

Needs Assessment

Needs Assessment Overview

The Needs Assessment element of the Consolidated Plan is a comprehensive evaluation of the housing, homeless and non-homeless special needs in the City of Portage. The primary source of the data in the tables was prepared and included by HUD in the Integrated Disbursement and Information System (IDIS) template for the City of Portage. The source of the data utilized by HUD includes the 2000 and 2010 Decennial Census, 2007-2011 American Community Survey and Comprehensive Housing Affordability Strategy (CHAS) data. Note: some inconsistencies in the data produced by HUD exist. Data not provided by HUD was obtained from other local, state or national sources and other City of Portage documents. An evaluation of the data was completed to assist in identifying housing, homeless and non-homeless special needs during the next five year period.

The Consolidated Plan requires an examination housing and community development needs for various income levels of the population, with an emphasis on low and moderate income persons, households and areas of the community. CDBG Program funds must primarily be used to assist households at or below 80% of the Area Median Income (AMI). The following income levels are defined by HUD for the purpose of this plan and use of program funds:

- Extremely Low Income (0-30 percent AMI)
- Very Low Income (30-50 percent AMI)
- Low Income (50-80 percent AMI)
- Moderate Income (80-100 percent AMI)

HUD annually establishes the AMI for families within the Kalamazoo-Portage metropolitan statistical area (MSA), which is used for the purposes of determining level of need and eligibility for participation and use of CDBG Program funds. In 2015, the HUD-established AMI was as follows:

Table 6: 2015 Area Median Income

Income Limits	Persons Per Household							
	1	2	3	4	5	6	7	8
Extremely Low (30% AMI)	\$12,650	\$15,930	\$20,090	\$24,250	\$28,410	\$32,570	\$36,730	\$39,750
Very Low (50% AMI)	\$21,100	24,100	27,100	30,100	32,550	34,950	37,350	39,750
Low (80% AMI)	\$33,750	38,550	43,350	48,150	52,050	55,900	59,750	63,600

Data Source: HUD, Annual AMI limits effective May 2015

Formatted: Font color: Text 1, Check spelling and grammar

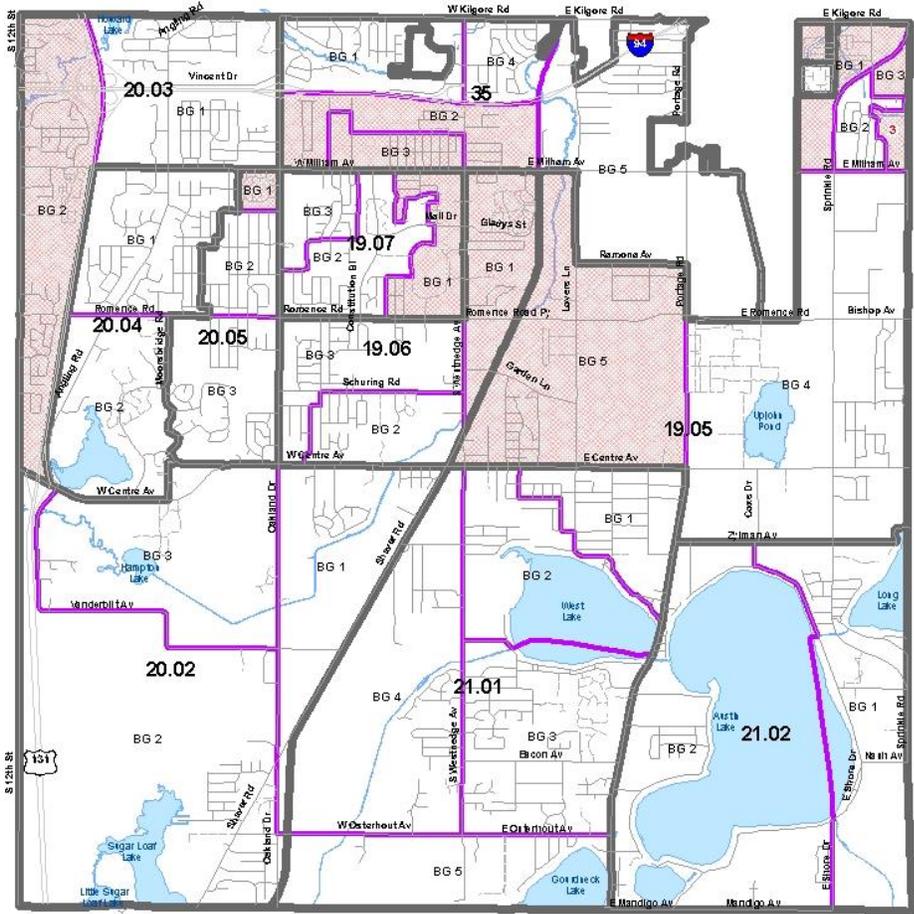
Formatted: Right

Formatted: Font color: Text 1

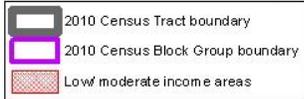
In addition to direct low-income household benefit, CDBG funds may be utilized within neighborhoods that have a higher percentage of low and moderate income households. HUD designates the low-moderate income neighborhoods by evaluating data at the census tract, block group level. CDBG Program funds can typically be expended to benefit neighborhoods with at least 51% low-moderate income households. Alternatively, for communities with lower levels of low-moderate income households, such as the City of Portage, communities may designate “upper quartile” neighborhoods as low-moderate income for the purpose of utilizing CDBG funding for area benefit purposes. Under this scenario, census tract block group data regarding the percentage of low-moderate income households is sorted from highest to lowest, and the “upper quartile” (i.e. upper 25%) areas are designated as low-moderate income neighborhoods within the community. Map 1 on the proceeding page shows these areas based on 2006-2010 American Community Survey (ACS) census data, as provided by HUD.

- Formatted: Font color: Text 1, Check spelling and grammar
- Formatted: Right
- Formatted: Font color: Text 1

Map #1 Low/Moderate Income Neighborhoods Census Tract / Block Group Map *



*At least 43.6% of households are low to moderate income in shaded areas, based on 2006-2010 American Community Survey Data.



Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Housing Needs Assessment

Summary of Housing Needs

As shown in Table 7, the population, number of households and median income all increased in the City of Portage between 2000 and 2011. Population and number of households increase modestly from 3% and 5%, respectively, while median household income increased from \$49,410 to \$56,330 or 14%.

Table 7: Housing Needs Assessment Demographics

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	44,897	46,135	3%
Households	18,094	18,987	5%
Median Household Income	\$49,410	\$56,330	14%

Data Source: 2000 Census (Base Year), 2007-2011 ACS

Table 8 below provides information on the type and number of households in the City of Portage based on area median family income (AMFI) categories as defined by HUD. The data indicates that 7,750 households are low-moderate income (40.8%) and 5,995 of all households (31.6%) within the city are low income (at or below 80% of AMFI). Over half (53.6%) of the households with one member 75 years or older are low income, and nearly half (47.8%) of households with one or more children 6 years old or younger are low-income. The data indicates that small family households with 2-4 persons have a higher percent (31.9%) of low-income households in comparison to large family households (22.2%) with greater than 5 persons.

Table 8: Number of Households

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	1,400	1,705	2,890	1,755	11,235
Small Family Households *	370	510	1,025	655	5,970
Large Family Households *	25	90	125	100	1,080
Household contains at least one person 62-74 years of age	199	275	440	300	1,835
Household contains at least one person age 75 or older	125	390	610	260	715
Households with one or more children 6 years old or younger *	285	305	460	230	915

* the highest income category for these family types is >80% HAMFI

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

Table 9 includes information on substandard housing, overcrowding and housing cost burden amongst low-moderate income households. Each type of housing problem is defined below:

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

- Substandard housing. A housing unit that lacks complete plumbing or kitchen facilities.
- HUD identifies the following two types of overcrowding (not including bathrooms, porches, foyers, halls, or half-rooms):
 - Overcrowding: 1.01- 1.5 persons per room; and
 - Severe overcrowding: greater than 1.5 persons per room
- Housing cost burden. Housing cost burden is defined as a certain percentage of total household income spent on housing costs. There are two categories of housing cost burden:
 - Housing cost burden: Greater than 30 percent of the household income is allocated to housing expenses; and
 - Severe housing cost burden: Greater than 50 percent of the household income is allocated to housing expenses

The data in Table 9 indicates that among the 7,750 low-moderate income households in the city, 10 rental units and 45 owner-occupied households lack complete plumbing and kitchen facilities.

With regard to overcrowding, 59 total rental households were identified with an overcrowded condition and 55 owner households experienced overcrowding.

Of the 7,750 low-moderate income households (renter and owner), 4,185 (54%) experienced a housing cost burden greater than 30%: 2,450 of these households were renters and 1,735 of these households were owners. Compared to owners, renters experienced a larger problem with housing cost burden: 1,055 (43%) of low-moderate income renters had a severe housing cost burden (paying more than 50% of the household income on housing), while 565 (32.6%) of owners experienced a severe housing cost burden.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Table 9 – Housing Problems Table

Housing Problem	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
	Number of Households									
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	10	0	0	10	0	15	20	10	45
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	20	0	20	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	35	4	0	39	0	0	25	30	55
Housing cost burden greater than 50% of income (and none of the above problems)	690	330	35	0	1,055	210	130	190	35	565
Housing cost burden greater than 30% of income (and none of the above problems)	80	645	610	60	1,395	40	200	535	395	1,170
Zero/negative Income (and none of the above problems)	90	0	0	0	90	125	0	0	0	125
Data Source: 2007-2011 CHAS										

- Formatted: Font color: Text 1, Check spelling and grammar
- Formatted: Right
- Formatted: Font color: Text 1

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

Formatted: Top: 0.56"

Table 10 below includes information concerning the number of households with one or more housing problems. As indicated, renters have almost twice the number of households (1,130) with one or more housing problems than owners (665). The 0-30% and >30-50 % AMI categories have the largest number of renters that experience one or more housing problems at 690 and 375 households, respectively. Of the 1,795 households (renter and owner combined) that have one or more housing problems, 900 or 50% are in the extremely low income category (0-30%). The number of low-moderate income renter and owner households that have no housing problems is approximately the same.

Table 10 – Housing Problems 2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	690	375	65	0	1,130	210	145	235	75	665
Having none of four housing problems	235	795	1,305	590	2,925	55	390	1,290	1,090	2,825
Household has negative income, but none of the other housing problems	90	0	0	0	90	125	0	0	0	125

Data Source: 2007-2011 CHAS

3. Cost Burden >30%

The number and types of households with housing cost burdens more than 30% of income and more than 50% of income are shown in Tables 11 and 12. Four household categories are included:

- Small related – Households with 2-4 related members
- Large related – Households with 5 or more related members
- Elderly – Households whose head, spouse, or sole member is a person at least 62 years of age
- Other – All other households

Table 11 indicates there are 3,754 low-income households with a housing cost burden greater than 30% of household income. The number of renter households with a cost burden (2,420) is nearly double that of owners (1,334), with the “Other” group having the greatest number of households (950) followed by “Small Related” (875) and “Elderly” (540) households. With regard to owner households, the “Elderly” group had the highest number of households with a housing cost burden at 620 households followed by the “Small Related” group with 385.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Table 11 – Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	215	355	305	875	30	60	295	385
Large Related	10	35	10	55	0	0	50	50
Elderly	150	240	150	540	135	230	255	620
Other	385	380	185	950	84	55	140	279
Total need by income	760	1,010	650	2,420	249	345	740	1,334

Data Source: 2007-2011 CHAS

4. Cost Burden > 50%

The Table 12 shows the number of households with severe housing cost burdens, expending more than 50% of household income on housing expenses. There are twice the number renter households (1,040) than owner households (525) with a severe housing cost burden. The renter group that had the greatest number of households with a severe cost burden was the “Other” (450) category, followed by the “Small Related” (335) and “Elderly” (245) household groups.

With regard to owner households, the “Elderly” group had the highest number of households with a severe housing cost burden (230) followed by the “Other” (150) and “Small Related” (135) groups.

Table 12 – Cost Burden Greater than 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	190	145	0	335	30	35	70	135
Large Related	10	0	0	10	0	0	10	10
Elderly	110	100	35	245	100	55	75	230
Other	370	80	0	450	80	35	35	150
Total need by income	680	325	35	1,040	210	125	190	525

Data Source: 2007-2011 CHAS

5. Crowding (More than one person per room)

Table 13 shows the number of households that are overcrowded by the following types of households:

- **Single-family:** households containing one family;
- **Multiple, Unrelated family:** households with multiple, unrelated families in a single unit;
- **Other, Non-family:** households that are not families (e.g. person living alone or with non-relatives)

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

The total number of overcrowded households for both renters (59) and owners (55) is nearly the same. For renters, the group with the greatest number of overcrowded households are single family households (39). For owners, multiple family, unrelated households (30) had the highest number of overcrowded households.

Table 13 – Crowding Information

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	35	4	0	39	0	0	15	10	25
Multiple, unrelated family households	0	0	0	0	0	0	0	10	20	30
Other, non-family households	0	0	20	0	20	0	0	0	0	0
Total need by income	0	35	24	0	59	0	0	25	30	55

Data Source: 2007-2011 CHAS

HUD suggests that data for households with crowding and children present also be evaluated by renter and owner occupied units and by income level. This data is not available via HUD CHAS data, and is also not readily available via Census and/or local data.

Table 14 – Crowding Information

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

However, based on the 2007-2011 ACS data, 6,531 (34.4% of the total) households in the City of Portage have one or more persons under the age of 18. It is estimated that renters account for 1,946 (29.8%) households and owners account for 4,585 (70.2%) households. Based on the overall crowding information shown in Table 13, it is estimated that there are 21 renter households and 19 owner households that are overcrowded with children present.

Describe the number and type of single person households in need of housing assistance.

