



Amended to add CDBG CARES Act funds in the FY2019 Annual Action Plan.

All changes/additions are highlighted in yellow.

Executive Summary

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

1. Introduction

The City plans to continue efforts to eliminate deteriorating conditions, maintaining residential areas and eliminating health and safety hazards. The City plans to undertake a wide variety of programs to address on-going needs within the City. Those plans include sidewalk improvements, neighborhood clean-up events, home improvement programs, demolition of unsafe structures, and code enforcement. The City will continue to collaborate and partner with private entities, banking institutions, non-profit organizations, etc. to provide the necessary resources in carrying out its activities and goals.

Some proposed programs may be entirely implemented by private agencies with no city involvement, however, because their purpose is to benefit low and moderate income persons, they affect the priority objectives established and will have a positive effect upon the needs of the community.

Some obstacles in meeting underserved needs would include the reduction of Community Development Block Grant funds to the community as well as any state or federal funds for programs currently utilized by the public housing commission, local housing shelters and human service organizations that provide programs for extremely low and low income population.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The City has five long term objectives and outcomes we plan to address:

Objective #1 is to maintain the condition of existing housing stock in the City. In order to achieve that objective we plan to utilize CDBG and HOME funding to offer programs that will assist income eligible homeowners with making improvements.

Objective #2 is to eliminate blighting influences and the deterioration of property by utilizing CDBG and Blight Elimination Funds for (a) code enforcement and (b) demolition of unsafe structures which are unsuitable for rehabilitation and (c) provide interim assistance to include neighborhood clean-up events and alley restoration.

Objective #3 is to create suitable living environments for residents through infrastructure improvements to improve sidewalks, curb and gutter replacement and even street re-surfacing located in low to moderate income eligible neighborhoods.

Objective #4 to provide decent housing and improve affordability of housing for residents. This goal will be achieved through rehabilitation of units and by providing down payment assistance and rehab dollars to bring the home up to code.

Objective #5 is to assist homeless persons and/or the chronic homeless and seniors with affordable housing which provides new/improved availability/accessibility.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The Community Development division was been very busy with projects. On a yearly basis an average of twenty-five (25) families are assisted with down payment assistance through the Urban Pioneer Program, this past year twenty-nine (29) families were assisted. There has been a huge demand for the program and substantial growth. As a result of the "Pride in Port Huron" campaign the Neighborhood Preservation Programs were a huge success. Twenty-five (25) homeowners received funds to help them with a variety of exterior home improvements which included roof replacement, chimney repairs, porch repair/replacement and exterior painting or siding. Emergency repairs for the elderly were also available to replace a furnace, water heater, etc. The Project Brush-up program which provides paint vouchers for blighted properties assisted seventy three (73) residents. This program has also experienced growth as more and more people are redeeming vouchers every year. Fifty (50) lead tests and clearances were performed to eliminate the hazards of lead based paint. The City also continued to

utilize Blight Elimination funding to demolish dilapidated properties, beyond rehabilitation. Our second round of demolition funds has completed nine (9) demolitions thus far. Sidewalks were replaced in low-to-moderate income neighborhoods.

St. Clair Non-profit Housing Corporation, a sub-recipient, completed one CHDO project which included acquisition of a tax foreclosed property, rehabilitation and re-sale of the property to an income eligible buyer.

The Port Huron Neighborhood Housing Corporation, a sub-recipient, used HOME funds to complete five rehabilitation projects. All projects were sold to income eligible buyers.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Port Huron's Citizen Participation Plan included mailings with an outline of dates for the plan implementation, comment periods, etc. in order to enhance and broaden public participation which was distributed to minorities, non-English speaking persons, as well as persons with disabilities and local organizations. Notifications were published in the Times Herald to notify the public of the two public hearings where comments could be received. The City website, www.porthuron.org also included a notice of the public hearings.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The first public hearing was held on Monday, February 11, 2019 and three comments were received. Rev. Arnold Koontz, Blue Water Area Rescue Mission, requested \$27,000 funding assistance to help with upgrades to refurbish/remodel their facility. Tyrone Burrell, SONS Outreach, requested \$75,000 funding assistance to help with building Phase I of their new Community Center at 3001 Electric Avenue. Sharon Bender, Port Huron, commented in support of both funding requests.

The second public hearing was held on Monday, March 11, 2019 and three comments were received. James Fisher, Port Huron, comment in support of the proposed 2019 Annual Action Plan, on the benefits of the various community block programs utilized throughout his neighborhood (Olde Town Historic District) and the continued focus on the City to support neighborhood improvement. City Manager James Freed spoke on behalf of The Blue Water Area Rescue Mission, who could not attend the public hearing, that their request has been incorporated into the Annual Action Plan to assist with their property acquisition to provide emergency shelter. Sharon Bender, Port Huron, commented in support

of the proposed 2019 Annual Action Plan and the assistance the programs provide to low-income families.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments or concerns are taken into consideration and reviewed to determine eligibility and incorporated into our plan. We received six comments from citizens at the public hearings.

7. Summary

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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	PORT HURON	Community Development
HOME Administrator	PORT HURON	Community Development

Table 1 – Responsible Agencies

Narrative (optional)

The City of Port Huron's Community Development Division is the lead agency for developing the Annual Action Plan. The Community Development Division of the Planning Department will oversee the development of the plan and administer programs covered by the plan. Other City departments and local agencies are also involved in the implementation. Private agencies involved may include partnerships with the Port Huron Neighborhood Housing Corporation, Blue Water Habitat for Humanity, Blue Water Community Action, Community Housing Development Organizations, Port Huron Housing Commission, banking/lending institutions, foundations and private businesses.

