

CITY OF PORTAGE, MICHIGAN

FY 2011-12

**COMMUNITY DEVELOPMENT
BLOCK GRANT (CDBG) PROGRAM**

**CONSOLIDATED ANNUAL PERFORMANCE
EVALUATION REPORT (CAPER)**

July 1, 2011 through June 30, 2012

Prepared By:

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FY 2011-12

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I. INTRODUCTION

The FY 2011-2015 Consolidated Plan and subsequent Annual Action Plans for the City of Portage Community Development Block Grant (CDBG) program have been prepared and approved by the U.S. Department of Housing and Urban Development (HUD). Activities and expenditure of funds must demonstrate consistency with five-year goals articulated in the Consolidated Plan and respective Annual Action Plans. End-of-grant-year reporting on the city CDBG program is required in the form of the Consolidated Annual Performance Evaluation Report (CAPER). The CAPER consists of a narrative statement of accomplishments and financial and activity summary reports generated by the HUD Integrated Disbursement and Information System (IDIS).

II. INTEGRATED DISBURSEMENT AND INFORMATION SYSTEM (IDIS) CAPER REPORTS

HUD requires the submission of two IDIS reports for the CAPER: 1) the CDBG Activity Summary Report and 2) the CDBG Financial Summary Report. The first tabular report (on pages 2-6) provides program activity details such as planned versus actual expenditures, geographic location, and socio-economic data regarding beneficiaries. The second tabular report (on pages 7-8) provides financial reporting details such as funding resources available, program income received, percent of funds expended for low-income beneficiaries, public services and administration. A final tabular report, Program Income Details By Fiscal Year and Program (page 9), is also provided as information to supplement the CDBG Financial Summary Report. A supplemental narrative follows these reports and consists of Sections III through V, which explains in further detail activities carried out during FY 2011-12. The following provides explanation of adjustments to the second tabular report, the CDBG Financial Summary for Program Year 2011-12:

1. Part I, Summary of CDBG Resources, Line 7: A negative \$691.40 adjustment was entered on the "Adjustment To Compute Total Available" line. This adjustment was made to accurately reflect Program Income received in IDIS during the program year. Line 5 of the CDBG Financial Summary Report indicates a Current Year Program Income of \$29,918.68, while the actual amount for the 2011-12 program year was \$29,227.28. See Table E, Program Income FY 2011-12 on page 25 of the CAPER narrative and the attached "Program Income Details By Fiscal Year and Program" IDIS report (PR09).
2. Part IV, Public Service Cap Calculations, Line 34: A \$5,652.40 adjustment was entered on the "Adjustment To Compute Total Subject to PS Cap" line. This adjustment was made to accurately reflect Program Income received in IDIS during the previously completed prior program year (\$96,735.07 was received in FY 2009-10), which is the program income approved to be used to calculate the Public Service Cap.
3. Part V, Planning and Administrative (PA) Cap, Line 44: A negative \$691.40 adjustment was entered on the "Adjustment To Compute Total Subject to PA Cap" line. As noted in #1 above, this adjustment was made to accurately reflect Program Income received in IDIS during the 2011-12 program year. See Table E, Program Income FY 2011-12 on page 25 of the CAPER narrative and the attached "Program Income Details By Fiscal Year and Program" IDIS report (PR09).



PGM Year: 2011
Project: 0001 - OWNER OCCUPIED HOUSING REHABILITATION
IDIS Activity: 120 - Owner Occupied Housing Rehabilitation

Status: Completed 8/17/2012 12:00:00 AM
Location: Address Suppressed
Objective: Provide decent affordable housing
Outcome: Sustainability
Matrix Code: Rehab; Single-Unit Residential (14A) **National Objective:** LMH
Description: EMERGENCY REPAIRS AND REHABILITATION TO OWNER-OCCUPIED LOW-INCOME HOUSING UNITS.

Initial Funding Date: 10/11/2011
Financing
 Funded Amount: 109,891.31
 Drawn Thru Program Year: 109,891.31
 Drawn In Program Year: 109,891.31

Proposed Accomplishments
 Housing Units : 18

Actual Accomplishments

Number assisted:

	Owner		Renter		Total	
	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	9	0	0	0	9	0
Black/African American:	0	0	0	0	0	0
Asian:	1	0	0	0	1	0
American Indian/Alaskan Native:	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0
Total:	10	0	0	0	10	0

Female-headed Households: 1 0 0 0 1 1

Income Category:

	Owner	Renter	Total	Person
Extremely Low	3	0	3	0
Low Mod	7	0	7	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	10	0	10	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments **Accomplishment Narrative**

Year # Benefiting
 2011 10

EXPENDED \$109,891 TO PROVIDE EMERGENCY REPAIR GRANTS AND DEFERRED LOW INTEREST LOANS TO LOW INCOME HOMEOWNERS WITH REPAIRS AND RENOVATIONS TO 10 SINGLE-FAMILY DWELLINGS.

PGM Year: 2011
Project: 0005 - PLANNING/ADMINISTRATION
IDIS Activity: 122 - PROGRAM PLANNING & ADMINISTRATION
Status: Completed 8/17/2012 12:00:00 AM
Location:

Objective:
Outcome:
Matrix Code: General Program Administration (21A) **National Objective:**

Description:
 PROGRAM PLANNING AND ADMINISTRATION ACTIVITIES, INCLUDING PREPARATION OF FY 2012-13 ANNUAL ACTION PLAN, 2011-12 CAPER, IDIS REPORTS, EEO REPORTS, ENVIRONMENTAL REVIEW, SEMI-ANNUAL LABOR REPORTS, FAIR HOUSING ACTIVITIES AND CONTINUUM OF CARE PLANNING ACTIVITIES.

Initial Funding Date: 10/11/2011
Financing
 Funded Amount: 35,339.56
 Drawn Thru Program Year: 35,339.56
 Drawn In Program Year: 35,339.56

Proposed Accomplishments
Actual Accomplishments

Number assisted:

	Owner		Renter		Total	
	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0
Black/African American:	0	0	0	0	0	0
Asian:	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0
Total:	0	0	0	0	0	0

Female-headed Households: 0

Income Category:

	Owner	Renter	Total	Person
Extremely Low			0	
Low Mod			0	
Moderate			0	
Non Low Moderate			0	
Total	0	0	0	0
Percent Low/Mod				

Annual Accomplishments

Year	# Benefiting	Accomplishment Narrative

PGM Year: 2011
Project: 0002 - DOWN PAYMENT ASSISTANCE - OWNER-OCCUPIED HOUSING
IDIS Activity: 123 - DOWN PAYMENT ASSISTANCE
Status: Completed 8/17/2012 12:00:00 AM
Location: 7900 S Westnedge Ave Portage, MI 49002-5117
Objective: Provide decent affordable housing
Outcome: Availability/accessibility
Matrix Code: Direct Homeownership Assistance (13) **National Objective:** LMH

Initial Funding Date: 10/11/2011
Financing
 Funded Amount: 3,000.00
 Drawn Thru Program Year: 3,000.00
 Drawn In Program Year: 3,000.00

Proposed Accomplishments
 Households (General) : 2
Actual Accomplishments

Number assisted:	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	1	0	0	0	1	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	1	0	0	0	1	0	0	0

Female-headed Households: 0

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	1	0	1	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	1	0	1	0
Percent Low/Mod	100.0%		100.0%	

Annual Accomplishments
 Year # Benefiting
 2011 1
Accomplishment Narrative
 PROVIDED HOME BUYER ASSISTANCE TO ONE LOW-INCOME HOUSEHOLD TO COVER CLOSING COSTS FOR THE PURCHASE OF A SINGLE-FAMILY DWELLING IN A LOW/MODERATE INCOME NEIGHBORHOOD.