CHAS data for single or one-person households is not available via HUD, and is also not readily available via Census and/or other local data. Based on the 2007-2011 ACS data, there were 5,506 (29%) one-person households within the City of Portage. It can be estimated that 2,246 of one-person households (40.8%) are low-moderate income and of these households, 1,740 are low-income (31.6%) households. Based on the housing cost burden data above, it can also be estimated that 1,213 households have a housing cost burden.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The needs of disabled households and victims of domestic violence and/or sexual assault are addressed in the Non-Homeless Special Needs Assessment.

What are the most common housing problems?

As shown by the data above, substandard and/or overcrowded housing is not a significant problem within the community. The most common housing problem within the City of Portage is housing cost burden. Of the 7,750 low-moderate income households, 4,185 or 54% of the total experienced a housing cost burden. Of the 4,185 burdened households, 2,450 (59%) of these households were renters and 1,735 (41%) were owners. There were 1,395 renter households and 1,170 owner households paying more than 30% of the household income on housing. With regard to a severe housing cost burden (paying more than 50% of the household income on housing), there were 1,055 renters and 565 of owners that experienced a severe housing cost burden.

Are any populations/household types more affected than others by these problems?

In addition to renters that experience a greater housing cost burden, elderly households who own a home and small-related households that both rent and own had the greatest number of housing cost burden households. The elderly population is the fastest growing age cohort in the city, which also is likely to be a one-person or small-related household. The elderly are typically on a lower, fixed income as a result of retirement, disability, or death of a spouse.

Describe the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

As indicated in Table 9, 65% of renters (690 households) that had a severe housing cost burden were extremely low income. In addition, 37% of owners (210 households) that had a severe housing cost burden were also extremely low income. As noted above, housing cost burden is the most significant housing problem amongst low-moderate income households within the City of Portage and these households are at the most risk of losing stable housing and becoming homeless. The needs of homeless families and individuals is addressed in the Homeless Needs Assessment.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

As noted above, extremely low income households with a severe housing cost burden may be considered to be most at risk of losing their housing, and there are 900 households (690 renters and 210 owners) within the community in this situation. It is noted, however, the number of

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

persons who are at risk of becoming homeless is difficult to determine since at any one point in time the number of people who are threatened with eviction, unemployment, foreclosure or utility shut-off is unknown. An individual or family is most often at risk when they are living paycheck-to-paycheck without any savings for sudden emergencies: The loss of a paycheck, a rent increase, a health problem, or a temporary layoff from work, for example, can lead to an individual or family losing their home.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

There are several housing characteristics that can be linked to housing instability and an increase risk of homelessness and include, but are not limited to:

Those at most risk of becoming homeless include:

- Age of dwelling unit and lack of maintenance. As a dwelling unit ages, substantial maintenance becomes necessary. If the owner neglects maintenance activities due to lack of income, older housing units typically become substandard. The age threshold used to signal a potential deficiency is 50 years or more. According to the 2007-2011 ACS data, 57% of the owner-occupied units (7,571) and 54% (3,046) of the renter-occupied housing units were built between 1950 and 1979.
- Overcrowding. Under-housed individuals or families that are housing cost burdened may “double-up” with family or relatives, which results in crowded conditions.
- Housing cost burden. As noted above, paying more than 30% of household income on housing expenses is a significant housing problem, and paying more than 50% of household income on housing expenses is a severe housing cost burden. Low income households, especially those with severe cost burdens and extremely low income are at risk of homelessness, a risk applies to renters on a greater level in comparison to owners.

Discussion

The data above indicates that amongst housing problems experienced by low-moderate income households, housing cost burden remains the most significant. Small family households and elderly households experience a higher incidence of housing cost burden.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Disproportionately Greater Need: Housing Problems

Introduction

HUD requires communities to identify disproportionate housing needs when the percentage of any racial or ethnic group has a disproportionately greater need in comparison to the needs of that category as a whole. A disproportionate housing need exists when the percentage of persons of a particular race or ethnic group in a category of need is at least 10% higher than the category as a whole.

Based on 2010 Census data, the race and ethnic composition of the City of Portage is as follows:

White - 86.9%;	Black/African American - 4.9%;
Asian - 3.8%;	American Indian, Alaska Native – less than 1%;
Pacific Islander – less than 1%	Hispanic ethnicity – 3.1%

The following four tables evaluate data for housing problems by income, race, and ethnicity.

0%-30% of Area Median Income

Table 15 provides housing problems data by race and ethnicity in the 0-30% AMI range. As shown, White households have the highest number of one or more housing problems with 755, followed by Black/African Americans with 210 households. At 0-30% AMI, the threshold for disproportionately greater need is 83% (10% higher than the jurisdiction as a whole of 73%) or more of a particular racial or ethnic group. In this income group, Asian households are experiencing disproportionately greater need with 100% of the total households (20) having one or more housing problems.

Table 15 - Disproportionally Greater Need 0 - 30% AMI

Housing Problems	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	1,015	73%	170	12%	215	15%	1,400
White	755	72	120	12	175	16	1,050
Black / African American	210	82	30	12	15	6	255
Asian	20	100	0	0	0	0	20
American Indian, Alaska Native	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0
Hispanic	25	33.3	25	33.3	25	33.3	75

Data Source: 2007-2011 CHAS

30%-50% of Area Median Income

Table 16 provides housing problems data by race and ethnicity in the 30-50% AMI range. As shown, White households have the highest number of households with one or more housing

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

problems (1,155), followed by Black/African American households (130 households). At 30-50% AMI, the threshold for disproportionately greater need is 90% (10% higher than the jurisdiction as a whole of 80%). In this income category, there are no race or ethnic groups that have a disproportionately greater housing need in comparison to the jurisdiction as a whole.

Table 16 - Disproportionally Greater Need 30 - 50% AMI

Housing Problems	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	1,370	80%	335	20%	0	0%	1,705
White	1,155	82	260	18	0	0	1,415
Black / African American	130	84	25	16	0	0	155
Asian	0	0	0	0	0	0	0
American Indian, Alaska Native	0	0	25	100	0	0	25
Pacific Islander	0	0	0	0	0	0	0
Hispanic	40	62	25	38	0	0	65

Data Source: 2007-2011 CHAS

50%-80% of Area Median Income

Table 17 provides housing problems data by race and ethnicity in the 50-80% AMI range. White households have 1,275 households and Black/African American households follow with 125 households with one or more housing problems. At 50-80% AMI, the threshold for disproportionately greater need is 60% (10% higher than the jurisdiction as a whole of 50%). In this income category, Black/African American households are experiencing a disproportionately greater need with 60% of the households having one or more of the four housing problems.

Table 17 - Disproportionally Greater Need 50 - 80% AMI

Housing Problems	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	1,440	50%	1,445	50	0	0	2,885
White	1,275	50	1,300	50	0	0	2,575
Black / African American	125	60	85	40	0	0	210
Asian	0	0	15	100	0	0	15
American Indian, Alaska Native	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0
Hispanic	35	54	30	46	0	0	65

Data Source: 2007-2011 CHAS

80%-100% of Area Median Income

Table 18 provides housing problems data by race and ethnicity in the 80-100% Area Median

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Income (AMI) range. White households have the highest number (470), followed by Black/African American households (35) of one or more housing problems. At 80-100% AMI, the threshold for disproportionately greater need is 40% (10% higher than the jurisdiction as a whole of 30%). In this income category, 41% of Black/African American households, and 100% of Hispanic households are experiencing a disproportionately greater need, having one or more housing problems.

Table 18 - Disproportionally Greater Need 80 - 100% AMI

Housing Problems	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	525	30%	1,230	70%	0	0%	1,755
White	470	29	1,150	71	0	0	1,620
Black / African American	35	41	50	59	0	0	85
Asian	15	33	30	67	0	0	45
American Indian, Alaska Native	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0
Hispanic	4	100	0	0	0	0	4

Data Source: 2007-2011 CHAS

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Disproportionately Greater Need: Severe Housing Problems

Introduction

As explained in the previous section, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular race or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole. In addition to the lack of complete kitchen and plumbing facilities, the difference between a housing problem as shown in the previous section and a severe housing problem is an increase in overcrowding (1.5 persons per room compared to 1.0 persons per room) and/or a greater housing cost burden (more than 50% of the household income spent on housing costs compared to 30%).

0%-30% of Area Median Income

Table 19 provides severe housing problems data by race and ethnicity in the 0-30% AMI range. As shown, White households have the highest number (665) of severe housing problems, followed by Black/African American (185) households. At 0-30% AMI, the threshold for disproportionately greater need is 74% (10% higher than the jurisdiction as a whole of 64%). In this income category, 100% of Asian households (20) are experiencing a disproportionately greater need with severe housing problems.

Table 19 – Severe Housing Problems 0 - 30% AMI

Severe Housing Problems*	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	895	64%	290	21%	215	15%	1,400
White	665	64	210	20	175	16	1,050
Black / African American	185	72	55	22	15	6	255
Asian	20	100	0	0	0	0	20
American Indian, Alaska Native	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0
Hispanic	25	33.3	25	33.3	25	33.3	75

Data Source: 2007-2011 CHAS

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

30%-50% of Area Median Income

Table 20 provides severe housing problems data by race and ethnicity in the 30-50% AMI range. White households have the highest number of severe housing problems (425), followed by Black/African American (85) households. At 30-50% AMI, the threshold for disproportionately greater need is 40% (10% higher than the jurisdiction as a whole of 30%). In this income category, Black/African Americans are experiencing a disproportionately greater need with 55% of households having severe housing problems.

Table 20 – Severe Housing Problems 30 - 50% AMI

Severe Housing Problems*	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	520	30%	1,185	70%	0	0%	1,705
White	425	30	990	70	0	0	1,415
Black / African American	85	55	70	45	0	0	155
Asian	0	0	0	0	0	0	0
American Indian, Alaska Native	0	0	25	100	0	0	25
Pacific Islander	0	0	0	0	0	0	0
Hispanic	10	14	60	86	0	0	70

Data Source: 2007-2011 CHAS

Table 21 provides severe housing problems data by race and ethnicity in the 50-80% AMI range. White households have the highest number of severe housing problems (270), followed by Black/African American households (30). At 50-80% AMI, the threshold for disproportionately greater need is 20% (10% higher than the jurisdiction as a whole of 10%). In this income category, no racial or ethnic are experiencing a disproportionately greater severe housing needs.

Table 21 – Severe Housing Problems 50 - 80% AMI

Severe Housing Problems*	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	295	10%	2,590	90%	0	0%	2,885
White	270	10	2,305	90	0	0	2,575
Black / African American	30	14	185	86	0	0	215
Asian	0	0	15	100	0	0	15
American Indian, Alaska Native	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0
Hispanic	0	0	60	100	0	0	60

Data Source: 2007-2011 CHAS

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

80%-100% of Area Median Income

Table 22 provides severe housing problems data by race and ethnicity in the 80-100% AMI range. White households (75) have severe housing problems and no racial or ethnic groups have a disproportionate need in comparison to the jurisdiction as a whole.

Table 22 – Severe Housing Problems 80 - 100% AMI

Severe Housing Problems*	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	75	4%	1,680	96%	0	0%	1755
White	75	5	1,545	95	0	0	1620
Black / African American	0	0	85	100	0	0	85
Asian	0	0	45	100	0	0	45
American Indian, Alaska Native	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0
Hispanic	0	0	4	100	0	0	4

Data Source: 2007-2011 CHAS

Discussion

In summary, households within the 0-30 percent area median income category have the highest number of households with severe housing problems (895 households). This finding is not unusual at this income bracket since housing costs account for a larger share of a person’s monthly income. Within all income brackets, Blacks have a higher disproportionate need in the 0-30% and 30-50% AMI categories while the Asians have a higher disproportionate need in the 0-30% AMI.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Disproportionately Greater Need: Housing Cost Burdens

In this section of the Consolidated Plan, a disproportionate greater need of housing cost burden is reviewed among racial and/or ethnic groups. As noted above, a disproportionately greater need exists when the percentage of persons in a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole. A household is considered cost burdened if they pay over 30% of their income on housing costs. A household has a severe cost burden if they pay over 50% of their income on housing costs.

Table 23 – Greater Need: Housing Cost Burdens AMI

Race	No Cost Burden <=30%		Cost Burden 30-50%		Severe cost Burden >50%		No / negative income		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	12,830	70	3,540	19	1,720	9	185	1	18,275
White	11,910	71	3,185	20	1,405	8	170	1	16,670
Black / African American	480	45	290	27	280	26	15	2	1,065
Asian	395	80	65	13	35	7	0	0	495
American Indian, Alaska Native	45	100	0	0	0	0	0	0	45
Pacific Islander	0	0	0	0	0	0	0	0	0
Hispanic	265	62	100	24	35	8	25	6	425

Data Source: 2007-2011 CHAS

As shown in Table 23, White households had the highest cost burden in the 30-50% income category, with 3,185 households, followed by Black/African Americans households (290) and Asian households (65). The threshold for disproportionately greater need amongst cost burdened households is 29% (10% higher than the jurisdiction as a whole of 19%). No racial or ethnic groups had a disproportionate need with regard to housing cost burden.

With regard to severe housing cost burden, White households had the highest incidence of severe housing cost burden, with 1,405 households, followed by Black/African Americans households (280) and Asian households (35). The threshold for disproportionately greater need amongst severely cost burdened households is 19% (10% higher than the jurisdiction as a whole of 9%). Black/African American households had a disproportionate need with regard to severe housing cost burden with 26% of households.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Disproportionately Greater Need: Discussion

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Asian households had a disproportionate need in the 0-30% AMI Housing Problems and Severe Housing Problems categories. Black/African American households had a disproportionate need in the 50-80% AMI and the 80-100% AMI Housing Problems category. Hispanic households also had a disproportionate need in the 80-100% AMI Housing Problems category. With regard to Severe Housing Problems, Black/African American households had a disproportionate need, and also had an overall disproportionate need with regard to severe housing cost burden.

If they have needs not identified above, what are those needs?

