funding allows.

HOUSING OPPORTUNITIES FOR PEOPLE WITH AIDS

HUD established the Housing Opportunity for People With Aids (HOPWA) Program in 1992 to address the specific needs of persons living with HIV/AIDS and their families. HOPWA funds are awarded as grants from one of three programs: 1) the HOPWA Formula Program; 2) HOPWA Competitive Program; and 3) HOPWA National Technical Assistance Program.
Although the City of Saginaw does not receive HUD HOPWA funds directly, the City of Saginaw and the County of Saginaw receive HUD HOPWA funds, which are administered through the Michigan Department of Community Health (MDCH). Sacred Heart Rehabilitation Center, Inc. (SHRC) is the contracted project sponsor for Saginaw. SHRC has three components for Direct Financial Assistance (DFA) to the HOPWA program: Short-term Rent Mortgage Utility Assistance (STRMU), Tenant-Based Rental Assistance (TBRA), and Supportive Services (SS).

**SPECIFIC HOPWA OBJECTIVES**

The Michigan Department of Community Health (MDCH) submits objectives on a yearly basis to HUD. In addition, Sacred Heart Rehabilitation Center (SHRC) submits an objective plan to MDCH each year. However, SHRC serves eight counties across the State of Michigan. Specific objectives have not been provided for Saginaw County; however, the following objectives apply to the following counties that SHRC serves: Bay County, Genesee County, Huron County, Midland County, Saginaw County, Sanilac County, Shiawassee County, and Tuscola County.

**OBJECTIVE 1**

**Direct Housing Assistance**

It is estimated that at least 100 primary HIV positive persons will be assisted with Short-Term Rent, Mortgage, Utility Assistance that are experiencing a financial crisis as a result of issues arising from their HIV/AIDS condition.

It is estimated that 10 primary HIV positive persons will be assisted with Tenant-Based Rental Assistance that are experiencing a transitional time in their lives.

Direct Financial Assistance includes but is not limited to Short-term Rent Mortgage Utility Assistance (STRMU) and Tenant-Based Rental Assistance (TBRA) payments to:

- Provide homeless prevention funding to eligible consumers.
- Provide assistance to prevent or correct rent arrearage.
- Provide assistance to prevent or correct mortgage arrearage.
- Provide assistance to prevent or correct utility arrearage (i.e. water, sewer, gas and electric).
- Assist with “emergency housing” situations (i.e. following incarceration, homeless shelter stays, medical and/or mental health hospitalizations, evictions by landlord or lease holder).
- Provide financial assistance to maintain transitional housing.
- Provide tenant based rental assistance.

**OBJECTIVE 2**
Supportive Services
It is estimated that at least 100 primary Housing Opportunities for People with Aids (“HOPWA”) eligible consumers will be assisted with Supportive Services.

Supportive Services includes but is not limited to:
- Case management to assist with obtaining benefits from community resources and development of a housing service plan to establish and maintain stable permanent housing.

OBJECTIVE 3

Housing Placement Assistance
It is estimated that at least 20 primary HOPWA eligible consumers will be assisted with housing information through individual advocacy. Class advocacy will assist all primary HIV positive persons in the eight county areas.

- Financial assistance to pay application fees, obtain birth certificate, picture ID, or other documentation necessary for application to subsidized housing or obtain income.
- First Month’s Rent assistance in order to acquire adequate housing.
- Advocating for HIV/AIDS consumers’ needs at local Continuum of Care planning meetings developing priorities for local plans that are submitted to MSHDA and HUD.
- Current assessments of the housing conditions based on HUD Habitability standards.
- Educational training regarding maintaining working relationships between Landlords and Tenants that include legal rights of Landlords/Tenants. The Housing Specialist works with Fair Housing Centers as needed.
- The Housing Specialist maintains a list of available housing opportunities for HOPWA eligible consumers, including listing of possible barriers to access such as stairs. This service is available to any HIV positive consumer in the region or intending to move into the region seeking housing options or emergency shelter.
- Provide housing education regarding housing search techniques, housing application requirements, home ownership applications, and maintaining adequate housing.
Appendix
## Proposed Activities 2014-15 Community Development Block Grant Program