Consolidated Plan Public Contact Information

Katy Posey by email at poseyk@porthuron.org or by phone at 810-984-9736

OR

David Haynes by email at haynesd@porthuron.org or by phone at 810-984-9735

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

In preparation of the Annual Action Plan, several methods were used to gather information, ideas, and data about the needs of Port Huron. Methods to gather information included public hearings, citizen input, contacting local agencies, and using local media sources to gather information.

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 continues to partner and strive towards additional partnerships whether it involves private industry, non-profit organizations and/or public institutions to help us carry out our planned goals.

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 Housing and Support Services Workgroup (HSSW) consists of several organizations from St. Clair County that meet regularly to assess and address the needs of the area homeless population and those at risk of becoming homeless. These organizations consist of local units of government, homeless shelters, mental health facilities, health care facilities, housing providers, corrections programs, youth facilities and other service agencies.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The CoC convenes an evaluation plan for the allocation and disbursement of ESG funds. Each applicant is required to submit a three page abstract and budget prior to a community presentation. The abstracts are forwarded to a committee of volunteers from the Housing and Support Services Workgroup. The applicants are scheduled for 20 to 30 minute presentations before the committee and once the presentations are completed, the committee scores the abstract and presentation and allocates the funds based on a fair and equitable vote from the committee. The results are forwarded to the Housing

and Support Services Workgroup and the Community Services Coordinating Body. Quarterly reviews of spending patterns and data reporting is provided at the Housing and Support Services Workgroup. This group serves as the St. Clair County Continuum of Care.

The Housing and Support Services Workgroup develops performance standards and evaluation outcomes by utilizing a committee approach to identify from the Self-Sufficiency Matrix the areas the CoC will focus on to measure outcomes for our community. The ten year plan to end homelessness is reviewed annually by a committee of volunteers from the Housing and Support Workgroup and revisions are made as needed.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Port Huron Housing Commission
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Port Huron Housing Commission is our local public housing authority and we contacted them directly. Our PHA provides the data we need to discuss the public housing needs of our community.
2	Agency/Group/Organization	SAFE HORIZON'S
	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 Services-Employment Service-Fair Housing Services - Victims

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Safe Horizon's was consulted directly and through print media. The anticipated outcomes of the consultation are continued support and efforts to address homelessness and those at risk of becoming homeless. Collaboration with other agencies will also be continued to meet the needs of our community.
3	Agency/Group/Organization	Comprehensive Youth Services
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Comprehensive Youth Services specializes in youth services, providing temporary housing, transitional housing, counseling, education, health and preventative service. Information on the agency was gathered through print media, direct contact and previously gathered information. The anticipated outcomes are improved efforts to meet the needs of the homeless populations.
4	Agency/Group/Organization	Blue Water Rescue Mission
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Information was gathered through direct contact and print media. The anticipated outcomes are continued support for agency efforts and continuing to meet the needs of the community.
5	Agency/Group/Organization	PORT HURON NEIGHBORHOOD HOUSING CORPORATION
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Port Huron Neighborhood Housing Corporation provides affordable, decent housing to home buyers. They build newly constructed homes and rehabilitate existing properties and sell them to eligible buyers. Information was gathered through direct contact.
6	Agency/Group/Organization	BLUE WATER CENTER FOR INDEPENDENT LIVING
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Information was gathered through print media. The anticipated outcome is continued support for veteran affairs.
7	Agency/Group/Organization	Blue Water Community Action Agency
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Contacted the agency directly to see what kind of programs they offer in our community that could assist our residents.
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Identify any Agency Types not consulted and provide rationale for not consulting

All needed agencies were consulted in order to determine the needs of the community.

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	St. Clair County Mental Health	The goals of both organizations are often the same or complement one another.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

The City of Port Huron's Citizens Participation Plan has been developed and adopted in accordance with the Housing and Community Development Act. Our process included mailings with an outline of dates for the plan implementation, comment periods, etc. in order to enhance and broaden public participation which was distributed to minorities, non-English speaking persons, as well as persons with disabilities. Notifications were published in the Times Herald to notify the public of the two public hearings where comments could be received as well. The City website www.porthuron.org also included a notice of the public hearings. The City of Port Huron complies with the "Americans with Disabilities Act" and if auxiliary aides or services are required at a public meeting for individuals with disabilities they may contact Susan Child, City Clerk, 100 McMorran Blvd., Port Huron MI 48060 or at 810-984-9725 at least three (3) days prior to any such meeting. The first public hearing was held on Monday, February 11, 2019, with three citizens having a comment. The second public hearing was held on Monday, March 11, 2019, and three citizens had comments. All comments are received are reviewed for consideration in Annual Action Plan.

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 Hearing	Non-targeted/broad community	There were about 17 citizens in the audience.	Three citizens had a comment.	N/A	

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	Newspaper Ad	Non-targeted/broad community	Newspaper ad in the Times Herald at two different points to advise the public of two public hearings.	None	N/A	
3	Mailings	Minorities Persons with disabilities Residents of Public and Assisted Housing	A notice of public hearing was mailed to local organizations and individuals to influence them to make comments on community needs.	None	N/A	
4	Internet Outreach	Non-targeted/broad community	Notice on the City's website inviting the public to speak about community development.	None	N/A	https://www.porthuron.org/Content.aspx?pageid=115

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	Non-targeted/broad community	There were about 35 citizens in the audience.	Three citizens had a comment.	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Port Huron is an entitlement community that receives CDBG & HOME funding directly every year. The City uses every opportunity to partner and leverage grant dollars.

