MAY 13, 2016

Five-Year Consolidated Plan 2016/2017 – 2020/2021 &

Annual Action Plan Program Year 2016/2017

CITY OF DEARBORN HEIGHTS, MI

FOR SUBMISSION TO THE U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

EQUAL HOUSING OPPORTUNITY

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Executive Summary

ES-05 Executive Summary

INTRODUCTION

The City of Dearborn Heights, MI has completed the planning process for the 2016/2017-2020/2021 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. Over the past five-year period, the City received an average annual allocation of approximately $919,000 million in Community Development Block Grant (CDBG) funds. This amount totaled approximately $4.59 million over the previous five-years.

The Consolidated Plan is developed in a manner specified by HUD, and the City has followed the prescribed format in completing the plan. The Consolidated Plan was developed using HUD and U.S. Census data for demographics and housing, input from public meetings, City Council meetings, survey, and past program performance. During the planning process, the City conducted public meetings with citizens and stakeholders, meetings and consultation with Non-profit groups, and 3 public hearings with the City Council. The purpose of this process was to receive citizen input 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 of Dearborn Heights to identify priority needs for each area and prepare an Annual Action Plan to address the priorities. For every priority, there are goals, objectives and strategies established to measure progress. The citizen input was critical in developing the goals, objectives and strategies of this Consolidated Plan.

This Consolidated Plan not only presents goals to address the priority needs of the City, but also to address the statutory goals established by Federal law:

Decent Housing:

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

A Suitable Living Environment:

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

Expanded Economic Opportunities:

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

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

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

GOAL: HOUSING

To improve quality, availability and accessibility of affordable housing to persons of low- and moderate income throughout the City of Dearborn Heights.

Objective 1:

Provide rehabilitation assistance to income eligible homeowners so that they may be able to remain in their homes comfortably and continue to afford to live there without the structure deteriorating, priority for 0 to 80 percent of median family income.

Objective 2:

Encourage affordable homeownership opportunities for low- and moderate-income homebuyers.

Objective 3:

Seek collaboration with non-profit agencies in addressing major housing issues, whenever possible.

Objective 4:

Encourage the development of new programs that improve or increase the City's affordable housing stock, prioritizing support to those that draw from a diversity of funding sources.

Objective 5:

Affirmatively further fair housing objectives by encouraging increased housing choices and opportunities both within and outside of areas of minority and low-income concentrations.

GOAL: HOMELESSNESS

Work to reduce homelessness in the City by supporting programs that help to create economic opportunities and supply homeless prevention services.

Objective 1:

Partner with programs serving the homeless population in Dearborn Heights and within Wayne County, placing priority on those programs that draw from a diversity of funding sources.

Objective 2:

Support programs that serve to prevent homelessness, such as legal services, food pantries, emergency assistance, and employment services.

GOAL: COMMUNITY AND ECONOMIC DEVELOPMENT

To enhance the living environment for persons in low- and moderate-income areas through public service and public improvement activities.

Objective 1:

Fund supportive service programming for residents of low- and moderate-income, and provide opportunities for citizen participation.

Objective 2:

Provide financial support to organizations offering public services and counseling programs for lower income persons.

Objective 3:

Prevent and eliminate blight within designated low- and moderate-income areas and throughout the City of Dearborn Heights.

Objective 4:

Improve physical conditions within designated low and moderate income areas through code enforcement.

Objective 5:

Support neighborhood improvements, housing and development efforts in targeted areas with public infrastructure and public facility improvements with particular emphasis on drainage, water improvements, streets, sidewalks, parks, and facilities providing priority services.

Objective 6:

Make neighborhoods safer through crime prevention and neighborhood watch activities.

Objective 7:

Eliminate ADA barriers at public parks and facilities.

Objective 8:

Support the preservation or restoration of places and structures of historical significance.

GOAL: NON-HOMELESS SPECIAL NEEDS

Expand the accessibility and coordination of social services to Dearborn Heights low- and moderate-income and special needs populations.

Objective 1:

Support non-profit and faith-based organizations that provide services and outreach programs for populations with special needs.

Objective 2:

To provide technical assistance to human services organizations to develop programs and build organizational capacity to address priority needs within the community.

Objective 3:

Support programs that provide basic needs assistance to special needs populations including, but not limited to, frail/elderly, at-risk youth, disabled, persons living with HIV/AIDS, severe mental illness, and persons with alcohol/drug addiction.

EVALUATION OF PAST PERFORMANCE

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

The Community and Economic Development Department (CEDD) is a City Department which works to improve the quality of life for City residents and to revitalize neighborhoods by providing decent and safe affordable housing. The CEDD is in charge of implementing the CDBG program.

The CEDD also offers an array of housing programs and services providing the foundation needed to aid in promoting homeownership and/or sustainable neighborhoods:

- Residential Rehab Program
- Park/ADA Improvements
- Acquisition of Property for Blight Removal
- Infrastructure Improvements

Additionally, the City funds Code Enforcement and Public Works activities through the CDBG program, as follows:

Code Enforcement and Blight Removal

Funds may be used to support code enforcement and blight removal activities in low income areas and eligible areas in an effort to reduce slum/blight to stabilize neighborhoods, create a

safe environment for residents, and preserve the City's affordable housing stock. These programs include all quality of life ordinance enforcement activities such as minimum housing codes; demolish unsafe, non-compliant structures, clean-up debris and weedy lots, and abandoned/junk vehicles. This initiative is part of the City's Strategic Plan, to improve the quality of life in its neighborhoods for the benefit of all residents.

Public Works

Funds have been used to replace water mains, park improvements, sidewalks, and do facility upgrades to City facilities. These initiatives will continue to be part of the City's Strategic Plan to invest in community infrastructure and continue to enhance neighborhoods through physical improvement and public works.

The City has been successful in implementing these programs in the past and anticipates the continuation of such programs in the future. The City will use CDBG funds to make these programs successful and to meet the goals and objectives identified in the Consolidated Plan.

SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Consolidated Plan's goals, objectives and strategies. The Consolidated Plan is a collaborative process that involves interviews with stakeholders and meetings with the public to determine areas of need. As part of this process, the City sought to identify the priority needs and strategies to address those needs. Priority needs were identified based on available housing data, public input, stakeholder consultation, and public meetings, community survey and past program performance. In addition, the City consulted with the Out-Wayne County, City Departments, and the Mayor’s Office and City Council to identify priority needs and develop corresponding strategies.

SUMMARY OF PUBLIC COMMENTS

Based on input and data received through an extensive citizen participation process, the following summarizes the public comments:

Comments Regarding Community Needs

Although there are many issues that the public felt are important, there are a few items that were stressed throughout the meeting as being of the highest priority:

- Infrastructure improvements
- Blight elimination
- Housing rehabilitation and affordability
- Code Enforcement
- Park Improvements and maintenance
- ADA Accessibility
- Public Safety
- Senior Services and Facilities

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

All comments received by the City of Dearborn Heights were considered and are, generally or specifically, addressed by the Strategic Plan and/or Annual Action Plan. Documentation of all comments received is included as an attachment (PDF format) to the Five-Year Consolidated Plan submittal.

SUMMARY

The Five-Year Consolidated Plan for years 2016/2017-2020/2021 identifies goals, objectives and strategies to address the City's housing and community development needs. These needs were identified through an extensive citizen participation process that involved neighborhood residents, service providers and other community partners. The Consolidated Plan guides the City's use of CDBG resources through four goals. These goals are summarized as Housing, Homelessness Non-Homeless Special Needs, and Community and Economic Development. Over the next five years, Dearborn Heights will continue to deliver housing and community development services through housing programs, code enforcement and public works, as well as through partnerships with an array of public service providers.

The Process

PR-05 Lead & Responsible Agencies

AGENCY/ENTITY RESPONSIBLE FOR PREPARING/ADMINISTERING THE CONSOLIDATED PLAN

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

TABLE 1: RESPONSIBLE AGENCIES

Agency Role	Name	Department/Agency
Lead Agency	City of Dearborn Heights	Community and Economic Development Department (CEDD)

Table 1 – Responsible Agencies

NARRATIVE

The City of Dearborn Heights, MI is the lead agency responsible for overseeing the development of the Five-Year Consolidated Plan and Annual Action Plan. The Community and Economic Development Department 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 and a number of other studies, plans and reports that have been prepared in recent years. Some of the primary documents included the City of Dearborn Heights Master Plan and the Out-Wayne County 10 Year Plan to End Homelessness, among others.

To maximize citizen participation, staff along with a consultant (Wade Trim, Inc.) conducted outreach through a series of public notices, hearings, and meetings. As part of these efforts, low- and moderate-income residents, as well as service providers, were encouraged to provide input on the Consolidated Plan and Annual Action Plan.

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:

City of Dearborn Heights
Community and Economic Development Department
26155 Richardson
Dearborn Heights, MI 48127
Telephone: (313) 791-3500
Fax: (313) 791-3501
CEDD@ci.dearborn-heights.mi.us
Business hours: 8:00 a.m. – 5:00 p.m., Monday through Thursday.

Complaints and related comments on the programs may also be offered at the public hearings. Written responses to all written complaints may also be made to the 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
Community Planning and Development Division
McNamara Federal Building
477 Michigan Avenue
Detroit, MI 48226
Phone: 313-226-7900
Fax: 313-226-5611 or 313-226-3197
TTY: 313-226-6899

PR-10 Consultation

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

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

The City will implement this Consolidated Plan in coordination 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 its partners 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 Dearborn Heights Consolidated Plan and Annual Action Plan. Organizations consulted included the Michigan State Housing Development Authority (MSHDA), Out-Wayne County Homeless Services Coalition, City Departments, , and the City of Dearborn Heights Mayor's Office and City Council, among others.

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 City coordinated with the Out-Wayne County Homeless Services Coalition and 10 Year Plan to End Homelessness. This consultation was pivotal in preparing the Needs Assessment and Strategic Plan components of the Consolidated Plan.

In addition, through consultation, research, public meetings, and review of the most recent Public Housing Authority Plan, the Plymouth Housing Commission and MSHDA also offered pivotal input in preparing the Needs Assessment and Strategic Plan components of the Consolidated Plan.

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.

The City of Dearborn Heights does not receive or administer an Emergency Shelter Grant (ESG). Consultation with the Continuum of Care (CoC) included research with Out-Wayne County documents and plans, and public hearings and notices. The Out-Wayne County Homeless Services Coalition, the area's CoC, assists in the operation and administration of the region's Homeless Management Information System (HMIS).

The City consulted with the Out-Wayne County Homeless Services Coalition 10 Year Plan to End Homelessness. Out-Wayne County Homeless Services Coalition serves as the area's Continuum of Care Body and has been working collaboratively for 20 years to provide seamless services to individuals and families who are homeless or at-risk of homelessness. Out-Wayne practices a "no wrong door" approach to service delivery. Wayne Metropolitan Community Action Agency serves as the Housing Assessment and Resource Agency (HARA) and provides a prompt, appropriate and consistent response to those experiencing a housing crisis. All Out-Wayne County residents must have access to stable living environment and supportive services that promote and encourage housing choice and stability.

The Out-Wayne County Homeless Services Coalition**,** which serves as the Continuum of Care for the City, has posted the following goals and strategies to address homelessness in the County:

Goal:

The Coalition's goal is to prevent, reduce and end homelessness.

Strategies:

1. Align projects, programs, supports and interventions to meet the goals of *Opening Doors: Federal Strategic Plan to Prevent and End Homelessness* which established a plan to end veteran and chronic homelessness by 2015 and family/youth homelessness by 2020.
2. Employ a coordinated assessment tool (Service Prioritization Decision Assistance Tool -SPDAT) to offer homeless individuals and families the housing type that best meets their needs toward the goal of long-term housing stability.

3. Rapidly rehouse those who experience homelessness and optimize self-sufficiency among individuals and families experiencing homelessness.
4. Avoid homelessness by providing strategic homeless prevention interventions and promote access to and effective utilization of mainstream programs by homeless individuals and families
5. Provide transitional housing to populations based on best practices with the goal of long-term housing stability.
6. Analyze geographic project portfolio to ensure that the Out- Wayne has the right mix of housing and services.
7. Focus continuously on results by collecting, using and analyzing high-quality data and quickly making programmatic adjustments within Out-Wayne when indicated Strategies:

In order to expand and improve the services offered to homeless individuals and families in Dearborn Heights, the City encourages local providers to seek funding opportunities at the Federal, State and local levels. If, during the upcoming year, additional funds for homeless assistance and prevention become available, the City will work cooperatively with eligible applicants to obtain such funding. Recent economic times have fostered an increase of at-risk homelessness among families above those normally served by programs in the Out-Wayne County Homeless Services Coalition Continuum of Care (<50% area median income (AMI)).

TABLE 2: Agencies, groups, organizations and others who participated in the process and consultations

Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Out-Wayne County Homeless Services Coalition	Homelessness	Needs Assessment/ Strategic Plan	Consultation/10 Year Plan/Referrals
MSHDA	Housing	Housing Needs/Strategic Plan	Internet Research/Referrals
Plymouth Housing Commission	Housing	Housing Needs/Strategic Plan	Internet Research/Referrals
Wayne Metro Community Action Agency	Housing/Homelessness /Non-Homeless Special Needs	Needs Assessment/Strategic Plan	Referrals/Website
Vista Maria	Homelessness	Needs Assessment/Strategic Plan	Referrals/Website
PALS	Assisted Living	Needs Assessment/Strategic Plan	Referrals/Website

Table 2 – Agencies, groups, organizations who participated

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

Not applicable.

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 actively partners with many local non-profit community agencies. The City also works with Wayne County and local developers to support the goals of the provision of affordable, safe and sanitary housing; a suitable living environment, and expanded economic opportunities for low- and moderate-income persons within the City.

At a minimum, implicit in these goals is the City's commitment to providing coordinated community, housing and supportive services to its lower income residents. These services are provided through partnerships with government and quasi-government agencies, as well as respective planning efforts shown in **Table 3**. Dearborn Heights will continue to encourage building partnerships between governments, lenders, builders, developers, real estate professionals, and advocates for low-income persons. Dearborn Heights will continue to work with the building industry, banking industry, real estate

industry, social service providers and other community groups to promote the development of affordable housing and related housing services.

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

TABLE 3: OTHER CONSULTATIONS & COORDINATION

Organization/Agency	Coordination
Wayne County Community Development	Housing
Dearborn Heights City Departments	Public Hearing/Coordination/Action Plan Involvement

Table 3 – Other Consultations & Coordination

PR-15 Citizen Participation

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

The development of the Consolidated Plan requires extensive citizen participation. For the 2016/2017 – 2020/2021 Consolidated Plan, Dearborn Heights, MI underwent an in depth citizen participation process. HUD requires local jurisdictions to provide for citizen participation which encourages the development of the Consolidated Plan in cooperation with residents from every walk of life. In particular, HUD believes it is important to obtain the views of residents who live in CDBG Eligible 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 Dearborn Heights, MI 2016/2017 – 2020/2021 Consolidated Plan. A summary of the public participation process is shown in **Table 4**.

TABLE 4: CITIZEN PARTICIPATION OUTREACH

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
Consolidated Plan Workshop #1	City Departments	December 9, 2016; (4) Attendees	Crime prevention/Code Enforcement/Public Safety/Blight Control	All comments addressed by Strategic Plan
Consolidated Plan Workshop #2	Non-Targeted/Broad Community	December 9, 2016; (5) Attendees	Code enforcement/Blight Control/Senior services/Housing opportunity	All comments addressed by Strategic Plan
Community Survey	Non-Targeted/Broad Community	(7) Responses	Home rehab/Code Enforcement/Blight Control/Seniors services	All comments addressed by Strategic Plan
Public Hearing #1	Non-Targeted/Broad Community	January 26, 2016; (12) attendees	Home rehab/Code Enforcement/Blight Control/Seniors services	All comments addressed by Strategic Plan
Public Hearing #2	Non-Targeted/Broad Community	March 9, 2016; (15) attendees	Home rehab/Code Enforcement/Blight Control/Seniors services/Water main and drainage/Parks/ADA	All comments addressed by Strategic Plan
30 Day Public Comment Period	Draft document made available	March 23, 2016 – April 25, 2016; No Comments Received	No Comments Received	N/A
City Council Public Hearing #3	Non-Targeted/Broad Community	April 26, 2016; (10) Attendees	Input on CDBG program/Adoption	All comments addressed by Strategic Plan

Table 4 – Citizen Participation Outreach

SUMMARIZE CITIZEN PARTICIPATION PROCESS AND HOW IT IMPACTED GOAL-SETTING

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Consolidated Plan's goals, objectives and strategies. The Consolidated Plan is a collaborative process that involves interviews with stakeholders and meetings with the public 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, non-profit agency meetings, questionnaires and past program performance. In addition, the City consulted with various City Departments to identify priority needs and develop corresponding strategies. Complete summaries and minutes of the meetings are included in the Appendix to this document.

Housing Strategy

Housing strategies were determined by using housing data provided by HUD and the U.S. Census Bureau. Customized HUD data is available to help communities evaluate housing and homeless needs. Complete summaries of this data are available in the Needs Assessment and Market Analysis section, as the Appendix to this document. Also the City utilized details of the Housing Rehabilitation and Good Neighbor Program to influence the City's housing strategy.

In addition, the City has a long and successful history of administering numerous housing programs and meeting housing needs. Several housing programs, particularly housing rehabilitation activities, have been underway for many years and provide good value to the community. In general, housing programs receive emphasis in Dearborn Heights due to the large, ongoing need for housing services.

Homeless Strategy

Homeless strategies were developed in several ways. First, the City consulted the Out-Wayne County Homeless Services Coalition as well as others to obtain the latest point-in-time counts of the homeless population. The Out-Wayne County Homeless Services Coalition is the lead agency for homeless services and represents agencies that implement homeless services. The City also utilized data from HUD that details homelessness.

Community Development Strategy

Community Development strategies were determined through, community meetings, meetings with staff, surveys, and review of current planning activities. The City is working to leverage other planning efforts with funding opportunities where possible.

Non-Housing Special Needs

Non-Housing Special Needs were determined through coordination with service providers, City staff, HUD data and surveys. As with the homeless and housing areas, HUD and the Census provide data on Special Needs populations. In addition, there are service providers that are knowledgeable about Special Needs populations and were able to provide valuable information.

Needs Assessment

NA-05 Overview

NEEDS ASSESSMENT OVERVIEW

The Needs Assessment section of the Five-Year Consolidated Plan identifies Dearborn Heights's communitywide housing and community development needs. Data from the Comprehensive Housing Affordability Strategy (CHAS) database and the U.S. Census Bureau's American Community Survey (ACS) database are referenced in this section. Additionally, this section is supported with data from the local Public Housing Authority and other documentation from Dearborn Heights 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 2016 HUD Income Limits Documentation System, which is outlined in **Table 5(A)**.

TABLE 5(A): 2016 HUD INCOME LIMITS

FY 2016 Income Limit Area	Median Income	FY 2016 Income Limit Category	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Wayne County	$66,900	Extremely Low (*)	$14,050	$16,050	$20,160	$24,300	$28,440	$32,580	$36,730	$40,890
		Very Low (50%)	$23,450	$26,800	$30,150	$33,450	$36,150	$38,850	$41,500	$44,200
		Low (80%)	$37,450	$42,800	$48,150	$53,500	$57,800	$62,100	$66,350	$70,650

*2016 HUD Income Limits Documentation System (2016); *Calculated as 30/50ths (60 %) of the Section 8 very low-income limits*

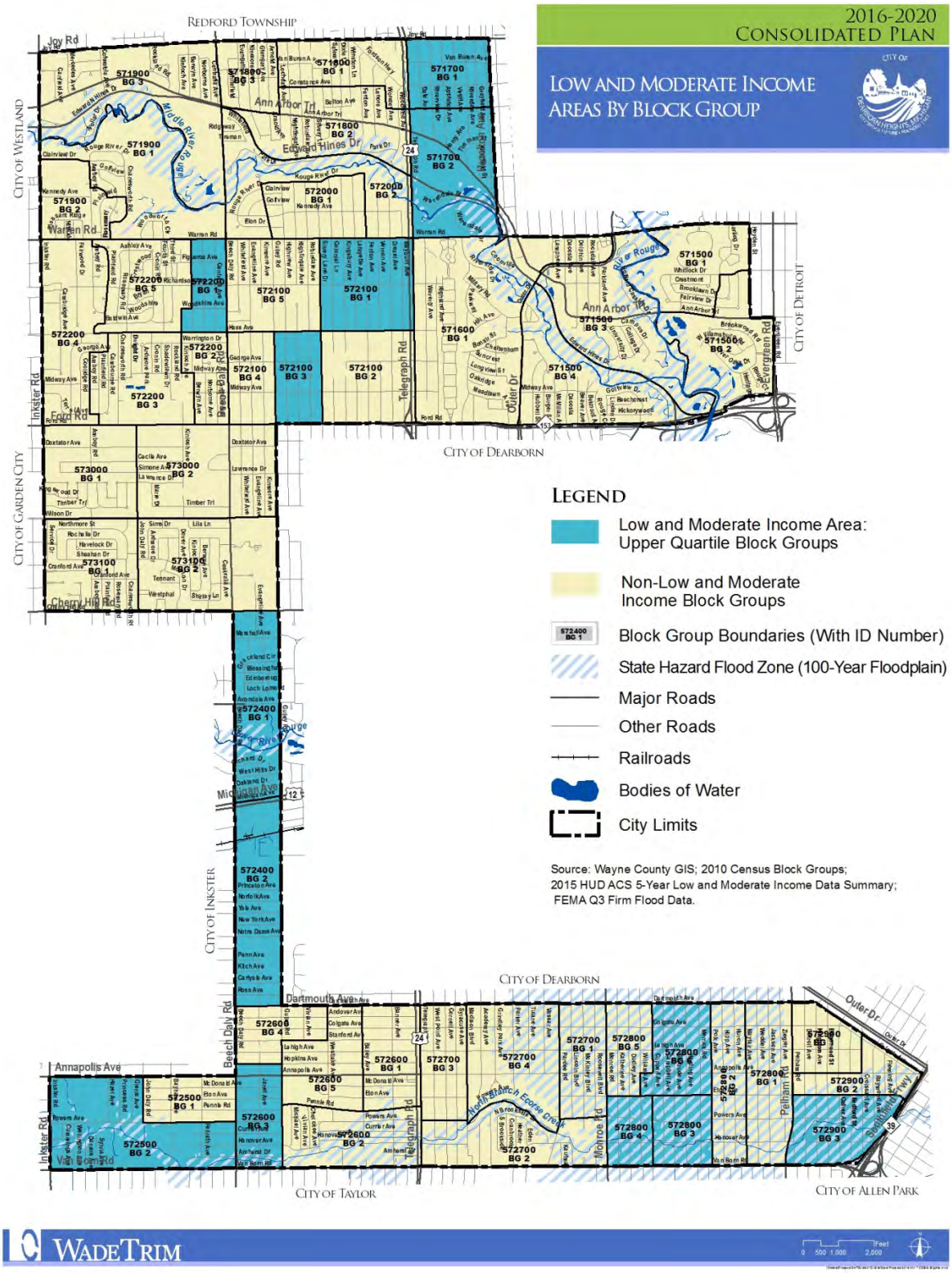
Table 5(A) – 2015 HUD Income Limits

Because Dearborn Heights is an Exception Grantee, the threshold for a block group to be considered low- or moderate-income is 49.65%. **Map 1** shows the 2010 Census Block Groups where 49.65% or more of the population is within the low- or moderate- income limit categories. These block groups include the following:

- 5717.1, .2
- 5721.1, .3
- 5722.1
- 5724.1, .2
- 5725.2
- 5726.3
- 5728.3, .4, .6
- 5729.3

According to HUD FY2015 Low/Mod data, there are approximately 23,700 persons of low- or moderate income within the jurisdiction as whole, which represents 42% of Dearborn Heights's estimated population (57,063) for this year according to the 2010-2014 ACS, Five-Year Estimates.