<table>
<thead>
<tr>
<th>Category/Activity</th>
<th>Agency</th>
<th>2014-15 Appropriations</th>
<th>HUD Matrix Code</th>
<th>National Objective/Regulation Citation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Rehabilitation</td>
<td><strong>Spec Writing and Construction Monitoring</strong>&lt;br&gt;City of Saginaw&lt;br&gt;1315 S. Washington&lt;br&gt;Saginaw, MI 48601</td>
<td>$116,962</td>
<td>14H Rehabilitation Administration</td>
<td>LMH 570.202</td>
<td>Provide specification writing and construction monitoring for 40 units including initial survey, specs, monitoring during construction. For all rehab programs including residential (loan/grant) and basic needs.</td>
</tr>
<tr>
<td></td>
<td><strong>Residential Loans and Grants</strong>&lt;br&gt;City of Saginaw&lt;br&gt;1315 S. Washington&lt;br&gt;Saginaw, MI 48601</td>
<td>$282,405</td>
<td>14A and 14H Rehabilitation Single Unit Residential</td>
<td>LMH 570.202</td>
<td>Provide residential rehabilitation costs for 50/50 loans/grants and 100% grants for a total of 8 housing units rehabbed. Repayment of loans for the housing rehabilitation program.</td>
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<tr>
<td></td>
<td><strong>Elderly and Disabled Home Rehab Program</strong>&lt;br&gt;Saginaw County Community Action Committee (CAC)&lt;br&gt;2824 Perkins&lt;br&gt;Saginaw, MI 48601</td>
<td>$123,458</td>
<td>14A Rehabilitation Single Unit Residential</td>
<td>LMH 570.202</td>
<td>Provide residential rehabilitation for 18 units occupied by elderly and/or disabled residents.</td>
</tr>
<tr>
<td></td>
<td><strong>Basic Needs Program</strong>&lt;br&gt;City of Saginaw&lt;br&gt;1315 S. Washington&lt;br&gt;Saginaw, MI 48601</td>
<td>$172,934</td>
<td>14A Rehabilitation Single Unit Residential</td>
<td>LMH 570.202</td>
<td>Provide residential rehabilitation for 25 units occupied by homeowners.</td>
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<tr>
<td>Public Facilities and Infrastructure</td>
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<tr>
<td>Street Resurfacing/Reconstruction</td>
<td><strong>City of Saginaw</strong>&lt;br&gt;1315 S. Washington&lt;br&gt;Saginaw, MI 48601</td>
<td>$195,000</td>
<td>03K Street Improvements</td>
<td>LMA 570.201(c)</td>
<td>Remove and replace asphalt, curb and gutter, and drainage system for 19th and Lapeer streets. Work will include replacement of sidewalks with ADA curbs.</td>
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<td></td>
<td><strong>Health Delivery Dental Program</strong>&lt;br&gt;Health Delivery</td>
<td>$27,807</td>
<td>03P Health Facilities</td>
<td>LMA 570.201(c)</td>
<td>Expansion for dental clinic. Clinic serves 19,713 residents of the City of Saginaw.</td>
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<tr>
<td></td>
<td><strong>Project Unify</strong>&lt;br&gt;Project Unify</td>
<td>$10,000</td>
<td>05V Parks, Recreational Facilities</td>
<td>LMA 570.201(c)</td>
<td>Beautification project of Lawrence McKinney Park.</td>
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<td><strong>SUBTOTAL</strong></td>
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<td>$232,807</td>
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### Proposed Activities 2014-15 Community Development Block Grant Program