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	789,389	0	0	789,389	0	Funds will be used for various grant programs such as home repair, demolition, sidewalks, neighborhood clean-up, code enforcement, acquisition of property, and Section 108 loan reserve account.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	267,869	0	0	267,869	0	Funds will be used for a CHDO project and down payment assistance.
Section 108	public - federal	Economic Development	0	0	0	0	0	
Other	public - federal	Other	462,239	0	0	462,239	0	CDBG-CV funds to be used to prevent, prepare for, and respond to the coronavirus.

Table 5 - 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 City of Port Huron is currently exempt from providing a match contribution for HOME dollars. The Port Huron Neighborhood Housing

Corporation, a sub-recipient of HOME dollars, has its own source of private funds as leverage and as an additional resources.

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 Port Huron has been acquiring and selling vacant parcels to adjacent property owners. The benefits provide for more green space or just more room for those with small lot sizes.

Discussion

The City seeks new grant funding opportunities as they are available. Local partnerships help us strive to meet our goals by leveraging more grants dollars to accomplish our goals.

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	Housing Rehab	2015	2019	Affordable Housing	City of Port Huron	Rehabilitation/ Neighborhood Events	CDBG: \$331,511	Rental units rehabilitated: 4 Household Housing Unit Homeowner Housing Rehabilitated: 15 Household Housing Unit
2	Emergency Home Repair	2015	2019	Affordable Housing	City of Port Huron	Rehabilitation/ Neighborhood Events	CDBG: \$20,000	Homeowner Housing Rehabilitated: 4 Household Housing Unit
3	Project Brush-Up	2015	2019	Affordable Housing	City of Port Huron	Rehabilitation/ Neighborhood Events	CDBG: \$20,000	Homeowner Housing Rehabilitated: 115 Household Housing Unit
4	Demolition	2015	2019	Affordable Housing Non-Housing Community Development	City of Port Huron	Clearance and Demolition	CDBG: \$40,000	Buildings Demolished: 6 Buildings
5	Sidewalks	2015	2019	Non-Housing Community Development	City of Port Huron	Rehabilitation/ Neighborhood Events	CDBG: \$25,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Neighborhood Clean-up Events	2015	2019	Non-Housing Community Development	City of Port Huron	Rehabilitation/ Neighborhood Events	CDBG: \$15,000	Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted
7	Code Enforcement	2015	2019	Non-Housing Community Development	City of Port Huron	Rehabilitation/ Neighborhood Events	CDBG: \$50,000	Housing Code Enforcement/Foreclosed Property Care: 3000 Household Housing Unit
8	Section 108 Loan Reserve Account	2015	2019	Non-Housing Community Development	City of Port Huron	Economic Development	CDBG: \$100,000	Jobs created/retained: 50 Jobs Businesses assisted: 1 Businesses Assisted
9	CHDO Projects	2015	2019	Affordable Housing	City of Port Huron	Rehabilitation/ Neighborhood Events Homeownership	HOME: \$40,181	Homeowner Housing Rehabilitated: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 1 Households Assisted
10	Urban Pioneer Program	2015	2019	Affordable Housing	City of Port Huron	Homeownership	HOME: \$187,509	Direct Financial Assistance to Homebuyers: 38 Households Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehab
	Goal Description	
2	Goal Name	Emergency Home Repair
	Goal Description	

3	Goal Name	Project Brush-Up
	Goal Description	
4	Goal Name	Demolition
	Goal Description	
5	Goal Name	Sidewalks
	Goal Description	
6	Goal Name	Neighborhood Clean-up Events
	Goal Description	
7	Goal Name	Code Enforcement
	Goal Description	
8	Goal Name	Section 108 Loan Reserve Account
	Goal Description	
9	Goal Name	CHDO Projects
	Goal Description	
10	Goal Name	Urban Pioneer Program
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

The City is continuing to work toward our goals of alleviating deteriorating conditions that exist by improving residential areas and eliminate existing health and safety hazards.

Projects

#	Project Name
1	CDBG Administration
2	2019 Housing Rehab
3	Rental Rehab Grants 2019
4	Emergency Home Repair Grants 2019
5	Project Brush-Up
6	Demolition Grants
7	Sidewalks
8	Neighborhood Clean-up
9	Code Enforcement
10	Section 108 Loan Reserve Account
11	Acquisition of Property
12	HOME Administration
13	CHDO Administration
14	CHDO Project
15	Urban Pioneer Program
16	CV-Public Services
17	CV-Economic Development

Table 7 - Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Administration
	Target Area	City of Port Huron
	Goals Supported	Housing Rehab Emergency Home Repair Project Brush-Up Demolition Sidewalks Neighborhood Clean-up Events Code Enforcement Section 108 Loan Reserve Account CHDO Projects Urban Pioneer Program
	Needs Addressed	Rehabilitation/ Neighborhood Events Clearance and Demolition
	Funding	CDBG: \$157,877
	Description	Staff costs to carry out projects.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Staff costs to carry out activities.
2	Project Name	2019 Housing Rehab
	Target Area	City of Port Huron
	Goals Supported	Housing Rehab
	Needs Addressed	Rehabilitation/ Neighborhood Events
	Funding	CDBG: \$271,512
	Description	Provide eligible homeowners with facade grants.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The housing rehab program is estimates to assist 14-15 or more eligible households.

