

2021 - 2025 Consolidated Plan City of Portage CDBG Program



Portage, Michigan

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SF 424 & SF 424D

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Executive Summary



ES-05 Executive Summary

INTRODUCTION

The City of Portage, Michigan has completed the planning process for the 2021 – 2025 Five-Year Consolidated Plan (Consolidated Plan) as required by the U.S. Department of Housing and Urban Development (HUD). The purpose of the Consolidated Plan is to identify goals, objectives, and strategies for addressing housing and community development needs, including those of the homeless and other special needs populations. The Consolidated Plan guides the use of City resources to address these needs over a five-year period. This amount is estimated to be an average of approximately \$222,000 per year over the upcoming five-years or a total of \$1,360,000 (including program income). For the 2021-2022 program year, the City received an annual allocation of \$221,456 in Community Development Block Grant (CDBG) funds.

The Consolidated Plan is developed in a manner specified by HUD, and the City has followed the prescribed format in completing the plan. The Consolidated Plan was developed using HUD and U.S. Census data for demographics and housing, input from public meetings, City Council meetings, Human Services Board meetings, and past program performance. The purpose of this process was to receive input from citizens and relevant stakeholders on the current housing and community development needs of the City.

There are four major areas of focus in the Consolidated Plan: Housing, Homelessness, Non-Housing Community Development and Non- Homeless Special Needs. The Consolidated Plan process requires the City to identify priority needs for each area and prepare an Annual Action Plan to address the priorities. For every priority, there are goals, objectives and strategies established to measure progress. The citizen input was critical in developing the goals, objectives, and strategies of this Consolidated Plan. This Consolidated Plan not only presents goals to address the priority needs of the City, but also to address the statutory goals established by Federal law:

Decent Housing:

- Assist homeless persons to obtain affordable housing
- Assist persons at risk of becoming homeless
- Retain affordable housing stock
- Increase the availability of affordable housing in standard condition to low- and moderate-income families, particularly to economically disadvantaged persons (and without discrimination on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, disability, gender identity or sexual orientation)
- Increase the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence
- Provide affordable housing that is accessible to job opportunities.

A Suitable Living Environment:

- Improve the safety and livability of neighborhoods Increase access to quality public and private facilities and services.

Expanded Economic Opportunities:

- Job creation and retention for low-income persons
- Availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices
- Empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing.

SUMMARY OF THE OBJECTIVES AND OUTCOMES IDENTIFIED IN THE PLAN NEEDS ASSESSMENT OVERVIEW

The Five-Year Consolidated Plan identifies six goals, along with corresponding objectives and strategies, to address the City of Portage's housing and community development needs. These goals are summarized as follows:

GOAL 1: AFFORDABLE OWNER HOUSING

Description: *Increase the supply of decent, affordable owner-occupied housing opportunities for low- and moderate-income residents throughout the City through the provision of emergency repair grants, housing rehabilitation, homebuyer assistance programs, and partnerships with non-profit developers.*

GOAL 2: AFFORDABLE RENTAL HOUSING

Description: *Increase the supply of decent, affordable renter-occupied housing opportunities for low- and moderate-income residents throughout the City.*

GOAL 3: NEIGHBORHOOD IMPROVEMENT

Description: *Support code compliance and minimum property standards to support safe, affordable housing in eligible neighborhoods to aid in the prevention and elimination of blight.*

GOAL 4: PUBLIC SERVICES

Description: *Support low- to moderate-income households and homelessness prevention through rapid-rehousing, emergency financial and food assistance, as well as supportive services for special needs populations and non-housing anti-poverty programs.*

GOAL 5: NON-HOUSING COMMUNITY DEVELOPMENT

Description: *Small-scale capital improvement projects like sidewalk repair and neighborhood park improvements within low- and moderate-income neighborhoods.*

GOAL 6: ADMINISTRATION/PLANNING

Description: *Administration of the CDBG program and funding.*

EVALUATION OF PAST PERFORMANCE

The previous five years have shown significant progress in the City of Portage's efforts to implement HUD entitlement programs. The City complies with HUD regulations and continues to deliver community development services in an efficient manner.

In the past, the City has successfully met previous goals and increased the supply of affordable housing for low- and moderate-income households through the provision of emergency and minor home repairs,

direct financial assistance, code compliance, and public facilities improvements in qualifying neighborhoods. The City will use CDBG funds to make these programs successful and to meet the goals and objectives identified in the Consolidated Plan.

SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Consolidated Plan's goals, objectives, and strategies. The Consolidated Plan is a collaborative process that involves reaching out to stakeholders, and meetings with the public/CDBG steering committee to determine areas of need. As part of this process, the City sought to identify the priority needs and strategies to address those needs. Priority needs were identified based on available housing data, public input, stakeholder consultation, and public meetings, and past program performance.

Due to the COVID-19 Pandemic the City utilized virtual meetings and online outreach to complete the citizen participation process.

SUMMARY OF PUBLIC COMMENTS

Based on input and data received through the citizen participation process and internal department meetings, there is a common interest in improving the affordability of decent housing within the City.

Potential needs include:

- Minor homeowner housing rehabilitation
- Emergency homeowner housing rehabilitation
- Code enforcement
- Small-scale grants for housing rehabilitation
- Improved neighborhood infrastructure (sidewalks, park equipment, etc.)
- Supportive resources for homeless populations

SUMMARY OF COMMENTS OR VIEWS NOT ACCEPTED AND THE REASONS FOR NOT ACCEPTING THEM

All comments received by the City of Portage were considered and are, generally or specifically, addressed by the Strategic Plan and/or Annual Action Plan.

SUMMARY

The Five-Year Consolidated Plan for years 2021 – 2025 identifies goals, objectives, and strategies to address the City of Portage’s housing and community development needs. These needs were identified through an extensive citizen participation process that involved neighborhood residents, service providers and other community partners. The Consolidated Plan guides the City's use of CDBG resources through five goals. These goals are summarized as Affordable Owner Housing, Neighborhood Improvements, Public Services, Non-Housing Community Development, and Administration/Planning. Over the next five years, the City of Portage will continue to deliver housing and community development services.

PR-05 Lead & Responsible Agencies

AGENCY/ENTITY RESPONSIBLE FOR PREPARING/ADMINISTERING THE CONSOLIDATED PLAN

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

TABLE 1: RESPONSIBLE AGENCIES

Agency Role	Name	Department/Agency
Lead Agency	CITY OF PORTAGE	Department of Community Development

Table 1 - Responsible Agencies

NARRATIVE

The City of Portage, MI is the lead agency responsible for overseeing the development of the Five-Year Consolidated Plan and Annual Action Plan. The Department of Community Development is the internal department that is responsible for the day-to-day administration of CDBG funding.

The development of the Consolidated Plan and Annual Action Plan was based on the previous Consolidated Plan. The Department of Community Development works closely with other pertinent City Departments to develop and carry-out priorities identified in the plan.

To maximize citizen participation, the City conducted outreach through a series of public notices, hearings, and meetings. As part of these efforts, low- and moderate-income residents, as well as service providers, were encouraged to provide input on the Consolidated Plan and Annual Action Plan. The City also used results from these meetings, as well as internal meetings, and previous plan needs to determine the goals, objectives, and activities for the 2021-2025 Consolidated Plan. The COVID-19 pandemic makes community outreach more difficult than in previous years; as a result, all public meetings were held virtually.

CONSOLIDATED PLAN PUBLIC CONTACT INFORMATION

Inquiries, comments, or complaints concerning the Consolidated Plan, any amendments, or performance reports, can be conveyed by contacting City staff at:

Christopher Forth, Deputy Director of Planning and Development Services

Department of Community Development

City of Portage

7900 South Westnedge Avenue

Portage, Michigan 49002

Telephone: (269) 329-4474

forthc@portagemi.gov

Business hours: 8:00 a.m. – 5:00 p.m., Monday through Friday

Inquiries, comments, or complaints on the programs may also be offered at the public hearings. Written responses to all written complaints may also be made to the Michigan – Detroit Field Office of the U.S. Department of Housing and Urban Development (HUD) at the following address:

U.S. Department of Housing and Urban Development

Detroit Field Office

McNamara Federal Building

477 Michigan Avenue

Detroit, Michigan 48226

Phone: (313) 226-7900

Fax: (313) 226-5611

MI_Webmanager@hud.gov

PR-10 Consultation

SUMMARY OF THE JURISDICTION'S ACTIVITIES TO ENHANCE COORDINATION BETWEEN PUBLIC AND ASSISTED HOUSING PROVIDERS AND PRIVATE AND GOVERNMENTAL HEALTH, MENTAL HEALTH AND SERVICE AGENCIES

Institutional coordination of the Consolidated Plan establishes a unified vision for community development. The City uses a collaborative process to shape various programs into effective, coordinated strategies. This process also facilitates the opportunity for planning and citizen participation to take place in a comprehensive context, attempting to reduce duplication of effort at the local level.

The City will execute this Consolidated Plan in harmony with public, private and nonprofit agencies. Nonprofit agencies may include, but are not limited to, service providers and community housing development organizations. Private sector partners may include, but are not limited to, local financial institutions, developers, and local businesses. The City works closely with the other internal departments, and quasi-private organizations such as the Fair Housing Center of Southwest Michigan, Housing Resources, Inc., and the Michigan State Housing Development Authority to design programs that address identified needs.

Table 2 outlines the types of agencies and organizations consulted throughout the program year and during the development of the City of Portage Consolidated Plan and Annual Action Plan.

DESCRIBE COORDINATION WITH THE CONTINUUM OF CARE AND EFFORTS TO ADDRESS THE NEEDS OF HOMELESS PERSONS (PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS, AND UNACCOMPANIED YOUTH) AND PERSONS AT RISK OF HOMELESSNESS

The United Way of the Battle Creek and Kalamazoo Regions is the facilitator of the Kalamazoo County Continuum of Care (CoC), which addresses issues relating to homelessness, and the planning for and provision of services ranging from emergency shelter to permanent supportive housing. The United Way works with numerous public and private entities including local units of government, housing and supportive service providers, public and private funders, private sector representatives, consumer representatives, and advocacy groups to collect data and provide supportive services. The City is also represented on the Advisory Board of the Fair Housing Center of Southwest Michigan in support of fair housing services, including education, complaint investigation and enforcement. Such participation is

intended to enhance institutional structures not only for the implementation of the City of Portage Consolidated Plan, but the planning efforts of other local units of governments and service providers.

DESCRIBE CONSULTATION WITH THE CONTINUUM(S) OF CARE THAT SERVES THE JURISDICTION'S AREA IN DETERMINING HOW TO ALLOCATE ESG FUNDS, DEVELOP PERFORMANCE STANDARDS AND EVALUATE OUTCOMES, AND DEVELOP FUNDING, POLICIES AND PROCEDURES FOR THE ADMINISTRATION OF HMIS.

As noted above, the City does not fund any activities through the Continuum of Care with CDBG funds. Additionally, the City does not receive or allocate ESG funds.

IDENTIFY ANY AGENCY TYPES NOT CONSULTED AND PROVIDE RATIONALE FOR NOT CONSULTING

The City follows HUD rules and regulations for Citizen Participation, and therefore offers a number of participation and comment venues. In addition to informing the general public through the City's monthly newsletter, the City has made a concerted effort to contact known agencies and organizations involved in activities that are relevant to CDBG activities and programs. Although this effort does not ensure that all agencies are involved, it provides all local and relevant agencies with the opportunity to collaborate throughout the development of this Plan. Citizens are provided information via notices published in the local newspaper, on the City website, and other online postings.

DESCRIBE COOPERATION AND COORDINATION WITH OTHER PUBLIC ENTITIES, INCLUDING THE STATE AND ANY ADJACENT UNITS OF GENERAL LOCAL GOVERNMENT, IN THE IMPLEMENTATION OF THE CONSOLIDATED PLAN (91.215(L))

As noted above, the City will coordinate with a range of public entities in the development and execution of a range of programs and activities. In an attempt to do so, the City coordinated a mass direct mailing to many local organizations in the area to solicit input for the development of the Consolidated Plan (listed in **Table 2**).

A wide range of stakeholders were consulted to determine the level of infrastructure, housing, and social service needs. These included housing and social service agencies in addition to public agencies and private nonprofit organizations whose missions included the provision of affordable housing and human services to low- and moderate- income households and persons.

Table 2 indicates the wide range of entities consulted during the planning process through meetings, surveys, e-mails, comment periods, and agency plan research and coordination.

TABLE 2: AGENCIES, GROUPS, AND ORGANIZATIONS THAT PARTICIPATED

Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
City of Portage	Local Government – Grantee	Goals, Priority Needs, Needs Assessment, Market Analysis, Strategic Plan, and Action Plan	Department Head Meetings/Discussions with Pertinent Staff
American Red Cross Greater Kalamazoo Area	Services – Health, Services – Education, Other: Disaster Relief	Needs Assessment, Market Analysis	Mass mailers
The ARC Community Advocates	Services – Persons with Disabilities, Services - Health	Needs Assessment, Market Analysis	Mass mailers
Big Brothers Big Sisters	Services – Children	Needs Assessment, Market Analysis	Mass mailers
Boys & Girls Club of Greater Kalamazoo	Services – Children, Services – Education	Needs Assessment, Market Analysis	Mass mailers
Bronson Healthcare Group	Services – Health	Needs Assessment, Market Analysis	Mass mailers
CARES	Services – Persons with HIV/AIDS, Services – Health, Services – Education	Needs Assessment, Market Analysis	Mass mailers
Catholic Diocese of Kalamazoo	Other: Religious institution	Needs Assessment, Market Analysis	Mass mailers
Catholic Family Services	Services – Children, Services – Elderly Persons, Services – Education	Needs Assessment, Market Analysis	Mass mailers
City of Kalamazoo Planning & Development Department	Local Government	Needs Assessment, Market Analysis	Mass mailers
Community Healing Centers	Services – Health	Needs Assessment, Market Analysis	Mass mailers
Community Homeworks	Services – Housing	Needs Assessment, Market Analysis	Mass mailers
Comstock Community Center	Services – Education, Services - Children	Needs Assessment, Market Analysis	Mass mailers
Disability Network Southwest Michigan	Services – Persons with Disabilities	Needs Assessment, Market Analysis	Mass mailers
Fair Housing Center of Southwest Michigan	Services – Fair Housing	Needs Assessment, Market Analysis	Mass mailers
Family and Children Services	Child Welfare Agency, Services - Children	Needs Assessment, Market Analysis	Mass mailers

TABLE 2: AGENCIES, GROUPS, AND ORGANIZATIONS THAT PARTICIPATED

Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Family Health Center	Services - Health	Needs Assessment, Market Analysis	Mass mailers
First Day Shoe Fund	Other: Nonprofit aid organization	Needs Assessment, Market Analysis	Mass mailers
Food Bank of South Central Michigan	Services – Health, Other: Nonprofit food bank	Needs Assessment, Market Analysis	Mass mailers
Gateway Outpatient Services	Services – Health	Needs Assessment, Market Analysis	Mass mailers
Girl Scouts Heart of Michigan	Other: Nonprofit children’s group	Needs Assessment, Market Analysis	Mass mailers
Goodwill Industries of Southwestern Michigan	Services – Education, Services – Employment, Other: Nonprofit	Needs Assessment, Market Analysis	Mass mailers
Greater Kalamazoo Association of Realtors	Business Leaders	Needs Assessment, Market Analysis	Mass mailers
Gryphon Place	Other: Nonprofit crisis intervention	Needs Assessment, Market Analysis	Mass mailers
Guardian Finance and Advocacy Services	Other: Nonprofit financial services	Needs Assessment, Market Analysis	Mass mailers
The Guidance Clinic	Services – Children, Other: Counseling Services	Needs Assessment, Market Analysis	Mass mailers
Healthcare for the Homeless	Services – Homelessness, Services – Health	Needs Assessment, Market Analysis	Mass mailers
Hispanic American Council	Civic Leaders, Neighborhood Organization	Needs Assessment, Market Analysis	Mass mailers
Home Builders Association of Greater Kalamazoo	Business Leaders	Needs Assessment, Market Analysis	Mass mailers
Homeless Relief Campaign Initiative	Services – Homelessness, Other: Nonprofit	Needs Assessment, Market Analysis	Mass mailers
Hope Network	Services – Health, Services – Persons with Disabilities, Services - Employment	Needs Assessment, Market Analysis	Mass mailers
Hospice Care of Southwest Michigan	Services – Elderly Persons, Services - Health	Needs Assessment, Market Analysis	Mass mailers

TABLE 2: AGENCIES, GROUPS, AND ORGANIZATIONS THAT PARTICIPATED

Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Housing Resources, Inc.	Services – Housing	Needs Assessment, Market Analysis	Mass mailers
Interact of Michigan, Inc.	Services – Health	Needs Assessment, Market Analysis	Mass mailers
Interfaith Strategy for Advocacy and Action in the Community c/o St. Luke's Episcopal Church	Other: Community Advocacy Organization	Needs Assessment, Market Analysis	Mass mailers
Jim Gilmore Jr. Community Healing Center	Foundation, Services – Health	Needs Assessment, Market Analysis	Mass mailers
Kalamazoo Community Foundation	Foundation	Needs Assessment, Market Analysis	Mass mailers
Kalamazoo Community Mental Health & Substance Abuse Services	Services – Health	Needs Assessment, Market Analysis	Mass mailers
Kalamazoo County Community Action Agency	County Government	Needs Assessment, Market Analysis	Mass mailers
Kalamazoo County Area Agency on Aging	County Government	Needs Assessment, Market Analysis	Mass mailers
Kalamazoo County Department of Resource Development	County Government	Needs Assessment, Market Analysis	Mass mailers
Kalamazoo County Emergency Management Office	County Government	Needs Assessment, Market Analysis	Mass mailers
Kalamazoo County Head Start Program	County Government	Needs Assessment, Market Analysis	Mass mailers
Kalamazoo County Health & Community Services - Older Adult Services	County Government	Needs Assessment, Strategic Plan	Website, Mass Mailer
Kalamazoo County Health & Community Services Veterans Trust Fund	County Government	Needs Assessment, Strategic Plan	Website, Mass Mailer
Kalamazoo County Public Housing Commission	County Government	Needs Assessment, Market Analysis	Mass mailers
Kalamazoo County Treasurer's Department	County Government	Needs Assessment, Market Analysis	Mass mailers
Kalamazoo Deacon's Conference	Services – Homelessness, Other: Nonprofit (resource donation/ dissemination)	Needs Assessment, Market Analysis	Mass mailers

TABLE 2: AGENCIES, GROUPS, AND ORGANIZATIONS THAT PARTICIPATED

Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Kalamazoo Gospel Mission	Services – Homelessness	Needs Assessment, Market Analysis	Mass mailers
Kalamazoo LISC Affordable Housing Partnership	Services – Housing	Needs Assessment, Market Analysis	Mass mailers
Kalamazoo Literacy Council	Services – Children, Services – Education	Needs Assessment, Market Analysis	Mass mailers
Kalamazoo Neighborhood Housing Services, Inc.	Services – Housing	Needs Assessment, Market Analysis	Mass mailers
Kalamazoo Regional Education Services Agency	Services – Education, Services - Employment	Needs Assessment, Market Analysis	Mass mailers
Kalamazoo Regional Psychiatric Hospital	Services - Health	Needs Assessment, Market Analysis	Mass mailers
Kalamazoo Valley Habitat for Humanity	Services - Housing	Needs Assessment, Market Analysis	Mass mailers
KPEP	Other: Community-based alternative to incarceration	Needs Assessment, Market Analysis	Mass mailers
Lending Hands of Michigan, Inc.	Services - Health	Needs Assessment, Market Analysis	Mass mailers
Loaves and Fishes	Other: Nonprofit food bank	Needs Assessment, Market Analysis	Mass mailers
Metropolitan Branch NAACP	Civic Leaders	Needs Assessment, Market Analysis	Mass mailers
Michigan Coalition Against Homelessness	Services – Homelessness	Needs Assessment, Market Analysis	Mass mailers
Michigan Commission for the Blind	State Government	Needs Assessment, Market Analysis	Mass mailers
Michigan Department of Community Health	State Government	Needs Assessment, Market Analysis	Mass mailers
Michigan League for Human Services	Other: Advocacy organization	Needs Assessment, Market Analysis	Mass mailers
Michigan Organizing Project	Other: Advocacy Organization	Needs Assessment, Market Analysis	Mass mailers
Michigan State Housing Development Authority	Public Housing Authority	Goals, Priority Needs, Needs Assessment, Market Analysis, Strategic Plan, and Action Plan	Website reference, Mass mailers
Michigan Works - Michigan Prisoner Reentry Initiative	Other: Community Reentry Programs	Needs Assessment, Market Analysis	Mass mailers

TABLE 2: AGENCIES, GROUPS, AND ORGANIZATIONS THAT PARTICIPATED

Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Ministry with Community	Services – Homelessness, Other: Supportive Services	Needs Assessment, Market Analysis	Mass mailers
NAMI of Kalamazoo	Services – Health	Needs Assessment, Market Analysis	Mass mailers, open doors
Oakland House	Services – Homelessness	Needs Assessment, Market Analysis	Mass mailers
Open Doors of Kalamazoo	Services – Housing	Needs Assessment, Market Analysis	Mass mailers
Portage Community Center	Local Government	Needs Assessment, Market Analysis	Mass mailers
Portage District Library	Local Government	Needs Assessment, Market Analysis	Mass mailers
Portage Human Services Board	Local Government	Needs Assessment, Market Analysis	Mass mailers
Portage Planning Commission	Local Government	Needs Assessment, Market Analysis	Mass mailers
Portage Public Schools	Local Government	Needs Assessment, Market Analysis	Mass mailers
Portage Senior Center	Local Government	Needs Assessment, Market Analysis	Mass mailers
Poverty Reduction Initiative	Services – Education, Services – Employment	Needs Assessment, Market Analysis	Mass mailers
Region IIIA Area Agency on Aging - Kalamazoo County	County Government, Services – Elderly Persons	Needs Assessment, Market Analysis	Mass mailers
Residential Opportunities Inc.	Services – Housing, Services – Persons with Disabilities	Needs Assessment, Market Analysis	Mass mailers
St. Barnabas Episcopal Church	Other: Religious institution	Needs Assessment, Market Analysis	Mass mailers
The Salvation Army	Other: Nonprofit supportive services	Needs Assessment, Market Analysis	Mass mailers
Senior Services Inc.	Services – Elderly Persons	Needs Assessment, Market Analysis	Mass mailers
Shalom Inc.	Services – Persons with Disabilities	Needs Assessment, Market Analysis	Mass mailers
Social Security Administration	Federal Government	Needs Assessment, Market Analysis	Mass mailers
South County Community Services	Other: Nonprofit Supportive Services	Needs Assessment, Market Analysis	Mass mailers

TABLE 2: AGENCIES, GROUPS, AND ORGANIZATIONS THAT PARTICIPATED

Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
State of Michigan: Human Services Department of Kalamazoo County	State Government	Needs Assessment, Market Analysis	Mass mailers
Twelve Baskets	Other: Nonprofit Food Bank	Needs Assessment, Market Analysis	Mass mailers
The United Way of the Battle Creek and Kalamazoo Region	Services – homeless, Regional organization, Continuum of Care	Needs Assessment, Strategic Plan	Email correspondence
VFW Post #5855	Other: Veterans Organization	Needs Assessment, Market Analysis	Mass mailers
Volunteer Center of Greater Kalamazoo	Other: Community Advocacy	Needs Assessment, Market Analysis	Mass mailers
WMU Center for Disability Services	Services – Persons with Disabilities	Needs Assessment, Market Analysis	Mass mailers
Workforce Development W.E. Upjohn Institute	Services – Employment	Needs Assessment, Market Analysis	Mass mailers
Young Men’s Christian Association of Kalamazoo	Services – Victims of Domestic Violence, Services – Victims, Non-Profit	Needs Assessment, Strategic Plan	Email correspondence, Mass mailers
Young Women’s Christian Association of Greater Kalamazoo	Services – Victims of Domestic Violence, Services – Victims, Non-Profit	Needs Assessment, Strategic Plan	Email correspondence, Mass mailers

Table 2 - Agencies, Groups, & Organizations that Participated

At a minimum, the City’s commitment to providing coordinated community, housing and supportive services to its low-income residents is implicit in these goals. These services are provided through partnerships with government and quasi-government agencies, as well as respective planning efforts shown in **Table 3**. The City of Portage will continue to encourage building partnerships between governments and advocates for low-income persons.

Many of the programs and activities that will be carried out by the City during the next five (5) years will involve coordination with a number of agencies and organizations.

TABLE 3: OTHER CONSULTATIONS & COORDINATION

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	The United Way of the Battle Creek and Kalamazoo Region	N/A

Table 3 - Other Consultations & Coordination

PR-15 Citizen Participation

SUMMARY OF CITIZEN PARTICIPATION PROCESS/EFFORTS MADE TO BROADEN CITIZEN PARTICIPATION

The development of the Consolidated Plan requires extensive citizen participation. For the 2021-2025 Consolidated Plan, the City of Portage, MI underwent a citizen participation process as it pertains to HUD requirements. HUD requires local jurisdictions to provide for citizen participation which encourages the development of the Consolidated Plan in cooperation with residents from every walk of life. In particular, HUD believes it is important to obtain the views of residents who live in low- and moderate-income areas, as well as service providers who deliver services to low-income and special needs residents.

The following section describes the public participation process that was completed for the City of Portage, MI 2021 – 2025 Consolidated Plan. A summary of the public participation process is shown in **Table 4**.

TABLE 4: CITIZEN PARTICIPATION OUTREACH

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
Human Services Board Public Hearing #1	Non-Targeted/Broad Community	February 4, 2021, Virtual Meeting	No comments received.	All comments addressed by Strategic Plan
Human Services Board Public Hearing #2	Non-Targeted/Broad Community	March 4, 2021, Virtual Meeting	No comments received.	All comments addressed by Strategic Plan
30- Day Public Comment Period	Non-Targeted/Broad Community	March 1, 2021 – March 30, 2021	No comments received.	All comments addressed by Strategic Plan
Human Services Public Hearing #3	Non-Targeted/Broad Community	April 1, 2021, Virtual Meeting	No comments received.	All comments addressed by Strategic Plan
Public Meeting at Final Adoption	Non-Targeted/Broad Community	May 25, 2021 Virtual Meeting	TBD	All comments addressed by Strategic Plan

Table 4 - Citizen Participation Outreach**SUMMARIZE CITIZEN PARTICIPATION PROCESS AND HOW IT IMPACTED GOAL-SETTING**

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Consolidated Plan’s goals, objectives, and strategies. The Consolidated Plan is a collaborative process that involves stakeholders and meetings with the public to determine areas of need. The public was also notified of this planning process through the City’s monthly newsletter. As part of this process, the City sought to identify the priority needs and strategies to address those needs. Priority needs were identified based on available housing data, public input, non-profit agency participation, and past program performance. In addition, the City consulted with various City Departments to identify priority needs and develop corresponding strategies.

Needs Assessment



NA-05 Overview

NEEDS ASSESSMENT OVERVIEW

The Needs Assessment section of the Five-Year Consolidated Plan identifies the City of Portage’s communitywide housing and community development needs. Data from the Comprehensive Housing Affordability Strategy (CHAS) database and the U.S. Census Bureau’s American Community Survey (ACS) database are referenced in this section. Additionally, this section is supported with data from the local Public Housing Authority and other documentation from the City of Portage and its partners.

The Needs Assessment section evaluates the demand for housing and community development assistance by the following income groups based on Area Median Income (AMI):

- Extremely Low Income (60% of the Section 8 Very Low-Income Limits)
- Very Low Income (30%-50% AMI)
- Low Income (50%-80% AMI)

AMI is based on the 2021 HUD Income Limits Documentation System, which is outlined in **Table 5**.

TABLE 5: 2021 HUD INCOME LIMITS

FY 2021 Income Limit Area	Median Income	FY 2021 Income Limit Category	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Kalamazoo- Portage, MI MSA	\$77,400	Extremely Low (30%) Income Limits	16,250	18,600	21,960	26,500	31,040	35,580	40,120	44,660
		Very Low (50%) Income Limits	27,100	31,000	34,850	38,700	41,800	44,900	48,000	51,100
		Low (80%) Income Limits	43,350	49,550	55,750	61,900	66,900	71,850	76,800	81,750



2021 HUD Income Limits Documentation System (2021); *Calculated as 30/50ths (60 %) of the Section 8 very low-income limits
Effective April 1, 2021. Accessed January 2021.

Table 5 - 2021 HUD Income Limits







Map 1 (below) shows the 2010 Census Block Groups where 46.94% or more of the population is within the low- or moderate- income limit categories.

Low and Moderate Income Areas by Block Group

CDBG Low & Moderate Income Areas by Block Group

-  CDBG Eligible Block Groups
-  Ineligible Areas

Eligible areas require 46.94% or more of the Block Group population to be low- or moderate-income. Census Tract and Block Group boundaries are based on the 2010 US Census boundaries.

-  City of Portage
-  State Roads
-  Railroad
-  Local Roads
-  Streams
-  Water Bodies

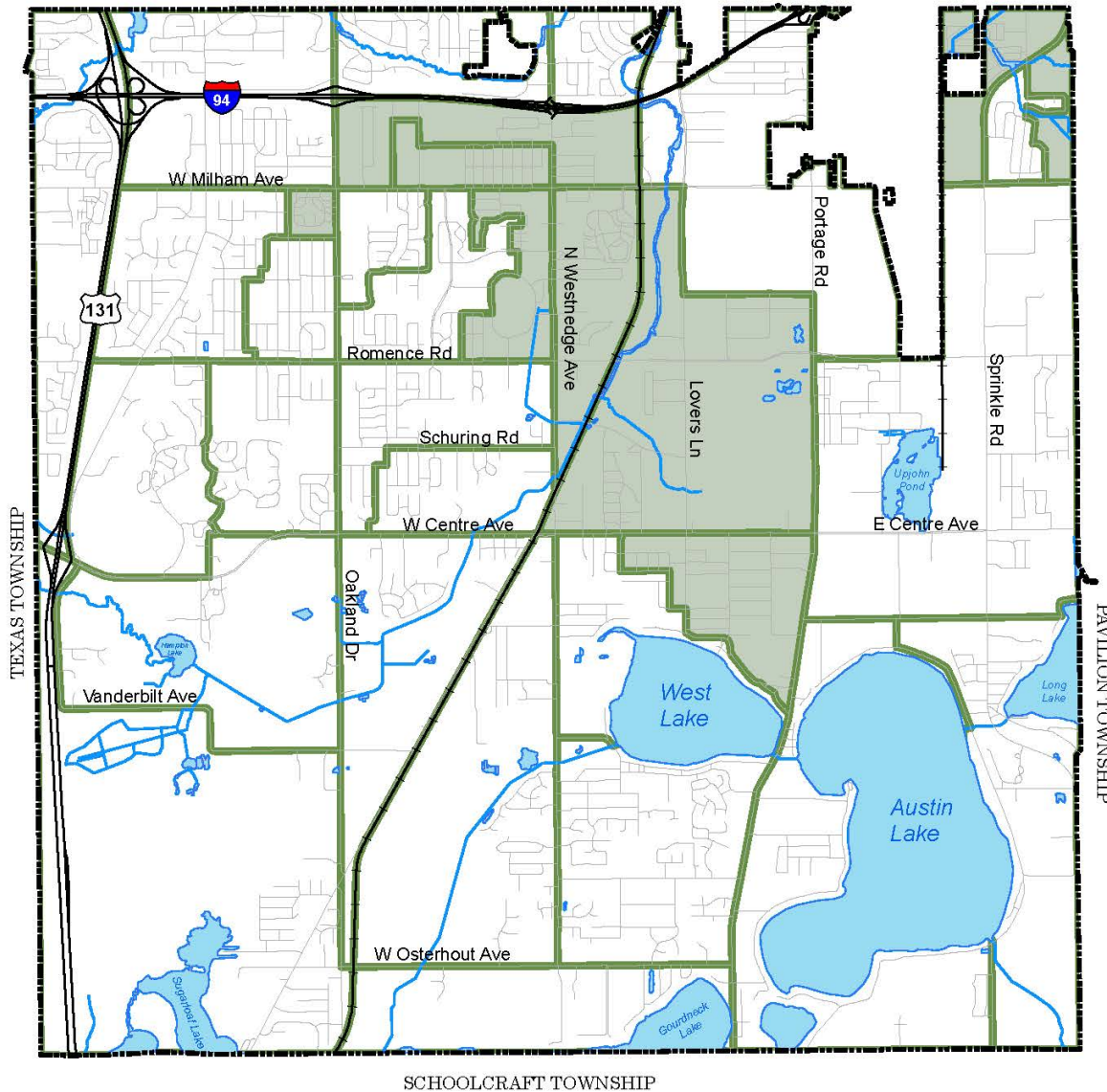
Source: HUD Exchange FY 2020 American Community Survey 2011-2015 5-Year Low and Moderate Income Summary Data. 2019 TIGER/Line Shapefiles.

