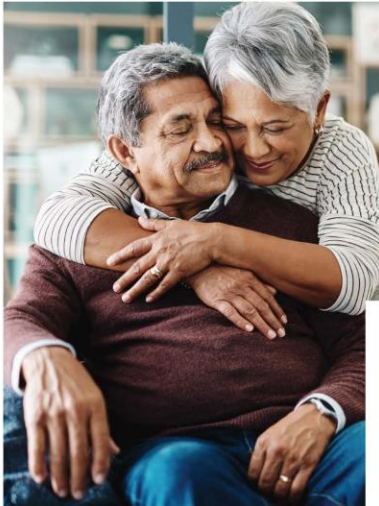




2026 - 2030 Consolidated Plan City of Portage CDBG Program



Portage, Michigan

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Portage, Michigan has completed the planning process for the 2026 – 2030 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 \$210,000 per year over the upcoming five years or a total of \$1,050,000 (not including program income). For the 2025-2026 program year, the City received an annual allocation of \$209,148 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, a public survey, 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 presents goals to address the priority needs of the City and 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 based on 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 people with special needs (including people 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
- Job creation and retention for low-income people
- Availability of mortgage financing for low-income people at reasonable rates using nondiscriminatory lending practices
- Empowerment and self-sufficiency for low-income people to reduce generational poverty in federally assisted housing

Expanded Economic Opportunities

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

2. 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 for 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, 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.

3. 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 necessary home repairs and improvements that allow people to remain in their homes longer, 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.

4. 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 Human Services Board 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 including a survey, stakeholder consultation, public meetings, and past program performance.

5. 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:

- Ensuring that all residents are affordably and safely housed.
- Ensuring that residents have access to social services they need.
- Improving the physical quality of our community in low-income areas (sidewalks, parks, etc.)
- Promoting local business growth and jobs.

6. 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.

7. Summary

N/A

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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

Agency Role	Name	Department/Agency
CDBG Administrator	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, meetings, and a six-week public survey. 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 2026-2030 Consolidated Plan.

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:

Jonathon Hallberg, Deputy Director of Economic Development

Department of Community Development

City of Portage

7900 South Westnedge Avenue

Portage, Michigan 49002

Telephone: (269) 329-4474

hallberj@portagemi.gov

Business hours: 7:30 a.m. – 5:30 p.m., Monday through Thursday 8:00 a.m. – 12:00 p.m. 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 – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

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.

Provide a concise 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 (91.215(I)).

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., Kalamazoo County, 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 South-Central Michigan 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 by the Advisory Board of the CoC. 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 CoC with CDBG funds. Additionally, the City does not receive or allocate ESG funds.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Kalamazoo Neighborhood Housing Services
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Publicly Funded Institution/System of Care Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.
2	Agency/Group/Organization	Senior Care Partners PACE
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.
3	Agency/Group/Organization	Lending Hands of Michigan
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services - Narrowing the Digital Divide Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House, completion of a survey. Direct meeting Awareness of services to improve coordination amongst county agencies.
4	Agency/Group/Organization	Disability Network of Southwest Michigan
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with HIV/AIDS Services-Health Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.
5	Agency/Group/Organization	Consumers Power Company
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Education Regional organization Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.

6	Agency/Group/Organization	Kalamazoo County Health and Community Services
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services - Victims Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.
7	Agency/Group/Organization	YMCA of Kalamazoo County
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Education Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.
8	Agency/Group/Organization	Community Living Options
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.
9	Agency/Group/Organization	Kalamazoo County Metro Transportation
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Other government - County Regional organization
	What section of the Plan was addressed by Consultation?	Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.

10	Agency/Group/Organization	United Way South Central Michigan
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Education Services - Victims Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.
11	Agency/Group/Organization	Fair Housing Center of Southwest Michigan
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Education Service-Fair Housing Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Direct contact and emails. Awareness of services to improve coordination amongst county agencies.
12	Agency/Group/Organization	Milestone Senior Services
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.
13	Agency/Group/Organization	Portage Community Center
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Education Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.
14	Agency/Group/Organization	Comstock community Center
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.
15	Agency/Group/Organization	Prince of Peace Lutheran Church
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.
16	Agency/Group/Organization	Housing Resources, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Education Service-Fair Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House, completion of a survey and direct contact . Awareness of services to improve coordination amongst county agencies.
17	Agency/Group/Organization	First Day Shoe Fund
	Agency/Group/Organization Type	Services-Children Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.
18	Agency/Group/Organization	Community Healing Centers
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.
19	Agency/Group/Organization	Western Michigan Center for Disability
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.
20	Agency/Group/Organization	Twelve Baskets
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Regional organization

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House, completion of a survey. Direct contact . Awareness of services to improve coordination amongst county agencies.
21	Agency/Group/Organization	Ripple Effects Community Inclusion Center
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.
22	Agency/Group/Organization	Shepherds Center of Greater Kalamazoo
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.
23	Agency/Group/Organization	Catholic Charities Diocese of Kalamazoo
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Education Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.
24	Agency/Group/Organization	Diapers Etc St Barnabas Episcopal Church
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies
25	Agency/Group/Organization	YWCA OF KALAMAZOO
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-Health Services-Education Health Agency Child Welfare Agency Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.

26	Agency/Group/Organization	City of Portage Youth Advisory Council
	Agency/Group/Organization Type	Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit Open House and completion of a survey. Direct Contact. The consultation allowed the board to reach out to their classmates and expand the survey scope. Awareness of services to improve coordination amongst county agencies.
27	Agency/Group/Organization	KALAMAZOO COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In person to educate and become aware of services to improve coordination amongst county agencies.

28	Agency/Group/Organization	Continuum of Care Kalamazoo & Calhoun Counties, United Way of South-Central Michigan
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emails
29	Agency/Group/Organization	City of Portage Police and Fire, Community Development & Assessing Departments
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - Local Regional organization Planning organization Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In person contact. Review public land and options. Zoning, planning and other policies to identify improvements and coordination services.
30	Agency/Group/Organization	AT & T Fixed Broadband
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email to identify the current coverages and needs.
31	Agency/Group/Organization	T-Mobile Fixed Broadband
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email to Identify the current coverages and needs.

32	Agency/Group/Organization	Verizon Fixed Broadband
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email to Identify the current coverages and needs.
33	Agency/Group/Organization	Kalamazoo County Area Agency on Aging
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Education Other government - County Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mass Mailers

34	Agency/Group/Organization	Kalamazoo County Department of Resource Development
	Agency/Group/Organization Type	Services-Education Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - County Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mass Mailers
35	Agency/Group/Organization	Kalamazoo County Emergency Management Office
	Agency/Group/Organization Type	Housing Services-Health Services-Education Other government - County Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email. Learn what is currently available with their services.
36	Agency/Group/Organization	Kalamazoo Literacy Council
	Agency/Group/Organization Type	Services-Education Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Open House and completion of a survey. Awareness of services to improve coordination amongst county agencies.
37	Agency/Group/Organization	KPEP: Community Based Alternatives to Incarceration
	Agency/Group/Organization Type	Housing Services-Education Services-Employment Service-Fair Housing Agency - Emergency Management Publicly Funded Institution/System of Care Other government - County Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email
38	Agency/Group/Organization	Metropolitan Branch NAACP
	Agency/Group/Organization Type	Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mailers
39	Agency/Group/Organization	Michigan Commission for the Blind
	Agency/Group/Organization Type	Housing Services-Education Health Agency Publicly Funded Institution/System of Care Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email
40	Agency/Group/Organization	MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Education Other government - State Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email. Awareness of services to improve coordination amongst agencies.
41	Agency/Group/Organization	Michigan Works - Michigan Prisoner Reentry Initiative
	Agency/Group/Organization Type	Housing Publicly Funded Institution/System of Care Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email. Awareness of services to improve coordination amongst county agencies.
42	Agency/Group/Organization	Kalamazoo County Sheriff Office
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services - Victims Publicly Funded Institution/System of Care Other government - County Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs HOPWA Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	US Mail
43	Agency/Group/Organization	Michigan FEMA Region 5
	Agency/Group/Organization Type	Services - Victims Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Federal Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email

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 with information via notices published in the local newspaper, on the City website, and other online postings.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	United Way of SW Central MI	They compliment each other and support each organizations initiatives in the way of homeless prevention and affordable housing.
2024 Master Plan	City of Portage	In developing priorities for the Consolidated Plan, the strategies of the city's Master Plan were considered and respected.
Point in Time Homeless Report	United Way of SW Central MI	Homeless prevention as well as affordable housing.
Kalamazoo County 2025 Housing Plan Updates	W.E. Upjohn Institute for the Kalamazoo County Board of Commissioners	Working to create more affordable housing units in addition to serving special needs populations such as disabled and autistic persons.
2024 YWCA Report	YWCA of Greater Kalamazoo	Efforts to support victims of domestic violence and human trafficking in regards to housing, education and other stabilization efforts.

Table 3 – Other local / regional / federal planning efforts

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))

The City will coordinate with a range of public entities in the development and execution of a range of programs and activities. The City coordinated a mass email contact 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 people.

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.

Narrative (optional):

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 people.

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

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The development of the Consolidated Plan required extensive citizen participation. For the 2026-2030 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. 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 2026 – 2030 Consolidated Plan. A summary of the public participation process is shown.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Survey Q-Code	<p>Minorities</p> <p>Non-English Speaking - Specify other language: All languages as available on-line now</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>All Portage Citizens</p>	106 surveys completed.	<p>Ensure that all residents are affordably and safely housed;</p> <p>Ensure that residents have access to the social services they need;</p> <p>Improve the physical quality of our community in low-income areas (sidewalks, parks, etc.); Promote local business growth and jobs.</p>	N/A. All comments are addressed in the Consolidated Plan.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Youth Advisory Council	Presentation of the 2026-2030 Draft Consolidated Plan was done at a Youth Advisory Committee Board meeting at the City of Portage on November 10, 2025. The Board was very enthused and took the survey into the schools to collect additional comments on housing and the plan from a youth perspective.	The Board embraced this project and all comments via the survey are incorporated into this 2026 - 2030 Consolidated Plan.	N/A. All comments are included in this Consolidated Plan	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: All languages as I Speak translation services were available</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Elderly</p>	Each organization and multiple public attendants commented on the Draft Consolidated Plan as presented at this Public Open House meeting on November 6, 2025.	All comments are incorporated into this 2026 - 2030 Consolidated Plan.	N/A. All comments are included in this Consolidated Plan.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Survey Q-Code	<p>Minorities</p> <p>Non-English Speaking - Specify other language: I Speak translation services available</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>All Portage and area residents were invited</p>	The public comment period on the first draft of the Consolidated Plan was posted for review in the local newspaper, on the City of Portage Website and in three local areas for direct review.	All comments are incorporated into this 2026 - 2030 Consolidated Plan. No Public comments were received during the comment period.	N/A. All comments are included in this Consolidated Plan.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: I SPEAK translation services was present</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>All Citizens of Portage, MI via Public Media</p>	One non-profit attended the Public Hearing on December 4, 2025, though did not comment on the Draft 2026-2030 Consolidated Plan.	All comments are incorporated into this 2026 - 2030 Consolidated Plan. No Public comments were received during the comment period.	N/A. All comments are included in this Consolidated Plan.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Survey Q-Code	<p>Minorities</p> <p>Non-English Speaking - Specify other language: All languages as available on-line now</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>All Citizens of Portage, MI via Public Media</p>	The public comment period on the final draft of the Consolidated Plan was posted for review in the local newspaper, on the City of Portage Website and in three local areas for direct review.	All comments are incorporated into this 2026 - 2030 Consolidated Plan. No Public comments were received during the comment period.	N/A. All comments are included in this Consolidated Plan.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: I SPEAK translation services was present</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>All Citizens of Portage, MI via Public Media</p>	The Public Hearing held on February 5, 2026 was posted for review in the local newspaper, on the City of Portage Website and in three local areas for direct review.	All comments are incorporated into this 2026 - 2030 Consolidated Plan. No Public comments were received during the Public Hearing.	N/A. All comments are included in this Consolidated Plan.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: I SPEAK translation services was present</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>All Citizens of Portage, MI via Public Media</p>	Portage City Council reviewed the 2026-2030 Consolidated Plan and Annual Action Plan at a regular meeting on April 14, 2026 for adoption.	All comments are incorporated into this 2026 - 2030 Consolidated Plan. No Public comments were received during the comment period.	N/A. All comments are included in this Consolidated Plan.	

Table 4 – Citizen Participation Outreach

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 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 2025 HUD Income Limits Documentation System.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

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.

This table auto populated the data.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	47,495	49,225	4%
Households	19,490	20,100	3%
Median Income	\$54,040.00	\$66,571.00	23%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Additional Text

This 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 48,774 at the time of the 2015-2019 ACS to 49,225 at the time of the 2016 – 2020 ACS, approximately a 1.1% increase in population.

The number of households increased by 610 households from 19,490 households in the 2015-2019 ACS to 20,100 households at the time of the 2016-2020 ACS. This represents a less than 1.0% increase in the number of households over the 10-year time.

The table also identifies an estimated 5.5% increase in median income, from \$62,941 to \$66,571.

Overall, the population and number of households have seen a slow increase and the median income also showed slow gains.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,810	1,830	3,830	2,435	10,195
Small Family Households	485	405	1,205	850	5,445
Large Family Households	70	40	245	130	825
Household contains at least one person 62-74 years of age	350	410	900	395	2,080
Household contains at least one person age 75 or older	320	550	570	204	655
Households with one or more children 6 years old or younger	315	109	680	355	960

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Additional Text

The table shows the number and type of households by HUD Adjusted Median Family Income (HAMFI). The default data source is the 2016 – 2020 CHAS database, developed by HUD and accessed through the IDIS online system.

The largest number of households is in the 100% HAMFI group with 10,195 households.