As indicated previously, housing cost burden is the most significant housing need within the city of Portage. Extremely low-income households with a severe housing cost burden are most at risk of becoming homeless. In the extremely low income category (0-30% AMI), Asian households have disproportionate needs, and with regard to severe housing cost burden, Black/African American households have a disproportionate need.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Table 24 below displays information regarding race by Census Tract. The information indicates that the different racial or ethnic groups are generally distributed throughout the community. The following census tracts have a higher percentage of Black/African residents in comparison to the community overall: 19.05, 19.06, 19.07, 20.03, 20.05, and 35.00. In addition, the following census tracts have a higher percentage of Asian residents in comparison to the community overall: 19.06, 20.03, and 20.04.

Table 24: 2007-2011 Race by Census Tract

Census Tract:	19.05	19.06	19.07	20.02	20.03	20.04	20.05	21.01	21.02	35.00
Total:	5,394	4,614	4,140	3,419	5,497	3,965	3,972	7,703	2,727	4,704
White	4,322	3,889	3,406	3,081	4,406	3,537	3,240	6,794	2,600	4,127
Black/African American	621	273	381	84	485	88	424	370	34	478
American Indian/ Alaska Native	25	53	0	13	12	0	0	107	0	8
Asian	176	259	155	95	495	200	190	124	45	35
Native Hawaiian/ Pacific Islander	0	0	0	0	0	0	0	0	0	0
Some other race	0	24	72	29	23	86	20	117	0	16
Two or more races:	250	116	126	117	76	54	98	191	48	40

Source: 2007-2011 ACS

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Public Housing

Introduction

The City of Portage does not have a Public Housing Authority and has no public housing units. Furthermore, Kalamazoo County does not have a Public Housing Authority (PHA) and therefore, the Michigan State Housing Development Authority (MSHDA) serves as the PHA for Kalamazoo County. In 2002 however, Kalamazoo County did establish a Public Housing Commission (PHC), and subsequently established a locally-funded Local Housing Assistance Fund (LHAF) that provided: 1) rental housing subsidies for extremely low-income households; 2) homelessness prevention assistance; 3) created an endowment to provide future funding for the LHAF; and 4) leveraged state and federal funding to provide housing for chronically homeless persons, homeless households and women in recovery. In 2008, the City of Portage awarded the PHC a \$100,000 grant from its General Fund to assist with the provision of affordable rental housing. While local funding for the LHAF had been nearly depleted, in November 2015, a six-year county-wide Local Housing Assistance Fund Millage was passed that will provide an estimated \$800,000 annually to provide temporary financial housing assistance to county residents, including those residing in the City of Portage. Kalamazoo County voters passed the millage by a 56% margin, while City of Portage voters passed the millage by a 58% margin.

In addition to the programs administered by the Kalamazoo County PHC noted above, MSHDA administers rental subsidies and Housing Voucher programs (previously referred to as Section 8) within Kalamazoo County. The following text provides a brief description of the types of public housing and vouchers typically available through a PHA:

- **Certificate:** The Section 8 Rental Certificate Program (now known as Housing Choice) provides affordable housing for very low-income households choosing to live in privately owned rental housing. The PHA pays the landlord the difference between 30% of the household's adjusted income and the unit's rent.
- **Mod-Rehab:** The moderate rehabilitation program provides project-based rental assistance for low-income families and assistance is limited to properties previously rehabilitated pursuant to a housing assistance payment (HAP) contract between an owner and a PHA.
- **Public Housing:** Public Housing are those properties owned and operated by a PHA.
- **Vouchers:** Most vouchers are tenant-based "portable" housing subsidies that permit recipients to seek qualified housing anywhere within the county. Vouchers can also be project-based, meaning they are assigned to a specified affordable housing development. In addition to tenant-based and project-based vouchers, the following additional voucher programs are administered by PHAs:
 - **Veteran Affairs Supportive Housing:** These vouchers combine rental assistance with case management and clinical services by the U.S. Department of Veteran Affairs.
 - **Family Unification Program:** These vouchers are allocated through a competitive process and are focused on assisting low-income families.
 - **Disabled:** These vouchers are for non-elderly disabled, nursing home transition, and mainstream 1-year and 5-year households.

As indicated above, there are a number of different public housing options and voucher programs available through PHAs. In Kalamazoo County, because there is no PHA, there are no public housing units. Instead, public housing assistance is provided solely through vouchers that are allocated based on household income with eligibility derived from a waiting list, while others are allocated specifically to homeless persons/households and veterans, and others are tied to specific developments (i.e., project-based). As of December 2015, there were 1,057 vouchers utilized in Kalamazoo County: 955

Housing Choice Vouchers and 102 Project Based Vouchers. Of these vouchers, 78 were leased within Portage at scattered sites: 55 within apartments, 12 within townhouses and 11 within single-family homes. There are no project-based vouchers within the City of Portage.

HUD requires an evaluation of detailed data on the characteristics of public housing residents. As noted above, MSHDA is the PHA for Kalamazoo County. However, MSHDA data is only readily available for public housing residents on a state-wide basis. Therefore, the following tables provide data regarding public housing and vouchers administered by MSHDA on a state-wide basis, which can be helpful in estimating the needs of public housing residents within Kalamazoo County.

Table 25 indicates that the vast majority of public housing is provided via voucher programs in comparison to public housing owned and operated by a PHA.

Table 25: Public Housing by Program Type - Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled*	
# of units vouchers in use	0	344	0	23,858	898	22,453	318	0	113

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition
Data Source: PIC (PIH Information Center)

Characteristics of Residents

As shown in Table 26, the average household income of public housing residents ranges from \$8,236 to \$10,907. The average household size ranges from 1-2 persons and the household incomes for public housing residents are within the extremely low income category. The average length of stay for public housing residents ranges from 1-6 years, with tenant-based voucher holders having the longest length of stay. Of public housing residents who were homeless at admission, the largest group of such residents have vouchers administered by the Veterans Administration. The data also indicates there were 8,327 disabled families, which is approximately 35% of all families utilizing public housing.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Table 26: Characteristics of Public Housing Residents by Program Type

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project based	Tenant - based	Special Purpose Voucher	
						Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	\$8,236	0	\$10,907	\$8,600	\$10,983	\$9,522	0
Average length of stay	0	3	0	6	1	6	0	0
Average Household size	0	1	0	2	1	2	1	0
# Homeless at admission	0	0	0	104	30	21	53	0
# of Elderly Program Participants (>62)	0	52	0	3,469	168	3,229	29	0
# of Disabled Families	0	209	0	8,327	317	7,816	85	0
# of Families requesting accessibility features	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of Domestic Violence victims	0	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

Race of Residents

Table 27 provides data regarding the race of public housing residents. As shown, approximately 49% of public housing resident are White and 49% are Black/African American. American Indian/Alaska Natives comprise just over 1% of public housing residents, and a combination Asian and Pacific Islanders make of the balance of public housing residents.

Formatted: Font: 10 pt

Formatted: Font: 10 pt

Table 27: Race of Public Housing Residents by Program Type

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project based	Tenant based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled*	
White	0	182	0	11,658	444	10,987	91	0	85
Black/African American	0	159	0	11,802	420	11,105	226	0	28
Asian American	0	0	0	101	4	97	0	0	0
Indian/Alaska Native	0	3	0	262	25	234	1	0	0
Pacific Islander	0	0	0	35	5	30	0	0	0
Other	0	0	0	0	0	0	0	0	0

Formatted: Font: 10 pt

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition
Data Source: PIC (PIH Information Center)

Ethnicity of Residents

As shown in Table 28, approximately 3% of public housing residents are Hispanic, whereas the vast majority of public housing residents do not have a Hispanic ethnicity.

Table 28: Ethnicity of Public Housing Residents by Program Type

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	18	0	692	37	643	6	0	0
Not Hispanic	0	326	0	23,166	861	21,810	312	0	113

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition
Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment:

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination on the basis of disability in any program or activity that receives financial assistance from, or is conducted by, any federal agency including HUD. Under Section 504, program accessibility means that a program, when viewed in its entirety, is readily accessible to and usable by persons with disabilities. Under the concept of program accessibility, not every single building must be accessible, or every single dwelling unit, but there must be sufficient accessibility so that persons with disabilities have an equal opportunity to participate in, and benefit from, the program and have the same range of choices and amenities as those offered to others.

As noted above, 35% of public housing residents (8,327 voucher holders) are disabled families. While the City of Portage does not own and operate public housing units, there are several affordable rental housing units that provide housing to seniors and persons with disabilities. A description of these housing options is provided in the Market Analysis. In addition, based on local data pertaining to rental housing developments with 5 or more units within the community, there are approximately 5,400 units provided within 42 apartment complexes. Of these rental units, approximately 68 units are fully accessible for persons with disabilities. In addition, it is estimated that over 500 units are wheelchair accessible.

Needs of public housing tenants:

As shown in the data above, household incomes and availability of accessible housing units is a pressing need for public housing tenants. Collaborative community efforts to address poverty and increase household income should assist with addressing these needs. In addition, increasing the supply of affordable and accessible rental housing will help address the needs of households with disabilities.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Waiting list:

There are two waiting lists for public housing vouchers. The waiting list for homeless household vouchers has 184 names, and MSHDA staff are currently assisting persons that applied in August 2015. The Housing Choice Voucher list has 1,026 names, and was last opened on May 17, 2006. The number of persons on these waiting lists exceeds the number of vouchers (1,057) currently available in the county.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

As indicated above, raising household income and increasing the supply of affordable housing, especially accessible units and special needs housing for persons with disabilities is a significant need.

How do these needs compare to the housing needs of the population at large

Residents of public housing and Housing Choice voucher holders have a lower household income and corresponding higher cost burden in comparison to the larger community. In addition, there is a disproportionate need amongst Black/African American residents who comprise 49% of public housing units. Finally, families with disabilities have a higher need than the larger population for housing assistance since their ability to derive income from employment is more limited. In addition, residents with disabilities are in need of additional accessible and special needs housing within the community that is also affordable.

Discussion

As indicated above, raising household income and increasing the supply of affordable housing, especially for accessible units and special needs housing for persons with disabilities is a significant need. It is anticipated that additional rental assistance now available through the Kalamazoo County Public Housing Commission will help alleviate these needs.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Homeless Needs Assessment

Introduction:

The Kalamazoo County Continuum of Care (CoC) was created, as required by HUD, to develop “a comprehensive and integrated approach to end homelessness and insure permanent housing for low-income people.” The Kalamazoo LISC (Local Initiatives Support Corporation) Affordable Housing Partnership facilitates the Continuum of Care for Kalamazoo County. The following data on homelessness in Kalamazoo County was collected by the CoC from various data sources, including the Homeless Management Information Systems (HMIS), annual Point-in-time homeless counts, and other local data.

Homeless Needs Assessment

Table 29 below provides data on the number of persons experiencing homelessness on a given night (per the January 2015 Point-in-time count), and over the past year per the annual HMIS Report for January – December 2014. Based on the most recent Point-in-time (PIT) count, there were 351 homeless persons in Kalamazoo County: 228 were children under 18, 29 were young adults between 18-24 years, and 86 were adults over 24. Eight persons were unsheltered homeless, 6 adults and 2 unaccompanied youth. Age, race and ethnicity data for unsheltered individuals is not available. With regard to chronically homeless, there were 10 individuals and 3 families based on the 2015 PIT.

Based on the 2014 HMIS report, over the past year, 6,484 persons experienced homeless during 2014. This figure is 19% higher than the number of persons experiencing homelessness in 2013, and 16% higher than the five-year average (2010-2014) of 5,251 homeless persons. Of homeless persons that provided information regarding their last permanent residence, 286 persons indicated they last resided within the City of Portage.

Table 29 - Homeless Needs Assessment

Population ¹	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	351	0	3,545	0	0	0
Persons in Households with Only Children	12	0	142	0	0	0
Persons in Households with Only Adults	191	6	2,797	0	0	0
Chronically Homeless Individuals	10	0	513	--	--	--

Formatted: Font: 10 pt

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Table 29 - Homeless Needs Assessment

Population ¹	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Families	3	0	0	--	--	--
Veterans	10	0	160	--	--	--
Unaccompanied Child	10	2	--	--	--	--
Persons with HIV	1	0	--	--	--	--

Formatted: Font: 10 pt

Formatted: Font: Bold

¹ Portage does not have a rural homeless population.

Data Source Comments: Kalamazoo CoC January 2015 Point in Time survey; Kalamazoo Annual HMIS Report, January – December 2014

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Chronically homeless individuals and families

A person is considered chronically homeless if they have been homeless four or more times in the past three years, or homeless for one year continually and diagnosed with a disability. As noted above, 513 individuals were chronically homeless in 2014, which increased 20% compared to data for 2013. The 2014 HMIS report indicates the increase is more likely due to increased focus on data collection and accuracy in data for Kalamazoo County. Over half (53%) of chronically homeless individuals are men, the average age is 42 years of age. With regard to education, 41% had either a high school diploma or GED, and nearly 26% had some college education or technical training.

Families with children

The 2014 HMIS report indicates there were 1,598 homeless families consisting of 1,717 adults and 1,828 children. The vast majority (78%) of homeless families are single parent, with 71% being a single female headed household. Nearly 61% of homeless adults in families identified being homeless multiple times, while 39% reported being "first time homeless". With regard to education, 37% report having a high school diploma or GED and 32% have at least some college.

Veterans

The 2014 HMIS report indicates 217 veterans were homeless in Kalamazoo County: 160 homeless and 57 at imminent risk of homelessness. This figure represents a 13% decrease in homeless veterans from 2013. Homeless veterans are predominantly male (83%) with the average age of 52 years (and 37 years old for female homeless veterans). Over half (56%) of veterans seeking services were unemployed.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Unaccompanied Youth

HUD defines an “unaccompanied youth” as someone under the age of 18 who is not under the care of a parent or guardian. The 2014 HMIS report indicates 142 unaccompanied youth were homeless in Kalamazoo County. This figure represents an 8.4% increase over 2013 homeless youth, and is 42% increase over the five-year average of 100 from 2010-2014.