<table>
<thead>
<tr>
<th>Category/Activity</th>
<th>Agency</th>
<th>2014-15 Appropriations</th>
<th>HUD Matrix Code</th>
<th>National Objective/Regulation Citation</th>
<th>Description</th>
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<tbody>
<tr>
<td><strong>Economic Development</strong></td>
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<tr>
<td>Demolition of Dangerous Buildings</td>
<td>City of Saginaw 1315 S. Washington Saginaw, MI 48601</td>
<td>$247,037</td>
<td>04 Clearance and Demolition</td>
<td>LMA 570.201 (d)</td>
<td>Demolish dangerous buildings, making the City safer, and a better place to live</td>
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<tr>
<td>Saginaw Economic Development Corporation (SEDC) entitlement and loan repayments</td>
<td>City of Saginaw 1315 S. Washington Saginaw, MI 48601</td>
<td>$504,457</td>
<td>18A and 18B Loans to for-profits and technical assistance</td>
<td>LMA 570.203 (b)</td>
<td>To fund operational costs in the administration of the small business loan program and to provide technical assistance (financial statement analysis and business plan review) for 10 businesses. Repayment of loans for the SEDC business loan program.</td>
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<tr>
<td>Downtown Development Authority</td>
<td>City of Saginaw 1315 S. Washington Saginaw, MI 48601</td>
<td>$67,500</td>
<td>18B Technical Assistance</td>
<td>LMA 570.203 (b)</td>
<td>To assist in the economic development in Downtown Saginaw.</td>
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<td><strong>SUBTOTAL</strong></td>
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<td><strong>$818,994</strong></td>
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<tr>
<td><strong>Public Services</strong></td>
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<tr>
<td>Community Policing Prevention</td>
<td>City of Saginaw 1315 S. Washington Saginaw, MI 48601</td>
<td>$196,089</td>
<td>05I Crime Awareness</td>
<td>LMA 570.201 (e)</td>
<td>Provide funds to support 3 community, oriented police officers and activities in designated neighborhoods. Promotes proactive policing strategies in an effort to reduce crime and restore quality of life. Will also support neighborhood groups within these neighborhoods.</td>
</tr>
<tr>
<td>Habitat for Humanity – Housing Counseling</td>
<td>Habitat for Humanity 315 W. Holland Saginaw, MI 48602</td>
<td>$14,477</td>
<td>05U Housing Counseling</td>
<td>LMH 570.201 (e)</td>
<td>Provide funding for various educational programs such as first-time homebuyer counseling, post purchase counseling, foreclosure intervention, and default counseling.</td>
</tr>
<tr>
<td>Youth Protection Council - Teen Parent Support</td>
<td>Saginaw County Youth Protection Council 1630 Gratiot Saginaw, MI 48602</td>
<td>$19,089</td>
<td>05D Youth Services</td>
<td>LMC 570.201 (e)</td>
<td>Provide teen parent services to 55 teens. Includes teaching parenting, skills and providing guidance to help break the cycle of teenage pregnancy and poverty.</td>
</tr>
<tr>
<td>Youth Protection Council Youth - Protective Services</td>
<td>Saginaw County Youth Protection Council 1110 Howard Saginaw, MI 48601</td>
<td>$19,089</td>
<td>05D Youth Services</td>
<td>LMC 570.201 (E)</td>
<td>Alleviate homelessness among 30 high-risk youth (age 16-21). Project will support, guide, and assist youth in attaining and maintaining independent living.</td>
</tr>
<tr>
<td>Category/Activity</td>
<td>Agency</td>
<td>2014-15 Appropriations</td>
<td>HUD Matrix Code</td>
<td>National Objective/Regulation Citation</td>
<td>Description</td>
</tr>
<tr>
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</tr>
<tr>
<td>Parishioners on Patrol - Stop the Violence</td>
<td>Parishioners on Patrol 2303 Hess Street Saginaw MI 48601</td>
<td>$15,930</td>
<td>05I</td>
<td>Crime Awareness</td>
<td>Work make Saginaw a safe, vibrant, and healthy community by providing the service of patrolling the neighborhoods and working in the community to promote safe streets.</td>
</tr>
<tr>
<td>Women of Colors – Youth Mentoring</td>
<td>Women of Colors, Inc. 612 Millard Street Saginaw, MI 48601</td>
<td>$10,000</td>
<td>05D</td>
<td>Youth Services</td>
<td>Provide funding for youth mentoring that will instill values of respect and accountability for area youth. Programs include monthly mentoring sessions and one-day workshops that inspire and empower youth.</td>
</tr>
<tr>
<td>Mission in the City – Sports Park</td>
<td>Mission in the City 231 S. 9th Street Saginaw, MI 48601</td>
<td>$7,000</td>
<td>03F</td>
<td>Parks, Recreational Facilities</td>
<td>To provide a place for a summer program for the youth of Saginaw. Programs will be offered free of charge to ensure all children can participate.</td>
</tr>
<tr>
<td>First Ward – Literary Arts Cultural Enrichment and Recreation (LACER) Program</td>
<td>First Ward 140 N. 12th Street Saginaw, MI 48601</td>
<td>$29,228</td>
<td>05D</td>
<td>Youth Services</td>
<td>Provide an after-school and summer program to implement a program based on Literary, Arts, Cultural, Enrichment, and Recreation (LACER) activities for youth.</td>
</tr>
<tr>
<td>Power of Dad</td>
<td>Power of Dad Ministries, Inc. 4685 Century Dr Saginaw MI 48638</td>
<td>$17,000</td>
<td>05D</td>
<td>Youth Services</td>
<td>Mentoring Program</td>
</tr>
<tr>
<td>Habitat For Humanity – Home Maintenance Self-Help</td>
<td>Habitat For Humanity 315 W. Holland Saginaw, MI 48602</td>
<td>$14,165</td>
<td>05</td>
<td>General</td>
<td>Provide home maintenance classes for individuals/families within a household threshold of 30-60% AMI.</td>
</tr>
<tr>
<td>Houghton Jones Neighborhood Task Force</td>
<td>Houghton Jones Neighborhood Task Force 1708 Johnson Saginaw MI 48601</td>
<td>$33,320</td>
<td>05D</td>
<td>Youth Services</td>
<td>Provide mentoring to at-risk youth in a safe, supervised environment. Activities will include academic assistance, relationship or social skills improvement, and confidence building.</td>
</tr>
</tbody>
</table>