January 2021

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City of Portage
KALAMAZOO COUNTY, MICHIGAN



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NA-10 Housing Needs Assessment

SUMMARY OF HOUSING NEEDS

The data in the Housing Needs Assessment subsection provides the estimated number and type of households in need of housing assistance by income level, tenure type (owner or renter), household type, and housing problem (cost burdened, severely cost burdened, substandard housing, overcrowding, or geographic concentration of racial/ethnic groups). This section also integrates the needs identified during consultation and public outreach.

The Housing Needs Assessment includes the following sections:

1. Summary of Housing Needs
2. Demographics
3. Number of Households
4. Housing Problems 1
5. Housing Problems 2
6. Cost Burden > 30%
7. Cost Burden > 50%
8. Crowding Table (More than One Person Per Room)
9. Additional Housing Needs Narrative

This subsection also describes the characteristics of the City of Portage's households and housing stock.

Demographics

Table 6 displays the population, number of households, and median income for the base year and most recent year, and the percentage of change over time. This data shows an overall population growth from 45,916 in the 2006-2010 ACS to 48,774 at the time of the 2015-2019 ACS, approximately a 6.2% increase in population over the past decade.

Moreover, the number of households increased by just over 1,000 households from 18,911 households in the 2006-2010 ACS to 19,984 households at the time of the 2015-2019 ACS. This represents a less than 5.6% increase in the number of households over the 10-year time period.

Table 6 also identifies an estimated 12.5% increase in the median income, from \$55,936 to \$62,941. Overall, the population and number of households have seen modest gains, while the median income has grown.

TABLE 6: HOUSING NEEDS ASSESSMENT DEMOGRAPHICS

	Base Year	Interim Year	Most Recent Years	Percent Change
	2010	2015	2019	2009-2019
Population	45,916	47,495	48,774	6.2%
Households	18,911	19,490	19,984*	5.6%
Median Income	\$55,936	\$54,040	\$62,941	12.5%

Source: 2006-2010 ACS (Base Year), 2011-2015 ACS (Interim Year); 2015-2019 ACS (Most Recent Year)

**Number of households, referenced throughout this document, may vary by data source.*

Table 6 - Housing Needs Assessment Demographics

NUMBER OF HOUSEHOLDS AND TYPES

Table 7 shows the number and type of households by HUD Adjusted Median Family Income (HAMFI). The default data source is the 2011-2015 CHAS database, developed by HUD and accessed through the IDIS online system.

The largest number of households is in the greater than 100% HAMFI group with 10,725 households. The second largest group is the >50-80% HAMFI group (2,760). This means that over 21% of all households in the City of Portage are below 50% of HAMFI.

Small family households are households that have a family with two to four members. The largest number of small family households is within the >100% HAMFI group (5,775). The second-largest number of small family households is within the >50-80% HAMFI group (980). Each of the remaining income groups have fewer than 800 small family households.

Large family households are households that have a family of five or more members. The largest number of large family households is within the greater than 100% HAMFI group (835). The second-largest number of small family households is within the >50-80% HAMFI group (125). The remaining income groups all have fewer than 100 large family households.

Table 7 also provides data on households that contain at least one person considered to be elderly. The data suggest that among income groups, the largest numbers of households with a person 62-74 years of age are within the >100% HAMFI at 2,290 households. The middle three income groups (>30-50%, >50-80%, and >80-100%) have a similar number of households at 415, 465, and 415, respectively. The 0-30% HAMFI income group has the lowest number of households with an elderly person aged 62-74 years at 270 households. The table also provides data on households that contain at least one-person age 75 or older. What is most important to note from the data is that the lowest income group (0-30% HAMFI) also has the lowest number of households with a person aged 75 or older.

Finally, data provided **Table 7** shows the number of households with one or more children 6 years old or younger. Among the household income groups identified, the largest number of households with children 6 years or younger is within the >100% HAMFI income category at 950 households. The smallest number of households with children 6 years old or younger is within the >80-100% HAMFI income group at 200 households. This suggests that there is no trend that relates income to the presence of young children.

TABLE 7: TOTAL HOUSEHOLDS TABLE

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,820	2,345	2,760	1,835	10,725
Small Family Households	515	785	980	555	5,775
Large Family Households	35	45	125	70	835
Household contains at least one person 62-74 years of age	270	415	465	415	2,290
Household contains at least one-person age 75 or older	220	555	650	325	625
Households with one or more children 6 years old or younger	360	550	425	200	950

Source: HUD IDIS Output, January 2021: 2011-2015 CHAS

Table 7 - Total Households Table

HOUSING NEEDS SUMMARY TABLES FOR SEVERAL TYPES OF HOUSING PROBLEMS

Housing Problems 1

Table 8 displays the number of households with housing problems by tenure and HUD Adjusted Median Family Income (HAMFI) according to the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD and accessed through the IDIS online system.

As defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing facilities
- Substandard housing lacking complete kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms
- Households with housing cost burden greater than 30% of income

As shown in **Table 8**, among the “housing problem” categories, households within Portage are most commonly impacted by housing cost burden (greater than 30% of income) and severe housing cost burden (greater than 50% of income).

The first housing problem, substandard housing, is defined as a household without hot and cold piped water, a flush toilet and a bathtub or shower, and kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator. **Table 8** identifies 135 renter households and 35 owner households that live in substandard housing.

The second housing problem identified is households living in overcrowded conditions. There are two forms of overcrowding defined by HUD and identified in **Table 8**:

1. Severely overcrowded is defined as a household having complete kitchens and bathrooms but housing more than 1.51 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
2. Overcrowded is defined as a household having complete kitchens and bathrooms but housing more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms

As shown in **Table 8**, 64 renter households are experiencing some form of overcrowding while 19 owner occupied households are experiencing some form of overcrowding.

The final housing problem identified is cost burden. Cost burden is a fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities. Cost burden is broken into two categories based on severity:

- Severe housing cost burden greater than 50% of income
- Housing cost burden greater than 30% of income

As shown in **Table 8**, renter households within the 0%-30% AMI group are experiencing higher rates of severe cost burden than those households with higher incomes. In the 0-30% AMI income group, 735 renters are experiencing a cost burden greater than 50% of income, while only 945 renters are burdened greater than 30% of income at the 30-50% AMI group. Owner households in the 0-30% AMI group (360) and >50-80% AMI group (615) experience the most overall cost burden at the 50% and 30% of income, respectively.

Overall, 2,930 households in the City of Portage are experiencing a cost burden greater than 30% of income and 1,940 households are experiencing a cost burden greater than 50% of income. Renters appear to be more greatly affected by the cost of housing within the City of Portage. Of the 4,870 households experiencing a cost burden of some kind, 2,745 are renters.

TABLE 8: HOUSING PROBLEMS TABLE (HOUSEHOLDS WITH ONE OF THE LISTED NEEDS)

	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
Substandard Housing - Lacking complete plumbing or kitchen facilities	10	15	100	10	135	0	10	0	25	35
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	0	10	0	30	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	4	10	0	34	0	0	15	4	19
Housing cost burden greater than 50% of income (and none of the above problems)	735	415	40	0	1,190	360	210	140	40	750
Housing cost burden greater than 30% of income (and none of the above problems)	85	945	445	80	1,555	90	395	615	275	1,375
Zero/negative Income (and none of the above problems)	130	0	0	0	130	185	0	0	0	185

Source: HUD IDIS Output, January 2021: 2011-2015 CHAS

Table 8 - Housing Problems Table

Housing Problems 2

Table 9 displays the number of households with no housing problems, one or more housing problems, and negative income by tenure and HUD Area Median Income (AMI). The Default Data

Source is the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD accessed through the IDIS online system.

As the data reveals in **Table 9**, renters, and owners in the 0%-30% AMI group experience the highest rate of one or more of housing problems identified. A total of 1,145 households below 30% AMI experience some form of housing problem. There is a total of 2,195 households (both renter and owner) that have one or more of four housing problems. Additionally, a total of 315 households within the 0-30% AMI groups have negative income but none of the other four identified housing problems.

TABLE 9: HOUSING PROBLEMS 2 (HOUSEHOLDS WITH ONE OR MORE SEVERE HOUSING PROBLEMS: LACKS KITCHEN OR COMPLETE PLUMBING, SEVERE OVERCROWDING, SEVERE COST BURDEN)

	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
Having 1 or more of four housing problems	785	435	160	10	1,390	360	220	155	70	805
Having none of four housing problems	250	1,120	1,070	695	3,135	115	575	1,380	1,065	3,135
Household has negative income, but none of the other housing problems	130	0	0	0	130	185	0	0	0	185

Source: HUD IDIS Output, January 2021: 2011-2015 CHAS

Table 9 - Housing Problems 2

Cost Burden > 30% and > 50%

Tables 10 and 11 display the number of households with housing cost burdens greater than 30% of income and greater than 50% of income, respectively, by household type, tenure, and household income (expressed as a percentage of Area Median Income (AMI)). The Default Data Source is the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

Households are broken into four categories:

1. Small related – Family households with two to four related members
2. Large related – Family households with five or more related members
3. Elderly – A household whose head, spouse, or sole member is a person who is at least 62 years of age
4. Other – All other households

As shown in **Table 10**, “Small Related” households are experiencing the highest degree of housing cost burden greater than 30% of income. Approximately 1,575 “Small Related” households have a cost burden greater than 30% of income. Most of these are renters (920). Additionally, 1,509 “Elderly” households and 1,374 “Other” households have a cost burden greater than 30% of income. Comparatively, “Large Related” households have the lowest degree of cost burden (100 households total).

For renter households, the >30-50% AMI Income group has the most households (1,365) with a cost burden greater than 30% of income. Among owner households, the >50-80% AMI group has the most households (750) with a cost burden greater than 30% of income.

TABLE 10: 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
Small Related	200	585	135	920	100	150	405	655
Large Related	0	25	15	40	15	0	45	60
Elderly	125	325	185	635	260	399	215	874
Other	520	430	204	1,154	75	60	85	220
Total need by income	845	1,365	539	2,749	450	609	750	1,809

Source: HUD IDIS Output, January 2021: 2011-2015 CHAS

Table 10 - Cost Burden >30%

As shown in **Table 11**, when compared to other types of households, more “Other” households are experiencing severe cost burden greater than 50% of income. Approximately 769 “Other” households experience a cost burden greater than 50% of income. Most of these are renters (629). Additionally, 594 “Elderly” households and 525 “Small Related” households have a cost burden greater than 50% of income. Comparatively, “Large Related” households have the lowest degree of cost burden (25). For renter and owner households, the 0-30% AMI income group has the most households (765 and 360, respectively) with a cost burden greater than 50% of income.

TABLE 11: COST BURDEN > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	160	110	30	300	100	80	45	225
Large Related	0	10	0	10	15	0	0	15
Elderly	105	165	0	270	170	79	75	324
Other	500	125	4	629	75	45	20	140
Total need by income	765	410	34	1,209	360	204	140	704

Source: HUD IDIS Output, January 2021: 2011-2015 CHAS

Table 11 - Cost Burden >50%

Crowding

Table 12 displays the number of households that are overcrowded, defined as households with more than one person per room, excluding bathrooms, porches, foyers, halls, or half-rooms. The data is displayed by household type, tenure, and household income (expressed as a percentage of Area Median Income (AMI)). The Default Data Source is 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD accessed through the IDIS online system.

As shown in **Table 12**, overcrowding is only prevalent in single-family households. Approximately 64 single-family renter households and 19 owner-occupied single-family homes experience overcrowding.

When accounting for income, extremely low-income renter households experience the highest number of crowded households with households. Among owner-occupied households, most households with crowding issues have income between >50-80% AMI.

TABLE 12: CROWDING INFORMATION (MORE THAN ONE PERSON PER ROOM)

	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
Single family households	40	4	20	0	64	0	0	15	4	19
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	40	4	20	0	64	0	0	15	4	19

Source: HUD IDIS Output, January 2021: 2011-2015 CHAS

Table 12 - Crowding Information

DESCRIBE THE NUMBER AND TYPE OF SINGLE PERSON HOUSEHOLDS IN NEED OF HOUSING ASSISTANCE.

A significant housing cost burden is associated with an increased risk of homelessness. Non-homeless small-related and other households have a significant cost burden (both >30% and >50% of income) when compared to all household types. According to the most recent homeless census, or annual point-in-time (PIT) survey conducted on January 28, 2020 by the Portage, Kalamazoo City and County Continuum of Care, there are 496 homeless persons in households without children that need housing assistance.

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.

According to the 2015-2019 ACS 5-Year Estimates, approximately 5,592, or approximately 11.5% of, people in City of Portage reported having a disability. While the majority of disabled persons (2,672 people) are between 18 and 64 years of age, a high percentage (43%) of persons 65 years and over are disabled. These elderly populations are also likely to live on reduced income and experience housing cost burden.

According to the Michigan State Police Uniform Crime Report, there were 5,926 calls for domestic violence and 678 calls for sexual assault between 2017-2019 in Kalamazoo County. For 2018-2020, the YWCA has provided emergency shelter and counseling services for an annual average of 546 domestic violence victims county-wide, and an average of 294 victims of sexual assault county-wide. It is estimated that 39 of these domestic violence victims and 24 of these sexual assault victims are from the City of Portage.

The YWCA Kalamazoo Domestic Assault Shelter has 66 beds, and is currently sheltering 19 adults and 26 children. The YWCA has 13 transitional units throughout the county, of which six are located within the City of Portage. The Shelter estimates that there is an additional need of 10 housing units that would benefit domestic violence and sexual assault victims.

According to the 2019 Michigan Incident Crime Report on Domestic Violence, over 69% of victims were women. In general, many victims of these abuses may need both short- and long-term shelter, as well as health care services, employment services, and other mental health or financial support, like those provided by the YWCA.

WHAT ARE THE MOST COMMON HOUSING PROBLEMS?

The most common housing problem in the City of Portage is cost burden >30% and severe cost burden >50% of income, for both renter and owner households. Of all households in the City of Portage, approximately 6,741 experience some form of cost burden. This represents approximately one third of all the households in the City of Portage.

Substandard (lacking complete plumbing or kitchen facilities) and overcrowded housing (1.01-1.5 people per room) are housing problems experienced by only small number of households in the City; these problems tend to affect more renters than owners. Severely overcrowded housing (more than 1.5 people per room) is a problem for very few households, and is not very significant when compared to the prevalence of other housing problems. In comparison to cost burden at >30% and >50%, these problems are not substantial; yet, they still are among the common housing problems experienced by some residents of the City.

ARE ANY POPULATIONS/HOUSEHOLD TYPES MORE AFFECTED THAN OTHERS BY THESE PROBLEMS?

Households earning less than 80% AMI are experiencing higher rates of cost burden, crowding, and other housing problems than those households with higher incomes. In most cases, renters are experiencing cost burden more than owners, especially those earning less than 50% AMI. Comparisons of cost burden by type of household show that while large-related renter and owner households are less affected by cost burden, small related, elderly and other household types are more affected.

Substandard and overcrowded housing is more common among renters and owners earning less than 50% AMI. Single family households are the only household type in the City of Portage that are affected by crowding. Households with multiple, unrelated members or other non-family households are not

presumed to be affected by crowding in Portage. Single family renter-occupied households are more affected by crowding than single family owner-occupied households.

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 11, 63% of renters (765 households) that had a severe housing cost burden were extremely low income. In addition, 51% of owners (360 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.

Furthermore, the COVID-19 Pandemic has created additional challenges for households as unemployment and medical challenges can create additional problems for all households, especially lower income households.

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.

Not applicable.

SPECIFY PARTICULAR HOUSING CHARACTERISTICS THAT HAVE BEEN LINKED WITH INSTABILITY AND AN INCREASED RISK OF HOMELESSNESS.

The recent homeless census, or annual point-in-time (PIT) survey, was conducted on January 28, 2020. The total number of homeless people counted during the annual PIT survey for the Portage, Kalamazoo City and County Continuum of Care (CoC) was 496. Of the 496 sheltered homeless persons counted, 69 households had adults with children (229 individuals) and 262 households (262 individuals) were persons in with only adults. There were 4 households that had only children (less than 18 years of age). There were 17 chronically homeless households with adults with children reported. More recently,

those who have experiences joblessness or economic hardship due to the COVID-19 pandemic are also at higher risk of becoming homeless.

Because of the transient nature of homelessness, it is often difficult to locate homeless persons or to follow-up with much needed services and support. There are a number of housing characteristics that are linked with an increased risk of homelessness, including substandard housing and housing in disrepair, unaffordable housing, and lack of housing diversity (among others). There are also social characteristics that may be linked to housing instability, such as job loss, low education levels, domestic violence, disability status, addiction, or health issues.

DISCUSSION

The population and number of households living in Portage has increased slightly over the last decade, as has the median income, though by a much larger percentage than population and households. Of the households reported in the 2011-2015 CHAS database, over half (55%) of the City's households earns less than greater than 100% HAMFI and nearly 10% of the City's households earns less than 30% HAMFI. Low- and moderate- income populations continue to experience higher rates of housing problems, such as housing cost burden and overcrowding. As a result, these populations have an increased risk of homelessness. Although data is not readily available, it is assumed that a higher rate of homelessness may occur as a result of the COVID-19 pandemic.

NA-15 Disproportionately Greater Need: Housing Problems

INTRODUCTION

A disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problem at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem. If 70% of low-income Hispanic households have a housing problem then, in this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Again, as defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing facilities
- Substandard housing lacking complete kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms
- Households with housing cost burden greater than 30% of income

The Disproportionately Greater Needs: Housing Problems section covers the following:

1. Introduction
2. Disproportionately Greater Need—Housing Problems 0-30% Area Median Income (AMI)
3. Disproportionately Greater Need—Housing Problems 30-50% AMI
4. Disproportionately Greater Need—Housing Problems 50-80% AMI
5. Disproportionately Greater Need—Housing Problems 80-100% AMI
6. Discussion

This section has four tables that capture the number of housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI). The default data source is the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD accessed through the IDIS online system.

0% - 30% OF AREA MEDIAN INCOME

Of all the income levels within the City of Portage, households within the 0%-30% AMI category have the third highest number of households with one or more of four housing problems. Just over 72% of households in this income category have housing problems.

As shown in **Table 13**, when considering race and this income category, White households have the highest number of households (940) with housing problems (over 74% of all White households earning 0%-30% AMI), and Black/African American households have the second-highest number of households (230) with housing problems (approximately 69% of all Black/African American households earning 0%-30% AMI). When considering ethnicity and this income category, 55 Hispanic households have housing problems (53% of all Hispanic households earning 0%-30% AMI). Asian households experience a disproportionately greater need than the jurisdiction as a whole, as 100% of Asian households experience one or more of four housing problems.

TABLE 13: DISPROPORTIONATELY 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	%	Total	%	Total	%	
Jurisdiction as a whole	1,320	72.33%	190	10.41%	315	17.26%	1,825
White	940	74.31%	70	5.53%	255	20.16%	1,265
Black / African American	230	68.86%	100	29.94%	4	1.20%	334
Asian	50	100.00%	0	0.00%	0	0.00%	50
American Indian, Alaska Native	0	0.00%	10	100.00%	0	0.00%	10
Pacific Islander	0	0.00%	0	0.00%	0	0.00%	0
Hispanic	55	52.88%	4	3.85%	45	43.27%	104

Source: HUD IDIS Output, January 2021: 2011-2015 CHAS

**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

Table 13 - Disproportionately Greater Need 0-30% AMI

30% - 50% OF AREA MEDIAN INCOME

Of all the income levels within the City of Portage, households within the 30%-50% AMI category have the highest number of households with one or more of four housing problems. Approximately 85% of households in this income category have housing problems.

As shown in **Table 14**, when considering race and this income category, White households have the highest number of households (1,745) with housing problems (nearly 86% of all White households earning 30%-50% AMI) and Black/African American households have the second-highest number of households (130) with housing problems (nearly 84% of all Black/African households earning 30%-50% AMI). In terms of ethnicity, only 36% of Hispanic households have one or more of four housing problems. American Indian/Alaska Native households display a disproportionately greater need than the jurisdiction as a whole at 100% of households having one or more of four housing problems.

TABLE 14: DISPROPORTIONATELY 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	%	Total	%	Total	%	
Jurisdiction as a whole	1,990	84.86%	355	15.14%	0	0.00%	2,345
White	1,745	85.96%	285	14.04%	0	0.00%	2,030
Black / African American	130	83.87%	25	16.13%	0	0.00%	155
Asian	40	80.00%	10	20.00%	0	0.00%	50
American Indian, Alaska Native	10	100.00%	0	0.00%	0	0.00%	10
Pacific Islander	0	0.00%	0	0.00%	0	0.00%	0
Hispanic	20	36.36%	35	63.64%	0	0.00%	55

Source: HUD IDIS Output, January 2021: 2011-2015 CHAS

**The four housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table 14 - Disproportionately Greater Need 30 - 50% AMI

50% - 80% OF AREA MEDIAN INCOME

Of all the income levels within the City of Portage, households within the 50%-80% AMI category have the second-highest number of households with one or more of four housing problems; however, this represents approximately 49% of households in this income category.

As shown in **Table 15**, when considering race and this income category, White households have the highest number of households (1,285) with housing problems (51.4% of all White households earning 50%-80% AMI) and Black/African American households have the second-highest number of households (60) with housing problems (41.4% of all Black/African households earning 50%-80% AMI). When considering ethnicity and this income category, there are not any Hispanic households earning 50%-80% AMI that have housing problems. There is also no evidence of any racial group displaying a disproportionately greater need when compared to other racial/ethnic group at this income level.

TABLE 15: DISPROPORTIONATELY 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	%	Total	%	Total	%	
Jurisdiction as a whole	1,375	49.73%	1,390	50.27%	0	0.00%	2,765
White	1,285	51.40%	1,215	48.60%	0	0.00%	2,500
Black / African American	60	41.38%	85	58.62%	0	0.00%	145
Asian	20	25.00%	60	75.00%	0	0.00%	80
American Indian, Alaska Native	0	0.00%	0	0.00%	0	0.00%	0
Pacific Islander	0	0.00%	0	0.00%	0	0.00%	0
Hispanic	0	0.00%	0	0.00%	0	0.00%	0

Source: HUD IDIS Output, January 2021: 2011-2015 CHAS

**The four housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table 15 - Disproportionately Greater Need 50 - 80% AMI

80% - 100% OF AREA MEDIAN INCOME

Of all the income levels within the City of Portage, households within the 80%-100% AMI category have the lowest number of households with one or more of four housing problems. Approximately 24% of households in this income category have housing problems.

As shown in **Table 16**, when considering race and this income category, White households have the highest number of households (365) with housing problems (just over 21% of all White households earning 80%-100% AMI) and Asian households have the second-highest number of households (15) with housing problems (approximately 76% of all Asian households earning 80%-100% AMI), showing that this racial group has a disproportionately greater need than the jurisdiction as a whole at this income level. When considering ethnicity and this income category, there are 44 Hispanic households have housing problems (81% of all Hispanic households earning 80%-100% AMI), which also shows that this ethnic group has a disproportionately greater need than the jurisdiction as a whole at this income level.

TABLE 16: DISPROPORTIONATELY 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	%	Total	%	Total	%	
Jurisdiction as a whole	440	23.91%	1,400	76.09%	0	0.00%	1,840
White	365	21.22%	1,355	78.78%	0	0.00%	1,720
Black / African American	10	33.33%	20	66.67%	0	0.00%	30
Asian	15	78.95%	4	21.05%	0	0.00%	19
American Indian, Alaska Native	0	0.00%	0	0.00%	0	0.00%	0
Pacific Islander	0	0.00%	0	0.00%	0	0.00%	0
Hispanic	44	81.48%	10	18.51%	0	0.00%	54

Source: HUD IDIS Output, January 2021: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table 16 - Disproportionately Greater Need 80 - 100% AMI

DISCUSSION

Of all households in the 0%-30% AMI category, 72.33% have one or more of four housing problems. In terms of disproportionate need, Asian households have a percentage of housing problems that is more than 10 percentage points higher than the income level (100%). However, the majority of all

households, except for American Indian/Alaska Native and Pacific Islander households, in this income category have housing problems.

Of all households in the 30%-50% AMI category, 84.86% have one or more of four housing problems. In terms of disproportionate need, American Indian/Alaska Native households have a percentage of housing problems that is more than 10 percentage points higher than the income level as a whole (100%).

Of all households in the 50%-80% AMI category, 49.73% have one or more of four housing problems. In terms of disproportionate need, there are not any racial or ethnic groups whose households have a percentage of housing problems that is more than 10 percentage points higher than the income level as a whole.

Of all households in the 80%-100% AMI category, 23.91% have one or more of four housing problems. In terms of disproportionate need, Asian households (78.95%) and Hispanic households (81.8%) have a percentage of housing problems that is more than 10 percentage points higher than the income level as a whole.

NA-20 Disproportionately Greater Need: Severe Housing Problems

INTRODUCTION

As noted in the previous section, a disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problem at a greater rate (10 percentage points or more) than the income level as a whole. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified.

Severe housing problems include:

- Severely overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Households with severe cost burden of more than 50 percent of income

This section includes:

1. Introduction
2. Disproportionately Greater Need—Severe Housing Problems 0-30% AMI
3. Disproportionately Greater Need—Severe Housing Problems 30-50% AMI
4. Disproportionately Greater Need—Severe Housing Problems 50-80% AMI
5. Disproportionately Greater Need—Severe Housing Problems 80-100% AMI
6. Discussion

This section has four tables that capture the number of severe housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI). The Default Data Source is the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

0% - 30% OF AREA MEDIAN INCOME

Of all the income levels within the City of Portage, households within the 0%-30% AMI category have the highest number of households with one or more severe housing problems. Approximately 62.74% of households in this income category have severe housing problems.

As shown in **Table 17**, when considering race and this income category, White households have the highest number of households (845) with severe housing problems (over 66% of all White households earning 0%-30% AMI) and Black/African American households have the second-highest number of households (165) with severe housing problems (approximately 49% of all Black/African households earning 0%-30% AMI).

When considering ethnicity and this income category, 39 Hispanic households have severe housing problems (38% of all Hispanic households earning 0%-30% AMI). In terms of disproportionate need, Asian (100%) households have a disproportionately greater need than the jurisdiction as a whole.

TABLE 17: SEVERE HOUSING PROBLEMS 0 - 30% AMI

Housing Problems	Has one or more of four severe housing problems*		Has none of the four severe housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	1,145	62.74%	365	20.00%	315	17.26%	1,825
White	845	66.27%	175	13.73%	255	20.00%	1,275
Black / African American	165	49.40%	165	49.40%	4	1.20%	334
Asian	50	100.00%	0	0.00%	0	0.00%	50
American Indian, Alaska Native	0	0.00%	10	0.00%	0	0.00%	10
Pacific Islander	0	0.00%	0	0.00%	0	0.00%	0
Hispanic	39	37.86%	19	18.44%	45	43.68%	103

Source: HUD IDIS Output, January 2021: 2011-2015 CHAS

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

Table 17 - Severe Housing Problems 0-30% AMI

30% - 50% OF AREA MEDIAN INCOME

Of all the income levels within the City of Portage, households within the 30%-50% AMI category have the second-highest number of households with one or more severe housing problems. Approximately 28% of households in this income category have severe housing problems.

As shown in **Table 18**, when considering race and this income category, White households have the highest number of households (555) with severe housing problems (over 27% of all White households earning 30%-50% AMI), and Asian households have the second-highest number of households (34) with severe housing problems (approximately 71% of all Asian households earning 30%-50% AMI).

When considering ethnicity and this income category, 20 Hispanic households have severe housing problems (36% of all Hispanic households earning 30%-50% AMI). Only Asian households at this income level have a disproportionately greater need when compared to the entire jurisdiction (70.83% versus 27.87%).

TABLE 18: SEVERE HOUSING PROBLEMS 30 - 50% AMI

Housing Problems	Has one or more of four severe housing problems*		Has none of the four severe housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	655	27.87%	1,695	72.13%	0	0.00%	2,350
White	555	27.34%	1,475	72.66%	0	0.00%	2,030
Black / African American	10	6.67%	140	93.33%	0	0.00%	150
Asian	34	70.83%	14	29.17%	0	0.00%	48
American Indian, Alaska Native	0	0.00%	10	100.00%	0	0.00%	10
Pacific Islander	0	0.00%	0	0.00%	0	0.00%	0
Hispanic	20	36.36%	35	63.63%	0	0.00%	55

Source: HUD IDIS Output, January 2021: 2011-2015 CHAS

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

Table 18 - Severe Housing Problems 30-50% AMI

50% - 80% OF AREA MEDIAN INCOME

Of all the income levels within the City of Portage, households within the 50%-80% AMI category have the third-highest number of households with one or more severe housing problems. Approximately 11% of households in this income category have severe housing problems.

As shown in **Table 19**, when considering race and this income category, White households have the highest number of households (285) with severe housing problems (approximately 11.42% of all White households earning 50%-80% AMI), and Black/African American households have the second-highest number of households (25) with severe housing problems (approximately 17% of all Black/African American households earning 50%-80% AMI). No other racial group in this income have any households experiencing one or more of four severe housing problems.

When considering ethnicity and this income category, there are not any Hispanic households that have severe housing problems. There are not racial or ethnic groups experiencing a disproportionately greater need, as it relates to severe housing problems when compared to the jurisdiction as a whole, at this income level.

TABLE 19: SEVERE HOUSING PROBLEMS 50 - 80% AMI

Housing Problems	Has one or more of four severe housing problems		Has none of the four severe housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	315	11.39%	2,450	88.61%	0	0.00%	2,765
White	285	11.42%	2,210	88.58%	0	0.00%	2,495
Black / African American	25	17.24%	120	82.76%	0	0.00%	145
Asian	0	0.00%	75	100.00%	0	0.00%	75
American Indian, Alaska Native	0	0.00%	0	0.00%	0	0.00%	0
Pacific Islander	0	0.00%	0	0.00%	0	0.00%	0
Hispanic	0	0.00%	0	0.00%	0	0.00%	0

Source: HUD IDIS Output, January 2021, 2011-2015 CHAS

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

Table 19 - Severe Housing Problems 50 - 80% AMI

80% - 100% OF AREA MEDIAN INCOME

Of all the income levels within the City of Portage, households within the 80%-100% AMI category have the lowest number of households with one or more severe housing problems. Approximately 4% of households in this income category have severe housing problems.

As shown in **Table 20**, when considering race and this income category, White households have the highest number of households (70) with severe housing problems (4.06% of all White households earning 80%-100% AMI) and Black/African American households have the second-highest number of households (10) with severe housing problems (approximately 33% of all Black/African American households earning 80%-100% AMI).

When considering ethnicity and this income category, no Hispanic households have severe housing problems. Based on the data presented, Black/African American households at this income level have a disproportionately greater need when compared to the jurisdiction as a whole (33.33% versus 4.35%).

TABLE 20: SEVERE HOUSING PROBLEMS 80 - 100% AMI

Housing Problems	Has one or more of four severe housing problems*		Has none of the four severe housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	80	4.35%	1,760	95.65%	0	0.00%	1,840
White	70	4.06%	1,655	95.94%	0	0.00%	1,725
Black / African American	10	33.33%	20	66.67%	0	0.00%	30
Asian	0	0.00%	20	100.00%	0	0.00%	20
American Indian, Alaska Native	0	0.00%	0	0.00%	0	0.00%	0
Pacific Islander	0	0.00%	0	0.00%	0	0.00%	0
Hispanic	0	0.00%	54	100.00%	0	0.00%	54

Source: HUD IDIS Output, May 2020: 2011-2015 CHAS

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

Table 20 - Severe Housing Problems 80 - 100% AMI

DISCUSSION

Of all households in the 0%-30% AMI category, 62.74% have one or more severe housing problems. In terms of disproportionate need, Asian households (100%) have a percentage of severe housing problems that is more than 10 percentage points higher than the income level as a whole. However, many of the racial groups, except for American Indian/Alaska Native and Pacific Islander households, have severe housing problems.

Of all households in the 30%-50% AMI category, 27.87% have one or more severe housing problems. In terms of disproportionate need, Asian households (70.83%) have a percentage of severe housing problems that is more than 10 percentage points higher than the income level as a whole.

Of all households in the 50%-80% AMI category, 11.39% have one or more severe housing problems. In terms of disproportionate need, there are not any racial or ethnic groups that have a percentage of

severe housing problems that is more than 10 percentage points higher than the income level as a whole.

Of all households in the 80%-100% AMI category, only 4.35% have one or more severe housing problems. In terms of disproportionate need, Black/African American households (33.33%) a percentage of severe housing problems that is more than 10 percentage points higher than the income level. All racial and ethnic groups, except for Black/African American and White, have no households experiencing severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens

Again, a disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problem at a greater rate (10 percentage points or more) than the income level as a whole. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified.