Status: Completed 8/17/2012 12:00:00 AM
 Location: 325 E Centre Ave Portage, MI 49002-5512
 Objective: Create economic opportunities
 Outcome: Sustainability
 Matrix Code: Public Services (General) (05) National Objective: LMC

Initial Funding Date: 10/11/2011
 Financing
 Funded Amount: 43,294.00
 Drawn Thru Program Year: 43,294.00
 Drawn In Program Year: 43,294.00

Proposed Accomplishments
 People (General) : 4,000
 Actual Accomplishments

Number assisted:
 White:
 Black/African American:
 Asian:
 American Indian/Alaskan Native:
 Native Hawaiian/Other Pacific Islander:
 American Indian/Alaskan Native & White:
 Asian White:
 Black/African American & White:
 American Indian/Alaskan Native & Black/African American:
 Other multi-racial:
 Asian/Pacific Islander:
 Hispanic:
 Total: 3,842

Female-headed Households:
 Income Category:
 Extremely Low
 Low Mod
 Moderate
 Non Low Moderate
 Total
 Percent Low/Mod

	Owner		Renter		Total	
	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0
Black/African American:	0	0	0	0	0	298
Asian:	0	0	0	0	0	24
American Indian/Alaskan Native:	0	0	0	0	0	13
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	37
American Indian/Alaskan Native & White:	0	0	0	0	0	0
Asian White:	0	0	0	0	0	7
Black/African American & White:	0	0	0	0	0	20
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	85
Other multi-racial:	0	0	0	0	0	55
Asian/Pacific Islander:	0	0	0	0	0	132
Hispanic:	0	0	0	0	0	0
Total:	0	0	0	0	0	3,842

	Owner		Renter		Total	
	Total	Hispanic	Total	Hispanic	Total	Hispanic
Female-headed Households:	0	0	0	0	0	0
Income Category:						
Extremely Low	3,418					
Low Mod	424					
Moderate	0					
Non Low Moderate	0					
Total	3,842					
Percent Low/Mod	100.0%					

Annual Accomplishments
 Year # Benefiting
 2011 3,842

Accomplishment Narrative
 PROVIDED \$43,294 TO PORTAGE COMMUNITY CENTER TO PROVIDE EMERGENCY ASSISTANCE SERVICES TO LOW INCOME PORTAGE HOUSEHOLDS

PGM Year: 2011
Project: 0004 - NEIGHBORHOOD IMPROVEMENT-CODE ADMINISTRATION & ENFORCEMENT
IDIS Activity: 125 - NEIGHBORHOOD IMPROVEMENT

Status: Completed 8/17/2012 12:00:00 AM
Location: 7900 S Westnedge Ave Portage, MI 49002-5117
Objective: Create suitable living environments
Outcome: Sustainability
Matrix Code: Code Enforcement (15)
National Objective: LMA

Initial Funding Date: 10/11/2011
Financing
Funded Amount: 59,066.04
Drawn Thru Program Year: 59,066.04
Drawn in Program Year: 59,066.04

Proposed Accomplishments
Housing Units : 350
Total Population in Service Area: 12,449
Census Tract Percent Low / Mod: 50.20

Annual Accomplishments
Year # Benefiting
Accomplishment Narrative

Description:
CODE ADMINISTRATION AND ENFORCEMENT IN LOW-INCOME NEIGHBORHOODS TO AID IN THE PREVENTION AND ELIMINATION OF BLIGHT.



Office of Community Planning and Development
U.S. Department of Housing and Urban Development
Integrated Disbursement and Information System
PR26 - CDBG Financial Summary Report
Program Year 2011
PORTAGE , MI

DATE: 08-17-12
TIME: 18:22
PAGE: 1

PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	140,284.77
02 ENTITLEMENT GRANT	192,254.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	29,918.68
06 RETURNS	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	(691.40)
08 TOTAL AVAILABLE (SUM, LINES 01-07)	361,766.05

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	215,251.35
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	215,251.35
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	35,339.56
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	250,590.91
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	111,175.14

PART III: LOWMOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	215,251.35
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	215,251.35
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	100.00%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

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

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	43,294.00
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	43,294.00
32 ENTITLEMENT GRANT	192,254.00
33 PRIOR YEAR PROGRAM INCOME	91,082.67
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	5,652.40
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	288,989.07
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	14.98%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	35,339.56
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	35,339.56
42 ENTITLEMENT GRANT	192,254.00
43 CURRENT YEAR PROGRAM INCOME	29,918.68
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	(691.40)
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	221,481.28
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	15.96%

Report for Program:10/20/2009
 Voucher Dates:08-20-2012 to

Fiscal Year	Program	CDBG	Associated Grant Number	Fund Type	Estimated Income for Year	Transaction	Voucher #	Voucher Created	Voucher Type	IDIS Activity ID	Matrix Code	Received/Drawn Amount											
2009	CDBG	B09MC260023	PI		50,000.00	RECEIPTS	5003135-001	10-20-09				925.76											
						5007554-001	01-05-10			108 14A	10,679.45												
						5014852-001	04-07-10			108 14A	28,082.83												
						5023814-001	08-02-10			108 14A	57,047.03												
						5021409-003	10-22-09	PY		108 14A	925.76												
						5051264-003	01-07-10	PY		108 14A	10,679.45												
						5090837-001	04-07-10	PY		108 14A	14,826.38												
						5090837-003	04-07-10	PY		111 15	13,256.45												
						5145158-001	08-02-10	PY		112 21A	12,931.51												
						5145158-002	08-02-10	PY		111 15	15,730.70												
5145158-003	08-02-10	PY		108 14A	26,804.51																		
5178164-002	10-18-10	PY		114 14A	1,580.31																		
<table border="0"> <tr> <td>Receipts</td> <td>96,735.07</td> </tr> <tr> <td>Draws</td> <td>96,735.07</td> </tr> <tr> <td>Balance</td> <td>0.00</td> </tr> </table>												Receipts	96,735.07	Draws	96,735.07	Balance	0.00						
Receipts	96,735.07																						
Draws	96,735.07																						
Balance	0.00																						
2010	CDBG	B10MC260023	PI		40,000.00	RECEIPTS	5028766-001	10-18-10			114 14A	10,291.43											
						5034427-001	01-11-11			114 14A	13,945.00												
						5041673-001	04-11-11			114 14A	9,799.21												
						5049361-001	07-21-11			114 14A	671.40												
						5050519-001	08-05-11			114 14A	20.00												
						5178164-003	10-18-10	PY		114 14A	8,711.12												
						5214719-005	01-11-11	PY		114 14A	13,945.00												
						5256934-005	04-12-11	PY		114 14A	9,799.21												
						5301794-002	07-21-11	PY		114 14A	691.40												
						5336283-005	10-12-11	PY		120 14A	1,580.31												
<table border="0"> <tr> <td>Receipts</td> <td>34,727.04</td> </tr> <tr> <td>Draws</td> <td>34,727.04</td> </tr> <tr> <td>Balance</td> <td>0.00</td> </tr> </table>												Receipts	34,727.04	Draws	34,727.04	Balance	0.00						
Receipts	34,727.04																						
Draws	34,727.04																						
Balance	0.00																						
2011	CDBG	B11MC260023	PI		40,000.00	RECEIPTS	5055524-001	10-11-11			120 14A	8,803.80											
						5064941-001	01-23-12			120 14A	17,373.48												
						5071997-001	04-11-12			120 14A	2,100.00												
						5079147-001	06-29-12			120 14A	950.00												
						5336283-006	10-12-11	PY		120 14A	8,803.80												
						5378572-002	01-23-12	PY		120 14A	17,373.48												
						5412253-005	04-12-12	PY		120 14A	2,100.00												
						5454813-002	07-23-12	PY		120 14A	950.00												
						<table border="0"> <tr> <td>Receipts</td> <td>29,227.28</td> </tr> <tr> <td>Draws</td> <td>29,227.28</td> </tr> <tr> <td>Balance</td> <td>0.00</td> </tr> </table>												Receipts	29,227.28	Draws	29,227.28	Balance	0.00
						Receipts	29,227.28																
Draws	29,227.28																						
Balance	0.00																						