The second largest group is the >50-80% HAMFI group (3,830). Over 22% 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 (5,445). The second-largest number of small family households is within the >50-80% HAMFI group (1,205). Each of the remaining income groups have fewer than 851 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 (825). The second largest number of small family households is within the >50-80% HAMFI group (245). The remaining income groups all have fewer than 131 large family households.

The table also provides data on households that contain at least one person considered to be elderly.

The data suggests that among income groups, the largest numbers of households with a person 62-74 years of age are within the >100% HAMFI at 2,080 households. The middle three income groups (>30-50%, >50-80%, and >80-100%) have households at 410, 900, and 395, respectively. The 0-30% HAMFI income group has the lowest number of households with an elderly person aged 62-74 years at 350 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 income group (80-100% HAMFI) has the lowest number of households with a person aged 75 or older.

Finally, data provided in the table 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 960 households. The smallest number of households with children 6 years old or younger is within the >30-50% HAMFI income group at 109 households. For this specific data set, without additional information, there appears to be no correlation between the presence of young children in a household and household income.

Housing Needs Summary Tables

1. Housing Problems (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
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	20	15	0	0	35	0	0	25	0	25
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	40	15	55	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	845	135	10	0	990	420	285	45	15	765

	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
Housing cost burden greater than 30% of income (and none of the above problems)	75	600	555	120	1,350	95	310	470	180	1,055
Zero/negative Income (and none of the above problems)	75	0	0	0	75	70	0	0	0	70

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

Additional Text

As shown in the table, 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, 845 renter households are experiencing a cost burden greater than 50% of income, while only 75 renter households are burdened greater than 30% (but less than 50%) of their household income, out of a total of 990 renter households experiencing this level of housing cost burden. In contrast, for renter households experiencing greater than 30% of their income, but less than 50% going to housing costs, most cases are for households in the >30-50% of AMI range (600 households) and the >50-80% of AMI range (555) households, out of a total of 1,350 cases overall. This is likely an outcome of the limited range of rental rates in Portage and ability of different income groups to afford them.

For households in owner-occupied units, 420 in the 0-30% AMI group and 285 in the >30 – 50% AMI group experience the most overall housing cost burden, at greater than 50% of their income. This is out of a total of 765 owner-occupied households in Portage. For the owner-occupied households experiencing housing cost burden at greater than 30%, but less than 50% of their income, the greatest numbers occur in the >50-80% of AMI range (470 units) followed by the >30-50% of AMI range (310 units). This out of a total of 1,055 owner-occupied housing units experiencing this level of housing cost burden. The correlation is that homeownership in general cost burdens those at the very low-income level and decreases as incomes rise, with the inconclusive possibility that several moderate-income households face challenges related to purchasing more expensive homes due to market scarcity. Overall, 4,160 households in the City of Portage are experiencing a cost burden greater than 30% of income and 1755 of those 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 4,160 households experiencing a cost burden of some kind, 2,340 are renters.

2. 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
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	865	150	50	15	1,080	420	285	65	15	785
Having none of four housing problems	325	680	1,695	880	3,580	200	710	2,015	1,520	4,445
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

Additional Text

This table 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 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD accessed through the IDIS online system.

As the data reveals in the Table, renters and owners in the 0%-30% AMI group experience the highest rate of one or more of the housing problems identified. A total of 865 renter households and 420 owner households at, or below, 30% AMI experience some form of housing problem. There is a total of 1,865 households (both renters and owners) that have one or more of four housing problems. Incidentally, no households in any AMI group have negative income but none of the other four identified housing problems.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	260	150	190	600	150	205	215	570
Large Related	55	10	4	69	15	4	25	44
Elderly	305	285	195	785	235	309	214	758
Other	325	300	175	800	115	70	60	245
Total need by income	945	745	564	2,254	515	588	514	1,617

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

Additional Text

The next two tables 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 2016-2020 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 the table, for rental units, the Other category of households is experiencing the highest degree of housing cost burden greater than 30% of income, but the only category with a low distribution of burden is the Large Related category. Approximately 800 “Other” renter households have a cost burden greater than 30% of income. This is followed by 785 Elderly and 600 Small Related households. The Elderly Homeowner households have the highest degree of housing cost burden greater than 30% of income, at approximately 758 households. Comparatively, “Large Related” households have the lowest degree of cost burden, at 44 households (with 113 combined renter and owner households total). For renter households, the >0-30% AMI Income group has the most households (945) with a cost burden greater than 30% of income. Among household owners, the >30-50% AMI group has the most households (588) with a cost burden greater than 30% of income, but each of the other income groups is within 74 households of their total, indicating a more even distribution than among renter households.

4. 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
NUMBER OF HOUSEHOLDS								
Small Related	0	0	50	50	150	110	0	260
Large Related	0	0	0	0	15	0	0	15
Elderly	305	40	10	355	170	114	29	313
Other	0	315	55	370	85	0	0	85
Total need by income	305	355	115	775	420	224	29	673

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

Additional Text

As shown in the Table, when compared to other types of households, more Other renter households are experiencing severe cost burden greater than 50% of income. Approximately 370 Other renter households experience a cost burden greater than 50% of income, followed by 355 Elderly households, out of a total of 775 households.

More Elderly homeowners are experiencing severe cost burden greater than 50% of income (313), followed by Small Related households (260). Comparatively, Large Related households have the lowest degree of cost burden (15) in the homeowner category and 0 in the renter category.

For renter households, the >30-50% AMI income group has the most households (355, and for owner households, the >0-30% AMI has the most households (420) with a cost burden greater than 50% of income.

5. Crowding (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
NUMBER OF HOUSEHOLDS										
Single family households	0	0	40	15	55	0	0	25	0	25
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

	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
Total need by income	0	0	40	15	55	0	0	25	0	25

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

Additional Text

The Table 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 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD accessed through the IDIS online system.

As shown in the Table, overcrowding is only prevalent in single-family households. Approximately 55 single-family renter households and 25 owners occupied single-family homes experience overcrowding. When accounting for income, the >50-80% renter and owner-occupied household categories experience crowded living conditions in the highest numbers.

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

Table 12 – Crowding Information – 2/2

Data Source: No reliable data source available.
Comments:

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 >50% and >80% 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 23, 2025 by the Portage, Kalamazoo City and County Continuum of Care, there are 496 (page 5 of PIT 2025 study) 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 2023 ACS Estimates, approximately 4,791, or approximately 9.8% of, people in City of Portage reported having a disability.

According to the Michigan State Police Uniform Crime Report, there were 4,987 calls for domestic violence and 901 calls for sexual assault between 2020-2022 in Kalamazoo County. For 2022, the YWCA has provided emergency shelter and counseling services for an annual average of 670 domestic violence victims county-wide and an average of 350 victims of sexual assault county-wide. It is estimated that 27 of these domestic violence victims and 18 of these sexual assault victims are from the City of Portage. The YWCA Kalamazoo Domestic Assault Shelter has 56 beds and is currently sheltering 24 adults and 22 children. The YWCA has 19 transitional units throughout the county, of which ten are located within the City of Portage.

According to the 2022 Michigan Incident Crime Report on Domestic Violence, 68.72% of victims were women. In general, many victims of these abuses may need both short-term 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 renters and owners of households. Of all households in the City of Portage, approximately 5,319 experience some form of cost burden. This represents 11% of 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 a small number of renter households in the City; these problems tend to affect renters but are not seen currently for household owners. Overcrowded housing (1.01 – 1.5 people per room) is a problem for very few renters >50-100% AMI and not currently seen for owners of households. It is not very significant when compared to the prevalence of other housing problems. In comparison to cost burden, these problems are at 8% for renters and owner and among the common housing problems experienced by some residents of the City.

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

Elderly households are experiencing higher rates of cost burden, in both the >30% and >50% areas and both the renter and owner categories crowding, and other housing problems than those households with higher incomes and in other classes. 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 renters and owners of 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 the Table, no good data is available specifically for households with children; however, in table 10 945 households that had a severe housing cost burden were extremely low income. Household owners in each AMI range shared severe housing cost burden. Typically housing cost burden is the most significant housing problem amongst low to moderate income households within the City of Portage and these households are at the most risk of losing stable housing and becoming homeless. Notably the elderly population in both renters and owners are experiencing the biggest hardship. The needs of homeless families and individuals are addressed in the Homeless Needs Assessment. The COVID-19 Pandemic created additional challenges for households as unemployment and medical challenges created 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 23, 2025. The total number of homeless people counted during the annual PIT survey for the City of Portage, Kalamazoo City and County Continuum of Care (CoC) was 791. Of the 947 sheltered homeless people counted, 8 families had adults with children and 563 individuals were people with only adults. There were 8 households that had only children (less than 18 years of age). There were 81 chronically homeless single adults reported.

Because of the transient nature of homelessness, it is often difficult to locate homeless people or to follow up with much-needed services and support. There are several 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, along with the median income, though by a much larger percentage than population and households. Of

the households reported in the 2016-2020 CHAS database, slightly over half (51%) of the City's households earn less than greater than 100% HAMFI and nearly 9% of the City's households earn 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. It is assumed that a higher rate of homelessness may occur because of the COVID-19 pandemic.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points or more) than the income level.

For example, assume that 60% of all low-income households, within a specific jurisdiction, have a housing problem. If 70% of low-income Hispanic households have a housing problem, then 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 provides information for the jurisdiction that can be useful in describing overall need.

Again, as defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing or kitchen facilities
- Severely overcrowded with >1.51 people per room (complete kitchen and plumbing)
- Overcrowded with 1.01 to 1.5 people per room with none of the previously stated problems
- Housing cost burden greater than 50% of income with none of the previously stated problems
- Housing cost burden greater than 30% of income with none of the previously stated problems)
- Zero/negative income and none of the previous problems

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 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD accessed through the IDIS online system.

0%-30% of Area Median Income

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
Jurisdiction as a whole	1,455	355	0
White	1,095	275	0

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
Black / African American	170	75	0
Asian	30	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	110	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*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%

Additional Text

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 of four housing problems. Just over 75% of households in this income category have housing problems.

As shown in the table, when considering race and this income category, White households have the highest number of households (1095) with housing problems (over 80% of all White households earning 0%-30% AMI), and Black/African American households have the second-highest number of households (170) with housing problems (approximately 69% of all Black/African American households earning 0%-30% AMI). Asian, American Indian-Alaska Native, and Hispanic households experience a disproportionately greater need than the jurisdiction, as 100% of these households experience one or more of four housing problems.

30%-50% of Area Median Income

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
Jurisdiction as a whole	1,350	475	0
White	1,115	470	0
Black / African American	14	0	0
Asian	10	0	0
American Indian, Alaska Native	15	0	0

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
Pacific Islander	0	0	0
Hispanic	80	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*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%

Additional Text

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 of the four housing problems.

Approximately 73% of households in this income category have housing problems.

As shown in the table, when considering race and this income category, White households have the highest number of households (1,115) with housing problems (nearly 70% of all White households earning 30%-50% AMI) and Hispanic households have the second-highest number of households (80) with housing problems. . In terms of ethnicity, only White households have one or more of the four housing problems. Black, Asian, American Indian/Alaska Native, & Hispanic households display a disproportionately greater need than the jurisdiction at 100% of households having one or more of the four housing problems.

50%-80% of Area Median Income

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
Jurisdiction as a whole	1,140	2,690	0
White	875	2,330	0
Black / African American	115	205	0
Asian	20	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	75	55	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*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%

Additional Text

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 of the four housing problems; however, this represents approximately 30% of households in this income category.

As shown in the table when considering race and this income category, White households have the highest number of households (1,140) with housing problems (27% of all White households earning 50%-80% AMI) and Black/African American households have the second-highest number of households (115) with housing problems (36% of all Black/African households earning 50%-80% AMI). Asian households have the third highest (20) with housing problems (40% of all Asian households earning 50% - 80% AMI). Hispanic households have the fourth highest (75) with housing problems (57% of all Hispanic households earning 50%-80% AMI) When considering ethnicity and this income category There is also no evidence of any racial group displaying a disproportionately greater need when compared to other racial/ethnic groups at this income level.

80%-100% of Area Median Income

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
Jurisdiction as a whole	340	2,100	0
White	295	1,905	0
Black / African American	4	145	0
Asian	20	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*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%

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 the four housing problems. Approximately 16% of households in this income category have housing problems.

As shown in the table when considering race and this income category, White households have the highest number of households (340) with housing problems (just over 13% of all White households earning 80-100% AMI) and Asian households have the second-highest number of households (20) with housing problems (approximately 31% of all Asian households earning 80%-100% AMI). When considering ethnicity and this income category, Hispanic households (15) with housing problems (100% of all Hispanic households earning 80%-100% AMI), which also shows that this ethnic group has a disproportionately greater need than the jurisdiction at this income level.

Discussion

Of all households in the 0%-30% AMI category, 80% have one or more of the four housing problems. In terms of disproportionate need, White (80%), Black (69%), Asian, American Indian/Native Alaskan, and Hispanic (are all at 100%) households have a percentage of housing problems that is more than 10 percentage points higher than the income level (100%). However, most 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, 74% have one or more of the four housing problems. In terms of disproportionate need, White (70%), Black, Asian, American Indian/Alaska Native & Hispanic (all at 100%) households have a percentage of housing problems that is more than 10 percentage points higher than the income level (100%).

Of all households in the 50%-80% AMI category, 30% have one or more of the four housing problems. In terms of disproportionate need, Hispanic households (38%) have a percentage of housing problems that is more than 10 percentage points higher than the income level.

Of all households in the 80%-100% AMI category, 14% have one or more of the four housing problems. In terms of disproportionate need, Hispanic households (100%) and Asian households (31%) have a percentage of housing problems that is more than 10 percentage points higher than the income level.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

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 than the income level. 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 to 30% AMI
3. Disproportionately Greater Need—Severe Housing Problems 30 to 50% AMI
4. Disproportionately Greater Need—Severe Housing Problems 50 to 80% AMI
5. Disproportionately Greater Need—Severe Housing Problems 80 to 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 2016-2025 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,285	525	0
White	985	385	0
Black / African American	115	130	0
Asian	20	10	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	110	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*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%

Additional Text

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 71% of households in this income category have severe housing problems.