**SUBTOTAL** $375,387
### Proposed Activities 2014-15 Community Development Block Grant Program

<table>
<thead>
<tr>
<th>Category/Activity</th>
<th>Agency</th>
<th>2014-15 Appropriations</th>
<th>HUD Matrix Code</th>
<th>National Objective/Regulation Citation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administration</td>
<td>City of Saginaw 1315 S. Washington Saginaw, MI 48601</td>
<td>$454,963</td>
<td>21 Program Administration</td>
<td>570.206</td>
<td>Provide full or partial salaries for staff and resources to manage the overall CDBG Program including all aspects of CDBG. Work includes: submission of application, performance, and monitoring.</td>
</tr>
</tbody>
</table>

**SUBTOTAL** $454,963

**CDBG GRAND TOTAL** $2,577,910

### Proposed Activities 2014-15: HOME Funds including Community Housing Development Organization (CHDO) Program

<table>
<thead>
<tr>
<th>HOME Funded Rehab</th>
<th>Agency</th>
<th>2014-15 Appropriations</th>
<th>HUD Matrix Code</th>
<th>National Objective/Regulation Citation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential Grants</td>
<td>City of Saginaw 1315 S. Washington Saginaw, MI 48601</td>
<td>$283,501</td>
<td>14A Rehabilitation Single Unit Residential</td>
<td>LMH 570.202</td>
<td>Provide grant funds for 6 housing rehabilitation grants for very low-income households.</td>
</tr>
<tr>
<td>Habitat for Humanity – CHDO Operating Expenses</td>
<td>Habitat for Humanity 315 W. Holland Saginaw, MI 48602</td>
<td>$15,000</td>
<td>14H Rehabilitation Administration</td>
<td>LMH 570.202</td>
<td>Provide funds to support the operating expenses of the CHDO.</td>
</tr>
<tr>
<td>Habitat for Humanity – Rehabitat</td>
<td>Habitat for Humanity 315 W. Holland Saginaw, MI 48602</td>
<td>$52,677</td>
<td>14A Rehabilitation Single Unit Residential</td>
<td>LMH 570.202</td>
<td>Provide grant funds to renovate existing houses that will be renovated and sold to a low- or moderate-income family.</td>
</tr>
</tbody>
</table>