III. FEDERAL RESOURCES

The City of Portage had the following resources available for affordable and supportive housing activities during the reporting period (July 1, 2011 - June 30, 2012).

RESOURCES AVAILABLE FY 2011-12

<u>CDBG PROGRAM FUNDING SOURCE</u>	<u>AMOUNT</u>
Unexpended CDBG Funds at End of Previous Reporting Period (FY 2010-11)	\$140,285
FY 2011-12 Federal CDBG Entitlement	\$192,254
CDBG Program Income Funds Received During FY 2011-12	\$ 29,227
<u>Total Revenue</u>	<u>\$361,766</u>
<u>Total FY 2011-12 Program Expenditures</u>	<u>\$250,591</u>
Total Unexpended Fund Balance at End of Program Year	\$111,175

The table above indicates Portage had \$361,766 of CDBG Program resources available during the reporting period through its entitlement grant program. As also shown on Table A, Budget and Expenditures, and Table B, Financial Summary (see page 24), the FY 2011-12 budget was \$282,254 while total expenditures were \$250,591. At the end of FY 2011-12, there was unexpended combined balance of \$111,175. Expenditure of \$40,000 of the unexpended fund balance has been budgeted for FY 2011-12, and will be directed toward assistance for Housing Program activities. In addition, up to \$28,417 (10% of the FY 2012-13 CDBG budget) may be expended on additional housing projects during FY 2012-13. Additional expenditures of the Unexpended Fund Balance requires amendment to the FY 2011-12 Annual Action Plan.

In addition to the annual CDBG entitlement grant program, \$170,000 of funding was directly available to the City of Portage from the Michigan State Housing Development Authority (MSHDA) during the program year to assist home buyers with the purchase and rehabilitation of single-family houses. Finally, while not directly available to the city, nearly \$2 million in HUD and MSHDA resources were available to assist the community during the program year as follows: \$315,655 of MSHDA Emergency Solution Grants and \$1,635,148 of HUD Supportive Housing Grants to area emergency, transitional and permanent support housing providers.

IV. GENERAL GRANTEE NARRATIVE STATEMENT

A. Assessment of Five Year Goals

The overall objective of the City of Portage 2011-2015 Consolidated Plan is to develop and implement city CDBG program activities through one of the three statutory program goals: 1) providing decent housing, 2) creating a suitable living environment, and 3) expanding economic opportunities. The major strategies to achieve these goals are:

- Continue programs to maintain and create affordable housing opportunities;
- Minimize dangers related to lead-based paint hazards in housing;

- Support Fair Housing efforts;
- Reduce barriers to affordable housing;
- Promote neighborhood improvement;
- Address problems of persons experiencing poverty; and
- Assist in reducing the demand for homeless shelters and shelter beds by participating in countywide initiatives.

As stated in the Consolidated Plan, the city addresses housing and other community development needs as part of the funding provided by the CDBG program. On average, approximately \$285,000 is annually budgeted to specifically address the objectives listed above (although federal funding to the city has declined over the past decade, and additional decreases are anticipated in future program years). Many of the plan objectives are also addressed through ongoing city operations (for example, the Comprehensive Plan, the Capital Improvement Program, economic development initiatives and year-to-year General Fund appropriations). All activities undertaken with CDBG funds benefit extremely-low to low-income residents of Portage. The largest component, housing rehabilitation, provides the opportunity for extremely low to low-income homeowners to make affordable home improvements. As an additional benefit, improvements to homes are often in lower income target neighborhoods and therefore, CDBG-funded improvements play an important role in encouraging private investment as well. Residents in such areas who can afford improvements are more likely to make investments in their property if others are doing the same.

CDBG funding is also utilized to address blighting influences and other ordinance violations that may be detrimental to neighborhoods. The neighborhood improvement focus in lower income target neighborhoods arrests decline, and preserves property values. In some instances identification of a code violation leads to the homeowner participating in the housing rehabilitation program, which further improves the housing stock and enhances property values.

Finally, the CDBG Fund, which is augmented with the City of Portage General Fund resources, provides assistance to human/public service agencies, which support a variety of services to low and moderate income residents of Portage.

In summary, the following activities were undertaken in FY 2011-12 in the effort to meet goals of the Consolidated Plan:

- Provided housing rehabilitation loans on a city-wide basis to 10 income-eligible households (26 individuals) as part of the CDBG housing programs, identified as a “High” priority in the Consolidated Plan.
- Provided home buyer down payment assistance to one household (one individual) identified also as a “High” priority in the Consolidated Plan.
- Funded the Portage Community Center, which provides supportive services to low/moderate income Portage residents, identified as a “medium” priority in the Consolidated Plan.

- Completed code compliance activities involving 385 properties and/or cases within low/moderate income neighborhoods to aid in the prevention and elimination of blight. Participated on the Kalamazoo County LISC Affordable Housing Partnership, which addresses countywide housing goals and targets specific housing production for low-income residents of Kalamazoo County.
- Contributed to the activities of the Fair Housing Center of Southwest Michigan by providing financial assistance and in-kind administrative assistance with fair housing services carried out by the center.
- Completed administrative and planning activities related to the CDBG program.
- Carried out the expenditure of remaining MSHDA HOME funds to complete four home buyer purchase-rehabilitation projects.