This section includes:

1. Introduction
2. Disproportionately Greater Need—Housing Cost Burden
3. Discussion

Table 21 displays cost burden information for the City of Portage and each racial and ethnic group, including no cost burden (less than 30%), cost burden (30-50%), severe cost burden (more than 50%), and no/negative income. The default data source for this data is the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data in **Table 21** suggests, approximately 5,615 households are cost burdened at some level within their current housing situation. This is almost one third of the households in the entire City. White households have the highest number of cost burdened households (4,830). Black/African American households have the second-highest number of cost burdened households (395), and Hispanic households have the third-highest number of cost burdened households (70). A small number of Asian and American Indian/Alaska Native households are also cost burdened. Of the households that are cost burdened (5,615), over half (3,635) are cost burdened between 30-50%. There are 1,980 households that are severely cost burdened within the City of Portage.

TABLE 21: GREATER NEED: HOUSING COST BURDENS AMI

Housing Cost Burden	No Cost Burden (<=30%)		Cost Burden (30-50%)		Severe Cost Burden (>50%)		No / Negative Income		Total Households
	Total	%	Total	%	Total	%	Total	%	
Jurisdiction as a whole	13,555	69.58%	3,635	18.66%	1,980	10.16%	310	1.59%	19,480*
White	12,190	70.56%	3,230	18.70%	1,600	9.26%	255	1.48%	17,275
Black / African American	590	59.66%	215	21.74%	180	18.20%	4	0.40%	989
Asian	330	69.47%	65	13.68%	80	16.84%	0	0.00%	475
American Indian, Alaska Native	45	81.82%	10	18.18%	0	0.00%	0	0.00%	55
Pacific Islander	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0
Hispanic	235	58.90%	70	17.54%	49	12.28%	45	11.28%	399

Source: HUD IDIS Output, January 2021: 2011-2015 CHAS

**Number of households, referenced throughout the document, may vary depending on data source.*

Table 21 - Greater Need: Housing Cost Burdens AMI

DISCUSSION

Within the City of Portage, over 69% of households do not presently experience cost burden, while over 18% experience cost burden, and over 10% experience severe cost burden. Less than 2% have no/negative income.

Overall, nearly 29% of households are either cost burdened or severely cost burdened. No racial or ethnic group experiences a cost burden or a severe a disproportionate percentage (greater than 10%) when compared to the jurisdiction as a whole.

Of all households within the City of Portage, less than 2% of households have no/negative income. No racial or ethnic groups in Portage experience no/negative income in a disproportionate percentage (greater than 10%) to the income level (Hispanic households are very close, at just 9.69% greater than the jurisdiction as a whole).

NA-30 Disproportionately Greater Need: Discussion

INCOME CATEGORIES IN WHICH A RACIAL OR ETHNIC GROUP HAS DISPROPORTIONATELY GREATER NEED

As indicated in the previous sections, several racial or ethnic groups were identified as having a disproportionately greater housing need in comparison to the income level as a whole. As detailed below, these include the Black/African American, Asian, American Indian/Alaska Native, and Hispanic racial or ethnic groups.

The Black/African American group experiences a disproportionately greater need in terms of the following:

- Severe housing problems in the 80%-100% AMI category (33.33% vs 4.35% as a whole)

The Asian group experiences a disproportionately greater need in terms of the following:

- Housing problems in the 0%-30% AMI category (100% versus 72.33% as a whole)
- Housing problems in the 80%-100% AMI category (78.95% versus 23.91% as a whole)
- Severe housing problems in the 0%-30% AMI category (100% versus 62.74% as a whole)
- Severe housing problems in the 30%-50% AMI category (70.83% versus 27.87% as a whole)

The American Indian/Alaska Native group experiences a disproportionately greater need in terms of the following:

- Housing problems in the 30%-50% AMI category (100% versus 84.86% as a whole)

The Hispanic group experiences a disproportionately greater need in terms of the following:

- Housing problems in the 80%-100% AMI category (81.48% versus 23.91% as a whole)

Overall, there are 5,125 households with one or more of the four identified housing problems. Of these households 3,235 or 63% are White households, 430 or approximately 8% are Black/African American households, and 125 or approximately 2% are Asian households. White, Black/African American, and Asian households account for the majority of households experiencing one or more of the four identified housing problems.

There are 2,195 households experiencing one or more severe housing problems. Of these households, 1,675 or 76% are White households, 210 or 9.5% are Black/African American households, and 84 or nearly 4% are Asian households. White, Black/African American, and Asian households account for most households experiencing one or more severe housing problems.

There are 3,635 households with cost burden (30%-50% of income). Of these households, 3,230 or 88.8% are White households, 215 or 6% are Black/African American households, and 70 or 2% are Hispanic households. White, Black/African American, and Hispanic households account for the majority of households with cost burden.

When considering households with severe cost burden (>50% of income), a total of 1,980 households in Portage are severely costs burdened. Of that total, 1,600 or 81% are White households, 84 or 9% are Black/African American households, and 80 or 4% are Asian households. White, Black/African American, and Asian households account for the majority of households with severe cost burden.

NEEDS NOT PREVIOUSLY IDENTIFIED

Based on input and data received through an extensive citizen participation process, the greatest housing needs are:

- As the COVID-19 Pandemic continues additional needs may be associated with activities that prevent, prepare, and respond to COVID-19.

ARE ANY OF THOSE RACIAL OR ETHNIC GROUPS LOCATED IN SPECIFIC AREAS OR NEIGHBORHOODS IN YOUR COMMUNITY?

There are 7 of the City's 33 Block Groups that have a low- and moderate-income percentage of 51% or greater, signifying that just over 20% of the City's neighborhoods meet the HUD definition for low- and moderate-income area. Most of these Block Groups are concentrated in the northern and western parts of the City.

As a whole, the City of Portage has a total racial minority population of approximately 18.32%. A disproportionately greater (10 percentage points more or higher) concentration of racial minority population exists within the following Block Group:

- Census Tract 20.05, Block Group 1: 60.46% Black/African American

Source: 2015-2019 ACS Data

As a whole, the City of Portage has an ethnic minority population of approximately 4.67%. A disproportionately greater (10 percentage points more or higher) concentration of ethnic minority population exists within the following Block Groups:

- Census Tract 19.05, Block Group 1: 38.24% Hispanic or Latino

Source: 2015-2019 ACS Data

Some areas identified as having high concentrations of minority populations also have a high percentage of low- and moderate-income households. The data seem to indicate a correlation between concentrations of low income and minority race or ethnicity. As indicated in the previous sections, a person's race, income, and disability status are strong indicators for needing housing assistance through various public housing program types.

NA-35 Public Housing

INTRODUCTION

The Consolidated Plan must provide a concise summary of the needs of public housing residents. Information is collected through consultations with the public housing agency or agencies located within the City's boundaries. The Public Housing portion of this report contains the following sections:

- Introduction
- Totals in Use
- Characteristics of Residents
- Race of Residents
- Ethnicity of Residents
- Additional Narrative

There is no public housing authority within the City of Portage. As such, the Michigan State Housing Development Authority (MSHDA) is responsible for administering housing programs for low-income persons within the City of Portage. In general, the mission of MSHDA is to provide decent, safe, and affordable housing free from discrimination to qualifying individuals.

It is important to note that in 2002, Kalamazoo County established 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, Portage awarded the PHC \$100,000 to assist with affordable rental housing. In November 2015, a six-year county-wide Local Housing Assistance Fund Millage was passed that provides an estimated \$800,000 annually for temporary financial housing assistance to county residents, including those residing in the Portage. In 2020, a new, 8-year 0.75-mill property tax was passed by voters. This new millage will generate \$6.3 million in the first year and will provide rent subsidies for individuals and families as well as expanding affordable housing options in the county.

In addition to the programs administered by the Kalamazoo County PHC, MSHDA administers rental subsidies and Housing Voucher programs within Kalamazoo County.

The following definitions are provided in this chapter to cover several program types and types of vouchers that may be in use; at this time, the MSHDA administers Section 8 certificates, mod-rehab, public housing, and a variety of vouchers. Definitions are provided below:

- Certificate: The total number of Section 8 certificates administered by the Public Housing Authority (PHA).
- Mod-Rehab: The total number of units in developments that were funded under the moderate rehabilitation program administered locally by PHAs.
- Public Housing: The total number of units in developments operated by the PHAs within the jurisdiction.
- Total: The total number of Section 8 vouchers administered by the PHA (project based plus tenant based)
- Project Based: The total number of project-based Section 8 vouchers administered by the PHA
- Tenant Based: The total number of tenant-based Section 8 vouchers administered by the PHA.
- Special Purpose Veterans Affairs Supportive Housing: The HUD–Veterans Affairs Supportive Housing program combines Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs (VA).

Special Purpose Family Unification Program: Family Unification Program funding is allocated through a competitive process; therefore, not all PHAs administer the program.

Special Purpose Disabled: In this context, disabled includes non-elderly disabled, mainstream 1-year, mainstream 5-year, and nursing home transition.

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. The data in the following tables report information about the local housing authority, MSHDA, and includes both the City of Portage Jurisdiction as well as the County and City of Kalamazoo (the area covered by the Continuum of Care).

TOTALS IN USE

Table 22 displays the number of vouchers and units by public housing program type. According to the PIH Information Center (PIC), there are a total of 344 Mod-Rehab units in use, and approximately 23,858 vouchers in use.

TABLE 22: PUBLIC HOUSING BY PROGRAM TYPE

	Program Type								
	Certificate	Mod-Rehab	Public Housing	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*

Source: HUD IDIS Output, January 2021: Public Information Center (PIC)

Table 22 - Public Housing by Program Type

CHARACTERISTICS OF RESIDENTS

Table 23 displays the characteristics of public housing residents by public housing program type. When looking at Average Annual Income, persons living in public housing units have an average annual income of \$8,236. The average annual income for a voucher holder is slightly higher at \$10,907 annually. In some cases, there is no data provided where data is not available. As expected, the average income for all programs is very low. The average household size is also very low (at most, two persons per household), and *all* of the units/vouchers in use are currently requesting accessibility features.

Of the 344 Mod-Rehab units in use, 52 are occupied by Elderly program participants, comprising over 15% of all Mod-Rehab-assisted residents. Additionally, there is a large number of assisted families that are disabled. Approximately 209 families report being disabled, totaling more than 60% of all those assisted. Of the 344 Mod-Rehab units in use, 344 families are requesting accessibility features. Evidently, the number of families requesting accessibility features is equivalent to the total number of units and vouchers in use, which show that most families in need of housing assistance/vouchers are also disabled or in need of housing accessibility features. No HIV/AIDS participants or victims of domestic violence were counted.

TABLE 23: CHARACTERISTICS OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Average Annual Income	0	8,236	0	10,907	8,600	10,983	9,522	0	0
Average length of stay	0	3	0	6	1	6	0	0	0
Average Household size	0	1	0	2	1	2	1	0	0
# Homeless at admission	0	0	0	104	30	21	53	0	0
# of Elderly Program Participants (>62)	0	52	0	3,469	168	3,229	29	0	0
# of Disabled Families	0	209	0	8,327	317	7,816	85	0	0
# of Families requesting accessibility features	0	344	0	23,858	898	22,453	318	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Source: HUD IDIS Output, January 2021: Public Information Center (PIC)

Table 23 - Characteristics of Public Housing Residents by Program Type

RACE OF RESIDENTS

Table 24 displays the racial composition of residents for each public housing program. The data in **Table 24** show that a high number of public housing units and tenant-based vouchers are utilized by Black/African Americans (11,961 or 49.4%) and White (11,840 or 48.9%) residents. Less than 2% of the available assistance is utilized by Asian residents, American Indian/Alaska Native residents, and Pacific Islander Residents.

TABLE 24: RACE OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				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	0	0	0	101	4	97	0	0	0
American 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

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Source: HUD IDIS Output, January 2021: Public Information Center (PIC)

Table 24 - Race of Public Housing Residents by Program Type

ETHNICITY OF RESIDENTS

Table 25 displays the ethnic composition of residents for each assisted housing program. The ethnic groups defined as “Not Hispanic” utilize the majority (97%) of units or vouchers available. Residents reporting as “Hispanic” utilize less than 3% of the public housing unit vouchers available.

TABLE 25: ETHNICITY OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							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*

Source: HUD IDIS Output, January 2021: Public Information Center (PIC)

Table 25 - Ethnicity of Public Housing Residents by Program Type

Section 504 Needs Assessment

NEEDS OF PUBLIC HOUSING TENANTS AND APPLICANTS ON THE WAITING LIST FOR ACCESSIBLE UNITS

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 requires 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.

MOST IMMEDIATE NEEDS OF RESIDENTS OF PUBLIC HOUSING AND HOUSING CHOICE VOUCHER HOLDERS

Pine Grove Housing Services, the housing agent for Kalamazoo County, reports that the most highly requested need is more housing. There are currently more people that need public housing and vouchers than are available. There is also an identified need for more one-bedroom units. Additionally, there are 950 people on countywide waiting lists for vouchers.

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. 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 need 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.

NA-40 Homeless Needs Assessment

INTRODUCTION

Meeting homelessness challenges in the City of Portage is a collaborative effort comprising numerous individuals, agencies, and organizations. There are a number of local agencies for collecting homeless data, conducting homeless needs assessments, and developing community supported homelessness strategies for residents of the City of Portage and Kalamazoo County. The Kalamazoo County Continuum of Care (CoC), which is led by the United Way of the Battle Creek and Kalamazoo Region, is the primary agency for coordinating efforts to alleviate homelessness in Kalamazoo County. This agency supports both Kalamazoo County and the City of Portage. Most of the data utilized in this section of the Plan was provided by the HUD Point-in-Time Counts, and the Kalamazoo County Shelter, in addition to Point-In-Time Count reports from HUD.

There are four federally defined categories under which individuals and families may qualify as homeless:

1. Literally homeless.
2. Imminent risk of homelessness.
3. Homeless under other Federal statutes; and
4. Fleeing/attempting to flee domestic violence.

As a part of the Consolidated Plan process, the City consulted with HUD and with the CoC to obtain data related to the homeless population in City of Portage. The most recent available Point-In-Time count report from HUD is dated January 28, 2020, and consists of a homeless census where volunteers reach out to identify the homeless. It should be noted that any homeless census is an undercount because it is impossible to count locate every homeless person within geography as broad as the City of Portage and Kalamazoo County.

HOMELESS NEEDS ASSESSMENT

The most recent homeless census available, or annual point-in-time (PIT) survey, was conducted on January 28, 2020. The results of this survey are summarized in **Table 26**. The methodology used included actual counts of homeless persons living on the streets and in shelters. The total number of

sheltered homeless people counted during the survey was 496. There were also 143 unsheltered homeless individuals counted during the survey.

Of the 496 sheltered homeless persons counted, 69 households had adults with children (229 individuals) and 262 households (262 individuals) were persons in with only adults. There were 4 households that had only children (less than 18 years of age). There were 17 chronically homeless households with adults with children reported. Because of the transient nature of homelessness, it is often difficult to locate homeless persons or to follow-up with much needed services and support.

TABLE 26: HOMELESS NEEDS ASSESSMENT

Population	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)	229	38	1,342	N/A	N/A	N/A
Persons in Households with Only Children	5	0	59	N/A	N/A	N/A
Persons in Households with Only Adults	262	105	1,497	N/A	N/A	N/A
Chronically Homeless Individuals	118	42	381	N/A	N/A	N/A
Chronically Homeless Families	14	3	61	N/A	N/A	N/A
Veterans	15	4	86	N/A	N/A	N/A
Unaccompanied Child	5	0	59	N/A	N/A	N/A
Persons with HIV	3	0	N/A	N/A	N/A	N/A

Source: 2020 Point in Time Report & 2019 Annual HMIS Report – Portage, Kalamazoo City and County CoC, January 28, 2020; N/A – No data available.

Table 26 - Homeless Needs Assessment

HOMELESS POPULATION TYPES INCLUDING CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH)

Chronically homeless

HUD defines a person as chronically homeless if they have been homeless for one year or longer or have had four or more episodes of homelessness within the past three years and have a disabling condition. National studies have found that when all costs are factored in, chronically homeless persons account for approximately 50 percent of the total expenditures for homeless services. This percent of

expenditure is based on a national average of just fewer than 16% of all homeless persons being considered as chronically homeless. In Kalamazoo County, the percentage of chronically homeless persons is higher at 25% of the total homeless population. Of the sheltered persons counted during the 2020 PIT, 118 individuals in the City of Portage met the HUD definition of chronically homeless.

Families

Persons in households with children comprised a large segment of the overall homeless population counted on January 28, 2020. Of the homeless counted, 229 sheltered of the total 639 individuals counted persons were in households with adults and children (approximately 36%).

Veterans

The survey counted 19 homeless veterans in the CoC, 15 of which were sheltered and 4 were unsheltered at the time of the count.

Unaccompanied Youth

The survey counted 35 unaccompanied youth (ages 0-24), with only 5 of these youth under the age of 18. In total, unaccompanied youth represents less than 6% of the total homeless population counted.

FAMILIES IN NEED OF HOUSING ASSISTANCE

Persons in households comprised a large segment of the overall homeless population counted on January 28, 2020. Of the homeless population counted, 267 were persons in households with adults and children (80 households). There were also 367 individuals counted representing 366 households with only adults.

NATURE AND EXTENT OF HOMELESSNESS BY RACIAL AND ETHNIC GROUP

Homelessness is not unique to a particular gender, race, or ethnicity. **Table 27** provides demographic data regarding the homeless population in the Portage, Kalamazoo City and County CoC. The majority of those interviewed were women (326 or 51%). Approximately 49% of those interviewed were men. No one counted was reported as transgender or gender non-conforming.

The most commonly reported races were Black or African American at approximately 58% of the homeless interviewed, and White at 38% of the homeless interviewed. Approximately 2% reported as American Indian or Alaska Native races. In terms of ethnicity, the majority (97%) of the homeless interviewed were not Hispanic. Approximately 3% reported as Hispanic. Of all the individuals interviewed, over 77% were sheltered, and over 22% were unsheltered. It is important to note that the data reflected may not be entirely representative of the homeless population due to the transient nature of homelessness and the inability to count every individual.

TABLE 27: HOMELESSNESS BY RACIAL AND ETHNIC GROUP

Race	Sheltered	Unsheltered
White	178	67
Black or African American	298	71
Asian	2	4
American Indian or Alaska Native	10	1
Pacific Islander	0	0
Multi-Racial	8	0
Ethnicity	Sheltered	Unsheltered
Hispanic	13	5
Not Hispanic	483	138

Source: 2020 Point-in-Time Count: Portage, Kalamazoo City and County CoC, January 28, 2020.

Table 27 - Homelessness by Racial and Ethnic Group

NATURE AND EXTENT OF UNSHELTERED AND SHELTERED HOMELESSNESS

The total number of homeless people counted during the annual PIT survey was 639. There were approximately 496 sheltered homeless persons counted, 229 were persons in households with adults and children and 262 were persons in households with only adults. There were 4 households comprised of only children (less than 18 years of age). There were 14 chronically homeless families, comprising 49 chronically homeless individuals. In total, there were 118 sheltered chronically homeless individuals. There were also 86 homeless veterans and 5 unaccompanied children reported (under 18). No data was reported on homeless individuals living with HIV/AIDS.

DISCUSSION

Based on the January 28, 2020 survey, the homeless population of the CoC is approximately 639 individuals. A number of organizations in Kalamazoo County provide temporary, transitional, and permanent supportive housing for Portage area families in need of assistance.

NA-45 Non-Homeless Special Needs Assessment

INTRODUCTION

A broad category that applies to any population that is presumed to be low to moderate income and in need of public services, non-homeless special needs include those of the mentally ill, developmentally disabled, at-risk youth, elderly, and other groups such as persons with HIV/AIDS. These special needs are often addressed by non-profit agencies, usually in coordination with the City of Portage or Kalamazoo County.

CHARACTERISTICS OF SPECIAL NEEDS POPULATIONS

Understanding the characteristics of its special needs populations will help the City of Portage to better evaluate public facilities and services directed toward such needs.

Elderly & Frail Elderly

According to HUD's Comprehensive Housing Affordability Strategy (CHAS), HUD defines "elderly" as individuals over the age of 62, and "frail elderly" as individuals over the age of 75. According to the 2015-2019 ACS 5-Year Estimates, there are 3,419 individuals over the age of 75, and 9,349 individuals over the age of 62 living in the City of Portage. Due to age, the frail elderly may be unable to care for themselves adequately and may have one or more disabilities or need assistance to perform the routine activities of daily life. According to 2015-2019 ACS 5-Year Estimates, there are 965 individuals between 65 and 74 years of age with disabilities and 1,446 frail elderly individuals over the age of 75 with disabilities.

Youth and Young Adults

Approximately 11,148 children under the age of 18 live in the City of Portage According to the 2015-2019 ACS 5-Year Estimates, 22.8% of the City of Portage's population is less than 18 years of age. Of the population less than 18 years of age, nearly 10.9%, or 1,215 children, are living in poverty.

Approximately 45.9% of families within the City are families with children. According to the 2015-2019 ACS 5-Year Estimates, female-headed families with children comprise 9.8% of family households living within the City and approximately 34.8% of these female-headed households are below poverty level.

Physically & Developmentally Disabled

Disabilities are categorized into six types: hearing difficulty, vision difficulty, cognitive ability, ambulatory difficulty, self-care difficulty, and independent living difficulty. According to the 2015-2019 ACS 5-Year Estimates, approximately 5,592 or 11.5% of people in City of Portage reported having a disability. It should be noted that individuals who reported having more than one disability were counted for all disability types that they recorded. As such, the total number of persons with a disability may be lower than the data suggest. While the majority of disabled persons (2,672 people or nearly 48%) are between 18 and 64 years of age, a relatively high percentage (43%) of persons 65 years and over are disabled.

Mental Illness & Substance Abuse

The Department of Housing and Urban Development, in the Comprehensive Housing Affordability Strategy (CHAS) manual, defines severe mental illness as a persistent mental or emotional impairment that significantly limits a person's ability to live independently. According to the national statistics, approximately one percent of the adult population meets the definition of severely mentally ill. According to the 2015-2019 American Community Survey, City of Portage has an estimated adult population (over 18 years of age) of 37,626 persons. One percent of this population is 376 persons. According to the Substance Abuse and Mental Health Services Administration (SAMHSA) 2011 National Survey of Substance Abuse Treatment Services, 473 persons per 100,000 population of adult age are in treatment for either an alcohol or drug abuse problem. Since City of Portage is estimated to have an adult population of 37,626 persons, an estimated 178 individuals in City of Portage may have a substance abuse problem.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

At this time, the City of Portage does not provide accurate statistics on the number of families or individuals who are currently experiencing or who are victims of domestic violence, dating violence,

sexual assault, or stalking; however, the YWCA of Kalamazoo provides data related to domestic violence and sexual assault. According to the Michigan State Police Uniform Crime Report, there were 5,926 calls for domestic violence and 678 calls for sexual assault between 2017-2019 in Kalamazoo County. For 2018-2020, the YWCA has provided emergency shelter and counseling services for an annual average of 546 domestic violence victims county-wide, and an average of 294 victims of sexual assault county-wide. It is estimated that 39 of these domestic violence victims and 24 of these sexual assault victims are from the City of Portage.

The YWCA Kalamazoo Domestic Assault Shelter has 66 beds, and is currently sheltering 19 adults and 26 children. The YWCA has 13 transitional units throughout the county, of which six are located within the City of Portage. The Shelter estimates that there is an additional need of 10 housing units that would benefit domestic violence and sexual assault victims.

According to the 2019 Michigan Incident Crime Report on Domestic Violence, over 69% of victims were women. In general, many victims of these abuses may need both short- and long-term shelter, as well as health care services, employment services, and other mental health or financial support, like those provided by the YWCA.

HOUSING AND SUPPORTIVE SERVICE NEEDS AND DETERMINATION

Elderly & Frail Elderly

According to the 2015-2019 ACS, 16% of the population is aged 65 and older. As such, it is expected that a small, but certain percentage of the Portage population qualifies as elderly and frail elderly and may need assistance with housing rehabilitation and home maintenance. The elderly are also susceptible to financial difficulties as well as to health problems, including those caused by poor nutrition.

Organizations such as the Portage Senior Center and the Senior Citizens Advisory Board are critical in determining and meeting elderly and frail elderly service needs.

Youth and Young Adults

Educational programming and job skill training for youth and young adults is generally a priority need with many communities. The City acknowledges that there may be a number of young people in need of

these services within the community. Currently, the City of Portage hosts a Youth Advisory Committee, and other youth events to solicit youth opinions, address issues of drug abuse and underage drinking, and encourage environmental awareness. Additionally, the Library hosts a number of youth and teen services. At the time of this Plan, the country is still suffering from the effects of the Coronavirus pandemic. As such, many events have been moved to a virtual format or cancelled.

Physically and Developmentally Disabled

Accessibility improvements and other supportive services, such as employment assistance, are typical needs of this population. Currently, the Department of Community Development can address some level of accessibility improvements through the Home Rehabilitation Loan program; however, most other supportive services (such as home-based caregiving, 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) are determined by non-City providers in the region.

Mental Illness & Substance Abuse

Healthcare and mental health counseling are typical needs of this population. Currently there are several agencies in the community that offer services to the mentally ill and substance abusers, such as the Kalamazoo Community Mental Health & Substance Abuse Services. Supportive service needs for the mentally ill and substance abusers are determined by such providers.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

Family safety and advocacy for both adults and children are typical needs of this population. Currently there are several organizations in the community that offer services to victims of domestic violence, dating violence, sexual assault and stalking, such as the YWCA. Supportive service needs for victims of domestic violence are determined by such providers.

PUBLIC SIZE AND CHARACTERISTICS OF POPULATION WITH HIV / AIDS

The U.S. Center for Disease Control and Prevention (CDC) estimates that over one million adults and adolescents are living with HIV in the U.S., including those not yet diagnosed and those who have already progressed to AIDS.

Persons who are HIV positive do not, simply by virtue of having the HIV antibody, require special housing. The State of Michigan Housing Opportunities for Persons with AIDS (HOPWA) offers services to people with HIV/AIDS through the Northeast Sherman-Portage service area.

According to a database prepared in July 2019 by the Michigan Department of Health and Human Services, Kalamazoo County had 144.2 persons living with HIV/AIDS per 100,000 residents at the end of 2018. There is no data available at the City level, and data at the County level for reported HIV/AIDS cases is limited.

Through HUD's Housing Opportunities for Persons with AIDS (HOPWA), a number of housing programs are accessible to persons living with HIV/AIDS in the state of Michigan. The State of Michigan also provides resources for individuals living with HIV/AIDS through the Department of Health and Human Services.

DISCUSSION

Non-Homeless Special Needs is a broad category that applies to any population that is presumed to be low to moderate income and in need of public services. The category covers a large population, including the mentally ill, developmentally disabled, elderly, and other groups.

Based on input and the data received through the citizen participation process, the highest priorities identified by the public are:

- Homeless prevention will continue to be a need as the COVID-19 Pandemic continues.

Services to address these needs are often provided by non-profit agencies, usually in coordination with the City of Portage or Kalamazoo County; however, many of these agencies are overburdened and continue to need funding assistance for service delivery.

NA-50 Non-Housing Community Development Needs

PUBLIC FACILITIES NEEDS

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, and sanitary sewer and storm water infrastructure.

PUBLIC FACILITIES NEED DETERMINATION

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

PUBLIC IMPROVEMENTS NEEDS

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 2020-2030 CIP includes a planned expenditure of \$195 million on 156 capital projects: 33% of these expenditures are planned for public facilities, 21% for streets, 15% for water and sewer infrastructure, 8% for parks and recreation, 5% for public safety (police and fire); and 2% 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.

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 \$222,000 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.

As a result of the Coronavirus Pandemic, the city will be challenged with carrying out the amount of needed capital investment projects due to the loss of state revenue sharing. However, additional resources will need to be leveraged for major and local streets, non-motorized street elements such as shared shoulder bikeways and sidewalks and quality of life improvements such as park and recreation amenities.

PUBLIC IMPROVEMENTS NEED DETERMINATION

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.

PUBLIC SERVICES NEEDS

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.

PUBLIC SERVICES NEED DETERMINATION

Based on data in the Needs Assessment above, 34.6% of Portage households are low-income, 11.5% of Portage residents have a disability, and extremely low-income households, especially renters, are at risk of becoming homeless. The number of homeless persons within Kalamazoo County remains a concern, 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.

Market Analysis



MA-05 Overview

MARKET ANALYSIS OVERVIEW

The purpose of the Market Analysis is to provide a clear picture of the environment in which Portage must administer its programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered. Most of the data tables in this section are populated with a default data set based on the most recent data available. Additional data has been obtained from various sources, including the 2015-2019 American Community Survey (ACS) 5-year estimates and local data sources such as the City of Portage and Kalamazoo County. This section covers the following broad topics:

- *General Characteristics of the Housing Market:* The general characteristics of the City's housing market, including supply, demand, and condition and cost of housing, are described in the following sections: Number of Housing Units (MA-10); Cost of Housing (MA-15); and, Condition of Housing (MA-20).
- *Lead-based Paint Hazards:* The Condition of Housing (MA-10) section provides an estimate of the number of housing units within Portage that are occupied by low-income families or moderate-income families that contain lead-based paint hazards.
- *Public and Assisted Housing:* A description and identification of the public housing developments and public housing units in Portage is provided in the Public and Assisted Housing (MA-25) section. This narrative details the physical condition of such units, the restoration and revitalization needs, Section 504 needs, and the public housing agency's strategy for improving the management and operation of public housing and the living conditions of low- and moderate-income families in public housing.
- *Assisted Housing:* The information collected in the Number of Housing Units (MA-10) section describes the number and targeting (income level and type of family served) of units currently assisted by local, state, or Federally funded programs and an assessment of

whether any such units are expected to be lost from the assisted housing inventory for any reason, such as expiration of Section 8 contracts.

- *Facilities, Housing, and Services for Homeless Persons:* A brief inventory of facilities, housing, and services that meet the needs of homeless persons within the City is provided in the Homeless Facilities and Services (MA-30) section. A particular emphasis is given to chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The inventory includes services directly targeted to homeless persons, as well as mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.
- *Special Need Facilities and Services:* The Special Needs Facilities and Services (MA-35) section describes the housing stock available to serve persons with disabilities and other low-income persons with special needs, including persons with HIV/AIDS and their families. The section further describes the facilities and services that assist persons who are not homeless, but who require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
- *Barriers to Affordable Housing:* This section (MA-40) provides an assessment of the regulatory barriers to affordable housing that exist within Portage. These regulatory barriers may include tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

MA-10 Number of Housing Units – 91.210(a) & (b) (2)

INTRODUCTION

The total number of housing units in Portage has increased over the past decade. The City had a total of 20,104 housing units at the time of the 2010 U.S Census. According to data provided by the 2015-2019 ACS, there are currently an estimated total of 21,221 housing units within Portage. Between 2010 and 2019, the total number of housing units in the City grew by 5.5%.

TABLE 28: ALL RESIDENTIAL PROPERTIES BY NUMBER OF UNITS

Property Type	Number	%
1-unit detached structure	14,243	67.1%
1-unit, attached structure	1,316	6.2%
2-4 units	765	3.6%
5-19 units	2,807	13.2%
20 or more units	1,804	8.5%
Mobile Home, boat, RV, van, etc.	286	1.3%
Total	21,221	99.9%*

Source: 2015-2019 ACS

**Percentage may not equal 100% due to rounding*

Table 28 - Residential Properties by Unit Number

As shown in **Table 28**, the majority of residential properties are single unit (a total of 15,559) or approximately 73%). Single-unit properties are either detached structures (14,243 or about 67%) or attached structures (1,316 or about 6%). Residential properties are further categorized into properties within 2-4-unit structures (765 or 3.6%), properties within 5-19-unit structures (2,807 or 13.2%), and properties within 20 or more-unit structures (1,804 or 8.5%). These categories comprise just under 99% of the City's housing stock. The remainder of residential properties in the City is classified as mobile home, boat, RV, van, etc. (286 or approximately 1.3%).

TABLE 29: UNIT SIZE BY TENURE

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0.0%	304	4.6%
1 bedroom	121	0.9%	2,386	36.0%
2 or 3 bedrooms	8,067	60.4%	3,597	54.3%
4 or more bedrooms	5,174	38.7%	335	5.1%
Total	13,362	100%	6,622	100%

Source: 2015-2019 ACS

Table 29 - Unit Size by Tenure

As shown in **Table 29**, there are an estimated 19,984 occupied housing units within the City. Of this total, 13,362 or 66.8% are owner-occupied and 6,622 or 33.1% are renter-occupied.

Of all owner-occupied units, most units contain 2- or 3- or bedrooms (8,067 or nearly 61%). There are not any owner-occupied units that have no bedroom, and only a small number that have one bedroom (121 or 0.9%).

Of all renter-occupied units, most contain 2- or 3- bedrooms (3,597 or approximately 54%). In contrast to owner-occupied units, a larger percentage of renter-occupied units have 1 bedroom (2,386 or over 36%). A small percentage of renter-occupied units have no bedroom (304 or nearly 5%), or 4 or more bedrooms (335 or approximately 5%).