Nature and Extent of Homelessness:

Table 30 provides the race and ethnicity of homeless persons based on the 2015 PIT.

Table 30 - Race and Ethnicity of Homeless Persons

Race:	Sheltered:	Unsheltered
White	64	0
Black or African American	256	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Multiple Races	31	0
Ethnicity:		
Hispanic	26	0
Not Hispanic	325	0

Data Source: Point-in-Time Count, January 2015

Comments: No race and ethnicity data available for Unsheltered Homeless

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The Federal Strategic Plan to End Homeless has placed an emphasis on addressing homelessness among families. As noted above, over the past year 6,484 persons experienced homeless during 2014, and 1,598 of these persons were homeless families comprised of 1,717 adults and 1,828 children. While the 2014 HMIS report does not address families of veterans, the 2015 PIT count indicates that amongst homeless veterans, 1 of 6 households were family households, which indicates most homeless veterans are single adult households.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

As shown in Table 30 above, 73% of homeless were Black/African American (256), and the balance of homeless persons identified in the 2015 PIT count were either White or of multiple-races. With regard to ethnicity, 26 homeless persons were Hispanic. Data on race and ethnicity is not available for the 8 unsheltered homeless persons identified.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

As noted above, the 2015 PIT count identified 351 homeless persons in Kalamazoo County: 228 were children under 18, 29 were young adults between 18-24 years, and 86 were adults over 24. Most homeless persons counted were residing in an emergency shelter (170) or in transitional housing (181). However, 8 persons were unsheltered homeless, 6 adults and 2 unaccompanied youth.

Discussion:

Based on 2014 HMIS report, the incidence of homelessness has increased over the past few years, even as economic conditions have improved following the onset of the Great Recession in 2008. The increase in chronic homeless persons is presumed to be related to improved data collection instead of an actual increase in the number of chronic homelessness. However, there is a reported increase in unaccompanied youth homelessness within the community. Overall, the data from both the 2015 PIT and 2014 HMIS reports indicate a continual demand for services for homeless individuals and families and the need for permanent supportive housing that is affordable to homeless individuals, families and special needs populations, such as veterans, unaccompanied youth and chronically homeless persons, who may also have a disability.

- Formatted: Font color: Text 1, Check spelling and grammar
- Formatted: Right
- Formatted: Font color: Text 1

Non-Homeless Special Needs Assessment

Introduction:

This following includes a review of housing needs for the elderly, frail elderly, and persons with disabilities including mental illness, developmentally disabled, physically disabled, substance abusers, persons with HIV/AIDS, and victims of domestic violence.

Describe the characteristics of special needs populations in your community:

Formatted: Font: 9 pt

Based on 2010-2014 ACS data, 12% of the population in Portage (5,665) had a disability, which may include one or more of the following: hearing, vision, cognitive, ambulatory, self-care or independent living difficulty. For children under the age of 17, 7% or 571 persons had a disability, and for adults ages 18-64, 10.1% or 2,928 persons had a disability. With regard to elderly residents, a much higher occurrence, 34.2% of persons over the age of 65, had a disability.

Physical, Developmental and Mental Disability:

Physically disabled persons are those having an illness or impairment that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting or carrying. Based on 2005-2007 ACS data, 6.8% of the total population of Portage had a physical disability. Amongst persons with a disability, 52% were in the 21-64 year old age group, 43% were in the 65 years and older age groups.

A developmental disability is a mental and/or physical impairment that occurs before the age of 22 from a birth defect or an accident. The Census Bureau does not specifically provide data for persons with developmental disabilities. However, according to the Michigan Developmental Disabilities Council (Five Year State Plan 2012-2016), it is estimated that 1.8 percent of the state population has a developmental disability. Based on 2010-2014 ACS data, the total population of the City of Portage was 47,024, and it can be estimated that 846 persons had a developmental disability in Portage.

A mental disability includes various mental illnesses or disorders generally characterized by dysregulation of mood, thought, and/or behavior. Based on 2005-2007 ACS data, 3.9% of the total population of Portage were identified as having a mental disability. Amongst persons with a disability, 52% of the 21-64 year old age group had a mental disability, and 28% of the 65 years and older age groups had a mental disability.

As additional information, between October 2014 and September 2015, Kalamazoo Community Mental Health Services provided assistance to 530 Portage residents with a mental illness (377 adults and 153 children), and 172 Portage residents with a developmental disability (145 adults and 27 children)

While current HUD CHAS data is not readily available on the number of households with disabilities and also a housing problem, data in the 2011-2015 Consolidated Plan indicates 62% of all low-income households with a disability also had a housing problem (63% of renters and 61% of owners). Assuming current trends are similar, it can be estimated that of 2,459 low income renters with a housing problem, 1,606 also had a disability. In addition, it can be estimated that of 1,490 low-income owners with a housing problem, 909 also had a disability.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Elderly and Frail Elderly:

Based on 2010-2014 ACS Census data, there are 6,332 persons over the age of 65 years or 13.5% of the total population. The term “frail elderly” refers to persons over the age of 65 who for various reasons are unable to adequately care for themselves. Specifically, if a person has one or more limitations to Activities of Daily Living (e.g. difficulty eating, bathing, toileting by oneself) or Instrumental Activities to Daily Living (e.g. difficulty using the telephone, getting outside, shopping, doing light housework) and needs assistance to perform routine activities of daily living, the individual may be classified as “frail elderly”. Census data specifically identifying the “frail elderly” is not available. However, persons over the age of 75 (i.e., extra elderly) are often frail elderly or at risk of becoming frail elderly. As noted above, 12% of the population in Portage (5,665) had a disability. Of elderly residents 65-74 years, 21.6% (791 persons) had a disability, and 51.3% of frail elderly residents over 75 years (1,375 persons) had a disability. Of all elderly persons over 65 years, 34.2% had a disability.

Tables 11 and 12 of the Needs Assessment provides data on the needs of elderly households and specifically assesses such households with a housing cost burden greater than 30% and 50% of household income. As indicated, there are 785 elderly renter households with a housing cost burden (540 and 245 households with cost burdens over 30% and 50% of household income respectively). Furthermore, there are 850 elderly owner households with a housing cost burden (620 and 230 households with cost burdens over 30% and 50% of household income respectively). Based on the above information, it can be estimated that of these 1,635 cost burdened elderly households, 559 households are both frail elderly and cost burdened (268 renters and 291 owners).

Substance Abuse:

Alcohol/other drug abuse is defined as an excessive and impairing use of alcohol or other drugs, including addiction. The Census Bureau does not define persons with a substance abuse disability. However, Southwest Michigan Behavioural Health (SWMBH), a Medicaid funded service, provides substance abuse services within Kalamazoo County and served a total of 1,494 persons in 2015, 177 of whom were Portage residents. It is noted that substance abuse services are also provided by non-Medicaid funded service providers to community residents, and the above data is reflective of low-income households with a substance abuse problem.

Victims of Domestic Violence:

The YWCA provides emergency shelter, transitional and permanent supportive housing, along with counseling services to victims of domestic violence within Kalamazoo County. According to statistics provided by the YWCA, Kalamazoo County law enforcement responded to 3,205 incidents of domestic violence in 2014, 3,270 in 2013 and 2,863 in 2012. For 2014 and 2015, an average of 338 shelter clients have been provided emergency shelter and counseling services for domestic assault, and 14 shelter clients received YWCA services for sexual assault. With regard to Portage in particular, over the past two years, an average of 18 shelter clients from Portage received YWCA emergency shelter services and counseling for domestic assault and 1 shelter client from Portage received shelter and counseling services for sexual assault. YWCA staff indicates the shelter is at full capacity and has a waiting list and individuals are served based on a combination of physical danger and

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

availability of housing. The YWCA currently provides 21 units of transitional housing, and 4 units are located within the City of Portage. Based on the average number of Portage residents served, there is a need for approximately 15 additional housing units to meet the community need.

What are the housing and supportive service needs of these populations and how are these needs determined?

Twelve percent (12%) of the Portage population has a disability and 62% of all low income households with a disability are estimated to have a housing problem. From this data, it can be estimated that 719 (12%) low income households had a disability, and 446 of these households have a housing problem.

With regard to the supportive housing needs of persons with disabilities, and also including persons with substance abuse and victims of domestic violence and/or sexual assault, a variety of supportive services are needed, including but not limited to: home-based caregiver and/or home-health care services, accessible housing, assisted living facilities, skilled nursing facilities, transportation assistance, counseling, health services, job placement services, housing placement and affordability assistance.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Kalamazoo County Health and Community Services Department January 2013 Biannual HIV Surveillance Analysis, it is estimated there are 420 Kalamazoo County residents with a prevalence of HIV. "HIV prevalence estimates include all persons...with a diagnosis of HIV Infection (any stage) and incorporates an approximation of those not reported or not yet diagnosed". Based on more current estimates, there are 35 persons from the City of Portage had a prevalence of HIV. The Center for Disease Control estimates that one-third to one-half of persons with AIDS are either homeless or in danger of losing their housing. Using the more conservative estimate, this would equate to 15 persons with AIDS in Portage in need of housing.

Discussion:

Households with special needs, especially those who are low-income have a high likelihood to have a housing problem, most often related to housing cost burden. Special needs households are also more likely to be unemployed or underemployed due to their special needs, and are more likely to be extremely low income.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Non-Housing Community Development Needs

Describe the jurisdiction's need for Public Facilities:

The City of Portage has community development needs that are not directly related to housing. The needs for public facilities relate to public buildings such as City Hall, the Portage Senior Center, the Department of Public Services, Police and Fire Stations and various park buildings. The need for public facilities also includes information technologies. Other public facility and/or public improvement needs include: police and fire vehicles and apparatus, public services vehicles and equipment, public park facilities, bikeways, and multi-use trails. Finally, public improvement needs relate to significant public infrastructure that supports development within the community and public health and safety, which includes major and local street infrastructure, public water, sanitary sewer and storm water infrastructure.

How were these needs determined?

Public facility and improvement needs are determined by a variety of planning and analysis efforts, including:

- the Comprehensive Plan, which is a 10-20 year plan that evaluates Transportation/Major Streets, Complete Streets, Recreation and Open Space, Natural/Cultural Resources, Economy/Market Place, Utility Infrastructure and Community Facilities;
- Strategic plan studies such as the Storm Water Master Plan, the Wellhead Protection Program, Water Utility Infrastructure Analysis Program, Walkway/Bikeway Plan;
- Periodic public facility audits (and other preventative maintenance reports) which are performed for various municipal facilities;
- Annual reports and studies such as utility operation and maintenance reports, annual traffic counting and signal studies, park and recreation and cultural reports, citizen surveys, among other departmental studies which are routinely accomplished, and
- Special studies or special initiatives introduced by the City Administration

Describe the jurisdiction's need for Public Improvements:

The City of Portage annually prepares a 10-year Capital Improvement Program (CIP) that specifies the needs for capital investments in 8 categories: Streets (local and major); Sidewalk and Bikeways; Water; Sewer; Police; Fire; Public Facilities; and Parks and Recreation (including multi-use trails). Projects proposed in the CIP include a description of the project and budgeted expenditures for each year of the 10-year CIP. The 2015-2025 CIP includes a planned expenditure of \$130.6 million on 112 capital projects: 31% of these expenditures are planned for streets, 20% for water and sewer infrastructure; 8% for public safety (police and fire); 3% for parks and recreation, 2% for public facilities and 1% for sidewalks and bikeways. The balance of 10-year CIP expenditures is projected to be allocated to debt service for prior capital investments by the city.

Over the past several years, the city has been challenged with carrying out the amount of needed capital investment projects due to reduced property values which impacts available revenues. Property values have been stabilizing more recently and there has been some improvement in the local economy. However, additional resources are particularly needed for major and local streets and non-motorized street elements such as shared shoulder bikeways and sidewalks, especially in light of the city's recent adoption of a Complete Streets policy.

The City of Portage has a dedicated 2.0 mills that generates approximately \$2 million annually, and a dedicated municipal street fund millage of up to 1.0 mill. Additional funding for capital investments comes from the city water and sewer fund, and federal and state funding. Because the number of capital improvement projects and the dollars needed to address the total need is very high, and the actual CDBG funding received by the city on an annual basis is low (averaging approximately \$220,000 annually), the city generally does not address public facility/improvement needs through the CDBG program. On occasion, CDBG funds may be used for small scale capital improvements projects such as sidewalk installation and/or repairs and park improvements within upper quartile low-moderate income neighborhoods.

How were these needs determined?

As noted above, public facility and improvement needs and capital improvement projects are determined from a variety of planning and analysis efforts by the city.

Describe the jurisdiction’s need for Public Services:

Based on the data presented above, there is a need for a variety of public services in the community to support low-income household and neighborhood needs. Homelessness prevention and rapid re-housing assistance is key, in addition to increasing the supply of affordable and accessible rental housing, and rental housing subsidies (e.g. project-based or housing choice vouchers). Anti-poverty programs to assist low-income households in general with increasing their income and employment opportunities are also needed. Finally, supportive services to assist special needs households, including victims of violence, is an ongoing public service need. Ongoing neighborhood improvement efforts to aid in the elimination and prevention of blight are also considered a priority need in the community.

How were these needs determined?

Based on data in the Needs Assessment above, 31.6% of Portage households are low-income (who are predominantly elderly or households with children), 12% of Portage residents have a disability, and extremely low-income households, especially renters, are at risk of becoming homeless. There is growing number of homeless persons within Kalamazoo County, especially in the areas of chronic homelessness and unaccompanied youth and the availability of rental housing subsidies is limited in comparison to the demand. Low-income homeowners are also at risk of being challenged with housing maintenance and maintaining affordable housing, and upper quartile low-moderate income neighborhoods have consistently experienced a higher percentage of housing and property maintenance cases in comparison to other areas of the community.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Housing Market Analysis

Housing Market Analysis Overview:

The Housing Market Analysis covers topics including general characteristics of the housing market, lead based paint hazards, public and assisted housing, facilities and services for homeless persons, special needs facilities and services, and barriers to affordable housing.