**HOME GRAND TOTAL** $345,628
<table>
<thead>
<tr>
<th>Emergency Shelter Needs</th>
<th>Agency</th>
<th>2014-15 Appropriations</th>
<th>HUD Matrix Code</th>
<th>National Objective/Regulation Citation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Saginaw County Youth Protection Council - Innerlink Runaway and Homeless Youth Shelter</td>
<td>Saginaw County Youth Protection Council 1110 Howard Saginaw, MI 48601</td>
<td>$31,112</td>
<td>03T Operating Costs Homeless Shelter</td>
<td>LMC 570.201 (e)</td>
<td>Funds will assist in providing services to youth including runaways and homeless youth ages 10-17. Innerlink Transitional Living Services for youth ages 16-21, and Teen Parent Living for teens and their children.</td>
</tr>
<tr>
<td>Underground Railroad – Domestic Violence Emergency Shelter</td>
<td>Underground Railroad P.O. Box 2451 Saginaw, MI 48605</td>
<td>$42,540</td>
<td>03T Battered and Abused Spouses</td>
<td>LMC 570.201 (e)</td>
<td>Supplements the agency in paying maintenance costs of a 15-bed facility, operating insurance, utilities, food, supplies, professional fees, communication costs, transportation, and furnishings for the facility.</td>
</tr>
<tr>
<td>Restoration Community Outreach (RCO) – Emergency Shelter</td>
<td>Restoration Community Outreach 1205 Norman Saginaw, MI 48601</td>
<td>$62,873</td>
<td>03T Operating Costs for Homeless Shelter</td>
<td>LMC 570.201 (e)</td>
<td>Provide funds to support the operating costs for the shelter, including food, utilities, insurance, maintenance, transportation, and supplies.</td>
</tr>
<tr>
<td>United Way – Homeless Management Information Systems (HMIS)</td>
<td>United Way of Saginaw County 100 S. Jefferson Ave. 3rd Floor Saginaw, MI 48607</td>
<td>$17,963</td>
<td>03T Operating Costs for Homeless Shelter</td>
<td>LMC 570.201 (e)</td>
<td>Provide funds to implement the HUD-mandated Homeless Management Information System (HMIS) that is required of all communities who wish to continue receiving HUD funds.</td>
</tr>
<tr>
<td>United Way – Rapid Re-Housing</td>
<td>United Way of Saginaw County 100 S. Jefferson Ave. 3rd Floor Saginaw, MI 48607</td>
<td>$18,695</td>
<td>03T Operating Costs for Homeless Shelter</td>
<td>LMC 570.201 (e)</td>
<td>Rapid Re-Housing and Homeless Prevention program.</td>
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**ESG GRAND TOTAL**: $173,183
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM ACTIVITIES
PROGRAM YEAR 2014-15

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>BUDGET</th>
<th>CDBG Items</th>
<th>Public Service Cap</th>
<th>Totals</th>
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<tr>
<td>Housing Rehabilitation</td>
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<tr>
<td>Spec Writing and Construction Monitoring</td>
<td>$116,962.00</td>
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<td>$116,962.00</td>
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<td>Residential Loan and Grants – Entitlements</td>
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<td>Elderly and Disabled Home Rehab Program</td>
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<td>Basic Needs Program</td>
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<tr>
<td>Public Facilities and Infrastructure</td>
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<tr>
<td>Health Delivery Dental Program</td>
<td>$27,807.00</td>
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<td>Project Unify</td>
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<td>Street Resurfacing/Reconstruction</td>
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<tr>
<td>Economic Development</td>
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<tr>
<td>Demolition of Dangerous Building</td>
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<td>SEDC Business Loans – Entitlement</td>
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<td>SEDC Business Loans – Loan Repayments</td>
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<td>Downtown Development Authority</td>
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<tr>
<td><strong>Subtotal</strong></td>
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<tr>
<td>Public Service</td>
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<tr>
<td>Community Policing Prevention</td>
<td>$196,089.00</td>
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<td>Youth Protection Council Teen Parent Support</td>
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<td>Parishioners on Patrol</td>
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<td>Habitat for Humanity – Housing Counseling</td>
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<td>Women of Colors – Youth Mentoring</td>
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<td>Mission n the City - Sports Park</td>
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<td>First Ward LACER – Youth Mentoring</td>
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<tr>
<td>Houghton Jones Neighborhood Task Force</td>
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<td>Power of Dad – Youth Mentoring</td>
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<tr>
<td>Habitat For Humanity Home Maintenance Self Help</td>
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<tr>
<td>Administration</td>
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<tr>
<td>General Administration/Planning</td>
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<td>$454,963.00</td>
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<td><strong>TOTAL</strong></td>
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<td><strong>$352,590</strong></td>
<td><strong>$2,560,172.00</strong></td>
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# HOME FUNDS ACTIVITIES
## PROGRAM YEAR 2014-15