DESCRIBE THE NUMBER AND TARGETING (INCOME LEVEL/TYPE OF FAMILY SERVED) OF UNITS ASSISTED WITH FEDERAL, STATE, AND LOCAL PROGRAMS.

There are several affordable rental housing developments located within the City of Portage:

- *The Hearthside I & II Apartments* - Offers 160 units built under the MSHDA Tax Credit Program. This development rents only to senior citizens at or below 60% of median county income. The City of Portage provided a Payment in Lieu of Taxes in return for maintaining the units as affordable. In 2010, the city granted a new PILOT in exchange for the continued rental of 128 units at affordable rates for seniors.
- *Milham Meadows* - Consists of 300 units built under the HUD Section 236 program. 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 AMI. 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.

- *Schuring Road* - Consists of two, four-unit apartment buildings, which are rented to low-income households at fair market rents with a monthly utility cost credit.
- *Barrington Woods* - This 32-unit apartment development was rehabilitated in 2006, financed by MSHDA and Low-Income Housing Tax Credit. The City of Portage granted a PILOT to facilitate the project. Affordable rental units to households with incomes at or below 50% of the AMI is provided. 12-units are rented to persons with special needs.
- *Spring Manor* – Development with 102 units of affordable housing for seniors whose income does not exceed 60% of the AMI. Spring Manor received a PILOT from 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.
- *Centre Street Village* – Development with 65 units that 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, Low-Income Housing Tax Credits, and PILOT from Portage. The number of affordable units was increased from 20 to 28.
- *Anna's Vineyard* - Provides 144 units of affordable family rental housing. The development was privately funded utilizing the Federal Low-Income Housing Tax Credit Program.
- *Portage Pines* - Provides 27 affordable 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 development was funded through the HUD Section 811 program. In addition, city CDBG funds were provided to assist with connection to public utilities.
- *Selinon Park Apartments* – Provides 74 units of affordable rental housing. Several units incorporate design standards that are visitable and adaptable for persons with disabilities. The

development was funded using a MSHDA Low-Income Housing Tax Credit Program. The City of Portage also assisted by approving a PILOT.

In total, there are 853 affordable and special needs housing units within the City of Portage. Over time, the City has assisted with the preservation of 632 affordable units within four developments by granting of new tax abatements and PILOTS. Financing programs through 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.

According to the Office of Public and Indian Housing (PIH) Public Information Center (PIC), there are no public housing units available within Portage; however, the following information indicates the number and type of vouchers that may be available to Portage residents in need (see also **Table 38**):

- Certificates: 0
- Mod-Rehab: 333
- Project-Based Vouchers: 843
- Tenant-Based Vouchers: 23,766
- Special Purpose Vouchers: 3,377

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 5-25 years. The refinancing and rehabilitation of a number of developments encouraged the City to extend affordability use restrictions through Payment in Lieu of Taxes (PILOT) in an attempt to preserve the large number of affordable developments.

DOES THE AVAILABILITY OF HOUSING UNITS MEET THE NEEDS OF THE POPULATION?

A shortage of affordable housing may exist for extremely low-income families, and moderate-income households earning less than 80% HAMFI. This affordable housing deficiency is more fully documented in the next section (MA-15).

As indicated in the Needs Assessment, low-income renters in the extremely low-income category are at the highest risk of becoming homeless. Additionally, 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.

DESCRIBE THE NEED FOR SPECIFIC TYPES OF HOUSING:

Generally, there is a small variety of different housing types found within the City. The majority of housing units in the City are units within single-unit structures (approximately 73%), while over 2% are within multiple-unit structures. This distribution does not provide for an extremely diverse selection of housing for low- and moderate-income residents. In terms of housing unit size, a small variety of unit sizes are available within the City. Most units have between 2 and 4 bedrooms, comprising over 98% of owner-occupied housing stock and nearly 60% of renter-occupied housing stock (see **Table 28** and **Table 29**). It is important to note that in Portage, according to the 2015-2019 ACS, renters occupy 1-bedroom and efficiency units more commonly than owners. These trends may indicate a lack of smaller units for sale and or a lack of affordable large (4 or more bedroom) units for rent.

DISCUSSION

Since 2010, the number of housing units in the City has only increased from 20,104 to 21,221 units. Many of the City's housing units are single-unit structures and many of these units are owner-occupied. The City does, however, have a number of affordable units that have remained affordable due to City programming. Still, a shortage of affordable housing may exist for very low-income households earning less than 30% HAMFI, given that there are primarily large single-family dwelling units within the City.

MA-15 Housing Market Analysis: Cost of Housing – 91.210(a)

INTRODUCTION

This section provides an overall understanding of housing costs within Portage. Specifically, this section describes housing cost trends, rent trends, fair market rents, and affordability.

TABLE 30: COST OF HOUSING

	Base Year: 2010	Most Recent Year: 2019	% Change
Median Home Value	\$156,600	\$164,300	4.9%
Median Contract Rent	\$610	\$734	20.3%

Source: 2006-2010 ACS (Base Year), 2015-2019 ACS (Most Recent Year)

Table 30 - Cost of Housing

TABLE 31: RENT PAID

Rent Paid	Number	%
Less than \$500	590	8.9%
\$500-999	4,711	71.1%
\$1,000-1,499	920	13.9%
\$1,500 or more	260	3.9%
Total	6,481	97.8%*

Source: 2015-2019 ACS (Most Recent Year)

**Refers to total of all rental units (6,622). Totals do not equal 100% or 6,622 because of some individuals reported as "no cash rent"*

Table 31 - Rent Paid

Housing cost trends for Portage are displayed in **Table 30**. According to the 2015-2019 ACS, the current median home value for Portage is estimated to be \$164,300. This figure represents a 4.9% increase from the 2006-2010 ACS median home value of \$156,600. Between the 2006-2010 ACS and the 2015-2019 ACS, the median contract rent within the City increased by over 20%, from \$610 to \$734 per month.

The distribution of estimated rents paid within Portage is detailed in **Table 31**, according to 2015-2019 ACS data. Of the 6,481 rental units that pay rent within the City, the majority (4,711 or 71.1%) have a rent between \$500 and \$999. A small percentage of rental units have a rent less than \$500 (590 or 8.9%) or have a rent between \$1,000 - \$1,499 (920 or 13.9%). Only 3.9% of renters pay \$1,500 or more in rent monthly.

TABLE 32: HOUSING AFFORDABILITY

% Units affordable to Households	Renter	Owner
30% HAMFI	390	No Data
50% HAMFI	1,465	675
80% HAMFI	3,865	2,569
100% HAMFI	No Data	3,784
Total	5,720	7,028

Source: 2011-2015 CHAS

Table 32 - Housing Affordability

The overall housing affordability within Portage is detailed in **Table 32**. According to HUD, a unit is considered affordable if gross rent, including utilities, is no more than 30% of the household income. The table, based on 2011-2015 CHAS data, first divides households into four income ranges: less than or equal to 30% HUD Adjusted Median Family Income (HAMFI), less than or equal to 50% HAMFI, less than or equal to 80% HAMFI, and less than or equal to 100% HAMFI. The table also separates housing units into either rental units or owner units.

For households with incomes less than or equal to 30% HAMFI, a total of 390 available rental units are considered affordable, while no data is available for owner units. For households with incomes less than or equal to 50% HAMFI, a total of 1,465 affordable rental units are available, while only 675 affordable owner units are available. For households with incomes less than or equal to 80% HAMFI, a total of 3,865 affordable rental units are available, while 2,569 affordable owner units are available. Finally, for households with incomes less than or equal to 100% HAMFI, a total of 3,784 affordable owner units are available, while no data is provided for affordable rental units.

As noted previously in **Table 29**, an estimated 6,622 renter-occupied housing units are located within Portage (2015-2019 ACS). Of this total, less than 6% of renter-occupied housing units are affordable to the lowest income households (less or equal to 30% AMFI) and 22.1% are affordable to households earning less than or equal to 50% AMFI. A much larger percentage (58.3%) of renter-occupied housing units are affordable to households earning less than or equal to 80% AMFI.

An estimated 13,362 owner-occupied housing units are located within Portage (see **Table 29**). Of this total, about 5% are affordable to households earning less than or equal to 50% HAMFI, 19.2% are affordable to households earning less than or equal to 80% HAMFI, and 28.3% are affordable to households earning less than or equal to 100% HAMFI.

TABLE 33: MONTHLY RENT

Monthly Rent (\$)	Efficiency (no	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$617	\$705	\$881	\$1,169	\$1,259
High HOME Rent	\$579	\$678	\$839	\$1,137	\$1,214
Low HOME Rent	\$579	\$678	\$839	\$1,027	\$1,146

Source: HUD FY2021 FMR and FY2020 HOME Rents for Kalamazoo-Portage, MI MSA. Accessed January 2021.

Table 33 - Monthly Rent

Table 33 shows HUD Fair Market Rents and HUD HOME Rents within the Kalamazoo-Portage Metropolitan Statistical Area (MSA). Fair Market Rents (FMRs) are gross rent estimates that include rent plus the cost of all tenant-paid utilities. FMRs are set to the dollar amount at which 40% of the standard-quality rental housing units are rented, excluding non-market rental housing (e.g., public housing). High HOME Rents are equal to the FMR or 30% of the adjusted income of a family whose income equals 65% AMI, whichever is lower. Low HOME Rents are equal to 30% of the adjusted income of a family whose income equals 50% AMI.

IS THERE SUFFICIENT HOUSING FOR HOUSEHOLDS AT ALL INCOME LEVELS?

A comparison of the total number of households at the various income levels (see **Table 7**) and the total number of affordable housing units available for the various income levels (see **Table 32**) can reveal surpluses or shortages of affordable housing.

There are 1,820 very low-income households earning 0-30% HAMFI in Portage. Because only 390 affordable rental units are identified in the CHAS database, and an undetermined number of owner units are available, a significant shortage of affordable units likely exists within the City for very low-income households. There is insufficient housing for low-income households. A total of 2,345 households in the City earn less than or equal to 50% HAMFI. According to the CHAS database, there are

1,465 rental-units and 675 owner-units (2,140 units total) are available and affordable to this income group. There is sufficient housing for moderate income households. A total of 2,760 households in the City earn less than or equal to 80% HAMFI, while there are approximately 3,865 affordable rental units and 2,569 affordable owner-units available, according to the CHAS database.

HOW IS AFFORDABILITY OF HOUSING LIKELY TO CHANGE CONSIDERING CHANGES TO HOME VALUES AND/OR RENTS?

According to the 2015-2019 ACS, the current median home value for Portage is estimated to be \$164,300. This figure represents a 4.9% increase from the 2006-2010 ACS median home value of \$156,600. Between the 2006-2010 ACS and the 2015-2019 ACS, the median contract rent within the City increased by over 20%, from \$610 to \$734 per month.

The City's median household income has increased by 12.5% between the 2006-2010 ACS and the 2015-2019 ACS from \$55,936 to \$62,941. If past trends continue, where the median housing values increase at a slower rate than median household incomes, it can be anticipated that housing within the City will generally become more affordable to households.

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 City's current median contract rent is estimated to be \$734 (according to the 2015-2019 ACS). This median contract rent is lower than the 2021 Fair Market Rents for 2-bedroom, 3 bedroom and 4-bedroom units, but is higher than the 2021 Fair Market Rents for efficiency and 1-bedroom units. This is the same trend that is reflected for the 2020 High HOME rents. Since the FMRs, HOME Rents and Area Median Rent are generally 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 low to extremely low-income categories.

DISCUSSION:

Within Portage, there is a potential shortage of units affordable to very low- and low-income households. However, the cost of housing has increased over the past decade and household incomes have increased. As housing costs continue rise at a rate slower than household incomes, housing may become more affordable to low- and moderate-income households.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

INTRODUCTION

This section describes the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing. Additionally, it provides a summary of the housing stock available to serve persons with disabilities and persons with HIV/AIDS and their families.

DEFINITIONS

The following definitions pertain to this section:

- “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 contains one or more housing condition (defined below), contains a lead-based paint hazard, and/or is condemned as unfit for human habitation but is both structurally and financially feasible to rehabilitate.
- “Substandard condition not suitable for rehabilitation” – A housing unit that contains one or more housing condition (defined below), contains a lead-based paint hazard, and/or is condemned as unfit for human habitation and is not structurally or financially feasible to rehabilitate.

Additionally, the term “abandoned vacant unit” is defined by HUD as:

- A housing unit that has been foreclosed upon and vacant for at least 90 days.
- A housing unit where no mortgage or tax payments have been made by the property owner for at least 90 days.

- A housing unit where a code enforcement inspection has determined that the property is not habitable, and the owner has taken no corrective actions within 90 days of the notification of the deficiencies.

TABLE 34: CONDITION OF UNITS

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,234	16.7%	2,595	39.2%
With two selected Conditions	0	0%	54	< 1%
With three selected Conditions	28	< 1%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,100	83.1%	3,973	59.9%
Total	13,362	100%	6,622	100%

Source: 2015-2019 ACS

*Percentage totals may not equal 100.00% due to rounding

Table 34 - Condition of Units

Table 34 shows the condition of occupied housing units within Portage, with a breakdown of owner-occupied units and renter-occupied units. As defined by HUD, a housing “condition” includes the following:

- A housing unit that lacks complete plumbing facilities
- A housing unit that lacks complete kitchen facilities
- A housing unit with more than one person per room
- A housing unit with a cost burden greater than 30% of the occupant’s household income

According to 2015-2019 ACS data, the majority (11,100 or over 83%) of owner-occupied housing units have no housing conditions. Of the remaining owner-occupied housing units, nearly 17% feature one housing condition (2,234), and only 28 owner-occupied units have three housing conditions, less than 1%. No owner-occupied housing units have two or four housing conditions.

Of the estimated 6,622 renter-occupied housing units in the City, just under 40% of the units (2,595 or 39.2%) have one housing condition. Over half (3,973 or 59.9%) of renter-occupied units have no housing

conditions. Less than 1% of renter-occupied units have two housing conditions, and there are not any renter-occupied units that have three or four of the identified housing conditions.

TABLE 35: YEAR UNIT BUILT

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,889	14.1%	977	14.7%
1980-1999	3,121	23.4%	2,444	36.9%
1950-1979	7,286	54.5%	2,904	43.9%
Before 1950	1,066	7.9%	297	4.5%
Total	13,362	99.9%	6,622	100%

Source: 2015-2019 ACS

**Percentages may not equal 100% due to rounding.*

Table 35 - Year Unit Built

The age of housing within Portage is detailed in **Table 35**. Of the 13,362 owner-occupied housing units, 7,286 or 54.5% were built between 1950 and 1979, approximately 23% were built between 1980 and 1999, and about 14% were built in the year 2000 or later. A small number (1,066 or nearly 8%) of owner-occupied housing units were built before 1950.

Of the 6,622 renter-occupied housing units, 2,904 or 44% were built between 1950 and 1979. More than a third (2,444 or almost 37%) were built between 1980 and 1999. Combined, units built after 2000 or before 1950 comprise less than 20% of all units totaling 977 and 297, respectively.

TABLE 36: RISK OF LEAD-BASED PAINT HAZARD

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,352	62.5%	3,201	48.3%
Housing Units built before 1980 with children present	1,450	10.8%	895	13.5%

Source: 2015-2019 ACS (Total Units); 2011-2015 CHAS (Units with Children present)

Table 36 - Risk of Lead-Based Paint

The risk of lead-based paint hazards within Portage is estimated in **Table 36**. Because the actual number of housing units in the City with lead-based paint is not available, an assumption must be made. For the purposes of this plan, a housing unit built before 1980 is presumed to have a higher risk of lead-based

paint. Therefore, the table shows the total number of owner-occupied and renter-occupied units that were built before 1980, as well as those built before 1980 with children present. The data for this table is from the 2015-2019 ACS and 2011-2015 CHAS.

As shown in **Table 36**, 8,352 or 62.5% of owner-occupied housing units in the City were built prior to 1980, while 1,450, or approximately 11% of the total occupied units, were built before 1980 and have children present. For renter-occupied housing units, 3,201 or 48.3% were built prior to 1980, while 895, or 13.5% of the total occupied units, were built prior to 1980 and have children present.

TABLE 37: VACANT UNITS

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	N/A	N/A	1,237
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	N/A	N/A	N/A
Abandoned REO Properties	N/A	N/A	N/A

Source: 2015-2019 American Community Survey. N/A – Data not available

Table 37 - Vacant Units

According to 2015-2019 ACS data, there are a total of 21,221 housing units within Portage. Of these, 1,237 or nearly 6% are vacant. As defined in the American Community Survey a housing unit is vacant if no one is living in it at the time of interview. Units occupied at the time of interview entirely by persons who are staying two months or less and who have a more permanent residence elsewhere are considered to be temporarily occupied and are classified as “vacant.”

New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed, and final usable floors are in place. Vacant units are excluded from the housing inventory if they are open to the elements, that is, the roof, walls, windows, and/or doors no longer protect the interior from the elements. Also, excluded are vacant units with a sign that they are condemned, or they are to be demolished. The total number of vacant units in the City of Portage (6%) is not considered significant and is not a problem for the City.

NEED FOR OWNER AND RENTAL REHABILITATION

In terms of housing quality, 16.7% of owner-occupied housing units in the City have at least one housing condition, while 39.2% of renter-occupied housing units have at least one housing condition (see **Table 34**). Relative to the age of housing, 62.5% of the City's owner-occupied units were built prior to 1980, while 48.3% of renter-occupied units were built prior to 1980 (see **Table 35**). Although the exact number of homes with lead-based paint is not known, it is assumed that housing units in the City built prior to 1980 have a higher risk of lead-based paint hazards. Over 54% of all housing units were built prior to 1980. Generally, these statistics point toward the need for Portage to facilitate both owner-unit and rental-unit rehabilitations within its jurisdiction.

ESTIMATED NUMBER OF HOUSING UNITS OCCUPIED BY LOW- OR MODERATE-INCOME FAMILIES WITH LBP HAZARDS

Table 36 notes that, in Portage, 8,352 owner-occupied housing units were built prior to 1980, and 3,201 renter-occupied housing units were built prior to 1980. These units are assumed to have a higher risk of lead-based paint hazards.

As of the 2015-2019 ACS, there are an estimated 19,984 occupied housing units within Portage. Approximately 11,733 (nearly 59%) of these housing units are assumed to have a higher risk of lead-based paint hazards. According to HUD CDBG low- and moderate-income summary data for FY 2020, 15,000 low- or moderate-income individuals (earning less than or equal to 80% HAMFI) reside in Portage (approximately 31.7% of the population). The average household size of owner-occupied houses is 2.66 individuals, while the average household size of renter-occupied houses is 1.98 individuals. This data estimates that there are approximately 35,542 individuals in owner-occupied houses, and about 13,111 individuals in renter-occupied houses. Therefore, one can estimate that there are approximately 11,267 low- and moderate-income individuals living in owner-occupied houses, and approximately 4,156 low- and moderate-income individuals living in renter-occupied houses. This correlates to 4,236 households and 2,099 households, respectively. Based on these values, it can be estimated that there are approximately 2,647 low- and moderate-income owner-occupied households and 1,014 low- and moderate-income renter-occupied households that may have a higher risk of lead-based paint hazards.

DISCUSSION

When compared to owner-occupied units, a higher percentage of renter-occupied units have one or two of the specified housing conditions. The majority of the City's housing units were built prior to 1980. Due to the combination of housing conditions and unit age, there is a need for Portage to facilitate both owner-unit and rental-unit rehabilitations. It is estimated that approximately 3,661 low- and moderate-income households are occupying housing units that may have a higher risk of lead-based paint hazards.

MA-25 Public and Assisted Housing – 91.210(b)

INTRODUCTION:

As was noted earlier in Section NA-35, there is no Public Housing Authority for the City of Portage. As such, the Michigan State Housing Development Authority (MSHDA) has been charged with the responsibility of the administration of housing programs for low-income persons in the City.

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 provided an estimated \$800,000 annually to provide temporary financial housing assistance to county residents, including those residing in the City of Portage. In 2020, a new, 8-year 0.75-mill property tax was passed by voters. This new millage will generate \$6.3 million in the first year and will provide rent subsidies for individuals and families as well as expanding affordable housing options in the county. 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 March 2021, there were 1,043 vouchers utilized in Kalamazoo County, with a total of 1,112 vouchers allocated. There are 964 Housing Choice Vouchers and 135 Project Based Vouchers countywide. Of these vouchers, 84 are leased within Portage at scattered sites.

TABLE 38: TOTALS NUMBER OF UNITS

	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	-	24,609	843	23,766	2,313	0	1.064
# of accessible units	-	-	-	-	-	-	-	-	-

Source: PIC (PIH Information Center); IDIS Output, January 2021.

Table 38 - Total Number of Units by Program Type**DESCRIBE THE SUPPLY OF PUBLIC HOUSING DEVELOPMENTS:**

At this time, there are no public housing units administered by MSDHA in the Portage/Kalamazoo region.

DESCRIBE THE NUMBER AND PHYSICAL CONDITION OF PUBLIC HOUSING UNITS IN THE JURISDICTION, INCLUDING THOSE THAT ARE PARTICIPATING IN AN APPROVED PUBLIC HOUSING AGENCY PLAN:

Not Applicable. **Table 38** shows that there are not any public housing units under the administration of MSDHA.

TABLE 39: PUBLIC HOUSING CONDITION

Public Housing Development	Inspection Score (2020)
N/A	N/A

Source: IDIS Output, Accessed January 2021.

Table 39 - Public Housing Condition

DESCRIBE THE RESTORATION AND REVITALIZATION NEEDS OF PUBLIC HOUSING UNITS IN THE JURISDICTION:

Not Applicable.

DESCRIBE THE PUBLIC HOUSING AGENCY'S STRATEGY FOR IMPROVING THE LIVING ENVIRONMENT OF LOW- AND MODERATE-INCOME FAMILIES RESIDING IN PUBLIC HOUSING:

Not Applicable.

DISCUSSION:

The Michigan State Housing Development Authority does not administer Public Housing to the City of Portage, Kalamazoo City and County CoC.

MA-30 Homeless Facilities and Services – 91.210(c)

INTRODUCTION

Critical to the success of homeless services is the capacity to coordinate systems of care beyond sheltering, healthcare, mental health counseling, employment, etc. and the ability to follow a case through a myriad of providers to ensure that individual or family is transitioned out of homelessness.

The Kalamazoo County Continuum of Care (CoC), of which the City of Portage is an active participant, coordinates services for homeless persons. There is no Portage-specific Continuum of Care agency.

TABLE 40: 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)	230	0	44	271	N/A
Households with Only Adults	375	0	16	168	N/A
Chronically Homeless Households	N/A	0	N/A	170	N/A
Veterans	0	0	0	0	N/A
Unaccompanied Youth	13	0	28	0	N/A

Source: 2019 Housing Inventory Count for Portage, Kalamazoo City & County CoC; Accessed January 2021.

Table 40 - Facilities and Housing Targeted to Homeless Households

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 mainstream 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. IF THE SERVICES AND FACILITIES ARE LISTED ON SCREEN SP-40 INSTITUTIONAL DELIVERY STRUCTURE OR SCREEN MA-35 SPECIAL NEEDS FACILITIES AND SERVICES, DESCRIBE HOW THESE FACILITIES AND SERVICES SPECIFICALLY ADDRESS THE NEEDS OF THESE POPULATIONS.

Several non-profit providers and faith-based organizations offer services to the homeless population, which include emergency shelter, transitional housing, and permanent supportive housing. These providers include, but are not limited to, the following organizations:

The Ark Shelter – shelter and counseling services for homeless youth. Ark Cottages are also available for as permanent supportive housing for young adults.

Housing Resources, Inc. – homeless assistance and prevention services for families. Hosts a shelter and works on rapid rehousing for those experiencing homelessness, as well as transitional housing with support services for single adults and families with children provided through a combination of project and tenant based rental assistance. Permanent supportive housing for single adults and families with children is also available.

Kalamazoo Gospel Mission – shelter and support services for men, women, families, and children.

Kalamazoo Community Mental Health Substance Abuse Services (KCMHSAS) – shelter and support services for single adults, as well as transitional housing and supportive services for single adults with alcohol/drug addiction. Permanent supportive housing for single adults and families with children is also available.

Open Door/Next Door Shelters – shelter and support services for adult men and women.

YWCA Domestic Assault Program – shelter and support services for families and children who are victims of domestic violence or sexual assault. Permanent supportive housing for single adults and families with children is also available for victims.

Catholic Family Services – transitional housing and supportive services for young adults (18-24 years).

Kalamazoo Public Housing Commission – Transitional housing with supportive services for single adults and families with children, as well as permanent supportive housing for single adults, and families with children.

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.

MA-35 Special Needs Facilities and Services – 91.210(d)

INTRODUCTION

This section describes facilities and services that assist persons who are not homeless but require supportive housing and programs. These populations may include elderly and frail elderly, persons with disabilities, persons with alcohol or drug addictions, persons with HIV/AIDS, or other groups. Such facilities and services include units that are barrier-free and physically accessible, units with on-site supportive services such as case management, counseling and healthcare, and units that are affordable to persons on a fixed or limited income.

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.

Elderly & Frail Elderly

The elderly, and particularly the frail elderly, require supportive housing, including units that are barrier-free and accessible to the disabled, units with on-site supportive services, and units that are affordable to persons on a fixed-income. The elderly population with housing needs continue to be an area of focus in Portage. CDBG funds are used to aid with rehabilitation so that the elderly can remain in their homes for as long as possible. Those with fixed incomes, such as the elderly and disabled, are not likely to be able to afford to fix their homes as things fall into disrepair or as accessibility needs change.

There are a number of housing facilities that may be an option for elderly individuals:

- The Hearthside I & II - Independent senior housing with 160 units: 128 units rented only to senior citizens at or below 60% AMI.
- Spring Manor - 102 units of affordable housing for 55 years old and older whose income does not exceed 60% AMI.
- Portage Pines - 27 subsidized one-bedroom units for senior citizens or disabled persons needing assisted living.
- Brookdale and Bickford Cottage that provide 165 beds for assisted senior living and 93 are for memory impairments. Brookdale/Bickford Cottage are private pay only facilities.
- MediLodge is a skilled nursing facility with a 120-person capacity. MediLodge accepts Medicaid.

- Fountain View Retirement – 20 units for senior citizens needing assisted living or memory care. Rent is based on income.
- StoryPoint – 122 independent living units and 36 assisted living/memory care units.
- Beacon Point Memory Care – assisted living and care faculties with 42 units.

Persons with Disabilities (Mental, Physical, Developmental)

Disabled persons require barrier-free housing that is also affordable. Accessibility retrofits tend to be expensive and homes with such features tend to be higher in value. In contrast, income levels for the disabled (mentally, physically or developmentally) tend to be lower than median area income, resulting in affordability concerns. While new multi-family units are required to have accessibility for such populations, older units tend to be lacking such features. Moreover, persons with mental or developmental disabilities often require supportive housing that includes on-site services.

There are a number of housing facilities that may be an option for persons with disabilities:

- Residential Opportunities owns two developments that are rented at affordable rates to low-income persons, with some units occupied by special needs persons.
- Barrington Woods has 32-units, with 12-units that are rented to persons with disabilities.
- Gladys Street - 10 units of affordable rental housing to persons with disabilities. The city provided a CDBG grant to assist with the predevelopment costs related to this complex.
- Selinon Park – 74 affordable units with several designed to accommodate persons with disabilities.
- Adult foster care homes - Residential settings that provide 24-hour 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 2020, there were 24 licensed adult foster care homes with a capacity to serve 164 persons in close proximity to Portage.

Persons with Alcohol or Drug Addictions

Persons with addictions may require temporary housing and treatment. This type of housing can include beds for extended stay and counseling rooms for on-site services. The following organizations within Kalamazoo County provide supportive housing for persons with alcohol/drug additions:

- James Gilmore Jr. Community Healing Center: emergency and transitional housing for adult substance abusers.

- Open Door: transitional housing for male recovering substance abusers.
- Kalamazoo Gospel Mission: The Family Hope Recovery Program: mothers with substance abuse transitional housing.

Persons with HIV/AIDS

Persons living with HIV/AIDS face particular challenges with regard to supportive housing. Many are experiencing physical disability, loss of employment, and lack of income resulting in a need for more stable housing. Currently, 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 HOPWA grant awarded by HUD. CARES offers rental assistance to assist clients with maintaining stable housing.

Other Groups

Persons leaving a violent domestic situation are often homeless at first. The availability of emergency and transitional housing is critical to prevent their return to such a situation. Most of the needs for this group are related to shelter and counseling. Runaway youth require similar housing and counseling services.

DESCRIBE PROGRAMS FOR ENSURING THAT PERSONS RETURNING FROM MENTAL AND PHYSICAL HEALTH INSTITUTIONS RECEIVE APPROPRIATE SUPPORTIVE HOUSING

Households with individuals living with mental or physical health issues face barriers to safe, decent, and affordable housing. Often, persons with mental or physical issues are discharged from institutions but are then unable to find independent housing that they can afford or reasonably maintain.

Portage will continue to work with homeless service providers to implement a cohesive, community-wide policy that can be successfully implemented to ensure that persons being discharged from publicly funded agencies and institutions do not become homeless upon release. The existing regional programs are listed as follows:

1. *Mental Health Care:* Kalamazoo Community Mental Health & Substance Abuse Services (KCMHSAS) is responsible for ensuring persons being discharged from a system of care are not discharged into homelessness. As the CoC's provider of public mental health and substance abuse services, KCMHSAS has a comprehensive discharge/planning policy

- including a Discharge Plan related to housing/shelter. KCMHSAS also operates a Homeless/Housing Resource Center. Options for housing range from market rate units, subsidized project-based, subsidized specialized supportive housing, single-room occupancy residences, room/board homes, adult foster care, specialized residential, crisis residential, transitional and emergency shelter.
2. *Health Care:* Two area hospitals serving the CoC have multi-disciplinary teams with comprehensive protocols that consider the need for housing with an individualized discharge plan. KCMHSAS also provides 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.
 3. *Corrections:* The Kalamazoo County Jail is responsible for planning the discharge protocol 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. The Chaplin's office works with individuals to identify and coordinate community resources to meet the unique needs of each inmate.
 4. *Foster Care:* Providers of CoC funded youth services adhere to the policy of the Michigan Department of Human Services which directs the treatment of youth in foster care including discharge. Permanency is central to these plans, including assisting the youth to build a long-term relationship with one person who will stay involved and coordinate individualized support.

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 25 years, the city has allocated the maximum 15% of the CDBG Program budget to human services, and allocates 0.65% of the city's General Fund revenues (increased from .55% to .65% in 2018) 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, several programs exist in the City of Portage

to assist low-income households with their housing maintenance and acquisition needs. These programs include:

- The *Housing Rehabilitation Loan Program* provides no-interest loans up to \$20,000 for qualified homeowners to make interior and exterior home improvements, addressing safety and accessibility.
- The *Emergency Repair Grant Program* offers up to \$1,000 in grant funding to complete household repairs that pose an immediate threat to the health, safety, and welfare of the residents.
- The *Homebuyer Assistance Program* will aid with up to 50% of the down payment and closing costs for eligible home buyers within the City of Portage.
- The *Payment in Lieu of Taxes Program (PILOT)* is a tax abatement program that allows for certain property and development owners, with City approval, to have reduced or eliminated property taxes and encourages development of special needs housing and affordable rental housing.

FOR ENTITLEMENT/CONSORTIA GRANTEES: 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. (91.220(2))

See response, above (previous question and response).

MA-40 Barriers to Affordable Housing – 91.210(e)

DESCRIBE ANY NEGATIVE EFFECTS OF PUBLIC POLICIES ON AFFORDABLE HOUSING AND RESIDENTIAL INVESTMENT.

This section requires the jurisdiction to explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment. Portage has several strategies that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing.

City policies have been set up to encourage affordable housing options and remove barriers that may impede its development. The City of Portage acknowledges that there may have previously been barriers to affordable and safe housing. The following activities facilitated by the City ameliorate potential barriers to affordable housing:

1. Land Use

- *Barrier* – The lack of a variety or flexibility of land use types can impede diversity and affordability in housing style and reduce housing choice for low- and moderate-income individuals in the City.
- *Strategy* – The City uses their 2014 Comprehensive Plan as a policy guide for future development, which recommends a variety of housing strategies for residential development and redevelopment. The Plan also acknowledges the importance of neighborhood preservation and providing for affordable housing options.

2. Zoning Ordinance

- *Barrier* – Zoning ordinances that do not allow for a variety of housing types in a variety of neighborhoods are categorically excluding low- and moderate-income persons from living in the City.
- *Strategy* – The City's current zoning ordinance permits various lot sizes and various home sizes and types throughout many areas of the City. As a result, there is no preclusion of the development of affordable housing. There are also one-family attached, two-family, multiple-family, and mixed-use development options within the zoning ordinance. These land use types are consistent with the most recent Comprehensive Plan's goals.