As shown in the table, when considering race and this income category, White households have the highest number of households (1,285) with severe housing problems (over 72% of all White households earning 0%-30% AMI) and Black/African American households have the second-highest number of households (115) with severe housing problems (approximately 47% of all Black/African households earning 0%-30% AMI).

When considering ethnicity and this income category, 115 Black households (47% households have a disproportionately greater need than the jurisdiction as a whole) and (20) Asian households (67% households have a disproportionately greater need than the jurisdiction as a whole) has severe housing problems (for households earning 0%-30% AMI). In terms of disproportionate need, American Indian/Alaska Native and Hispanic (each at 100%) households have a disproportionately greater need than the jurisdiction.

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	435	1,390	0
White	360	1,230	0
Black / African American	0	14	0
Asian	0	10	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	0	80	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*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%

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 the table, when considering race and this income category, White households have the only number of households (360) with severe housing problems (over 23% of all White households earning 30%-50% AMI).

When considering ethnicity and this income category, no other class than White households at this income level have a disproportionately greater need when compared to the entire jurisdiction.

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	115	3,710	0
White	115	3,090	0
Black / African American	0	320	0
Asian	0	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	125	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*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%

Additional Text

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 the table, when considering race and this income category, White households have the only number of households (115) with severe housing problems (approximately 3% of all White households earning 50%-80% AMI). No other racial group in this income has any households experiencing one or

more of the four severe housing problems.

When considering ethnicity and this income category, no other class than White households are experiencing a disproportionately greater need, as it relates to severe housing problems when compared to the jurisdiction, at this income level.

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	30	2,400	0
White	25	2,170	0
Black / African American	4	145	0
Asian	0	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	15	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS

Source:

*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%

Additional Text

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 3% of households in this income category have severe housing problems.

As shown in the table, when considering race and this income category, White households have the highest number of households (25) with severe housing problems (1% of all White households earning 80%-100% AMI) and Black/African American households have the second-highest number of households (4) with severe housing problems (approximately 3% of all Black/African American households earning 80%-100% AMI).

When considering ethnicity and this income category, no Asian, American Indian/Alaska Native, or Hispanic households have severe housing problems. Based on the data presented, no class of households at this income level have a disproportionately greater need when compared to the jurisdiction.

Discussion

Of all households in the 0% to 30% AMI category, 71% have one or more severe housing problems. In terms of disproportionate need, American Indian/Alaska Native and Hispanic households (both at 100%), White 72%, Black 47%, and Asian at 67% have a percentage of severe housing problems. Many of the racial groups have severe housing problems.

Of all households in the 30% to 50% AMI category, 24% have one or more severe housing problems. In terms of disproportionate need, White households (23%) have a percentage of severe housing problems that is more than 10 percentage points higher than the income level.

In terms of disproportionate need, there are not any racial or ethnic groups that have a percentage of severe housing problems that are more than 10 percentage points higher than the income level.

Of all households in the 80% to 100% AMI category, only 1% has 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 percent higher than the income level. All racial and ethnic groups have no households experiencing severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

A disproportionately greater need exists when the members of racial or ethnic groups at an income level experience housing problems at a greater rate (10 percentage points or more) than the income level.

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

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,540	2,590	1,825	145
White	13,820	2,035	1,445	115
Black / African American	700	184	115	35
Asian	380	70	20	0
American Indian, Alaska Native	40	15	4	0
Pacific Islander	0	0	0	0
Hispanic	390	185	110	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Additional Text

The Table 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 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data in the table suggests, approximately 4,415 households are cost burdened at some level within their current housing situation. This is almost 22% of the households in the entire City. White households have the highest number of cost burdened households (3,480). Black/African American households have the second-highest number of cost burdened households (299), and Hispanic

households have the third-highest number of cost burdened households (295). A small number of Asian and American Indian/Alaska Native households are also cost burdened. Of the households that are cost burdened (4,415), over half (2,489) are cost burdened between 30-50%. There are 1,694 households that are severely cost burdened (38%) within the City of Portage.

Discussion:

Within the City of Portage, over 76% of households do not presently experience cost burden, while over 20% experience cost burden, and over 8% experience severe cost burden. Less than 2% have no/negative income.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

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

As indicated in the previous sections, several racial or ethnic groups were identified as having a disproportionately greater need in comparison to the income level. 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:

- Housing problems in the 0%-30% AMI category (69% versus 54% as a whole).
- Severe housing problems in the 30-50% AMI category (100% versus 8.5% as a whole).
- Housing problems in the 50%-80% AMI category (36% versus 54% as a whole).

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

- Severe housing problems in the 0% to 30% AMI category (100% versus 75% as a whole).
- Severe housing problems in the 30-50 AMI category (100% versus 73% as a whole).
- Housing problems in the 50-80% AMI category (40% versus 30% as a whole).
- Housing problems in the 80-100% AMI category (31% versus 16% as a whole).

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

- Severe housing problems in the 0-30% AMI category (100% versus 74% as a whole).
- Severe housing problems in the 30-50% AMI category (100% versus 73% as a whole).

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

- Severe housing problems in the 0-30%80%-100% AMI category (100% versus 75% as a whole).
- Severe housing problems in the 30-50% AMI category (100% versus 73% as a whole).
- Housing problems in the 50-80% AMI category (57% versus 49% as a whole).
- Severe housing problems in the 80-100% AMI category (100% versus 24% as a whole).

Overall, there are 4,415 households with one or more of the four identified housing problems. Of these households 3,480 or 78% are White households, 299 or approximately 7% are Black/African American households, 280 or approximately 6% are Hispanic, and 80 or approximately 2% are Asian households. White, Black/African American, and Hispanic households account for most households experiencing one or more of the four identified housing problems.

There are 1718 households experiencing one or more severe housing problems. Of these households, 1485 or 86% are White households, 119 or 7% are Black/African American households, and 4 or nearly 6% are Hispanic households. White, Black/African American, and Hispanic households account for most households experiencing one or more severe housing problems.

There are 2,590 households with cost burden (30%-50% of income). Of these households, 2,035 or 79% are White households, 184 or 7% are Black/African American households, and 185 or 71% are Hispanic households. White, Black/African American, and Hispanic households account for most households with cost burden.

When considering households with severe cost burden (>50% of income), a total of 1,825 households in Portage are severely cost burdened. Of that total, 1445 or 79% are White households, 115 or 6% are

Black/African American households, and 110 or 6% are Hispanic households. White, Black/African American, and Hispanic households account for many households with severe cost burden.

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

Based on input and data received through an extensive citizen participation process, the greatest housing needs are: Ensure ALL residents are affordably housed, Ensure that ALL residents have access to social services that they need. Improve the physical quality of our community in low-income areas (sidewalks, parks, etc.); Promote local business growth and jobs.

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

There are 8 of the City's 37 Block Groups that have a low- and moderate-income percentage of 51% or greater, signifying that just over 21% of the City's neighborhoods meet the HUD definition for low- and moderate-income area. Most of these Block Groups are concentrated in the north-central and north-eastern portions of the City.

The City of Portage has a total racial minority population of approximately 15.5%. 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: 55.4% Black/African American, and 76.24% non-white.

Source: 2018 – 2022 ACS Data

The City of Portage has an ethnic minority population (2,601 or 5.3%). A disproportionately greater (10 percentage points more or higher) concentration of ethnic minority population exists within the following Block Groups:

- Census Tract 20.03 Block Group 4: 22.67%
- Census Tract 20.03 Block Group 3: 18.87
- Census Tract 21.02 Block Group 1 16.51%

Source: 2018 -2022 ACS Data

Some areas identified as having high concentrations of minority populations also have a high percentage of low- and moderate-income households. 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 – 91.205(b)

Introduction

Meeting homelessness challenges in the City of Portage is a collaborative effort comprising numerous individuals, agencies, and organizations. There are several local agencies that collect homeless data, conduct homeless needs assessments, and develop 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.
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 23, 2025 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 and locate every homeless person within geography as broad as the City of Portage and Kalamazoo County.

Totals in Use

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

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

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

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	344	0	23,858	898	22,453	318	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Additional Text

The table displays the characteristics of public housing residents by public housing program type. When looking at Average Annual Income, people 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 people 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 many 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.

Race of Residents

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Additional Text

The Table displays the racial composition of residents for each public housing program. The data in the table 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.

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	18	0	692	37	643	6	0	0
Not Hispanic	0	326	0	23,166	861	21,810	312	0	113
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Additional Text

The table 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.

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination from 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 people 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 people 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 who could benefit most from public housing (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 for seniors and people 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 people with disabilities. In addition, it is estimated that over 500 units are 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 people 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 – 91.205(c)

Introduction:

Meeting homelessness challenges in the City of Portage is a collaborative effort comprising numerous individuals, agencies, and organizations. There are a few local agencies that collect homeless data, conduct homeless needs assessments, and develop 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.
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 23, 2025 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 and locate every homeless person within geography as broad as the City of Portage and Kalamazoo County.

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)	254	0	1,342	0	0	0
Persons in Households with Only Children	3	0	59	0	0	0

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 Only Adults	452	82	1,497	0	0	0
Chronically Homeless Individuals	81	30	381	0	0	0
Chronically Homeless Families	100	30	61	0	0	0
Veterans	17	6	86	0	0	0
Unaccompanied Child	38	2	59	0	0	0
Persons with HIV	2	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Additional Text

The most recent homeless census available, or annual Point-In-Time (PIT) survey, was conducted on January 23, 2025. The results of this survey are summarized in the Table. The methodology used included actual counts of homeless people living on the streets and in shelters. The total number of sheltered, homeless people counted during the survey was 709. There were also 82 unsheltered homeless individuals counted during the survey.

Of the 709 sheltered homeless people, 75 households had adults with children (254 individuals) and 496 households (534 individuals) were people with only adults. There were 3 households that had only children (less than 18 years of age). There were 5 chronically homeless households. 19 individuals with adults with children reported. Because of the transient nature of homelessness, it is often difficult to locate homeless people or to follow-up with the much-needed services and support.

Indicate if the homeless population is: Has No Rural Homeless

Additional Text

Rural homeless information is not available.

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

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 people account for approximately 50 percent of the total expenditure on homeless services. This percentage of expenditure is based on a national average of just fewer than 16% of all homeless people being considered chronically homeless. In Kalamazoo County, the percentage of chronically homeless people are higher at 25% of the total homeless population. Of the people sheltered during 2025 (PIT), 130 individuals in Kalamazoo County including the City of Portage met the HUD definition of chronically homeless.

Families

People in households with children comprised a large segment of the overall homeless population counted on January 23, 2025. Of the homeless counted, 254 sheltered of the total 791 individuals counted persons were in households with adults and children. (approximately 36%).

Veterans

The survey counted 23 homeless veterans in the CoC, 17 of which were sheltered and 6 were unsheltered at the time of the count.

Unaccompanied Youth

The survey counted 40 unaccompanied youth (ages 0-24), with only 3 of these youth under the age of 18. In total, unaccompanied youth represent less than 8% of the total homeless population .

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	301	48
Black or African American	315	19
Asian	0	0
American Indian or Alaska Native	11	4
Pacific Islander	3	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	45	4
Not Hispanic	664	78

Data Source

Comments:

Data Source 1/23/2025 Point-In-Time Summary Report

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

People in households comprised a large segment of the overall homeless population counted on January 23, 2025. Of the homeless population numbered, 254 were people in households with adults and children (75 households). There were also 367 individuals representing 537 households with only adults.

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

Homelessness is not unique to a particular gender, race, or ethnicity. The Table provides demographic data regarding the homeless population in Kalamazoo City, County CoC, and the City of Portage. No one counted was reported as transgender or gender non-conforming.

The most commonly reported races were White at approximately 44% of the homeless interviewed, and Black or African American at 42% of the homeless interviewed. Approximately 1% reported as American Indian or Alaska Native races. In terms of ethnicity, the majority (76%) of the homeless interviewed were not Hispanic Approximately 6% reported as Hispanic. Of all the individuals interviewed, over 88% were sheltered, and over 12% 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.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The total number of homeless people counted during the annual PIT survey was 791. There were approximately 709 sheltered homeless sheltered, 164 were people in households with adults and children and 534 were people in households with only adults. There were 173 children younger than 18

years of age. There were 5 chronically homeless families, comprising 19 chronically homeless individuals with children. In total, there were 81 sheltered chronically homeless individuals and 30 unsheltered chronically homeless people. There were also 23 homeless veterans and 3 unaccompanied children reported (under 18). 2 homeless individuals reported living with HIV/AIDS. 93 adults with serious mental illness, 28 with a substance use disorder and 149 adult survivors of domestic violence.

Discussion:

Based on the January 23, 2025 survey, the homeless population of the CoC is approximately 791 individuals. Several 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 - 91.205 (b,d)

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 and Veterans. These special needs are often addressed by nonprofit agencies, usually in coordination with the City of Portage or Kalamazoo County.

Describe the characteristics of special needs populations in your community:

HUD defines “elderly” as individuals over the age of 62, and “frail elderly” as individuals over the age of 62 who are unable to perform at least three of the activities of daily living. There are 3,529 individuals over the age of 75, and 8,381 individuals over the age of 62 living in 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. Health and disability are closely tied to older households housing needs. In Kalamazoo County, which includes Portage, 14% of people between 65 and 74 live with a disability and 34% are aged 65 or older.

Youth and Young Adults

Approximately 10,294 children under the age of 18 live in the City of Portage; 21.5% of the City’s population is less than 18 years of age. Of the population less than 18 years of age, nearly 14%, or 1,441 children, are living in poverty.

Approximately 32.4% of families within the City are families with children. Female headed families with children comprise 10.9% of family households living within Kalamazoo County, which includes The City of Portage. A 2024 report by the United Way revealed 73% of these females’ headed households are below poverty level.