MAP 1 – CDBG Eligible Areas



NA-10 Housing Needs Assessment

SUMMARY OF HOUSING NEEDS

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

The Housing Needs Assessment includes the following sections:

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

This subsection also describes the characteristics of the Dearborn Heights's households and housing stock.

Demographics

Table 5(B) 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 decline from 58,264 in the year 2000 to 57,063 at the time of the 2010-2014 ACS, an estimated 2% decrease in population.

Moreover, the number of households declined by 2,929 households from 23,913 households in the year 2000 to 20,984 households at the time of the 2010-2014 ACS. This represents an estimated 12% decrease in the number of households during that time.

Table 5(B) also identifies an estimated 8% decrease in the median income, from $48,222 to $44,440.

TABLE 5(B): HOUSING NEEDS ASSESSMENT DEMOGRAPHICS

	Base Year	Most Recent Year	
	2000 Census	2010-2014 ACS	Percent Change
Population	58,264	57,063	-2%
Households	23,913	20,984	-12%
Median Income	$48,222	$44,440	-8%

Table 5(B) – Housing Needs Assessment Demographics

NUMBER OF HOUSEHOLDS AND TYPES

Table 6 shows the number and type of households by HUD Adjusted Median Family Income (HAMFI). The default data source is the 2008-2012 CHAS database, developed by HUD.

The highest number of households is in the greater than 100% HAMFI group with 8,560 households. The second highest is the >50-80% HAMFI group (4,005). Nearly 3,000 households (2,880) or approximately 14% of all households in Dearborn Heights earn below 30% of HAMFI.

Small family households are households that have a family with two to four members. The highest number of small family households is within the >100% HAMFI group (4,615). The second-highest number of small family households is within the >50-80% HAMFI group (1,305). Just over 800 households (835) or approximately 10% of small family households in Dearborn Heights earn below 30% of HAMFI.

Large family households are households that have a family of five or more members. Again, the highest number of large family households is within the >100% HAMFI group (765). The second-highest number of large family households is within the >50-80% HAMFI group (520). The third-highest number of large family households is within the 0- 30% HAMFI group (425), which represents 19% of large family households.

Table 6 also provides data on households that contain at least one person considered to be elderly. The data suggest that among income groups, the largest number of households with a person 62-74 years of

age is within the >100% HAMFI income group (1,550). The largest number of households with a person 75 years or older is within the >50%- 80% HAMFI income group (985). Just over 800 households contain at least one person 62 years or older and earn below 30% of HAMFI.

Finally, data provided **Table 6** shows the number of households with one or more children 6 years old or younger. Among the household income groups identified, the highest number of households with children 6 years or younger is within the 0-30% HAMFI income category (815). The second highest number of households with children 6 years old or younger is within the >50-80% HAMFI group (710).

TABLE 6: TOTAL HOUSEHOLDS TABLE

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,880	3,105	4,005	2,390	8,560
Small Family Households *	835	960	1,305	980	4,615
Large Family Households *	425	395	520	195	765
Household contains at least one person 62-74 years of age	505	670	865	575	1,550
Household contains at least one person age 75 or older	380	835	985	470	745
Households with one or more children 6 years old or younger *	815	640	710	410	305

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

Source: *HUD IDIS Output, December 2015: 2008-2012 CHAS*

Table 6 – Total Households Table

HOUSING NEEDS SUMMARY TABLES FOR SEVERAL TYPES OF HOUSING PROBLEMS

Housing Problems 1

Table 7 displays the number of households with housing problems by tenure and HUD Adjusted Median Family Income (HAMFI) according to the 2008-2012 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing facilities
- Substandard housing lacking complete kitchen facilities

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

As shown in **Table 7**, among the "housing problem" categories, households within Dearborn are most commonly impacted by severe housing cost burden (greater than 50% of income) and housing cost burden (greater than 30% of income).

The first housing problem, substandard housing, is defined as a household without hot and cold piped water, a flush toilet and a bathtub or shower, and kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator. Table 3 identifies 15 renter households and 70 owner households that live in substandard housing.

The second housing problem identified is households living in overcrowded conditions. There are two forms of overcrowding defined by HUD and identified in **Table 7**:

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

As shown in **Table 7**, 200 renter households are experiencing some form of overcrowding while 205 owner occupied households are experiencing some form of overcrowding.

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

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

As shown in **Table 7**, regardless of renter or owner tenure, more households within the 0-30% AMI group are experiencing severe cost burden than those households with higher incomes. Over 1,000 renters have a cost burden greater than 30% of income and over 1,400 renters have a cost burden greater than 50% of income. Approximately 2,000 owners have a cost burden greater than 30% of income and, similarly, more than 2,000 owners have a cost burden greater than 50% of income.

Overall, 3,080 households in Dearborn Heights are experiencing a cost burden greater than 30% of income and 3,590 households are experiencing a cost burden greater than 50% of income. Owners appear to be greatly affected by the cost of housing within the Dearborn Heights. Of the X households experiencing a cost burden of some kind, 4,185 (63%) are owners.

TABLE 7: HOUSING PROBLEMS TABLE (HOUSEHOLDS WITH ONE OF THE LISTED NEEDS)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	0	15	0	15	10	0	40	20	70
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	15	15	0	0	30	10	0	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	75	60	15	20	170	45	20	110	20	195
Housing cost burden greater than 50% of income (and none of the above problems)	905	450	115	0	1,470	965	720	340	95	2,120
Housing cost burden greater than 30% of income (and none of the above problems)	80	275	585	75	1,015	285	640	650	490	2,065
Zero/negative Income (and none of the above problems)	130	0	0	0	130	135	0	0	0	135

Source: *HUD IDIS Output, December 2015: 2008-2012 CHAS*

Table 7 – Housing Problems Table

Housing Problems 2

Table 8 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 2008-2012 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data reveals in **Table 8**, renters and owners in the 0-30% AMI group experience the highest occurrence of one or more of the four housing problems when compared to other income groups. A total of 2,030 households below 30% AMI experience some form of housing problem. More owner households than renter households (1,030 and 1,000, respectively) in the 0-30% AMI group have one or more of the four housing problems.

Additionally, 130 renter households and 135 owner households within the 0-30% AMI group have negative income but none of the other four identified housing problems.

TABLE 8: HOUSING PROBLEMS 2 (HOUSEHOLDS WITH ONE OR MORE SEVERE HOUSING PROBLEMS: LACKS KITCHEN OR COMPLETE PLUMBING, SEVERE OVERCROWDING, SEVERE COST BURDEN)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	1,000	525	150	20	1,695	1,030	740	490	135	2,395
Having none of four housing problems	215	395	870	450	1,930	370	1,450	2,495	1,785	6,100
Household has negative income, but none of the other housing problems	130	0	0	0	130	135	0	0	0	135

Source: *HUD IDIS Output, December 2015: 2008-2012 CHAS*

Table 8 – Housing Problems 2

Cost Burden > 30% and > 50%

Tables 9 and 10 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 2008-2012 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

Households are broken into four categories:

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

As shown in **Table 9**, "Small Related" households are experiencing the highest degree of housing cost burden greater than 30% of income. Approximately 2,315 "Small Related" households have a cost burden greater than 30% of income. Most of these are owners (1,225). Additionally, 1,120 "Other" households and 1,829 "Elderly" households have a cost burden greater than 30% of income. Comparatively, "Large Related" households have the lowest degree of cost burden.

For renter households, the 0% - 30% AMI Income group has the most households (1,065) with a cost burden greater than 30% of income. Among owner households, the >30 - 50% AMI group has the most households (1,365) with a cost burden greater than 30% of income.

TABLE 9: COST BURDEN > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	405	350	335	1,090	330	450	445	1,225
Large Related	245	190	65	500	170	190	230	590
Elderly	150	155	194	499	525	600	205	1,330
Other	265	110	135	510	290	125	195	610
Total need by income	1,065	805	729	2,599	1,315	1,365	1,075	3,755

Source: *HUD IDIS Output, December 2015: 2008-2012 CHAS*

Table 9 – Cost Burden > 30%

As shown in **Table 10**, when compared to other types of households, more "Small Related" households are experiencing severe cost burden greater than 50% of income. Approximately 1,475 "Small Related" households experience a cost burden greater than 50% of income. Most of these are owners (795). Additionally, 740 "Other" households and 829 "Elderly" households have a cost burden greater than 50% of income. Comparatively, "Large Related" households have the lowest degree of cost burden.

For renter households, the 0% - 30% AMI income group has the most households (985) with a cost burden greater than 50% of income. Among owner households, the 0- 30% AMI group also has the most households (1,015) with a cost burden greater than 50% of income.

TABLE 10: COST BURDEN > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	370	245	65	680	295	320	180	795
Large Related	245	95	0	340	160	150	35	345
Elderly	120	90	34	244	345	150	90	585
Other	250	80	30	360	215	100	65	380
Total need by income	985	510	129	1,624	1,015	720	370	2,105

Source: *HUD IDIS Output, December 2015: 2008-2012 CHAS*

Table 10 – Cost Burden > 50%

Crowding

Table 11 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 2008-2012 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As shown in **Table 11**, overcrowding is most prevalent in single family households. Approximately 195 single family renter households and 159 owner-occupied single family homes experience overcrowding.

When accounting for income, very low income (>30-50% AMI) and extremely low income (0-30% AMI) renter households experience the highest number of crowded households, with 75 and 90 households respectively. Among renters, issues with overcrowding seem to decrease as income increases. Among owner-occupied households, the highest number of households with crowding issues is in the >50-80% AMI group, when compared to other income groups.

TABLE 11: CROWDING INFORMATION (MORE THAN ONE PERSON PER ROOM)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	90	75	10	20	195	45	4	90	20	159
Multiple, unrelated family households	0	0	4	0	4	10	15	20	0	45
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	90	75	14	20	199	55	19	110	20	204

Source: *HUD IDIS Output, December 2015: 2008-2012 CHAS*

Table 11 – Crowding Information

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

A significant housing cost burden is associated with an increased risk of homelessness.

Non-homeless small-related households have a significant cost burden when compared to other household types particularly for the 0-30% AMI category. Additionally, there are a number of “Other” households which may be comprised of single persons in Dearborn Heights. According to the 2008-2012 CHAS, 1,120 “Other” households have a cost burden greater than 30% of income and 740 “Other” households have a cost burden greater than 50% of income.

According to the most recent homeless census, or annual point-in-time (PIT) survey conducted on January 1, 2014 thru January 31, 2014, there are 975 homeless persons in Wayne County that are in households without children and are in need of 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 2010-2014 ACS 5-Year Estimates (the most recent dataset for which disability status is available), approximately 8,092 people or 14% of the population in Dearborn Heights is estimated to have a disability. While the majority of disabled persons (4,097 people) are between 18 and 64 years of age, a high percentage (3,563 or 42%) of persons 65 years and over are disabled. These elderly populations are also likely to live on reduced income and experience housing cost burden.

According to the 2013 Michigan State Police Uniform Crime Reports, Wayne County has the highest rate of domestic violence incidents in southeastern Michigan at 1,350 incidents per 100,000 residents. Based on the 2010-2014 ACS estimated population, and considering the rate of domestic violence incidents in Wayne County, there may be as many as 770 victims of domestic violence and related incidents in Dearborn Heights. The majority of victims of domestic violence in Wayne County are women (75%).

WHAT ARE THE MOST COMMON HOUSING PROBLEMS?

By far, the most common housing problem in the Dearborn Heights is cost burden, for both renter and owner households. In Dearborn Heights, substandard housing (lacking complete plumbing or kitchen facilities) is more of a problem for owner households, as is overcrowded housing (1.01-1.5 people per room). Severely overcrowded housing (more than 1.5 people per room) is more of a problem for renter households, but not as significant when compared to the prevalence of cost burden.

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

Households earning less than 80% AMI are experiencing higher rates of cost burden than those households with higher incomes. More owners are experiencing cost burden than renters; however, among those households earning less than 30% AMI, both owners and renters are experiencing a similar degree of severe cost burden. Comparisons of cost burden by type of household show that while large related renter and owner households are less affected by cost burden, small related, elderly and other household types are more affected. Substandard and overcrowded housing is more common among renters earning less than 30% AMI and owners earning >50-80% AMI. Single family households are more affected by crowding than households with multiple, unrelated members or other non-family 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

Those at imminent risk of homelessness or nearing termination of assistance are in need of additional resources similar to those of already homeless individuals, including other housing assistance and references from non-profits and housing providers, self-sufficiency training and case management, access to healthcare and mental health counseling, job training, and legal guidance.

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 most recent homeless census for Wayne County, or annual point-in-time (PIT) survey, was conducted from January 1, 2014 thru January 31, 2014. The total number of homeless people counted during the annual PIT survey was 2,101. Of the 2,101 homeless persons counted, 756 were persons in households with adults and children and 975 were persons in households with only adults. There were 358 chronically homeless individuals reported. There were also 37 unaccompanied children reported. It is unknown how many homeless veterans and persons with HIV need assistance.

Because of the transient nature of homelessness, it is often difficult to locate homeless persons or to follow-up with much needed services and support. While 44% of those surveyed were first-time homeless, 31% had been homeless 1-2 time in the past. Another 13% were chronically homeless, having been homeless at least four times in the past 3 years. Nearly half (48%) said they were unemployed, while only 13% were employed.

DISCUSSION

The population and number of households living in Dearborn has decreased over the last decade, while the median income has also decreased. Nearly half (48%) of the City's households earn less than 80%

HAMFI and approximately (14%) 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.

NA-15 Disproportionately Greater Need: Housing Problems

INTRODUCTION

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

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

Again, as defined by HUD, housing problems include:

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

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

- Introduction
- Disproportionately Greater Need—Housing Problems 0-30% Area Median Income (AMI)
- Disproportionately Greater Need—Housing Problems 30-50% AMI
- Disproportionately Greater Need—Housing Problems 50-80% AMI

- Disproportionately Greater Need—Housing Problems 80-100% AMI
- 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 2008-2012 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

0% - 30% OF AREA MEDIAN INCOME

Of all the income levels within the Dearborn Heights, households within the 0-30% AMI category have the highest percentage of households with one or more of four housing problems. Approximately 81% of households in this income category have housing problems.

As shown in **Table 12**, when considering race, 78% of White households in the 0-30% AMI income group have one or more of four housing problems and 95% of Black/African American households in the 0-30% AMI income group have one or more of four housing problems. Approximately 34% of Asian households in the 0-30% AMI income group have one or more of four housing problems. When considering ethnicity and this income category, 85% of Hispanic households have one or more of four housing problems. Compared to the City as a whole, Black/African American households earning 0-30% AMI have a disproportionate need for assistance.

TABLE 12: DISPROPORTIONALLY GREATER NEED 0 - 30% AMI

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	1,965	81%	210	9%	265	11%	2,440
White	1,510	78%	170	9%	250	13%	1,930
Black / African American	270	95%	15	5%	0	0%	285
Asian	10	34%	4	14%	15	52%	29
American Indian, Alaska Native	0	0%	0	0%	0	0%	0
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	115	85%	20	15%	0	0%	135

Source: *HUD IDIS Output, December 2015: 2008-2012 CHAS*

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

Table 12 – Disproportionally Greater Need 0 - 30% AMI

30% - 50% OF AREA MEDIAN INCOME

Of all the income levels within the Dearborn Heights, households within the 30-50% AMI category have the second-highest percentage of households with one or more of four housing problems. Approximately 69% of households in this income category have housing problems.

As shown in **Table 13**, when considering race, 67% of White households in the 30-50% AMI income group have one or more of four housing problems and 92% of Black/African American households in the 30-50% AMI income group have one or more of four housing problems. Additionally, 44% of Asian households in the 30-50% AMI income group and 33% of American Indian, Alaska Native households have on or more of four housing problems. When considering ethnicity and this income category, 75% of Hispanic households have one or more of four housing problems. The data show that Black/African American households earning 30-50% AMI have a disproportionate need for assistance.

TABLE 13: DISPROPORTIONALLY GREATER NEED 30 - 50% AMI

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	1,960	69%	895	31%	0	0%	2,855
White	1,620	67%	815	33%	0	0%	2,435
Black / African American	275	92%	25	8%	0	0%	300
Asian	20	44%	25	56%	0	0%	45
American Indian, Alaska Native	10	33%	20	67%	0	0%	30
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	30	75%	10	25%	0	0%	40

Source: *HUD IDIS Output, December 2015: 2008-2012 CHAS*

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

Table 13 – Disproportionally Greater Need 30 - 50% AMI

50% - 80% OF AREA MEDIAN INCOME

Of all the income levels within the Dearborn Heights, households within the 50%-80% AMI category have the third-highest percentage of households with one or more of four housing problems. Approximately 48% of households in this income category have housing problems.

As shown in **Table 14**, when considering race, 46% of White households in the 50-80% AMI income group have one or more of four housing problems and 67% of Black/African American households in the 50-80% AMI income group have one or more of four housing problems. Additionally, 25% of Asian households in the 50-80% AMI income group and 60% of American Indian, Alaska Native households in the 50-80% AMI income group have one or more of four housing problems. When considering ethnicity and this income category, 29% of Hispanic households have one or more of four housing problems. The data show that Black/African American and American Indian, Alaska Native households earning 50-80% AMI have a disproportionate need for assistance.

TABLE 14: DISPROPORTIONALLY GREATER NEED 50 - 80% AMI

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	2,010	48%	2,215	52%	0	0%	4,225
White	1,625	46%	1,885	54%	0	0%	3,510
Black / African American	265	67%	130	33%	0	0%	395
Asian	20	25%	60	75%	0	0%	80
American Indian, Alaska Native	15	60%	10	40%	0	0%	25
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	50	29%	120	71%	0	0%	170

Source: *HUD IDIS Output, December 2015: 2008-2012 CHAS*

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

Table 14 – Disproportionally Greater Need 50 - 80% AMI

80% - 100% OF AREA MEDIAN INCOME

Of all the income levels within the Dearborn Heights, households within the 80%-100% AMI category have the lowest percentage of households with one or more of four housing problems. Approximately 33% of households in this income category have housing problems.

As shown in **Table 15**, when considering race, 34% of White households in the 80-100% AMI income group have one or more of four housing problems and 15% of Black/African American households in the 80-100% AMI income group have one or more of four housing problems. Additionally, 100% of American Indian, Alaska Native households in the 80-100% AMI income group has one or more of four housing problems. When considering ethnicity and this income category, 12% of Hispanic households have one or more of four housing problems. The data show that American Indian, Alaska Native households earning 80-100% AMI have a disproportionate need for assistance.

TABLE 15: DISPROPORTIONALLY GREATER NEED 80 - 100% AMI

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	860	33%	1,730	67%	0	0%	2,590
White	820	34%	1,575	66%	0	0%	2,395
Black / African American	10	15%	55	85%	0	0%	65
Asian	0	0%	0	0%	0	0%	0
American Indian, Alaska Native	10	100%	0	0%	0	0%	10
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	10	12%	75	88%	0	0%	85

Source: *HUD IDIS Output, December 2015: 2008-2012 CHAS*

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

Table 15 – Disproportionally Greater Need 80 - 100% AMI

DISCUSSION

Of all households in the 0-30% AMI group, 81% have one or more of four housing problems. In terms of disproportionate need, the data show that Black/African American households in the 0-30% AMI group have a disproportionate need for assistance (95% have one or more of four housing problems).