Number of Housing Units

Introduction

Between 2000 and 2011, the number of housing units increased from 18,885 to 20,221, which represents a 7.1% increase. The majority of this growth, however, occurred before the start of the Great Recession in 2008. As shown in Table 31, the city housing growth rate slowed considerably in comparison to the previous decade (between 1990-2000), and was lower in comparison to the larger context of Kalamazoo County.

Table 31: Housing units, Kalamazoo County and Portage –2000 and 2011

Jurisdiction	Housing Units			Percent Change (1990-2000)	Percent Change (2000-2011)
	1990	2000	2011		
Kalamazoo County	88,955	99,250	109,715	11.6%	10.5%
Portage	16,133	18,885	20,221	17.1%	7.1%

Source: 2000 Census, 2007-2011 American Community Survey, Census Bureau

All residential properties by number of units

As shown in Table 32 below, the City of Portage had a total of 20,221 housing units, of which 13,841 units or 68% were 1-unit detached structures. Multi-family units (2-20 or more attached units) accounted for an additional 4,919 units or 25% of the total. The remaining 7% of the housing units were 1-unit attached structures, mobile homes or other non-permanent housing.

Table 32 – Residential Properties by Unit Number

Property Type	Number of Units	Percent of total
1-unit detached structure	13,841	68%
1-unit, attached structure	988	5%
2-4 units	783	4%
5-19 units	3,015	15%
20 or more units	1,121	6%
Mobile Home, boat, RV, van, etc.	473	2%
Total	20,221	100%

Data Source: 2007-2011 ACS

Unit Size by Tenure

Table 33 below provides owner-occupied and renter-occupied housing information based on unit

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

size. According to the 2007-2011 ACS estimates, 13,327 of households are owner-occupied (70%) and 5,660 households (30%) are renter occupied. The most common size for owner-occupied housing is three or more bedrooms (88%) and for renter-occupied housing, the most common unit size is two bedroom representing 47% of the units, followed by one bedroom units (31%).

Table 33 – Unit Size by Tenure

	Owner-occupied		Renter-occupied	
	Number	%	Number	%
No bedroom	0	0%	114	2%
1 bedroom	73	1%	1,761	31%
2 bedrooms	1,522	11%	2,665	47%
3 or more bedrooms	11,732	88%	1,120	20%
Total	13,327	100%	5,660	100%

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

In addition to public housing rental assistance provided through the Kalamazoo County Public Housing Commission and MSHDA, there are several other affordable rental housing developments located within the City of Portage:

- The Hearthside I & II Apartments is an independent living senior housing development built in two phases in 1990 and 1992 under the MSHDA Tax Credit Program. The City of Portage provided a tax abatement and Payment in Lieu of Taxes (PILOT) in return for maintaining the units as affordable. The complex contains 160 units, rented only to senior citizens at or below 60% of median county income. As part of a 2010 refinance and comprehensive rehabilitation project, the city granted a new PILOT in exchange for the continued rental of 128 units at affordable rates for seniors that extends to 2031.
- Milham Meadows is a multi-family development with 300 units built under the HUD Section 236 program in the early 1970’s. All units are subsidized to a certain degree, however, 20-40% of the units receive additional rent subsidies for individuals or families at or below 80% of median area income. This complex was sold and rehabilitated in 2014 and financed with a new mortgage and Use Restrictions through the HUD Section 221(d)(4) and tax-exempt short-term bonds through MSHDA. The city also approved a PILOT to help facilitate the project. The use restriction with regard to providing rent-reduced units extends to 2049.
- Residential Opportunities, Incorporated (ROI) owns the following two developments that are rented at affordable rates to low-income persons, with some units occupied by persons with special needs:
 - Schuring Road: Two, four-unit apartment buildings, which are rented to low-income households at fair market rents with a monthly utility cost credit.
 - Barrington Woods: 32-unit apartment development on Garden Lane. ROI acquired and rehabilitated Barrington Woods in 2006 and financing was provided via a MSHDA mortgage and Low-Income Housing Tax Credit. The City of Portage granted a PILOT to facilitate the project. ROI will provide affordable rental housing to households with incomes at or below 50% of the Area Median Income, and 12-units will be rented to persons with special needs. The use restriction with regard to providing rent-reduced units extends to 2052.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

- Spring Manor was constructed in 1996 and provides 102 units of affordable housing for seniors 55 years old and older whose income does not exceed 60% of the area median income. Spring Manor received a PILOT from the City of Portage and was financed through the MSHDA. In 2013, the units were rehabilitated and financed with a new mortgage through HUD Section 223(f). The city also granted a new PILOT in exchange for the continued rental of 102 units at affordable rates for seniors that extends to 2048.
- The 65-unit Centre Street Village was financed through MSHDA and received a PILOT from the city in 1994 for providing 20 units of affordable housing for persons or families of lower income. In 2013, the units were rehabilitated and financed with a new mortgage through MSHDA and low income housing tax credits through MSHDA as well. The number of affordable units was increased from 20 to 28. The city also granted a new PILOT in exchange for the continued rental of 28 units at affordable rates that extends to 2048.
- Anna’s Vineyard was constructed in 1995 and provides 144 units of affordable family rental housing. The development was privately funded utilizing the Federal Low Income Housing Tax Credit Program. The use restriction with regard to providing rent-reduced units extends to 2024.
- Portage Pines provides 27 affordable one-bedroom units for senior citizens or disabled persons needing assisted living. The use restriction with regard to providing rent-reduced units extends to 2026.
- Gladys Street Apartment provides 10 units of affordable rental housing to persons with disabilities. The development was constructed in 2009 with funding through the HUD Section 811 program. In addition, city CDBG funds were provided to assist with connection to public utilities. The use restriction for this development extends to 2049.

The above housing in Portage provides 779 units of affordable and special needs housing, and represents approximately 17% of affordable housing units within Kalamazoo County. As noted above, within the last six years, the city has assisted with the preservation of 558 affordable housing units within four developments (Hearthside, Spring Manor, Milham Meadows and Centre Street Village) by granting of new tax abatements and PILOTS. Financing programs through the MSHDA and HUD exist to acquire and/or rehabilitate housing developments in exchange for affordability use restrictions. Utilization of such programs will be encouraged as use restrictions for existing subsidized developments approach expiration, and/or as existing housing developments without affordability use restrictions are in need of upgrades.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The affordability periods for the above listed developments is anticipated to last into the next 10-30 years. As noted above, the Hearthside, Spring Manor Apartments, Centre Street Village Apartments and Milham Meadows completed a refinance and/or acquisition and rehabilitation within the past six years. When each of these developments were refinanced, the affordability use restrictions were extended and the City of Portage assisted with the preservation of these affordable developments by granting a Payment in Lieu of Taxes (PILOT).

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Does the availability of housing units meet the needs of the population?

As noted above, there are 779 affordable rental housing units within the City of Portage, and an additional 78 public housing vouchers being utilized in the city as of December 2015, which combined provide a total of 857 rental housing units specifically set aside for low-income and special needs households. As indicated in the Needs Assessment, there are 5,995 low income households in Portage and 2,390 renters have a housing cost burden. Based on this data, there remain 1,533 low income renters that need assistance with affordable housing.

Describe the need for specific types of housing:

As also indicated in the Needs Assessment, low-income renters in the extremely low income category are at the highest risk of becoming homeless. Furthermore, elderly households and households with children have a higher incidence of housing problems. In addition, as indicated in the Needs Assessment, there is a significant need for fully accessible housing units and special needs housing with supportive services provided on site, or with access to supportive services and mainstream resources.

Discussion

Over the past 10 years, the community has experienced a modest growth in housing units. In the mid-2000's, as a result of the Great Recession and associated housing crisis, the value of single-family housing in the community decreased, while median household incomes remained relatively flat. During this same time, the cost of rental housing increased 8% as many homeowners who lost their home to foreclosure sought alternative (rental) housing. There has been a recent recovery in the housing market and local economy and incomes and housing values are anticipated to grow. However, a continued focus on affordable housing, and in particular rental housing will be needed to assist low-income households, especially extremely low income households and those with special needs.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Housing Market Analysis: Cost of Housing

Introduction

This section provides an overall picture of owner and renter-occupied housing costs within the City of Portage. The information includes housing cost trends, rent trends, fair market rents, and the overall affordability of the local housing market.

Cost of Housing

Trends in the cost of housing in the City of Portage are shown in Table 34. In 2000, the median home value was \$118,700. By 2009, the median value of a home in Portage increased to \$157,400, which represents a 32% increase. According to the latest American Community Survey (2010-2014), the median home value in Portage in 2014 was \$147,300, a 6% decrease from 2009. This decrease in home value is consistent with the national trend following the 2008 Great Recession and housing market crisis. However, compared to the year 2000, the value of a home in 2014 is 24% higher which impacts housing affordability for people below the area median income level.

With regard to contract rents, an increase of 19% (\$500 to \$596) occurred between 2000 and 2009. From 2009 to 2014 (most recent year), contract rents continued to increase (\$596 to \$631) but at a slower rate (6%) compared to the 2000-2009 time period. Overall, contract rents increased 26% between 2000 and 2014. Unlike the median home value that saw a decline between 2009 and 2014, contract rents continued to increase even during the recessionary period, but at a modest rate.

Table 34 – Cost of Housing

Housing Cost	Base Year: 2000	2009	% Change (2000-2009)	Most Recent Year: 2014	% Change (2009- 2014)
Median Home Value	\$118,700	\$157,400	32%	\$147,300	-6.4%
Median Contract Rent	\$500	\$596	19%	\$631	6%

Data Source: 2000 Census (Base Year), 2005-2009 ACS and 2010-2014 ACS (Most Recent Year)

The range of monthly rents paid in the City of Portage is shown in Table 35. Of the 5,660 renter households in the city, 68.3% (3,867 units) have a rent that ranges between \$500 and \$999. The second highest category is Less than \$500/month, which account for 1,487 units or 26.3% of the total. With 26.3% or 1,487 units available at rents less than \$500/month, opportunities for affordable housing are available. Only 5.4% of the units have rents greater than \$1,000/month.

Table 35 - Rent Paid

Rent Paid	Number of Units	% of Total
Less than \$500	1,487	26.3%
\$500-999	3,867	68.3%
\$1,000-1,499	293	5.2%
\$1,500-1,999	13	0.2%
\$2,000 or more	0	0.0%
Total	5,660	100.0%

Data Source: 2007-2011 ACS

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Housing Affordability

Housing affordability for renter and owner-occupied housing units, based on HUD-adjusted Area Median Family Income (HAMFI) categories, is shown in Table 36. HUD considers a housing unit affordable if gross rent, including utilities, is no more than 30% of the household income. Of the 5,540 rental units in the city considered to be affordable, only 260 rental units, or 4.6%, are considered affordable to those individuals whose annual income is at or below 30% HAMFI. As expected, there are more affordable rental units available to individuals whose annual income is between 50 and 80% of the HAMFI. At 50% HAMFI, 1,350 units or 24.3% of the rental units are available, and at 80% HAMFI, 3,930 or 71% of the units are available. Of the 5,300 owner units available, only 310 units or 6% are considered affordable to individuals earning 50% or less of the HAMFI and 1,750 units or 33% to individuals earning 80% or less of the HAMFI.

Table 36 – Housing Affordability

Household Income	Renter Units	Owner Units
30% HAMFI	260	No Data
50% HAMFI	1,350	310
80% HAMFI	3,930	1,750
100% HAMFI	No Data	3,240
Total	5,540	5,300

Data Source: 2007-2011 CHAS

Monthly Rent

The 2015 HUD Fair Market Rents (FMRs) and HUD HOME Rents within the Kalamazoo-Portage Metropolitan Statistical Area are shown in Table 37. FMRs are gross rent estimates that include the shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service for metropolitan areas as the basis of determining rent payments for Housing Choice voucher and other HUD rent subsidy programs. Fair Market Rents are set to the dollar amount at which 40 percent of the standard quality rental housing units are rented, excluding non-market rental housing (e.g. public housing). High HOME rents do not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area with adjustments for number of bedrooms in the unit. Low HOME rents do not exceed 30 percent of the annual income of a family whose income equals 50 percent of the median income for the area with adjustments for smaller and larger families.

Table 37 – Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$472	\$573	\$728	\$958	\$1,166
High HOME Rent	\$472	\$573	\$728	\$958	\$1,135
Low HOME Rent	\$472	\$573	\$711	\$821	\$917

Data Source: HUD FMR and HOME Rents

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Is there sufficient housing for households at all income levels?

A comparison of the total number of households that are below the area median income to the total number of affordable housing units will indicate whether or not there is sufficient housing available at the various income levels. Table 35 below shows the total number of households at the various income levels, number of available units and gap between availability and need:

Table 38 Affordability Gaps

Household Income	Number of households	Households with cost Burden (>30% & >50%)		Affordable units		Gap
		Rental	Owner	Rental	Owner	
30% HAMFI	1,400	770	250	260	No Data	-1,140
50% HAMFI	1,705	975	330	1,350	310	-45
80% HAMFI	2,890	645	725	3,930	1,750	+2,790
100% HAMFI	1,755	60	430	No Data	3,240	+1,485
Total	7,750	2,450	1,735	5,540	5,300	

Data Source: 2007-2011 CHAS

As shown in the Table 38 above, there are 7,750 low-moderate income households in the City of Portage. Included in this total are 2,450 rental households and 1,735 owner households that have a housing cost burden. The table above indicates there are 5,540 affordable rental units and 5,300 affordable owner units. However, there are gaps at some income levels as explained below:

- There are 1,400 households in the city earning 0-30% of the area median income. Of the 1,400 households, 770 rental and 250 owner households (1,020 total) have a housing cost burden but only 260 affordable rental units and an undetermined number of owner units are available resulting in a shortage (gap) of 1,140 affordable units in this income range.
- There are 1,705 households in the city earning between 30-50% of the area median income, of which 975 rental and 330 owner households (1,305 total) have a housing cost burden. The gap between the number of households in this income range and availability of affordable housing units is much less. There is an adequate number of affordable units to meet the demand of those households with a housing cost burden but overall, there is a shortage (gap) of 45 units.
- At the 50-80% AMI level, there are 2,890 households, of which 645 rental and 725 owner households (1,370 total) have a housing cost burden. There are, however, a sufficient number of affordable units at this income level (surplus of 2,790 units) to meet the need.
- At the 80-100% AMI level, there are 1,755 households, of which 60 rental and 430 owner households (490 total) have a housing cost burden. There is an undetermined number of affordable rental units and 3,240 affordable owner units resulting in a sufficient supply (1,485 surplus) of affordable housing units.