B. Affirmatively Furthering Fair Housing

The City of Portage continues to take steps to affirmatively further fair housing based on the *Analysis of Impediments to Fair Housing* (A/I) study. The impediments identified in the 2003 A/I study were: (1) lack of understanding as to the prevalence of housing discrimination; (2) differential terms/conditions within housing transactions; (3) lack of knowledge by general public, landlords, and realtors about fair housing laws; (4) less frequent home mortgages/purchasing by racial minorities; and (5) protected classes deterred by the lack of affordable housing. Specific actions to address identified impediments were undertaken:

- The city continued to participate on the Advisory Board of the Fair Housing Center of Southwest Michigan and provided \$2,000 for the provision of fair housing services such as education, outreach, complaint investigation and referrals.
- In addition, the city sponsored the 9th annual Fair Housing Conference, which provided fair housing education for Portage housing practitioners and residents.
- The city makes referrals to Fair Housing Center of Southwest Michigan, Dispute Resolution Services and Western Michigan Legal Aid regarding fair housing and tenant/landlord issues, as necessary in response to inquiries and requests.
- In May 2012, the Executive Director of the Center made a presentation to the Human Services Board regarding fair housing activities in the community.
- In April 2012, the Portage City Council passed a resolution in recognition of Fair Housing Month.

C. Affordable Housing

Efforts to address affordable housing are undertaken as part of the CDBG Program. The affordable housing stock in Portage tends to be the houses located in mature neighborhoods. These houses are in greater need of exterior and interior repairs and major system improvements such as heating, electrical and plumbing. The CDBG Housing Rehabilitation program assists with financing these improvements. In addition, during FY 2011-12 the Down Payment Assistance Program was available to provide no interest deferred loans for first-time homebuyers in target low-income

neighborhoods. The number of households and persons served directly, by income level, is provided in the following table.

Activity	Extremely Low Income	Very Low Income	Low Income	TOTALS
Housing Rehab Programs	Households (Persons)			
▪ Housing Rehab Loan	3 (10)	3 (7)	3 (7)	9 (24)
▪ Emergency Repair Grant Program	0 (0)	1 (2)	0 (0)	1 (2)
Down Payment Assistance Program Subtotal	0 (0)	0 (0)	1 (1)	1 (1)
TOTALS	3 (10)	4 (9)	4 (8)	11 (27)

Applicants apply directly to the CDBG programs or are referred to the city by other agencies. Improvements directly assist the homeowner and help preserve the affordable housing stock in Portage. Finally, refer to the discussion of “Underserved Needs”, “Eliminate Barriers to Affordable Housing” and “Improve Public Housing” under “E. Other Actions” below for details related to other affordable housing activities.

D. Continuum-of-Care

The city participated as a member of the Kalamazoo County LISC Affordable Housing Partnership (AHP), which is the body responsible for the annual Continuum-of-Care collaborative and preparation of the Continuum of Care Planning Document for Kalamazoo County. AHP meetings are held monthly and more frequently during the prioritization of projects. A large responsibility of the AHP is to coordinate the Continuum-of-Care document for the Kalamazoo County area. The Continuum-of-Care comprehensively addresses housing providers and resources, identifies gaps in the provision of services, and prioritizes housing needs. The document has been utilized as a narrative part of grant proposals submitted by area housing, shelter and supportive service providers.

E. Other Actions

In addition to the specific projects listed above, the Consolidated Plan outlined several other general areas related to housing that the City of Portage addressed. The following paragraphs review progress in these areas.

1. Underserved Needs

Homelessness: As indicated in the Annual Action Plan the City of Portage continued work (via the Kalamazoo County LISC Affordable Housing Partnership) to determine the needs of the homeless population, and funded human service agencies that provide a variety of services to help prevent homelessness.

The City of Portage also provided human/public service funds including General Fund dollars, to a number of agencies that assist low/moderate income persons. A significant number of services help persons/families living at a poverty level and/or those persons/families that are currently homeless or are in danger of becoming homeless. Agencies funded include:

- Catholic Family Services - The ARK: Provides youth shelter, transitional and permanent housing and counseling services in an effort to protect children and reunite families when possible. General Fund: \$9,109.
- Housing Resources Incorporated: Provides assistance to homeless persons and persons in danger of becoming homeless in order to secure housing. General Fund: \$19,504.
- YWCA: Operates emergency shelter, transitional and permanent housing for women and their children who are victims of domestic and/or sexual abuse. General Fund: \$9,405.
- Portage Community Center: PCC provides a variety of services including emergency assistance (food, clothing, transportation, utility shut-off payments, etc.), referrals to other agency services, and hosts many programs. General Fund: \$79,109, Community Development Block Grant Fund: \$43,294.

In addition to the above, the City of Portage awarded the Kalamazoo County Public Housing Commission (PHC) a \$100,000 grant from the General Fund to support the Housing Assistance Fund, which provides tenant-based rental subsidies for extremely low-income homeless persons within the community, homelessness prevention assistance, and is utilized to leverage other public and private funds to rehabilitate and/or construct affordable rental housing benefiting Portage residents. During the FY 2010-11 program year, the city granted the Public Housing Commission (via the Kalamazoo Family Non-Profit Housing Corporation) a PILOT to facilitate the purchase of a single-family dwelling at 1506 Schuring Road that will be rented at affordable rates to a low-income household through the Local Housing Assistance Fund program. City of Portage General Fund monies previously granted to the PHC (\$28,250) were used to assist with the purchase of the dwelling located at 1506 Schuring Road. The rehabilitation of this dwelling unit was completed during FY 2011-12.

Special Needs: Due to funding limitations, special needs populations are not a specified priority of the Consolidated Plan.

2. Eliminate Barriers to Affordable Housing

One of the primary barriers to affordable housing in Portage is the cost of housing. Portage is a desirable market with a good school system. The effort to foster and maintain housing includes:

- Participating on the Kalamazoo County LISC Affordable Housing Partnership, which sets goals for affordable countywide housing production;
- Working with non-profit housing developers on affordable housing projects;

- Undertaking code administration and enforcement in low/moderate target areas to maintain affordable housing stock as a desirable location to live;
- Providing housing rehabilitation loans and grants to low/moderate income homeowners throughout the city to ensure maintenance of affordable housing;
- Providing home buyer assistance (no-interest deferred loans) in target areas,
- Administration of the North Portage Homebuyer Purchase-Rehabilitation Program funded by MSHDA.

3. Institutional Structure/Enhancement of Coordination

The City of Portage Department of Community Development administers the CDBG Program and the above referenced MSHDA housing program. To the extent feasible, the city also works cooperatively with the Kalamazoo County Housing Rehabilitation Program and the Kalamazoo County Weatherization Program to coordinate and leverage resources. Also, the city continually seeks opportunities to partner with several other area service providers including Senior Services, Inc., Disability Network, the Portage Community Center, Kalamazoo Neighborhood Housing Services, Kalamazoo Valley Habitat for Humanity and MSHDA. The city is often able to work and coordinate services with these agencies to provide necessary assistance to homeowners with housing-related problems. As noted above, the city has also partnered with local non-profit agency housing projects. By working with non-profits, the city is able to leverage the funding available to assist with a greater number and type of projects.