Of all households in the 30-50% AMI group, 69% have one or more of four housing problems. In terms of disproportionate need, the data show that Black/African American households in the 30-50% AMI group have a disproportionate need for assistance (92% have one or more of four housing problems).

Of all households in the 50-80% AMI group, 48% have one or more of four housing problems. In terms of disproportionate need, the data show that Black/African American and American Indian, Alaska Native households in the 50-80% AMI group have a disproportionate need for assistance (67% and 60%, respectively).

Of all households in the 80-100% AMI group, 33% have one or more of four housing problems. In terms of disproportionate need, the data show that American Indian, Alaska Native households in the 80-100% AMI group have a disproportionate need for assistance (100% have one or more of four housing problems).

NA-20 Disproportionately Greater Need: Severe Housing Problems

INTRODUCTION

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

Severe housing problems include:

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

This section includes:

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

This section has four tables that capture the number of severe housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI). The Default Data Source is the 2008-2012 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

0% - 30% OF AREA MEDIAN INCOME

Of all the income levels within the Dearborn Heights, households within the 0-30% AMI category have the highest percentage of households with severe housing problems. Approximately 69% of households in this income category have severe housing problems.

As shown in **Table 16**, when considering race, 66% of White households in the 0-30% AMI income group have severe housing problems and 82% of Black/African American households in the 0-30% AMI income group have severe housing problems. Additionally, 34% of Asian households in the 0-30% AMI income group have severe housing problems. When considering ethnicity and this income category, 81% of Hispanic households have severe housing problems. The data show that Black/African American and Hispanic households earning 0-30% AMI have a disproportionate need for assistance.

TABLE 16: SEVERE HOUSING PROBLEMS 0 - 30% AMI

Housing Problems	Has one or more of four severe housing problems*		Has none of the four severe housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	1,675	69%	500	20%	265	11%	2,440
White	1,280	66%	395	21%	250	13%	1,925
Black / African American	235	82%	50	18%	0	0%	285
Asian	10	34%	4	14%	15	52%	29
American Indian, Alaska Native	0	0%	0	0%	0	0%	0
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	110	81%	25	19%	0	0%	135

Source: *HUD IDIS Output, December 2015: 2008-2012 CHAS*

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

Table 16 – Severe Housing Problems 0 - 30% AMI

30% - 50% OF AREA MEDIAN INCOME

Of all the income levels within the Dearborn Heights, households within the 30-50% AMI category have the second-highest percentage of households with severe housing problems. Approximately 43% of households in this income category have severe housing problems.

As shown in **Table 17**, when considering race, 39% of White households in the 30-50% AMI income group have severe housing problems and 82% of Black/African American households in the 30-50% AMI income group have severe housing problems. Additionally, 22% of Asian households in the 30-50% AMI income group and 33% of American Indian, Alaska Native households in the 30-50% AMI income group have severe housing problems. When considering ethnicity and this income category, no Hispanic households have severe housing problems. The data show that Black/African American households earning 30-50% AMI have a disproportionate need for assistance.

TABLE 17: SEVERE HOUSING PROBLEMS 30 - 50% AMI

Housing Problems	Has one or more of four severe housing problems*		Has none of the four severe housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	1,215	43%	1,640	57%	0	0%	2,855
White	950	39%	1,490	61%	0	0%	2,440
Black / African American	245	82%	55	18%	0	0%	300
Asian	10	22%	35	78%	0	0%	45
American Indian, Alaska Native	10	33%	20	67%	0	0%	30
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	0	0%	40	100%	0	0%	40

Source: *HUD IDIS Output, December 2015: 2008-2012 CHAS*

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

Table 17 – Severe Housing Problems 30 - 50% AMI

50% - 80% OF AREA MEDIAN INCOME

Of all the income levels within the Dearborn Heights, households within the 50%-80% AMI category have the third-highest percentage of households with severe housing problems. Approximately 17% of households in this income category have severe housing problems.

As shown in **Table 18**, when considering race, 16% of White households in the 50-80% AMI income group have severe housing problems and 23% of Black/African American households in the 50-80% AMI income group have severe housing problems. Additionally, 13% of Asian households in the 50-80% AMI income group have severe housing problems. When considering ethnicity and this income category, 18% of Hispanic households have severe housing problems. The data show that no racial or ethnic group in the 50-80% AMI income group has a disproportionate need for assistance.

TABLE 18: SEVERE HOUSING PROBLEMS 50 - 80% AMI

Housing Problems	Has one or more of four severe housing problems		Has none of the four severe housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	715	17%	3,515	83%	0	0%	4,230
White	560	16%	2,945	84%	0	0%	3,505
Black / African American	90	23%	305	77%	0	0%	395
Asian	10	13%	70	88%	0	0%	80
American Indian, Alaska Native	0	0%	20	100%	0	0%	20
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	30	18%	140	82%	0	0%	170

Source: *HUD IDIS Output, December 2015, 2008-2012 CHAS*

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

Table 18 – Severe Housing Problems 50 - 80% AMI

80% - 100% OF AREA MEDIAN INCOME

Of all the income levels within the Dearborn Heights, households within the 80%-100% AMI category have the lowest percentage of households with severe housing problems. Approximately 7% of households in this income category have severe housing problems.

As shown in **Table 19**, when considering race, 7% of White households in the 80-100% AMI income group have severe housing problems and no Black/African American households in the 80-100% AMI income group have severe housing problems. When considering ethnicity and this income category, no Hispanic households have severe housing problems. No race or ethnicity earning 80-100% AMI has a disproportionate need for assistance.

TABLE 19: SEVERE HOUSING PROBLEMS 80 - 100% AMI

Housing Problems	Has one or more of four severe housing problems*		Has none of the four severe housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	175	7%	2,420	93%	0	0%	2,595
White	175	7%	2,225	93%	0	0%	2,400
Black / African American	0	0%	65	100%	0	0%	65
Asian	0	0%	0	0%	0	0%	0
American Indian, Alaska Native	0	0%	10	100%	0	0%	10
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	0	0%	90	100%	0	0%	90

Source: *HUD IDIS Output, December 2015: 2008-2012 CHAS*

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

Table 19 – Severe Housing Problems 80 - 100% AMI

DISCUSSION

Of all households in the 0-30% AMI group, 69% have severe housing problems. In terms of disproportionate need, the data show that Black/African American and Hispanic households in the 0-30% AMI group have a disproportionate need for assistance (82% and 81%, respectively.

Of all households in the 30-50% AMI group, 43% have severe housing problems. In terms of disproportionate need, the data show that Black/African American households in the 30-50% AMI group have a disproportionate need for assistance (82% have one or more severe housing problems).

Of all households in the 50-80% AMI group, 17% have severe housing problems. In terms of disproportionate need, no race or ethnicity has a percentage of households with severe housing problems that is greater than 27%. Although there may be a need for assistance, no race or ethnicity has a disproportionately greater need than the jurisdiction as a whole.

Of all households in the 80-100% AMI group, 7% have severe housing problems. In terms of disproportionate need, no race or ethnicity has a percentage of households with severe housing problems that is greater than 17%. Although there may be a need for assistance, no race or ethnicity has a disproportionately greater need than the jurisdiction as a whole.

NA-25 Disproportionately Greater Need: Housing Cost Burdens

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

This section includes:

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

Table 20 displays cost burden information for the Dearborn Heights 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 2008-2012 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data in **Table 20** suggests, a large number of households (6,700) are cost burdened within their current housing situation. White households have the highest number of cost burdened households (6,110). Black/African American households have the second-highest number of cost burdened households (890) and Hispanic households have the third-highest number of cost burdened households (215). A small number of Asian households (60) are also cost burdened. Of the households that are cost burdened, nearly half are severely cost burdened. There are 3,550 households that are considered to be severely cost burdened within Dearborn Heights.

TABLE 20: GREATER NEED: HOUSING COST BURDENS AMI

Housing Cost Burden	No Cost Burden (<=30%)		Cost Burden (30-50%)		Severe Cost Burden (>50%)		No / Negative Income		Total Households
	Total	%	Total	%	Total	%	Total	%	
Jurisdiction as a whole	5,155	43%	3,150	26%	3,550	29%	265	2%	12,120
White	12,240	66%	3,265	18%	2,845	15%	250	1%	18,600
Black / African American	795	47%	320	19%	570	34%	0	0%	1,685
Asian	280	79%	15	4%	45	13%	15	4%	355
American Indian, Alaska Native	55	52%	40	38%	10	10%	0	0%	105
Pacific Islander	0	0%	0	0%	0	0%	0	0%	0
Hispanic	460	68%	95	14%	120	18%	0	0%	675

Source: *HUD IDIS Output, December 2015: 2008-2012 CHAS*

Table 20 – Greater Need: Housing Cost Burdens AMI

DISCUSSION

Within the Dearborn Heights, 43% of households do not presently experience cost burden, while 26% experience cost burden, 29% experience severe cost burden and 2% have no/negative income.

Overall, 55% of households are either cost burdened or severely cost burdened (>30%). American Indian, Alaska Native households experiences a cost burden or severe cost burden at a greater rate (10 percentage points higher or more) than the jurisdiction as a whole. Nearly half (53%) of all Black/African American households and American Indian, Alaska Native households (48%) are either cost burdened or severely cost burdened. Approximately 17% of Asian households are either cost burdened or severely cost burdened. Approximately a third (32%) of Hispanic households also experiences some degree of cost burden or severe cost burden.

Of all households within the Dearborn Heights, 26% are cost burdened (30-50%). Only American Indian, Alaska Native households experience a cost burden at a greater rate (10 percentage points higher or more) than the jurisdiction as a whole; however, a higher percentage of Black/African American households (19%) and White households (18%) are cost burdened when compared to other racial or ethnic categories.

Of all households within the Dearborn Heights, 29% experience severe cost burden (>50%). No race or ethnicity experiences a severe cost burden at a greater rate (10 percentage points higher or more) than the jurisdiction as a whole; however, a higher percentage of Black/African American households (34%) and Hispanic households (18%) are severely cost burdened when compared to other racial or ethnic categories.

Of all households within the Dearborn Heights, 2% has no/negative income. No race or ethnicity experiences no/negative income at a greater rate (10 percentage points higher or more) than the jurisdiction as a whole.

NA-30 Disproportionately Greater Need: Discussion

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

As indicated in the previous sections, several racial or ethnic groups were identified as having a disproportionately greater housing need in comparison to income group as a whole. As detailed below, these include the Black/African American, 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 group (95% versus 81% as a whole)
- Housing problems in the 30-50% AMI group (92% versus 69% as a whole)
- Housing problems in the 50-80% AMI group (67% versus 48% as a whole)
- Severe housing problems in the 0-30% AMI group (82% versus 69% as a whole)
- Severe housing problems in the 30-50% AMI group (82% versus 43% as a whole)

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

- Housing problems in the 50-80% AMI group (60% versus 48% as a whole)
- Housing problems in the 80-100% AMI group (100% versus 33% as a whole)
- Cost burden of 30%-50% of household income (38% versus 26% as whole)

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

- Severe housing problems in the 0-30% AMI group (81% versus 69% as a whole)

NEEDS NOT PREVIOUSLY IDENTIFIED

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

- Housing rehabilitation/accessibility improvements
- Code enforcement and elimination of blight

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

Thirteen (13) of the City's 51 Block Groups have a low and moderate income percentage of 49.65% or greater, signifying that approximately 26% of the City's neighborhoods is CDBG-eligible. These block groups are distributed throughout the City.

As a whole, Dearborn Heights has a racial minority population of approximately 13%. The Black/African American population represents the largest minority population in the City, at approximately 9% of the City's population. A disproportionally greater (10 percentage points more or higher) concentration of racial minority population exists within Census Tract 5717, which is greater than 19% Black/African American according to the 2010-2014 ACS, 5-Year Estimates, and HUD CPD Maps, accessed in March 2016. As a whole, Dearborn Heights has an ethnic minority population of approximately 4%. No Census Tract has a disproportionately greater concentration of Hispanic/Latino population than the City as whole.

Some of the areas identified as having high concentrations of Black/African American population also have a high percentage of low and moderate income households (i.e., Block Groups in Census Tract 5717). The data seem to indicate a possible correlation between concentrations of low income and minority race; however, in Dearborn Heights this is not the case with minority ethnicity. As indicated in the previous sections, a person's race, income, and disability status are strong indicators for needing housing assistance through various public housing program types.

NA-35 Public Housing

INTRODUCTION

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

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

Dearborn Heights does not have a Public Housing Authority (PHA) within its limits and does not own or operate any public housing complexes. Moreover, Dearborn Heights does not administer any project-based, tenant-based, or special purpose vouchers. As a result, the needs of public housing are not addressed by the City. In the absence of a locally administered program, the City works cooperatively with Wayne County, the Michigan State Housing Development Authority (MSHDA) and private entities in the provision of public and subsidized housing within Dearborn Heights. Several PHAs administer vouchers in Wayne County and cover the Dearborn Heights area – including the Plymouth-Dearborn Heights Housing Commission.

Among other assistance, the Plymouth-Dearborn Heights Housing Commission administers the Section 8 Rental Assistance Program that provides financial rental assistance to eligible individuals and families based upon income. The amount paid for rent and utilities will generally not exceed 30% of income. Family income must be within HUD's guidelines for household size in order to qualify. Housing units must pass the Housing Quality Standards Inspection per guidelines established by HUD. This program typically has a waiting list.

The following data provided in this chapter covers several program types and types of vouchers in use. These vouchers are defined below:

- Certificate: The total number of Section 8 certificates administered by the Public Housing Authority (PHA).

- Mod-Rehab: The total number of units in developments that were funded under the moderate rehabilitation program administered locally by PHAs.
- Public Housing: The total number of units in developments operated by the PHAs within the jurisdiction.
- Total: The total number of Section 8 vouchers administered by the PHA (project based plus tenant based)
- Project Based: The total number of project-based Section 8 vouchers administered by the PHA
- Tenant Based: The total number of tenant-based Section 8 vouchers administered by the PHA.
- Special Purpose Veterans Affairs Supportive Housing: The HUD–Veterans Affairs Supportive Housing program combines Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs (VA).
- Special Purpose Family Unification Program: Family Unification Program funding is allocated through a competitive process; therefore, not all PHAs administer the program.
- Special Purpose Disabled: In this context, disabled includes non-elderly disabled, mainstream 1-year, mainstream 5-year, and nursing home transition.

TOTALS IN USE

Table 21 displays the number of vouchers and units by public housing program type. According to the PIH Information Center (PIC), there are 1,378 vouchers in use in Dearborn Heights. Additionally, there are 103 public housing units. Tenant-based vouchers are by far the most used program, with 1,232 vouchers currently in use. There are no project-based vouchers. According to PIC, there are 52 vouchers for the Family Unification Program and 94 vouchers for the disabled.

TABLE 21: PUBLIC HOUSING BY PROGRAM TYPE

	Program Type								
							Special Purpose Voucher		
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers in use	0	0	103	1,378	0	1,232	0	52	94

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

Source: *HUD IDIS Output, December 2015: Public Information Center (PIC) Office of Public and Indian Housing (PIH)*

Table 21 – Public Housing by Program Type

CHARACTERISTICS OF RESIDENTS

Table 22 displays the characteristics of public housing residents by public housing program type. When analyzing the data there are several characteristics that correlate with a corresponding program type. When looking at Average Annual Income, persons with higher incomes tend to live in public housing units when compared to persons living in tenant based programs which tend to have lower incomes. As expected, the average income for all programs is very low with the lowest average income at $12,732 for voucher assisted residents and the highest being $17,809 for public housing residents. The average household size is also very low (not more than three persons per household).

Elderly program participants comprise 19% of assisted residents and a large number of assisted families are disabled (31%). All families assisted are requesting accessibility features, as the number of families requesting accessibility features is equivalent to the total number of public housing units and vouchers in use. These data show that most families in need of housing assistance/vouchers are also disabled or in need of housing accessibility features. No HIV/AIDS participants or victims of domestic violence were counted.

TABLE 22: CHARACTERISTICS OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

	Program Type								
							Special Purpose Voucher		
	Certificate	Mod-Rehab	Public Housing	Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Average Annual Income	0	0	17,809	12,732	0	12,827	0	13,149	0
Average length of stay	0	0	5	5	0	5	0	6	0
Average Household size	0	0	1	2	0	2	0	3	0
# Homeless at admission	0	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	103	176	0	151	0	3	0
# of Disabled Families	0	0	0	433	0	345	0	16	0
# of Families requesting accessibility features	0	0	103	1,378	0	1,232	0	52	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0

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

Source: *HUD IDIS Output, December 2015: Public Information Center (PIC) Office of Public and Indian Housing (PIH)*

Table 22 – Characteristics of Public Housing Residents by Program Type

RACE OF RESIDENTS

Table 23 displays the racial composition of residents for each public housing program. The data in **Table 23** show that the majority of public housing residents in the Dearborn Heights area are White (99%). Conversely, the majority of tenant-based vouchers are utilized by Black/African American residents (1,025 or 83%). Only 17% of tenant-based vouchers are utilized by residents of another race.

TABLE 23: RACE OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Program Type									
							Special Purpose Voucher		
Race	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	102	238	0	196	0	9	33
Black/African American	0	0	1	1,127	0	1,025	0	42	60
Asian	0	0	0	2	0	2	0	0	0
American Indian/Alaska Native	0	0	0	11	0	9	0	1	1
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Source: *HUD IDIS Output, December 2015: Public Information Center (PIC) Office of Public and Indian Housing (PIH)*

Table 23 – Race of Public Housing Residents by Program Type

ETHNICITY OF RESIDENTS

Table 24 displays the ethnic composition of residents for each assisted housing program. The ethnic groups defined as "Not Hispanic" utilize the majority (99%) of units or vouchers available. Residents reporting as "Hispanic" utilize less than 1% of the units or vouchers available.

TABLE 24: ETHNICITY OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Program Type									
							Special Purpose Voucher		
Race	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	2	3	0	3	0	0	0
Not Hispanic	0	0	101	1,375	0	1,229	0	52	94

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

Source: *HUD IDIS Output, December 2015: Public Information Center (PIC) Office of Public and Indian Housing (PIH)*

Table 24 – Ethnicity of Public Housing Residents by Program Type

Section 504 Needs Assessment

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

Elderly households are most in need of accessible units. Dearborn Heights is an older urban area that is characterized by single-family, detached homes. Because Dearborn Heights has a limited supply of rental properties, the City works with the surrounding community to provide housing assistance. The Plymouth-Dearborn Heights Housing Commission works to identify local landlords to supply housing and make appropriate referrals.

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

Families identified as "Families with Disabilities" have an immediate need for public housing and tenant-based housing with improved accessibility. The number of disabled families assisted totals 433. In addition, 1,481 families (all of those assisted) are requesting accessibility features. These data show that most families in need of housing assistance are also disabled or in need of accessibility features. Additionally, 279 program participants are elderly (>62 years) and thus likely to need accessible units.

HOW DO THESE NEEDS COMPARE TO THE HOUSING NEEDS OF THE POPULATION AT LARGE

For Dearborn Heights, a resident's race, income and disability status are strong indicators for needing housing assistance through these various public housing programs. The average income for all public housing programs is very low (less than $18,000). Tenants and voucher holders, as well as applicants on waiting lists, are typically cost burdened and many are elderly and/or disabled. Due to their limited income, their housing needs include affordability, availability of assistance, accessibility improvements for the elderly and/or disabled, and Fair Housing options.

DISCUSSION

In the absence of a locally administered program, the City works cooperatively with Wayne County, the Michigan State Housing Development Authority (MSHDA) and private entities in the provision of public and subsidized housing within Dearborn Heights. Several PHAs administer vouchers in Wayne County and cover the Dearborn Heights area – including the Plymouth-Dearborn Heights Housing Commission. Among other assistance, the Plymouth-Dearborn Heights Housing Commission administers the Section 8

Rental Assistance Program that provides financial rental assistance to eligible individuals and families based upon income.

The data provided show that both White and Black/African American residents have a high demand for the identified program types. Among all racial and ethnic groups, tenant-based housing is the most common type of assistance. Families identified as “Families with Disabilities” have a high need for tenant-based housing, while at the same time being in need of improved accessibility within existing housing.

NA-40 Homeless Needs Assessment

INTRODUCTION

Meeting homelessness challenges in Dearborn Heights is a collaborative effort comprising numerous individuals, agencies and organizations. Dearborn Heights is within the Dearborn, Dearborn Heights, Westland/Wayne County CoC. The lead agency for collecting homeless data, conducting homeless needs assessments and developing community supported homelessness strategies is Out-Wayne County Homeless Services Coalition. Out-Wayne County supports the communities of Wayne County, including Dearborn Heights, and is the lead agency for the Continuum of Care (CoC). Most of the data utilized in this section of the Plan was gathered from Out-Wayne County.

As a part of the Consolidated Plan process, the City coordinated with Out-Wayne County Homeless Services Coalition to obtain data related to the homeless population in Dearborn Heights. Out-Wayne County regularly conducts a homeless census where volunteers reach out to identify the homeless and have them complete a short survey to gather information about the number of homeless as well as the characteristics of this population. It should be noted that any homeless census is an undercount, because it is impossible to count locate every homeless person within geography as broad as Wayne County.

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 statues; and
4. Fleeing/attempting to flee domestic violence.

HOMELESS NEEDS ASSESSMENT

The most recent homeless census, or annual point-in-time (PIT) survey, was conducted January 1, 2014 thru December 31, 2014. The results of this survey are summarized in **Table 25(A)**. The methodology used by Out-Wayne County included actual counts of homeless persons living on the streets and in shelters in Wayne County, Michigan. The total number of homeless people counted during the survey was 2,101.