TOTAL HOME FUND AVAILABLE $345,628.00

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>BUDGET</th>
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<td>HOME Partnership Initiative</td>
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</tr>
<tr>
<td>Residential Grants</td>
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<tr>
<td>Habitat for Humanity – CHDO Operating Expenses</td>
<td>$15,000.00</td>
</tr>
<tr>
<td>Habitat for Humanity – Rehabitat</td>
<td>$52,677.00</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$345,628.00</strong></td>
</tr>
</tbody>
</table>
EMERGENCY SHELTER GRANT (ESG) FUNDS ACTIVITIES
PROGRAM YEAR 2014-15

TOTAL ESG FUND AVAILABLE $173,183

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>BUDGET</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Shelter Grant</td>
<td></td>
</tr>
<tr>
<td>Youth Protection Council – Innerlink Shelter/Prescott House</td>
<td>$31,112.00</td>
</tr>
<tr>
<td>Underground Railroad – Domestic Violence Emergency Shelter</td>
<td>$42,540.00</td>
</tr>
<tr>
<td>Restoration Community Outreach – Emergency Shelter</td>
<td>$62,873.00</td>
</tr>
<tr>
<td>United Way of Saginaw County – HMIS</td>
<td>$17,963.00</td>
</tr>
<tr>
<td>United Way of Saginaw County – Rapid Re-Housing</td>
<td>$18,695.00</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$173,183.00</strong></td>
</tr>
</tbody>
</table>
### Summary of Specific Housing/Community Development Objectives

<table>
<thead>
<tr>
<th>Obj #</th>
<th>Specific Objectives</th>
<th>Source of Funds</th>
<th>Performance Indicators</th>
<th>Expected Number</th>
<th>Actual Number</th>
<th>Outcome/ Objective</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1</td>
<td>Improve the quality of low- and moderate-income owner occupied and rental housing stock to support community stability and neighborhood revitalization efforts by providing rehabilitation assistance.</td>
<td>CDBG/ HOME</td>
<td>Persons Assisted</td>
<td>50</td>
<td></td>
<td>DH-3</td>
</tr>
<tr>
<td>1.2</td>
<td>Improve the quality of affordable rental housing for low- and moderate-income residents to support community stability and aid in neighborhood redevelopment and revitalization.</td>
<td>CDBG/ HOME</td>
<td>Persons Assisted</td>
<td>50</td>
<td></td>
<td>DH-3</td>
</tr>
<tr>
<td>1.3</td>
<td>Reduce blighting influences in neighborhoods by demolishing dilapidated/blighted structures with a focus on those blighted structures within 400 yards of schools.</td>
<td>CDBG/ HOME</td>
<td>Persons Assisted</td>
<td>100</td>
<td></td>
<td>DH-3</td>
</tr>
<tr>
<td>1.4</td>
<td>Transform neighborhoods that are in obvious decline and prevent negative housing cycle spreading to adjacent healthy housing stock.</td>
<td>CDBG/ HOME</td>
<td>Persons Assisted</td>
<td>500</td>
<td></td>
<td>DH-3</td>
</tr>
<tr>
<td>1.5</td>
<td>The City seeks to ensure that residents regardless of income shall have housing choices regardless of their race, color, religion, gender, sexual orientation, familial, national, origin, handicap or financial status.</td>
<td>CDBG/ HOME</td>
<td>Persons Assisted</td>
<td>10</td>
<td></td>
<td>DH-1</td>
</tr>
<tr>
<td>1.6</td>
<td>Provision of supportive services and housing opportunities for Homeless, at-risk homeless and special needs households including persons with HIV/AIDS by utilizing a continuum of care approach.</td>
<td>CDBG/ HOME/ ESG/ HOPWA</td>
<td>Persons Assisted</td>
<td>30</td>
<td></td>
<td>DH-1</td>
</tr>
<tr>
<td>1.7</td>
<td>Reduce lead hazards and incidences of lead poisoning and increase the market potential for homes treated for lead.</td>
<td>CDBG/ HOME</td>
<td>Units Abated</td>
<td>25</td>
<td></td>
<td>DH-3</td>
</tr>
</tbody>
</table>
### Summary of Specific Housing/Community Development Objectives (cont.)