4. Improve Public Housing

The City of Portage does not own or manage public housing. However, Kalamazoo County has a Public Housing Commission (PHC) that has been awarded grants from HUD and MSHDA to provide scattered site rental subsidies, and to construct and/or rehabilitate affordable rental dwelling units. Several years ago, the PHC established the Kalamazoo County Housing Assistance Fund that provides scattered site rental subsidies for extremely low-income households, with an emphasis on serving homeless persons. As noted above, the City of Portage awarded a \$100,000 grant from the General Fund for the Housing Assistance Fund, and during FY 2010-11, awarded the PHC a PILOT to facilitate the purchase and rehabilitation of a single-family dwelling in Portage that has been rented to a low-income household as affordable housing during FY 2011-12.

5. Lead Based Paint Hazards

Due to the relatively newer housing stock, lead-based paint has not been a significant problem in the City of Portage. However, efforts to educate the public and test and address lead-based paint hazards are undertaken in conjunction with the City of Portage CDBG Housing Rehabilitation Program and the Downpayment Assistance Program. Any hazards found during the inspection or

rehabilitation process are addressed as part of the overall project in compliance with federal regulations.

6. Compliance with Program and Comprehensive Planning Requirements

The City of Portage certifies that the activities undertaken with federal grant dollars are consistent with the Consolidated Plan. The Consolidated Plan process involves outlining short and long-term goals for community development through a comprehensive planning process involving public input and consultation with community-wide service providers. CDBG funding is utilized exclusively to benefit low-income residents of Portage and to promote, to the extent possible, fair housing education and activities.

7. Reduction of Number of Persons Living Below the Poverty Level

As noted in the 2011-2015 Consolidated Plan, in 2009 6.3 percent of Portage residents were at or below the federal poverty level, up from 4.8 percent in 2000. Many of the CDBG programs, such as housing rehabilitation, down payment assistance, neighborhood improvement and human/public service funding directly and indirectly help persons in poverty improve their quality of life. In addition, the city has previously participated in the local Poverty Reduction Initiative process to develop a county-wide affordable housing plan, in conjunction with efforts of the Kalamazoo County LISC Affordable Housing Partnership.

8. Priority Non-Housing Community Development Needs

Non-housing community development needs are identified as a relative low priority in the Consolidated Plan. The City of Portage receives a relatively small entitlement amount, which generally is not sufficient to fund capital projects. Capital projects are generally addressed in the City of Portage Capital Improvement Program, which is a program of specific capital projects for ten years into the future, with funding from taxes, special assessment revenues and other sources.

F. Leveraging Resources

The city received \$192,254 in federal CDBG entitlement funds this fiscal year, and budgeted receipt of \$40,000 in program income funds. In addition, \$50,000 in Prior Years' Funds was included in the overall budget. For all CDBG Program activities, which include: housing rehabilitation; down payment assistance; affordable housing projects; neighborhood improvement/code enforcement; human/public services; and program administration, \$112,598 in combined City of Portage General Fund monies (\$8,164), public and private monies (\$104,434) leveraged \$250,591 in CDBG Program expenditures. This leveraging increases the beneficial impact of CDBG Program activities. The City of Portage does not require matching funds for the Housing Rehabilitation Program, but offers incentives to encourage homeowner contributions to housing rehabilitation costs. In addition, the city seeks partnerships

with non-profit housing developers to undertake affordable housing projects in order to leverage federal funding with other government and private funds.

G. Citizen Comments

A public notice was published in the August 20, 2012 issue of the Kalamazoo Gazette, indicating the availability of the FY 2011-12 Consolidated Annual Performance Evaluation Report (CAPER) for public review and comment. Citizens have the opportunity to review and comment on the CAPER at two locations within the city, and via the city website. Public comments will be accepted through September 6, 2012, and the City of Portage will hold a public hearing on September 6, 2012. A summary of public comments received and a Proof of Publication of the notice will be included in Appendix B and C respectively.

H. Self-Evaluation

Over the period covered by this Annual Performance Report (July 1, 2011 - June 30, 2012), the city has accomplished the majority of the goals set forth in the Annual Action Plan. To summarize, progress included:

- A total of \$109,891 was expended for housing rehabilitation to 10 households (26 individuals) as part of the CDBG housing programs, identified as a “High” priority in the Consolidated Plan.
- A total of \$3,000 was expended to provide home buyer down payment assistance to two households (1 individual), also identified as a “High” priority in the Consolidated Plan.
- A total of \$43,294 (CDBG Fund) and \$117,127 (General Fund) was provided to agencies providing supportive services to low/moderate income persons and families, which was identified as a “High” priority in the Consolidated Plan.
- A total of \$59,066 was expended on code compliance efforts to arrest blight and housing deterioration in low-income target neighborhoods.
- Provided \$2,000 in financial assistance for the provision of fair housing services, and sponsorship of the 9th annual Fair Housing conference.
- A total of \$35,340 (CDBG Fund) was expended to undertake administrative activities related to the CDBG program, including fair housing services. Significant grant administration and planning activities included updates to the Five Year Consolidated Plan and the Analysis of Impediments to Fair Housing study.
- Staff resources were devoted toward participation on the Kalamazoo County LISC Affordable Housing Partnership, which addresses countywide housing goals and targets specific rental and owner-occupied housing production for low and moderate-income families. These activities range from “High” to “Low” priorities in the Consolidated Plan.
- In addition, the city completed four home buyer purchase-rehabilitation projects with existing MSHDA grant funds.

V. CDBG GRANTEE SPECIFIC NARRATIVE

A. Use of CDBG Funds vs. Priorities, Needs, Goals and Objectives of the Consolidated Plan: FY 2011-12 Projects Undertaken

In the overall effort to preserve and upgrade the quality of the existing housing stock in the city, the FY 2011-12 Annual Action Plan outlined activities that were planned to be undertaken to best utilize the limited personnel and financial resources available to the City of Portage. Each project outlined activities proposed in an effort to fulfill the overall goals contained in the Consolidated Plan. The performance that occurred in FY 2011-12 for each priority is described in the following paragraphs.

**PROJECT 1: OWNER-OCCUPIED HOUSING REHABILITATION PROGRAM
PRIORITY LEVEL IN CONSOLIDATED PLAN: HIGH**

Performance Measures: The objective of the Owner-Occupied Housing Rehabilitation Program is to provide decent affordable housing, while the intended outcome is to maintain sustainability of affordable housing.

a. Resource and Program Funds Used: \$109,891

b. Activities Undertaken: All activities within this project are directed toward improving the quality, and bringing up to HUD Housing Quality Standards (HQS) existing owner occupied housing units within the city. The program activities completed are as follows:

Activity	2011-12 Service Goal	# of Households Served	# of Persons Served	Amount Expended*
Housing Rehab Loans, includes water/sewer connection, interior and exterior improvements	15	10	24	\$109,661
Emergency Repair Grants	2	1	2	\$230
TOTALS	17	11	26	\$109,891

*Includes administration and delivery costs.

c. Geographic Distribution: The housing rehabilitation programs do not specifically target a particular area of the city. Applicants to the program must qualify based on income. As a matter of practice, however, the greatest rehabilitation need is in the older neighborhoods that generally coincide with the low-to-moderate income target neighborhoods (see Map 1, Low/Moderate Income Target Neighborhoods, Appendix A).

d. Leverage with Federal Funds of Non-Federal Funds: (\$0) Occasionally private homeowners will contribute additional funds in conjunction with rehabilitation projects. However, during the FY 2011-12 program year, no homeowners did so.