Of the 2,101 homeless persons counted in Wayne County, 746 were persons in households with adults and children and 975 were persons in households with only adults. There were 1,774 literally homeless individuals and 358 chronically homeless individuals reported. There were also 37 unaccompanied children reported.

Because of the transient nature of homelessness, it is often difficult to locate homeless persons or to follow-up with much needed services and support. While 44% of those surveyed were first-time homeless, 31% had been homeless 1-2 time in the past. Another 13% were chronically homeless, having been homeless at least four times in the past 3 years. Nearly half (48%) said they were unemployed, while only 13% were employed.

TABLE 25(A): 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)	746	N/A	N/A	N/A	N/A	N/A
Persons in Households with Only Children	404	N/A	N/A	N/A	N/A	N/A
Persons in Households with Only Adults	975	N/A	N/A	N/A	N/A	N/A
Chronically Homeless Individuals	358	N/A	N/A	N/A	N/A	N/A
Chronically Homeless Families	N/A	N/A	N/A	N/A	N/A	N/A
Veterans	N/A	N/A	N/A	N/A	N/A	N/A
Unaccompanied Child	37	N/A	N/A	N/A	N/A	N/A
Persons with HIV	N/A	N/A	N/A	N/A	N/A	N/A

Source: *2014 Out-Wayne County Homeless Census, January 1, 2014 thru January 31, 2014; N/A – No data available.*

Table 25(A) – Homeless Needs Assessment

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

Chronically Homeless

HUD defines a person as chronically homeless if they have been homeless for one year or longer, or have had four or more episodes of homelessness within the past three years and have a disabling condition. National studies have found that when all costs are factored in, chronically homeless persons account for approximately 50 percent of the total expenditures for homeless services. This percent of expenditure is based on a national average of just fewer than 16% of all homeless persons being considered as chronically homeless. In Wayne County, the percentage of chronically homeless persons is slightly higher. Of the sheltered persons counted during the 2014 PIT, 17% of those surveyed, or 358

individuals, met the HUD definition of chronically homeless. It is unknown what percentage of these were veterans.

Families

Persons in families comprised a large segment of the overall homeless population counted by Out-Wayne County. Of the homeless counted, 746 persons were in families with children and 975 persons were in families with only adults. In total there were 404 households with children.

Veterans

The extent of the homeless veteran population is unknown; however, many veterans in Wayne County are struggling with disabilities that put them at-risk of homelessness, including drug or alcohol addiction.

Unaccompanied Youth

Unaccompanied youth accounted for approximately 2% or 37 of the 2,101 homeless persons that agreed to be surveyed.

FAMILIES IN NEED OF HOUSING ASSISTANCE

Persons in families comprised a large segment of the overall homeless population counted by Out-Wayne County. Of the homeless counted, 746 persons were in families with children and 467 persons were in families with only adults. In total there were 404 households with children.

NATURE AND EXTENT OF HOMELESSNESS BY RACIAL AND ETHNIC GROUP

Homelessness is not unique to a particular gender, race or ethnicity. **Table 25(B)** provides demographic data regarding the homeless population in Wayne County. Approximately 48% of those interviewed were women. The majority of those interviewed were adult males.

According to the 2014 data collected by Out-Wayne County, the most commonly reported races were Black/African American, at 55% of the homeless interviewed, and White, at 41% of the homeless interviewed. Less than 4% reported as another race or more than one race. No ethnicity data was collected.

TABLE 25(B): HOMELESSNESS BY RACIAL AND ETHNIC GROUP

Race	Sheltered	Unsheltered
White	866	N/A
Black or African American	1,173	N/A
Asian	10	N/A
American Indian or Alaska Native	18	N/A
Pacific Islander	9	N/A
Multi-Racial	2	N/A
Ethnicity	**Sheltered**	**Unsheltered**
Hispanic	N/A	N/A
Not Hispanic	N/A	N/A

***Source**: 2014 Out-Wayne County Homeless Census, January 1, 2014 thru January 31, 2014; N/A – No data available.*

Table 25(B) – Homelessness by Racial and Ethnic Group

Table 26 – RESERVED

Table 27 – RESERVED

NATURE AND EXTENT OF UNSHELTERED AND SHELTERED HOMELESSNESS

The total number of homeless people counted during the annual PIT survey was 2,101. Of the 2,101 homeless persons counted, 746 were persons in households with adults and children and 975 were persons in households with only adults. There were 358 chronically homeless individuals reported. There were also 37 unaccompanied children reported.

Because of the transient nature of homelessness, it is often difficult to locate homeless persons or to follow-up with much needed services and support. While 44% of those surveyed were first-time homeless, 31% had been homeless 1-2 time in the past. Another 13% were chronically homeless, having been homeless at least four times in the past 3 years. Nearly half (48%) said they were unemployed, while only 13% were employed.

DISCUSSION

Based on the January 1, 2014 thru January 31, 2014 PIT survey conducted by Out-Wayne County, the homeless population of Wayne County is approximately 2,101 individuals. A number of organizations in

Dearborn Heights provide temporary, transitional and permanent supportive housing for Dearborn Heights area families in need of assistance. These include but are not limited to First Step, COTS: Coalition on Temporary Shelter, Salvation Army, Wayne County Family Center, and Out-Wayne County.

NA-45 Non-Homeless Special Needs Assessment

INTRODUCTION

A broad category that applies to any population that is presumed to be low to moderate income and in need of public services, non-homeless special needs include those of the mentally ill, developmentally disabled, at-risk youth, elderly, and other groups such as persons with HIV/AIDS. These special needs are often addressed by non-profit agencies, usually in coordination with Dearborn Heights or Wayne County. Understanding the characteristics of its special needs populations will help Dearborn Heights to better evaluate public facilities and services directed toward such needs.

CHARACTERISTICS OF SPECIAL NEEDS POPULATIONS

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

Elderly & Frail Elderly

According to HUD's Comprehensive Housing Affordability Strategy (CHAS), HUD defines "elderly" as individuals over the age of 62 and "frail elderly" as individuals over the age of 75. According to the 2010-2014 ACS 5-Year Estimates, there are approximately 4,700 individuals over the age of 75 living in Dearborn Heights. Due to age, the frail elderly may be unable to care for themselves adequately and may have one or more disabilities or need assistance to perform the routine activities of daily life. According to 2010-2014 ACS 5-Year Estimates, there are 1,201 individuals between 65 and 74 years of age with disabilities and 2,362 frail elderly individuals over the age of 75 with disabilities.

Youth and Young Adults

Approximately 14,000 children live in Dearborn Heights. According to the 2010-2014 ACS 5-Year Estimates, 25% of Dearborn Heights's population is less than 18 years of age. Of the population less than 18 years of age, approximately 31.4% or 4,358children are living in poverty. Approximately 6,000 or 30% of households within the City are households with children. According to the 2010-2014 ACS 5-Year

Estimates, female-headed households comprise 31% of households living within the City and 22% of female-headed households are below poverty level.

Physically & Developmentally Disabled

According to the 2010-2014 ACS 5-Year Estimates, disabilities are categorized into six types: hearing difficulty, vision difficulty, cognitive ability, ambulatory difficulty, self-care difficulty, and independent living difficulty. According to the 2010-2014 ACS 5-Year Estimates, approximately 8,000 or 14% of people in Dearborn Heights are estimated to have a disability. While the majority of disabled persons (approx. 4,000 people) are between 18 and 64 years of age, a high percentage (42%) of disabled persons are 65 years and over.

Mental Illness & Substance Abuse

The Department of Housing and Urban Development, in the Comprehensive Housing Affordability Strategy (CHAS) manual, defines severe mental illness as a persistent mental or emotional impairment that significantly limits a person's ability to live independently. According to the national statistics, approximately one percent of the adult population meets the definition of severely mentally ill. According to the American Community Survey, Dearborn Heights has an estimated adult population (over 18 years of age) of approximately 43,000 persons. One percent of this population is 430 persons.

According to the Substance Abuse and Mental Health Services Administration (SAMHSA) 2011 National Survey of Substance Abuse Treatment Services, 200 persons per 100,000 population of adult age are in treatment for either an alcohol or drug abuse problem. Since Dearborn Heights is estimated to have an adult population (age 18 or older) of 43,000 persons, an estimated 86 individuals in Dearborn Heights may have a substance abuse problem.

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

According to the Michigan State Police, Wayne County has the highest rate of reported domestic violence in southeastern Michigan. The rate of domestic violence incidents in Wayne County is 1,350 incidents per 100,000 population (Michigan State Police, 2014). The total population of Dearborn Heights is approximately 57,000; therefore, there may be an estimated 770 victims of domestic violence and related incidents in the City. Countywide, the majority of victims of domestic violence are women (75%).

HOUSING AND SUPPORTIVE SERVICE NEEDS AND DETERMINATION

Elderly & Frail Elderly

Within Dearborn Heights, much of the elderly population is concentrated in low and moderate income neighborhoods. The elderly and frail elderly typically need assistance with housing rehabilitation and home maintenance. Additionally, the elderly may need facilities and programming, such as those provided at senior centers.

The elderly are also susceptible to financial difficulties as well as to health problems, including those caused by poor nutrition. Organizations such as Meals-on-Wheels and the Emergency Food Assistance Program (offered at the Berwyn Senior Center and Eton Senior Center in Dearborn Heights) support elderly nutrition services. These types of organizations are critical in determining and meeting elderly and frail elderly service needs.

Youth and Young Adults

Youth and young adult services were identified as priority needs based on citizen feedback and discussion of community needs. The City of Dearborn Heights offers a number of programs for youth and young adults, including those held at the Canfield Community Center and Richard A. Young Recreation Center, as well as various City parks. Currently, there are several agencies within Wayne County that provide programing for low- and moderate-income children, specifically. Supportive service needs for youth and young adults are determined by such providers.

Physically and Developmentally Disabled

Accessibility improvements and other supportive services, such as employment assistance, are typical needs of this population. Currently, there are several agencies within Wayne County that provide services for people with disabilities. Supportive service needs for the disabled are determined by such providers.

Mental Illness & Substance Abuse

Healthcare and mental health counseling are typical needs of this population. Currently there are several agencies in Wayne County that offer services to the mentally ill and substance abusers. Supportive service needs for the mentally ill and substance abusers are determined by such providers.

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

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

PUBLIC SIZE AND CHARACTERISTICS OF POPULATION WITH HIV / AIDS

The U.S. Center for Disease Control and Prevention (CDC) estimates that over one million adults and adolescents are living with HIV in the U.S., including those not yet diagnosed and those who have already progressed to AIDS. According to a report that was presented and prepared by the Michigan Department of Community Health, Wayne County had approximately 1,494 persons living with HIV/AIDS in 2013, which represents a rate of 136 persons per 100,000 residents.

Persons who are HIV positive do not, simply by virtue of having the HIV antibody, require special housing. The State of Michigan Housing Opportunities for Persons with AIDS (HOPWA) does not offer any services in Dearborn Heights for persons living with the HIV/AIDS virus. Currently, there are no specific housing programs for persons living with HIV/AIDS; however, equal access to housing is a priority for Dearborn Heights.

DISCUSSION

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

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

NA-50 Non-Housing Community Development Needs

PUBLIC FACILITIES NEEDS

The community has identified the following public facility needs: improvements to the Berwyn Senior Center, accessibility improvements for the elderly and disabled (e.g. ADA-access), and other public park enhancements and recreational opportunities in low- and moderate-income areas.

PUBLIC FACILITIES NEED DETERMINATION

These needs were determined by the Dearborn Heights Community & Economic Development (CEDD) Department based on citizen feedback and discussion of community needs.

PUBLIC IMPROVEMENTS NEEDS

The community has identified the following public improvement needs: public infrastructure – particularly water main replacement projects, sidewalk and street improvements, as well as lighting and streetscaping enhancements in low- and moderate-income areas. The age of Dearborn Heights's infrastructure systems is a concern and continued service provision and public safety is a high priority for the City, particularly in terms of water service. Many sidewalks are in poor condition and lack accessibility features, and similarly roads need repaved or drainage improvements. Additionally, the community is in need of demolition and code enforcement (i.e., blight elimination efforts) in low- and moderate-income areas.

PUBLIC IMPROVEMENTS NEED DETERMINATION

These needs were determined by the Dearborn Heights Community & Economic Development (CEDD) Department based on citizen feedback and discussion of community needs.

PUBLIC SERVICES NEEDS

The community has identified the follow public service needs: youth services and programs, senior services and programs, and crime awareness/prevention programs.

PUBLIC SERVICES NEED DETERMINATION

These needs were determined by the Dearborn Heights Community & Economic Development (CDD) Department based on citizen feedback and discussion of community needs.

Housing Market Analysis

MA-05 Overview

HOUSING MARKET ANALYSIS OVERVIEW

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

- *General Characteristics of the Housing Market:* The general characteristics of the City's housing market, including supply, demand, and condition and cost of housing, are described in the following sections: Number of Housing Units (MA-10); Cost of Housing (MA-15); and, Condition of Housing (MA-20).
- *Lead-based Paint Hazards:* The Condition of Housing (MA-10) section provides an estimate of the number of housing units within Dearborn Heights that are occupied by low-income families or moderate-income families that contain lead-based paint hazards.
- *Public and Assisted Housing:* A description and identification of the public housing developments and public housing units in Dearborn Heights is provided in the Public and Assisted Housing (MA-25) section. This narrative details the physical condition of such units, the restoration and revitalization needs, Section 504 needs, and the public housing agency's strategy for improving the management and operation of public housing and the living conditions of low- and moderate-income families in public housing.
- *Assisted Housing:* The information collected in the Number of Housing Units (MA-10) section describes the number and targeting (income level and type of family served) of units currently assisted by local, state, or Federally funded programs and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, such as expiration of Section 8 contracts.

- *Facilities, Housing, and Services for Homeless Persons:* A brief inventory of facilities, housing, and services that meet the needs of homeless persons within the City is provided in the Homeless Facilities and Services (MA-30) section. A particular emphasis is given to chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The inventory includes services directly targeted to homeless persons, as well as mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.
- *Special Need Facilities and Services:* The Special Needs Facilities and Services (MA-35) section describes the housing stock available to serve persons with disabilities and other low-income persons with special needs, including persons with HIV/AIDS and their families. The section further describes the facilities and services that assist persons who are not homeless, but who require supportive housing and programs for ensuring that persons returning from mental and physical heath institutions receive appropriate supportive housing.
- *Barriers to Affordable Housing:* This section (MA-40) provides an assessment of the regulatory barriers to affordable housing that exist within Dearborn Heights. 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 Dearborn Heights increased slightly over the past decade. The City had a total of 23,913 housing units at the time of the 2000 U.S Census and 24,068 housing units at the time of the 2010 U.S. Census. Between 2000 and 2010, the total number of housing units in the City grew by less than 1%. According to data provided in the 2010-2014 ACS, an estimated total of 22,761 housing units are located within Dearborn presently, which is fewer than the number counted in 2010.

TABLE 28: ALL RESIDENTIAL PROPERTIES BY NUMBER OF UNITS

Property Type	Number	%
1-unit detached structure	20,080	88%
1-unit, attached structure	378	2%
2-4 units	646	3%
5-19 units	720	3%
20 or more units	499	2%
Mobile Home, boat, RV, van, etc.	438	2%
Total	22,761	100%

Data Source: *2010-2014 ACS*

Table 28 – Residential Properties by Unit Number

As shown in **Table 28**, default data from the 2010-2014 ACS show that the majority of residential properties are single units (a total of 20,458 or 90%). Single-unit properties are either detached structures (20,080 or 88%) or attached structures (378 or 2%). Residential properties are further categorized into properties within 2-4 unit structures (646 or 3%), properties within 5-19 unit structures (720 or 3%), and properties within 20 or more unit structures (499 or 2%). These categories comprise 98% of the City's housing stock. The remainder of residential properties in the City is classified as mobile home, boat, RV, van, etc. (438 or 2%).

TABLE 29: UNIT SIZE BY TENURE

	Owners		Renters	
	Number	%	Number	%
No bedroom	21	0%	49	1%
1 bedroom	194	1%	927	18%
2 or 3 bedrooms	13,145	84%	3,983	75%
4 or more bedrooms	2329	15%	336	6%
Total	15,689	100%	5,295	100%

Data Source: *2010-2014 ACS*

Table 29 – Unit Size by Tenure

As shown in **Table 29,** there are an estimated 20,984 occupied housing units within the City. Of this total, 15,689 or 75% are owner-occupied and 5,295 or 25% are renter-occupied.

Of all owner-occupied units, most contain 2 or 3 bedrooms (13,145 or 84%). Only a small number of owner-occupied units have 1 bedroom (194 or 1%) or are without bedrooms (21 or less than 1%).

Of all renter-occupied units, most contain 2 or 3 bedrooms (3,983 or 75%). In contrast to owner-occupied units, a significant percentage of renter-occupied units have 1 bedroom (927 or 18%). Only a small percentage of renter-occupied units are without bedrooms (49 or 1%).

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

As was noted earlier in Section NA-35, the Michigan State Housing Development Authority (MSHDA) has been charged with the responsibility of the administration of housing programs for low income persons. The operations of the MSHDA are funded through annual appropriations provided by the U.S. Department of Housing and Urban Development (HUD).

According to the Office of Public and Indian Housing (PIH) Public Information Center (PIC), the following number and type of voucher units are available within Dearborn (see also **Table 38**):

- 103 total public housing units available
- 1,378 total vouchers available (tenant-based plus special purpose)

PROVIDE AN ASSESSMENT OF UNITS EXPECTED TO BE LOST FROM THE AFFORDABLE HOUSING INVENTORY FOR ANY REASON, SUCH AS EXPIRATION OF SECTION 8 CONTRACTS.

Some units assisted with Federal, state or local programs may be lost from the inventory during the five-year planning period; however, because Dearborn Heights does not administer public housing or Section 8 vouchers, the City is unaware of any expiring contacts.

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

A shortage of affordable housing may exist for very low, low, and moderate income households in Dearborn Heights. While affordability is a concern for any tenure, more renter-occupied units are considered affordable than owner-occupied units. This may be due, in part, to the lack of housing-type diversity within Dearborn Heights. This affordable housing deficiency is more fully documented in the next section (MA-15).

DESCRIBE THE NEED FOR SPECIFIC TYPES OF HOUSING:

Generally, the City is lacking a diverse distribution of housing types. The majority of housing units in the City are units within single-unit, detached structures (88%), while nearly 8% are within multiple-unit structures. This distribution does not provide a diverse selection of housing for low- and moderate-income residents. In terms of housing unit size, the predominant unit size is 2 or 3 bedrooms, with few smaller or larger size units available (see **Table 28** and **Table 29**). It is important to note that in Dearborn, according to the 2010-2014 ACS, larger units (4 or more bedrooms) tend to be occupied by owners while smaller units (one or no bedrooms) tend to be occupied by renters. These trends may indicate a lack of larger units available for rental, or point to affordability concerns as unit size increases.

DISCUSSION

The number of housing units in the City has increased over the long-term, but decreased in recent years. A shortage of affordable housing may exist for very low, low, and moderate income households in Dearborn Heights; and given the City's housing stock profile, there is a lack of diversity of housing types within the City. Many of these units are within single-unit, detached structures and many of these units are owner-occupied.

The MSHDA, among other housing providers, administers public housing and voucher programs within the City. Dearborn Heights is unaware of any contract expirations and/or losses of units during the five-year planning period.

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

INTRODUCTION

This section provides an overall picture of housing costs within Dearborn Heights. Specifically, the section describes housing cost trends, rent trends, fair market rents, and affordability.

TABLE 30: COST OF HOUSING

	Base Year: 2000	Most Recent Year: 2014	% Change
Median Home Value	$110,200	$81,900	-26%
Median Contract Rent	$619	$770	24%

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

Table 30 – Cost of Housing

TABLE 31: RENT PAID

Rent Paid	Number	%
Less than $500	601	11%
$500-999	3,334	63%
$1,000-1,499	885	17%
$1,500-1,999	10	0%
$2,000 or more	17	0%
No rent paid	448	8%
Total	5,295	100%

Data Source: *2010-2014 ACS*

Table 31 – Rent Paid

The costs of housing trends for Dearborn Heights are displayed in **Table 30**. According to the 2010-2014 ACS, the current median home value for Dearborn Heights is estimated to be $81,900. This figure represents a 26% decrease from the 2000 U.S. Census median home value of $110,200. Between the 2000 U.S. Census and the 2010-2014 ACS, the median contract rent within the City increased by 24%, from $619 to $770.

The distribution of estimated rents paid within Dearborn Heights is detailed in **Table 31**, according to 2010-2014 ACS data. Of all 5,295 rental units within the City, the majority (3,334 or 63%) have a rent between $500 and $999. A significant percentage of rental units have a rent less than $500 (601 or 11%). Approximately 17% of rental units have rent between $1,000 and 1,499. Less than 1% of the City's rental units have a rent that exceeds $1,500.

TABLE 32: HOUSING AFFORDABILITY

% Units affordable to Households	Renter	Owner
30% HAMFI	165	No Data
50% HAMFI	390	700
80% HAMFI	1,590	1,540
100% HAMFI	No Data	1,854
Total	2,145	4,094

Data Source: 2008-2012 CHAS

Table 32 – Housing Affordability

The overall housing affordability within Dearborn is detailed in **Table 32**. According to HUD, a unit is considered affordable if gross rent, including utilities, is no more than 30% of the household income. The table, based on 2008-2012 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 165 available rental units are considered to be affordable, while no data is available for owner units. For households with incomes less than or equal to 50% HAMFI, a total of 390 affordable rental units are available, while 700 affordable owner units are available. For households with incomes less than or equal to 80% HAMFI, a total of 1,590 affordable rental units are available, while 1,540 affordable owner units are available. Finally, for households with incomes less than or equal to 100% HAMFI, a total of 1,854 affordable owner units are available, while no data is provided for affordable rental units.