3. Building Code and Fees

- *Barrier* – Unnecessarily strict building codes, or the enforcement of stringent fees, is a barrier to affordable housing because it both simultaneously makes housing more expensive to develop and also discourages developers from building new and diverse housing types due to the intensity and cost of the requirements.
- *Strategy* – The City administers the 2015 Michigan Residential Code. Permit fees for construction activities are generated from the estimated project valuation. 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 local communities and 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, 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.

4. Property Tax Policy

- *Barrier* – The cost of property taxes is often a burden for low- and moderate-income homeowners, and renters alike. The cost may prohibit LMI persons from living in particular neighborhoods or in sufficient housing.
- *Strategy* – In an effort to provide more housing choices for persons of low- and moderate-income, 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. In addition, a 2020 Municipal Tax Rate Survey of 50 selected cities with a population over 20,000, Portage had the 5th lowest millage rate. This lower municipal millage rate allows overall housing costs to be lower for a similarly valued house in many other municipalities. Finally, Portage offers annual tax exemptions for households living below the poverty level.

5. Growth Limits

- *Barrier* – The existence of a growth boundary, thus limiting the land available for development, and increasing the cost of existing housing.

- *Strategy* – 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.

The City of Portage is proud of the available return on residential investment; as such, the City continues to encourage a variety of housing types. All properties are provided public street access, while 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 residential investments.

The City will continue to monitor potential barriers to affordable housing and participate in efforts to ameliorate them. This will occur primarily through the housing rehabilitation program, the emergency repair grant program, and the homebuyer assistance program, which all assist low-income households.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

INTRODUCTION

The Consolidated Plan provides a concise summary of the City’s priority non-housing community development needs that are eligible for assistance. The following section describes the economic development needs of Portage.

This section also provides data regarding the local economic condition of the jurisdiction and compares the ability of the local work force to satisfy the needs of local businesses. Much of this data can be used to describe the level of housing demand in the local market.

This section discusses the following topics:

- Business by Sector
- Labor Force
- Occupations by Sector
- Travel Time to Work
- Educational Attainment
- Median Earnings in the Past 12 Months
- Additional Narrative

TABLE 41: 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	144	218	<1%	<1%	0%
Arts, Entertainment, Accommodations	2,321	3,392	9%	14%	5%
Construction	745	1,460	3%	6%	3%
Education and Health Care Services	6,598	3,718	26%	15%	-11%
Finance, Insurance, and Real Estate	1,753	2,360	7%	10%	3%
Information	407	268	2%	1%	-1%
Manufacturing	4,507	5,176	18%	21%	3%
Other Services	1,358	741	5%	3%	-2%
Professional, Scientific, Management	2,503	1,320	10%	5%	-4%
Public Administration	606	246	2%	1%	-1%
Retail Trade	3,046	4,082	12%	17%	5%
Transportation and Warehousing	695	308	3%	1%	-1%
Wholesale Trade	630	1,193	2%	5%	2%
Total	25,313	24,482	100%	100%	--

Source: 2015-2019 ACS (Workers), 2018 Longitudinal Employer-Household Dynamics (Jobs)

Table 41 - Business Activity

Information provided in **Table 41** identifies workers and jobs within Portage by sector. This information is divided into 13 sectors by number of workers, number of jobs and then calculations of the ratio of workers to jobs by business sector. According to 2015-2019 ACS, there are 25,313 workers within all business sectors identified in Portage. The number of jobs within all sectors is estimated to be 24,482 according to 2018 Longitudinal Employer-Household Dynamics data published by the U.S. Census Bureau.

The largest percentages of workers are within the Education and Health Care Services sector (26%) and Manufacturing sector (18%). Workers in Retail Trade sector comprise 12% and workers in the Professional, Scientific, and Management sector comprise 10%. Workers in the Agriculture, Mining, Oil and Gas Extraction sector as well as the Information sectors comprise the smallest percentage or workers (approximately 1%). There are also very few workers in the Public Administration, Information, and Wholesale Trade sectors at 2% each.

With regard to the share of jobs, the largest share of jobs is within the Manufacturing Sector (21%) and Retail Trade Sector (17%). Jobs in Education and Health Care Services (15%), and Arts, Entertainment,

and Accommodations sectors (14%) are also well-represented. The Agriculture, Mining, Oil and Gas Extraction, Information, Public Administration, and Transportation and Warehousing account for the smallest percentages of jobs (less than 1%, 1%, 1%, and 1%, respectively).

By comparing the share of workers to share of jobs, it can be determined within which sectors there are deficiencies to address. The information described below identifies the “jobs less workers.” This is determined by the percentage of jobs less the percentage of workers. A negative number reflects an oversupply of labor for the sector. As **Table 41** shows, within Portage there are fewer jobs than workers within six business sectors: Education and Health Care Services; Other Services; Information; Professional, Scientific, and Management; Public Administration; and Transportation and Warehousing. This means that workers in these business sectors may have more difficulty finding a job that matches their skillset within the City. In contrast, there may be more jobs than workers in six business sectors: Arts, Entertainment, and Accommodations; Construction; Finance, Insurance, and Real Estate; Manufacturing; Retail Trade; and Wholesale Trade. This means that workers from outside Portage may be meeting the needs of the local job market.

TABLE 42: LABOR FORCE

	Number
Total Population in the Civilian Labor Force*	26,888
Civilian Employed Population 16 years and over	25,313
Unemployment Rate	3.9%
Unemployment Rate for Ages 16-24 (average)	14.2%
Unemployment Rate for Ages 25-64	4.0%

Source: 2015-2019 ACS
**Universe: population 16 years and over*

Table 42 - Labor Force

Table 42 portrays the labor force within Portage. According to the 2015-2019 ACS the total population within the City that is currently in the civilian labor force is 26,888. This number includes the number of civilian workers plus those actively seeking employment and does not include those who are not actively seeking employment.

The number of people in the civilian population 16 years and over who are employed totals 25,313. According to 2015-2019 ACS estimates, the City’s unemployment rate is 3.9%. The average

unemployment rate for ages 16-24 is higher than for the City as a whole at 14.2%. The unemployment rate for those aged 25-64 is approximately 4%.

TABLE 43: OCCUPATIONS BY SECTOR

Occupations by Sector	Number of People*	Median Earnings
Management, business, science, and arts	11,820	\$56,613
Service	3,837	\$14,822
Sales and office	5,150	\$31,576
Natural resources, construction, and maintenance	1,328	\$44,583
Production, transportation, and material moving	3,178	\$28,441

Source: 2015-2019 ACS

**Universe: Civilian employed population 16 years and over with earnings (past 12 months)*

Table 43 - Occupations by Sector

Table 43 displays occupations by Sector within Portage according to the 2015-2019 ACS. The Management, business, science, and arts sector accounts for the highest median earnings (at \$56,613). The Natural Resources, Construction, and Maintenance sector has the second highest median earnings (\$44,583). The Sales and Office sector has the third highest median earnings at \$31,576 annually. The Production, Transportation, and Material Moving sector has median earnings of \$28,441 annually. Finally, the Service sectors has the lowest median earnings of \$14,822.

TABLE 44: TRAVEL TIME

Travel Time	Number*	Percentage
< 30 Minutes	19,779	81.4%
30-59 Minutes	3,639	14.9%
60 or More Minutes	866	3.5%
Total	24,284	100%

Source: 2015-2019 ACS

*Universe: population not working at home

Table 44 - Travel Time

As shown in **Table 44**, the vast majority of Portage residents commute less than 30 minutes to work (81.4%). A modest percentage travel 30-59 minutes (14.9%) with a small percentage commuting more than one hour (3.5%). Over 90% percent of Portage workers drive to work alone and nearly 7% carpool. According to 2015-2019 ACS estimates, for those who commute to work the average travel time is just under 20 minutes one-way.

TABLE 45: EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS (POPULATION 16 AND OLDER)

Educational Attainment*	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	298	122	405
High school graduate (includes equivalency)	3,277	277	848
Some college or Associate's degree	5,808	224	1,528
Bachelor's degree or higher	10,186	200	1,306

Source: 2015-2019 ACS

*Universe: population 25 to 64 years (Civilian)

Table 45 - Educational Attainment by Employment Status

Table 45 displays Educational Attainment by Employment Status. Within Portage, the highest numbers of employed are those with a bachelor's degree or higher (10,186). A significant number of people employed also have some college or an associate degree (5,808). Just over 1% of the civilian employed population never graduated from high school.

The highest numbers of unemployed are those with a high school degree (or equivalent) (277) and those with some college or Associate's degree (224). Individuals with less than a high school degree have the lowest number of unemployed people; however, they also have the lowest number of people in the labor force. Individuals with a bachelor's degree have the lowest numbers of unemployed at 200.

When looking at the civilian labor force ages 25-64 years, 19,569 are employed, 823 are unemployed, and 4,087 are not in the labor force and are not actively seeking employment.

TABLE 46: EDUCATIONAL ATTAINMENT BY AGE

	Age*				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	42	64	1	72	74
9th to 12th grade, no diploma	462	136	83	469	373
High school graduate, GED, or alternative	1,945	1,051	981	2,394	2,056
Some college, no degree	1,865	1,658	1,027	2,511	1,720
Associate's degree	177	471	501	1,422	550
Bachelor's degree	762	2,191	1,993	3,100	1,554
Graduate or professional degree	27	957	1,417	2,034	1,486

Source: 2015-2019 ACS

**Universe: population age 18 years and over*

Table 46 - Educational Attainment by Age

Table 46 shows Educational Attainment by Age. A small percentage of the population over the age of 18 (about 4.7% or 1,776 individuals) in Portage did not graduate from high school. A significant number of adults (20,329) graduated from high school or have some college education but no four-year college degree, which accounts for over 54% of the population over the age of 18 in Portage. There is also a large percentage of the population over 18 years of age that have earned a bachelor's degree, graduate or professional degree, or higher, totaling 15,521 people or approximately 41%.

TABLE 47: EDUCATIONAL ATTAINMENT – MEDIAN EARNINGS

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$20,000
High school graduate (includes equivalency)	\$29,786
Some college or Associate's degree	\$35,164
Bachelor's degree	\$52,535
Graduate or professional degree	\$71,943

Source: 2015-2019 ACS

**Universe = population 25 years and over w/earnings*

Table 47 - Median Earnings

Table 47 identifies income as it relates to educational attainment in Portage. The data shown is based on 2015-2019 ACS estimates. Greater educational attainment strongly correlates with increased income. In Portage, persons having a graduate or professional degree have an estimated median income of \$71,943 and persons having a bachelor's degree have a median income of \$52,535. In contrast, persons with some college or an associate degree have a median income of \$35,164. Similarly, those with a high school diploma or equivalency have a median income of \$29,786 and those without a high school diploma or equivalency have a median income of \$20,000.

BASED ON THE BUSINESS ACTIVITY TABLES ABOVE, WHAT ARE THE MAJOR EMPLOYMENT SECTORS WITHIN YOUR JURISDICTION?

Portage is just south of Kalamazoo, Michigan, a city that is home to a college campus, numerous healthcare-related industries, and even a booming beer industry. Due to proximity, Portage residents access business activity in both cities. Based on the data presented in the tables above, and what is known about activity in the region, the major employment sectors in Portage are within Education and Healthcare Services, Manufacturing, and Retail Trade. These employment sectors are sustained by regional employers such as Western Michigan University, Kalamazoo College, Stryker Corporation (medical technologies development & manufacturing), Pfizer Corporation, Kellogg Company, Whirlpool Corporation, and other multi-national and local social/consumer-oriented businesses. Combined, these employment sectors represent at 56% of all workers and 53% of all jobs in Portage.

DESCRIBE THE WORKFORCE AND INFRASTRUCTURE NEEDS OF THE BUSINESS COMMUNITY:

As of the 2015-2019 American Community Survey, three sectors dominated employment in the City of Portage: Education and Healthcare Services, Manufacturing, and Retail Trade.

A large percentage of Portage's workforce is highly educated, with over 41% of the population over 18 years of age having earned a bachelor's degree or higher; however, there is also a large percentage of the workforce that has not earned higher than an associate's degree, suggesting that there may be a demand for adult basic education, workforce training and other education opportunities to better match the needs of the business community with skilled employees. There are a number of private and public educational institutions available in the region to address workforce training initiatives in Portage. Among those entities are Michigan Works! Southwest, Western Michigan University, Kalamazoo College,

as well as a number of vocational institutions and local business organizations that have the ability to collaborate to provide employment related services to the community.

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 35 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.

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.

Even with the current adverse and difficult Covid-19 pandemic, Portage and the surrounding community continue to push forward. With ongoing industrial, commercial, and residential development, Portage has positioned itself as a location destination for individuals and families looking for a natural place to move. Building construction activity associated with new and expanding residential and commercial growth is not only a sign of a strong economy, but also that of a strong community. Construction has continued to show confident trends since FY 2013-14. Between FY 2013-14 and FY 2019-20, construction value averaged over \$90 million for Portage. In 2017-18, the \$157.6 million construction valuation recorded was a record for Portage. Through the first six months of FY 2020-21, over \$51 million of new community investment has occurred. Residential, commercial and industrial development have all increased since 2014 and continued growth is expected during the next five-year period. Ongoing and anticipated projects planned within the local industrial sector, anchored by Stryker Corporation and Pfizer Corporation projects, are anticipated to spur further growth, and likely result in an increase in local administrative and manufacturing jobs over the next five-year period. Construction

of a third, 100,000 square foot, hotel within the Trade Center development project is underway. Residential projects that are underway or in the planning stage include Pennridge Trail, the Oaks, Greenspire Apartments, Woodbridge Hills Apartments, and Redwood Apartments. No workforce development is needed to support these projects and public infrastructure is already in place that ensure “shovel ready” development sites.

As the country moves forward, job training, unemployment benefits, and business assistance will be important to support economic development.

HOW DO THE SKILLS AND EDUCATION OF THE CURRENT WORKFORCE CORRESPOND TO EMPLOYMENT OPPORTUNITIES IN THE JURISDICTION?

Within Portage there are fewer jobs than workers within six business sectors: Education and Health Care Services; Other Services; Information; Professional, Scientific, and Management; Public Administration; and Transportation and Warehousing. This means that workers in these business sectors may have more difficulty finding a job that matches their skillset within the City.

In contrast, there may be more jobs than workers in six business sectors: Arts, Entertainment, and Accommodations; Construction; Finance, Insurance, and Real Estate; Manufacturing; Retail Trade; and Wholesale Trade. This means that workers from outside Portage may be meeting the needs of the local job market.

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.

The following workforce training initiatives are available to residents of Portage:

- 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.
- Kalamazoo Regional Education Service Agency (RESA) offers professional learning opportunities, and career readiness initiatives. KRESA also acts as a collaborative agency between public and intermediate school districts in the region to meet a variety of educational needs.

- Michigan Works! that connects people who need jobs with companies who need to fill jobs.

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)?

The City of Portage most recently participated in a Comprehensive Economic Development Strategy Plan that was completed in September of 2014. This plan was developed for a five-county region, including Kalamazoo County. In February 2020, the Southcentral Michigan Planning Council received funding to update the plan; as of January of 2021, the update process is ongoing.

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.

The 2014 CEDS plan, developed by the Southcentral Michigan Planning Council, outlined five goals with corresponding objectives. The five goals are:

- Develop a skilled workforce
- Make downtowns an attractive place to live, work, and play
- Consolidate/streamline/share government services
- Improve infrastructure in the region
- Promote brownfield redevelopment

At this time, the CEDS does not include any projects that are located in Portage; however, the City will collaborate with other economic development organizations and local units regarding workforce development, the sharing/consolidating of government services, and improving infrastructure in the region. The City of Portage does not have an active Brownfield Redevelopment program but will continue to collaborate 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 vital to the continued ability of the City of Portage to meet future growth and development challenges. An update to the 2014 Comprehensive Plan will be completed 2022.

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, which should continue to be a positive influence as local, state, and federal governments recover from the economic ramifications of the COVID-19 pandemic. A balanced and diverse economy is essential to maintain community stability and provides the economic foundation from which essential public services can be financed and supported.

DISCUSSION

According to the 2015-2019 ACS, the Portage labor force is comprised of approximately 26,888 people, of which approximately 96% are employed and 4% are unemployed. The largest employment sectors in Portage are education and healthcare services, manufacturing, and retail trade. Like in most cities, higher median earnings generally correlate with higher education. The highest median earnings in Portage are in occupations such as management, business, science, and the arts, while the lowest median earnings are in service occupations. Approximately 22% of Portage's population has only a high school diploma or equivalent, but over 41% of the City's population has a Bachelor's, graduate, or professional degree. While there may be a need for workforce training, there are also several workforce training initiatives in the community to meet this need.

Over 81% of Portage's population drives less than 30 minutes to get to work, and approximately 96% of Portage's population drives less than one hour to get to work. This means that most employees live locally or within the Portage region. In order to stimulate more local investment, the City's seeks to aid

in the regional CEDS effort through a local Downtown Development Authority, and through an updated Comprehensive Plan, which promotes economic growth and development within the City.

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.

MA-50 Needs and Market Analysis Discussion

ARE THERE AREAS WHERE HOUSEHOLDS WITH MULTIPLE HOUSING PROBLEMS ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

From 2016-2020, the City focused CDBG-funded housing rehabilitation loans, emergency repair grants, and homebuyer assistance program activities in eligible block groups that had a low- and moderate-income population of 46.94% or greater (i.e., areas of low- and moderate-income concentration). Generally, these same areas are also disproportionately affected by housing problems, such as overcrowding, substandard conditions, or significant cost burden.

According to the HUD CPD Maps tool, the following Census Tracts have concentrations of housing problems (i.e., more than half of extremely low income, low income, or moderate-income households residing therein have some type of housing problem):

TABLE 48: CONCENTRATIONS OF HOUSEHOLDS WITH HOUSING PROBLEMS

% of Households w/Housing Problems	Extremely Low-Income Households	Low Income Households	Moderate Income Households
50-75%	19.05	20.02, 20.03, 20.04, 35.00	20.03
>75%	19.06, 20.02, 20.03, 20.04, 35.00	None	None

Source: HUD CPD Maps, Accessed January 2021

Table 48 - Concentrations of Households with Housing Problems

Housing problems are distributed throughout the City's limits, this could be due, in part, to the age of the housing stock. Geographically, housing problems affecting extremely low-income households are the most widespread, affecting the northern and western halves of the City. The majority of extremely low-income households have some type of housing problem, regardless of their location. Housing problems affecting low-income households are also widespread throughout the western half of the City. Housing problems affecting moderate income households are concentrated more than 50% in only one census tract.

ARE THERE ANY AREAS IN THE JURISDICTION WHERE RACIAL OR ETHNIC MINORITIES OR LOW-INCOME FAMILIES ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

In general, the lowest income areas of Portage are most affected by housing problems and in need of community investment. Low- and moderate-income populations are spread across the City in 5 different census tracts, but in only 7 of the City's 33 block groups (approximately 21%) have a low- and moderate-income population of 51% or greater. The following block groups have populations where racial or ethnic minorities comprise 10% or more of the population:

Hispanic/Latino:

- Census Tract 19.05, Block Group 1; 38.24% Hispanic or Latino
- Census Tract 19.05, Block Group 3; 10.08% Hispanic or Latino
- Census Tract 20.04, Block Group 1; 12.81% Hispanic or Latino
- Census Tract 21.02, Block Group 1; 13.97% Hispanic or Latino
- Census Tract 35.00, Block Group 1; 13.85% Hispanic or Latino

[Source: 2015-2019 ACS Data, U.S. Census Bureau TIGER/Line GIS Data]

Black/African American:

- Census Tract 19.05, Block Group 3; 18.82% Black or African American
- Census Tract 19.06, Block Group 1; 12.84% Black or African American
- Census Tract 19.07, Block Group 2; 10.60% Black or African American
- Census Tract 20.05, Block Group 1; 60.46% Black or African American
- Census Tract 21.02, Block Group 1; 17.86% Black or African American
- Census Tract 35.00, Block Group 5; 17.45% Black or African American

[Source: 2015-2019 ACS Data, U.S. Census Bureau TIGER/Line GIS Data]

Three of these block groups are also areas of low- and moderate-income concentration. For example, some of the greatest concentrations of racial or ethnic minorities in Portage are in Census Tract 19.05, Block Group 1 (38.24% Hispanic or Latino), and Census Tract 20.05, Block Group 1 (60.46% Black or African American). Census Tract 19.05, Block Group 1 has a low- and moderate- income population of 95.87%, and Census Tract 20.05, Block Group 1 has a low- and moderate-income population of 90.16%. Although these concentrations exist, the data provided in the Market Analysis show that all racial and

ethnic groups living in the City have significant housing needs, particularly for housing repairs and rehabilitation.

WHAT ARE THE CHARACTERISTICS OF THE MARKET IN THESE AREAS/NEIGHBORHOODS?

Residential uses are limited within census tract 19.05 and 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. In contrast, census tract 20.05 is almost entirely residential in nature.

ARE THERE ANY COMMUNITY ASSETS IN THESE AREAS/NEIGHBORHOODS?

There are a number of community assets in the tracts with minority concentrations, including 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.

MA-60 Broadband Needs of Housing

DESCRIBE THE NEED FOR BROADBAND WIRING AND CONNECTIONS FOR HOUSEHOLDS, INCLUDING LOW- AND MODERATE-INCOME HOUSEHOLDS AND NEIGHBORHOODS

According to the Federal Communications Commission (FCC) Fixed Broadband Deployment Map accessed in January of 2021, the City of Portage has at least four, but likely between six and twelve, fixed residential broadband providers throughout the City. One impediment to broadband access within low- and moderate-income households is the ability to afford monthly fees along with purchasing of equipment (computers, smartphones, tablets, and routers).

DESCRIBE THE NEED FOR INCREASED COMPETITION BY HAVING MORE THAN ONE BROADBAND INTERNET SERVICE PROVIDER SERVE THE JURISDICTION

As stated above, according to the Federal Communications Commission (FCC) Fixed Broadband Deployment Map accessed in January of 2021, the City of Portage has at least 4 or more fixed residential broadband providers throughout the City.

MA-65 Hazard Mitigation

DESCRIBE THE JURISDICTION'S INCREASED NATURAL HAZARD RISKS ASSOCIATED WITH CLIMATE CHANGE

According to the Climate Science Special Report Fourth National Climate Assessment, Midwest communities will see an increase in average temperature in both the winter months and summer months. Increased heat wave intensity and frequency, increased humidity, degraded air quality, and reduced water quality will increase public health risks.

Increases in precipitation are also likely. Given that the City of Portage is located in Southwest Michigan, and is less than 40 miles from Lake Michigan, Portage may experience greater snow events due to lake-effect precipitation. Parts of the City may be at a higher risk of flooding due to the high amounts of impervious surface, and their proximity to inland bodies of water. Extreme rainfall events and flooding have increased during the last century, and these trends are expected to continue, causing erosion, declining water quality, and negative impacts on transportation, agriculture, human health, and infrastructure.

DESCRIBE THE VULNERABILITY TO THESE RISKS OF HOUSING OCCUPIED BY LOW- AND MODERATE-INCOME HOUSEHOLDS BASED ON AN ANALYSIS OF DATA, FINDINGS, AND METHODS

As mentioned above, as climate change progresses Midwest communities may see an increase in temperatures, increase in precipitation, and more extreme storm events. This poses a threat to all housing within Midwest communities. Housing located in proximity to waterways and floodplain area could be at risk of flood damage, especially in areas with high amounts of impervious surfaces. Major storms and high winds may pose a threat to housing as well.

Strategic Plan



SP-05 Overview

STRATEGIC PLAN OVERVIEW

The Consolidated Plan process requires the City to identify priority needs and a Strategic Plan to meet those needs over the next five years. For every priority, there are goals and objectives established to measure progress, as well as strategies to address them. There are essentially four major topics of focus in the Consolidated Plan:

- Housing
- Homelessness
- Non-Housing Community Development
- Non-Homeless Special Needs

The City of Portage does not establish specific target areas, but will target certain funding and activities to improve neighborhoods that have a higher percentage of low-moderate income households as they tend to have higher levels of poverty, and an increased need for improved housing, public services, and infrastructure and/or facilities.

The highest priority needs for City's low- and moderate-income population are affordable housing for renters and owners. The program goals, as described in detail below, address the objectives of providing decent affordable housing, creating a suitable living environment, and creating economic opportunity.

Housing Needs

The City has identified housing rehabilitation, as well as affordable housing, as a priority need of the community.

Based on input and the data received through the citizen participation process, the housing needs and priorities identified are:

- Affordable owner housing
- Affordable rental housing

- Minor housing repairs
- Emergency housing repairs
- Homeowner housing rehabilitation
- Mortgage and rental assistance
- Homeowner down-payment assistance

Considering the priorities above, the following goals related to housing is presented:

GOAL: AFFORDABLE OWNER HOUSING

Description: Increase the supply of decent, affordable owner-occupied housing opportunities for low- and moderate-income residents throughout the City through the provision of emergency repair grants, housing rehabilitation, homebuyer assistance programs, and partnerships with non-profit developers.

GOAL: AFFORDABLE RENTAL HOUSING

Description: Increase the supply of decent, affordable renter-occupied housing opportunities for low- and moderate-income residents throughout the City.

Homeless Needs and Non-Homeless Special Needs

Meeting homelessness challenges is a collaborative effort comprising numerous individuals, agencies and organizations. Due to limited funding, the City will not focus its financial efforts on alleviating homelessness at this time. Instead, the City will continue to support local homeless prevention organizations with their homelessness strategy in any way they can.

Non-Homeless Special Needs is a broad category that applies to any population that is presumed to be low- and moderate-income and in need of public services. The category covers a large population, including the mentally ill, developmentally disabled, elderly, and other groups.

Based on input and the data received through the citizen participation process, identified by the City's homeless and special needs populations are:

- Homeless prevention services
- Food services

- Public services for special needs populations

Considering these priorities, the following goals related to public services are presented:

GOAL: PUBLIC SERVICES

Description: Support low- to moderate-income households and homelessness prevention through rapid-rehousing, emergency financial and food assistance, as well as supportive services for special needs populations and non-housing anti-poverty programs.

Non-Housing Community Development Needs

Non-Housing Community Development is a broad category of spending that covers many types of public facilities and improvements such as roads, sewer improvements, water improvements, wastewater improvements, lighting, drainage, community centers, parks, and virtually any other public project that benefits low- and moderate-income neighborhoods.

Based input and the data received through the citizen participation process, the priorities identified for community development are:

- Prevent and eliminate slum and blight
- Public facility improvements
- Public infrastructure improvements

Considering these priorities, the following goals related to community development are presented:

GOAL: NEIGHBORHOOD IMPROVEMENT

Description: Support code compliance and minimum property standards to support safe, affordable housing in eligible neighborhoods to aid in the prevention and elimination of blight.

GOAL: NON-HOUSING COMMUNITY DEVELOPMENT

Description: Small-scale capital improvement projects like sidewalk repair and neighborhood park improvements within low- and moderate-income neighborhoods.

SP-10 Geographic Priorities

GENERAL ALLOCATION PRIORITIES

Describe the basis for allocating investments geographically within the City.

The City of Portage does not establish specific Target Areas, as all low- and moderate-income areas citywide have high levels of poverty and the need for improved housing, public services, and infrastructure or facilities. The City will allocate investments geographically to the City's low- and moderate-income areas and to individuals citywide based on income eligibility or special needs status.

The City of Portage will use CDBG funds throughout the jurisdiction to serve low- and moderate-income persons. The City's basis for allocating CDBG funding geographically will be to areas with the highest percentage of low- and moderate-income persons. The City is designated as an exception grantee by HUD. For a Census Block Group to qualify as low- and moderate-income, a Block Group in the City must contain 46.94% or more low- and moderate-income persons. All low- and moderate-income areas citywide have high levels of poverty and the needs for improved housing, public services, and infrastructure or facilities. These areas have been areas of concern in the past and were confirmed by examining the data and public input of this updated Five-Year Consolidated Plan.

TABLE 49: GEOGRAPHIC AREA

1. Area Name: Citywide
Area Type: Other, Other Target Area Description: Benefit low/mod population and all residents
Identify the neighborhood boundaries for this target area. Individuals citywide based on income eligibility or special needs status
Include specific housing and commercial characteristics of this target area. All low- and moderate-income areas citywide have high levels of poverty and the needs for improved housing, public services, and infrastructure or facilities.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area? These populations have been populations of need in the past and were confirmed by examining the data and public input of this updated Five-Year Consolidated Plan.
Identify the needs in this target area. The highest priority needs for City's low- and moderate-income and special needs populations citywide are affordable housing, housing rehabilitation, and public service programs.
What are the opportunities for improvement in this target area? There may also a need for public infrastructure improvements, elimination of slum and blight, and public facilities improvements.
Are there barriers to improvement in this target area? Lack of funding and resources is the largest barrier to improvement.
2. Area Name: Low/Mod Neighborhoods
Area Type: Low- and moderate-income neighborhoods
Identify the neighborhood boundaries for this target area. Block Groups having 46.94% or more low/mod population.
Include specific housing and commercial characteristics of this target area. All low- and moderate-income areas citywide struggle with poverty and the needs for improved housing, public services, and infrastructure or facilities.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area? These areas have been areas of need in the past and were confirmed by examining the data and public input of this updated Five-Year Consolidated Plan.
Identify the needs in this target area. The highest priority needs for City's low- and moderate-income and special needs populations citywide are affordable housing, housing rehabilitation, and public service programs.
What are the opportunities for improvement in this target area? There may also a need for public infrastructure improvements, elimination of slum and blight, and public facilities improvements.
Are there barriers to improvement in this target area? Lack of funding and resources is the largest barrier to improvement.

Table 49 - Geographic Priority Areas

SP-25 Priority Needs

The Five-Year Consolidated Plan must indicate the general priorities for allocating investment of available resources among different needs. Priority needs are those that will be addressed by the goals outlined in the Strategic Plan. For each priority, the City of Portage has indicated one or more populations to be served, as well as an assigned priority level indicating relative importance among the needs listed (see **Table 50**).

TABLE 50: PRIORITY NEEDS

Priority Need Name	Priority Level	Population	Geographic Areas	Goals Addressing
Affordable Owner Housing	High	Moderate Income (80% AMI), Low Income (50% AMI), Extremely Low Income (30% AMI), Large Families, Families with Children, Elderly	Citywide	Affordable Owner Housing
Affordable Rental Housing	High	Moderate Income (80% AMI), Low Income (50% AMI), Extremely Low Income (30% AMI), Large Families, Families with Children, Elderly	Citywide	Affordable Rental Housing
Neighborhood Improvement	High	Moderate Income (80% AMI), Low Income (50% AMI), Extremely Low Income (30% AMI), Large Families, Families with Children, Elderly, Public Housing Residents, Non-housing Community Development	Low/Moderate Income Areas	Neighborhood Improvement
Public Services	High	Moderate Income (80% AMI), Low Income (50% AMI), Extremely Low Income (30% AMI), Large Families, Families with Children, Elderly, Public Housing Residents, Chronic Homelessness, Families with Children, Mentally Ill, Chronic Substance Abuse, Veterans, Persons with HIV/AIDS, Victims of Domestic Violence, Unaccompanied Youth, Elderly, Frail Elderly, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities, Persons with Alcohol or Other Addictions, Persons with HIV/AIDS and their Families, Victims of Domestic Violence	Citywide	Public Services
Non-Housing community development	High	Low Income (50% AMI), Extremely Low Income (30% AMI), Large Families, Families with Children, Elderly, Public Housing Residents, Non-housing Community Development	Low/Moderate Income Areas	Non-Housing Community Development

Table 50 - Priority Needs Summary

DISCUSSION (OPTIONAL)

The needs throughout the City are numerous and varied. The principal needs are affordable renter and owner housing, and public services. The City may also address various infrastructure needs.

The City believes that affordable owner housing is a high priority need because as the housing stock within the community continues to age, investments in housing maintenance will be necessary and low-income homeowners will need assistance in maintaining housing in accordance with housing quality standards. The City seeks to improve both availability and condition of owner-occupied housing.

It should also be noted that the City acknowledges that affordable rental housing is also an important need throughout the City for many of the same reasons that owner-housing is a priority; however, at this time, limited funds will be directly allocated to ameliorate this problem.

Neighborhood Improvement projects received a High priority as these projects ensure a suitable living environment for residents throughout the City. Historically, code administration and enforcement efforts to aid in the prevention and elimination of blight have occurred within low-moderate income neighborhoods at a slightly higher occurrence in comparison to the City overall. Neighborhood Improvement efforts in low-moderate income neighborhoods is an ongoing need within the community to ensure the housing stock and quality of life is maintained. Neighborhood Improvement is identified as a high priority need based on the findings of the data analysis and because the need will be funded by the city with either federal funds, either alone or in conjunction with the investment of other public funding during the five-year strategic plan period.

Public services were also among the high priority needs identified as priorities within the City. In particular, public services that focus on homelessness prevention and rapid re-housing, anti-poverty programs and assistance to persons with special needs are appropriate.