	Location Description	The housing rehab grants will be offered as needed on a city-wide basis but may be used in a targeted neighborhood.
	Planned Activities	Housing rehab grants will provide assistance with facade repairs such as roof, siding/paint, porch replace/repair, chimney repairs, gutters and downspouts.
3	Project Name	Rental Rehab Grants 2019
	Target Area	City of Port Huron
	Goals Supported	Housing Rehab
	Needs Addressed	Rehabilitation/ Neighborhood Events
	Funding	CDBG: \$60,000
	Description	Provide eligible rental properties with facade grants.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The rental rehab program will provide 4 or more grants to landlords with low income tenants for facade repairs.
	Location Description	The rental program dwellings must be located in in the city limits of Port Huron.
	Planned Activities	The rental rehab program will provide assistance with facade repairs such as roof, siding/paint, porch repair/replace, chimney repairs, etc.
4	Project Name	Emergency Home Repair Grants 2019
	Target Area	City of Port Huron
	Goals Supported	Emergency Home Repair
	Needs Addressed	Rehabilitation/ Neighborhood Events
	Funding	CDBG: \$20,000
	Description	Provide eligible seniors with a grant for an emergency repair.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The emergency home repair program will assist 4 or more seniors with an emergency repair.
	Location Description	These funds will be used on city-wide basis.

	Planned Activities	Emergency home repair funds will assist with emergency repairs such as furnace, hot water heater, roof, broken window, and water/sewer lines, etc.
5	Project Name	Project Brush-Up
	Target Area	City of Port Huron
	Goals Supported	Project Brush-Up
	Needs Addressed	Rehabilitation/ Neighborhood Events
	Funding	CDBG: \$20,000
	Description	Provide paint vouchers and eligible households with a grant for exterior painting.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	We are estimating that more than 100 vouchers will be provided through this program to assist residents with exterior peeling paint. It is also estimated that we will assist 2 to 3 individuals that will need assistance with the painting.
	Location Description	This program will be available on a city-wide basis.
	Planned Activities	Project Brush-Up provides residents with a voucher for \$100 worth of paint that is redeemable at our local paint stores. If a resident needs assistance with the painting or needs more paint then they will need to go through our application process to ensure eligibility.
6	Project Name	Demolition Grants
	Target Area	City of Port Huron
	Goals Supported	Demolition
	Needs Addressed	Clearance and Demolition
	Funding	CDBG: \$40,000
	Description	Funds will be used to acquire and/or demolish properties.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	We are estimating to demolish at least four properties with the use of these funds.
	Location Description	Structures will be demolished on a city-wide basis.

	Planned Activities	Demolition of the homes will be referred from our inspectors as a blighted structure causing concern.
7	Project Name	Sidewalks
	Target Area	City of Port Huron
	Goals Supported	Sidewalks
	Needs Addressed	Rehabilitation/ Neighborhood Events
	Funding	CDBG: \$25,000
	Description	Replace sidewalks in low/moderate areas.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	We are estimating that we will be able to assist a neighborhood with deteriorating sidewalks.
	Location Description	The neighborhoods will be chosen based upon the need for replacement of sidewalk in low/moderate areas.
	Planned Activities	The sidewalk program will replace deteriorating sidewalks in neighborhoods in order to remove tripping hazards and make for a better walk to school, etc.
8	Project Name	Neighborhood Clean-up
	Target Area	City of Port Huron
	Goals Supported	Neighborhood Clean-up Events
	Needs Addressed	Rehabilitation/ Neighborhood Events
	Funding	CDBG: \$15,000
	Description	Funds to be used for neighborhood clean-up events and alley restoration in these areas.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	A neighborhood clean-up event or alley restoration will take place in a neighborhood within the City.
	Location Description	The clean-up event or alley restoration will be located in low/moderate neighborhoods in the City.

	Planned Activities	Assisting with neighborhood clean-up events, we are able to provide the means for a special pick-up day. We are also able to grade/gravel alleys in order to provide an improved access for residents.
9	Project Name	Code Enforcement
	Target Area	City of Port Huron
	Goals Supported	Code Enforcement
	Needs Addressed	Rehabilitation/ Neighborhood Events
	Funding	CDBG: \$50,000
	Description	Inspectors costs to enforce local ordinances in low/mod areas.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	We are estimating that over 3000 code violations will be inspected through the enforcement of city ordinances.
	Location Description	The inspector's will enforce in the areas of census tracts 6210, 6200, 6240, and 6220.
	Planned Activities	The program allows for the City to have inspectors that enforce the City's ordinances.
10	Project Name	Section 108 Loan Reserve Account
	Target Area	City of Port Huron
	Goals Supported	Section 108 Loan Reserve Account
	Needs Addressed	Economic Development
	Funding	CDBG: \$100,000
	Description	Debt service reserve for Section 108
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The Section 108 loan is a reserve account for re-payments of the Sperry's building.
	Location Description	The project is located in our downtown.

	Planned Activities	These funds are set-aside to act as a debt service in order to make loan payments if the developer fails to do so. If the debt service funds are not needed to re-pay the loan then the funds will be allocated to other existing rehab projects.
11	Project Name	Acquisition of Property
	Target Area	City of Port Huron
	Goals Supported	Housing Rehab
	Needs Addressed	Rehabilitation/ Neighborhood Events
	Funding	CDBG: \$30,000
	Description	Assist with the purchase of a site for an emergency shelter.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	One property will be purchased for the site of a local food bank.
	Location Description	The property purchased will be used for an emergency shelter located in the City of Port Huron.
	Planned Activities	The purchase of a property for an emergency shelter will provide some of the homeless population with a warm place to stay.
12	Project Name	HOME Administration
	Target Area	City of Port Huron
	Goals Supported	CHDO Projects Urban Pioneer Program
	Needs Addressed	Rehabilitation/ Neighborhood Events
	Funding	HOME: \$26,786
	Description	Staff costs to carry out projects.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The funds are used for staff costs to carry out the program.
	Location Description	Staff will administer programs on a city-wide basis.
	Planned Activities	Staff costs to administer programs.