- e. **Matching Contributions:** None required.
- f. **Actual Investment Pattern vs. Planned Investment Pattern:** Seventeen households in total were projected to be assisted by the Housing Rehabilitation Program, while 10 households were assisted with a total expenditure of \$109,891, including program delivery costs. The average project expenditure, including delivery costs was \$9,990. Actual versus planned investment was lower than the target goal during the fiscal year. Expenditures were \$18,299 less than budgeted. However, two projects were underway but not yet completed by the end of the fiscal year.

PROJECT 2: DOWNPAYMENT ASSISTANCE PROGRAM
PRIORITY LEVEL IN CONSOLIDATED PLAN: HIGH

Performance Measures: The objective of the Downpayment Assistance Program is to provide decent affordable housing, while the intended outcome is to increase availability and accessibility of affordable housing.

- a. **Resource and Program Funds Used:** \$3,000
- b. **Activities Undertaken:** One project was completed during the reporting period providing \$3,000 in assistance for home purchases in target neighborhoods, not including program administration costs.
- c. **Geographic Distribution:** The program is open to low-moderate income, first-time homebuyers who are currently residents of Kalamazoo County. Map 2, Downpayment Assistance Program Areas, Appendix A, shows the areas eligible for assistance through the Downpayment Assistance Program.
- d. **Leverage with Federal Funds of Non-Federal Funds:** (\$25,000) Funds are supplemented with a first mortgage for the purchase of the home from a lending institution. The one household assisted contributed \$25,000 in private non-federal funds toward the home purchase in the form of a first mortgage.
- e. **Matching Contributions:** The homebuyer fulfilled local lending institution financial requirements and obtain sufficient monies from this private sector source.
- f. **Actual Investment Pattern vs. Planned Investment Pattern:** The city assisted one low-income home buyer during FY 2011-12, which was one less than the projected goal. However, one additional project was underway during the program year but was not yet completed before the end of the program year.

PROJECT 3: PORTAGE COMMUNITY CENTER, HUMAN/ PUBLIC SERVICES
PRIORITY LEVEL IN CONSOLIDATED PLAN: MEDIUM

Performance Measures: The objective of the Human/Public Service activity is to create economic opportunities for low income persons and household, while the intended outcome is to increase sustainability of such economic opportunities.

- a. **Resource and Program Funds Used:** \$43,294
- b. **Activities Undertaken:** City of Portage residents were assisted by the Portage Community Center (PCC) during the reporting period. Such services, which are explained in more detail on page 23, include emergency assistance (food, clothing and financial assistance), public transportation assistance, and youth recreation scholarships primarily to low income clientele.
- c. **Geographic Distribution:** N/A.
- d. **Leverage with Federal Funds of Non-Federal Funds:** \$43,294 of CDBG Funds was provided for human/public services to benefit low-income persons. In addition, PCC indicates that \$79,434 in additional private funds leveraged the CDBG funds for emergency assistance, transportation assistance and youth recreation scholarships. Finally, \$79,109 in city General Funds was provided to assist with the provision of services such as information and referral, host agency services, holiday basket program, and youth programs.
- e. **Matching Contributions:** N/A
- f. **Actual Investment Pattern vs. Planned Investment Pattern:** It was projected that the Portage Community Center could provide assistance to 4,000 Portage residents with CDBG Funds, while 3,842 residents within the community were assisted, which was slightly below the projected goal. As noted above, additional assistance was also provided to Portage residents funded by provided City of Portage with General Fund monies.

PROJECT 4: NEIGHBORHOOD IMPROVEMENT-CODE ENFORCEMENT
PRIORITY LEVEL IN CONSOLIDATED PLAN: MEDIUM AND HIGH

Performance Measures: The objective of the Neighborhood Improvement-Code Enforcement activity is to create suitable living environments, while the intended outcome is to increase sustainability of such living environments.

- a. **Resource and Program Funds Used:** \$59,006

- b. **Activities Undertaken:** Activities undertaken within this category include code administration and enforcement in low income target neighborhoods, ensuring elimination of blighted conditions and correction of other code violations that may have a negative effect on the health, safety and/or welfare of the neighborhood.

Activity	FY 2011-12 Service Goal	Actual Service	Amount Expended
Response to Code Violations in Low Income Target Areas	350	385	\$59,066

- c. **Geographic Distribution:** Response to code violations in low-income target neighborhoods is provided below. A map identifying these locations is included as Appendix A.

Code Enforcement Activity FY 2011-12

Census Tract & Block Group	Number of Violations
19.02-2	60
19.02-3	34
19.05-1	45
19.05-3	15
19.05-5	67
19.06-1	57
19.07-2	54
20.03-2	47
20.05-1	6

- d. **Leverage with Federal Funds of Non-Federal Funds:** (\$5,000) The City of Portage annually allocates approximately \$5,000 in General Fund monies for neighborhood improvement/code administration and enforcement activities to help cover the cost of office supplies, overhead and field equipment.
- e. **Matching Contributions:** NA
- f. **Actual Investment Pattern vs. Planned Investment Pattern:** Generally, 350 code violations in low-income target neighborhoods are investigated on an annual basis. In FY 2011-12, 339 complaints/identified violations were addressed in target neighborhoods, and 46 additional code compliance efforts were processed during the fiscal year in targeted low/moderate income neighborhoods, it exceeds the goal for the program year. Addressing code enforcement and administration issues provided important assistance in the effort to maintain and improve these target neighborhoods. Neighborhood Improvement-Code Enforcement activities were completed within budget.

PROJECT 5: CDBG PROGRAM ADMINISTRATION
PRIORITY LEVEL IN CONSOLIDATED PLAN: N/A

- a. **Resource and Program Funds Used:** \$35,340
- b. **Activities Undertaken:** General administrative oversight of activities of the CDBG Entitlement Program, completion of the 2012-13 Annual Action Plan, Environmental Review Record, Semi-Annual Labor Standards Enforcement Reports, FY 2010-11 CAPER, HUD, IDIS reporting, Continuum of Care and fair housing activities.
- c. **Geographic Distribution:** N/A.
- d. **Leverage with Federal Funds of Non-Federal Funds:** None.
- e. **Matching Contributions:** N/A
- f. **Actual Investment Pattern vs. Planned Investment Pattern:** Administrative activities were completed within budget.

B. Program Changes

No changes were made to the CDBG Program during the fiscal year.

C. Consolidated Plan Certifications

The City of Portage certifies that it is carrying out the planned actions outlined in the Consolidated Plan:

- 1) The city worked in concert with local non-profits to identify future projects.
- 2) The city provided Statements of Consistency for 15 applications for HUD funding through the Continuum of Care process. Such statements were provided in a fair and impartial manner;
- 3) The city did not hinder Consolidated Plan implementation by any action or willful inaction.

D. National Objectives

In FY 2011-12 the city expended 100% of applicable CDBG funds to benefit low-income residents.

E. Acquisition, Rehabilitation, Demolition of Occupied Real Property

No activities were undertaken that cause temporary or permanent displacement of persons or households.