Physically & Developmentally Disabled

Disabilities are categorized into six types: hearing difficulties, vision difficulty, cognitive ability, ambulatory difficulty, self-care difficulty, and independent living difficulty. Approximately 6,274 or 12.8% of people in Portage reported having a disability. Individuals who reported having more than one disability were counted for all disability types that they recorded. As such, the total number of people with a disability may be lower than the data suggest. While most disabled people (5,882 people or 12%) are between 18 and 64 years of age, which is a relatively high percentage (33%) of persons 65 years and over are disabled.

Mental Illness & Substance Abuse

HUD defines severe mental illness as a persistent mental or emotional impairment that significantly limits a person’s ability to live independently. Nationally, one percent of the adult population meets the definition of severely mentally ill. Kalamazoo County, that includes The City of Portage, has at least

40,000 adults with a mental illness and about 10,000 adults have a serious mental illness. Over 10,000 youth under age 18 with mental, emotional, developmental, or behavioral problems. Over 15,000 adults and nearly 1,000 youth with substance abuse disorder. About 9,500 adults and 2,500 youth seriously consider suicide each year and about 1,000 adults and 1,000 youth experience an actual suicide attempt each year, according to the Western Michigan University Home Stryker M.D. School of medicine.

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

According to the Michigan State Police Uniform Crime Report, in FY2024-2025, there were 2,183 counts of domestic violence in Kalamazoo County. FY 2024-2025 the YWCA provided emergency shelter and counseling services that reported 202 adults and 228 children were domestic violence victims. In The City of Portage, they assisted 3 victims of sexual assault, and 6 cases of Human Trafficking in Portage. The YWCA Kalamazoo Domestic Assault Shelter has 66 beds The YWCA has 13 transitional units throughout the county, of which six are located within the City of Kalamazoo. The Shelter estimates that there is an additional need of housing units that would benefit domestic violence and sexual assault victims.

According to the FY2024-25 Michigan Incident Crime Report on Domestic Violence, over 69% of victims were women. Many victims may need 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 housing and supportive service needs of these populations and how are these needs determined?

Elderly & Frail Elderly

According to the 2020-2025 ACS, 17% 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 the Pandemic or poor nutrition. Organizations such as the Portage Zhang Senior Center and the Senior Citizens Advisory Board are critical in determining and meeting elderly and frail elderly service needs. Portage Public Schools is proud to offer enrichment opportunities to students and the community including free passes to athletic events for seniors.

Youth and Young Adults

Educational programming and job skill training for youth and young adults is a priority need with many communities. The City of Portage acknowledges that there may be several 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. The library hosts several youth and teen services.

Physically and Developmentally Disabled

The Disability Network of Southwest Michigan provides exceptional services across 8 counties in Southwest Michigan, such as, advocacy, education, information, referral, independent living, transition and peer support are embracing this population. 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. 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. The Disability Network of Southwest Michigan is supported in part by the City's General Fund.

Mental Illness & Substance Abuse

Healthcare and mental health counseling are typical needs of this population. Organizations are supported in part by the City's General Fund. 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. Portage Public Schools is receiving appropriate Opioid prevention funding to continue prevention efforts amongst youth.

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. The City's General Fund in part supports more than one non-profit agency in this area.

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

The U.S. Center for Disease Control and Prevention (CDC) estimates that 327 cases of people with HIV are in the Kalamazoo-Portage area. The Kalamazoo County Health and Community Services department offers free and confidential testing. 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. In Michigan in 2022, it was estimated 600 new HIV infections brought the statistic to 7 cases per 100,000 people. People 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.

Through HUD's Housing Opportunities for Persons with AIDS (HOPWA), several housing programs are accessible to people 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.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not Applicable.

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 Autistic, 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: Ensure that all residents are affordably and safely housed; Ensure that residents have access to the social services they need; Improve the physical quality of our community in low-income areas (sidewalks, parks, etc.) and Promote local business growth and jobs.

Services to address these needs are often provided by nonprofit 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 – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City of Portage has community development needs that are not directly related to housing. Tornadoes and high wind event occurred in 2025 in Portage that caused damage to parks, park trails and fencing. An area that contains historic buildings was damaged. The cleanup and repair will be an ongoing effort. The department of public works building is in disrepair and plans are to relocate it to a better location in the city. The removal of the existing building then will occur. The need for public facilities also relates to public buildings such as police and fire stations and various park buildings. The need for public facilities includes information technologies. Other public facilities and/or public improvement needs include police and fire vehicles and apparatus, public service vehicles and equipment, public park facilities, bikeways, and multi-use trails. Finally, public improvement needs to 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.

How were these needs determined?

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

- The 2014 Comprehensive Plan, which is a 10-20-year plan that evaluates Transportation/Major Streets, Complete Streets, Economy/Market Place, Utility Infrastructure and Community Facilities.
- Recreation and Open Space Plan 2023 Park Master Plan Update
- 2019 Water Reliability Study and Storm Water Design Criteria Manual, 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.
- Special studies or special initiatives introduced by the City Administration.

Describe the jurisdiction's need for Public Improvements:

The City of Portage's 2024 – 2030 Capital Improvement Program 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 multi-year CIP. The 2024-2030 CIP includes a planned expenditure of \$191.4 million over the multi-year plan. expenditures are planned for public facilities, streets, water and sewer infrastructure, parks and recreation, public

safety (police and fire); and sidewalks and bikeways. The balance of 6-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 mill 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 funds, 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 \$210,000 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 is challenged with carrying out the amount of needed capital investment projects due to the loss of state revenue sharing. 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.

How were these needs determined?

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

Describe the jurisdiction's need for Public Services:

Based on the data presented above, there is a need for a variety of public services in the community to support low-income household, neighborhood needs and special populations such as handicapped, autistic and aging persons. Homelessness prevention and rapid re-housing assistance are 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. 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 considered a priority need in the community. Neighbor disputes are amongst the top complaints received.

How were these needs determined?

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 people 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. Creative programs continue to be developed to assist in reducing the amount of homelessness in Kalamazoo County. Hoarding by homeowners is prevalent and continues to be the most challenging when addressing clean up and accessibility to eliminate safety issues within the home. 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. Existing programs are effective in educating people on how to get bids from contractors to determine the costs of repairs. This can assist in budgeting for the inevitable repair. Another program provides budget counseling and assists in foreclosure prevention. Educating homeowners on how to budget for and collect bids to assure the cost is reasonable is certainly necessary across the City of Portage.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section covers the following broad topics:

- 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: MA-20 provides an estimate of the number of housing units within Portage that are occupied by low-income families or moderate-income families that contain potential lead-based paint hazards.
- 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: MA-10 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. The physical safety and cleanliness of dwellings is infrequently in itself discriminatory. Previously, the tendency for some public and assisted housing to fall into deterioration could intersect with other realities related to protected classes. Fair Housing law entitled those suffering from these disparate impacts to make an administrative complaint. Recent developments have removed this restorative avenue, disallowing federal enforcement of administrative complaints related to disparate impact discrimination. The city of Portage, therefore, will review and determine to commission a panel to hear and address these complaints, restoring to those in public and assisted housing a needed angle of enforcement.
- A brief inventory of facilities, housing, and services that meet the needs of homeless people within the City is provided in the Homeless Facilities and Services, MA-30. 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 at homeless people, as well as mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted at homeless people.
- The Special Needs Facilities and Services MA-35 describes the housing stock available to serve people with disabilities and other low-income people with special needs, including people with HIV/AIDS and their families. The section further describes the facilities and services that assist people who are not homeless, but who require supportive housing and programs for ensuring that people returning from mental and physical health institutions receive appropriate supportive housing.
- 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 by 1% in the last year. The City had a total of 21,221 housing units at the time of the 2015 – 2019 ACS. According to data provided by 2016 - 2010, there are currently an estimated total of 21,325 housing units within Portage. Between 2010 and 2019, the total number of housing units in the City grew by 5.2%.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	14,340	67%
1-unit, attached structure	1,470	7%
2-4 units	665	3%
5-19 units	2,855	13%
20 or more units	1,705	8%
Mobile Home, boat, RV, van, etc	290	1%
Total	21,325	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Additional Text

Most residential properties are single units (approx. 74%). Single-unit properties are either detached structures (67%) or attached structures (7%). Residential properties are further categorized into units within 2-4-unit structures (3%), units within 5-19-unit structures (13%), and units within 20 or more-unit structures (8%). These categories comprise just under 99% of the City's housing stock. The remainder of residential properties in the City are classified as mobile home, boat, RV, van, etc. (1%).

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	225	3%
1 bedroom	65	0%	2,415	37%
2 bedrooms	1,810	13%	2,425	37%
3 or more bedrooms	11,710	86%	1,455	22%
Total	13,585	99%	6,520	99%

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Additional Text

As shown in the Table, there are an estimated 20,105 occupied housing units within the City. Of this total, 13,585 or 67.5% are owner-occupied and 6,520 or 32.4% are renter-occupied.

Of all owner-occupied units, most units contain 3- or more bedrooms (11,710 or 86%). There are not any owner-occupied units that have no bedrooms, and only a small number that have one bedroom (65 or 0.3%).

Of all renter-occupied units, most contain 1 or 2- bedrooms (4,840 or approximately 74%). In contrast to owner-occupied units, it's almost an even split between the number of one- bedroom and two-bedroom units, both at 37%. A small percentage of renter-occupied units have no bedroom (225 or 3%).

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 senior citizens below 60% of median county income.
- Milham Meadows - Consists of 300 units built under the HUD Section 236 program (a mortgage subsidy that reduces development costs that need recouped). All units are subsidized to a certain degree;
- 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.
- Spring Manor – Development with 102 units of affordable housing for seniors whose income does not exceed 60% of the AMI. In 2013, the units were rehabilitated and financed with a new mortgage through HUD Section 223(f).
- 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. The number of affordable units 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. Verified
- Gladys Street Apartment - Provides 10 units of affordable rental housing to people 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 people 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.
- Portage Caddis is currently under site plan review to provide 180 units and will include two phases. The City of Portage has approved a PILOT to provide housing to low- and moderate-income individuals for the development, which will go into effect when completed.

- Stanwood Crossings – is currently under construction and will provide 42 two- and three-bedroom single family homes to income-qualified households between 80-120% of area median income. With a three-year build-out plan, the lots will be owned by a community land trust, and the structures will be owned by homebuyers. This will ensure attainable housing prices in perpetuity. The construction is funded through a \$3 million Kalamazoo County Homes for All grant, a \$1 million Federal Earmark grant, \$500,000 in Kalamazoo County ARPA funds, \$1 million in city Capital Improvement monies, and a 25-year Housing TIF through MSHDA.

According to the Office of Public and Indian Housing (PIH) Public Information Center (PIC), there are no public housing units available within Portage; Kalamazoo County had 863 households using Housing Choice Vouchers as of 7/2024.

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

It is not anticipated that any units will be lost from this inventory. The affordability period for the above-mentioned developments is expected to last for the next 5-25 years. The refinancing and rehabilitation of several developments encouraged the City to extend affordability use restrictions through Payment in Lieu of Taxes (PILOT) 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:

There is a small variety of different housing types found within the City. Most 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. 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 several 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.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	147,600	174,600	18%
Median Contract Rent	628	767	22%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	730	11.2%
\$500-999	4,310	66.2%
\$1,000-1,499	1,095	16.8%
\$1,500-1,999	305	4.7%
\$2,000 or more	85	1.3%
Total	6,525	100.2%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing cost trends for Portage are displayed in the Table. According to the ACS, the current median home value for Portage is estimated to be \$174,600.

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	380	No Data
50% HAMFI	1,194	870
80% HAMFI	3,849	3,310
100% HAMFI	No Data	5,030
Total	5,423	9,210

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

Additional Text

The overall housing affordability within Portage is detailed in the Table. 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 2016-2020 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 380 available rental units is considered affordable, while no data is available for owner units. For households with incomes less than or equal to 50% HAMFI, a total of 1190 affordable rental units are available, while only 870 affordable owner units are available. For households with incomes less than or equal to 80% HAMFI, a total of 3,849 affordable rental units is available, while 3,310 affordable owner units are available. Finally, for households with incomes less than or equal to 100% HAMFI, a total of 5,030 affordable owner units is available, while no data is provided for affordable rental units.

As noted previously in the table, an estimated 6,525 renter-occupied housing units are located within Portage (2016-2020 ACS). Of this total, 5.82% of renter-occupied housing units are affordable to the lowest income households (less or equal to 30% AMFI) and 18.2% are affordable to households earning less than or equal to 50% AMFI. A much larger percentage (58.9%) of renter-occupied housing units are affordable to households earning less than or equal to 80% AMFI.

An estimated 13,585 owner-occupied housing units are located within Portage. Of this total, about 6% are affordable to households earning less than or equal to 50% HAMFI, 24.2% are affordable to households earning less than or equal to 80% HAMFI, and 37% are affordable to households earning less than or equal to 100% HAMFI.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	828	992	1,181	1,564	1,671
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments:

Additional Text

The Table 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. The City of Portage data source for the FMR is the HUD FMR 2025 HUD User.

Is there sufficient housing for households at all income levels?

A comparison of the total number of households at the various income levels and the total number of affordable housing units available for the various income levels can reveal surpluses or shortages of affordable housing.

There are 1,810 very low-income households earning 0-30% HAMFI in Portage. Because only 380 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 1,830 households in the City earn less than or equal to 50% HAMFI. According to the CHAS database, there are 1,194 rental units and 870 owner-units (2,064 units total) are available and affordable to this income group. There is sufficient housing for moderate income households, however the distribution of units to higher income households will play a role in how many are occupied by all the HAMFI levels. A total of 2,435 households in the City earn less than or equal to 80% HAMFI, while there are approximately 3849 affordable rental units and 3,310 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 2019-2023 ACS, the current median home value for Portage is estimated to be \$243,400. This figure represents a 39% increase from the 2020 Base Year ACS median home value of \$174,600. Between the 2023 ACS and the 2020ACS, the median contract rent within the City increased by over 68%, from \$767 to \$1,120per month. The City's median household income has increased by 5.8% from \$62,941 to \$66,751.