13	Project Name	CHDO Administration
	Target Area	City of Port Huron
	Goals Supported	CHDO Projects
	Needs Addressed	Rehabilitation/ Neighborhood Events
	Funding	HOME: \$13,393
	Description	Staff costs to carry out an eligible CHDO project.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	CHDO staff costs to carry out the project.
	Location Description	CHDO staff costs to carry out a project anywhere within the City limits.
	Planned Activities	Staff costs for the eligible CHDO to acquire, rehab, and re-sale of a single family home.
14	Project Name	CHDO Project
	Target Area	City of Port Huron
	Goals Supported	Housing Rehab CHDO Projects
	Needs Addressed	Rehabilitation/ Neighborhood Events Homeownership
	Funding	HOME: \$40,181
	Description	Funds to be used for an eligible CHDO project.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The CHDO will acquire and rehab a single family home and re-sale to a first-time homebuyer.
	Location Description	The CHDO will choose one property anywhere within the City.
	Planned Activities	One property will be acquired, completely renovated, and sold to a first-time homebuyer.
15	Project Name	Urban Pioneer Program
	Target Area	City of Port Huron

	Goals Supported	Urban Pioneer Program
	Needs Addressed	Homeownership
	Funding	HOME: \$187,509
	Description	Funds to provide first-time homebuyers with down payment assistance.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The Urban Pioneer Program will assist 39 individuals or families with down payment assistance.
	Location Description	The Urban Pioneer Program can be used for any single family home purchase within the City limits.
	Planned Activities	The program will provide down payment assistance grants to first-time homebuyers.
16	Project Name	CV-Public Services
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG-CV: \$387,239
	Description	Funds to be used for meal feeding programs, rental and mortgage assistance, utility bill assistance, COVID-19 testing sites, homeless assistance, senior citizens/meals on wheels, and food gardening program. Most of these activities will be carried out by sub-recipients within the City of Port Huron.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated over 300+ families/individuals will benefit from the activities.
	Location Description	Activities will be targeted City-wide.
	Planned Activities	Planned activities include meal and feeling programs, residential rental and mortgage assistance, utility bill assistance, COVID-19 testing sites, homeless assistance, senior citizens/meals on wheels and a food gardening program.

17	Project Name	CV-Economic Development
	Target Area	
	Goals Supported	
	Needs Addressed	Economic Development
	Funding	CDBG-CV: \$75,000
	Description	Small business assistance related to the coronavirus pandemic.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 15 small businesses will be benefit.
	Location Description	City-wide in the City of Port Huron.
	Planned Activities	Small business assistance in partnership with the local economic development alliance.

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

Proposed projects and activities will occur on a city-wide basis or will occur within a targeted area based on need and income eligibility. Much of the City is within the same income category and there is no minority concentration, therefore, funds will be used to help those in need. The 2006/10 Community Survey reflects that 57.8% of residents in the City are low-to-moderate income.

Geographic Distribution

Target Area	Percentage of Funds
City of Port Huron	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

All funds will be used on a city-wide basis and will be directed in areas of priority needs.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City will continue to partner with organizations in providing homebuyer education programs to assist the general public and/or residents of public housing. The programs offered will transform the families from "renter to owner" by providing them with the necessary tools to become successful homeowners and in many cases offer on-going support after the purchase of a home.

Blue Water Habitat for Humanity provides invaluable affordable housing programs for the extremely low and low income clients by providing a no interest mortgage to the households who have invested at least 300 hours of sweat equity.

The City will also continue efforts in providing affordable housing through the Port Huron Neighborhood Housing Corporation (PHNHC), a non-profit housing corporation, with their actions of rehabilitating dilapidated homes and/or new construction of homes in the City. The homes are then re-sold to income eligible households who are first-time homebuyers. The PHNHC does a great deal to improve the living conditions by providing decent, affordable housing for eligible homeowners, as well as, overall improvements to the neighborhood. At this time, the PHNHC plans to rehab five properties this year.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	70
Special-Needs	0
Total	70

Table 9 - 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	30
Acquisition of Existing Units	40
Total	70

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

Port Huron Housing Commission, our local public housing authority, works to teach tenants self-sufficiency through the use of the ROSS grant, which funds classes for computer literacy, job skills, college preparation, parenting skills, money management, etc. to help them become more self-sufficient. The Housing Commission strives to maintain marketable and sustainable housing for all tenants. The Housing Commission is partnering with the SCCCC and the PHASD for adult education, finishing high school and GED achievement, college enrollment and specialty career trainings.

Actions planned during the next year to address the needs to public housing

The Port Huron Housing Commission is actively looking for more grants and or partnering agency opportunities to enhance the self-sufficiency of tenants. One of the focuses is to increase activities in these areas so that tenants can move on in life by focusing on education and job searching. Also, they are committed to increasing community outreach for young tenants by bringing in more programs from local agencies that will enhance their lives. Some other important steps PHHC have taken to improve the living environment of residents are: all buildings including tenant apartments are smoke free, they have implemented stricter admissions policies in relation to tenant backgrounds and have a strict tenant lease that residents must adhere to or face termination from the programs.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Public housing residents are encouraged to participate in educational opportunities offered by Blue Water Community Action Agency and Michigan State University Extension Program. Classes are offered for homebuyer education, financial literacy, and budgeting in order to achieve success in education, management and home ownership.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Our local public housing authority is not a troubled agency.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

There are multiple organizations that aid in homelessness and preventing homelessness. Many of these organizations are members of the Continuum of Care's Housing and Support Services Workgroup (HSSW) which aids in emergency shelter, mental health, housing, veteran's affairs, homelessness, etc. The Continuum meets regularly to discuss issues that affect our community, collaborate on solutions and provide funding.