SP-30 Influence of Market Conditions

TABLE 51: INFLUENCE OF MARKET CONDITIONS

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	According to the Needs Assessment and Housing Market Analysis, low-income renter households have a significant cost burden which is a priority need within the community. Additionally, many of the households in the lowest income categories are severely cost burdened. Due to limited funding, the City will not provide Tenant Based Rental Assistance, but will be offering services to ameliorate housing problems and may use CDBG funds to support existing agencies that provide this type of aid.
TBRA for Non-Homeless Special Needs	Due to limited funding, the City will not provide Tenant Based Rental Assistance.
New Unit Production	The City does not currently envision supporting new unit production because of the limited resources available.
Rehabilitation	Rehabilitation of both owner and renter units in the City's low-income areas is a high priority and is an integral component of the effort to improve and maintain housing affordability.
Acquisition, including preservation	Because of the limited funds available, the City will not emphasize the acquisition and rehabilitation of rental units.

Table 51 - Influence of Market Conditions

SP-35 Anticipated Resources

INTRODUCTION

The Five-Year Consolidated Plan must identify the federal, state, local and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan. These resources are summarized in **SP-35** and **Table 52**.

The City is faced with the difficult task of meeting increasing needs with limited resources. The figures shown below in the table are estimates. First year figures are based upon the known HUD allocation. The figure for “Expected Amount Available Remainder of Consolidated Plan” subtracts this year’s allocation from the 5-year estimated allocation figure of \$1,360,000 (based on average yearly allocations for the past five years and expected program income).

Allocations for each CDBG grantee are determined annually by HUD following the adoption of the federal budget by Congress. HUD grants these funds to the communities to carry out a wide range of community development activities directed towards revitalizing neighborhoods, increasing economic development, and improving community facilities and services. Grantees must give maximum priority to activities that benefit low- and moderate-income persons, aid in the prevention or elimination of slums or blight and meet urgent community development needs that pose a serious threat to health or welfare of the community. Grantees have wide flexibility to develop their own programs, activities, and funding priorities so long as they meet one of these national objectives. The City of Portage adopts the allocations for the use of CDBG funding based on the priorities set forth in the Consolidated Plan.

The City of Portage anticipates a total allocation of \$221,456 in CDBG funding for the 2021 program year. Some program income for CDBG is expected. CDBG funds will be used primarily for housing rehabilitation, code enforcement, and infrastructure improvements. Small portions of the funding may go to public services for low- and moderate-income youth and the homeless, and administration of the City’s CDBG program. Anticipated resources are also summarized in **Table 56**.

The Annual Action Plan must summarize the City’s priorities and the specific goals it intends to initiate and/or complete within the first year of the Strategic Plan. These goals must be described in quantitative terms. The City of Portage has selected goal outcome indicators and quantities based on

the anticipated performance measured of the 2021-2022 Annual Action Plan. See **Table 57** and **Table 58**.

TABLE 52: ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Consolidated Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public, Federal	Acquisition; Admin and Planning; Economic Development; Housing; Public Improvements; Public Services	\$221,456	\$50,000	\$125,000	\$396,456	\$966,761	Additional resources for leveraging may include other State and Federal grants, City Departments, public or social service providers or other sources; however, the City does not foresee using funding other than the CDBG allocation for housing repairs.

Table 52 - Anticipated Resources

EXPLAIN HOW FEDERAL FUNDS WILL LEVERAGE THOSE ADDITIONAL RESOURCES (PRIVATE, STATE AND LOCAL FUNDS), INCLUDING A DESCRIPTION OF HOW MATCHING REQUIREMENTS WILL BE SATISFIED.

The CDBG allocation will be the primary source of funding for emergency and minor rehabilitation housing projects for low- and moderate-income households. In addition to CDBG Program funds directly available to the City of Portage, additional funding from HUD and MSHDA is secured to address homelessness and provide permanent supportive housing through the Kalamazoo County Continuum of Care. In a typical year, approximately \$1.8 million in McKinney-Vento Supportive Housing Program Funds are awarded by HUD and approximately \$275,000 in Emergency Solutions Grant funds are awarded by MSHDA to non-profit agencies that serve Portage residents. As of November 2015, the Kalamazoo County Public Housing Commission will also generate an additional \$800,000 annually for temporary housing assistance, funding for which was garnered through a six-year county-wide millage (through 2021). In 2020, a new, 8-year 0.75-mill property tax was passed by voters. This new millage will generate \$6.3 million in the first year and will provide rent subsidies for individuals and families as well as expanding affordable housing options in the county.

Finally, direct recipients and sub recipients of CDBG Program funding leverage federal funding with private and public funding to increase the impact of CDBG Program activities and assist in addressing priority needs within the community.

While there are no specific matching requirements for the CDBG Program, leveraging of private and public funds with CDBG Program funding will be tracked and reported annually through the Consolidated Annual Performance Evaluation Report (CAPER).

IF APPROPRIATE, DESCRIBE PUBLICLY OWNED LAND OR PROPERTY LOCATED WITHIN THE JURISDICTION THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN.

The City of Portage does not intend to use publicly owned land to address priority needs identified in the plan. Non-Housing Community Development needs are primarily addressed through the City's Capital Improvement Program. However, there may be some limited use of CDBG Program funds for small-scale capital improvement projects such as sidewalk repairs and/or neighborhood park improvements within low-moderate income neighborhoods. In such cases, City-owned public street right-of-way and parkland may be utilized concurrent with a CDBG Program funded activity.

DISCUSSION

No further discussion. Please see preceding responses.

SP-40 Institutional Delivery Structure

EXPLAIN THE INSTITUTIONAL STRUCTURE THROUGH WHICH THE JURISDICTION WILL CARRY OUT ITS CONSOLIDATED PLAN INCLUDING PRIVATE INDUSTRY, NON-PROFIT ORGANIZATIONS, AND PUBLIC INSTITUTIONS.

TABLE 53: INSTITUTIONAL DELIVERY STRUCTURE

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Portage Department of Community Development	Government	Planning/ Community Development	Jurisdiction
The United Way of the Battle Creek and Kalamazoo Region	Regional Organization	Homelessness Planning	Region
Michigan State Housing Development Authority	PHA	Public Housing	Jurisdiction

Table 53 - Institutional Delivery Structure

ASSESS THE STRENGTHS AND GAPS OF THE INSTITUTIONAL DELIVERY STRUCTURE

The City of Portage Department of Community Development is the lead agency in planning for the use of CDBG program funds and implementing programs funded through the CDBG program. As such, the Department of Community Development directly carries out housing assistance programs including owner-occupied housing rehabilitation and emergency repair, down-payment assistance, and neighborhood improvement programs including code enforcement, and small-scale capital improvements within low- and moderate-income neighborhoods. In addition, the Department oversees the provision of public services and fair housing education, as well as enforcement via local sub-recipients. As a participant in the state CDBG program, the City has developed relationships and contacts with a number of service providers, not-for-profit organizations, housing developers and lenders, and agencies at the state, regional and local levels. For a city its size, Portage has an excellent network of local service and housing providers. While some gaps occur in the ability of providers to ensure that those in need can access services, the overall system is not lacking in number or variety of services offered. City staff serve on the advisory board of the Fair Housing Center of Southwest Michigan, and routinely communicates with public service subrecipients funded through both the CDBG Program and

General Fund. The Department of Community Development also actively participates in the Kalamazoo County Continuum of Care and assists in the regional planning efforts (including funding allocation recommendations) to address homelessness and permanent supportive housing needs within the community.

As a small CDBG entitlement grantee, the ability to plan and deliver services through a single city department provides efficiencies and benefits. However, the City does not have the capacity to oversee and administer programs that address every need in the community, which is why the City is reliant on the ability to coordinate with other units of governments, regional planning organizations and local non-profit agencies. The City of Portage will continue to work closely via the Kalamazoo County Continuum of Care and local non-profit agencies that serve as primary access points or portals to housing and non-housing program assistance within the community.

TABLE 54: AVAILABILITY OF SERVICES TARGETED TO HOMELESS PERSONS AND PERSONS WITH HIV AND MAINSTREAM SERVICES

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 54 - Homeless Prevention Services Summary

DESCRIBE HOW THE SERVICE DELIVERY SYSTEM INCLUDING, BUT NOT LIMITED TO, THE SERVICES LISTED ABOVE MEET THE NEEDS OF HOMELESS PERSONS (PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH)

Homelessness has increased in recent years and there is a prevalence HIV within the City of Portage and Kalamazoo County. Connecting persons experiencing these life challenges with housing, health care and employment services is a priority need.

The United Way of the Battle Creek and Kalamazoo Region serves as the HUD-required Kalamazoo County Continuum of Care (CoC), which has developed a comprehensive and integrated approach to end homelessness and insure permanent housing for low-income people.

At present the City is does not financially support or directly coordinate the local homeless program delivery system. However, the City does maintain a relationship with a variety of partners to first prevent low-income persons from becoming homeless and, second, to support homeless persons and families in obtaining safe, affordable, and sustainable housing. Limited grant funding limits the City's ability to directly provide services for the above constituents.

Among the local agencies that support these populations are the local hospitals, which aid those persons with HIV to include counseling, outreach services, and medical care. Homeless individuals that seek assistance are served by the Kalamazoo County Continuum of Care. The Kalamazoo Community Mental Health & Substance Abuse Services provides outreach services for addiction, and drug/alcohol use for the homeless. There are also a number of entities that provide job and employment training to assist those in need, including the homeless, to develop skills and financial independence.

Many of these prevention and outreach services are available within the City of Portage; however, the most significant concern is that many of the supportive services require the persons or families to travel some distance to receive them. While there are several bus routes throughout the City, there is still likely to be a lack of sufficient and affordable transportation for homeless families, suggesting that there is a significant gap in the ability to provide these services as needed.

DESCRIBE THE STRENGTHS AND GAPS OF THE SERVICE DELIVERY SYSTEM FOR SPECIAL NEEDS POPULATION AND PERSONS EXPERIENCING HOMELESSNESS, INCLUDING, BUT NOT LIMITED TO, THE SERVICES LISTED ABOVE.

In general, the institutional delivery system is large and functions well. The City of Portage actively participates in the CoC's homelessness reduction efforts. The goal of this is to reduce dependence on a shelter-based strategy in favor of an approach that will prevent homelessness through a broad-based community-wide system that supports the promotion and establishment of safe, affordable, and permanent housing.

The creation of the Coordinated Assessment and Referral process through the Housing Assessment and Resource Agency (HARA) has strengthened the service delivery system. The CoC's coordinated entry process is designed to identify, engage, and assist homeless individuals and families that will ensure those who request or need assistance are connected to proper housing and services. In particular, housing referrals are accepted directly from shelters, street outreach, drop-in centers, and other parts of crisis response system. Individuals and families may be referred for assessment via any emergency shelter facility, Community Housing Hour, 2-1-1 contacts, courts, hospitals, outreach locations and by directly contacting a provider agency. Assessments are completed for anyone homelessness or at risk of homelessness to determine the best housing and services intervention for individuals and families. Assessment includes the identification, evaluation, and scoring of individual client needs using the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) and SPDAT to determine service needs and refer to appropriate support services. A list of clients/scores is generated weekly to review of status and referred to housing services and supports. No one is denied services and remain on the prioritization list until their housing crisis is resolved.

PROVIDE A SUMMARY OF THE STRATEGY FOR OVERCOMING GAPS IN THE INSTITUTIONAL STRUCTURE AND SERVICE DELIVERY SYSTEM TO ADDRESS PRIORITY NEEDS.

The City will seek to continue and enhance the relationship with existing partners in City departments and social service agencies to coordinate the delivery of programs and services. The strategy for overcoming gaps in the institutional structure and service delivery system is a primary focus for local service providers and a secondary focus for the City. Like the City, the local service providers are highly dependent on budgetary restrictions, and the City will leverage time and funding for these providers when available. The City identifies the continued cooperation with these agencies as a high priority for the jurisdiction.

SP-45 Goals Summary

TABLE 55: FIVE-YEAR GOALS SUMMARY INFORMATION

Goal Name	Description	Category	Start Year	End Year	Outcome	Objective	Geographic Area	Priority Needs Addressed	Funding Allocated (Five-Year Total)	Goal Outcome Indicator	Quantity (Five-Year Total)	Unit of Measure (UoM)
Goal 1: Affordable Owner Housing	Increase the supply of decent, affordable owner-occupied housing opportunities for low- and moderate-income residents throughout the City.	Affordable Housing	2021	2025	Affordability	Provide Decent Affordable Housing	Citywide	Affordable Owner Housing	\$ 700,000	Homeowner Housing Added	5	Household Housing Units
										Homeowner Housing Rehabilitated	60	Household Housing Units
										Direct Financial Assistance to Homebuyers	15	Households Assisted
Goal 2: Affordable Renter Housing	Increase the supply of decent, affordable renter-occupied housing opportunities for low- and moderate-income residents throughout the City.	Affordable Housing	2021	2025	Affordability	Provide Decent Affordable Housing	Citywide	Affordable Rental Housing	\$ 25,000	Renter Housing Rehabilitated	5	Household Housing Units
Goal 3: Neighborhood Improvement	Support code compliance and minimum property standards to support safe, affordable housing in eligible neighborhoods to aid in the prevention and elimination of blight.	Non-Housing Community Development	2021	2025	Sustainability	Create Suitable Living Environments	Citywide	Neighborhood Improvement	\$ 280,000	Housing Code Enforcement/Foreclosed Property care	1,750	Household Housing Units
Goal 4: Public Services	Support low- to moderate-income households and homelessness prevention through rapid-rehousing, emergency financial and food assistance, as well as supportive services for special needs populations and non-housing anti-poverty programs.	Homeless; Non-Homeless Special Needs	2021	2025	Sustainability	Create Economic Opportunities	Citywide	Public Services	\$ 165,000	Public Service Activities Other than Low/Moderate Income Housing Benefit	20,000	Persons Assisted
Goal 5: Non-Housing Community Development	Small-scale capital improvement projects like sidewalk repair and neighborhood park improvements within low- and moderate-income neighborhoods.	Non-Housing Community Development	2021	2025	Sustainability	Create Suitable Living Environments	Citywide	Non-Housing Community Development	\$ 50,000	Other	1	Other
Goal 6: Administration/Planning	Administration of the CDBG program and funding.	Other: Program Administration	2021	2025	Availability/ Accessibility	Create Suitable Living Environments	Citywide	CDBG Administration	\$ 140,000	Other	N/A	Other

Note: Estimated Planning/ Administration comprises approximately 10% of the total CDBG Entitlement Grant

Table 55 - Goals Summary

ESTIMATE THE NUMBER OF EXTREMELY LOW-INCOME, LOW-INCOME, AND MODERATE-INCOME FAMILIES TO WHOM THE JURISDICTION WILL PROVIDE AFFORDABLE HOUSING AS DEFINED BY HOME 91.315(B)(2)

The Five-Year Consolidated Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the five-year term of the Strategic Plan. These goals are described in quantitative terms in this section (SP-45). For this program period, the City plans to aid 80 low- and moderate-income households through the rehabilitation, down payment assistance, and construction of affordable housing. The City also anticipates rehabilitating 5 rental units, supporting 1,750 houses in code compliance, and neighborhood improvement efforts, thus reducing blight and maintaining affordability.

SP-50 Public Housing Accessibility and Involvement

NEED TO INCREASE THE NUMBER OF ACCESSIBLE UNITS (IF REQUIRED BY A SECTION 504 VOLUNTARY COMPLIANCE AGREEMENT)

As indicated in the Needs Assessment, the City of Portage does not have a Public Housing Authority (PHA) and has no public housing units. Furthermore, Kalamazoo County does not have a PHA and therefore, the Michigan State Housing Development Authority (MSHDA) serves as the PHA for Kalamazoo County. In 2002, however, Kalamazoo County did create a Public Housing Commission (PHC) that provides tenant based rental assistance within Kalamazoo County, which is in addition to rental assistance provided within Kalamazoo County via MSHDA.

Currently, the figures in the Needs Assessment section of this Plan indicate a need for an increased number of accessible Housing Choice Voucher (HCV) units; however, the city does not administer HCV units, and it is beyond the City's capability to increase this number. Additionally, the Non-Homeless Special Needs Assessment indicates a growing need for accessible housing for persons with disabilities, whether they are public housing residents or not.

ACTIVITIES TO INCREASE RESIDENT INVOLVEMENTS

The City of Portage will continue to consult with MSHDA Housing Choice Voucher agents and the Kalamazoo County PHC on issues relevant to public housing and decent, affordable housing in general. Notices of public hearings relevant to the CDBG Program will also be routinely provided to these entities, as well as the Continuum of Care.

IS THE PUBLIC HOUSING AGENCY DESIGNATED AS TROUBLED UNDER 24 CFR PART 902?

Not applicable.

IF APPLICABLE, PLAN TO REMOVE THE 'TROUBLED' DESIGNATION

Not Applicable.

SP-55 Barriers to Affordable Housing

BARRIERS TO AFFORDABLE HOUSING

This section requires the jurisdiction to explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment.

Through vehicles such as comprehensive plan land use goals, zoning ordinances, building codes and fees, property tax policies, and lack of growth limits, the City has attempted to ensure the health, safety, and quality of life of its residents while minimizing the barriers that may impede the development of affordable housing.

The most important impediment to affordable and safe housing is the lack of Federal and State resources for affordable housing initiatives. The lack of programs and resources to reduce excessive rent or mortgage burdens to qualified persons is a key factor. The City has used, and is willing to make available, a range of incentives and assistance to developers wishing to build affordable housing.

STRATEGY TO REMOVE OR AMELIORATE THE BARRIERS TO AFFORDABLE HOUSING

The most important impediment to affordable and safe housing revolves around the lack of Federal and State resources for affordable housing initiatives. The lack of programs and resources to reduce excessive rent or mortgage burdens to qualified persons is a key factor. The City has used, and is willing to make available, a range of incentives and assistance to developers wishing to build affordable housing.

The primary means to address this issue in Portage are through the emergency repair grant program, the housing rehabilitation program, and the down-payment assistance program to encourage residents to remain in affordable and safe homes.

Additionally, the following strategies will be undertaken during the plan period to address affordable housing:

- Continue to participate with the CoC and other regional initiatives to address affordable housing issue throughout Kalamazoo County.
- Continue Home Buyer Assistance through the CDBG Housing Program to increase affordable home ownership opportunities for low-income households;
- Pursue opportunities to facilitate affordable rental housing by 1) partnering with housing developers by providing CDBG Program funding and/or tax abatement/PILOTs through the City General Fund;
- Annually review development regulations, fees and other city code requirements that may create barriers to affordable and fair housing;
- Continue General Fund and CDBG Program funding to support the provision of public services to low-income individuals.

SP-60 Homelessness Strategy

REACHING OUT TO HOMELESS PERSONS (ESPECIALLY UNSHELTERED PERSONS) AND ASSESSING THEIR INDIVIDUAL NEEDS

The needs of homeless persons are complex and require a wide range of specialized services. Numerous agencies are often involved in the care of a homeless person, providing distinct services such as housing, mental health counseling, employment training, and case work services.

At this time, limited funding does not permit the City to financially support programs to assist the homeless. The City itself has not directly aided services for the homeless but recognizes that it may be a high priority need. The City will continue to work with the local agencies to monitor and address these needs as they are determined.

As the CDBG program develops the City will assess how it can use the limited available CDBG funds to address the needs of the homeless. At present, it appears that the use of CDBG funds to prevent

homelessness (housing rehabilitation, emergency repair assistance, and down-payment assistance) may be the most judicious approach to this complex issue.

ADDRESSING THE EMERGENCY AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

The needs of homeless persons are complex and require a wide range of specialized services. Numerous agencies are often involved in the care of a homeless person, providing distinct services such as housing, mental health counseling, employment training, and case work services.

As noted above, the City does not currently have programs in place to assist the homeless. The City will continue to support those agencies that serve homeless populations.

HELPING HOMELESS PERSONS (ESPECIALLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH) MAKE THE TRANSITION TO PERMANENT HOUSING AND INDEPENDENT LIVING, INCLUDING SHORTENING THE PERIOD OF TIME THAT INDIVIDUALS AND FAMILIES EXPERIENCE HOMELESSNESS, FACILITATING ACCESS FOR HOMELESS INDIVIDUALS AND FAMILIES TO AFFORDABLE HOUSING UNITS, AND PREVENTING INDIVIDUALS AND FAMILIES WHO WERE RECENTLY HOMELESS FROM BECOMING HOMELESS AGAIN.

The needs of homeless persons are complex and require a wide range of specialized services. Numerous agencies are often involved in the care of a homeless person, providing distinct services such as housing, mental health counseling, employment training, and case work services.

The City's strategy to prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless is limited due to limited funding resources available to the City. The City can use housing/emergency rehabilitation funds to complete housing repairs that may cause homelessness; however, if the City is made aware of other issues causing homelessness, then those individuals will be referred to other agencies that are better equipped to resolving homelessness, such as the Michigan State Housing Development Authority or the Kalamazoo County Continuum of Care.

HELP LOW-INCOME INDIVIDUALS AND FAMILIES AVOID BECOMING HOMELESS, ESPECIALLY EXTREMELY LOW-INCOME INDIVIDUALS AND FAMILIES WHO ARE LIKELY TO BECOME HOMELESS AFTER BEING DISCHARGED FROM A PUBLICLY FUNDED INSTITUTION OR SYSTEM OF CARE, OR WHO ARE RECEIVING ASSISTANCE FROM PUBLIC AND PRIVATE AGENCIES THAT ADDRESS HOUSING, HEALTH, SOCIAL SERVICES, EMPLOYMENT, EDUCATION OR YOUTH NEEDS

The needs of homeless persons are complex and require a wide range of specialized services. Numerous agencies are often involved in the care of a homeless person, providing distinct services such as housing, mental health counseling, employment training, and case work services. By assisting individuals with housing rehabilitation projects, the City will help ensure that those low-income individuals and families remain in their homes and prevent homelessness.

SP-65 Lead Based Paint Hazards

ACTIONS TO ADDRESS LBP HAZARDS AND INCREASE ACCESS TO HOUSING WITHOUT LBP HAZARDS

Lead was used as a pigment and drying agent in “alkyd” oil-based paint in most homes built before 1978. Lead may be present on any interior or exterior surface, particularly on woodwork, doors, and windows. In 1978, the U.S. Consumer Product Safety Commission lowered the legal maximum lead content in most kinds of paint to 0.06% (a trace amount). According to the Commission, about two-thirds of homes built before 1940, one-half of the homes built from 1940 to 1960, and a large number of homes built after 1960 contain heavily leaded paint. According to the Market Analysis, approximately 62.5% of owner-occupied homes and 48.3% of renter-occupied homes were built before 1980 and may contain lead-based paint. Based on the 2011-2015 CHAS data, there are approximately 1,450 owner-occupied homes, and 895 renter-occupied homes with children present that may also have lead-based paint hazards.

Federal regulations effective September 2000 implemented lead-based paint requirements for all housing activities undertaken by recipients of HUD funds. These regulations require multiple approaches to evaluate, control and/or abate lead-based paint. Public education on the risks of lead-based paint hazards is achieved via the PORTAGER municipal newsletter and the City web site. In addition, each household that receives CDBG Program housing assistance is provided information regarding lead-based paint hazards prior to the start of any housing improvement project. Finally, all CDBG Program housing improvement projects ensure that lead-based paint safe work practices are followed by the contractor, in accordance with HUD regulations.

HOW ARE THE ACTIONS LISTED ABOVE RELATED TO THE EXTENT OF LEAD POISONING AND HAZARDS?

The City's home repair projects are required to comply with HUD's Guidelines under CFR 24 Part 35 concerning Lead-Based Paint Hazards. The actions listed above increase the awareness of lead-based paint hazards and ensure that housing improvement projects are carried out in a manner that reduces the exposure to lead-based paint, especially among young children.

HOW ARE THE ACTIONS LISTED ABOVE INTEGRATED INTO HOUSING POLICIES AND PROCEDURES?

The City of Portage has developed detailed Housing Assistance Program guidelines that include procedures for notifying program participants of lead-based paint hazards, assessing lead-based paint prior to and after a housing improvement project, and ensuring that contractors are properly licensed in lead-based paint safe work practices and follow such practices in carrying out their housing improvement work activities.

SP-70 Anti-Poverty Strategy

JURISDICTION GOALS, PROGRAMS AND POLICIES FOR REDUCING THE NUMBER OF POVERTY-LEVEL FAMILIES

According to the 2015-2019 American Community Survey (ACS) estimates, at least 8.4% of people living in the City of Portage are at poverty level or below. The City of Portage recognizes that the core of many social and housing problems relates to poverty. The objective of poverty reduction requires programming for broad areas including increased accessibility of resources, job training and placement, public services, education, and basic skills development. The City recognizes that it is only through comprehensive, coordinated strategies that nurture skills and provide opportunities to gain and retain employment and thus improve the quality of life that people can improve their situation.

However, at this time, grant funding is limited, and the City feels it can indirectly address this problem more effectively by focusing its financial efforts on housing repairs. In doing so, these repairs seek to ameliorate poor living conditions for many extremely low, low, and moderate-income families.

HOW ARE THE JURISDICTION POVERTY REDUCING GOALS, PROGRAMS, AND POLICIES COORDINATED WITH THIS AFFORDABLE HOUSING PLAN

Because the nature of poverty is complex and multi-faceted, and because the City has limited funding through the CDBG program, the City has chosen to assist in reducing the number of impoverished families by allowing the family to use housing/emergency rehabilitation funds for a variety of expenses, including housing repairs. In the future, the City may attempt to fund programs that provide additional services for working families.

CDBG can provide funding for meeting these critical basic needs, but these efforts will be constrained by the amount of funds available and competing priority needs. The City's efforts to preserve and improve existing affordable housing complements a general anti-poverty strategy by providing additional stability to low-income households.

SP-80 Monitoring

DESCRIBE THE STANDARDS AND PROCEDURES THAT THE JURISDICTION WILL USE TO MONITOR ACTIVITIES CARRIED OUT IN FURTHERANCE OF THE PLAN AND WILL USE TO ENSURE LONG-TERM COMPLIANCE WITH REQUIREMENTS OF THE PROGRAMS INVOLVED, INCLUDING MINORITY BUSINESS OUTREACH AND THE COMPREHENSIVE PLANNING REQUIREMENTS

Monitoring is an integral management control technique to ensure the effective and proper use of Federal dollars. In addition, it is an ongoing process that assesses the quality of a program participant's performance over a period of time. This program performance relates to external and internal clients, as well as City staff who will be managing the programs. Monitoring provides information about program participants that is critical for making informed judgments about program effectiveness and management efficiency. It also helps in identifying instances of fraud, waste and abuse.

The City of Portage regularly contracts with sub-recipients for public services and fair housing services and periodically subcontracts with non-profit housing developers on rehabilitation of affordable owner-occupied and renter-occupied housing. The Department of Community Development receives reports from public service and fair housing agencies on a biannual or quarterly basis and makes periodic monitoring visits. Housing contractors are monitored regularly while a project is underway and thereafter to ensure compliance with HUD regulations. Any new programs developed as a result of the Consolidated Plan or individual Annual Action Plan that will utilize sub-recipients will also be monitored in a similar manner.

With regard to self-evaluation and monitoring, review of expenditures and program income receipt (including timeliness of expenditures), program activities accomplishments and staff evaluation occurs at least quarterly, or more frequently as appropriate. In addition, grant performance is evaluated through the preparation of bi-annual reports to HUD regarding labor standards for any projects to prevailing wage (Davis Bacon requirements), annual reports on contractors and subcontractors, including outreach to women and minority owned contractor outreach, annual and project specific Environmental Review, and Consolidated Annual Performance Evaluation Reports.

Annual Action Plan



AP-15 Expected Resources

INTRODUCTION

The Five-Year Consolidated Plan must identify the federal, state, local and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan. These resources are summarized in **SP-35** and **Table 52**.

The City is faced with the difficult task of meeting increasing needs with limited resources. The figures shown below in the table are estimates. First year figures are based upon the known HUD allocation. The figure for “Expected Amount Available Remainder of Consolidated Plan” was calculated by averaging the allocation for the past five years, multiplying it by 5 years and subtracting this year’s allocation from that figure to arrive at an estimate for the remainder of the Consolidated Plan.

Allocations for each CDBG entitlement grantee are determined annually by HUD following the adoption of the federal budget by Congress. HUD grants these funds to the communities to carry out a wide range of community development activities directed towards revitalizing neighborhoods, increasing economic development, and improving community facilities and services. Grantees must give maximum priority to activities that benefit low- and moderate-income persons, aid in the prevention or elimination of slums or blight and meet urgent community development needs that pose a serious threat to health or welfare of the community. Grantees have wide flexibility to develop their own programs, activities, and funding priorities so long as they meet one of these national objectives. The City of Portage adopts the allocations for the use of CDBG funding based on the priorities set forth in the Consolidated Plan.

The City of Portage anticipates a total allocation of \$221,456 in CDBG funding for the 2021 program year. Some program income is expected. CDBG funds will be used primarily for housing rehabilitation, down payment assistance, and emergency repairs. Portions of the funding will also go toward supporting code enforcement efforts and administration of the City’s CDBG program. Anticipated resources are also summarized in **Table 56**.

TABLE 56: ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Consolidated Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public, Federal	Acquisition; Admin and Planning; Economic Development; Housing; Public Improvements; Public Services	\$221,456*	\$50,000	\$125,000	\$396,456	\$966,761	Additional resources for leveraging may include State and Federal grants, City Departments, public or social service providers, or other sources.

*HUD 2021 Formula Allocation

Table 56 – Anticipated Resources

The Annual Action Plan must summarize the City’s priorities and the specific goals it intends to initiate and/or complete within the first year of the Strategic Plan. These goals must be described in quantitative terms. The City of Portage has selected goal outcome indicators and quantities based on the anticipated performance measures of the 2021/2022 Annual Action Plan. See **Table 57** and **Table 58**.

EXPLAIN HOW FEDERAL FUNDS WILL LEVERAGE THOSE ADDITIONAL RESOURCES (PRIVATE, STATE AND LOCAL FUNDS), INCLUDING A DESCRIPTION OF HOW MATCHING REQUIREMENTS WILL BE SATISFIED

The CDBG allocation will be the primary source of funding for emergency repair and housing rehabilitation projects for low- and moderate-income households. All other funding sources, from federal and state funds, are distributed to local agencies that serve Portage residents. Funding from HUD and MSHDA is secured to address homelessness and provide permanent supportive housing through the Kalamazoo County Continuum of Care. In a typical year, approximately \$1.8 million in McKinney-Vento Supportive Housing Program Funds are awarded by HUD and approximately \$275,000 in Emergency Solutions Grant funds are awarded by MSHDA to non-profit agencies that serve Portage residents. As of November 2015, the Kalamazoo County Public Housing Commission will also generate an additional \$800,000 annually for temporary housing assistance, funding for which was garnered through a six-year county-wide millage (through 2021).

In 2002, Kalamazoo County established 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, Portage awarded the PHC \$100,000 to assist with affordable rental housing. In November 2015, a six-year county-wide Local Housing Assistance Fund Millage was passed that provides an estimated \$800,000 annually for temporary financial housing assistance to county residents, including those residing in the Portage. In 2020, a new, 8-year 0.75-mill property tax was passed by voters. This new millage will generate \$6.3 million in the first year and will provide rent subsidies for individuals and families as well as expanding affordable housing options in the county.

Finally, direct recipients and sub recipients of CDBG Program funding leverage federal funding with private and public funding to increase the impact of CDBG Program activities and assist in addressing priority needs within the community. While there are no specific matching requirements for the CDBG Program, leveraging of private and public funds with CDBG Program funding will be tracked and reported annually through the Consolidated Annual Performance Evaluation Report (CAPER).

IF APPROPRIATE, DESCRIBE PUBLICALLY OWNED LAND OR PROPERTY LOCATED WITHIN THE JURISDICTION THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN

The City of Portage generally does not intend to use publicly owned land to address priority needs identified in the plan. As noted above, Non-Housing Community Development needs are primarily addressed through the city's Capital Improvement Program. However, there may be some limited use of CDBG Program funds for small-scale capital improvement projects such as sidewalk repairs and/or neighborhood park improvements within low-moderate income neighborhoods. In such cases, city owned public street right-of-way and parkland may be utilized concurrent with a CDBG Program funded activity.

DISCUSSION

No further discussion. Please see preceding responses.