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 \$1,120 (according to the 2019 - 2023 ACS). This median contract rent is lower than the 2025 Fair Market Rents for efficiency, 1 & 2-bedroom units, but is higher than the 2025 Fair Market Rents for 2-, 3-, & 4-bedroom units. This is the same trend that is reflected for the 2020 Low and 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 shortage of units affordable to very low- and low-income households, and the cost of housing has increased over the past decade. household incomes have increased. Housing costs are rising faster than household incomes, leading to affordability challenges for many residents. The lack

of supply and increased development costs continue to put a strain on the housing market and has perpetuated this issue.

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 people with disabilities and people with HIV/AIDS and their families.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

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 mortgage, tribal leasehold, 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.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,010	15%	2,490	38%
With two selected Conditions	4	0%	30	0%
With three selected Conditions	25	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,545	85%	3,990	61%
Total	13,584	100%	6,510	99%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Additional Text

The Table 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 2016-2020 ACS data, the majority (11,545 or 85%) of owner-occupied housing units have no housing conditions. Of the remaining owner-occupied housing units, nearly 15% feature one housing condition (2,010), 4, less than 1% had two housing conditions, and 25 owner-occupied units have three housing conditions, less than 1%. No owner-occupied housing units had four housing conditions. Of the estimated 6,510 renter-occupied housing units in the City, 38% of the units (2,490 or 38%) have one housing condition. 30 units, less than 1% have two housing conditions and over half (3,990 or 61%) of renter-occupied units have no housing conditions. There are no renter-occupied units that have three or four of the identified housing conditions. The City of Portage does not have a rental registration or inspection program, though is entertaining instituting one to address the multiple complaints received annually.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,365	17%	1,110	17%
1980-1999	2,920	21%	2,505	38%
1950-1979	7,195	53%	2,575	40%
Before 1950	1,110	8%	315	5%
Total	13,590	99%	6,505	100%

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

Additional Text

The age of housing within Portage is detailed above. Of the 13,590 owner-occupied housing units, 7,195 or 53% were built between 1950 and 1979, approximately 21% were built between 1980 and 1999, and about 2,365 or 17% were built in the year 2000 or later. A small number (1,110 or nearly 8%) of owner-occupied housing units were built before 1950.

Of the 6,505 renter-occupied housing units, 2,575 or 40% were built between 1950 and 1979 and similarly 2,505 or 38% were built between 1980 and 1999. Combined, units built after 2000 or before 1950 comprise less than 23% of all units totaling 1,425.

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	8,305	61%	2,890	44%
Housing Units build before 1980 with children present	1,224	9%	774	12%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Additional Text

The risk of lead-based paint hazards within Portage is estimated in the Table. 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 2016-2020 ACS (Total units) and 2016 – 2020 CHAS (units with children present)

As shown in the Table, 8,305 or 61% of owner-occupied housing units in the City were built prior to 1980, while 1,224, or 9% of the total occupied units, were built before 1980 and have children present. For renter-occupied housing units, 2,890 or 44% were built prior to 1980, while 774, or 12% of the total occupied units, were built prior to 1980 and have children present.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Additional Text

There is not specific data for the City of Portage, however, Table B25002 ACS 2023 5 year has estimates for total vacant units for Kalamazoo County, Michigan. The total number of units is estimated at 115,178 with an margin of error 119 units. The number occupied is 107,893 with a margin of error at 1,973. The number of vacant units is 7,285 with a 1,995 margin of error. This data suggests 94% are occupied and 6% are vacant. The total number of vacant units in the City of Portage is not considered significant and is not a problem for the City.

Need for Owner and Rental Rehabilitation

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

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. Most 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 people 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 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 generated \$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. The information below is not current, but previous numbers for the State of Michigan, not specific to Kalamazoo County. Multiple attempts to update the numbers to current failed. Another county reported 664 total vouchers including housing choice and project based.

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									

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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:

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

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - 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:

Not applicable.

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

Introduction

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)	202	0	60	202	0
Households with Only Adults	332	0	0	140	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	12	0	0
Unaccompanied Youth	10	0	18	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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 people 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 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 people 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 search 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 people who are not homeless but require supportive housing and programs. These populations may include elderly and frail elderly, people with disabilities, people with alcohol or drug addictions, people 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 people 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

The frail elderly, require supportive housing, including units that are barrier-free and accessible, units with supportive services, and units that are affordable 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 housing rehabilitation so they can remain in their homes for as long as possible. Those with fixed incomes, 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. A new senior living facility is currently being built, providing approximately 100 apartments for skilled nursing and assisted living.

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 mentally, physically or developmentally tend to be lower than median area income, resulting in affordability concerns. Older units often lack safety features. A non-profit assists with building ramps in Portage. People 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 people with disabilities:

- Residential Opportunities owns two developments that are rented at affordable rates to low-income people, with some units occupied by special needs people.
- Community Living Options has a five-bedroom housing unit for senior living and a foster care facility for people with autism.
- Barrington Woods has 32 units, with 12 units that are rented to people with disabilities.
- Gladys Street - 10 units of affordable rental housing for people 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 near Portage.

People 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 people with alcohol/drug addictions:

- James Gilmore Jr. Community Healing Center
- Open Door
- Reach Sober Living House
- Kalamazoo Gospel Mission

People living with HIV/AIDS face particular challenges about 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 people with HIV/AIDS through a HOPWA grant awarded by HUD. CARES offers rental assistance to assist clients with maintaining stable housing.

People leaving a violent domestic situation are often homeless at first. The availability of emergency and transitional housing is critical to preventing 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

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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 funds multiple non-profits in Kalamazoo County including a 2-1-1 referral program that assists in linking people to services they need, in addition to suicide prevention.

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))

The City of Portage has provided consistent funding to human service agencies within Kalamazoo County which provide supportive housing and/or supportive services to people with special needs. For over 25 years, the city allocated CDBG Program funding to human services. The City 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. CDBG Program has periodically

provided grants or low interest loans to assist with rehabilitation costs of special needs housing. Several programs have or do exist in the City of Portage to assist low-income households with their housing maintenance and acquisition needs. These programs include: The City of Portage has provided consistent funding to human service agencies within Kalamazoo County which provide supportive housing and/or supportive services to people with special needs. For over 25 years, the city allocated CDBG Program funding to human services. The City 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. CDBG Program has periodically provided grants or low interest loans to assist with rehabilitation costs of special needs housing. Several programs have or do 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 Neighborhood Improvement Program operating in low-moderate census areas that addresses zoning and code violations. Neighbor issues. This program assists in removing slum and blight.
- The Payment in Lieu of Taxes Program (PILOT) is a tax abatement program that allows 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.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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 the newly adopted 2045 Portage Forward Together Master Plan as a policy guide for future development, which recommends a variety of housing strategies for residential development and redevelopment. It addresses housing needs through the Plan especially in Land Use and Development, and Housing and Neighborhoods chapters, which aim to maintain the existing residential, commercial, and industrial land use pattern, while repositioning strategic areas as redevelopment opportunities with additional focus on creating mixed-use nodes throughout the city, and to foster reinvestment and rehabilitation in the city's established neighborhoods, provide for a range of housing options, and support a high quality-of-neighborhood for all residents, regardless of age or background. The Plan also acknowledges the importance of neighborhood preservation and providing strategies for affordable housing options.
- 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 Michigan communities. The survey indicates that building fees charged by Portage are in many instances lower.

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. In addition, the City is in the process of overhauling its zoning ordinance and creating Unified Development Ordinance (UDO) to align with the new Master Plan with guidance of MEDC Redevelopment Ready Communities Best Practices, and Michigan APA Zoning Reform Toolkit. UDO will encourage more diverse housing development and support mixed-use development in the three planned mixed-use subareas. It will increase the supply of the full spectrum of housing that is affordable and attainable through reducing minimum sizes of dwelling units and lots, along with allowing development of other housing types in single-unit housing districts with design standards and

creating mixed residential districts. Therefore, there is no preclusion to the development of affordable housing.

3. Building Code and Fees

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.

Additional Text

Property Tax Policy Per Assessing

- Barrier – The cost of property taxes is often a burden for low- and moderate-income homeowners, and renters alike. The cost may prohibit LMI people 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, as done in other cities, the Portage City Council offers a tax exemption and Payment in Lieu of Taxes (PILOT) for multiple-family residential apartment developments, which provide affordable rental housing units. Sent this to Aaron in Finance: 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 as well as other cities offers annual tax exemptions for households living below the poverty level. Our policy has set the income level at 25% above the Federal Poverty level. The application as well as instructions are available online.

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 98% 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, and an

emergency repair grant program for all low-income households to apply for and utilize for necessary updates and repairs.

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 workforce 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

Economic Development Market Analysis

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	228	218	1	1	0
Arts, Entertainment, Accommodations	2,189	3,392	12	15	3
Construction	879	1,460	5	6	1
Education and Health Care Services	3,483	2,078	20	9	-11
Finance, Insurance, and Real Estate	1,280	2,359	7	10	3
Information	179	227	1	1	0
Manufacturing	3,696	5,176	21	23	2
Other Services	713	741	4	3	-1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Professional, Scientific, Management Services	1,480	1,320	8	6	-2
Public Administration	0	0	0	0	0
Retail Trade	2,220	4,082	12	18	6
Transportation and Warehousing	480	307	3	1	-2
Wholesale Trade	1,007	1,193	6	5	-1
Total	17,834	22,553	--	--	--

Table 40 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Additional Text

Information provided in the table 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 in the business sector. According to 2016-2020 ACS, there are 17,834 workers within all business sectors identified in Portage. The number of jobs within all sectors is estimated to be 22,553 according to 2020 Longitudinal Employer-Household Dynamics data published by the U.S. Census Bureau. It should be noted that the data available is five years old as of the publication of the Consolidated Plan.

The largest percentages of workers are within the Manufacturing sector (19%) and Education and Health Care Services sector (18%). Workers in Retail Trade sector comprise 12% and workers in the Professional, Scientific, and Management sector comprise 8%. Workers in the Agriculture, Mining, Oil and Gas Extraction sector as well as the Information sector comprise the smallest percentage of workers (approximately 1%).

Workers were also represented in the Professional, Scientific, and Management Services sector (8%); the Finance, Insurance, and Real Estate sector (7%); the Construction sector (5%); Wholesale Trade sector (5%); Other Services (4%); and Transportation and Warehousing (2%).

The largest share of jobs is within the Manufacturing Sector (21%) and Retail Trade Sector (16%). Job share in Arts, Entertainment, and Accommodations sectors (14%), and Education and Health Care Services (8%) are also well-represented. The Agriculture, Mining, Oil and Gas Extraction, Information, and Transportation and Warehousing account for the smallest percentages of jobs (1% for each).

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 than the percentage of workers. A negative number reflects an oversupply of labor for the sector. As the table shows, within Portage there are fewer jobs than workers within four business sectors: Education and Health Care Services; Other Services; Professional, Scientific, and Management; 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 five business sectors: Arts, Entertainment, and Accommodations; Construction; Finance, Insurance, and Real Estate; Manufacturing; and Retail Trade. This means that workers from outside Portage may be meeting the needs of the local job market.

Labor Force

Total Population in the Civilian Labor Force	27,110
Civilian Employed Population 16 years and over	25,405
Unemployment Rate	6.31
Unemployment Rate for Ages 16-24	29.80
Unemployment Rate for Ages 25-65	3.70

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Additional Text

The table portrays the labor force within Portage. According to the 2016-2020 ACS the total population within the City that is currently in the civilian labor force is 27,110. 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 25,405. According to 2016-2020 ACS estimates, the City's unemployment rate was 6.31%. The average unemployment rate for ages 16-24 was higher than for the City as a whole at 29.8%. The unemployment rate for those aged 25-64 was 3.7%.

Occupations by Sector	Number of People
Management, business and financial	7,985
Farming, fisheries and forestry occupations	870
Service	2,425
Sales and office	4,930
Construction, extraction, maintenance and repair	1,180
Production, transportation and material moving	1,505

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Additional Text

The table displays occupations by Sector within Portage according to the 2016-2020 ACS. The Management, business, science, and arts sector accounted for the highest number of people (at 7,985). The Sales and Office sector had the second highest number of people (4,930). The Service sector had the third highest number of people (2,425). The Production, Transportation, and Material Moving sector had

1,505 people. The Construction, extraction, maintenance and repair sector had 1,180 people. Finally, the Farming, fisheries and forestry occupations sectors had the fewest people at 870.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	19,292	81%
30-59 Minutes	3,685	16%
60 or More Minutes	790	3%
Total	23,767	100%

Table 43 - Travel Time

Data Source: 2016-2020 ACS

Additional Text

As shown in the table, the vast majority of Portage residents commuted less than 30 minutes to work (81%). A modest percentage traveled 30-59 minutes (16%) with a small percentage commuting more than one hour (3%).

Education:

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	315	130	395
High school graduate (includes equivalency)	3,430	335	1,165
Some college or Associate's degree	5,400	200	1,385
Bachelor's degree or higher	10,525	250	1,195

Table 44 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Additional Text

The table displays Educational Attainment by Employment Status. Within Portage, the highest numbers of employed were those with a bachelor's degree or higher (10,525). A significant number of people employed also have some college or an associate degree (5,400). Just over 1% of the civilian employed population never graduated from high school.