While current HUD CHAS data is not available to determine household incomes of the occupants of affordable rental and owner housing units, based on data in the 2011-2015 Consolidated Plan, even though there is a sufficient supply of affordable housing, the affordable rental and owner housing units are often occupied by households with higher income levels. Based on 2005-2007

Formatted: Font: 10 pt

Formatted: Font: 10 pt

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

HUD CHAS data, 72% of affordable rental units were occupied by low-income households, and only 28% of affordable owner units were occupied by low-income households.

How is affordability of housing likely to change considering changes to home values and/or rents?

Between 2009 and 2014, the median household income has remained flat increasing only slightly from \$54,760 in 2009 to 55,050 in 2014 (0.5%). During this same five year period, the median home value decreased from \$157,400 to \$147,300, or 6.4%. This decrease can be attributed to the onset of the Great Recession and associated housing crisis. With regard to fair market rents, a two-bedroom unit increased from \$674/month in 2009 to \$728/month in 2015, representing an 8% increase. Although median household income has remained flat, the median home value has decreased making home ownership more affordable, at least in the short term. Over time, the median home values are expected to increase. With an 8% increase in fair market rents during the six year period between 2009 and 2015, and flat household income trends, rental housing has generally become less affordable.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The 2015 HUD Fair Market Rents (FMRs) and HUD HOME Rents within the Kalamazoo-Portage Metropolitan Statistical Area indicate a two bedroom unit should rent for \$728/month. The Low HOME rent is \$711/month. The 2010-2014 ACS data indicates the area median rent for the City of Portage is \$725/month so the FMRs, HOME rents and area median rents for a two bedroom unit are comparable. Since the FMRs, HOME Rents and Area Median Rent are consistent with one another, it is important that the City of Portage continue to implement policies and practices that the city has control over, to increase the availability of affordable housing to meet resident needs, particularly those residents within the extremely low income category (0-30% AMI).

Discussion

Many of the issues that impact the availability of affordable housing in the City of Portage cannot be specifically controlled by the City Administration. The City is, however, an active and supportive partner with area non-profit housing developers and other organizations involved in the creation of affordable housing opportunities. In addition, the city encourages affordable housing options by removing barriers such as allowing small lot sizes, maintaining low development fees, offering property tax exemptions to households at or below poverty, and approval of PILOT programs to encourage development of affordable, multi-family residential developments. Through the use of CDBG program funds, the city offers programs designed to encourage affordable homeownership, rehabilitation of deteriorated homes, accessibility improvements to existing homes, and emergency repair grants.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Housing Market Analysis: Condition of Housing

Introduction

This section provides an overview of the condition of housing in the City of Portage including condition of the housing units, the year the housing units were constructed, an assessment of the lead-based hazards and number of vacant housing units.

Definitions

The definition of *Standard Condition* and *Substandard Condition, but Suitable for Rehabilitation* used by the city are as follows:

- *Standard condition* – A housing unit that meets HUD Housing Quality Standards (HQS) and all applicable state and local codes.
- *Substandard condition but suitable for rehabilitation* – A housing unit that lacks complete plumbing facilities, kitchen facilities.

Condition of Units

Table 39 below shows the condition of owner-occupied and renter-occupied housing units in the City of Portage. As defined by HUD, a housing condition includes the following:

- Lacks complete plumbing facilities;
- Lacks complete kitchen facilities;
- Has more than one person per room; and
- Has a cost burden greater than 30 percent of the occupant’s household income

Table 39 - Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,991	22%	2,573	45%
With two selected Conditions	24	0%	36	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	10,312	77%	3,051	54%
Total	13,327	99%	5,660	100%

Data Source: 2007-2011 ACS

Based on the 2007-2011 ACS data, 77% (10,312) of owner-occupied housing units have no housing conditions. Of the remaining 23 percent of owner occupied housing units, 22% (2,991) had one housing condition and less than 1% (24) had two housing conditions. No owner-occupied units had three or four housing conditions. Fifty-four percent (54%) of the renter occupied units (3,051) had no selected conditions. However, 45% of the rental units (2,573) had one selected condition and 1% (36) had two selected housing conditions. No renter occupied units have three or four selected housing conditions.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Year Unit Built

Table 40 provides information concerning the age of housing units in the city. With regard to owner-occupied housing units, 8,647 units (65%) were built before 1980 with only 1,076 units (8%) built before 1950. A similar situation exists for renter-occupied units: Of the 5,660 rental units, 3,257 (58%) were built before 1980 with only 211 units (4%) built before 1950. The majority of owner-occupied (80%) and renter-occupied housing units (92%) were built between 1950 and 1999.

Table 40 – Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
2000 or later	1,632	12%	219	4%
1980-1999	3,048	23%	2,184	38%
1950-1979	7,571	57%	3,046	54%
Before 1950	1,076	8%	211	4%
Total	13,327	100%	5,660	100%

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Lead poisoning, especially of young children, can cause permanent damage to the brain and many other organs and can result in reduced intelligence and behavioral problems. Lead can also harm a developing fetus. According to the Centers for Disease Control, there are at least 4 million households where children are being exposed to high levels of lead (>5 micrograms). The first laws affecting lead-based paint went into effect between 1973 and 1978. By 1978, lead-based paint was prohibited from use in residential construction. Table 41 below provides data regarding the age of housing and the number of housing units occupied by households with children under the age of six.

Table 41 – Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,647	65%	3,257	58%
Housing Units built before 1980 with children present	790	6%	285	5%

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Based on the data in the above table, there are 8,647 owner-occupied and 3,257 renter-occupied housing units with a potential lead hazard as these housing units were constructed before 1980. Six percent (790 units) of the owner-occupied housing units and 5% (285 units) of the renter-occupied housing had children present, and these units pose the greatest risk with regard to lead-based paint exposure. The total number of such housing units is 1,075 or 5.7% of the total units in the city. As additional information, data from the Kalamazoo County Department of Health and Community Services indicates that in 2013, 563 Portage children under the age of six (living in pre-1950's houses) were tested, and nine children had elevated blood lead levels.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Vacant Units

Based on the 2007-2011 ACS data, there were a total of 20,221 housing units within the city, of which 1,234 units or 6.1% of the total were vacant. The vacancy rate for owner-occupied units was 1.1% and 8.5% for rental units. Table 42 below includes data on vacant and “abandoned” units. Note: the Neighborhood Stabilization Program (NSP) definition of “abandoned” is:

- 90 days delinquent on the mortgage, tribal leasehold, or tax payments.
- A code enforcement inspection has determined that the property is not habitable and the owner has taken no corrective actions within 90 days of notification of the deficiencies.
- The property is subject to a court-ordered receivership or nuisance abatement related pursuant to state or local law of otherwise meets a state definition of an abandoned home or residential property.

Table 42 - Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1,223	11	1,234
Abandoned Vacant Units	3	7	10
REO Properties	128	3	131
Abandoned REO Properties	0	0	0

Source: 2007-11 ACS & City of Portage

The total number of vacant units in the City of Portage (6.1%) is not considered significant and a problem for the city. Many of the “abandoned” units were older, manufactured homes located in a designated manufactured home park. With regard to abandoned/foreclosed properties, the City of Portage regularly tracks residential foreclosures. In 2011, there were 131 residential foreclosures, which, according to the NSP definition, are considered to be vacant/abandoned. These Real Estate Owned (REO) properties are a result of mortgage and/or tax delinquencies. In 2011, all foreclosed properties had been sold. In 2012 the number of residential foreclosures increased to 150 and since that time, decreased every consecutive year to a low of 37 in 2015.

Need for Owner and Rental Rehabilitation

As noted above, 92% of the owner-occupied housing units and 96% of the renter-occupied units were built after 1950. As a result, the housing stock in the city is considered relatively young and, if not well maintained, can likely be rehabilitated rather than razed. Given the age of the city housing stock, 22% (2,991) of the units had one reported condition and only 24 units had two reported conditions. The percentage of renter-occupied housing units that were reported to have one housing condition is more than double that of the owner-occupied units: 45% (2,573) of the units has one reported condition. However, the percentage of units that were reported to have two housing conditions was very low at only 1% (36) of the units. Similar to data in the Needs Assessment, a housing condition also includes overcrowding and housing cost burden, and as the data indicated, the predominant housing problem existing in the City of Portage is housing cost burden, compared to substandard housing. Based on the information above, there is a moderate need for the city to facilitate housing rehabilitation activities involving both owner and rental-occupied units.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Public and Assisted Housing

Introduction

As indicated in the Needs Assessment, the City of Portage does not have a Public Housing Authority and has no public housing units. Furthermore, Kalamazoo County does not have a Public Housing Authority (PHA) and therefore, the Michigan State Housing Development Authority (MSHDA) serves as the PHA for Kalamazoo County. In 2002, Kalamazoo County did establish a Public Housing Commission (PHC), and subsequently established a locally-funded Local Housing Assistance Fund (LHAF). In November 2015, a six-year county-wide Local Housing Assistance Fund Millage was passed that will provide an estimated \$800,000 annually to provide temporary financial housing assistance to county residents, including those residing in the City of Portage. In addition to the programs administered by the Kalamazoo County PHC noted above, MSHDA administers rental subsidies and Housing Voucher programs (previously referred to as Section 8) within Kalamazoo County. As of December 2015, there were 1,057 vouchers utilized in Kalamazoo County: 955 Housing Choice Vouchers and 102 Project Based Vouchers. Of these vouchers, 78 were leased within Portage at scattered sites: 55 within apartments, 12 within townhouses and 11 within single-family homes. There are no project-based vouchers within Kalamazoo County. HUD requires an evaluation of detailed data on the characteristics of public housing residents. As noted above, MSHDA is the PHA for Kalamazoo County. However, data is only readily available for public housing residents on a state-wide basis. Table 43 provides data regarding public housing and vouchers administered by MSHDA on a state-wide basis, which can be helpful in estimating the needs of public housing residents within Kalamazoo County. This data is similar to information provided in the Needs Assessment.

Table 43 – Total Number of Units by Program Type

Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available	0	333	0	24,609	843	23,766	2,313	0	1,064
# of accessible units	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition
 Data Source: PIC (PIH Information Center)

Formatted: Line spacing: Multiple 2.5 li

Formatted: Centered, Line spacing: Multiple 2.5 li

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Homeless Facilities and Services

Introduction

The Kalamazoo County Continuum of Care (CoC) is the coordinating entity for homelessness in Kalamazoo County, and the City of Portage is an active participant of the CoC. The following inventory of facilities available to assist homeless persons in the county was obtained from the CoC. There are three types of housing available to homeless persons within Kalamazoo County:

- Emergency Shelter: Any facility, the primary purpose of which is to provide temporary shelter.
- Transitional Housing: housing and appropriate supportive services to homeless persons, which facilitates a transition to independent living, generally in a time frame up to 24 months.
- Permanent Supportive Housing: Permanent housing for homeless persons in which supportive services are provided to assist homeless persons to live independently.

Table 44 - Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher/ Seasonal/ Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	172	N/A	184	352	N/A
Households with Only Adults	202	N/A	48	194	N/A
Chronically Homeless Households	0	N/A	0	0	N/A
Veterans	0	N/A	0	0	N/A
Unaccompanied Youth	13	N/A	0	0	N/A

Source: 2015 Housing Inventory Chart Total Summary for MI-507, Kalamazoo County CoC

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

The Kalamazoo County CoC is a “collaboration of nonprofit, business, governmental, education, health, human service, advocacy entities, and constituent groups creating a comprehensive and integrated approach to end homelessness...”. The Kalamazoo County CoC and the Kalamazoo County Multi-Purpose Collaborative Body (established to coordinate the provision of human services) work cooperatively to ensure access to main stream resources. In addition, within the CoC structure there is a Systems of Care (SOC) Committee that specifically focuses on ensuring homeless persons are connected to health care, mental health, counseling, employment, financial assistance and other supportive services.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

The following lists facilities in Kalamazoo County that provide housing and supportive services to homeless persons.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

EMERGENCY SHELTER – 387 beds (518 with “Overflow” beds)

- CATHOLIC FAMILY SERVICES:
THE ARK – Shelter and counseling services for homeless youth 13 beds
- HOUSING RESOURCES INC
FAMILY SHELTER – Shelter and support services for families with children 24 beds
- KALAMAZOO GOSPEL MISSION
MENS DIVISION – Shelter and support services for adult men. 184 beds
WOMENS DIVISION – Shelter and support services for families and children 207 beds
- KALAMAZOO COMMUNITY MENTAL HEALTH SUBSTANCE ABUSE SERVICES (KCMHSAS)
OAKLAND HOUSE – Shelter and support services for single adults 16 beds
- OPEN DOOR NEXT DOOR SHELTERS
NEXT DOOR SHELTER – Shelter and support services for single adult women 6 beds
OPEN DOOR SHELTER – Shelter and support services for adult single adult men 6 beds
- YWCA
DOMESTIC ASSAULT PROGRAM – Shelter and support services for families and children
(victims of domestic violence or sexual assault) 62 beds

TRANSITIONAL HOUSING – 232 units/beds

- CATHOLIC FAMILY SERVICES 35 units/beds
Transitional housing with supportive services for young adults (ages 18-24) provided through a combination project and tenant based rental assistance
- HOUSING RESOURCES INC 126 units/beds
Transitional housing with support services for single adults and families with children provided through a combination of project and tenant based rental assistance
- KALAMAZOO PUBLIC HOUSING COMMISSION 11 units/beds
Transitional housing with supportive services for single adults and families with children provided through tenant based rental assistance
- KCMHSAS: NEW BEGINNINGS 22 units/beds
Transitional housing and supportive services for single adults and alcohol/drug addiction
- YWCA 38 units/beds
Transitional housing and supportive services for domestic violence and sexual assault victims

PERMANENT SUPPORTIVE HOUSING – 546 units

- CATHOLIC FAMILY SERVICES 10 units
ARK COTTAGES: Permanent supportive housing for young adults
- CARES 95 units
HOPWA: Housing for Persons with AIDS
- HOUSING RESOURCES INC 176 units
Permanent support housing for single adults and families with children

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

- KALAMAZOO PUBLIC HOUSING COMMISSION 9 units
Permanent support housing for single adults and families with children
- KCMHSAS 243 units
Permanent support housing for single adults and families with children
- YWCA 13 units
Permanent support housing for victims of domestic violence or sexual assault

In addition to the above, Ministry with Community is a drop-in center for people who need assistance, particularly the homeless. This is not an overnight shelter, but provides services to persons needing support in their recovery from homelessness or poverty. The drop-in shelter offers laundry services, showers, haircuts, a place for mail pick up, meals, support for addiction recovery, help searching for birth records and access to social workers.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Special Needs Facilities and Services

Introduction

The following text describes the availability of housing to meet the needs of persons or households with special needs and corresponds to the information provided in the Non-Homeless Special Needs section of the Needs Assessment.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.