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 Port Huron is a member of the HSSW and will continue to support efforts to reduce and end homelessness in the community and collaborate when necessary. The HSSW attempts to count the number of homeless people in our area and assess their needs by conducting the Point in Time Count which counts homeless individuals for a 24-hour period in time. Homeless persons are counted in shelters, on the street, in hospitals, etc. The count gives community agencies a more accurate number of the homeless population and their needs. Each person included in the count answers an anonymous questionnaire to find out why they are homeless, how long they have been homeless, etc.

The HSSW also has an Inter-agency Service Team (IRT) which is comprised of various members of area agencies. The team convenes when there is a client case that is too severe for one agency to handle. This often happens when there is more than one issue with the client and direct intervention is needed.

Blue Water Community Action Agency is designated as the Housing and Assessment Resource Agency (HARA) for St. Clair County. The HARA is responsible for screenings to determine housing needs, assessing program eligibility, homeless prevention, guidance with housing searches, supportive services and rental assistance. There are 60 slots available for the program. The HARA also works with the 211 system which is the crisis calls hotline and is the single point of access for homeless or housing crisis in St. Clair County.

Comprehensive Youth Services manages shelters for the youth population in the area. They also manage Cypress Place Street Outreach Program which provides outreach services to youth 12-21 years old that are at risk of sexual abuse, exploitation or are homeless. The program includes counseling treatment, referrals to other agencies, substance abuse prevention, case management, individual assessments, access to emergency shelter and follow-up support. Wings also helps youth find affordable permanent

housing, save money for housing costs and furnish the chosen dwelling.

Blue Water Center for Independent Living (BWCIL) is an organization that advocates, informs and supports all people with disabilities to live independently. They also offer youth services, veteran services, housing services, and nursing facility transition services. Youth programs help them to prepare for employment, independence, and community connections. Helps them with anything from counseling to training to prepare them for school and jobs. Housing services assist homeless and those at risk of becoming homeless assisting families with rental costs, eviction notices, and/or utility shut-off notices.

Addressing the emergency shelter and transitional housing needs of homeless persons

Blue Water Safe Horizons offers shelter and support services for survivors of domestic violence, sexual assault, elder abuse and homelessness. The services and support programs are delivered to the community in a variety of formats ranging from shelter and housing to support groups and legal advocacy. Safe Horizons also operates Carolyn's Place that is a secure 20 bed facility that provides shelter services to women survivors of domestic violence, sexual assault, and/or homelessness. The shelter caters to women and their children and provides other services such as: advocacy during medical treatment and court proceedings, as well as counseling and access to a forensic nurse in cases of sexual assault.

Comprehensive Youth Services operates The Harbor Basic Care Center and Wings Transitional Living Program. The Harbor has 10 beds for emergency housing for youth between 16 and 21 years old. Youth can stay at the shelter for up to 21 days. They are provided with crisis intervention and after care services. Homeless youth between the ages of 6-21 can also receive counseling services. Wings is for young adults 16-21 years old. The program is able to accommodate five youth at a time. Residents can live there up to 18 months. During this time they are taught self-sufficient living, job skills, education assistance, counseling and health assistance. The goal is to teach young adults to be independent and financially responsible.

Blue Water Rescue Mission is a shelter for men with 30 beds, 10 overflow beds and two beds are reserved for emergency shelter purposes. The Mission is a Christian based shelter and addresses the need for emergency homeless services for adult men. During the day various programs are offered including job skills class, devotion, bible study, life skill classes, substance abuse meetings, anger management classes, etc. The men are able to stay at the shelter as long as necessary. Shelter staff also offer referrals to other agencies. The Mission is also working on opening a shelter for women that will mirror all phases and programs of the men's program.

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 HARA operates a supportive housing program that assists clients with worst case housing needs. The HARA staff conducts daily screenings for people that are referred to the program to determine eligibility. The HARA only accepts clients that are referred from other agencies. As previously stated, the HARA helps with accessing entitlement benefits, budgeting, employment searching, goal setting and referrals for mental health services and legal services. The HARA is also responsible for signing up eligible clients for the Housing Choice Voucher for Homeless households. The HARA has funding available to help homeless or those at-risk of homelessness with rental payments and security deposit. HARA advocates also help with affordable housing searches. If clients do not qualify for services through HARA programs then they are referred to the appropriate agencies. All services are offered at no cost to the client. Case managers provide continued support for supportive housing clients to prevent reoccurring homelessness. Home visits and phone calls offer follow-up care once a person or family is placed in affordable, permanent housing. The HARA has funding to help 30 homeless families with rehousing needs and prevent eviction for 24 additional families. The HARA continues with follow-up care on a bi-weekly basis for as long as clients are receiving their services. The HARA partners with local agencies to continue services once people are placed in permanent housing. These support services can teach independent living skills, help with managing finances which aids in preventing repeat cases of homelessness. Providing clients with continued support helps to ensure that they are able to maintain housing and have access to necessary resources.

As previously stated Comprehensive Youth Services operates Wings Transitional Living Program, which teaches young adults living in transitional housing necessary skills to prevent repeat cases of homelessness. Wings also helps youth find affordable, permanent housing, save money for housing costs and furnish the chosen dwelling.

Blue Water Center for Independent Living also helps homeless veterans and those at-risk of homelessness. They help with finding affordable, suitable housing and teaching veterans the necessary skills to live independently.

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.

Agencies offer referrals for low-income persons to other organizations that may be able to provide

different or more comprehensive services. Low-income households are referred to public housing depending on circumstances. The HARA provides assistance for people who are facing eviction. People coming from institutions and systems of care are referred to services such as Department of Human Services, Community Mental Health, and Michigan Works. The HARA also provides homeless persons or those at-risk of becoming homeless with a small subsidy for up to six months in order to help with stability as long as funding is available. As previously mentioned, the HARA also provides follow-up care for people receiving services. This ensures stability and maintaining of housing. Blue Water Center for Independent Living provides short term rental assistance for veterans which can help in financial constraints.