The highest numbers of unemployed were those with a high school degree (or equivalent) (335) and those with a bachelor's degree or higher (250). Individuals with less than a high school degree had the lowest number of unemployed people; however, they also have the lowest number of people in the

labor force. Individuals with some college or an associate's degree had 200 unemployed. When looking at the civilian labor force ages 25-64 years, 19,670 were employed, 915 were unemployed, and 4,140 were not in the labor force and not actively seeking employment.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	30	75	4	90	29
9th to 12th grade, no diploma	510	130	65	470	370
High school graduate, GED, or alternative	1,785	1,315	960	2,675	1,735
Some college, no degree	1,670	1,700	920	2,340	2,005
Associate's degree	240	440	480	1,100	620
Bachelor's degree	950	2,150	2,145	3,125	1,615
Graduate or professional degree	25	1,010	1,370	2,185	1,630

Table 45 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Additional Text

The table shows Educational Attainment by Age. A small percentage of the population over the age of 18 (about 4.5% or 1,773 individuals) in Portage did not graduate from high school. A significant number of adults (19,985) graduated from high school or have some college education but no four-year college degree, which accounts for over 53% 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 16,205 people or approximately 42.7%.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	24,884
High school graduate (includes equivalency)	32,206
Some college or Associate's degree	35,779
Bachelor's degree	55,161
Graduate or professional degree	74,158

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Additional Text

The table identifies income as it relates to educational attainment in Portage. The data shown is based on 2016-2020 ACS estimates. Greater educational attainment strongly correlates with increased income. In Portage, people having a graduate or professional degree had an estimated median income of \$74,158 and people having a bachelor's degree had a median income of \$55,161. In contrast, people with some college or an associate degree had a median income of \$35,779. Similarly, those with a high school diploma or equivalency had a median income of \$32,206 and those without a high school diploma or equivalency have a median income of \$24,884.

Based on the Business Activity table 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, as well as neighboring Battle Creek. 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 Arts, Entertainment and Accommodations, 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 42% of all workers and 51% of all jobs in Portage. It should be noted that 18% of the labor force is part of the Education and Healthcare Services field, which is higher than all other sectors except Manufacturing. However, only 8% of the jobs in the community are dedicated to that sector, which is lower than the next three highest sectors. This may indicate that several healthcare and education workers are commuting outside of the city limits for employment.

Describe the workforce and infrastructure needs of the business community:

As of the 2016-2020 American Community Survey, three sectors dominated employment in the City of Portage: Education and Healthcare Services, Manufacturing, and Retail Trade (followed closely by Arts, Entertainment and Accommodations).

A large percentage of Portage's workforce is highly educated, with over 48% 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 several 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 can 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 rates 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 40 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.

With ongoing industrial, commercial, and residential development, Portage has positioned itself as a 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 2017-2018. Between FY 2017-18 and FY 2024-25, 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 was completed. Redwood Apartments was completed in 2024, adding 89 units to the market. Tall Timbers, part of Greenspire Apartments, was completed in 2025, adding 180 market-rate apartments to the local rental portfolio. Residential projects that are underway or in the planning stage include Copperleaf Phase 5 and 6, McConley Cove, Oakland Farms # 3 and #4, Streamsong Phase III, Stanwood Crossings, Timbercreek Apartments, Pennridge Trail 2, the Oaks Phase 2, , Woodbridge Hills Apartments, Paisley at Portage Creek, Centreport Apartments, Foxwood Apartments, Oakland Commons, Creekside Commons, and Oakland Apartments. No workforce development is needed to support these projects, and public infrastructure is already in place that ensure “shovel ready” development sites.

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 four business sectors: Agriculture, Mining, Oil & Gas Extraction; Education and Health Care Services; Professional, Scientific, and Management; 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 seven business sectors: Arts, Entertainment, and Accommodations; Construction; Finance, Insurance, and Real Estate; Information; Manufacturing; Other Services; 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. KRESA completed a new \$100M Career Connect Campus in Kalamazoo in 2025.
- 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)?

No

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.

Discussion

According to the 2016-2020 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 Arts, Entertainment & Accommodations; 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 19.9% of Portage's working age population has only a high school diploma or equivalent, but over 48.4% 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 97% 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. 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 2021 - 2025, the City focused CDBG-funded housing rehabilitation loans, emergency repair grants, neighborhood improvements and code enforcement, playground equipment improvements, and homebuyer assistance program activities in eligible block groups that had a low- and moderate-income population. 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, Table 48 shows the Census Tracts that 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).

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. Many 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 north central and northeast sections 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. The highest concentration of racial minority population exists within Census Tract 20.05, Block Group 1 where 55.9 % is Black/African American and 76.2% are non-white. Low- and moderate-income populations are spread across the City in 8 block groups within the City's 37 block groups (approximately 22%) 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; 10.53% Hispanic or Latino
- Census Tract 19.05, Block Group 5; 11.99% Hispanic or Latino
- Census Tract 20.03, Block Group 3; 21.59% Hispanic or Latino
- Census Tract 20.03, Block Group 4; 26.50% Hispanic or Latino
- Census Tract 20.05, Block Group 2; 10.99% Hispanic or Latino
- Census Tract 35, Block Group 2: 13.27% Hispanic or Latino

[Source: 2019 – 2023 ACS Data, U.S. Census Bureau] B03002 table

Black/African American:

- Census Tract 19.05, Block Group 3; 20.82% Black or African American
- Census Tract 19.06, Block Group 3; 12.08% Black or African American

- Census Tract 19.06, Block Group 4; 11.04% Black or African American
- Census Tract 19.07, Block Group 1; 12.47% Black or African American
- Census Tract 19.07, Block Group 3; 11.78% Black or African American
- Census Tract 20.05, Block Group 1; 52.8% Black or African American

[Source: 2020 Decennial Census, U.S. Census Bureau]

Six of these block groups are also areas of low- and moderate-income concentration and some are not. Some of the greatest concentrations of racial or ethnic minorities in Portage are in Census Tract 19.05, Block Group 3 (20.82% Hispanic or Latino), and Census Tract 20.03, Block Group 3 (21.59% and 20.03 26.50% Black or African American. 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, and it surrounds the local airport. In contrast, census tract 20.05 is almost entirely residential in nature.

Are there any community assets in these areas/neighborhoods?

There are several 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 occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

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 August, 2025, the City of Portage has four fixed residential broadband providers throughout the City. An impediment to broadband access within low- and moderate-income households is the ability to afford monthly fees along with purchasing 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 August, 2025, the City of Portage has at least 4 fixed residential broadband providers throughout the City.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

According to the Climate Science Special Report including the Fourth National Climate Assessment, trends in globally averaged temperature, sea-level rise, upper-ocean heat content, land-based ice melt and other climate variables provide consistent evidence of a warming planet.

Frequency and intensity of heavy precipitation and extreme heat events are increasing in most regions. These trends are consistent with expected physical responses to a warming climate and with climate model studies.

Evidence demonstrates that human activities , especially emissions of greenhouse gases, are primarily responsible for the observed climate changes in the industrial era.

Global climate is projected to continue to change over this century and beyond. The magnitude of climate change beyond the next few decades depends primarily on the amount of greenhouse gases. Therefore, Midwest communities will likely 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 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.

Climate change disproportionately impacts low-income individuals by disrupting livelihoods in agricultural and natural resource-dependent sectors, leading to food and water scarcity, and exacerbating health issues through poor housing and increased exposure to disease. The ability to adapt to extreme weather events, like heat, storms, and floods is limited by financial constraints, while displacement and housing shortages are more severe for those with fewer resources.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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 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 opportunities. 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 and rental housing, Minor and emergency housing repairs, Homeowner housing rehabilitation to assure safe homes, Mortgage and rental assistance and education, & Homeowner down-payment assistance to bridge the financing gap.

GOAL: AFFORDABLE OWNER HOUSING

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.

GOAL: 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.

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, and Public infrastructure improvements.

Support code compliance and minimum property standards to support safe, affordable housing in eligible neighborhoods.

GOAL: NON-HOUSING COMMUNITY DEVELOPMENT

Description: Small-scale capital improvement projects like sidewalks & neighborhood park updates in low- and moderate-income neighborhoods.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City Wide 2026 - 2030
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	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 need 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?	There are low and moderate income households and persons throughout the City of Portage. 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?	The biggest opportunity for improvement is continued housing rehabilitation that aids people to live in safe decent housing. It continues to bring up the neighborhoods and create pride in ownership. There may also be 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.
	Area Name:	Low/Mod Neighborhoods

2	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Low and Moderate Income Neighborhoods per US Census information. Block Groups having 46.94% or more low/mod population.
	Include specific housing and commercial characteristics of this target area.	The appearance of housing and commercial is very poor in come of the low/moderate census areas. Numerous unpaved driveways and deteriorated roofs are evident. Deteriorated chimneys and siding on buildings add to the blight of the census areas.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	There was not comment on specific neighborhoods. All low and moderate neighborhood have some needs, similiar to the others. 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?	Opportunities for home repairs are vast. Chimneys, roofs, overgrown trees and unpaved driveways are all opportunities in addition to general home improvements. There may also be 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.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA

for HOPWA)

The programs operated using CDBG funding are either a direct benefit to low-moderate income homeowners, renters, and individual people, using the current annual HUD CDBG income limits. In the case of an area wide project, such as neighborhood improvement/code enforcement, the activities are restricted to the most current Census Tract information available for the City of Portge. Historically, 100% of funding is spent directly or through a low-mod area benefit.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Owner Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City Wide 2026 - 2030
	Associated Goals	Affordable Owner Housing
	Description	Provision of affordable housing for owner occupants to promote homeownership in the City. Homeowner housing repairs, emergency, minor, major and must be necessary. Down payment assistance assisting people to move from being cost burden with high rent into homeownership.
	Basis for Relative Priority	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.

2	Priority Need Name	Neighborhood Improvement
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals 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 Non-housing Community Development
	Geographic Areas Affected	Low/Mod Neighborhoods
	Associated Goals	Affordable Owner Housing Neighborhood Improvement Non-Housing Community Development

	Description	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. CDBG funded neighborhood improvements/code enforcement is completed in low and moderate income neighborhoods. Traditionally they eliminate slum and blight and maintain property values in the neighborhoods. It ensures a very suitable living environment for residents in these neighborhoods.
	Basis for Relative Priority	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. Improvement of neighborhood environments, and public facilities, in low- and moderate-income areas is effective in "keeping the peace" and maintaining quality neighborhoods were people want to live.
3	Priority Need Name	Public Services
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals 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 Non-housing Community Development
	Geographic Areas Affected	Low/Mod Neighborhoods
	Associated Goals	Public Services Non-Housing Community Development
	Description	Necessary public services seeking to benefit low and moderate income residents are critical to people moving beyond a hurdle to make it to the next step. This can include a multitude of things from transportation to a medical appointment or job/job interview. Education/Budget counseling for both renters and homeowners to maintain, achieve and/or reach the next level. A public service could be the result of a natural disaster from flooding or a tornado. This area reaches several areas and is really interpreted at the time of the need. The City of Portage is fortunate to have a solid portfolio of non and for profit service providers to address circumstances that assist people to achieve thier needs and move forward.

	Basis for Relative Priority	Public services were also among the high priority needs identified as priorities within the City. Public services that focus on transportation, homelessness prevention and rapid re-housing, anti-poverty programs and assistance to persons with special needs are appropriate. The City of Portage addresses most of these needs through their annual allocation of General Funds to these organizations.
4	Priority Need Name	Affordable Rental Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City Wide 2026 - 2030
	Associated Goals	Affordable Owner Housing Affordable Rental Housing
	Description	Affordable rental housing through rehabilitation and minimizing affordable development barriers. The City agrees affordable rental housing is an important need throughout the City for many of the same reasons that owner-housing is a priority. The City of Portage does not have a rental housing inspection program, though is making leaps and bounds steps to review and adjust zoning, housing, codes and ordinances to facilitate a future program.

	Basis for Relative Priority	The City of Portage is managing code, zoning and also complaints from rental property owners/occupants, though the inclusion of a rental inspection program and inventory of rentals is not currently in place.
5	Priority Need Name	Non-Housing Community Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals 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 Non-housing Community Development
	Geographic Areas Affected	Low/Mod Neighborhoods
	Associated Goals	Neighborhood Improvement Non-Housing Community Development
	Description	This can include improvements to public facilities in low-and-moderate income areas. Commercial buildings, such as facade and signage improvements in low-and-moderate income areas to support neighborhood services to residents that live within walking or bus distances to receive essential services.

	Basis for Relative Priority	Public improvements to facilities and businesses in low-and moderate-income areas improve attractiveness, quality of life, walkability and safe environments for all residents to participate in.
6	Priority Need Name	Program Administration
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals 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 Non-housing Community Development
	Geographic Areas Affected	City Wide 2026 - 2030
	Associated Goals	Administration/Planning
	Description	Administration and Planning of the CDBG program

Basis for Relative Priority	Funds to administer the CDBG program and not cause undue burden on City staff. Historically, City of Portage expenditure on Administrative costs are well below the allowed percentages. The City of Portage strives to spend the funding wisely and in the neighborhood to directly benefit the citizens for necessary needs.
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Narrative (Optional)

The needs throughout the City are numerous and varied. The principal needs are affordable owner housing, neighborhood services such as zoning and code enforcement, renter housing, and public services. The City may also address various infrastructure needs as identified in low and moderate income areas.

Housing is our top priority with a focus on keeping owners in thier homes, in safe living conditions. 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. 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 homeowner housing rehabilitation and neighborhood improvements to preserve existing housing and relations.

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. The need to retain economic businesses in the low-moderate income neighborhoods are essential for people to be able to walk or take a bus to a local business for food, medical and other necessary services.

Public services were also among the high priority needs identified as priorities within the City. Public services that focus on transportation, homelessness prevention, rapid re-housing, anti-poverty programs and assistance to people with special needs are appropriate. Investment in and collaboration with organizations such as the Disability Network and Fair Housing Center of Southwest Michigan can help to address the priority need of delivering assistance to people with special needs.