F. Economic Development Activities

NA

G. Limited Clientele Benefit

The City of Portage sets aside not more than 15% of the CDBG budget for human/public service funding, consistent with federal regulations. A total of \$43,294 was awarded to the Portage Community Center (PCC) in FY 2012-13. PCC is the only non-profit agency located in the city that provides assistance to low-income residents of Portage. PCC tracks the income levels of clients who participate in programs funded by the CDBG program. Some of the households/persons assisted are defined as "limited clientele" pursuant to HUD definitions, however there are no special programs specifically targeted at limited clientele households/persons. In FY 2011-12, the programs listed in the following table were funded and administered by PCC.

**SUB-RECIPIENT ACTIVITY - LIMITED CLIENTELE BENEFIT
 PORTAGE COMMUNITY CENTER**

PCC Program	CDBG Funding Level	Persons Assisted/Units of Service	% Low/Moderate Income
Emergency Assistance	\$39,794	3785	100%
Transportation Assistance	\$1,000	42	100%
Youth Recreation Scholarship	\$2,500	15	100%

H. Program Income

CDBG funds (except Emergency Repair grants) utilized in the Housing Programs are recaptured as Program Income in future years. Program Income received during FY 2011-12 is reported in Table E, page 25, Loans and Other Receivables are reported in Table F on page 25.

I. Lump Sum Agreement

NA

TABLE A						BUDGETED	EXPENDED
BUDGET AND EXPENDITURES							
Rehabilitation							
	Rehab Project Management, Loans, Grants					\$ 87,025	\$ 100,145
	Loans/Grants	Program Income				\$ 41,165	\$ 9,746
		SUBTOTAL, Rehabilitation				\$ 128,190	\$ 109,891
Neighborhood Improvement							
	Code Enforcement					\$ 66,224	\$ 59,066
Public Services - Portage Community Center						\$ -	\$ -
		Program Income				\$ 43,294	\$ 43,294
		SUBTOTAL, Public Services				\$ 43,294	\$ 43,294
Downpayment Assistance							
		Program Income				\$ 6,000	\$ 3,000
Administration							
	General					\$ 36,546	\$ 33,340
	Fair Housing Activities					\$ 2,000	\$ 2,000
		SUBTOTAL, Administration				\$ 38,546	\$ 35,340
TOTAL						\$ 282,254	\$ 250,591

TABLE B							
FINANCIAL SUMMARY							
Unexpended funds at end of previous reporting Period							\$ 140,285
Entitlement Grant FY 2011-12							\$ 192,254
Program Income - Received During FY 2011-12							\$ 29,227
Prior Period Adjustments							\$ -
TOTAL AVAILABLE FUNDS							\$ 361,766
Total Expenditures							\$ 250,591
		Total Planning & Admin			\$ 35,340		
		Total Low/Mod Calc.			\$ 215,251		
Unexpended Balance							\$ 111,175

TABLE C

PUBLIC SERVICE PERCENTAGE CALCULATION						
Amount of Program Income Received In Prior Program Year FY 2009-10						\$ 96,735
Entitlement Grant						\$ 192,254
					Total	\$ 288,989
Total Public Service Expenditures						\$ 43,294
					Percent Public Service	15%

TABLE D

PLANNING AND PROGRAM ADMINISTRATION CAP CALCULATION						
Entitlement Grant						\$ 192,254
Program Income Received During FY 2011-12 Program Year						\$ 29,227
					Total	\$ 221,481
Planning and Administration Expenditures						\$ 34,340
					Percent Administration	16%

TABLE E

PROGRAM INCOME FY 2011-2012						
Principal and Interest	Deferred Loans					\$ 26,805
Repayment:	Low interest loans					\$ 2,422
Unanticipated Program Income						\$ -
TOTAL						\$ 29,227

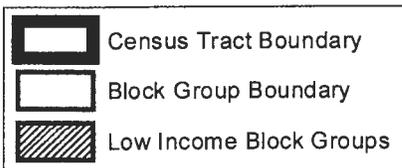
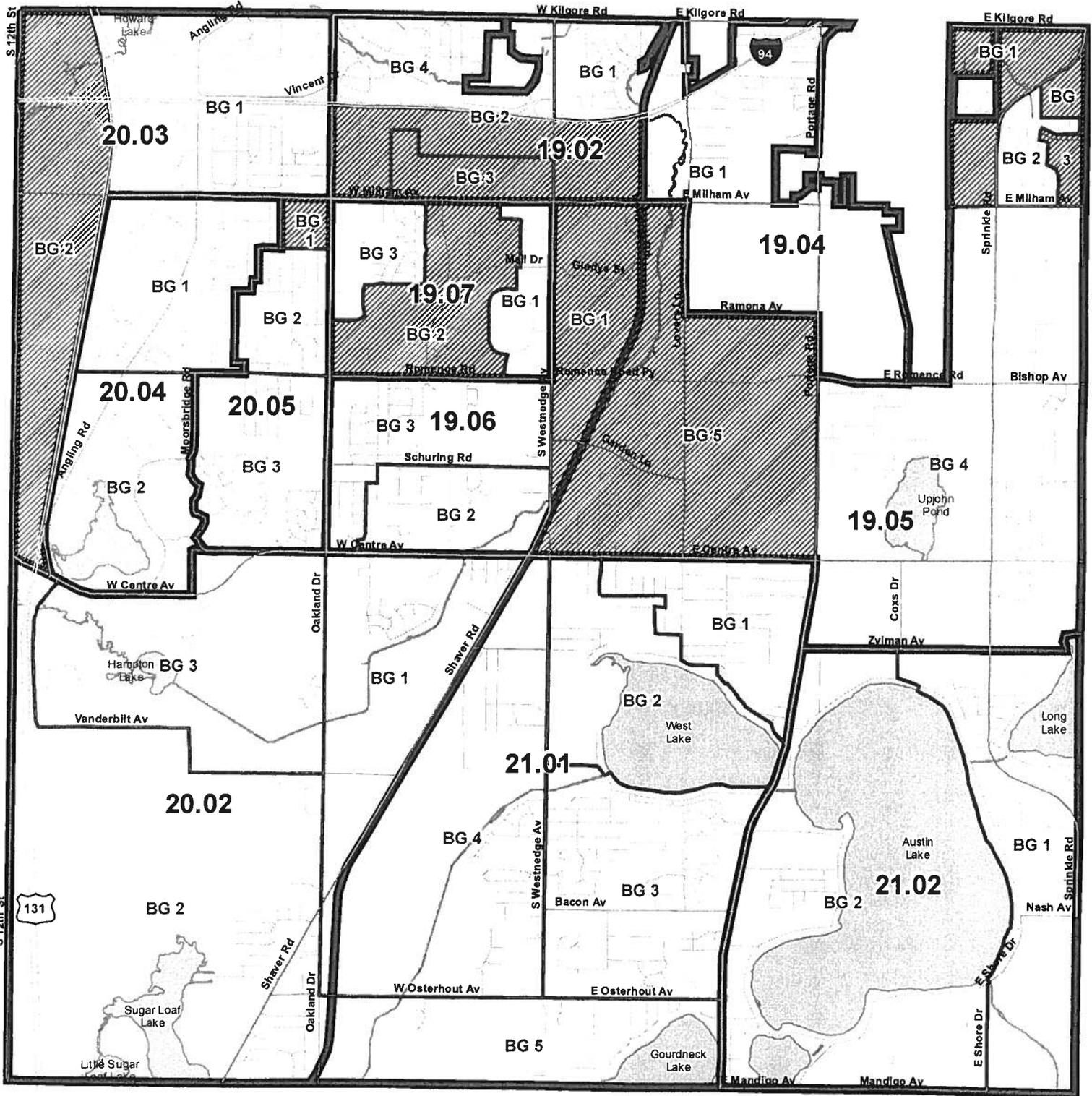
TABLE F