As noted previously in **Table 29**, an estimated 5,295 renter-occupied housing units are located within Dearborn (2010-2014 ACS). Of this total, only 3% of renter-occupied housing units are affordable to the lowest income households (less or equal to 30% AMFI) and 7% are affordable to households earning less

than or equal to 50% AMFI. A much larger percentage (30%) of renter-occupied housing units are affordable to households earning less than or equal to 80% AMFI. In general, only 41% of renter-occupied units are affordable.

An estimated 15,689 owner-occupied housing units are located within Dearborn (see **Table 29**). Of this total, 5% are affordable to households earning less than or equal to 50% HAMFI, 10% are affordable to households earning less than or equal to 80% HAMFI, and 12% are affordable to households earning less than or equal to 100% HAMFI. In general, only 26% of owner-occupied housing units are affordable.

TABLE 33: MONTHLY RENT

Monthly Rent ($)	Efficiency (no	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	$510	$648	$846	$1,128	$1,233
High HOME Rent	$510	$648	$846	$1,122	$1,233
Low HOME Rent	$510	$635	$762	$880	$982

Data Source: *HUD FY2015 FMR and HOME Rents for Detroit-Warren-Livonia, MI MSA*

Table 33 – Monthly Rent

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

IS THERE SUFFICIENT HOUSING FOR HOUSEHOLDS AT ALL INCOME LEVELS?

A comparison of the total number of households at the various income levels (see **Table 6**) and the total number of affordable housing units available for the various income levels (see **Table 32**) can reveal surpluses or shortages of affordable housing.

There are 2,880 very low income households earning 0-30% HAMFI in Dearborn Heights. Because only 165 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. Similarly, there appears to be a shortage of affordable housing for low income

households. A total of 3,105 households in the City earn 30-50% HAMFI. According to the CHAS database, 390 rental-units and 700 owner-units (a total of 1,090 units) are available and affordable to this income group. There also appears to be a shortage of affordable housing for moderate income households. A total of 4,005 households in the City earn 50-80% HAMFI. There are approximately 1,590 affordable rental units and 1,540 affordable owner-units (a total of 3,130 units) available, according to the CHAS database.

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

The estimated median home value within Dearborn Heights decreased from $110,200 in 2000 to $81,900 according to the 2010-2014 ACS, a 26% decrease negative change. Over this same period, the City's contract rent increased by 24% from $619 to $770.

The City's median household income has decreased by 8% between the 2000 Census and the 2010-2014 ACS, from $48,222 to $44,440. While home values and median household income have both decreased (-26% and -8% change, respectively, over the last decade), contract rent has increased significantly. With increasing rents and decreasing incomes, housing may become unaffordable to renters. This, combined with the City's lack of smaller (<2 bedroom) housing units, could undermine affordability.

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 $770 (according to the 2010-2014 ACS). This median contract rent is lower than the Fair Market Rents for 2 bedroom, 3 bedroom, and 4 bedroom units, but is higher than the Fair Market Rents for efficiency and 1 bedroom units. In terms of High HOME Rent, the trend is similar. The City's current median contract rent is lower than the Low HOME Rents for 3 bedroom and 4 bedroom units, but is higher than the Low HOME Rents for efficiency, 1 bedroom, and 2 bedroom units.

DISCUSSION:

Within Dearborn, there is a potential shortage of units affordable to households of all income levels. While the cost of renting has increased over the past decade, household incomes have decreased. As

housing costs outpace household incomes, housing may become less affordable to low- and moderate-income households.

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

INTRODUCTION

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

DEFINITIONS

The following definitions pertain to this section:

- "Standard condition" – A housing unit that meets HUD Housing Quality Standards (HQS) and all applicable state and local codes.
- "Substandard condition but suitable for rehabilitation" – A housing unit that contains one or more housing condition (defined below), contains a lead-based paint hazard, and/or is condemned as unfit for human habitation but is both structurally and financially feasible to rehabilitate.
- "Substandard condition not suitable for rehabilitation" – A housing unit that contains one or more housing condition (defined below), contains a lead-based paint hazard, and/or is condemned as unfit for human habitation and is not structurally or financially feasible to rehabilitate.

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

- A housing unit that has been foreclosed upon and vacant for at least 90 days.
- A housing unit where no mortgage or tax payments have been made by the property owner for at least 90 days.
- A housing unit where a code enforcement inspection has determined that the property is not habitable and the owner has taken no corrective actions within 90 days of the notification of the deficiencies.

TABLE 34: CONDITION OF UNITS

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,328	28%	2,630	50%
With two selected Conditions	207	1%	254	5%
With three selected Conditions	30	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,124	71%	2,411	46%
Total	15,689	100%	5,295	100%

Data Source: 2010-2014 ACS

Table 34 – Condition of Units

Table 34 shows the condition of occupied housing units within Dearborn Heights, 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 2010-2014 ACS data, the majority (11,124 or 71%) of owner-occupied housing units have no housing conditions. Of the remaining owner-occupied housing units, a significant number feature one housing condition (4,328 or 28%). Only 207 owner-occupied units (1%) have two housing conditions and no owner-occupied units have three or more housing conditions.

Of the estimated 5,295 renter-occupied housing units in the City, half (2,630 or 50%) have one housing condition. Nearly half (2,411 or 46%) of renter-occupied units have no housing conditions. Only 5% of renter-occupied units have two housing conditions. No renter-occupied housing units have three or more housing conditions.

TABLE 35: YEAR UNIT BUILT

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	380	2%	245	5%
1980-1999	902	5%	577	13%
1950-1979	13,205	77%	2,811	63%
Before 1950	2,687	16%	851	19%
Total	17,174	100%	4,484	100%

Data Source: *2008-2012 CHAS*

Table 35 – Year Unit Built

The age of housing within Dearborn is detailed in **Table 35**, as supplied by the CHAS default data source. Of the 17,174 owner-occupied housing units, the majority were built prior to 1980, with 13,205 or 77% built between 1950 and 1979; and 2,687 or 16% built before 1950. The remaining 7% of owner-occupied units were built after 1980.

Of the 4,484 renter-occupied housing units, the majority were built prior to 1980, with 2,811 or 63% built between 1950 and 1979; and 851 or 19% built before 1950. More renter-occupied units than owner-occupied units were built after 1980, with 822 or 18% of renter-occupied units built after 1980.

TABLE 36: RISK OF LEAD-BASED PAINT HAZARD

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	14,465	92%	4,284	81%
Housing Units built before 1980 with children present	355	2%	385	9%

Data Source: *2010-2014 ACS (Total Units) 2008-2012 CHAS (Units with Children present)*

Table 36 – Risk of Lead-Based Paint

The risk of lead-based paint hazards within Dearborn Heights is estimated in **Table 36**. Because the actual number of housing units in the City with lead-based paint is not available, an assumption must be made. For the purposes of this plan, a housing unit built before 1980 is presumed to have a higher risk of lead-based paint. Therefore, the table shows the total number of owner-occupied and renter-occupied units that were built before 1980, as well as those built before 1980 with children present. The data for this table is from the 2010-2014 ACS and 2008-2012 CHAS.

As shown in **Table 36**, 14,465 or 92% of owner-occupied housing units in the City were built prior to 1980, while 355 or 2% were built before 1980 and have children present. For renter-occupied housing units, 4,284 or 81% were built prior to 1980, while 385 or 9% were built prior to 1980 and have children present. Although there is a high percentage of housing units built before 1980, signifying a higher risk of lead-based paint, there is a low percentage of older housing units with children present.

TABLE 37: VACANT UNITS

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1,777	N/A	1,777
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	N/A	N/A	103
Abandoned REO Properties	N/A	N/A	N/A

Data Source: 2010-2014 ACS (Vacant Units); RealtyTrac.com. Dearborn Heights, MI. Date accessed: 01/25/16

Table 37 – Vacant Units

According to 2010-2014 ACS data, there are a total of 22,761 housing units within Dearborn Heights. Of these, 1,777 or 8% are vacant. As defined in the American Community Survey, a housing unit is vacant if no one is living in it at the time of interview. Units occupied at the time of interview entirely by persons who are staying two months or less and who have a more permanent residence elsewhere are considered to be temporarily occupied, and are classified as "vacant." It is unknown how many of these units are suitable or not suitable for rehabilitation.

The foreclosure rate in Dearborn Heights is higher than countywide, statewide, and national foreclosure rates. According to the foreclosure database maintained by RealtyTrac.com, as accessed in March 2016, a total of 174 properties in Dearborn Heights are in some state of foreclosure (i.e., default, auction, pre-foreclosure or bank owned) and another 148 properties are listed for sale. The RealtyTrac.com foreclosure database accessed in March 2016 indicates that, of the foreclosed properties within the City, 59% are Real Estate Owned (REO).

NEED FOR OWNER AND RENTAL REHABILITATION

In terms of housing quality, 28% of owner-occupied housing units in the City have at least one housing condition, while 50% of renter-occupied housing units have at least one housing condition (see **Table 34**). Relative to the age of housing, 16% of the City's owner-occupied units were built prior to 1950,

while 19% of renter-occupied units were built prior to 1950 (see **Table 35**). Although the exact number of homes with lead-based paint is not known, it is assumed that housing units in the City built prior to 1980 have a higher risk of lead-based paint hazards. About 92% of owner-occupied homes and 81% of renter-occupied homes were built prior to 1980. Generally, these statistics point toward the need for Dearborn to facilitate both owner-unit and rental-unit rehabilitations within its jurisdiction.

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

Table 36 notes that, in Dearborn, 14,465 owner-occupied housing units were built prior to 1980 and 4,284 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 2010-2014 ACS, there are an estimated 21,000 occupied housing units within Dearborn Heights. Approximately 19,000 or 91% of these housing units are assumed to have a higher risk of lead-based paint hazards. According to HUD CDBG low- and moderate-income data, approximately 9,990 low- or moderate-income households (earning less than or equal to 80% HAMFI) reside in Dearborn Heights. Therefore, approximately 9,091 housing units occupied by low- and moderate-income families may have a higher risk of lead-based paint hazards.

DISCUSSION

In terms of housing conditions, more renter-occupied units have housing conditions than owner-occupied units. The majority of the City's housing units were built prior to 1980. Due to the combination of housing conditions and unit age, there is a need for Dearborn to facilitate both owner-unit and rental-unit rehabilitations. It is estimated that approximately 19,000 housing units, or 91% of occupied housing units, 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, the Michigan State Housing Development Authority (MSHDA) and the Plymouth-Dearborn Heights Housing Commission administers housing assistance for low- and very-low income persons in the greater Dearborn Heights area. The operations of the MSHDA and the Plymouth-Dearborn Heights Housing Commission are funded through annual appropriations provided by U.S. Department of Housing and Urban Development.

TABLE 38: TOTALS NUMBER OF UNITS

	Program Type								
				Vouchers					
							Special Purpose Voucher		
	Certificate	Mod-Rehab	Public Housing	Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available	0	0	108	1,489	0	0	0	832	892
# of accessible units	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

Table 38 – Total Number of Units by Program Type

DESCRIBE THE SUPPLY OF PUBLIC HOUSING DEVELOPMENTS:

The MSHDA and Plymouth-Dearborn Heights Housing Commission administer programs that deliver housing assistance to low- and very low-income persons in Wayne County and the Dearborn Heights area. These include public housing, tenant-based vouchers (i.e., Section 8), and special purpose voucher activities. Combined, these activities supply approximately 1,500 public or assisted housing units in the greater Dearborn Heights area.

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:

Table 38 shows the total number of units currently assisted by local, state or federally funded programs. Approximately 100 public housing units are programmed within Dearborn Heights.

Table 38 notes that there are approximately 1,400 vouchers available, which are administered by the MSHDA and Plymouth-Dearborn Heights Housing Commission. These vouchers provide rental assistance to qualified very low-income families and very low-income elderly, disabled, handicapped and single persons. Vouchers typically cover 30% of adjusted gross income, total tenant payment or a payment standard. A security deposit, paid by the tenant, is required. There is typically a waiting list for such vouchers.

Dearborn Heights does not own or operate any public housing; therefore, **Table 39** is not applicable.

TABLE 39: PUBLIC HOUSING CONDITION

Public Housing Development	Average Inspection Score
N/A	N/A

Data Source: *N/A*

Table 39 – Public Housing Condition

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

Dearborn Heights does not own or operate any public housing; however, other housing providers in the community continuously seek to rehabilitate the supply of housing affordable to low- and very-low income persons.

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

In terms of public housing, which is not administered by the City of Dearborn Heights, the mission of the MSHDA is to provide decent, safe, and sanitary housing, in compliance with program housing quality standards for very low income families, while ensuring that family rents are fair, reasonable, and affordable. In support of its mission, the MSHDA will continue to assess the condition of its public housing units and plan and implement physical modifications, as necessary, in accordance with PHA

plans. Moreover, the MSHDA establishes quality standards or enforces HUD quality standards for its public housing and assisted units.

The Plymouth-Dearborn Heights Housing Commission will continue to manage the tenant-based voucher program in an efficient and effective manner, assuring equal treatment of all recipients, and ensuring compliance with standards and regulations, in a fiscally responsible manner, and in cooperation with partner organizations, consistent with its Five-Year and Annual PHA plans.

DISCUSSION:

In the absence of a locally administered program, the City works cooperatively with Wayne County, the Michigan State Housing Development Authority (MSHDA), and private entities in the provision of public and subsidized housing within Dearborn Heights. Several PHAs administer vouchers in Wayne County and cover the Dearborn Heights area – including the Plymouth-Dearborn Heights Housing Commission. Among other assistance, the Plymouth-Dearborn Heights Housing Commission administers the Section 8 Rental Assistance Program that provides financial rental assistance to eligible individuals and families based upon income.

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

INTRODUCTION

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

Meeting homelessness challenges in Dearborn Heights is a collaborative effort comprising numerous individuals, agencies and organizations. The lead agency for collecting homeless data, conducting homeless needs assessments and developing community supported homelessness strategies is Out-Wayne County Homeless Services Coalition. Out-Wayne County supports the communities of Wayne County, including Dearborn Heights, and is the lead agency for the Continuum of Care (CoC). Out-Wayne County seeks to prevent, reduce and end homelessness.

Out-Wayne County is responsible for advancing community-wide efforts, including the 10-Year Plan to End Homelessness and the Annual Point-In-Time (PIT) survey, which involves various partnering agencies. Most of the data utilized in this section of the Plan was gathered from Out-Wayne County.

Additionally, HUD and the State of Michigan publish CoC and statewide PIT findings annually. Dearborn Heights is within the Dearborn, Dearborn Heights, Westland/Wayne County CoC. Data related to facilities and housing targeted to homeless households can be viewed in **Table 40**.

Beyond Out-Wayne County, the Wayne Metropolitan Community Action Agency serves as the Housing Assessment and Resource Agency (HARA) to provide rapid response to those experiencing a housing crisis.

TABLE 40: FACILITIES AND HOUSING TARGETED TO HOMELESS HOUSEHOLDS

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	110	N/A	116	303	N/A
Households with Only Adults	7	30	83	180	N/A
Chronically Homeless Households	N/A	N/A	N/A	158	N/A
Veterans	0	N/A	15	106	N/A
Unaccompanied Youth	8	N/A	4	0	N/A

Table 40 – Facilities and Housing Targeted to Homeless Households

Data Source: HUD 2015 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report, Dearborn, Dearborn Heights, Westland/Wayne County CoC, December 7, 2015.
* While no beds are specifically allocated to veterans, several organizations list veterans as a secondary target population.

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.

Several mainstream providers offer services to the homeless population as well low- and moderate-income populations. These providers include, but are not limited to, the following organizations:

Medical/Healthcare Resources

- *John D. Dingell VA Medical Center*, *4646 John R Street, Detroit, MI 48201:* Provides quality health care to homeless veterans through an outpatient program, as well as resource and referral.

Mental Health Resources

- *Detroit Wayne Mental Health Authority (DWMHA), 640 Temple, Detroit, MI 48201:* Mental health resource center for adults and children, as well as those with substance abuse issues.
- *Lincoln Behavioral Services, 14500 Sheldon Road #160, Plymouth, MI 48170:* A non-profit mental health center provides an array of mental health and substance abuse recovery programming.

Employment Resources

- *Downriver Community Conference, multiple Detroit area locations*: A resource center for job-seekers and employers designed to meet education, training, employment, or supportive service needs.

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. These providers include, but are not limited to, the following organizations:

Wayne County Family Center (Lutheran Social Services of Michigan) – Provides emergency shelter and offers an array of services including job training, support groups, child care, tutoring, and medical referrals. 30600 Michigan Avenue, Westland, MI 48185 [Capacity: 61 beds]

ChristNet Rotating Shelter – Consortium of local churches in Detroit and the surrounding suburbs that provide daytime and nighttime shelter seasonally (October through June) as needed. [Capacity: 30 beds]

First Step – Opened in 1978, First Step's Plymouth location offers free services for victims of domestic violence and sexual assault, including referrals for temporary emergency housing. Residents have the opportunity to participate in vital services, such as individual and group counseling, safety planning, medical attention, housing referrals, and educational and recreational activities for children. 44567 Pinetree Drive, Plymouth, MI 48170. www.firststep-mi.org [Capacity: 80 beds]

Wayne Metropolitan Community Action Agency (Wayne Metro) – Wayne Metro Provides emergency shelter, safe haven, transitional housing, permanent supportive housing, rapid re-housing, and other housing for those in need. 32150 Dorsey, Westland, MI 48186 [Capacity: 1,389 beds, various facility locations and types]

Vista Maria – Founded by the Sisters of the Good Shepherd, Vista Maria provides services for victims of domestic violence and runaway and homeless youth. In addition to community-based and transitional housing programs, Vista Maria also offers a residential treatment program for girls on 37-acre campus in Dearborn Heights. 20651 West Warren Street Dearborn Heights, MI 48127 [Capacity: varies by program]

Starfish Family Services – Provides community programs, preschool, youth and parenting programs, as well as shelter and transitional housing for runaway and homeless youth ages 12-17 years. [Capacity: 12 beds]

Adult Comfort Living – Provides transitional housing, food, clothing, job training and placement. [Capacity: 3 beds]

Safe Step Communities – Safe Step provides housing for persons recovering from substance abuse and other addictions. 32715 Dorsey St., Westland, MI 48186 [Capacity: 15 beds]

Neighborhood Legal Services Michigan – Neighborhood Legal Services Michigan (NLSM) combats the immediate and long-lasting effects of poverty, and expands access to opportunity and justice in Michigan communities. Services include legal counsel and permanent supportive housing [Capacity: 174 beds]

Southwest Solutions – Provides community services, such as early childhood education, counseling and health/wellness, as well as homeless and veterans services (permanent supportive housing). [Capacity: 57 beds]

COTS: Coalition on Temporary Shelter – Opened in 1982, COTS' 24-hour emergency shelter operates at capacity throughout the year, providing programs and services for more than 800 men, women, and children daily in the Detroit area. COTS also assists families in reaching their housing, economic, health, education and career goals through coaching, mentorship and support. 26 Peterboro, Detroit, MI 48201. www.cotsdetroit.org [Capacity: Peterboro Facility, 57 beds]

Salvation Army – Provides temporary emergency shelter and transitional housing for the homeless in the greater Detroit area. [Capacity: Booth Shelter, 150 beds; Harbor Light Men's Shelter, 17 beds; Veteran's, 60 beds]

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

INTRODUCTION

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

INCLUDING THE ELDERLY, FRAIL ELDERLY, PERSONS WITH DISABILITIES (MENTAL, PHYSICAL, DEVELOPMENTAL), PERSONS WITH ALCOHOL OR OTHER DRUG ADDICTIONS, PERSONS WITH HIV/AIDS AND THEIR FAMILIES, PUBLIC HOUSING RESIDENTS AND ANY OTHER CATEGORIES THE JURISDICTION MAY SPECIFY, AND DESCRIBE THEIR SUPPORTIVE HOUSING NEEDS.

Elderly & Frail Elderly

The elderly, and particularly the frail elderly, require supportive housing, including units that are barrier-free and accessible to the disabled, units with on-site supportive services, and units that are affordable to persons on a fixed-income. The elderly population with housing needs continue to be an area of focus

in Dearborn Heights. CDBG funds may be used to provide assistance with maintenance so that the elderly can remain in their homes for as long as possible. Those with fixed incomes, such as the elderly and disabled, are particularly hit hard with the increasing costs of gasoline. Not only the increased utility costs, but also increased food and other costs can leave them in a financial crisis.

There are not enough resources or funds to provide for this population; however, several organizations in Wayne County, such as The Senior Alliance and Wayne County Senior Citizens Services, provide support to this population.

Persons with Disabilities (Mental, Physical, Developmental)

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

Several organizations exist within Wayne County to serve this population, including the Disability Network of Wayne County and the Detroit Wayne Mental Health Authority.

Persons with Alcohol or Drug Addictions

Persons with addictions may require temporary housing and treatment. This type of housing can include beds for extended stay and counseling rooms for on-site services.

In Michigan, services for persons with alcohol or drug addictions are coordinated by the Office of Substance Abuse Services (OSAS) in the Michigan Department of Public Health through a network of 18 centers statewide. Additionally, there are several organizations within Wayne County that provide substance abuse services. These include Faith Recovery Center, Safe Step Communities, and Lincoln Behavioral Services Plymouth.