SP-30 Influence of Market Conditions – 91.215 (b)

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. Referrals to City of Portage funded and non-funded agencies, both non profit and for profit are very knowledgeable and effective at this.
TBRA for Non-Homeless Special Needs	The City of Portage will not be able to provide Tenant Based Rental Assistance directly through CDBG, however there are funds and referrals to non-profit and for profit agencies using the city's general funds.
New Unit Production	The City of Portage will not be able to provide new units of housing using CDBG funding due to limited funding in this program however, through a newly developed land trust and multiple sources of other funds, the City of Portage is building 42 new homes for workforce housing that includes education, down payment assistance and a buydown of the cost to allow middle income persons to purchase these homes. These are currently under construction.
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. The rehabilitation of owner occupied homes has greatly increased in the last five years and continues to be a thriving program.
Acquisition, including preservation	The City of Portage will entertain expenditure of funds, through CDBG or other funding sources to assist in the preservation of rental units. A rental inspection program that is under consideration may allow the development of needed assistance as this process evolves.

Table 49 – Influence of Market Conditions

Additional Text

This 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 48,774 at the time of the 2015-2019 ACS to 49,225 at the time of the 2016 – 2020 ACS, approximately a 1.1% increase in population.

The number of households increased by 610 households from 19,490 households in the 2015-2019 ACS to 20,100 households at the time of the 2016-2020 ACS. This represents a less than 1.0% increase in the

number of households over the 10-year time.

The table also identifies an estimated 5.5% increase in median income, from \$62,941 to \$66,571.

Overall, the population and number of households have seen a slow increase and the median income also showed slow gains.

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

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.

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 approximately \$1,350,000 (based on average (\$210,000) yearly allocations for the past five years and expected program income (\$250,000).

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 people, 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 \$210,000 in CDBG funding for the 2026 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 the Table.

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 2026-2027 Annual Action Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	210,000	50,000	50,000	310,000	1,240,000	Additional resources for leveraging may include other State and Federal funds, city departments, public or social service providers and other sources.

Table 50 - 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.

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 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 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 concurrently with a CDBG Program funded activity.

Discussion

No further discussion. Please see preceding responses.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Portage	Government	Planning	Jurisdiction
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY	PHA	Public Housing	Jurisdiction
Continuum of Care Kalamazoo & Calhoun Counties, United Way of South-Central Michigan	Regional organization	Homelessness Ownership Planning Public Housing Rental	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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 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 CDBG program, the City has developed relationships and contacts with several 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 routinely communicate with public service subrecipients and Fair Housing Center of West Michigan 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.

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			X
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Assistance getting an ID	X	X	X

Table 52 - 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 prevalence HIV within the City of Portage and Kalamazoo County. Connecting people experiencing these life challenges with housing, health care and employment services is a priority need.

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

At present the City 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 prevent low-income people from becoming homeless and, second, to support homeless people 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 people 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 several 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 people 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. 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. 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 who is homeless 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 status and refer to housing services and supports. No one is denied services and remains 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 for carrying out a strategy 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 – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Owner Housing	2026	2030	Affordable Housing	City Wide 2026 - 2030	Affordable Owner Housing Neighborhood Improvement Affordable Rental Housing	CDBG: \$1,075,000	Homeowner Housing Rehabilitated: 90 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted
2	Neighborhood Improvement	2026	2030	Non-Housing Community Development	Low/Mod Neighborhoods	Neighborhood Improvement Non-Housing Community Development	CDBG: \$300,000	Housing Code Enforcement/Foreclosed Property Care: 1000 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Services	2026	2030	Non-Homeless Special Needs Non-Housing Community Development	City Wide 2026 - 2030	Public Services	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted Facade treatment/business building rehabilitation: 10 Business Homelessness Prevention: 20 Persons Assisted Jobs created/retained: 50 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Affordable Rental Housing	2026	2030	Affordable Housing Public Housing Homeless	Low/Mod Neighborhoods City Wide 2026 - 2030	Affordable Rental Housing	CDBG: \$0	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted Rental units rehabilitated: 25 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted Homelessness Prevention: 50 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Non-Housing Community Development	2026	2030	Non-Homeless Special Needs Non-Housing Community Development	Low/Mod Neighborhoods City Wide 2026 - 2030	Neighborhood Improvement Public Services Non-Housing Community Development	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted Facade treatment/business building rehabilitation: 30 Business Jobs created/retained: 30 Jobs Businesses assisted: 10 Businesses Assisted Buildings Demolished: 1 Buildings

6	Administration/Planning	2026	2030	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Administration/Planning	Low/Mod Neighborhoods City Wide 2026 - 2030	Program Administration	CDBG: \$175,000	Public service activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 2500 Households Assisted Facade treatment/business building rehabilitation: 10 Business Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Rehabilitated: 90 Household Housing Unit Direct Financial Assistance to Homebuyers:
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
								5 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted Homelessness Prevention: 50 Persons Assisted Jobs created/retained: 30 Jobs Businesses assisted: 10 Businesses Assisted Buildings Demolished: 1 Buildings Housing Code Enforcement/Foreclosed Property Care: 1000 Household Housing Unit Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Owner Housing
	Goal Description	Maintain quality housing and where possible, increase the supply of decent, affordable owner-occupied housing opportunities for low- and moderate-income residents throughout the City.
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.
3	Goal Name	Public Services
	Goal Description	Provision of necessary public services, seeking to benefit all residents and particularly low- and moderate-income residents.
4	Goal Name	Affordable Rental Housing
	Goal Description	Affordable rental housing through rehabilitation and minimizing affordable development barriers.
5	Goal Name	Non-Housing Community Development
	Goal Description	Improvements to private or public facilities in low- and moderate-income areas.
6	Goal Name	Administration/Planning
	Goal Description	Administration and Planning of the CDBG program

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 low- and moderate-income households through housing rehabilitation, code compliance and neighborhood improvement efforts, thus reducing blight and maintaining affordability. The SP-45 includes goals for the use of the City of Portage general funds supporting non-profits work within the city.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

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) Continuum of Care (CoC) 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 people with disabilities, whether they are public housing residents or not.

Activities to Increase Resident Involvements

The City of Portage continues to consult with MSHDA Housing Choice Voucher agents, the Kalamazoo County PHC, and the Fair Housing Center of Southwest Michigan as resources for Reasonable Accommodations and Modifications 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?

N/A

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

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 the newly adopted 2045 Portage Forward Together Master Plan as a policy guide for future development, which recommends a variety of housing strategies for residential development and redevelopment. It addresses housing needs through the Plan especially in Land Use and Development, and Housing and Neighborhoods chapters, which aim to maintain the existing residential, commercial, and industrial land use pattern, while repositioning strategic areas as redevelopment opportunities with additional focus on creating mixed-use nodes throughout the city, and to foster reinvestment and rehabilitation in the city's established neighborhoods, provide for a range of housing options, and support a high quality-of-neighborhood for all residents, regardless of age or background. The Plan also acknowledges the importance of neighborhood preservation and providing strategies for affordable housing options.
- 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 Michigan communities. The survey indicates that building fees charged by Portage are in many instances lower.

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. In addition, the City is in the process of overhauling its zoning ordinance and creating Unified Development Ordinance (UDO) to align with the new Master Plan with guidance of MEDC Redevelopment Ready Communities Best Practices, and Michigan APA Zoning Reform Toolkit. UDO will encourage more diverse housing development and support mixed-use development in the three planned mixed-use subareas. It will increase the supply of the full spectrum of housing that is affordable and attainable through reducing minimum sizes of dwelling units and lots, along with allowing development of other housing types in single-unit housing districts with design standards and

creating mixed residential districts. Therefore, there is no preclusion to the development of affordable housing.

3. Building Code and Fees

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.

Strategy to Remove or Ameliorate the 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 people 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 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 people 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 planned period to address affordable housing:

- Continue to participate with the CoC and other regional initiatives to address affordable housing issues throughout Kalamazoo County.
- Continue Home Buyer Assistance through the CDBG Housing Program to increase affordable home ownership opportunities for low-income households.
- Pursuing 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 – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The needs of homeless people 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.

Currently, 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 people 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 people 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 people 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 – 91.215(i)

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 were built before 1940, one-half of the homes built from 1940 to 1960, and many 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 with 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 – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

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 improve 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 to meet 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 complement a general anti-poverty strategy by providing additional stability to low-income households.

SP-80 Monitoring – 91.230

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. 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 because of the Consolidated Plan or individual Annual Action Plan that will utilize sub-recipients will also be monitored in a similar manner.

Regarding self-evaluation and monitoring, review of expenditures and program income receipt (including timeliness of expenditures), program activities accomplishments and staff evaluation occur 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.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

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.

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 approximately \$1,350,000 (based on average (\$210,000) yearly allocations for the past five years and expected program income (\$250,000).

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 people, 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 \$210,000 in CDBG funding for the 2026 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 the Table.

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 2026-2027 Annual Action Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	210,000.00	50,000.00	50,000.00	310,000.00	1,240,000.00	Additional resources for leveraging may include other State and Federal funds, city departments, public or social service providers and other sources.

Table 54 - Expected Resources – Priority Table

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.

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 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 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 concurrently with a CDBG Program funded activity.

Discussion

No further discussion. Please see preceding responses.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Owner Housing	2026	2030	Affordable Housing	City Wide 2026 - 2030	Affordable Owner Housing	CDBG: \$215,000.00	Homeowner Housing Rehabilitated: 18 Household Housing Unit
2	Neighborhood Improvement	2026	2030	Non-Housing Community Development	Low/Mod Neighborhoods	Neighborhood Improvement	CDBG: \$60,000.00	Housing Code Enforcement/Foreclosed Property Care: 200 Household Housing Unit
3	Administration/Planning	2026	2030	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Administration/Planning	City Wide 2026 - 2030	Program Administration	CDBG: \$35,000.00	Other: 0 Other

Table 55 – Goals Summary

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 through the provision of emergency repair grants, housing rehabilitation, homebuyer assistance programs, and partnerships with non-profit developers.
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.
3	Goal Name	Administration/Planning
	Goal Description	Administration of the CDBG program and funding.

Projects

AP-35 Projects – 91.220(d)

Introduction

The first year of the 2026-2030 five-year Consolidate Plan will focus on housing rehabilitation, project delivery, neighborhood improvement-code enforcement and adminstation of the CDBG 2026 program. Housing rehabilitation for owner occupied low and moderate homeowners is a priority, anticipating \$200,000 plus \$15,000 in project delivery costs for a total of \$215,000 supporting the upkeep of homes for necessary repairs and improvements that assist owners to stay in their homes longer and improve existing neighborhoods in the City. The Neighborhood Improvement Program-Code Enforcement program will provide assistance to 200 or more low and moderate income neighborhoods in the amount of \$60,000 to improve and maintain the consistent quality of the neighborhood and eliminate slum and blighted conditions, in addition to improving the relationships neighbor to neighbor, quality of life that is desired. Administration of the program is anticipated at a historic low of \$35,000 to complete regulatory and effective reporting and operation of the CDBG Entitlement program for the 2026 year.

Projects

#	Project Name
1	Housing Rehabilitation Program
2	Housing Rehabilitation Project Delivery
3	Neighborhood Improvements
4	CDBG Administration

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City's rationale for allocating investments is based on historical successes realized using CDBG funding. Maintaining structurally sound housing and keeping low and moderate owners in thier homes is a top priority. Maintaining good neighborhoods is also a high priority. The Neighborhood Improvement-Code Enforcement program assists in maintaining quality neighborhoods and eliminating neighbor disputes. Administration of the CDBG program is also necessary to assure quality reporting and successful operation of the necessary planning and reporting.

AP-38 Project Summary
Project Summary Information

1	Project Name	Housing Rehabilitation Program
	Target Area	City Wide 2026 - 2030
	Goals Supported	Affordable Owner Housing
	Needs Addressed	Affordable Owner Housing
	Funding	CDBG: \$200,000.00
	Description	Provide forgivable loans to low and moderate homeowner to make necessary repairs or improvements to their home.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	18 low/moderate homeowners will receive funding assistance to make necessary home repairs or improvements to their homes through a forgivable loan.
	Location Description	This program is available city-wide to eligible low and moderate homeowners.
2	Planned Activities	
	Project Name	Housing Rehabilitation Project Delivery
	Target Area	City Wide 2026 - 2030
	Goals Supported	Affordable Owner Housing
	Needs Addressed	Affordable Owner Housing
	Funding	CDBG: \$15,000.00
	Description	Delivery of housing rehabilitation program. This includes maintaining a current application, marketing the program, reviewing submitted applications for eligibility, assisting in the bidding process, conducting a loan closing, project monitoring, processing of POs and payments, project closeout, contractor recruitment and vetting, and other duties as required to be successful in the program operation.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	18 low and moderate homeowners will receive assistance with bidding and assistance in becoming successful in accomplishing the necessary home improvements to their homes.
	Location Description	City Wide.