LOANS RECEIVABLE AS OF June 30, 2012 (includes only loan principal)						
Outstanding principal, Deferred Loans			192	loans		\$ 973,243
Outstanding principal, Low Interest Loans			11	loans		\$ 16,959
					Total	\$ 990,202

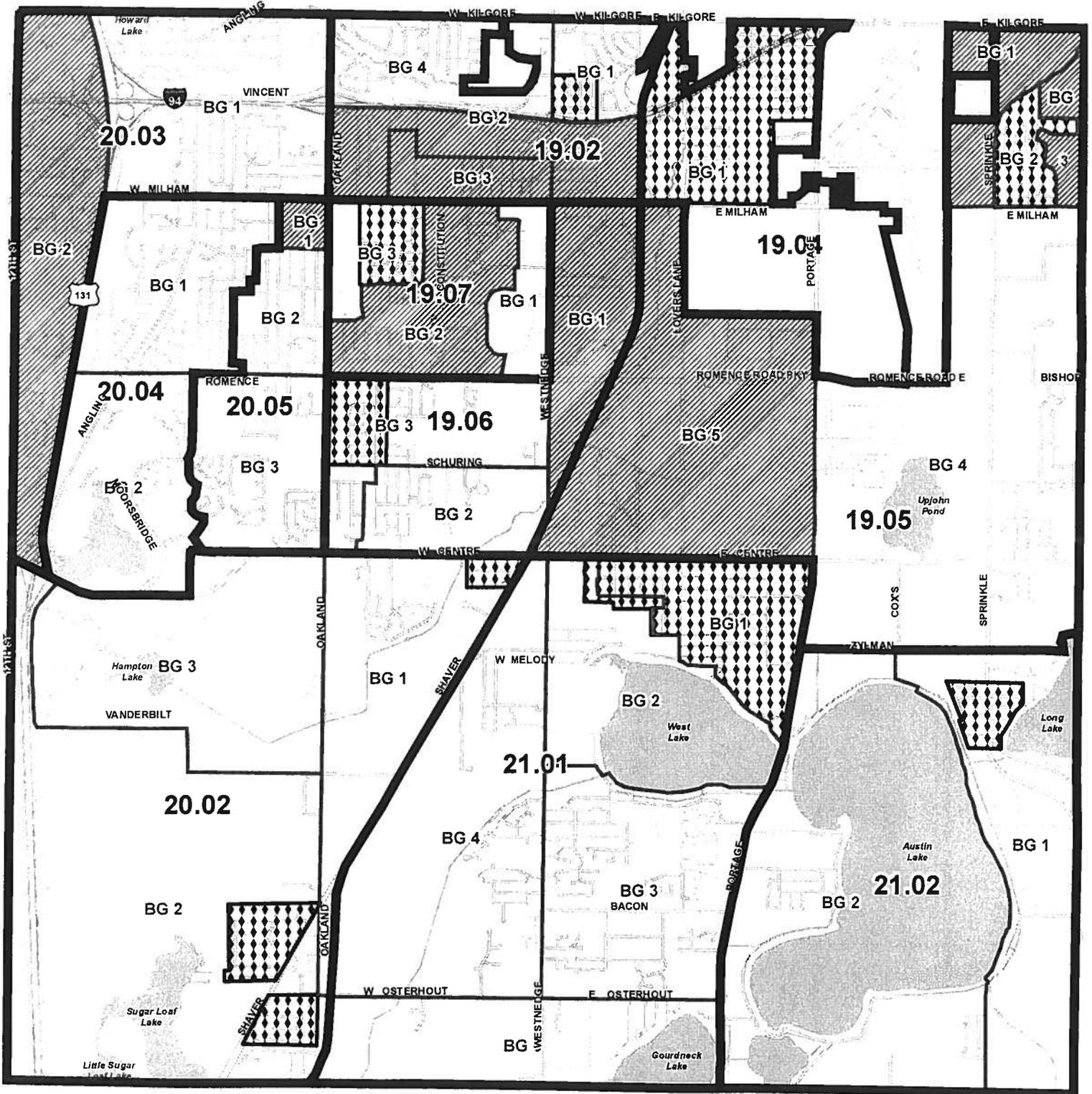
APPENDIX A

MAPS

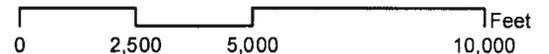
Low Income Neighborhoods Census Tract / Block Group Map



Downpayment Assistance Program Target Neighborhoods



	CENSUS TRACT BOUNDARY
	BLOCK GROUP BOUNDARY
	LOW INCOME BLOCK GROUPS
	ADDITIONAL AREAS TARGETED FOR DOWNPAYMENT ASSISTANCE



APPENDIX B

SUMMARY OF PUBLIC COMMENTS

FY 2011-12 CDBG Consolidated Annual Performance Evaluation Report – Public Hearing:

To be completed after the Public Hearing

APPENDIX C
PROOF OF PUBLICATION

August 20, 2012

**NOTICE OF AVAILABILITY OF THE FY 2011-12
CONSOLIDATED ANNUAL PERFORMANCE
EVALUATION REPORT (CAPER)**

The City of Portage has completed the CAPER for Fiscal Year (FY) 2011-12 covering the period July 1, 2011 – June 30, 2012. The CAPER outlines progress in carrying out the FY 2011-12 Annual Action Plan (the annual element of the five year Consolidated Plan) including the financial resources available and expended during FY 2011-12 as part of the Community Development Block Grant program. The CAPER will be available for review and comment for a minimum 15-day period beginning August 20, 2012 at the following locations:

Portage City Hall, Department of Community Development
7900 South Westnedge Avenue
Portage, Michigan 49002
269-329-4480

Portage District Library, Reference Desk
300 Library Lane
Portage, Michigan 49002
269-329-4546

City of Portage web site: www.portagemi.gov, under Departments, Community Development, Planning, Development and Neighborhood Services, Documents

Written comments or questions regarding the CAPER should be directed to Vicki Georgeau, Director of Community Development, 7900 South Westnedge Avenue, Portage, Michigan 49002 on or before September 6, 2012 to the City of Portage, Department of Community Development, 7900 South Westnedge Avenue, or may be presented in person at a Public Hearing that will be held on Thursday, September 6, 2012 at Portage City Hall, Conference Room #1 at 6:30 p.m. If you need special assistance in order to review the documents please call 329-4477.

Vicki Georgeau, AICP
Director of Community Development