As noted in the Needs Assessment, persons with disabilities and other special needs also are in need of affordable housing, which often needs to also be accessible, with supportive services on-site or with access to supportive services such as health care, counseling, amongst others. The following housing facilities within the City of Portage offer housing options for persons with special needs.

- The Hearthside I & II Apartments is an independent living senior housing development with 160 units: 128 units are rented only to senior citizens at or below 60% of median county income.
- Residential Opportunities, Incorporated (ROI) owns two developments within the city that are rented at affordable rates to low-income persons, with some units occupied by persons with special needs.
 - The first development is comprised of two, four-unit apartment buildings on Schuring Road, which are rented to low-income households at fair market rents with a monthly utility cost credit.
 - The second development is Barrington Woods, a 32-unit apartment development located near Garden Lane and Kingston Street. 12-units rented to persons with disabilities.
- Spring Manor provides 102 units of affordable housing for seniors 55 years old and older whose income does not exceed 60% of the area median income.
- Portage Pines provides 27 subsidized one-bedroom units for senior citizens or disabled persons needing assisted living.
- Gladys Street Apartment provides 10 units of affordable rental housing to persons with disabilities. The City of Portage provided a CDBG Program grant to assist with the predevelopment costs (connection to public water and sewer) related to this complex.
- Adult foster care homes are residential settings that provide 24-hour personal care and supervision for individuals with physical or developmental disabilities, mentally ill, or aged who cannot live alone but do not need continuous nursing care. As of December 2015 there were 16 licensed adult foster care homes in the City of Portage with a total capacity to serve 145 persons with disabilities.
- In addition to adult foster care homes, there were three additional homes for the aged, Brookdale and Bickford Cottage that provide an additional 165 beds for assisted senior living, 93 of which are for memory impairments such as Alzheimer's and dementia. MediLodge is a skilled nursing care facility with a capacity for 120 persons. Brookdale and Bickford Cottage are private pay only facilities, whereas MediLodge accepts Medicaid.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

In addition to the above facilities for seniors and persons with disabilities, the following organizations provide housing and/or support services within Kalamazoo County:

Persons with Alcohol/Drug Addictions

The following organizations within Kalamazoo County provide supportive housing for persons with alcohol/drug addictions.

- James Gilmore Jr. Community Healing Center: provides emergency and transitional housing for adult substance abusers.
- Open Door: provides transitional housing for male recovering substance abusers.
- Kalamazoo Gospel Mission: the Family Hope Recovery Program provides mothers with substance abuse transitional housing.

Persons with HIV/AIDS

Community AIDS Resource & Education Services (CARES) of Southwest Michigan operates an office in Kalamazoo and provides transitional and permanent housing to persons with HIV/AIDS through a Housing Opportunities for People with AIDS (HOPWA) grant awarded by HUD. CARES offers rental assistance funds to assist clients with maintaining stable housing. In 2015, CARES assisted four Portage households with rental assistance.

Domestic Violence/Sexual Assault

As noted in the Needs Assessment, the YWCA provides emergency shelter and transitional housing to victims of domestic violence and sexual assault. Over the past two years, an average of 18 shelter clients from Portage received YWCA emergency shelter services and counseling for domestic assault and 1 shelter client from Portage received shelter and counseling services for sexual assault. The YWCA currently provides 38 units of transitional housing, and 4 units are located within the City of Portage.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Stakeholders and/or collaborating agencies that are responsible for ensuring that persons being discharged from a system of care are not routinely discharged into homelessness. The following summarizes the various discharge policies established in the community.

Mental Health Care. Kalamazoo Community Mental Health and Substance Abuse Services (KCMHSAS) has the responsibility for ensuring that persons being discharged from a system of care are not routinely discharged into homelessness. As the CoC's provider of public mental health and substance abuse services in Kalamazoo County, as required by state statute, KCMHSAS has a comprehensive discharge and planning policy. An individual written discharge plan is prepared for each client in order to provide continuity of services. One component of the Comprehensive Individualized Discharge Plan is related to housing and shelter. KCMHSAS also operates a Homeless/Housing Resource Center. The local options for housing range from market rate units, subsidized project-based, subsidized specialized supportive housing, single-room

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

occupancy residences, room and board homes, adult foster care, specialized residential, crisis residential, transitional and emergency shelter.

Health Care. The two regional hospitals serving the CoC have multi-disciplinary teams with comprehensive protocols that consider the need for housing with an individualized discharge plan. KCMHSAS Emergency Mental Health outreach workers also provide on call emergency mental health evaluation and program placement. The CoC provides a single coordinated assessment and referral point of entry for all housing related emergencies in partnership with 2-1-1 to ensure appropriate housing and other community resources eligibility is assessed. Services may include access to emergency, transitional and permanent housing options, case management, landlord liaisons, and emergency financial assistance.

Corrections. The Kalamazoo County Jail (Sheriff's Department), has discharge planning responsibility for those who are at risk of becoming homeless. The Sheriff's Department implemented a discharge policy in 2008 and assistance on housing and other supports to sustain housing is made available at or near discharge, if requested by the inmate. The Chaplin's office works with individuals to identify and coordinate community resources to meet the unique needs of each inmate. Information about housing assistance and other community based services are posted on boards internally within the jail. Inmates are encouraged to take advantage of the information, but the Sheriff cannot force persons to take or use information about housing or other related services.

Foster Care. Providers of CoC funded youth services (Catholic Charities) adhere to the formal foster care policy of the Michigan Department of Human Services which directs the treatment of youth in foster care including discharge. Person centered planning is completed early in the assessment process to assist youth in learning life skills, financial literacy, employment, educational, housing maintenance, health and relationship and other skills that will lead to self-sufficiency. Permanency is central to these plans, including assisting the youth to build a long term relationship with one person who will stay involved with the youth and coordinate individualized support. Youth who are permanent wards may stay in foster care up to age 19 and possibly beyond if the youth is not stable. Youth are discharged to their own apartment, to live with friends or relatives, to live with permanent foster parents, to college dorms and other housing arrangements, as called for in their plan.

In 2012, the CoC developed and adopted a formal CoC Discharge Planning policy statement, and in 2013 the CoC's Systems of Care Team "Discharge Workgroup," including a representatives from Bronson Healthcare, and the Michigan Department of Health & Human Services (foster care discharges) studied local discharge policies. They work to identify issues, gaps, and barriers to a systematic approach to discharge. Additionally, providers of youth services work closely with the resources of the Coordinated Assessment and Referral Agency (Housing Resources Inc.). The CoC assessment/discharge planning process identifies and coordinates individualized supports and services needed to live successfully in the community for any Kalamazoo County citizen with a disability, condition, or problem related to any life transition.

A weekly community housing hour held at the Goodwill Human Services campus provides walk in assistance from multiple providers of housing assistance across the community. The CoC also works with faith-based organizations that reach out to those with a history of criminal sexual conduct,

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

and with the County Sheriff who is on the Frequent Users Systems Engagement (FUSE) pilot program committee. Individuals frequently note they will stay with family or friends upon discharge; housing options may include placement with family, enrollment in transitional housing programs funded by faith based providers, subsidized housing, project based housing, and room and board facilities.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Portage has provided consistent funding to human service agencies within Kalamazoo County which provide supportive housing and/or supportive services to persons with special needs. For over 20 years, the city has allocated the maximum 15% of the CDBG Program budget to human services, and allocates 0.55% of the city's General Fund revenues to provide grant to human service agencies that provide specialized services to Portage residents in need. In addition, the CDBG Program has periodically provided grants to assist with the predevelopment costs and/or rehabilitation costs of special needs housing. Finally, as noted above, the city has granted several tax abatements/PILOT to assist with the development and redevelopment of special needs, affordable rental housing.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Barriers to Affordable Housing

Each Grantee is asked to describe any negative effects of public policies on affordable housing such as tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits and other policies that affect the return on residential development. The following is a summary of the efforts by the City of Portage to encourage affordable housing options and remove barriers that may impede its development.

Land Use

The City's Comprehensive Plan, which was last updated in 2014 and serves as a policy guide for future development, is not an impediment to affordable housing. The Plan designates 11,599 acres for single family and multi-family residential use and recommends a variety of housing strategies for residential development and redevelopment, including a range of house and lot sizes, creative development options (such as cluster, open space and average lot size developments) for properties with unique features, and mixed use developments. In addition, the Comprehensive Plan acknowledges the importance of neighborhood preservation and providing for affordable housing options.

The Zoning Ordinance permits small minimum lot sizes (7,800 square feet) given the development patterns of the city, and minimum dwelling sizes of 1,040 square feet for single-family dwellings. These minimum lot sizes and minimum dwelling area requirements are not excessive in comparison to surrounding communities and do not preclude the development of affordable housing. In addition, one-family attached, two-family, multiple-family, and mixed-use development options are provided in the Zoning Ordinance, consistent with the Comprehensive Plan, to provide for a range of housing options.

Building Code and Fees

The City of Portage administers the 2015 Michigan Residential Code, which is the building code required for all municipalities in the State of Michigan. Permit fees for construction activities are generated from the estimated valuation of the projects. The permit fee schedule is reviewed annually to ensure the rates are based on the actual cost of review and necessary inspections. The annual review also includes a survey of other Kalamazoo County communities as well as similar-sized Michigan communities. The survey indicates that building fees charged by Portage are in many instances lower.

There are no development or impact fees assessed for construction projects. However, depending on the lot there may be a special assessment fee for sewer and water or other capital improvements that were previously installed and paid for by the city at large. These special assessment fees are intended to recoup the cost incurred by the city to install these public improvements that benefit adjacent property owners.

Property Tax Policies

Residential property is uniformly appraised according to the Michigan State Tax Commission Assessor's Manual. In an effort to provide more housing choices for persons of low and moderate

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

income in the City, the Portage City Council has offered a tax exemption and Payment in Lieu of Taxes (PILOT) for multiple-family residential apartment developments, which provide affordable rental housing units. Several PILOT's have been granted over the years and continue to be offered. In addition, a 2015 Municipal Tax Rate Survey of 50 selected cities with a population over 20,000, Portage had the 6th lowest millage rate (10.9 mills). This lower municipal millage rate allows overall housing costs to be lower for a similarly valued house in many other municipalities. Finally, the City of Portage offers annual tax exemptions for households living below the poverty level.

Growth Limits

The City of Portage does not have growth limit policies in place. Growth is encouraged in all areas of the city through the availability of public streets, water, sanitary sewer and public transit in selected areas.

Return on Residential Investment

As noted above, the city of Portage encourages a variety of housing types. All properties are provided public street access and more than 90% of the city is serviced by public utilities. The availability of public infrastructure improvements, in conjunction with low municipal millage rates and low development fees, helps to ensure an acceptable rate of return on investment.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Non-Housing Community Development Assets

Introduction

This section of the Consolidated Plan provides an overview of the economic conditions in the City of Portage and the ability of the local work force to satisfy the needs of local businesses. A discussion of the information presented in the tables below follows at the end of this section.