Persons with HIV/AIDS

Persons living with HIV/AIDS face particular challenges with regard to supportive housing. Many are experiencing physical disability, loss of employment, and lack of income resulting in a need for more stable housing. Dearborn Heights does not receive an annual allocation of Housing Opportunities for People with AIDS (HOPWA); however, several organizations exist within Wayne County to serve this population, including the Ryan White Program, Wayne County Neighborhood Legal Services, Detroit Department of Health & Wellness Promotion, and the Michigan Dental Program, among others.

Other Groups

Persons leaving a violent domestic situation are often homeless at first. The availability of emergency and transitional housing is critical to prevent their return to such a situation. Most of the needs for this group are related to shelter and counseling. Runaway youth require similar housing and counseling services. In Wayne County, such services are provided by First Step, Covenant House Michigan, and the Runaway & Homeless Youth Regional Alliance.

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

Households with mental or physical health issues face barriers to safe, decent and affordable housing. Often, persons with mental or physical issues are discharged from institutions, but are then unable to find independent housing that they can afford or reasonably maintain. A number of homeless people have been discharged from institutions with no other housing options.

Dearborn Heights will work with homeless service providers to implement a cohesive, community-wide discharge coordination policy that can be successfully implemented to ensure that persons being discharged from publicly funded agencies and institutions do not become homeless upon release.

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)

Dearborn Heights seeks to assist low-income households with their housing and community development needs, and these programs may also be supportive to persons with special needs. These programs include:

- Community and Economic Development Department (CEDD), which provides referrals to agencies and programs to improve access to housing.
- Plymouth-Dearborn Heights Housing Commission, which gives the elderly priority status on waiting lists for assistance, and coordinates with Adult Protection Services/Department of Social Services on matters of intervention
- Berwyn Senior Center and Eton Senior Center, which provide an array of services and activities for the elderly residents of Dearborn Heights
- SMART Community Transit bus services, which provide transportation for the elderly and disabled
- CDBG-funded activities and other CEDD efforts, including housing rehabilitation, senior citizen assistance, and referrals to other supportive services providers

FOR ENTITLEMENT/CONSORTIA GRANTEES: SPECIFY THE ACTIVITIES THAT THE JURISDICTION PLANS TO UNDERTAKE DURING THE NEXT YEAR TO ADDRESS THE HOUSING AND SUPPORTIVE SERVICES NEEDS IDENTIFIED IN ACCORDANCE WITH 91.215(E) WITH RESPECT TO PERSONS WHO ARE NOT HOMELESS BUT HAVE OTHER SPECIAL NEEDS. LINK TO ONE-YEAR GOALS. (91.220(2))

See response, above (previous question and response).

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

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

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

The City of Dearborn Heights will continue to avoid all barriers to affordable housing. In many municipalities, the following programs and policies have the potential for creating barriers to affordable housing, and thus are a matter of interest for the City:

1. ***Zoning Ordinances and Building Codes***
   - Zoning Ordinances – The City of Dearborn Heights Zoning Ordinance is free of barriers to affordable housing. It is a useful tool designed to promote the health, safety and welfare of its residents. It does not contain any restrictive, exclusionary zoning or excessive subdivision controls that would impose barriers to affordable housing.
   - Building Codes – The City adheres to the State guidelines and BOCA (Building Officials and Code Administrators) code books, designed to ensure that dwelling units are structurally sound and safe for their inhabitants. CABO (Council of American Building Officials) guidelines are used for one- and two-family dwelling units. Such building codes do not include any codes which are insensitive to the older housing stock of the City.

2. ***Development Fees***
   - The City does not impose an impact fee on developers seeking to take on projects within the municipality.

3. ***Permitting and Approval Systems***
   - The City does not utilize slow procedures that are burdensome and uncoordinated, nor does Dearborn Heights impose repetitive reviews that require developers to incur high costs and lose valuable time.

4. Manufactured and Modular Housing

- The City permits manufactured and modular housing as long as the development is consistent with the City's Zoning Ordinance and Master Plan. The Zoning Ordinance does not impose restrictive barriers on these types of new construction.

5. Redlining and Secondary Market Practices

- The practice of redlining and other secondary market practices are obvious barriers to affordable housing. Dearborn Heights does not partake in such practices

In general, Dearborn Heights will continue to work with non-profit housing developers and providers to increase the amount of affordable housing. The City will do this primarily through the Community and Economic Development Department (CEDD).

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 Dearborn Heights.

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

This section discusses the following topics:

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

ECONOMIC DEVELOPMENT MARKET ANALYSIS

TABLE 41: BUSINESS ACTIVITY

Business by Sector	Number of Workers	Number of Jobs	Share of Workers	Share of Jobs	Jobs less workers
			%	%	%
Agriculture, Mining, Oil & Gas Extraction	50	1	0%	0%	0%
Arts, Entertainment, Accommodations	2,079	1323	9%	16%	7%
Construction	779	351	3%	4%	1%
Education and Health Care Services	5,063	1450	23%	17%	-6%
Finance, Insurance, and Real Estate	1,188	346	5%	4%	-1%
Information	265	19	1%	0%	-1%
Manufacturing	3,328	199	15%	2%	-13%
Other Services	1,588	1,019	7%	12%	5%
Professional, Scientific, Management	2,314	589	10%	7%	-3%
Public Administration	560	577	3%	7%	4%
Retail Trade	2,962	2183	13%	26%	13%
Transportation and Warehousing	1,516	139	7%	2%	-5%
Wholesale Trade	625	278	3%	3%	0%
Total	22,317	8,474	100%	100%	-

Data Source: *2010-2014 ACS (Workers), Longitudinal Employer-Household Dynamics (Jobs)*

Table 41 – Business Activity

Information provided in **Table 41** identifies workers and jobs within Dearborn Heights by sector. This information is divided into 13 sectors by number of workers, number of jobs and then calculations of the ratio of workers to jobs by business sector. According to the 2010-2014 ACS, there are 22,317 workers within all business sectors identified in Dearborn Heights. The number of jobs within all sectors is estimated to be 8,474 according to Longitudinal Employer-Household Dynamics data published by the U.S. Census Bureau.

The largest share of workers is within the Education and Health Care Services sector (23%) and Manufacturing sector (15%). Workers in the Retail Trade sector comprise 13% and workers in the Professional, Scientific, and Management sector comprise 10%, as do workers in the Arts, Entertainment, and Accommodations sector (9%). Workers in the Agriculture, Mining, Oil and Gas Extraction sector and Information sector comprise the smallest percentage or workers (1% or less).
In regard to the share of jobs, the largest share of jobs is within the Retail Trade sector (26%). Jobs in the Education and Health Care Services sector (17%) and Arts, Entertainment, Accommodations (16%)

sectors are also well-represented. The Agriculture, Mining, Oil and Gas Extraction sector and Information sector account for the smallest percentages of jobs (1% or less).

By comparing the share of workers to share of jobs, it can be determined within which sectors there are deficiencies to be addressed. The calculation of "jobs less workers" is the percentage of jobs less the percentage of workers. A negative number reflects an oversupply of labor for the sector. As **Table 41** shows, within Dearborn Heights there are fewer jobs than workers within six (6) business sectors: Manufacturing; Education and Healthcare Services; Transportation and Warehousing; Professional, Scientific, and Management; Finance, Insurance, and Real Estate; and Information. This means that workers in these business sectors may have more difficulty finding a job that matches their skillset. In contrast, there may be more jobs than workers in five (5) business sectors: Retail Trade; Arts, Entertainment, and Accommodations; Other Services; Public Administration; and Construction. This means that workers from outside Dearborn Heights may be meeting the needs of the local job market for these sectors.

TABLE 42: LABOR FORCE

Total Population in the Civilian Labor Force*	25,704
Civilian Employed Population 16 years and over	22,317
Unemployment Rate	13.2%
Unemployment Rate for Ages 16-24	26.5%
Unemployment Rate for Ages 25-65	11.6%

Data Source: *2010-2014 ACS*
**Universe: population 16 years and over*

Table 42 – Labor Force

Table 42 portrays the labor force within Dearborn Heights. According to the 2010-2014 ACS the total population within the City in the civilian labor force is 25,704. 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 the civilian population 16 years and over who are employed totals 22,317. According to 2010-2014 ACS estimates, the City's unemployment rate is approximately 13%. The unemployment rate for ages 16-24 is much higher than for the City as a whole. The unemployment rate for those between

the ages of 16-24 is approximately 27% while for ages 25-65 the unemployment rate is approximately 12%.

TABLE 43: OCCUPATIONS BY SECTOR

Occupations by Sector	Number of People*	Median Earnings ($)
Management, business and financial	7,247	49,446
Farming, fisheries and forestry occupations	N/A	N/A
Service	4,127	15,188
Sales and office	5,877	29,737
Construction, extraction, maintenance and repair	1,507	34,867
Production, transportation and material moving	3,559	35,674

Data Source: *2010-2014 ACS*
**Universe: Civilian employed population 16 years and over with earnings (past 12 months)*

Table 43 – Occupations by Sector

Table 43 displays occupations by Sector within Dearborn Heights according to the 2010-2014 ACS. Management, business, and financial occupations account for the largest number of occupations with 7,247 people. The sales and office sector (5,877 people) and production, transportation and material moving sector (3,559 people) are also well-represented. The least represented sector in Dearborn Heights is construction, extraction, maintenance and repair (1,507 people). Of these occupations, median earnings are highest in the Management, Business, and Financial occupations ($49,446), whereas median earnings are lowest in the Service occupations ($15,188).

TABLE 44: TRAVEL TIME

Travel Time	Number*	Percentage
< 30 Minutes	14,972	69%
30-59 Minutes	5,858	27%
60 or More Minutes	868	4%
Total	21,698	100%

Data Source: *2010-2014 ACS*
**Universe: population not working at home*

Table 44 – Travel Time

As shown in **Table 44**, the vast majority of Dearborn Heights residents commute less than 30 minutes to work (69%). A notable percentage travel 30-59 minutes (27%) with a small percentage commuting more than one hour (4%). Eighty-seven percent of Dearborn Heights workers drive to work alone and 9%

carpool. According to 2010-2014 ACS estimates, for those who commute to work the average travel time is 23.3 minutes one-way.

EDUCATION:

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

Educational Attainment*	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,176	411	1,477
High school graduate (includes equivalency)	5,197	860	3,082
Some college or Associate's degree	7,255	711	2,288
Bachelor's degree or higher	4,946	569	1,259

Data Source: *2010-2014 ACS*
**Universe: population 25 to 64 years (Civilian)*

Table 45 – Educational Attainment by Employment Status

Table 45 displays Educational Attainment by Employment Status. Within Dearborn Heights, the highest numbers of employed are those with some college or an Associate's degree (7,255) and high school graduates (5,197). A significant number of employed also have a Bachelor's degree or higher (4,946). About 6% of the civilian employed population never graduated from high school.
The highest numbers of unemployed are those with some college or an Associate's degree (711) and high school graduates (860). Approximately 22% of the unemployed population has a Bachelor's degree or higher; and 16% of the unemployed population never graduated from high school.

When looking at the civilian labor force ages 16 years and over, 22,317 are employed, and 3,404 are unemployed.

TABLE 46: EDUCATIONAL ATTAINMENT BY AGE

	Age*				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	31	91	331	598	1,100
9th to 12th grade, no diploma	497	467	453	1,124	1,240
High school graduate, GED, or alternative	1,208	1,604	2,064	5,471	3,610
Some college, no degree	2,293	2,185	1,753	3,727	1,615
Associate's degree	389	777	639	1,173	219
Bachelor's degree	454	1,477	1,156	1,678	469
Graduate or professional degree	46	622	768	1,073	581

Data Source: *2010-2014 ACS*
**Universe: population age 18 years and over*

Table 46 – Educational Attainment by Age

Table 46 shows Educational Attainment by Age. A significant population over the age of 18 (5,932 or 14%) in Dearborn Heights did not graduate from high school. A significant number of adults (25,530 or 59%) graduated from high school or have some college education but no college degree. Combined, nearly 73% of the population 18 years or older (31,462 adults) do not have a college degree.

TABLE 47: EDUCATIONAL ATTAINMENT – MEDIAN EARNINGS IN THE PAST 12 MONTHS

Educational Attainment	Median Earnings in the Past 12 Months ($)
Less than high school graduate	21,083
High school graduate (includes equivalency)	30,101
Some college or Associate's degree	31,604
Bachelor's degree	44,714
Graduate or professional degree	52,418

Data Source: *2010-2014 ACS*
**Universe = population 25 years and over w/earnings*
***2011 inflation-adjusted dollars*

Table 47 – Median Earnings in the Past 12 Months

Table 47 identifies income over a 12-month period as it relates to educational attainment in Dearborn Heights. The data shown is based on 2010-2014 ACS estimates. Greater educational attainment strongly correlates with increased income over a 12-month period. In Dearborn Heights, persons having a graduate or professional degree have an estimated median income of $52,418 and persons having a Bachelor's degree have a median income of $44,714. In contrast, persons with some college or an Associate's degree have a median of $31,604. Similarly, those with a high school diploma or equivalency have a median income of $30,101 and those without a high school diploma or equivalency have a median income of $21,083.

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

The major employment sectors in Dearborn Heights are Retail Trade; Education and Health Care Services; and Arts, Entertainment, Accommodations. Combined, these employment sectors represent approximately 59% of all available jobs in Dearborn Heights.

DESCRIBE THE WORKFORCE AND INFRASTRUCTURE NEEDS OF THE BUSINESS COMMUNITY:

The data show that there may be more jobs than workers in five (5) business sectors: Retail Trade; Arts, Entertainment, and Accommodations; Other Services; Public Administration; and Construction. This means that workers from outside Dearborn Heights may be meeting the needs of the local job market for these sectors.

Since a large percentage of Dearborn Heights's population lacks a college education, there may be a demand for adult basic education, workforce training and other education opportunities to better match the needs of employers with employees skilled in areas such as retail, services, administration, and construction. Administration jobs, in particular, typically require a bachelor's degree or higher; whereas jobs in the retail trade, hospitality, and construction sectors typically require a high school diploma or equivalency, some college or an Associate's degree. With that, there are a number of private and public educational institutions, as well as workforce training initiatives, available in Wayne County to address this need.

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.

A suburb of Detroit, Dearborn Heights competes for business development with other established and growing suburbs. Thus, the City must position itself to facilitate economic development. Neighborhood revitalization, technical support, and commercial/industrial rehabilitation are priorities for the City. Economic initiatives are also geared toward targeted and special needs populations to provide greater business and employment opportunities than otherwise might be available. Dearborn Heights will continue to support economic development through the implementation of the City's Tax Increment Finance Authority (TIFA) and the Brownfield Redevelopment Authority. Since 1986, the TIFA has

generated approximately $60 million for reinvestment. Associated with the TIFA, the City regularly publishes an available property list and market analysis to promote reinvestment.

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

Within six (6) business sectors there is a potential oversupply of labor. Manufacturing; Education and Healthcare Services; Transportation and Warehousing; Professional, Scientific, and Management; Finance, Insurance, and Real Estate; and Information are business sectors where there are more workers than jobs. This means that workers in these business sectors may have more difficulty finding a job that matches their skill-set.

Within Dearborn there are fewer workers than jobs within five (5) sectors: Retail Trade; Arts, Entertainment, and Accommodations; Other Services; Public Administration; and Construction. This means that workers from outside of Dearborn may be meeting the employment needs of these business sectors.

Of the unemployed labor force in Dearborn, only 22% have a bachelor's degree or higher. Of the total population age 18 and older, only 19% have a bachelor's degree or higher.

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 Dearborn Heights:

- *Wayne County Community College*
- *Detroit Regional Workforce Fund (United Way)*
- *Focus: HOPE*
- *Workforce Development at M-TEC*
- *SEMCA/Michigan Works!*
- *The Resource Network, Inc.*

These initiatives support the development of a skilled workforce to meet the employment demands of the market.

DOES YOUR JURISDICTION PARTICIPATE IN A COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDS)?

Yes, through the Southeast Michigan Council of Governments (SEMCOG) and the Metropolitan Affairs Commission – "Increasing Jobs and Prosperity in Southeast Michigan" Report (May 2014), which includes Wayne County and its jurisdictions.

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.

As a suburb of Detroit, Dearborn Heights's opportunities for growth and reinvestment occur in the form of redevelopment. Several redevelopment efforts are either in progress or have been completed, particularly through the Tax Increment Finance Authority (TIFA) and Brownfield Redevelopment Authority.

The following are activities to attract more business and create more jobs in Dearborn Heights:

- *Business Improvement Program*
- *Available Properties List*
- *TIFA District Market Opportunities Analysis*

DISCUSSION

According to the 2010-2014 ACS, the Dearborn Heights labor force is comprised of approximately 25,704people, of which approximately 87% are employed and 13% are unemployed. The largest labor (i.e., workers) sectors in Dearborn Heights are education, healthcare, manufacturing, and retail trade.

Like in most cities, higher median earnings generally correlate with higher education. The highest median earnings in Dearborn Heights are in occupations such as management, business and financial, while the lowest median earnings are in service occupations.

Approximately 32% of Dearborn's adult population has a high school diploma or equivalent, but only 19% 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 Wayne County to meet this need.

Approximately 69% of Dearborn's population drives less than 30 minutes to get to work, and approximately 96% of Dearborn's population drives less than one hour to get to work. This means that most employees live locally or within the Dearborn region.

MA-50 Needs and Market Analysis Discussion

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

In the past five years, the City focused the majority of its CDBG-funded activities in eligible block groups (i.e., areas of low- and moderate-income concentration). Generally, these same areas are also disproportionately affected by housing problems, such as overcrowding, substandard conditions, or significant cost burden.

According to the HUD CPD Maps tool, **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):

TABLE 48: CONCENTRATIONS OF HOUSEHOLDS WITH HOUSING PROBLEMS

% of Households w/Housing Problems	Extremely Low Income Households	Low Income Households	Moderate Income Households
50-75	5715, 5721, 5722, 5730, 5731, 5724, 5725, 5726, 5728	5715, 5717, 5719, 5720, 5721, 5724, 5725, 5726, 5730, 5731	5717, 5718, 5730
>75%	5717, 5718, 5719, 5720, 5729	5718, 5729	N/A

Source: *HUD CPD Maps, Accessed March 2016*

Table 48 – Concentrations of Households with Housing Problems

Because of the age of Dearborn's housing stock, housing problems are distributed throughout the City's limits. Geographically, housing problems affecting extremely low income households are the most widespread. The majority of extremely low income households have some type of housing problem, regardless of their location. Housing problems affecting low income households are also widespread, but only two Census Tracts (5718 and 5729) have a concentration of housing problems greater than 75% of low-income households. Housing problems affecting moderate income households are most

concentrated in the areas just north of Ann Arbor Trail/Edward N. Hines Drive (Census Tracts 5717 and 5718) and just north of Wilson Drive and south of Ford Road (Census Tract 5730).

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

The lowest income areas of Dearborn Heights are most affected by housing problems and in need of community investment. Unfortunately, these areas are widespread. Thirteen of the City's 51Block Groups have a low- and moderate-income population of 49.65% or greater.

An area of concentration is defined herein as an area where a certain group (racial, ethnic, or income) comprises a percentage of the population that is 10 percentage points higher than the jurisdiction as a whole. The only Census Tract meeting this definition for race or ethnicity is Census Tract 5717, which is greater than 19% Black/African American according to the 2010-2014 ACS, 5-Year Estimates, and HUD CPD Maps, Accessed March 2016. In contrast, City of Dearborn Heights as a whole is 9% Black/African American. No other Census Tracts have percentages of racial or ethnic minorities that are 10 percentage points higher than that of the jurisdiction as a whole.

Census Tract 5717, at the City's northeast, is also an area of low- and moderate-income concentration, with a low- and moderate income percentage of 61.85% in Block Group 1 and 52.50% in Block Group 2. Additionally, eligible Block Groups are concentrated south of Michigan Avenue and between Ford Road and Warren Street, west of Telegraph Road. 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.

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

The City's low- and moderate-income neighborhoods are characterized by low-density single family homes with few multi-family housing options. Neighborhood-level commercial or other service activities are interspersed, particularly along the City's major corridors, such as Ford Road, Telegraph Road, and Inkster Road. Major nearby employment centers include downtown Detroit and larger suburbs; however, many of these employment centers are distant and, with limited transportation options, are difficult to access for transportation disadvantaged residents.

ARE THERE ANY COMMUNITY ASSETS IN THESE AREAS/NEIGHBORHOODS?

The City continues to coordinate with Wayne County on economic development activities to better market to, attract and retain businesses and develop the City's resident workforce. Like many communities, the community itself is a strong asset for economic development. Organization at the community-level combined with other means, including CDBG assistance, is the primary asset for positive change in Dearborn's low- and moderate-income neighborhoods.

ARE THERE OTHER STRATEGIC OPPORTUNITIES IN ANY OF THESE AREAS?

Strategic financial support of infrastructure, sidewalk and street improvements, blight elimination activities, and regular code enforcement may benefit these areas the most. Dearborn Heights may also have underutilized or vacant sites and/or brownfield redevelopment opportunities that could be pursued through the City's TIFA and Brownfield Redevelopment Authority initiatives.

Strategic Plan

SP-05 Overview

STRATEGIC PLAN OVERVIEW

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

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

Housing Needs

The Housing topic is focused on the physical state and tenure of housing in the City of Dearborn Heights and ways that federal and local resources can be used to address housing issues. Based on input and data received through the public involvement process, the highest priorities identified by the public are:

- Home repair/housing rehabilitation
- Need for homeownership opportunities
- Need for accessible housing and accessibility improvements
- Need for safe and affordable low-income housing
- Demolition and clearance of blighted structures

Considering these priorities, the following draft goals and objectives are recommended:

GOAL: HOUSING

To improve quality, availability and accessibility of affordable housing to persons of low- and moderate income throughout the City of Dearborn Heights.