	Planned Activities	Admin to perform all the duties of the home repair program, such as application creation and updating, marketing, meeting with interested program participants, determining their eligibility, assisting them in obtaining necessary quotes, conducting loan closings and mortgage monitoring, inspections, assuring work is completed properly, discharging mortgages.
3	Project Name	Neighborhood Improvements
	Target Area	Low/Mod Neighborhoods
	Goals Supported	Neighborhood Improvement
	Needs Addressed	Neighborhood Improvement
	Funding	CDBG: \$60,000.00
	Description	Support code compliance and minimum property standards to aid in the prevention and elimination of blight and deterioration. Activities include the administration of the Community Quality Code, Housing/Property Maintenance Code, Zoning Code and Building Code in low-and-moderate-income neighborhoods per Census data.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Support code compliance and minimum property standards to aid in the prevention and elimination of blight and deterioration to 200 residents. Activities include the administration of the Community Quality Code, Housing/Property Maintenance Code, Zoning Code and Building Code in low-and-moderate-income neighborhoods.
	Location Description	Attached is the latest Census map showing the locations in which this project will occur. This is the latest information available. Low and moderate-income areas in the City of Portage have been greatly reduced, which is a win win for their efforts.
	Planned Activities	Support code compliance and minimum property standards to aid in the prevention and elimination of blight and deterioration. Activities include the administration of the Community Quality Code, Housing/Property Maintenance Code, Zoning Code and Building Code in low-and moderate-income neighborhoods.
4	Project Name	CDBG Administration
	Target Area	City Wide 2026 - 2030
	Goals Supported	Administration/Planning
	Needs Addressed	Program Administration
	Funding	CDBG: \$35,000.00

	Description	Administration of the overall CDBG program including creation of the Annual Action Plan, CAPER report, project development, coordination and compliance, oversight, and other activities as identified to assure a successful program.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City Wide
	Planned Activities	Annual Action planning, CAPER reporting, project development, coordination and compliance oversight. All administrative activities to assure proper operation of the CDBG Entitlement Program.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Portage reviews statistical information on an annual basis for all city neighborhoods that have been determined to have at least 46.94% of their population with low and moderate income (80% of the Area Median Income). Currently there are five Block Groups that meet or exceed these criteria in the city, reduced from nine with 2020 Census data. These identified areas are central and north centrally located in the city. Code administration and enforcement are directed within low-moderate income neighborhoods.

Geographic Distribution

Target Area	Percentage of Funds
Low/Mod Neighborhoods	12
City Wide 2026 - 2030	78

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City's rationale for allocating investments geographically depends upon the location of low- and moderate-income populations, which are scattered throughout the City. Neighborhood Improvement efforts, including code administration and enforcement, will be directed within low-moderate income neighborhoods, as shown in the Low- and Moderate-Income Areas by Block Group Map. Owner-occupied housing improvement programs will be offered on a city-wide basis directly to eligible low-income households.

Discussion

The City of Portage has identified two projects to implement the goals of the Strategic Plan during the final year of the 2026 - 2030 Consolidated Plan. These projects benefit low- and moderate-income people citywide and within the city's low- and moderate- income areas.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Portage has identified two projects to implement the goals of the Strategic Plan during the final year of the 2026 - 2030 Consolidated Plan. These projects benefit low- and moderate-income people citywide and within the city's low- and moderate- income areas.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	18
Special-Needs	0
Total	18

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	18
Acquisition of Existing Units	0
Total	18

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

The City is prepared to engage in affordable housing activities through the housing rehabilitation program and relies on various partners in assisting its residents in obtaining affordable housing. The City intends to assist 18 households with home-owner-occupied housing rehabilitation assistance. In addition to the housing assistance programs funded through the CDBG Program, neighborhood improvement service funding will be provided through CDBG Program assisting an additional 200 households located in low-moderate income census areas. The City General Fund will aid public service agencies that provide homelessness prevention, rapid rehousing and tenant-based rental assistance.

AP-60 Public Housing – 91.220(h)

Introduction

As noted in the Five-Year Consolidated 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, Housing Resources, Inc., 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 correspond with 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 with Kalamazoo Neighborhood Housing Services (KNHS), and other agencies on efforts to promote awareness of programs that assist with homeownership, budget counseling and education.

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 – 91.220(i)

Introduction

This section of the Annual Action Plan describes the City of Portage's one-year goal, and the specific actions 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.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Portage provides general funding to numerous agencies. Specifically, Housing Resources, Inc., the Portage Community Center, Prince of Peace Lutheran Church, Twelve Baskets Food Pantry & Free Store, and Catholic Charities. These agencies all work to prevent homelessness through temporary shelters, emergency utility payment, and rapid rehousing. Additional agencies funded with general funds support services that keep people in their homes longer. They include food, household items, clothing, accessibility ramps, bathroom grab bars, and the lending of durable medical equipment. They provide transportation and minor alterations to people's homes to make them accessible. Programs support people with special needs such as autism and elderly services as identified.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City government does not directly assist people experiencing homelessness; rather it supports non-profit agency experts as described earlier. A referral agency, Gryphon Place (2-1-1) serves as a front-line agency screening people and connecting them to the correct agency, including suicide prevention. A point-in-time homeless count is conducted annually in Kalamazoo County which also services as an opportunity to connect homeless people with services.

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 provides both CDBG Program funds and General Fund money to public service agencies that provide a variety of assistance to homeless people. 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 people 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 provides both CDBG Program funds and General Fund monies to public service agencies that provide a variety of assistance to homeless people. In addition, the City actively participates in the CoC, which has developed policies and procedures intended to improve the outcome of people discharged from various institutions and prevent further homelessness.

Discussion

Addressing homelessness is a continuing priority need in the City of Portage. The City financially supports the amelioration of homelessness in the upcoming fiscal year. The City will continue funding homelessness prevention and amelioration activities through partner organizations such as the Portage Community Center, Housing Resources, Inc., and Disability Network, Catholic Charities, and Gryphon Place. The City will continue to work with the United Way of the Battle Creek and Kalamazoo Region which serves as the Continuum of Care.

AP-75 Barriers to affordable housing – 91.220(j)

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 are taken during the plan period to address affordable housing.

- Continue to participate in the United Way of the Battle Creek and Kalamazoo Region (CoC) and other regional initiatives to address affordable housing issues throughout Kalamazoo County.
- Continue identifying opportunities for Home Buyer Assistance to increase affordable home ownership opportunities for low-income households.
- Pursuing opportunities to facilitate affordable rental housing by 1) partnering with housing developers by providing tax abatement/PILOTS through the City General Fund.
- Pursue opportunities to facilitate affordable owner-occupied housing by partnering with housing developers and housing non-profits to facilitate the construction of affordable units through 1) the Kalamazoo County housing millage funds, and/or 2) tax abatement/PILOTS through the City General Fund, and/or 3) additional State and Federal funding opportunities as they arise.
- 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, and applying for Kalamazoo County Millage, MSHDA and other programs as they are available 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 – 91.220(k)

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 meet underserved needs in the coming year will be meeting the increased need for programming activities with a reduced 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 restructuring 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 work with Housing Resources, Inc., Kalamazoo Neighborhood Housing Services and Kalamazoo County CoC to improve the access to and delivery of services to people in need.

Actions planned to foster and maintain affordable housing

The City will assist low-income homeowners with housing maintenance and emergency repairs 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. 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 to meet these critical basic needs, but these efforts will be constrained by the amount of funds available and competing priority

needs. Each activity in the 2026-2027 Annual Action Plan will have an impact on low-moderate income households or living in low-income areas. The rehabilitation projects will assist with repairs to the home, allowing the homeowner to save money and dedicate it to other needs. Referrals to budget counseling organizations is standard when assisting people with home repair projects, for hopes they can improve financial situations. Neighborhood improvement programs assist with cleanliness of their homes and maintain yards and sidewalks to be appealing and free of debris and clutter.

According to the 2022 American Community Survey (ACS) estimates, 7.8% of people living in the City of Portage are at, or 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 regarding planning and implementation of programs and activities noted in the Consolidated Plan and Annual Action Plan. Efforts to strengthen gaps are 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 aid low- and moderate-income people 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 people. 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 work with the Kalamazoo County CoC, 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 execution 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.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

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(l)(1)

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.

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

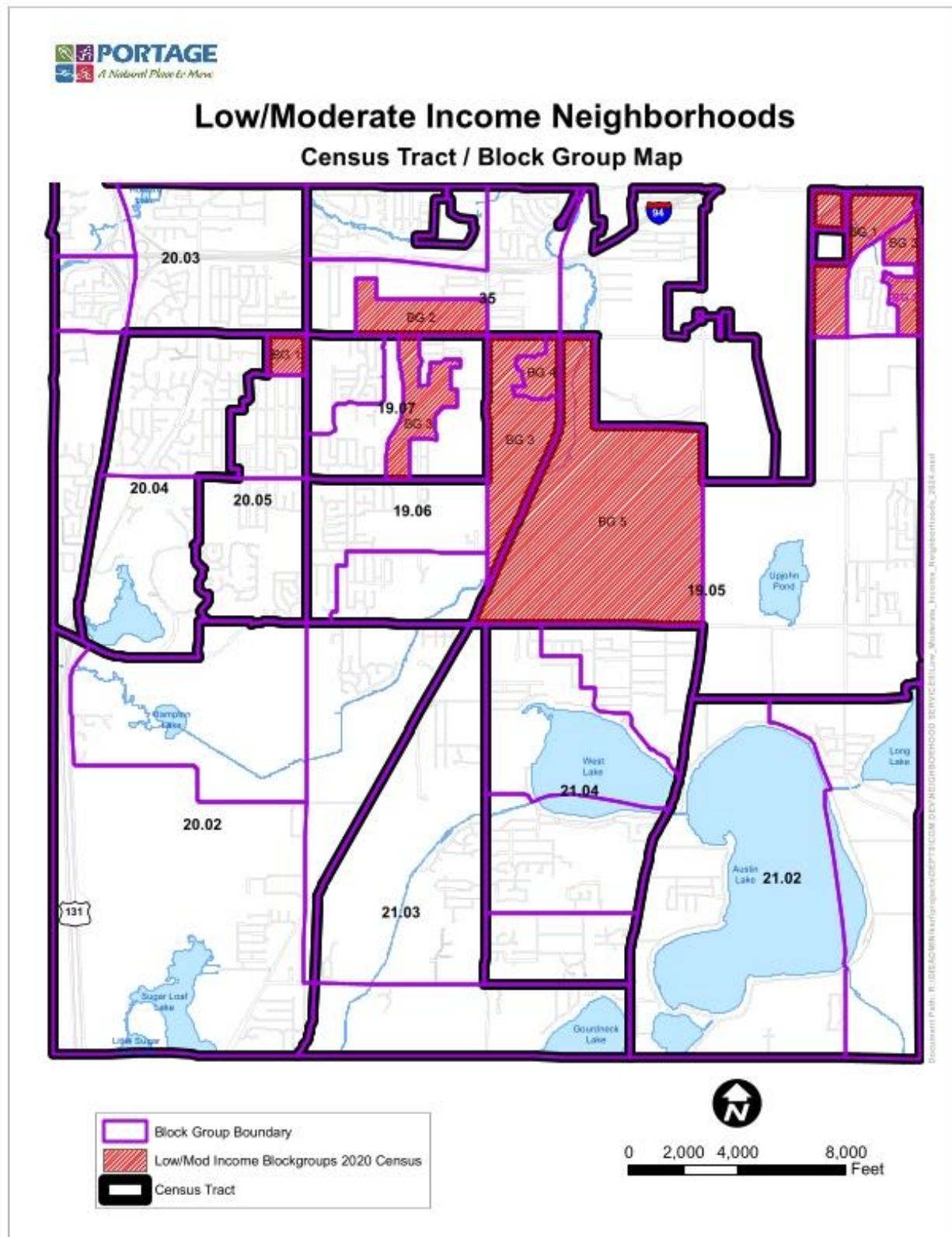
Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>	
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.	100.00%

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text]
REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

The City estimates 100% of CDBG funding will be spent on low- and moderate-income activities, less the administrative cost to operate the program within the guidelines.

Attachments



Appendix - Alternate/Local Data Sources

1	<p>Data Source Name Jurisdiction as a Whole Corrected Data</p> <p>List the name of the organization or individual who originated the data set. City of Portage Department of Community Development</p> <p>Provide a brief summary of the data set. Jurisdiction as a whole data in Table 18 should be the following: <=30% - 12,830; 30-50% - 3,540; >50% - 1,615; No/negative income - 185</p> <p>What was the purpose for developing this data set? The purpose of the data was to replace the incorrect "Jurisdiction as a whole" CHAS data provided by HUD</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Applicable only to Table 18</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2007-2011</p> <p>What is the status of the data set (complete, in progress, or planned)? The data is complete</p>
2	<p>Data Source Name Median home value-contract rent</p> <p>List the name of the organization or individual who originated the data set. 2005-09 and 2010-14 ACS</p> <p>Provide a brief summary of the data set. Median home value and contract rent information from ACS</p> <p>What was the purpose for developing this data set? More up-to-date data</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The data is community wide.</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? Five year time periods between 2004-2009 and 2010-2014</p>

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>It is complete</p>
3	<p>Data Source Name</p> <p>Monthly Rents</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Department of Housing and Urban Development</p>
	<p>Provide a brief summary of the data set.</p> <p>The data is Fair Market Rents and HOME rents within the Kalamazoo-Portage MSA</p>
	<p>What was the purpose for developing this data set?</p> <p>Determine rents within the MSA</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data covers the Kalamazoo-Portage MSA</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>The year 2015</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
	4
<p>List the name of the organization or individual who originated the data set.</p> <p>2007-2011 ACS Data</p>	
<p>Provide a brief summary of the data set.</p> <p>The data includes vacant units for the City of Portage</p>	
<p>What was the purpose for developing this data set?</p> <p>The city of Portage did not develop the data set. It was obtained from the Census Bureau</p>	
<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data encompasses the entire city.</p>	
<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2007-2011 five year average.</p>	
<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The data is complete</p>	

5	Data Source Name Homeless Facilities
	List the name of the organization or individual who originated the data set. 2015 Housing Inventory Chart Total Summary for MI-507, Kalamazoo County CoC.
	Provide a brief summary of the data set. An inventory of local facilities available to assist homeless persons in the county.
	What was the purpose for developing this data set? Determine the number and type of available facilities.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The data obtained is county-wide.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? The data was obtained in 2015.
	What is the status of the data set (complete, in progress, or planned)? The data set is complete.
	6
List the name of the organization or individual who originated the data set. Portage, Kalamazoo City and County Continuum of Care	
Provide a brief summary of the data set. Homeless PIT count	
What was the purpose for developing this data set? To count the homeless population.	
How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? concentrated amongst homeless populations; data is an undercount due to the transient nature of homeless populations.	
What time period (provide the year, and optionally month, or month and day) is covered by this data set? January 2025	
What is the status of the data set (complete, in progress, or planned)? complete.	