<table>
<thead>
<tr>
<th>#</th>
<th>Description</th>
<th>Funding</th>
</tr>
</thead>
</table>
| 1.8 | Encourage affordable homeownership opportunities for 51-80% AMI households by maintaining and expanding existing homeownership opportunities.                                                                 | CDBG/ HOME  
Persons Assisted | 10      
DH-1
| 1.9 | Encourage the development of new infill housing in established neighborhoods for all income ranges by developing new units of housing and assisting in the assembling of lots for new construction development dispersed in stable neighborhoods throughout the City. | CDBG/HOME  
Affordable Units Created | 5       
DH-1

#### Homeless Objectives

<table>
<thead>
<tr>
<th>#</th>
<th>Description</th>
<th>Funding</th>
</tr>
</thead>
</table>
| 2.1 | Increase awareness of homelessness and accompanying needs in Saginaw.                                                                                                                                          | CDBG/ ESG  
Persons Assisted | 50     
SL-1
| 2.2 | Assist those renter and owner households threatened with homelessness so that they are able to remain in their current living arrangements.                                                                  | CDBG/ ESG  
Persons Assisted | 20     
DH-2
| 2.3 | Develop and support a collaborative approach to executing institutional discharge plans.                                                                                                                      | CDBG/ ESG  
Persons Assisted | 5      
DH-2
| 2.4 | Utilize a proactive, multi-disciplinary approach to service delivery that focuses on preventing homelessness.                                                                                                 | CDBG/ ESG  
Persons Assisted | 25     
DH-2
| 2.5 | Focus on engagement initially, such as utilizing Warming Centers to enable repeated contact to help establish a rapport.                                                                                      | CDBG/ ESG  
Persons Assisted | 100    
SL-3
| 2.6 | Collaborate with programs serving the homeless population in Saginaw and within Saginaw County to ensure that clients are able to receive intensive case management services.                                    | CDBG/ ESG  
Persons Assisted | 50     
SL-1
| 2.7 | Ensure that residents with substance abuse and mental health issues have access to adequate treatment/medical services.                                                                                       | CDBG/ ESG  
Persons Assisted | 25     
SL-1

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## Summary of Specific Housing/Community Development Objectives (cont.)

<table>
<thead>
<tr>
<th></th>
<th>Objective</th>
<th>CDBG/ESG</th>
<th>Persons Assisted</th>
<th>Total</th>
<th>Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.8</td>
<td>Assuring sufficient supply of affordable permanent housing opportunities</td>
<td>CDBG/ESG</td>
<td>DH-1</td>
<td>25</td>
<td></td>
</tr>
<tr>
<td>2.9</td>
<td>Ensure that all those that are homeless or have special needs are linked to accessible services to provide emergency, transitional, and permanent housing, as well as, appropriate social services.</td>
<td>CDBG/ESG</td>
<td>SL-1</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