Objective 1:

Provide rehabilitation assistance to income eligible homeowners so that they may be able to remain in their homes comfortably and continue to afford to live there without the structure deteriorating, priority for 0 to 80 percent of median family income.

Objective 2:

Encourage affordable homeownership opportunities for low- and moderate-income homebuyers.

Objective 3:

Seek collaboration with non-profit agencies in addressing major housing issues, whenever possible.

Objective 4:

Encourage the development of new programs that improve or increase the City's affordable housing stock, prioritizing support to those that draw from a diversity of funding sources.

Objective 5:

Affirmatively further fair housing objectives by encouraging increased housing choices and opportunities both within and outside of areas of minority and low-income concentrations.

Homelessness Needs

Meeting homelessness challenges in the City of Dearborn Heights is a collaborative effort comprising numerous individuals, agencies and organizations. Out-Wayne County Homeless Services Coalition is the lead agency for collecting homeless data for the Continuum of Care. Out-Wayne County Homeless Services Coalition assists in conducting homeless needs assessments and developing community supported homelessness strategies in Wayne County. In developing priority homeless needs, the City of

Dearborn Heights did research through Out-Wayne County Homeless Services Coalition, as well as the general public through public meetings.

Based on input and the data received through the citizen participation process, the highest priorities identified are services such as:

- Rental assistance
- Foreclosure prevention
- Utility assistance
- Homeless services and prevention
- Increase capacity of service providers to assist the homeless.

Considering these priorities, the following draft goals and objectives are recommended:

GOAL: HOMELESSNESS

Work to reduce homelessness in the City by supporting programs that help to create economic opportunities and supply homeless prevention services.

Objective 1:

Partner with programs serving the homeless population in Dearborn Heights and within Wayne County, placing priority on those programs that draw from a diversity of funding sources.

Objective 2:

Support programs that serve to prevent homelessness, such as legal services, food pantries, emergency assistance, and employment services.

Non-Housing Community Development Needs

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

Based on the needs assessment, input received through the citizen participation process, including public meetings, the following community development needs were identified:

- Blight elimination
- Economic Development in neighborhoods and existing developments.
- Infrastructure Improvements (drainage/water, sidewalks, parks etc.)
- Recreational opportunities and improvements
- ADA accessibility
- Senior center assistance and senior services
- Code enforcement
- Crime prevention

Considering these priorities, the following draft goals and objectives are recommended:

GOAL: COMMUNITY AND ECONOMIC DEVELOPMENT

To enhance the living environment for persons in low- and moderate-income areas through public service and public improvement activities.

Objective 1:

Fund supportive service programming for residents of low- and moderate-income, and provide opportunities for citizen participation.

Objective 2:

Provide financial support to organizations offering public services and counseling programs for lower income persons.

Objective 3:

Prevent and eliminate blight within designated low- and moderate-income areas and throughout the City of Dearborn Heights.

Objective 4:

Improve physical conditions within designated low and moderate income areas through code enforcement.

Objective 5:

Support neighborhood improvements, housing and development efforts in targeted areas with public infrastructure and public facility improvements with particular emphasis on drainage, water improvements, streets, sidewalks, parks, and facilities providing priority services.

Objective 6:

Make neighborhoods safer through crime prevention and neighborhood watch activities.

Objective 7:

Eliminate ADA barriers at public parks and facilities.

Objective 8:

Support the preservation or restoration of places and structures of historical significance.

Non-Homeless Special Needs

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. These specific services are often provided by non-profit agencies, usually in coordination with the City of Dearborn Heights or Wayne County.

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

- Senior services
- ADA accessibility improvements to housing stock
- ADA accessibility improvements to public facilities, sidewalks and parks

Considering these priorities, the following draft goals and objectives are recommended:

GOAL: NON-HOMELESS SPECIAL NEEDS

Expand the accessibility and coordination of social services to Dearborn Heights low- and moderate-income and special needs populations.

Objective 1:

Support non-profit and faith-based organizations that provide services and outreach programs for populations with special needs.

Objective 2:

To provide technical assistance to human services organizations to develop programs and build organizational capacity to address priority needs within the community.

Objective 3:

Support programs that provide basic needs assistance to special needs populations including, but not limited to, frail/elderly, at-risk youth, disabled, persons living with HIV/AIDS, severe mental illness, and persons with alcohol/drug addiction.

SP-10 Geographic Priorities

GENERAL ALLOCATION PRIORITIES

Describe the basis for allocating investments geographically within the City.

The City of Dearborn Heights has designated low and moderate income geographic areas with the largest percentage of lower income households as Target Areas. The Community Block Grant Development (CDBG) program requires that each CDBG-funded activity must either principally benefit low and moderate income persons, aid in the prevention or elimination of slums or blight, or meet a community development need having a particular urgency. With respect to activities that benefit all the residents of a given area, at least 51% of the area's residents must be low and moderate income. Some CDBG assisted activities, such as parks, neighborhoods, facilities, community centers and streets, serve an identified geographic area. These activities generally meet the low- and moderate-income principal benefit requirement if 51 percent of the residents in the activity's service area are low and moderate income. However, some communities have no or very few areas in which 51 percent of the residents are low and moderate income. For these grantees, the CDBG law authorizes an exception criterion in order for such grantees to be able to undertake area benefit activities. The City of Dearborn Heights is designated as an exception grantee by HUD. In order for a Census Block Group to qualify as a low and moderate income area, a Block Group in the City must contain 49.65% or more low/mod population.

The CDBG Eligible Areas Map shows the areas included. Each of these areas meets the eligibility requirements for low- and moderate-income benefit.

MAP 2 –Eligible Areas Map

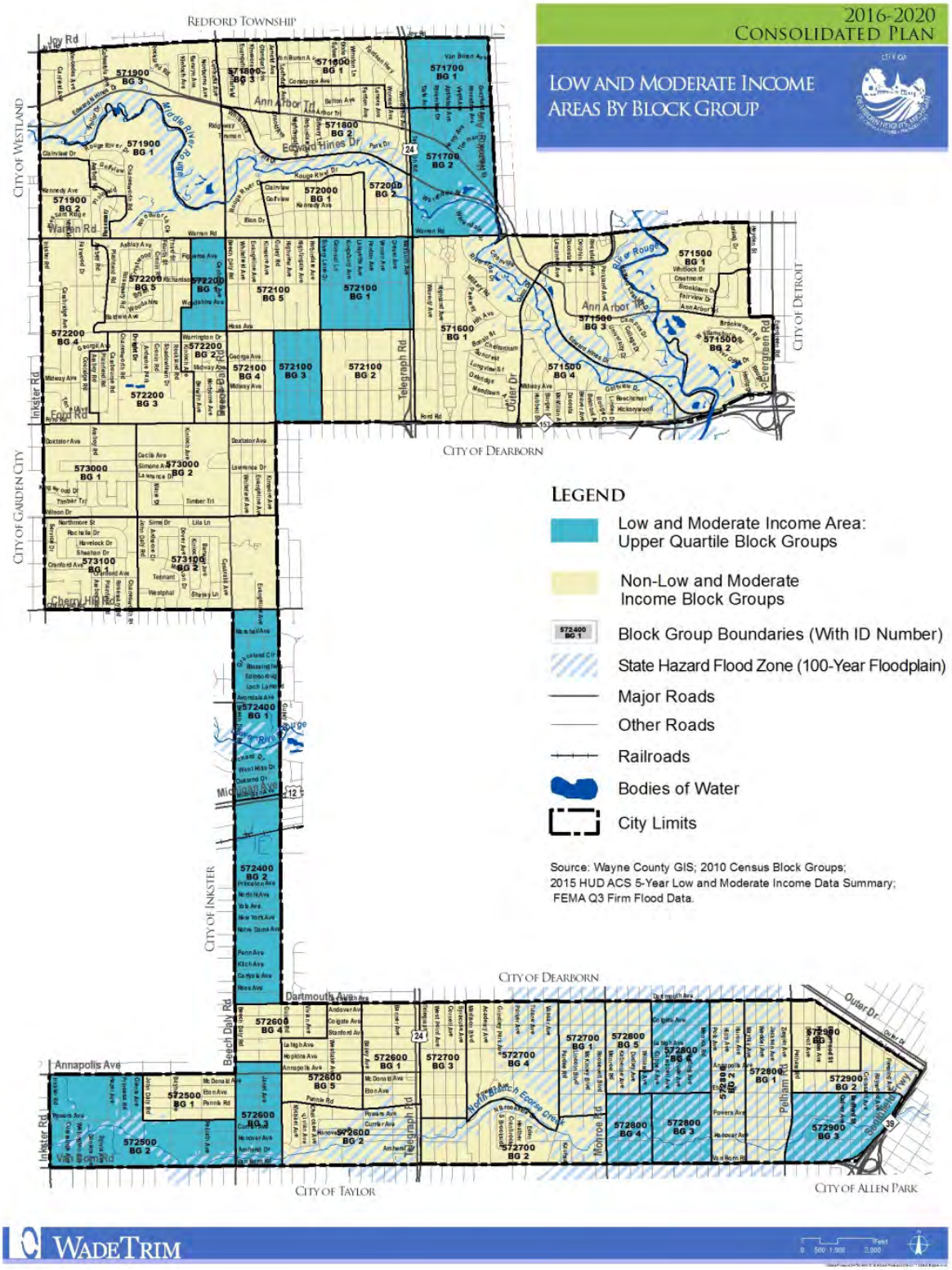


TABLE 49: GEOGRAPHIC AREA

1. Area Name: Low and Moderate Income Areas
Area Type: Local Target Area
Identify the neighborhood boundaries for this target area. The City of Dearborn Heights has many low and moderate income census block groups throughout the City. These areas are defined as Census Block Groups with a low and moderate income population of 49.65% or more.
Include specific housing and commercial characteristics of this target area. These areas are defined by mainly single family residential housing. Commercial development is located along major corridors and is defined as mainly strip commercial.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area? Throughout the public participation process the areas defined as low and moderate income areas were identified as areas that needed crime prevention, code enforcement, neighborhood improvements and rehabilitation.
Identify the needs in this target area. The needs of the low and moderate income areas in the City include the following: blight removal; housing rehabilitation; infrastructure improvements e.g. streets, sidewalks, water, and sewer; code enforcement to suppress further blight; and homeownership opportunities.
What are the opportunities for improvement in this target area? The opportunities for improvement in low and moderate income areas include, but are not limited to: Owner-Occupied Housing Rehabilitation, code enforcement; street, sidewalk and sewer replacements; public facilities improvements; and neighborhood clean-up.
Are there barriers to improvement in this target area? The barriers of improvement for low and moderate income areas include, but are not limited to the following: lack of resources outside of entitlement and City general fund dollars, limited to no incentives for development as similar target areas, and lack of interest from private developers in the target area.

Table 49 – Geographic Priority Areas

SP-25 Priority Needs

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

TABLE 50: PRIORITY NEEDS SUMMARY

Priority Need Name	Priority Level	Population	Geographic Areas	Goals Addressing
Housing Rehabilitation	High	Low/Moderate Income and Special Needs	Citywide and Target Areas	Housing
Elimination of Slum and Blight	High	Low/Moderate Income	Citywide and Target Areas	Community and Economic Development
Code Enforcement	High	Low/Moderate Income	Citywide and Target Areas	Community and Economic Development
Increased Homeownership Opportunities	High	Low/Moderate Income and Special Needs	Citywide and Target Areas	Housing/Non-Homeless Special Needs
Affordable and Accessible Housing for Special Needs	High	Special Needs	Citywide and Target Areas	Housing/Non-Homeless Special Needs
Homeless Services and Prevention	Low	Homeless	Citywide and Target Areas	Homelessness
Public Facilities and Infrastructure Improvements	High	Low/Moderate Income	Citywide and Target Areas	Community and Economic Development
Economic Development Opportunities	High	Low/Moderate Income	Citywide and Target Areas	Community and Economic Development
Programs and services for low and moderate income residents	High	Low/Moderate Income	Citywide and Target Areas	Housing/ Community and Economic Development
Programs and services for special needs residents	High	Special Needs	Citywide and Target Areas	Housing/Non-Homeless Special Needs
ADA Accessibility at City Facilities and Parks	High	Special Needs	Citywide and Target Areas	Non-Homeless Special Needs
Public Safety/Crime Prevention	High	Low/Moderate Income	Citywide and Target Areas	Community and Economic Development
Senior Services and Facilities	High	Special Needs	Citywide	Community and Economic Development/ Non-Homeless Special Needs
Historic Preservation	High	Low/Moderate Income	Citywide	Community and Economic Development

Table 50 – Priority Needs Summary

SP-30 Influence of Market Conditions

TABLE 51: INFLUENCE OF MARKET CONDITIONS

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Tenant-based vouchers are by far the most common voucher used in the City of Dearborn Heights. The average annual income of residents using TBRA is $12,732. This voucher continues to be critical for persons with extremely low incomes who are severely cost burdened. It is estimated that while approximately 1,232 TBRA vouchers are in use, nearly 2,880 households in Dearborn Heights have extremely low incomes.
TBRA for Non-Homeless Special Needs	Non-Homeless Special Needs populations have a high need for TBRA, while at the same time being in need of improved accessibility within housing. Approximately 496 disabled or elderly families receive TBRA. Due to their limited income, housing needs for those with non-homeless special needs include affordability, availability of assistance, accessibility improvements and Fair Housing options.
New Unit Production	A shortage of affordable housing exists for several income groups, including both renter and owner households earning less than 80% HAMFI. The current housing inventory lacks rental units to house persons with low- and extremely low-incomes (less than 50% HAMFI). Necessary demolition of ageing and unsafe structures has contributed to the loss of affordable rental units.
Rehabilitation	Many of renter-occupied housing units have at least one housing problem (1,695), while a large number (2,395) of owner-occupied housing units have at least one housing problem. Furthermore, 93% of owner-occupied housing units and 82% of renter-occupied were built prior to 1980 and are more than 35 years old. Generally, these statistics point toward the need for the City of Dearborn Heights to facilitate both owner-unit and rental-unit rehabilitations to improve the condition of housing within its jurisdiction. The City of Dearborn Heights.
Acquisition, including preservation	Housing preservation/restoration within low- and moderate-income neighborhoods was identified during the citizen participation process with regard to the expense associated with preserving/restoring homes and obstacles to demolition in cases of ageing and unsafe structures.

Table 51 – Influence of Market Conditions

SP-35 Anticipated Resources

INTRODUCTION

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

The City of Dearborn Heights anticipates a total allocation of $927,972 in CDBG funding for the 2016/2017 program year. Program income may be realized over the course of the 2016/2017 program year and subsequent program years. These funds will be used for CDBG eligible activities consistent with the current goals and objectives identified in the Five-Year Consolidated Plan. CDBG funds will be used for housing and community development activities including, but not limited to, increasing homeownership, providing existing homeownership assistance (e.g. housing rehabilitation), public services, infrastructure improvements, code enforcement/blight removal and administration of the City's CDBG program.

Other resources, such as private and non-Federal public sources may become available to the City during the program year. For CDBG leveraging, these include funding from State and Federal grant sources, City Departments (e.g. Public Works, Parks and Recreation, Code Enforcement, and Building), public or social service providers, or other sources. The City will also look to leverage funds, if available, from other agencies and programs against CDBG dollars.

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 Dearborn Heights has selected goal outcome indicators and quantities based on the anticipated performance measures of the 2016/2017 Annual Action Plan. See **Table 57**.

TABLE 52: ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Consolidated Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	Public, Federal	Increasing Homeownership; Public Facility and Infrastructure Improvements; Public Services; Code Enforcement; Community Development: Planning & Administration	$927,972	$92,400	$220,000	$1,207,972	$3,700,000	Additional resources for leveraging may include other State and Federal grant sources, City Departments (Public Works, Parks and Recreation, Building and Code Enforcement), public service providers or other sources of funding.

Table 52 – Anticipated Resources

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

The City will look to leverage funds, if available, from State and Federal grants sources, City Departments (e.g. Public Works, Parks and Recreation, Code Enforcement, and Building), public or social service providers, or other sources. The City will also look to leverage funds, if available, from other agencies and programs against CDBG dollars.

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 Dearborn Heights has administered a Neighborhood Stabilization Program (NSP) with funds that were allocated from the Michigan State Housing Development Authority (MSHDA). The City actively markets City owned property through the NSP Program. Homes and vacant lots are marketed through the Community and Economic Development and local Realtors.

DISCUSSION

Dearborn Heights anticipated funding allocation from will address many of the City's goals, including housing, non-homeless special needs, community and economic development, and homelessness. The City is fortunate to have a network of public or social service providers to help address these goals through financial leveraging, as well as other Federal funding sources such as City Departments and other agency and program funding.

SP-40 Institutional Delivery Structure

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

The City of Dearborn Heights will have staff funded through CDBG administration dollars that will be dedicated to making sure the CDBG Program is administered fully. The City will also work with the following organizations throughout the implementation of the CDBG Program.

TABLE 53: INSTITUTIONAL DELIVERY STRUCTURE

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Community and Economic Development Department	Government	Planning/Administration	Jurisdiction
Plymouth Housing Commission	Government	Public Housing/ Section 8	Region
Michigan State Housing Development Authority (MSHDA)	Government	Public Housing/ Section 8	Statewide
Wayne County	Government	Housing and Community Development	Wayne County, MI
Out-Wayne County Homeless Services Coalition	Non-Profit Organization	Homelessness	Wayne County, MI

Table 53 – Institutional Delivery Structure

ASSESS THE STRENGTHS AND GAPS OF THE INSTITUTIONAL DELIVERY STRUCTURE

Table 53 shows the institutional structure through which the City of Dearborn Heights will carry out its Strategic Plan. Although not every organization involved in the program of delivery is included in **Table 53**, the lead agency and other organizations presented show the breadth of delivery capacity within the City.

The lead agency for institutional delivery is the City of Dearborn Heights Community and Economic Development Department (CEDD), along with other City departments, the City Council and the Mayor's Office. These departments' carryout objectives related to housing and community development. Furthermore, there are multiple nonprofit organizations that provide a range of public services, from programs to reduce homelessness to programs for non-homeless special needs populations. The Out-Wayne County Homeless Services Coalition is the lead agency for collecting homeless data for the Continuum of Care. The Out-Wayne County Homeless Services Coalition assists in conducting homeless needs assessments and developing community supported homelessness strategies in Wayne County.

The City has a strong Institutional delivery system. A wide range of services are available in the community, including homelessness prevention services, street outreach services, supportive services, and other services such as youth programs (see **Table 54**). These programs are provided by nonprofit organizations and the Continuum of Care (CoC).

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

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

Table 54 – Homeless Prevention Services Summary

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

Meeting homelessness challenges in the City of Dearborn Heights is a collaborative effort comprising numerous individuals, agencies and organizations. The Out-Wayne County Homeless Services Coalition is the lead agency for collecting homeless data for the Continuum of Care. The Out-Wayne County Homeless Services Coalition assists in conducting homeless needs assessments and developing community supported homelessness strategies in Wayne County. The Continuum of Care (CoC) for the area consists of more than 60 agencies. The Out-Wayne County Homeless Services Coalition is also responsible for advancing community-wide efforts, including the Annual Point-in-Time (PIT) survey conducted by the CoC, which involves various partnering organizations.

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 order to improve the housing and community development delivery system in Dearborn Heights, better coordination between and amongst the public, non-profit and private agencies will be required. The programs and services that exist and that are available to residents in Dearborn Heights are extensive and varied. Further, all of the agencies identified exhibit a commitment to providing these services. However, the agencies that participate in the City's delivery system will need to operate in a more comprehensive and cohesive manner. At times, these services and programs are provided with little cooperation between and amongst the many other agencies that make up the housing and community development delivery system network which causes a duplication of services.

The City of Dearborn Heights the Consolidated Plan development process as an opportunity to bring together the public, non-profit, and private organizations that provide housing and community development services in Dearborn Heights. Through the City's Citizen Participation Plan, which was developed to maintain contact with the public, the City hopes to provide enough public forums and meetings throughout the year to create a greater awareness of housing and community development activities which may lead to better coordination over the next five years.

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

Although the City of Dearborn Heights coordinates with homeless and public service providers, better coordination between these agencies and with the public and private sector organizations will be a high priority during the next five years.

The City will utilize the following strategies to overcome gaps in the institutional structure and service delivery system for homeless prevention services:

- Support non-profit service providers that offer self-sufficiency training, medical care, mental health counseling, case management, and other activities to prevent and reduce homelessness.
- Assist the Out-Wayne County Homeless Services Coalition in their efforts to improve coordination between service providers.
- Continue to support programs that assist the homeless or those at risk of becoming homeless.