AP-20 Annual Goals and Objectives

TABLE 57: GOALS SUMMARY INFORMATION

Sort Order	Goal Name	Category	Start Year	End Year	Outcome	Objective	Geographic Area	Needs Addressed	Funding Year 1	Goal Outcome Indicator	Quantity	Unit of Measure (UoM)
1	Affordable Owner Housing	Affordable Housing	2021	2022	Affordability	Provide Decent Affordable Housing	Citywide	Affordable Owner Housing	\$ 220,293	Homeowner Housing Rehabilitated	12	Housing Units Household
										Direct Financial Assistance to Homebuyers	3	Housing Units Households Assisted
2	Neighborhood Improvement	Non-Housing Community Development	2021	2022	Sustainability	Create Suitable Living Environments	Citywide	Neighborhood Improvement	\$ 55,978	Housing Code Enforcement/Foreclosed Property care	350	Household Housing Units
3	Public Services	Public Services	2021	2022	Sustainability	Create Economic Opportunities	Citywide	Public Services	\$ 38,275	Public Service Activities Other than Low/Moderate Income Housing Benefit	4,000	Persons Assisted
4	Non-Housing Community Development	Non-Housing Community Development	2021	2022	Sustainability	Create Suitable Living Environments	Citywide	Non-Housing Community Development	\$ 50,000	Other	1	Other
4	Administration/Planning	Other: Program Administration	2021	2022	Availability/ Accessibility	Create Suitable Living Environments	Citywide	Administration/Planning	\$ 31,910	Other	1	Year of Administration

Table 57 - Yearly Goals Summary Information

TABLE 58: GOAL DESCRIPTIONS

1	Goal Name	Affordable Owner Housing
	Goal Description	Increase the supply of decent, affordable owner-occupied housing opportunities for low- and moderate-income residents throughout the City. CDBG - \$220,293
2	Goal Name	Neighborhood Improvement
	Goal Description	Support code compliance and minimum property standards to support safe, affordable housing in eligible neighborhoods to aid in the prevention and elimination of blight. CDBG - \$55,978
3	Goal Name	Public Services
	Goal Description	Support low- to moderate-income households and homelessness prevention through rapid-rehousing, emergency financial and food assistance, as well as supportive services for special needs populations and non-housing anti-poverty programs. CDBG - \$38,275
4	Goal Name	Non-Housing Community Development
	Goal Description	Small-scale capital improvement projects like sidewalk repair and neighborhood park improvements within low- and moderate-income neighborhoods. CDBG - \$50,000
5	Goal Name	Administration/Planning
	Goal Description	Administer the CDBG program. CDBG - \$31,910

Table 58 - Goal Descriptions

AP-35 Projects

INTRODUCTION

The first year of the five-year program will focus on emergency repairs, housing rehabilitation, affordable rental housing, and down payment assistance. The City will also allocate funding to infrastructure projects in the Lexington Green neighborhoods, and to code enforcement. The City anticipates rehabilitating approximately 12 owner-occupied housing units. A total of six (6) projects including project administration) will be funded in FY 2021. See Project Information table below.

TABLE 59: PROJECT INFORMATION

#	Project Name
1	Housing Rehabilitation Assistance Program
2	Down Payment Assistance Program
3	Code Administration and Enforcement
4	Lexington Green Playground Equipment
5	Public Services
6	CDBG Administration/Planning

Table 59 - Project Information

DESCRIBE THE REASONS FOR ALLOCATION PRIORITIES AND ANY OBSTACLES TO ADDRESSING UNDERSERVED NEEDS

In the Consolidated Plan, the principal needs identified are: 1) Affordable Owner Housing 2) Public Services 3) Neighborhood Improvement 4) Non-Housing Community Development, and 5) CDBG Administration. The needs of the previous plan, the virtual public hearings, and meetings with internal City staff with were instrumental in identifying these principal needs for our community. These needs remain high priority throughout the City; as such, the City will continue to prioritize activities to address these needs.

The development of the Annual Action Plan involved consultation with those agencies involved in delivering housing, housing services, and community improvements. Meetings and discussions were held between the staff of the City's Department of Planning and Development Services and other City Departments, as well as maintaining relationships with appropriate housing and social service agencies. Public input was also solicited through public hearings. All projects selected to receive funding meet objectives and goals set by the City to address the needs of low- and moderate-income persons and

special needs populations.

The City's primary obstacle to meeting underserved needs is a lack of funding. In recent years, reduced revenues have plagued all levels of government (federal, state, and local). These reduced revenues have hindered the City's ability to meet all needs of low-income residents. Another obstacle to meeting underserved needs is the generally increasing demand for public services that is placing an additional burden on public service agencies within the City.

AP-38 Project Summary

TABLE 60: PROJECT SUMMARY INFORMATION

1	Project Name	Housing Rehabilitation Assistance Program
	Target Area	Low/Mod Neighborhoods and Citywide
	Goals Supported	Affordable Owner Housing
	Needs Addressed	Affordable Owner Housing
	Funding	CDBG: \$ 210,293
	Description	Provide assistance and emergency repair to low- and moderate-income households for plumbing, electrical, roof, heat, and foundation rehabilitation. Financial assistance is provided through no or low interest loans
	Target Date	6/30/2022
	Estimated Benefit	12 Households Housing Units
	Location	Citywide
	Planned Activities	Housing Rehabilitation - Replacement of roof, plumbing, wiring, heating, and providing level/support work.
2	Project Name	Down Payment Assistance Program
	Target Area	Low/Mod Neighborhoods and Citywide
	Goals Supported	Affordable Owner Housing
	Needs Addressed	Affordable Owner Housing
	Funding	CDBG: \$ 10,000
	Description	No interest down payment assistance loans to assist with up to 50% of the down payment cost.
	Target Date	6/30/2022
	Estimated Benefit	3 Households Assisted
	Location	Citywide
	Planned Activities	Down payment assistance
3	Project Name	Code Administration and Enforcement
	Target Area	Low/Mod Neighborhoods
	Goals Supported	Neighborhood Improvement
	Needs Addressed	Neighborhood Improvement
	Funding	CDBG: \$ 55,978
	Description	Support code compliance and minimum property standards to support safe, affordable housing in eligible neighborhoods.
	Target Date	6/30/2022
	Estimated Benefit	350 Household Housing Units
	Location	Low/Mod Neighborhoods
	Planned Activities	Amelioration of slum and blight, and promotion of safe, affordable housing in eligible neighborhoods.
4	Project Name	Lexington Green Playground Equipment
	Target Area	Low/Mod Neighborhoods
	Goals Supported	Non-Housing Community Development
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$ 50,000

	Description	Improve playground equipment in the Lexington-Green Neighborhood in the City.
	Target Date	6/30/2022
	Estimated Benefit	1 Other
	Location	Low/Mod Neighborhoods
	Planned Activities	Public park improvements in a low- and moderate-income neighborhood.
5	Project Name	Public Services
	Target Area	Citywide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$ 38,275
	Description	Public services will be provided to low-income households through a local public service agency, the Portage Community Center. Funding to be provided from the CDBG Program will assist low-income Portage residents with emergency assistance (food and financial assistance), transportation assistance and youth recreation scholarships. In addition to CDBG Program assistance, an additional \$178,750 in General Fund monies will be awarded to nine other local public service agencies that provide: homelessness prevention and rapid re-housing assistance; emergency shelter and transitional housing to families, unaccompanied youth and victims of domestic violence and/or sexual assault; a 24-hour public services information/referral service; food assistance; literary education; counseling from the trauma of abuse, addiction, mental health and behavior disorders; and a medical equipment loan program for persons with disabilities.
	Target Date	6/30/2022
	Estimated Benefit	4,000 Persons Assisted
	Location	Services will be provided primarily at the Portage Community Center, which is located at 325 East Centre Avenue, Portage, Michigan
	Planned Activities	The Portage Community Center will provide Emergency Assistance (comprised of food, financial assistance and clothing), transportation assistance and youth recreation scholarships to low-income Portage households who are at risk and vulnerable.
6	Project Name	CDBG Program Administration
	Target Area	Citywide
	Goals Supported	Administration/Planning
	Needs Addressed	Administration/Planning
	Funding	CDBG: \$ 31,910
	Description	One Year of CDBG Program Administration
	Target Date	6/30/2022
	Estimated Benefit	Not applicable; administration of overall CDBG program for one (1) year
	Location	Not applicable
	Planned Activities	Annual action planning, project development, coordination and compliance oversight, and administrative activities

Table 60 - Project Summary Information

AP-50 Geographic Distribution

DESCRIPTION OF THE GEOGRAPHIC AREAS OF THE ENTITLEMENT (INCLUDING AREAS OF LOW-INCOME AND MINORITY CONCENTRATION) WHERE ASSISTANCE WILL BE DIRECTED

Low- and moderate-income areas in the City will be those areas and locations which have the greatest need for housing repairs, public infrastructure/facility improvements, and code enforcement. As such, the geographic distribution of projects will prioritize those low- and moderate-income neighborhoods.

TABLE 61: GEOGRAPHIC DISTRIBUTION

Target Area	Percentage of Funds
Citywide	45.2%
Low/Mod Neighborhoods	54.8%

**Percentages shown do not include administration budget.*

Table 61 - Geographic Distribution

RATIONALE FOR THE PRIORITIES FOR ALLOCATING INVESTMENTS GEOGRAPHICALLY

The City has worked closely with the public to ascertain the priority needs within the targeted areas. Meetings with agency providers and City departments guided the prioritization of needs. These priority needs include emergency repairs and housing rehabilitation, code enforcement, and public facility improvements. These efforts will occur primarily in low- and moderate-income neighborhoods throughout the City of Portage.

DISCUSSION

The City of Portage has identified six (6) projects to implement five goals of the Strategic Plan during the first year of the 2021-2025 Consolidated Plan. These projects benefit low- and moderate-income persons Citywide and within the City's low- and moderate- income areas.

AP-55 Affordable Housing

INTRODUCTION

As stated previously, the City places a high priority on providing safe, affordable, and decent housing in Portage. This goal shall be addressed, in part, by local developers that construct new, modestly priced, affordable houses. Additionally, through the emergency repair program, the housing rehabilitation program, and the down payment assistance program, the City will work to repair existing houses in low- and moderate- income neighborhoods, and for low- and moderate-income individuals.

TABLE 62: ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	15
Special Needs	0
Total	15

Table 62 - One Year Goals for Affordable Housing by Support Requirement

TABLE 63: ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT TYPE

One Year Goals for the Number of Households Supported Through:	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	12
Acquisition of Existing Units	0
Total	0

Table 63 - One Year Goals for Affordable Housing by Support Type

DISCUSSION

The City is prepared to engage in affordable housing activities in the first program year through programs like the emergency repairs and the housing rehabilitation program. The City will rely on

various partners in assisting its residents in obtaining affordable housing.

AP-60 Public Housing

INTRODUCTION

As noted in the Strategic Plan, the City of Portage does not have a Public Housing Authority (PHA) and has no public housing units. Furthermore, Kalamazoo County does not have a PHA and therefore, the Michigan State Housing Development Authority (MSHDA) serves as the PHA for Kalamazoo County. In 2002, however, Kalamazoo County did create a Public Housing Commission (PHC) that provides tenant based rental assistance within Kalamazoo County, which is in addition to rental assistance provided within Kalamazoo County via MSHDA.

ACTIONS PLANNED DURING THE NEXT YEAR TO ADDRESS THE NEEDS TO PUBLIC HOUSING

The City of Portage will continue to consult with MSHDA Housing Choice Voucher agents and the Kalamazoo County PHC on issues relevant to public housing and decent, affordable housing in general. In addition, the City of Portage will continue to actively participate on the United Way of the Battle Creek and Kalamazoo Region (AHP) which operates the local CoC.

ACTIONS TO ENCOURAGE PUBLIC HOUSING RESIDENTS TO BECOME MORE INVOLVED IN MANAGEMENT AND PARTICIPATE IN HOMEOWNERSHIP

As noted above, City staff actively participate on the AHP, and efforts to promote awareness of the City of Portage Home Buyer Assistance program will be ongoing.

IF THE PHA IS DESIGNATED AS TROUBLED, DESCRIBE THE MANNER IN WHICH FINANCIAL ASSISTANCE WILL BE PROVIDED OR OTHER ASSISTANCE

Not Applicable.

DISCUSSION

Not Applicable.

AP-65 Homeless and Other Special Needs Activities

INTRODUCTION

This section of the Annual Action Plan describes the City of Portage's one-year goal and the specific actions steps it will undertake in the program year to carry out the homeless strategy identified in the Strategic Plan. Additionally, this section addresses any activities related to the supportive housing needs of non-homeless populations.

As noted in the Strategic Plan, the City of Portage actively participates in the CoC and its efforts to address homelessness in the community and the following actions are proposed to address homelessness during the 2021/2022 fiscal year.

DESCRIBE THE JURISDICTIONS ONE-YEAR GOALS AND ACTIONS FOR REDUCING AND ENDING HOMELESSNESS

In the future, the City will consider pursuing activities to address the housing and supportive service needs of persons who are homeless, and those that have special needs. However, for this fiscal year, the City does not to financially assist organizations providing these types of services. The City does not plan to undertake any non-homeless special needs/homeless needs projects this program year, but will maintain relationships with agencies that continue this work.

REACHING OUT TO HOMELESS PERSONS (ESPECIALLY UNSHELTERED PERSONS) AND ASSESSING THEIR INDIVIDUAL NEEDS

The City government cannot directly assist persons experiencing homelessness; rather it relies on the Kalamazoo County Continuum of Care, and other service-oriented agencies to assist those persons. The City of Portage staff will assist the CoC in the annual Point-in-time homeless count and will provide data regarding unsheltered homeless persons documented within the community. In addition, City staff will continue to directly engage with homeless persons and provide information and referral through distribution of the Quick Reference Help Guide and other assistance in connecting people in need with emergency resources such as medical assistance, emergency shelter, and other assistance as determined appropriate.

The City will consider pursuing activities to address the housing and supportive service needs of persons who are homeless, and those that have special needs. At this time, the Public Services goal/activity may

ensure that the City is able to financially contribute to assist organizations providing these types of services.

ADDRESSING THE EMERGENCY SHELTER AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

If available, the City will allocate CDBG Program and General Fund monies towards homeless services, including emergency shelter, homelessness prevention and rapid re-housing for families, unaccompanied youth and victims of domestic violence and/or sexual assault through the public services activity.

HELPING HOMELESS PERSONS (ESPECIALLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH) MAKE THE TRANSITION TO PERMANENT HOUSING AND INDEPENDENT LIVING, INCLUDING SHORTENING THE PERIOD OF TIME THAT INDIVIDUALS AND FAMILIES EXPERIENCE HOMELESSNESS, FACILITATING ACCESS FOR HOMELESS INDIVIDUALS AND FAMILIES TO AFFORDABLE HOUSING UNITS, AND PREVENTING INDIVIDUALS AND FAMILIES WHO WERE RECENTLY HOMELESS FROM BECOMING HOMELESS AGAIN

As noted above, the City may provide services through its CDBG Program for homelessness, and also provides both CDBG Program funds and General Fund monies to public service agencies that provide a variety of assistance to homeless persons. In addition, the City actively participates in the CoC, which engages in planning and implementation efforts to improve the outcomes of services provided to homeless persons in the community.

HELPING LOW-INCOME INDIVIDUALS AND FAMILIES AVOID BECOMING HOMELESS, ESPECIALLY EXTREMELY LOW-INCOME INDIVIDUALS AND FAMILIES AND THOSE WHO ARE: BEING DISCHARGED FROM PUBLICLY FUNDED INSTITUTIONS AND SYSTEMS OF CARE (SUCH AS HEALTH CARE FACILITIES, MENTAL HEALTH FACILITIES, FOSTER CARE AND OTHER YOUTH FACILITIES, AND CORRECTIONS PROGRAMS AND INSTITUTIONS); OR, RECEIVING ASSISTANCE FROM PUBLIC OR PRIVATE AGENCIES THAT ADDRESS HOUSING, HEALTH, SOCIAL SERVICES, EMPLOYMENT, EDUCATION, OR YOUTH NEEDS

As noted above, the City directly provides services through its CDBG Program for homelessness, and also provides both CDBG Program funds and General Fund monies to public service agencies that provide a variety of assistance to homeless persons. In addition, the City actively participates in the CoC, which has developed policies and procedures intended to improve the outcome of persons discharged

from various institutions and prevent further homelessness.

DISCUSSION

Homelessness is a continuing priority need and the City of Portage; however, due to limited funding, the City is not able to financially support the amelioration of homelessness for this fiscal year. The City will consider funding homelessness activities in the future and continue to work closely with the United Way of the Battle Creek and Kalamazoo Region which is the Continuum of Care.

AP-75 Barriers to affordable housing

INTRODUCTION

This section of the Annual Action Plan summarizes actions the City of Portage will undertake during the program year to reduce barriers to affordable housing and influence whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction.

ACTIONS IT PLANNED TO REMOVE OR AMELIORATE THE NEGATIVE EFFECTS OF PUBLIC POLICIES THAT SERVE AS BARRIERS TO AFFORDABLE HOUSING SUCH AS LAND USE CONTROLS, TAX POLICIES AFFECTING LAND, ZONING ORDINANCES, BUILDING CODES, FEES AND CHARGES, GROWTH LIMITATIONS, AND POLICIES AFFECTING THE RETURN ON RESIDENTIAL INVESTMENT

The City has several strategies that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. In general, the City of Portage will continue to work with non-profit and for-profit housing developers and providers to increase the amount of affordable housing.

The following strategies will be undertaken during the plan period to address affordable housing.

- Continue to participate on the United Way of the Battle Creek and Kalamazoo Region (CoC) and other regional initiatives to address affordable housing issue throughout Kalamazoo County.
- Continue Home Buyer Assistance through the CDBG Housing Program to increase affordable home ownership opportunities for low-income households;
- Pursue opportunities to facilitate affordable rental housing by: 1) partnering with housing developers by providing CDBG Program funding and/or tax abatement/PILOTs through the city

General Fund;

- Annually review development regulations, fees and other city code requirements that may create barriers to affordable and fair housing;
- Continue General Fund and CDBG Program funding to support the provision of public services to low-income individuals.

DISCUSSION

Public policies can have a direct impact on barriers to affordable housing. Portage has recognized this fact and is committed to exposing any barriers or obstacles to developing affordable and fair housing as they become evident. As noted in the Strategic Plan, affordable housing for low-income renters and owners within the city is a priority need and efforts to reduce barriers and increase access to affordable housing is an ongoing priority of the community.

AP-85 Other Actions

INTRODUCTION

This section of the Annual Action Plan describes the City of Portage planned actions to carry out the following strategies outlined in the Strategic Plan:

- Foster and maintain affordable housing,
- Rehabilitate housing for existing homeowners, and
- Reduce slum and blight through code enforcement.

ACTIONS PLANNED TO ADDRESS OBSTACLES TO MEETING UNDERSERVED NEEDS

The greatest challenge to meeting underserved needs in the coming year will be meeting the increased need for program activities with a limited amount of funding. To overcome this significant challenge, the City will work more efficiently, seek a greater level of collaboration with other agencies and organizations, and aggressively seek opportunities to leverage funds.

The City, through the Consolidated Plan, shall seek to target federal funds, and other available resources, to residents that have traditionally not been served, or are underserved by previous programs. A strong emphasis will be placed on programmatic restructure that is not only compliant with changing rules and regulations, but make sense for today's economic climate, and ever-changing community structure. The specific projects planned within the Annual Action Plan are intended to assist unserved needs within the community. In addition, the city will continue to serve on the Kalamazoo County CoC to improve the access to and delivery of services to persons in need.

ACTIONS PLANNED TO FOSTER AND MAINTAIN AFFORDABLE HOUSING

As noted above, the City will assist low-income homeowners with housing maintenance and emergency repairs and offer home buyer assistance program within the community. In addition, partnerships with housing developers will be pursued on an annual basis to increase the supply and improve the condition of affordable rental housing.

ACTIONS PLANNED TO REDUCE LEAD-BASED PAINT HAZARDS

The City will continue educational efforts to inform residents of lead-based paint hazards in general. In particular, all CDBG Program housing assistance program participants will receive specific notice regarding lead-based paint hazards and all contractors will be required to adhere to lead-based paint safe work practices before, during and after all home improvement projects.

ACTIONS PLANNED TO REDUCE THE NUMBER OF POVERTY-LEVEL FAMILIES

Because the nature of poverty is complex and multi-faceted, the City will attempt to allocate CDBG funds for services to very low-income households. CDBG can provide funding for meeting these critical basic needs, but these efforts will be constrained by the amount of funds available and competing priority needs. Each activity in the 2021/2022 Action Plan will have an impact on households living in poverty. The rehabilitation projects will assist with repairs to the home, allowing the homeowner to save money and dedicate it to other needs.

According to the 2015-2019 American Community Survey (ACS) estimates, 8.4% of people living in the City of Portage are below poverty level. As noted above, the City will allocate resources from the CDBG Program and General Fund to address the needs of residents and families living at or below poverty. Housing assistance programs, public services and tax exemptions and household tax relief are examples of actions to be taken by the City of Portage.

ACTIONS PLANNED TO DEVELOP INSTITUTIONAL STRUCTURE

The City has in place a strong institutional structure necessary to carry out its housing, community, and economic development strategies. The City's Department of Community Development will administer the CDBG Program.

The City of Portage Department of Community Development will continue as the long-established lead agency with regard to planning and implementation of programs and activities noted in the Strategic Plan and Annual Action Plan. Efforts to strengthen gaps will be pursued as identified.

ACTIONS PLANNED TO ENHANCE COORDINATION BETWEEN PUBLIC AND PRIVATE HOUSING AND SOCIAL SERVICE AGENCIES

The City maintains a close relationship with state, regional, and county organizations that provide

assistance to low- and moderate-income persons as well as the homeless.

The City will work closely with local non-profit organizations to actively encourage housing programs for low- and moderate-income persons. Private builders and lending institutions will continue, with the assistance of the City, to develop affordable housing in Portage. The City of Portage will continue to actively serve on the Kalamazoo County CoC, work closely with public service and housing assistance agencies, as well as the Kalamazoo County Public Housing Commission and MSHDA.

This collaborative approach will assist in the creation and delivery of effective service delivery programs and affordable housing projects.

DISCUSSION

The City's actions planned to address obstacles to meeting underserved needs include activities in support of special needs assistance. Additionally, the City's actions to foster and maintain affordable housing include continued funding of programs and agencies that further the affordable housing goals of the City.

AP-90 Program Specific Requirements

INTRODUCTION

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

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG) REFERENCE 24 CFR 91.220. (I)(1)

TABLE 64: AVAILABLE PROGRAM INCOME

Available Program Income	Amount
1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$50,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	\$50,000

Table 64 - Available Program Income

TABLE 65: OTHER CDBG REQUIREMENTS

Available Program Income	Amount
1. The amount of urgent need activities	0%
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100%

Table 65 - Other CDBG Requirements

DISCUSSION

The City estimates 100 percent of CDBG funding will be spent on low- and moderate-income activities.

Appendix





- 1. Maps**
- 2. Public Participation**
- 3. SF 424 and SF 424D**
- 4. Certifications**
- 5. Citizen Participation Plan**

Maps









Low and Moderate Income Areas by Block Group

CDBG Low & Moderate Income Areas by Block Group

-  CDBG Eligible Block Groups
-  Ineligible Areas

Eligible areas require 46.94% or more of the Block Group population to be low- or moderate- income. Census Tract and Block Group boundaries are based on the 2010 US Census boundaries.

-  City of Portage
-  State Roads
-  Railroad
-  Local Roads
-  Streams
-  Water Bodies

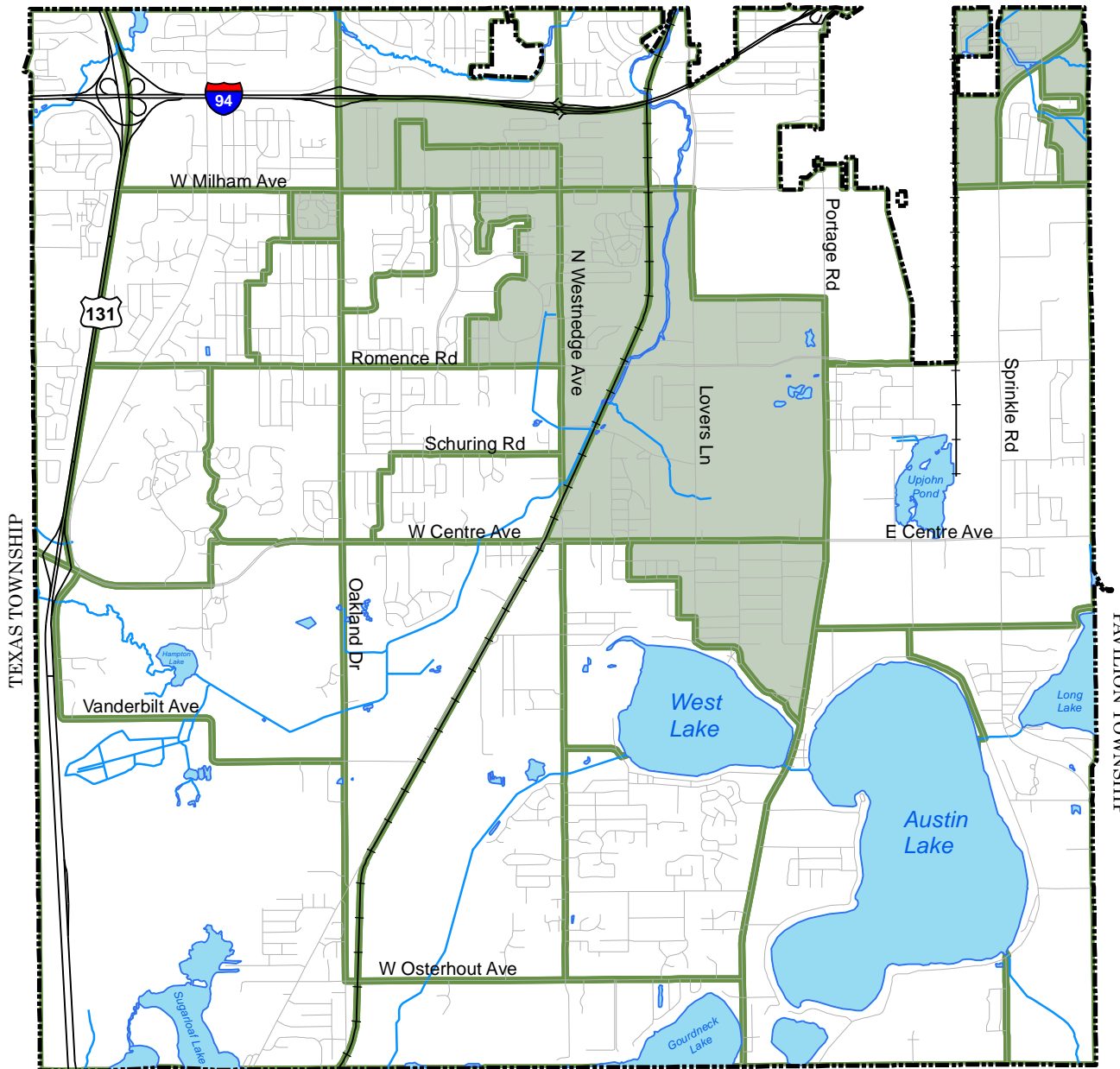
Source: HUD Exchange FY 2020 American Community Survey 2011-2015 5-Year Low and Moderate Income Summary Data. 2019 TIGER/Line Shapefiles.

January 2021



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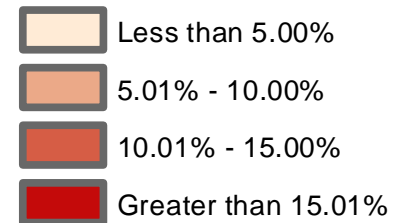
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KALAMAZOO COUNTY, MICHIGAN



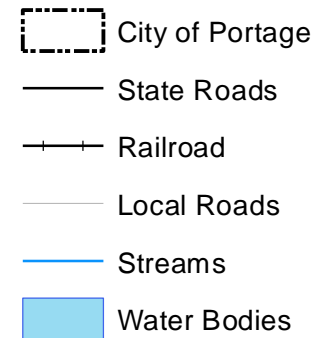
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Black & African American Concentrations by Block Group

Black & African American Concentrations by Block Group

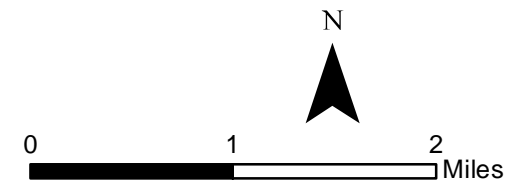


*No data for Census Tract 35.00, Block Group 3

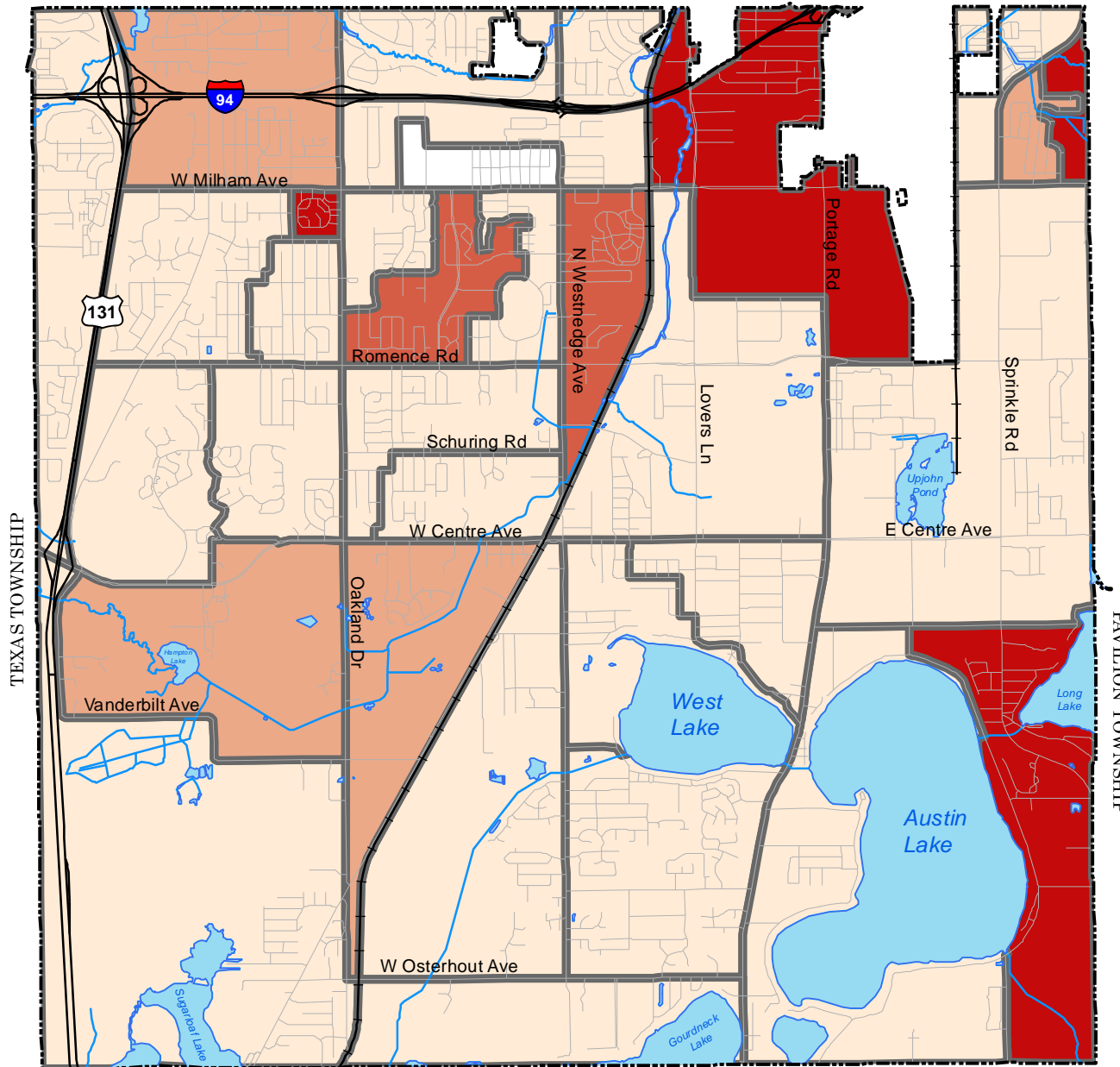


Source: 2015-2019 American Community Survey 5-Year Estimates
2019 TIGER/Line Shapefiles.