Discussion

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

Introduction:

The City will continue to partner with local agencies to create a platform to foster affordable housing opportunities. We will continue to partner with local organizations in providing homebuyer education programs to assist the general public and/or residents of public housing. The programs offered will transform the families from "renter to owner" by providing them with the necessary tools such as financial literacy to become successful homeowners and in many cases offer on-going support after the purchase of a home.

Blue Water Habitat for Humanity provides invaluable affordable housing programs for the extremely low and low-income clients by providing a no interest mortgage to the households who have invested at least 300 hours of sweat equity. Habitat for Humanity provides new, suitable and affordable housing for homebuyers.

The City will also continue efforts in providing affordable housing through the Port Huron Neighborhood Housing Corporation (PHNHC), a non-profit housing corporation. PHNHC's purpose is to purchase and rehabilitate depilated homes and build new ones to improve the area housing stock. The homes are then re-sold to income eligible households who are first-time homebuyers. The PHNHC does a great deal to improve the living conditions by providing decent, affordable housing for eligible homeowners, as well as, overall improvements to the neighborhood.

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 will continue to implement incentives, waive fees (where applicable), pursue in-fill housing programs and consult adjacent communities in an effort to eliminate barriers to affordable housing. The City will also continue to enforce building codes and update zoning codes (as needed).

Community Development staff will continue to actively learn and participate in local workshops that address affordable housing issues. Staff will also continue to collaborate with local lenders who may offer creative financing options to low-income persons in order to remove the traditional barriers to home ownership. The Urban Pioneer Program will continue to be offered to increase homeownership and assist with affordable housing.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The City will continue to form partnerships with respect to neighborhood development, institutional structure and sustainability of neighborhoods as well as improving affordable housing. Environmental issues will be addressed with the reduction of lead hazards in homes. Community Development staff will initiate activities that will enhance coordination between public and private housing, health and social service agencies while trying to reduce poverty levels.

Actions planned to address obstacles to meeting underserved needs

Some obstacles that are occurring to meet underserved needs would include the availability of resources such as the lack of livable wages. Due to low employment levels, there is upward pressure on employee wages. This affects resident's ability to afford rent and/or the purchase and maintenance of a home in the City. Some developments taking place in the area that will assist in these obstacles are:

Due to the number of new developments, job creation and education growth has been happening. A development happening in part of the City's business district is the expansion of McLaren Port Huron Hospital to add a 165,000 square foot addition which includes a new patient tower and emergency room. McLaren's new cancer center was completed and opened for business during the summer of 2016. These developments were part of McLaren's \$160 million investment in their Port Huron location.

Also, located in the center of the business district is an old, vacant, historical building that has been redeveloped into a boutique movie theater as part of a downtown redevelopment plan using Section 108 Loan funds. This development created 53 new full time equivalent positions. This number does not include any temporary construction or trade jobs that were created during construction. This site will also be home to an incubator that will house 15 spots for entrepreneurs.

The central business district has seen significant development. The renovation of an empty historic bank to be transformed into a boutique hotel. This development has the potential to create approximately 50 full time equivalent employment positions. A \$9.8 million bus transfer center was also completed, creating construction and trade jobs for area businesses. The project also included \$2.5 million in improvements to the surrounding area including streets, and lights, etc.

There have also been expansions to multiple industries in the Business Park creating the capacity to produce more products and potentially creating more jobs.

A new high rise apartment building has also been planned for our downtown district with construction beginning in spring 2018. This will create construction and trade jobs for local businesses.

Near the South end of Port Huron is where the State designated "Satellite Smart Zone" exists. The smart zone designation is still in development and has the potential to foster high technology and attract

major universities and businesses that will provide employment diversity. Each of these developments will create more jobs and have a positive economic impact on the community.

Actions planned to foster and maintain affordable housing

In order to maintain and foster affordable housing, the City is going to continue to partner with its local non-profit. Our partner agency the Port Huron Neighborhood Housing Corporation has over 26 years of active service in providing housing opportunities and neighborhood revitalization within the City. Port Huron Neighborhood Housing Corporation will continue to rehabilitate existing housing stock and build new affordable housing for income eligible buyers.

The City will continue to offer and improve grant programs to maintain and improve the housing stock in Port Huron.

Actions planned to reduce lead-based paint hazards

The City has implemented a lead based paint program that allows for the testing of all units undergoing home renovation. All applicants receive a copy of the brochure "Renovate Right" published by the Environmental Protection Agency (EPA), which gives important lead hazard information to families. Applicants for housing rehabilitation are requested to participate in the process for testing of their home and elimination of the lead hazards. The homeowner is given a copy of the completed report which identifies the hazards found in the home. The information is incorporated into the work specifications for the home improvements to ensure the lead hazards are addressed and remedied. Once the home improvements are complete, the home is then tested again and provided a clearance. The results are transmitted to the homeowner and contractor who performed the work. The St. Clair County Health Department has partnered with the City to assist us with the testing and lead remediation process.

Actions planned to reduce the number of poverty-level families

The City will continue to collaborate with a multitude of agencies to reduce the number of households below the poverty line. These agencies cover a wide range of areas including:

Transportation plays an integral part for people being able to get to and from employment in and outside of the area. Blue Water Area Transit (BWAT) provides this need with low cost fares to allow people to get to shopping areas, school, work, doctor's appointments, etc. BWAT has seven fixed-routes and provides dial-a-ride services to the surrounding areas. Blue Water Area Transit offers late night services during the weekends and also has a commuter route that travels to Macomb County. BWAT recently opened a new \$9.8 million transfer center that offers riders a warm, sheltered place to wait, bathrooms and a convenient store. Entities partnering with Blue Water Area Transit include: St. Clair County Council on Aging, St. Clair County Community Mental Health, Community Action Agency of St. Clair County, Blue Water YMCA, Community Enterprises of St. Clair County, Blue Water Developmental Housing, I.M.P.A.C.T., Innovative Housing Development Corporation, Life Skills Inc. and Touchstone

Services. All of these partnering agencies provide needed services to the community including housing, education, case management, employment, job skills, etc. Clients of these agencies are able to take advantage of reliable, safe and affordable transportation through this collaboration.