### Community Development Objectives

<table>
<thead>
<tr>
<th></th>
<th>Objective</th>
<th>CDBG/ESG</th>
<th>Persons Assisted</th>
<th>Total</th>
<th>Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.1</td>
<td>Support public safety and crime prevention activities in target neighborhoods.</td>
<td>CDBG</td>
<td>SL-3</td>
<td>500</td>
<td></td>
</tr>
<tr>
<td>3.2</td>
<td>Support public services as it relates to low- and moderate-income clientele. The City will encourage collaboration and partnership as appropriate. Work with senior citizen groups to prioritize services for low- and moderate-income seniors throughout Saginaw.</td>
<td>CDBG</td>
<td>SL-1</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>3.3</td>
<td>Support public infrastructure improvement in targeted areas with an emphasis on streets, sewer, and sidewalk services that will contribute to other revitalization efforts.</td>
<td>CDBG</td>
<td>SL-3</td>
<td>1,000</td>
<td></td>
</tr>
<tr>
<td>3.4</td>
<td>Build upon recent investments and capital improvements in eligible neighborhoods. Particular focus should be on those neighborhoods that are included in the NSP strategies.</td>
<td>CDBG</td>
<td>SL-3</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>3.5</td>
<td>Assist revitalization efforts by providing a source of funds for water, sewer, and road infrastructure improvements to be made in conjunction with other revitalization efforts.</td>
<td>CDBG</td>
<td>SL-3</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>3.6</td>
<td>Support infrastructure rehabilitation to accommodate special needs populations, including easier access to sidewalks, ramps, and other public rights-of-way.</td>
<td>CDBG</td>
<td>SL-3</td>
<td>1,000</td>
<td></td>
</tr>
</tbody>
</table>
3.7 Neighborhood revitalization is a long term and holistic process. It is recommended that the organization or organizations that receive funding for targeted revitalization should plan for a multi-year effort whereby the majority of their resources are going into the target neighborhood.

| 3.7 | Neighborhood revitalization is a long term and holistic process. It is recommended that the organization or organizations that receive funding for targeted revitalization should plan for a multi-year effort whereby the majority of their resources are going into the target neighborhood. | CDBG | Organizations Supporting Revitalization Efforts | 3 | SL-3 |

3.8 Priority funding will be given to organizations that pool their resources together in order to provide synergy towards implementing and for projects that complement other revitalization efforts.

| 3.8 | Priority funding will be given to organizations that pool their resources together in order to provide synergy towards implementing and for projects that complement other revitalization efforts. | CDBG | Organizations Supporting Revitalization Efforts | 3 | SL-3 |

### Non-Homeless Special Needs Objectives

| 4.1 | Support a variety of decent, affordable rental housing choices for low-income persons with special needs (e.g. mentally ill, physically handicapped, substance abusers, etc.) with or without supportive services. | CDBG/ HOME/ HOPWA | Persons Assisted | 50 | DH-1 |

| 4.2 | Support programs that serve to prevent homelessness, such as legal services, food pantries, emergency assistance, and mental services. | CDBG/ ESG | Persons Assisted | 100 | SL-1 |

| 4.3 | Support existing permanent supportive housing opportunities by providing opportunities for home ownership as a step in the Continuum of Care. | CDBG/ HOME/ ESG | Persons Assisted | 25 | DH-1 |

| 4.4 | Support existing transitional living opportunities, and seek to expand these opportunities as funding allows. | CDBG/ HOME/ ESG | Persons Assisted | 25 | DH-1 |

**Outcome/Objective Codes**

<table>
<thead>
<tr>
<th>Availability/Accessibility</th>
<th>Affordability</th>
<th>Sustainability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decent Housing DH-1</td>
<td>DH-2</td>
<td>DH-3</td>
</tr>
<tr>
<td>Suitable Living Environment SL-1</td>
<td>SL-2</td>
<td>SL-3</td>
</tr>
<tr>
<td>Economic Opportunity EO-1</td>
<td>EO-2</td>
<td>EO-3</td>
</tr>
</tbody>
</table>
City of Saginaw

Hispanic Population

[Map of Hispanic Population Distribution in City of Saginaw]

February 2013

[Map Credit Information]