January 2021



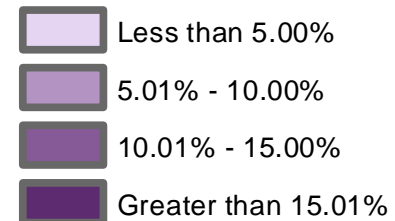
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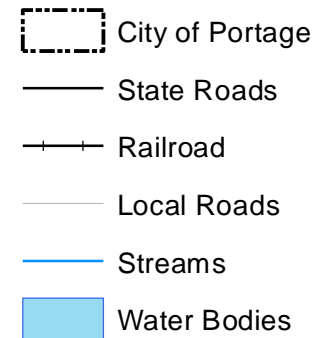
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Hispanic or Latino Concentrations by Block Group

Hispanic or Latino Concentrations by Block Group

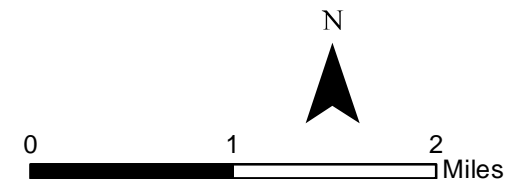


*No data for Census Tract 35.00, Block Group 3

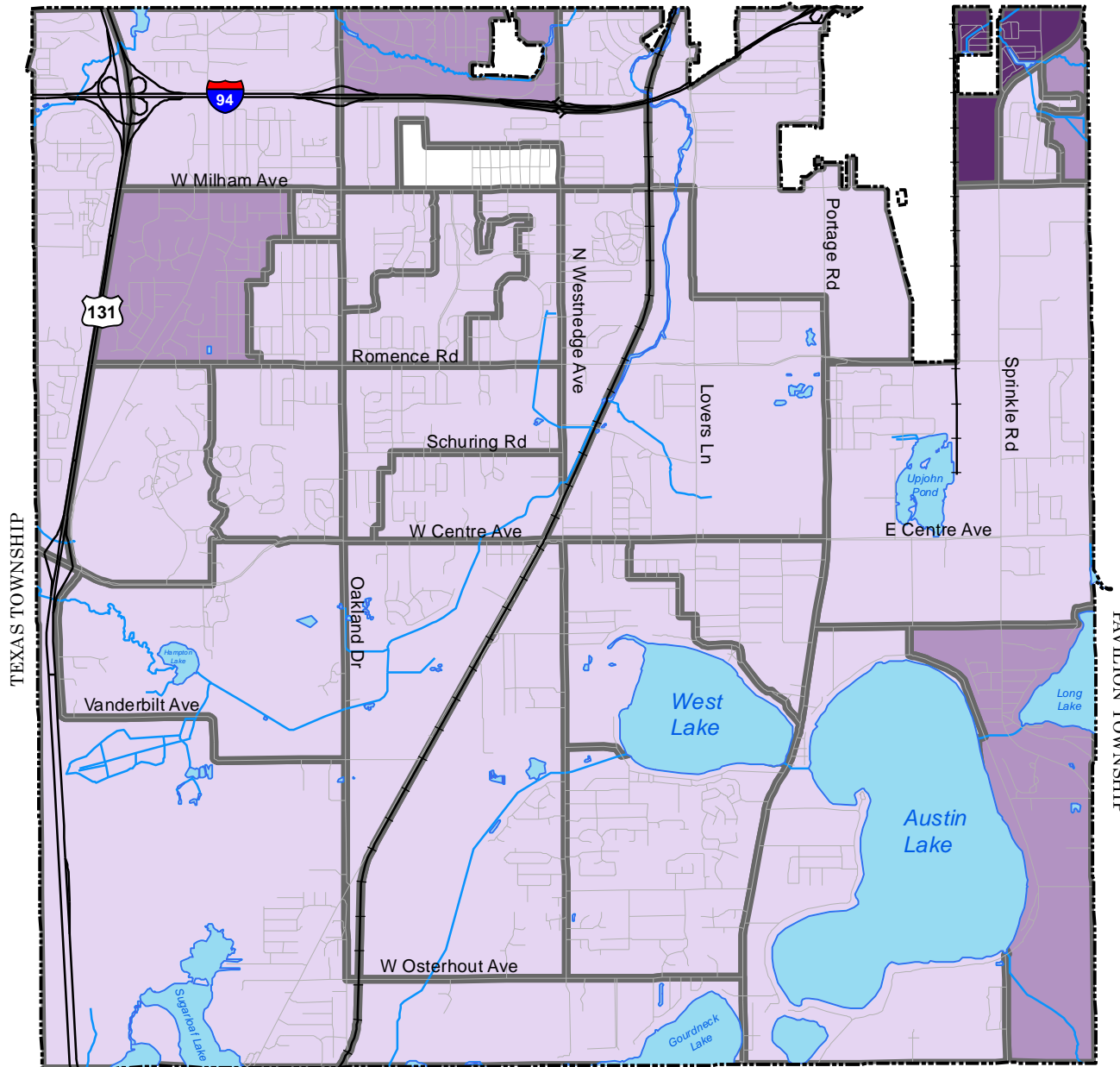


Source: 2015-2019 American Community Survey 5-Year Estimates
2019 TIGER/Line Shapefiles.

January 2021



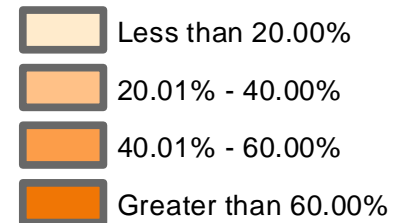
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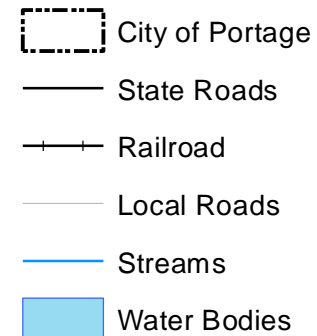
SCHOOLCRAFT TOWNSHIP

Low Income Concentrations by Block Group

Low Income Population Concentrations by Block Group

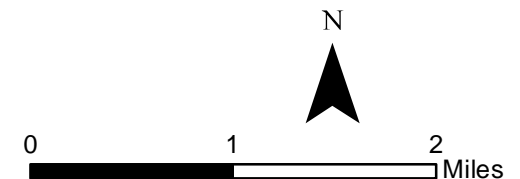


* No data for Census Tract 35.00, Block Group 3

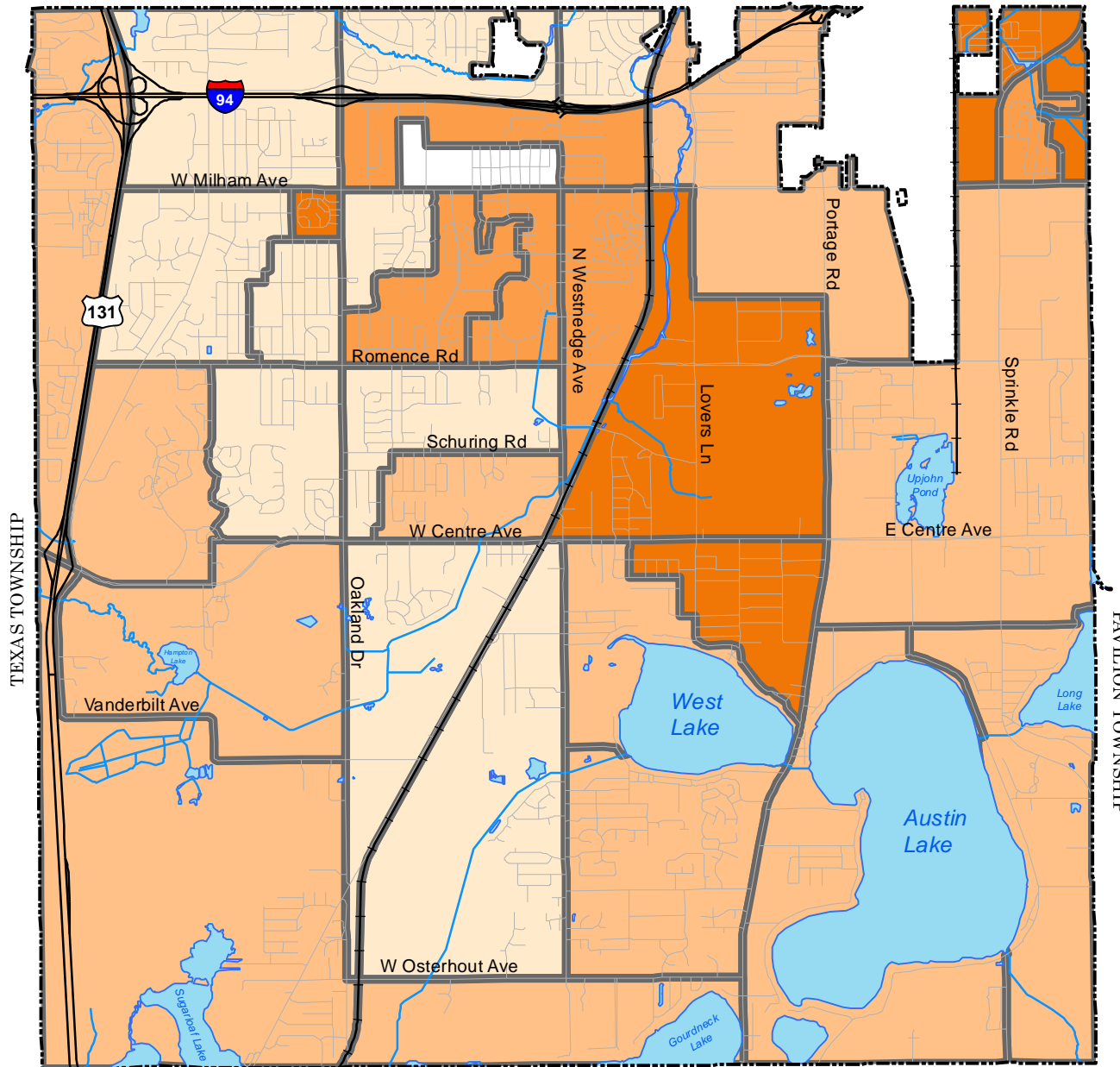


Source: 2015-2019 American Community Survey 5-Year Estimates
2019 TIGER/Line Shapefiles.

January 2021



City of Portage
KALAMAZOO COUNTY, MICHIGAN



SCHOOLCRAFT TOWNSHIP

Public Participation



CITY COUNCIL MEETING MINUTES FROM MAY 25, 2021

Mayor Patricia Randall called the Regular Meeting to order at 7:03 PM. The regular meeting was held virtually as permitted by PA 228, in accordance with December 2020 Kalamazoo County Emergency Declaration. Mayor Patricia M. Randall, Mayor Pro Tem Jim Pearson, and Councilmembers Chris Burns, Lori Knapp, Vic Ledbetter, Claudette Reid, and Terry Urban were present. All members participated virtually from Portage, Michigan. Also in attendance were City Manager Joe La Margo, City Attorney Catherine Kaufman, Deputy City Manager Adam Herringa, Deputy City Manager Mike Carroll, and City Clerk Erica Eklov.

At the request of Mayor Randall, the audience observed a moment of silence to renew the City of Portage's commitment to reduce gun violence and encourage responsible gun ownership. Following the moment of silence, the City Council recited the Pledge of Allegiance.

PROCLAMATIONS: Councilmember Burns read the National Gun Violence Awareness Month Proclamation.

CONSENT AGENDA: Mayor Randall shared where the public can access the meeting agenda and asked if any Councilmember or anyone in the audience would like an item removed from the Consent Agenda. Motion by Burns, seconded by Reid, to approve the Consent Agenda as presented. Upon a roll call vote, motion carried 7 to 0.

Approval of Meeting Minutes: Motion by Burns, seconded by Reid, to approve the Regular Meeting Minutes of May 11, 2021 and Pre-Council Meeting Minutes of May 24, 2021. Upon a roll call vote, motion carried 7 to 0.

Accounts Payable Register: Motion by Burns, seconded by Reid, to approve the Accounts Payable Register of May 25, 2021, as presented. Upon a roll call vote, motion carried 7 to 0.

Sale of Excess City Property - South Westnedge Avenue and Gladys Street: Motion by Burns, seconded by Reid, to adopt the Resolution to Sell the Excess City Property in the amount of \$250,000 located along the south side of Gladys Street, east of 6405 South Westnedge Ave, place the resolution on file with the Office of City Clerk for 28 days, and take final action on June 22, 2021. Upon a roll call vote, motion carried 7 to 0.

Traffic Signal Maintenance Contract - Bid Tabulation: Motion by Burns, seconded by Reid, to award a 5-year contract to Severance Electric Company, Incorporated, for the maintenance of the city traffic signal system from July 1, 2021 to June 30, 2026 in the base amount not-to-exceed \$340,200 with hourly rates as bid for call-in work and additional intersections as necessary, and authorize the City Manager to execute all documents related to the contract on behalf of the city. Upon a roll call vote, motion carried 7 to 0.

CDBG Program 2021-2025 Consolidated Plan and FY 2021-2022 Annual Action Plan: Motion by Burns, seconded by Reid, to approve the Community Development Block Grant (CDBG) Program 2021-2025 Consolidated Plan and FY 2021-2022 Annual Action Plan element of the Consolidated Plan and authorize the City Manager to submit the application to the Department of Housing and Urban Development on behalf of the city. Upon a roll call vote, motion carried 7 to 0.

ATLANTA

Amid turbulent times, MLK Day

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two weeks from about 90 deaths per day to about 160 per day on Jan. 17.

Rural Yuma County — known as the winter lettuce capital of the U.S. — is now one of the state's hot spots. Exhausted nurses there are now regularly sending COVID-19 patients on a long helicopter ride to hospitals in Phoenix when they don't have enough staff. The county has lagged on coronavirus testing in heavily Hispanic neighborhoods and just ran out of vaccines.

But some support is coming from military nurses and a new wave of free tests for farmworkers and the elderly in Yuma County.

Amid the surge, a vast effort is underway to get Americans vaccinated, but the campaign is off to an uneven start. According to the latest federal data, about 31.2 million doses of vaccine have been distributed, but only about 10.6 million people have received at least one dose.

Maryland Gov. Larry Hogan, in a livestreamed event on Martin Luther King Jr. Day, received a shot, and urged other Marylanders to do likewise.

"We're all looking forward to the day we can take off and throw away our masks ... when we can go out for a big celebration at our favorite crowded restaurant or bar with all our family and friends," Hogan said. "The only way we are going to return to a sense of normalcy is by these COVID-19 vaccines."

Hogan's wife, Yumi, also got a dose by a National Guard medic, as did Lt. Gov. Boyd Rutherford and his wife, Monica.

In New York, Cuomo said the state, which has recorded more than 40,000 deaths, as "in a footrace" between the vaccination rate and the infection rate. He said federal authorities needed to improve their efforts to get vaccine doses distributed swiftly.

Similar challenges are surfacing worldwide.

The World Health Organization chief on Monday lambasted drugmakers' profits and vaccine inequalities,



NOTICE OF PUBLIC HEARING

The City of Portage Human Services Board will hold a VIRTUAL public hearing on Thursday, February 4, 2021 at 6:00 p.m. to receive comments on the Community Development Block Grant (CDBG) Program, needs assessment and housing market analysis within the City of Portage, prior to preparing the five-year Consolidated Plan and FY 2021-22 Annual Action Plan. The city anticipates receiving approximately \$223,000 in Federal CDBG grant funding and an estimated \$50,000 of program income in fiscal year 2021-22.

A draft of the needs assessment and housing market analysis portion of the Consolidated Plan will be available for review and comment at the following locations:

- City of Portage website home page: <https://www.portagemi.gov/260/StrategicPlans>
- Portage City Hall, Department of Community Development, 7900 S. Westnedge Avenue, Portage, MI 49002 (Please call 269-329-4477 for an appointment);
- Portage Community Center, 325 East Centre Avenue, Portage, MI 49002

All interested persons are welcome to take part in the public hearing. Due to the Michigan Department of Health & Human Services Epidemic Orders, all Human Services Board meetings will be held virtually until further notice. To participate in the meeting with a computer or other smart device, go to [WebEx.com](https://www.webex.com), click on Join a Meeting and enter the Event Number (access code). The Event Number (access code) is 180 720 0332. You will be required to enter your name, email address and Event Password. The Event Password is Portage21. To participate by telephone only, please call 1-415-655-0002 and enter the Event Number (access code) and Event Password.

Written comments may also be submitted to the Department of Community Development prior to 12:00 noon the day of the public hearing via the US Postal Service or emailed to forthc@portagemi.gov. Finally, citizens desiring additional information should contact the City of Portage Department of Community Development, (269) 329-4477.

Kelly Peterson, Director
Department of Community Development

Dated: January 20, 2021

begin WHO's executive board meeting by lamenting that one poor country received a mere 25 vaccine doses while over 39 million doses have been administered in nearly 50 richer nations.



TO: THE RESIDENTS AND PROPERTY OWNERS OF THE CITY OF PORTAGE AND ALL INTERESTED PERSONS.

NOTICE IS HEREBY GIVEN that the City of Portage Planning Commission will conduct a virtual public hearing on the following application at the meeting on Thursday, February 4, 2021 in the Council Chambers of Portage City Hall, 7900 South Westnedge Avenue at 7:00 p.m. (or as soon thereafter as may be needed).

Tentative Plan Amendment: 633 Group is requesting to amend the previously approved Westnedge Hills Tentative Plan for property at 4100 West Centre Avenue (parcel number 000191134), located east of Angling Road and west of Westnedge Road. The amendment proposes to change the land use designation from commercial to multi-family residential.

NOTICE IS FURTHER GIVEN that all interested persons are welcome to participate in the public hearing. As a result of the COVID-19 pandemic, the public is able to participate remotely by watching the meeting on cable channel 915 for Spectrum and channel 99 for AT&T or by visiting the City of Portage website to live stream the meeting. If you want to ask a question or make a comment, please call (269) 329-4477 and enter Access Code 2291538. When prompted, press "6" to enter the queue.

A copy of the proposed amendment is on file and available for public inspection at the Department of Community Development during appointments only in the Department of Community Development, Portage City Hall, 7900 South Westnedge Avenue, Portage, Michigan, 49002 or by visiting the City of Portage website at www.portagemi.gov.

Written comments may also be submitted to the Department of Community Development prior to 12:00 noon the day of the public hearing. In addition, the application and Community Development staff report will be available in print at the February 4, 2021 meeting agenda, which will be posted to the City of Portage website at www.portagemi.gov/260/StrategicPlans no later than 5:00 p.m. on Monday, February 1, 2021. Finally, interested persons may contact the Department of Community Development at (269) 329-4477 for additional customer assistance.

Dated: January 20, 2021

ONLINE GAMING

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NOTICE OF PUBLIC HEARING

The City of Portage Human Services Board will hold a VIRTUAL public hearing on Thursday, February 4, 2021 at 6:00 p.m. to receive comments on the Community Development Block Grant (CDBG) Program, needs assessment and housing market analysis within the City of Portage, prior to preparing the five-year Consolidated Plan and FY 2021-22 Annual Action Plan. The city anticipates receiving approximately \$223,000 in Federal CDBG grant funding and an estimated \$50,000 of program income in fiscal year 2021-22.

A draft of the needs assessment and housing market analysis portion of the Consolidated Plan will be available for review and comment at the following locations:

- City of Portage website home page: <https://www.portagemi.gov/260/StrategicPlans>
- Portage City Hall, Department of Community Development, 7900 S. Westnedge Avenue, Portage, MI 49002 (Please call 269-329-4477 for an appointment);
- Portage Community Center, 325 East Centre Avenue, Portage, MI 49002

All interested persons are welcome to take part in the public hearing. Due to the Michigan Department of Health & Human Services Epidemic Orders, all Human Services Board meetings will be held virtually until further notice. To participate in the meeting with a computer or other smart device, go to [WebEx.com](https://www.webex.com), click on Join a Meeting and enter the Event Number (access code). The Event Number (access code) is 180 720 0332. You will be required to enter your name, email address and Event Password. The Event Password is Portage21. To participate by telephone only, please call 1-415-655-0002 and enter the Event Number (access code) and Event Password.

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Kelly Peterson, Director
Department of Community Development

Dated: January 20, 2021

STATE OF MICHIGAN)
County of Kalamazoo

ss Shawn Sutton

Being duly sworn deposes and say he/she is Principal Clerk of



THE KALAMAZOO GAZETTE DAILY EDITION

a newspaper published and circulated in the County of Kalamazoo and otherwise qualified according to Supreme Court Rule; and that the annexed notice, taken from said paper, has been duly published in said paper on the following day(days) _____

March 1 A.D. 20 21

Sworn to and subscribed before me this 1 day of March 20 21

Teasha R. Payne
TEASHA R. PAYNE
NOTARY PUBLIC, STATE OF MI
COUNTY OF MECOSTA
COMMISSION EXP FEB 24 2026
ACTING IN COUNTY OF Kent



Notice of Availability of the draft 2021-2025 Consolidated Plan and FY 2021-22 Annual Action Plan and Notice of Public Hearing

The draft Community Development Block Grant (CDBG) Program 2021-2025 Consolidated Plan and FY 2021-22 Annual Action Plan, has been prepared as required by the U.S. Department of Housing and Urban Development (HUD) for communities receiving federal funding through the CDBG Entitlement grant program. The draft 2021-2025 Consolidated Plan provides an analysis of housing and community development needs and strategic goals to address such needs with anticipated resources, and the FY 2021-22 Annual Action Plan outlines proposed projects that will be undertaken with the \$396,760 in CDBG funding expected to be available to the City of Portage for FY 2021-22 from HUD, including anticipated program income. For FY 2021-22, proposed projects/expenditures are:

Housing Rehabilitation Assistance Program (loans and grants)	\$210,652
Down Payment Assistance Program	\$10,000
Neighborhood Improvement-Code Administration and Enforcement	\$55,978
Neighborhood Improvement-Lexington Green Playground Equipment	\$50,000
Human/Public Services	\$38,220
Grant Administration and Fair Housing Activities	\$31,910
TOTAL	\$396,760

The draft document is available for review at the following locations:

- City of Portage web site: [www.portagemi.gov/Government/Departments/Community Development/CDBG Consolidated Plan](http://www.portagemi.gov/Government/Departments/Community%20Development/CDBG%20Consolidated%20Plan)
- Department of Community Development, City of Portage, 7900 South Westnedge Avenue, Portage, MI 49002 (by appointment only)
- Portage District Library, 300 Library Lane, Portage, MI 49002
- Portage Community Center, 325 East Centre Avenue, Portage, MI 49002

The public hearing is scheduled for Thursday, April 1, 2021 at 6:00 p.m. All interested persons are welcome to take part in the public hearing. In response to COVID-19 restrictions and in accordance with the Open Meetings Act, Human Services Board meetings are currently being conducted remotely. Board members attend the meetings remotely and participate via telephone and/or video. The public can participate by calling 1-415-655-0002 and enter access code 180 112 9045. Once in the meeting call, the public can voice a question or comment by pressing *3 to enter the call-in queue.

Written comments may also be submitted to the Department of Community Development prior to 12:00 noon the day of the public hearing via the US Postal Service or emailed to forthc@portagemi.gov. Finally, citizens desiring additional information should contact the City of Portage Department of Community Development, (269) 329-4477.

Kelly Peterson, Director
Department of Community Development
March 1, 2021

RECEIVED

MAR 03 2021

PORTAGE
CITY CLERK

SUMMARY OF CITIZEN COMMENTS

February 4, 2021 Public Hearing on Needs Assessment and Market Analysis

February 4, 2021 Public Hearing – 2021-2025 Consolidated Plan Update – Needs Assessment and Market Analysis. Vice Chairperson Upshaw read aloud the announcement of the Public Hearing and invited any interested parties to enter the meeting via call in and if desired, enter the cue for an opportunity to comment.

Deputy Director Forth provided an overview of the draft Needs Assessment and Market Analysis that represent two chapters of the proposed 2021-2025 City of Portage Consolidated Plan. Topics covered included updated demographics; housing problems including substandard housing, overcrowding and cost burden; disproportionate needs among a particular race or ethnic group; public housing needs; homelessness needs and facilities; housing affordability; condition of housing; and barriers to affordable housing.

Vice Chairperson Upshaw opened the public hearing. No comments or questions were received from the public. Vice Chairperson Upshaw requested a motion to close the public hearing. Kolodzieczyk moved and Mirza supported a motion to close the public hearing. Motion passed 7-0

30-day Public Comment Period: March 1, 2021 to April 1, 2021. Public Hearing on draft 2021-2025 Consolidated Plan and FY2021-2022 Annual Action Plan.

April 1, 2021 Public Hearing on the Draft 2021-2025 Consolidated Plan and 2021-2022 Annual Action Plan: Deputy Director Forth provided an overview of the proposed 2021-25 Consolidated Plan and 2021-22 Annual Action Plan. Chairperson Spalvieri opened the public hearing. There being no public comments, a motion was made by Board Member Kolodzieczyk, seconded by Board Member Sagara, to close the public hearing. Upon roll call vote, Mwanda (yes), Spalvieri (yes), Kokkinos (yes), Henson (yes), Sagara (yes), Kolodzieczyk (yes). The motion was approved 6-0.

Chairperson Spalvieri asked the board members if they have any further questions or comments related to either the FY 2021-25 Consolidated Plan or FY 2021-22 Annual Action Plan. There being no further discussion, a motion was made by Board Member Kokkinos, seconded by Board Member Henson, to recommend to City Council that the FY 2021-2025 Consolidated Plan and FY 2021-2022 Annual Action Plan element be approved. Upon roll call vote, Mwanda (yes), Spalvieri (yes), Kokkinos (yes), Henson (yes), Sagara (yes), Kolodzieczyk (yes). The motion was approved 6-0.

May 25, 2021 Portage City Council Review of the FY 2021-2025 Consolidated Plan and FY 2021-2022 Annual Action Plan

Motion by Burns, seconded by Reid, to approve the Community Development Block Grant (CDBG) Program 2021-2025 Consolidated Plan and FY 2021-2022 Annual Action Plan element of the Consolidated Plan and authorize the City Manager to submit the application to the Department of Housing and Urban Development on behalf of the city. Upon a roll call vote, motion carried 7 to 0.

SF 424 & SF 424D



Application for Federal Assistance SF-424*** 1. Type of Submission:**

- ☐ Preapplication
☒ Application
☐ Changed/Corrected Application

*** 2. Type of Application:**

- ☒ New
☐ Continuation
☐ Revision

*** If Revision, select appropriate letter(s):***** Other (Specify):***** 3. Date Received:****4. Applicant Identifier:****5a. Federal Entity Identifier:****5b. Federal Award Identifier:****State Use Only:****6. Date Received by State:****7. State Application Identifier:****8. APPLICANT INFORMATION:***** a. Legal Name:***** b. Employer/Taxpayer Identification Number (EIN/TIN):***** c. Organizational DUNS:****d. Address:***** Street1:** **Street2:** *** City:** **County/Parish:** *** State:** **Province:** *** Country:** *** Zip / Postal Code:** **e. Organizational Unit:****Department Name:****Division Name:****f. Name and contact information of person to be contacted on matters involving this application:****Prefix:***** First Name:****Middle Name:***** Last Name:****Suffix:****Title:** **Organizational Affiliation:***** Telephone Number:** **Fax Number:** *** Email:**

Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-218

CFDA Title:

Community Development Block Grant/Entitlement Grants - CDBG

* 12. Funding Opportunity Number:

N/A

* Title:

N/A

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

CP2021_EligibleAreas_Updated.pdf

Add Attachment

Delete Attachment

View Attachment

* 15. Descriptive Title of Applicant's Project:

CDBG Entitlement 2021-2025 Consolidated Plan and 2021/2022 Annual Action Plan - Activity Submission (for the City of Portage, Kalamazoo County, MI).

Attach supporting documents as specified in agency instructions.

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="221,456.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text" value="125,000.00"/>
* f. Program Income	<input type="text" value="50,000.00"/>
* g. TOTAL	<input type="text" value="396,456.00"/>

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

- ☐ a. This application was made available to the State under the Executive Order 12372 Process for review on .
- ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- ☒ c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:



* Date Signed:

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.


PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL 	TITLE City Manager
APPLICANT ORGANIZATION City of Portage	DATE SUBMITTED 5/27/21

Certifications



CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

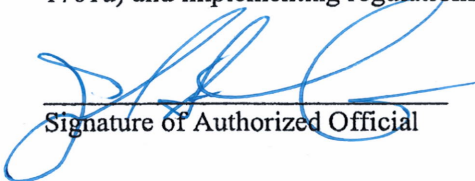
Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.


Signature of Authorized Official

5/26/21
Date

City Manager
Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2021 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.


Signature of Authorized Official

5/26/21
Date

City Manager
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Citizen Participation Plan



Citizen Participation Plan

A. Introduction

Citizen Participation is a critical component during the update of the 5-year Consolidated Plan, Annual Action Plan and Consolidated Annual Performance Evaluation Report (collectively referred to as the Plans) whereby residents, property owners and public/private agencies located in the City of Portage and/or serving Portage residents, are provided the opportunity to actively participate in the preparation of the Plan. The City of Portage encourages active citizen participation in conjunction with preparation of the Plans and the Community Development Block Grant Program. Public participation is encouraged through timely public notices, public hearings and publication of information related to the Plans and proposed Community Development Block Grant activities.

B. Work Plan

A work plan has been developed that engages the public at key stages during the 5-year Consolidated Plan and Annual Action Plan update process. Preparation of the Consolidated Annual Performance Evaluation Report (CAPER) is completed within 90 days following the end of each program year (which ends on June 30th). A citizen participation plan includes a public awareness campaign that informs the public they are welcome to participate in the Plan Update process. A publicized timeline and clearly established milestones help ensure transparency (refer to Table 1). As a result of the COVID-19 Pandemic all public meetings are held virtually until further notice. The public can participate remotely. If special accommodations are necessary for participation of a physically disabled (when meetings resume at Portage City Hall) or non-English speaking person in the planning process, the city will provide the appropriate accommodations.

Table 1

[illegible]

C. Citizen/Agency Engagement Efforts

The following summarizes efforts to encourage public participation in order to ensure the most complete and coordinated plan update possible:

1. A minimum of two public hearings will be held prior to the submission of the Consolidated Plan and Annual Action Plan to HUD:
 - The first virtual public hearing will be held in February and allow for comment on community development needs and housing priorities and market analysis within the City of Portage.
 - The second virtual public hearing will be held in April on the draft Consolidated Plan and/or Annual Action Plan following a 30-day public comment period.
2. Articles will be published in the Portager, a monthly newsletter published by the City of Portage, which is distributed to every active residential and business address in the City of Portage, prior to the each public hearing.
3. Public notices will placed in the Kalamazoo Gazette prior to the public hearings.
4. A webpage dedicated to the Consolidated Plan and Annual Action Plan update will be added to the city's website.
5. Press releases will be issued and information will be posted on the City of Portage webpage.
6. Organized neighborhood watch groups will be notified.
7. Local public/private human service agencies located in Portage or that serve Portage residents will be notified and/or consulted during the Plan update process. Information concerning the City of Portage Consolidated Plan and Annual Action Plan can then also be disseminated to the people served by these agencies.
8. Local units of government will be notified and/or consulted, as needed and appropriate.
9. Opportunities to comment on the Consolidated Plan/Annual Action Plan update at a public meeting will be provided monthly during the Human Services Board meeting.

HUD requires that each community broaden public participation by reaching out to low-moderate income persons; low and moderate income neighborhoods where CDBG funds are proposed for use; minorities; non-English speaking persons; persons with disabilities; public housing residents and local/regional institutions. The efforts summarized above achieve the HUD objective and will be utilized, as appropriate, during the public hearing process involving the 5-year Consolidated Plan, Annual Action Plan and Consolidated Annual Evaluation Report.

D. Access to Information and Records, Availability to Public

Notice of availability of the draft Consolidated and Annual Action Plans will be published utilizing several methods listed in paragraph C above and distributed in various locations throughout the city including the Community Development Department, Portage Senior Center, Portage Community Center, Portage District Library, and posted to the city website. Citizens are encouraged to obtain and read the proposed Plans and submit comments on the Plans to the Community Development Department of the City of Portage. Copies of the plan will also be available in electronic format. Technical assistance will be provided to any group requesting assistance in submitting information, or a proposal for consideration from the CDBG Program, if the proposal will meet the National Objective criteria of benefiting low/moderate income persons within the City of Portage and is an eligible use of funds. Public hearings include a brief presentation of the purpose of the hearing, amount of projected funds available, proposed use of funds (if applicable), a review of accomplishments of the CDBG

Program and response to any questions that arise. All citizen comments will be recorded, and if an answer is necessary, a timely response to all requests (within 15 days) will be sent to the inquiring individual, group or agency.

E. Public Comments

All comments made in person or in writing relating to the Consolidated Plan or Community Development Block Grant program, which are received prior to the deadline for submission to the Department of Housing and Urban Development, will be officially incorporated into such documents and a response will be given to the comment within the text of the plan or report.

F. Amendments to Consolidated Plan

Prior to the submission of any substantial change in the proposed use of funds, citizens will be given notice of and an opportunity to comment on a proposed amendment to the Annual Action Plan. A substantial change involves new activities not contained in an approved plan or a change in expenditures that exceed 10% of the overall program year budget. A 30 day comment period, concluding with a public hearing will be provided to accept comments. The availability of the draft plan amendment will be noticed in the newspaper at least 30 days prior to the hearing. Subsequent to the hearing, the amended Annual Action Plan is submitted to HUD.

G. Anti-Displacement

Persons are not expected to be permanently displaced as part of the CDBG Program. Further, preference will be given to project where no permanent or temporary tenant relocation or involuntary homeowner relocation will be necessary. Any project where temporary relocation may become necessary will be at the expense of the property owner.

H. Technical Assistance

Technical assistance will be provided to any group that requests it in order to develop proposals for funding consideration during development of the Consolidated Plan or Annual Action Plan, or to any group requesting information on the Consolidated Plan and/or Consolidated Plan development process.

I. Complaints or Grievances

The Community Development Director or his/her designee will provide a timely written answer to written complaints or grievances within 15 working days.



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