The Community Foundation of St. Clair County is an organization that provides funding to several agencies that help the quality of life in Port Huron for residents in need. The Foundation will focus its financial and organizational resources on People & Place as its goal for the year. By investing in People and Place they will pursue tactics and initiatives which will help lead to a new, healthy and vibrant regional economy, a place to live, work and play. Under this philosophy, they will give preference to projects within these two priority areas: community and economic development and education.

The United Way of St. Clair County is another resourceful organization that funds local organizations through local donations to assist those in need. Identified community needs include: counseling services, emergency service, health services, non-profit and community support services, special needs services, youth services, literacy programs, financial assistance (utilities), and medical supplies.

A program was instituted through St. Clair County Regional Educational Service Agency (RESA) to help drop outs and expelled students earn a high school diploma. The Virtual Learning Academy offers online learning options to students 16-19 who have dropped out or been expelled. Students spend at least five hours a week at the RESA site and another 15-25 hours working online at home or where ever a computer is available.

St. Clair County Regional Educational Service Agency also offers area students the opportunity to participate in Blue Water Middle College. This program is designed to allow students to receive their high school diploma and associates degree by attending school for an extra year. This program is provided at no cost to the student and allows them to obtain a college education for free.

Blue Water Community Action Agency (BWCAA) is another organization that provides needed services to people living below the poverty-line. BWCAA offers head start programs for children, utility assistance, home weatherization and homeownership assistance programs.

Actions planned to develop institutional structure

The City will continue to form partnerships with respect to neighborhood development, institutional structure and sustainability of neighborhoods. The Port Huron Neighborhood Housing Corporation is very active in housing rehabilitation in the City, demolition of unsafe, dilapidated homes and/or new construction of homes in order to expand home ownership opportunities for income eligible homebuyers. The PHNHC is also looking at changing their programs to possibly do some homebuyer rehab projects.

Actions planned to enhance coordination between public and private housing and social

service agencies

Community Development staff will initiate activities and form partnerships that will enhance coordination between public and private housing, health and social service agencies. Staff will continue to participate and collaborate with the local continuum of care, known as the Housing and Support Service Workgroup which is an arm of the Community Services Coordinating Body (CSCB) of St. Clair County. The CSCB is made up of stakeholders in the community that have involved themselves with several Community Plan Workgroups which include Children and Family Services, a Healthy Community Coalition, a Great Start program, Suicide Prevention and Housing and Support Services. Other associated initiatives in the community include the Michigan Prisoner Re-Entry Community Employment collaborative, Critical Incident Stress Management and Wraparound. Community Development staff is involved in the Housing and Support Services Workgroup (HSSW) and will be available to enhance coordination to housing affiliates, health, social service agencies and supportive services.

Discussion:

Program Specific Requirements

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

Introduction:

The City of Port Huron chooses to use the recapture option for its Affordable Housing Programs.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(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	0
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:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Other forms of investment besides the HOME program funding for affordable housing have included in kind contributions, waived building, plumbing and mechanical permit fees which contribute to the

City's match requirements if a match is required. Also, resources that have been utilized in the past include Economic Development Initiative Federal funds and Federal Home Loan funds and local foundation resources.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The Federal HOME regulations require that property purchased with HOME assistance remain affordable for a period as specified in regulation 92.254 for existing housing and for newly constructed, single family housing.

The regulations stipulate that the initial home buyer may sell the property during the term of affordability provided that: 1) the initial home buyer repays the HOME subsidy upon resale (the "recapture") or 2) the property is resold at a price which ensures that the owner will receive a fair return on investment and ensures that the property will remain affordable to a reasonable range of low income buyers (the "resale").

The City will use the recapture option in its Affordable Housing programs with property that had costs exceeding \$5,000 in HOME funds.

Under the recapture option, the period of affordability is based upon the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit.

The following table outlines the required minimum affordability periods.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City of Port Huron has chosen to follow the recapture guidelines that ensure the affordability of units acquired by individuals with HOME funds. Sub-recipients and CHDO's will follow the same recapture guidelines. At the time of closing on a property, the home buyer signs a mortgage and promissory note. The City of Port Huron records the secondary lien on the property for a period of five years. The amount subject to recapture is the direct subsidy received by the homebuyer and will come out of net proceeds from the sale. The amount is prorated over the five years; should the homeowner sell during that period the following will apply:

1. Property with 5 year affordability requirement: 20% discounted each year after the first year.
2. Property with 10 year affordability requirement: 10% discounted each year after the first year.
3. Property with 15 year affordability requirement: 10% discounted first 5 years after first year, 5%

after 6th year until 15th year.

The HOME-assisted homebuyer can sell their unit at any time during the affordability period to any willing buyer at the price the market will bear but will be subject to the recapture guidelines. The term affordability will cease at such time the HOME subsidy is repaid to the program or the homeowner has remained in the home for the five years. This option will be enforced through the legal reference in the purchase agreement with the homebuyer and a recorded lien on the property. Each case will be reviewed and monitored by the City. Clear title cannot be provided to subsequent purchasers due to the lien attached to the original Warranty Deed.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

No HOME funds will be used to re-finance existing debt secured by multi-family housing being rehabilitated.