Economic Development Market Analysis

Table 45 - Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	200	382	1	2	0
Arts, Entertainment, Accommodations	1,654	2,527	11	11	0
Construction	555	593	4	3	-1
Education and Health Care Services	2,562	1,881	17	8	-9
Finance, Insurance, and Real Estate	1,154	1,816	8	8	0
Information	175	64	1	0	-1
Manufacturing	3,089	6,923	21	29	9
Other Services	586	702	4	3	-1
Professional, Scientific, Management Services	1,042	1,179	7	5	-2
Public Administration	0	0	0	0	0
Retail Trade	1,656	4,201	11	18	7
Transportation and Warehousing	313	283	2	1	-1
Wholesale Trade	911	1,480	6	6	0
Total	13,897	22,031	--	--	--

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Table 46- Labor Force

Total Population in the Civilian Labor Force	25,039
Civilian Employed Population 16 years and over	22,535
Unemployment Rate	10.00
Unemployment Rate for Ages 16-24	36.40
Unemployment Rate for Ages 25-65	6.93

Data Source: 2007-2011 ACS

- Formatted: Centered

- Formatted: Font color: Text 1, Check spelling and grammar
- Formatted: Right
- Formatted: Font color: Text 1

Table 47– Occupations by Sector

Occupations	Number of People
Management, business and financial	6,264
Farming, fisheries and forestry occupations	768
Service	1,718
Sales and office	6,237
Construction, extraction, maintenance and repair	1,368
Production, transportation and material moving	1,320

Data Source: 2007-2011 ACS

Table 48- Travel Time

Travel Time	Number	Percentage
< 30 Minutes	17,671	82%
30-59 Minutes	3,000	14%
60 or More Minutes	775	4%
Total	21,446	100%

Data Source: 2007-2011 ACS

Education:

Table 49- Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	362	186	225
High school graduate (includes equivalency)	3,080	522	1,159
Some college or Associate's degree	6,644	646	1,385
Bachelor's degree or higher	8,375	328	1,308

Data Source: 2007-2011 ACS

Table 50- Educational Attainment by Age

	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less than 9th grade	18	38	15	52	171
9th to 12th grade, no diploma	351	176	197	295	462
High school graduate, GED, or alternative	1,101	1,050	1,145	2,566	2,251
Some college, no degree	1,724	1,527	1,604	2,904	1,329
Associate's degree	295	764	552	1,346	200
Bachelor's degree	612	1,993	1,857	2,741	1,054
Graduate or professional degree	51	594	998	1,850	817

Data Source: 2007-2011 ACS

Table 51– Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,092
High school graduate (includes equivalency)	26,873
Some college or Associate's degree	34,075
Bachelor's degree	47,861
Graduate or professional degree	71,482

Data Source: 2007-2011 ACS

Formatted: Font: 12 pt

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Formatted: Font: 12 pt

The top five business sector categories include Manufacturing (6,923); Retail Trade (4,201); Arts, Entertainment, Accommodations (2,527); Education and Health Care Services (1,881) and Finance, Insurance and Real Estate (1,816).

Describe the workforce and infrastructure needs of the business community:

As shown in Table 45, the total number of jobs available in the City of Portage based on the business sector categories provided is 22,031, while there were 13,987 Portage residents to staff these jobs. As a result, the City of Portage is a net importer of jobs, meaning that people outside the city commute into Portage to work.

Table 46 indicates there were 25,039 residents in the civilian labor force and 22,535 residents 16 years of age and older that were employed based on the 2007-2011 ACS data. Although the unemployment rate listed in Table 46 indicates 10%, the 2014 annual unemployment rate for the City of Portage was 5.1% as reported by the Michigan Department of Technology, Management and Budget. Table 47 shows the top six occupation categories for Portage’s civilian labor force. The top two categories are: 1) Management, Business and Financial, and 2) Sales and Office. These professional jobs correlate to the high number of college educated residents (nearly 40% of the total population) who live in the city as shown in Tables 49 and 50 and higher median earnings as shown in Table 51.

Table 48 shows the workforce travel time. As indicated, 82% of the workforce had a commute time of less than 30 minutes, which suggests people are living closer to where they work. The mean travel time was 19.1 minutes as also reported in the 2007-2011 ACS.

The local government provides important infrastructure improvements that are critical for business success such as well-maintained public roads, water for domestic and fire protection needs, sanitary sewer service, public safety (police and fire response) and quality of life amenities such as recreational and cultural opportunities for business owners and employees. The City of Portage annually reviews/adopts a 10-year Capital Improvement Program that identifies important community infrastructure needs as well as the financing necessary to implement these improvements.

Low municipal tax rate and utility rates (water and sanitary sewer) are also important for business investment. The City of Portage tax rate has maintained stable (10-11 mills) for over 30 years. The city also continues to maintain low utility rates. Low tax and utility rates can help offset increasing costs of doing business and promote job growth in the community.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The Portage economy remains confident and continues to show signs of positive growth. In Fiscal Year (FY) 2009-2010, immediately following a period of significant economic decline, only \$18.1 million in new construction value occurred in the City of Portage. In comparison, FY 2010-2011 through the first part of FY 2015-16 have demonstrated a significant increase and affirmative growth in development activity. New construction value peaked in FY 2014-15 with a value of \$80.5 million, and for the first half of FY 2015-16, new construction value has already been recorded at \$43.4 million. Residential, commercial and industrial development have all increased since 2009 and continued growth is expected during the next five year period. Ongoing and anticipated projects planned within the local industrial sector are anticipated to spur further growth and likely result in an increase in local administrative and manufacturing jobs over the next five-year period. Planning for the construction of a third, 105,000 square foot, five-story, class A office building within the Trade Center development project is underway. Residential projects that are underway or in the planning stage include Copperleaf, Oakland Hills, Whisper Rock and Pinefield. No workforce development is needed to support these projects and public infrastructure is already in place that ensure “shovel ready” development sites.

Although not located in the City of Portage, other new area development projects can impact the local economy over the next five year period such as Western Michigan University’s new Home Stryker M.D. School of Medicine and Kalamazoo Valley Community College’s \$42 million dollar Healthy Living Campus both located in downtown Kalamazoo.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

As shown in Table 47, the top two occupation categories for the Portage civilian labor force are Management, Business and Financial, and Sales and Office. These professional jobs correlate to the high number of college educated residents (nearly 40% of the total population) who live in the city. Also, over 95% of the Portage population is a high school graduate or higher level of education resulting in a highly skilled workforce to help meet the demands of the local businesses.

The W.E. Upjohn Institute for Employment Research reported in the 4th quarter of 2015 that the majority of job postings from employers during the past 12 month period required at least a bachelor’s degree. Jobs requiring a high school education numbered just over one-half as many jobs as those requiring a bachelor’s degree. This trend bodes well for Portage’s highly educated workforce.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

There are several workforce training opportunities within Kalamazoo County and sponsored by different organizations and/or entities. These include:

- Career Academies and Certificate Programs offered at the Kalamazoo Valley Community College.
- Education for Employment programs that offer career and technical education through the regional educational service agencies to 10th-12th grade students.
- Local Intermediate School District that partners and assists a local school district in providing programs and services.
- Michigan Works! that connects people who need jobs with companies who need to fill jobs.

Also, and related to the Michigan Works! program, the Employment Management Services Division of the Upjohn Institute manages employment and training services for several southwestern Michigan counties including Kalamazoo. Government-funded programs include:

- Welfare-to-Work
- School-to-Work
- Public Employment Service
- Workforce Investment Act
- Michigan Prisoner Re-entry Initiative

The programs listed above are intended to assist unemployed, under-employed or disadvantaged workers meaningful financially sustainable employment that will reduce homelessness and/or housing cost burdens.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

A Comprehensive Economic Development Strategy Plan was last completed in September 2014 and included a five county area, including Kalamazoo County.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Five goals and corresponding objectives were identified in the Southcentral CEDS based on qualitative and quantitative analysis. The five goals include 1) developing a skilled workforce; 2) Making downtowns an attractive place to live, work and play; 3) consolidate/streamline/share government services; 4) improve infrastructure in the region; and 5) Promote brownfield redevelopment. Although the CEDS plan does not include any specific projects located in the City

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

of Portage, the city will collaborate with other economic development organizations and local units regarding workforce development, consolidating/sharing government services and improving infrastructure in the region. The City of Portage does have an active Brownfield Redevelopment program and has collaborated in the past with the Kalamazoo County Brownfield Redevelopment Authority.

Additionally, the City of Portage updated the Comprehensive Plan for the community in 2014, which includes an economic development section that promotes growth and development. A strong economic base is viewed as vital to the continued ability of the City of Portage to meet future growth and development challenges. Although the state, regional and local economies are still rebounding from the 2008 economic downturn, the City of Portage has made significant progress to balance and diversify the local economy through continued infrastructure improvements, maintaining low tax and utility rates, offering incentives to eligible businesses, among others. A balanced and diverse economy is essential to maintain community stability and provides the economic foundation from which essential public services can be financed that are necessary existing and future businesses

Discussion

Through the continued investment in public infrastructure improvements, public services and quality of life amenities such as recreational and cultural opportunities, and collaboration with other local governmental units and area economic development agencies, the city of Portage has maintained a very strong and balanced local economy. A strong economy helps support (re)investment by the business sector which then creates job opportunities. As the data shows, the city has a large and diversified employment base and an educated workforce to support business development.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Although the location of substandard housing units in the city was not included in the HUD CHAS data, the 2010-2014 ACS data provides locational information by census tract on housing units that lack complete plumbing or kitchen facilities, cost burden and overcrowding by census tract (refer to Map 1 for census tract locations). Unlike the data presented in the Housing Needs Assessment that included only low-moderate income households, the data below includes all housing units regardless of income level. Similar to disproportionate need defined in the Needs Assessment, "concentration" is defined as housing units within a census tract that are more than 10 percentage points higher than the total housing units in the city overall.

A review of data reveals there are a limited number housing units in the city that lack complete plumbing or kitchen facilities. For all of the housing units in the city, only 0.7% lacks complete kitchen facilities and no housing units lacked complete plumbing facilities. When evaluated by census tract, there are only four census tracts with housing units that lack complete plumbing facilities (no housing units lacked complete kitchen facilities): 19.05 (0.3%), 20.03 (2.4%), 20.05 (2.1%) and 21.02 (2.4%). Based on the total number units in each census tract compared to the number of units that lack complete plumbing facilities, there is not a concentration of this type of housing problem.

With regard to overcrowding, city-wide data indicate that 1.4% of rental units are overcrowded and 0.7% of owner units are overcrowded. As shown in Table 52 below, there are six census tracts that have a minor amount of overcrowding and one census tract, census tract 35.00, which has a more concentrated amount of overcrowding at 11.5% of the total.

Table 52: Overcrowding

Census Tract	Occupied Rental Units		Owner-Occupied Units	
	Total Units	% Overcrowded	Total Units	% Overcrowded
19.05	1,052	0%	1,214	0%
19.06	1,327	0%	823	1.8%
19.07	829	1.2%	1,011	0%
20.02	631	3.6%	972	0.6%
20.03	807	0%	1,447	0%
20.04	276	6.2%	1,355	2.6%
20.05	488	0%	1,086	0%
21.01	390	0%	2,708	0%
21.02	111	0%	1,026	1.6%
35.00	303	11.5%	1,437	0%

Source: 2011-2014 ACS

With regard to cost burden (30% or more of income spent on housing costs), for all housing units, 50.9% of renters and 22.4% of owners have a housing cost burden. Table 53 below shows the

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

total number of occupied housing units paying rent per census tract and the percentage of units that are cost burdened. Consistent with the previous discussion on cost burdened households, renters have a higher cost burden than owners. The percentage of renters that are cost burdened ranges from 39.3% (census tract 20.03) to 73.8% (census tract 21.02) with five census tracts having a concentration (10 percentage points higher) of cost burden housing unit: 19.05, 19.07, 21.02 and 35.00.

Table 53: Cost Burdened Housing Units

Census Tract	Occupied Rental Units		Owner-Occupied Units	
	Total Units	% Cost Burdened	Total Units	% Cost Burdened
19.05	974	65%	1,159	18.9%
19.06	1,299	41.2%	823	14.6%
19.07	811	61.1%	1,011	22.5%
20.02	623	53.1%	955	17.6%
20.03	793	39.3%	1,447	22%
20.04	267	42%	1,355	22.2%
20.05	464	49.7%	1,086	10.3%
21.01	320	39.7%	2,650	26%
21.02	84	73.8%	1,018	30.5%
35.00	272	62.5%	1,421	30.4%

Source: 2011-2014 ACS

The percentage of owners per census tract that are cost burdened ranges from 14.6% (census tract 19.06) to 30.5% (census tract 21.02), significantly less than renters. Two of the three census tracts with the highest percentage of cost burdened owners (21.01 and 21.02) are located in the southeast section of the city and the third census tract, 35.00, is located in the northcentral area. Overall, there is not a significant problem with substandard housing. In comparison to the city at large, census tract 35.00 had a concentration of overcrowding and cost burden. For renters, census tracts 19.05, 19.07, 21.02 also had a concentration of housing cost burden.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

As shown in Table 24, racial or ethnic groups are generally distributed throughout the community. The following census tracts have a higher percentage of Black/African residents in comparison to the community overall: 19.05, 19.06, 19.07, 20.03, 20.05, and 35.00. In addition, the following census tracts have a higher percentage of Asian residents in comparison to the community overall: 19.06, 20.03, and 20.04.

The census tracts/block groups with lower-income households are shown on Map 1. These areas are the "upper quartile" neighborhoods and are primarily located in the northcentral area of the city with two smaller areas located near the northeast and northwest boundary of the city. Comparing the area racial and income distribution, there is generally a higher concentration of lower income households and Black/African American and Asians in census tracts 19.05, 19.06, 20.03 and 35.00.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1

What are the characteristics of the market in these areas/neighborhoods?

Residential uses within census tract 19.05 account for only a small portion of this area. This census tract is predominately industrial with large campuses for the Pfizer and Stryker Corporations, in addition to many smaller industrial facilities. There are supportive commercial uses/services within this census tract. Census tracts 19.06 and 35.00 consist of a mixture of residential and supportive commercial uses with a lesser amount of industrial uses. Finally, census tract 20.03 is predominately residential with a limited amount of supportive commercial uses.

Are there any community assets in these areas/neighborhoods?

Community assets in all of these areas include recreational parks, schools, access to public transit, access to employment opportunities and supportive commercial uses.

Are there other strategic opportunities in any of these areas?

Given the limited annual grant amount, the Consolidated Plan places primary emphasis on improving the condition of housing stock, increasing homeownership and revitalizing low and moderate income neighborhoods through blight elimination. As funding may become available, capital improvements such as installation of sidewalks or neighborhood park improvements will be programmed. Consideration of targeted CDBG Program funds, Capital Improvement Program projects and other funds within areas with greater needs may be appropriate.

Formatted: Font color: Text 1, Check spelling and grammar

Formatted: Right

Formatted: Font color: Text 1