SP-45 Goals Summary

TABLE 55: FIVE-YEAR GOALS SUMMARY INFORMATION

Goal Name	Description	Category	Start Year	End Year	Objective	Outcome	Geographic Area	Priority Needs Addressed	Funding Allocated (Five-Year Total)	Goal Outcome Indicator	Quantity (Five-Year Total)	Unit of Measure (UoM)
Housing	To improve quality, availability and accessibility of affordable housing to persons of low- and moderate income throughout the City of Dearborn Heights.	Affordable Housing/Public Housing	2016/ 2017	2020/ 2021	Decent Housing	Affordability	Citywide	Housing Rehabilitation	**CDBG - $1,500,000**	Homeowner Housing Rehabilitated	60	Housing Units
Homelessness	Work to reduce homelessness in the City by supporting programs that help to create economic opportunities and supply homeless prevention services.	Homelessness	2016/ 2017	2020/ 2021	Decent Housing; Suitable Living Environment	Availability/ Accessibility	Citywide	Homeless Services and Prevention	**CDBG - $50,000**	Homeless Prevention	100	Persons Assisted
Community and Economic Development	To enhance the living environment for persons in low- and moderate-income areas through public service and public improvement activities.	Community Development	2016/ 2017	2020/ 2021	Suitable Living Environment; Creating Economic Opportunities	Sustainability	Low/Mod Income Areas/ Citywide	Elimination of Slum and Blight Code Enforcement Public Facilities and Infrastructure Economic Development Opportunities Programs and services for low and moderate income residents ADA Accessibility at City Facilities and Parks Public safety/Crime Prevention	**CDBG - $1,652,378**	Public Facility or Infrastructure Activities Other Than Low/ Moderate-Income Housing Benefit Public Service Activities Other Than Low/ Mod-Income Housing Benefit Housing Code Enforcement/Foreclosed Property Care Buildings Demolished	50,000 2,500 3,000 2	Persons Assisted Persons Assisted Household Housing Units Buildings
Non-Homeless Special Needs	Expand the accessibility and coordination of social services to Dearborn Heights low- and moderate- income and special needs populations.	Non-Homeless Special Needs	2016/ 2017	2020/ 2021	Suitable Living Environment	Availability/ Accessibility	Citywide	Programs and services for special needs population Senior Services and Facilities	**CDBG - $500,000**	Public Service Activities Other Than Low/Mod-Income Housing Benefit	81,025 (16,205 per year)	Persons Assisted
Program Administration	N/A	Program Administration	2016/ 2017	2020/ 2021	N/A	N/A	Citywide	Program Administration (Indirect Need)	**CDBG – $925,594**	N/A	N/A	N/A

Table 55 – Goals Summary

Note: 20% of CDBG Entitlement Grant will be reserved for Administration and Planning Activities

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 must be described in quantitative terms. Dearborn Heights has selected funding allocations, goal outcome indicators and quantities using past and anticipated performance measures from its Annual Action Plans. These performance measures have been projected over the course of the five-year period to arrive at a total five-year funding allocation and quantity for each outcome indicator. See **Table 55**.

Through annual CDBG allocations, the City will provide affordable housing activities to support on average 2 income-eligible non-homeless and special needs households annually, or approximately 10 households over the next five years. Activities to support income-eligible non-homeless and special needs households may include rental assistance, production of new units, and rehabilitation of existing units, as well as public service activities for low- and moderate-income housing benefit.

SP-50 Public Housing Accessibility and Involvement

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

The number of disabled families getting assistance totals 433. In addition, 1,378 families are requesting accessibility features. This data shows that a high number of disabled families are in need of both housing assistance/vouchers and accessible units. Additionally, 176 program participants are elderly (>62 years) and may also need accessible units.

ACTIVITIES TO INCREASE RESIDENT INVOLVEMENTS

In the absence of a locally administered program, the City works cooperatively with Wayne County, the Michigan State Housing Development Authority (MSHDA), the Plymouth Housing Commission and private entities in the provision of public and subsidized housing within Dearborn Heights. Several PHAs administer vouchers in Wayne County and cover the Dearborn Heights area. Among other assistance, the Plymouth Housing Commission administers the Section 8 Rental Assistance Program that provides financial rental assistance to eligible individuals and families based upon income.

The Plymouth Housing Commission and other local housing agencies intend to continue promoting several resident initiatives. Dearborn Heights will work within its power to broaden public housing residents' knowledge of their rights, knowledge, HUD's perspective on issues, and various resident initiatives that can be explored and implemented at various points in time.

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

No.

IF APPLICABLE, PLAN TO REMOVE THE 'TROUBLED' DESIGNATION

The local PHA, Plymouth Housing Commission, is not designated as troubled.

SP-55 Barriers to Affordable Housing

BARRIERS TO AFFORDABLE HOUSING

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

Dearborn Heights has identified various relevant public policies that could potentially affect the availability of affordable housing. In some cases, these public policies may be considered barriers to affordable housing, in which case the City will address strategies to eliminate or minimize such a negative effect on the affordable housing opportunities in Dearborn Heights.

STRATEGY TO REMOVE OR AMELIORATE THE BARRIERS TO AFFORDABLE HOUSING

The City of Dearborn Heights has reviewed the extent to which the cost or incentives to develop, maintain or improve affordable housing in the jurisdiction are affected by State or local policies. There are many barriers to affordable housing that may increase the costs, act as disincentives to development or create barriers to the production or maintenance of housing for low income families. The City does not have any known "barriers to affordable housing" within its jurisdiction.

The City of Dearborn Heights will continue to avoid all barriers to affordable housing as it has in the past. In many municipalities, the following programs and policies have the potential for creating barriers to affordable housing, and thus are a matter of interest for Dearborn Heights:

- **Zoning Regulations**: Zoning Regulations: The City of Dearborn Heights Zoning Ordinance is free of barriers to affordable housing. It is a useful tool designed to promote the health, safety and welfare of its residents. It does not contain any restrictive, exclusionary zoning or excessive subdivision controls that would impose barriers to affordable housing.
- **Building Codes**: The City adheres to the State guidelines and BOCA (Building Officials and Code Administrators) code books, designed to ensure that dwelling units are structurally sound and safe for their inhabitants. CABO (Council of American Building Officials) guidelines are used for one and two family dwelling units. Such building codes do not include any codes which are insensitive to the older housing stock of the City.
- **Development Fees**: Dearborn Heights does not impose an impact fee on developers seeking to take on projects within the municipality.
- **Approval and Permitting Systems**: The City does not utilize slow procedures that are burdensome and uncoordinated, nor does Dearborn Heights impose repetitive reviews that require developers to incur high costs and lose valuable time.
- **Manufactured and Modular Housing**: The City permits manufactured and modular housing as long as the development is consistent with the City's Zoning Ordinance and Master Plan. The Zoning Ordinance does not impose restrictive barriers on these types of new construction.
- **Redlining and Secondary Market Practices**: Dearborn Heights does not partake in the use of such practice

SP-60 Homelessness Strategy

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

Homelessness is a complex problem that requires an emergency response. Risks such as loss of employment, domestic violence, low education attainment, mental health, and substance abuse all contribute to homelessness. Below is the strategy that the City will use to combat this issue.

The City of Dearborn Heights will work to reduce homelessness in the City by supporting programs that help to create economic opportunities and supply homeless prevention services. The Out-Wayne County Homeless Services Coalition is designated as the lead agency for the homeless services.

ADDRESSING THE EMERGENCY AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

The City alone does not have the ability to address this problem. In response, the City works with a number of homeless service providers to address this problem. Many referrals are made to the following organizations. However, there are a significant number of other, smaller service providers in the region.

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.

A City strategy for preventing and reducing homelessness is to promote and encourage the development of programs that facilitate the transition from homelessness into permanent housing. Many of these programs are operated by the CoC partnering agencies.

Local PHA partners provide a TBRA program that would provide a monthly rental subsidy for an eligible household for a specified period of time to enable the household to afford their housing. A tenant-based rental subsidy program would provide the subsidy on behalf of an eligible tenant to an approved landlord for an approved rental unit which has an approved rent.

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

Another of the City's strategies for reducing homelessness is to support non-profit service providers that offer self-sufficiency training, medical care, mental health counseling, case management, and other activities to prevent homelessness. Many of these non-profit service providers are CoC partnering agencies.

The non-homeless special needs populations include the elderly, mentally ill, developmentally disabled, physically disabled, substance abusers, and persons with HIV/AIDS or related diseases. The City and other non-profits will provide various types of assistance, primarily through supportive services, to persons with special needs in the community.

SP-65 Lead based paint Hazards

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

Lead was used as a pigment and drying agent in "alkyd" oil based paint in most homes built before 1978. Lead may be present on any interior or exterior surface, particularly on woodwork, doors, and windows. In 1978, the U.S. Consumer Product Safety Commission lowered the legal maximum lead content in most kinds of paint to 0.06% (a trace amount). According to the Commission, about two-thirds of homes built before 1940, one-half of the homes built from 1940 to 1960, and a large number of homes built after 1960 contain heavily-leaded paint. Given the age of the City's housing stock, lead paint is presumed to be present in most areas of the City.

The City of Dearborn Heights takes an active role in the prevention of childhood lead poisoning through housing-based approaches. Dearborn Heights housing programs reflect the strategies that were devised by the Federal government. The CEDD informs families on the dangers of lead-based paint, especially its negative effects on young children. The staff also encourages families with young children to find housing that has been made lead free.

The City has taken great strides to address lead-based paint hazards before they have a negative effect on our residents. City staff informs its renters and homeowners of potential lead hazards when they come into the Housing Rehabilitation Program.

The Housing Rehabilitation Program addresses the issue of lead-based paint hazards during the inspection phase of a rehabilitation project. The applicant must sign and submit a statement that verifies that they have read, "Lead-Based Paint: A Threat to Your Children." The pamphlet provides the homeowner with vital information on the dangers of lead-based paint.

The City will continue abate lead as part of the City Housing Rehabilitation Program.

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

Housing built before 1980 is presumed to have a higher risk of lead-based paint. In Dearborn Heights, 95% of housing units were built prior to 1980 present. For owner-occupied housing units, 93% were built prior to 1980 and for renter-occupied the percentage is lower at 82%. It can be estimated that a large percentage of these are housing units that are occupied by low- and moderate-income families. Generally, these statistics point toward the need for Dearborn Heights to facilitate both owner-unit and rental-unit rehabilitations within its jurisdiction.

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

The City requires inspection of units undergoing rehabilitation through the Community and Economic Development housing programs. This inspection includes documentation of the year built, names and ages of the children living in the unit (if under 7 years), and whether or not the children have symptoms of elevated blood lead levels (EBL). If any child has symptoms, then all chewable surfaces up to five feet from the ground will be tested and abated (i.e., covered or removed).

For every rehabilitation project, the resident is given an educational pamphlet on the dangers of lead-based paint, including the age of homes affected, age group most susceptible, symptoms of EBL and whom to contact if symptoms are evident.

Each substandard housing unit to be rehabilitated is inspected and tested by a licensed inspector to identify lead-based paint hazards. A report with the rehabilitation approach and strategy to eliminate lead hazards is issued to the City's Community and Economic Development Department and the homeowner by the inspector(s).

SP-70 Anti-Poverty Strategy

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

According to the 2010-2014 American Community Survey (ACS) estimates, 19.4% of people living in the City of Dearborn Heights are at poverty level or below. To combat this trend, Dearborn Heights and Wayne County has a number of agencies that provide public services to persons in poverty. These agencies typically provide services to other homeless and non-homeless special needs populations, as well as low- and moderate-income families. These services include housing, job/skills training and other assistance to promote self-sufficiency. Dearborn Heights will continue to support and collaborate with these agencies to meet the common goal of reducing poverty within the City.

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

It is very important that Dearborn Heights continues to seek to provide services and programs that will improve their quality of living. Dearborn Heights programs are designed to reduce the number of poverty level households located within the City through the provision of public services, the creation of economic opportunities and the improvement of physical conditions in low-income areas.

Dearborn Heights will undertake the following actions to reduce poverty:

- Increase lead-based paint abatement to address child lead poisoning, which can affect future employment and earning capabilities
- Fund infrastructure improvements (street, water main, sidewalk, etc.) to enhance neighborhoods and increase property values, while raising the pride of the residents as well as encouraging the introduction of economic development into distressed areas
- Provide financial support to organizations offering supportive services to homeless families or those threatened with homelessness

- Provide assistance to organizations, which provide referrals to special needs persons, such as Wayne Metropolitan Community Action Agency and Plymouth Housing Commission
- Encourage economic development programs aimed at developing job training and employability skills
- Support youth and childcare programs, which will provide role models for children and allow parents to secure and keep employment

Dearborn Heights will pursue the following strategies to further mitigate and/or reduce poverty:

- Provide financial support to organizations offering necessary services, such as food, senior services and counseling programs for extremely-low income persons
- Continue to provide assistance to extremely low-income households in the improvement of their residences through the City's CDBG funded Housing Rehabilitation Program and make referrals to the Wayne County Weatherization Program
- Provide/increase homeownership programs to support homeownership and the accumulation of equity

SP-80 Monitoring

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

The City of Dearborn Heights recognizes that monitoring of this Action Plan must be carried out on a regular basis to ensure that statutory and regulatory requirements are being met. Further, it is critical to confirm that information being reported to HUD through such mechanisms as the Integrated Disbursement and Information System (IDIS) is correct and complete. The City, through the Community and Economic Development Department, will make its best effort to monitor the success of selected projects based on the updated rules and regulations. The CEDD staff also participate in ongoing training in all areas related to HUD service.

The Community and Economic Development Department will report progress for each project through the IDIS. The performance will be reported in the self-evaluation section of the CAPER. The City's Community and Economic Development staff will monitor all sub-recipients annually utilizing HUD guidelines. Sub-recipients will report program progress to the City on a quarterly basis.

The quarterly reports will form the basis for ongoing monitoring and will be reviewed as part of the annual monitoring process. The objective of the sub-recipient monitoring will be to ensure reasonable project progress and accountability; ensure compliance with CDBG and other Federal requirements, and to evaluate organizational and project performance. Documentation will be maintained of all monitoring activities including reports of site visits, findings and correspondence, and resolution of any comments or findings.

As a means to effectively monitor the City's overall progress, assistance will be sought from a number of external sources including the non-profit agencies to which Dearborn Heights gives CDBG funding. Comments from these organizations will be solicited on the City's annual performance. It is intended that this monitoring plan will reinforce the communication network between the City and the various housing and human needs agencies participating directly in the implementation of the Action Plan or assisting in the provision of service supporting the Plan's strategies. The monitoring process will also ensure accountability, compliance and adequate progress from the various agencies funded as a part of the City's CDBG Program. The City of Dearborn Heights takes an active role in the prevention of childhood lead poisoning through housing-based approaches.

According to the 2010-2014 American Community Survey 5-Year Estimates 89.9 percent of structures in the City were built in 1978 or before. As the City's housing stock is aging the Housing Rehabilitation Program administered through the Community and Economic Development Department is becoming more important.

Dearborn Heights' program reflects the strategies that were devised by the Federal government:

- Emphasis on the home, rather than waiting for children to become poisoned
- Identification and reduction of lead-based paint hazards, rather than the elimination of all lead-based paint
- New requirements for all levels of government to promote lead-hazard reduction

The Housing Rehabilitation program is used to inform and assist the community at-large, as to the hazards of lead-based paint. This program is working towards the common goal of significantly reducing or eliminating lead-based paint hazards, and preventing childhood lead poisoning. The City will stay current on the new legislation and will make any necessary modifications to our programs, in an effort

to comply with changing lead-based paint regulations. Based on regulations that went into effect October 2000, the City made the necessary modifications to their programs to ensure compliance with the Department of Housing and Urban Development and the U.S. Congress.

The Housing Rehabilitation program currently complies with the regulations. The City will continue to encourage appropriate staff and participating contractors to attend training and obtain certification in "Lead-Based Paint Safe Work Practices" for City construction and rehabilitation projects.

AP-15 Expected Resources

INTRODUCTION

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

Dearborn Heights anticipates a total allocation of $927,972 in CDBG funding for the 2016/2017 program year. Program income for the CDBG program is expected in the amount of $92,400. CDBG funds will be used for housing and community development activities such as housing, code enforcement, public improvements, public services, and administration of the City's CDBG program.

Anticipated resources are summarized in **Table 56**.

TABLE 56: ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Consolidated Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	Public – Federal	Admin and Planning, Public Services, Housing Activities, Public Facilities, Public/Park Improvements, Economic Development, Crime Prevention	$927,972*	$92,400	$220,000	$1,207,972	$3,700,000	Additional resources for leveraging may include other State and Federal grant sources, City Departments (Public Works, Parks and Recreation), public service providers or other sources of funding.

**HUD 2016 Formula Allocation*

Table 56 – Anticipated Resources

The Annual Action Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the first-year of the Strategic Plan. These goals must be described in quantitative terms. Dearborn Heights has selected goal outcome indicators and quantities based on the anticipated performance measures of the 2016/2017 Annual Action Plan. See **Table 57 and Table 58**.

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

The City will look to leverage funds, if available, from State and Federal grants, City Departments (e.g. Public Works, Parks and Recreation, Code Enforcement, and Building), public or social service providers, or other sources against CDBG dollars. The City will look to leverage funds, if available, from 3rd Party Developers, Public Housing Authorities, or other agencies and programs against CDBG dollars. The City shall assure that the requirements as it relates to non-federal share will be utilized as referenced in 24 CFR 570.201 (3) (g), for any project in which CDBG funding is used as the non-federal match. In the future, the City will continue to aggressively pursue funding from private, public, and federal sources to complete both our economic and community development needs.

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 Dearborn Heights has administered a Neighborhood Stabilization Program (NSP) with funds that were allocated from the Michigan State Housing Development Authority (MSHDA). The City actively markets City owned property through the NSP Program. Homes and vacant lots are marketed through the Community and Economic Development and local Realtors.

DISCUSSION

Dearborn Heights anticipated funding allocation from will address many of the City's goals, including housing, non-homeless special needs, community and economic development, and homelessness. The City is fortunate to have a network of public or social service providers to help address these goals through financial leveraging, as well as other Federal funding sources such as City Departments and other agency and program funding.

AP-20 Annual Goals and Objectives

TABLE 57: GOALS SUMMARY INFORMATION

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2016	2017	Affordable Housing	Citywide	Housing rehabilitation	$329,323	15 units rehabbed
2	Homelessness	2016	2017	Homeless	Citywide	Homeless services and facilities	$0	N/A
3	Community & Economic Development	2016	2017	Non-Housing Community Development	Citywide and Target Area	ADA improvements, parks and infrastructure improvements, code enforcement, public safety	$530,000	28,850 people assisted
4	Non-Homeless Special Needs	2016	2017	Non-Homeless Special Needs	Citywide	Senior services	$103,055	16,205 people assisted
5	Program Administration	2016	2017	Program Administration	Citywide	Program Administration [Indirect Need]	$185,594	N/A

Table 57 – Goals Summary Information

TABLE 58: GOAL DESCRIPTIONS

1	Goal Name	Housing
	Goal Description	To improve quality, availability and accessibility of affordable housing to persons of low- and moderate income throughout the City of Dearborn Heights. | CDBG - $329,323
2	Goal Name	Homelessness
	Goal Description	Work to reduce homelessness in the City by supporting programs that help to create economic opportunities and supply homeless prevention services. | CDBG - $0
3	Goal Name	Community & Economic Development
	Goal Description	To enhance the living environment for persons in low- and moderate-income areas through public service and public improvement activities. | CDBG - $530,000
4	Goal Name	Non-Homeless Special Needs
	Goal Description	Expand the accessibility and coordination of social services to Dearborn Heights low- and moderate- income and special needs populations. | CDBG - $103,055
5	Goal Name	Program Administration
	Goal Description	Program administration is required to implement the City's five (5) goals. Program administration addresses all outcomes, objectives and priority needs. | CDBG - $185,594

Table 58 – Goal Descriptions

AP-35 Projects

INTRODUCTION

The City's planned actions for the 2016/2017 Annual Action Plan are intended to support housing and community development for the City's low- and moderate-income populations as well as the City's homeless and special needs groups.

The City will continue to operate its CDBG program through the Community and Economic Development Department, which will continue to provide funding for housing rehabilitation, homeownership

assistance, and blight prevention/elimination. These actions will further the goal of improving the availability and accessibility of affordable housing in Dearborn Heights.

As in the past, the City will continue to coordinate with public or social service providers to prevent homelessness and promote access to public services for special needs populations generally assumed to be low- and moderate-income. During the 2016/2017 program year, the City will fund activities that address the needs of the disabled, seniors, and at-risk youth.

Planned community development activities include renovations to Parkland Park bathrooms, the Berwyn Senior Center, and Facility upgrades at Vista Maria.

The City's planned actions for the 2016/2017 Annual Action Plan are summarized in **Table 59 and Table 60**.

TABLE 59: PROJECT INFORMATION

#	Project Name
1	Berwyn Improvements
2	Code Enforcement
3	Crime Prevention LMA*/LMC*
4	Housing Rehabilitation
5	Parkland Park ADA Restroom Facility
6	Senior Citizen Services*
7	Vista Maria Facility Rehabilitation
8	General Administration/Planning

Table 59 – Project Information

**Activities are public service – subject to 15% cap*

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

The allocation priorities are focused on the five goals of the Strategic Plan: housing, homelessness, non-homeless special needs, community and economic development, and program administration. It is important to note that total funding for public services is capped at 15% of the total CDBG allocation. Total funding for activities related to administration is capped at 20% for CDBG.

Strategic Plan Goal	CDBG (% of Total Award)*
Program Administration:	$185,594 (16.2%)
Housing:	$329,323 (28.6%)
Homelessness:	$0 (0.0%)
Community and Economic Development	$530,000 (46.2%)
Non-Homeless Special Needs:	$103,055 (8.9%)

**Includes program income and prior year resources. Percentages may not equal 100% due to rounding.*

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

AP-38 Project Summary

TABLE 60: PROJECT SUMMARY INFORMATION

1	**Project Name**	**Berwyn Improvements**
	Target Area	Citywide
	Goals Supported	Community and Economic Development
	Needs Addressed	Senior Services and Facilities
	Funding	CDBG: $150,000
	Description	Funds will be used to make energy efficient improvement and other upgrades to Berwyn Senior Center located at 26155 Richardson, Dearborn Heights, MI 48127.
	Planned Activities	Public Facility Improvements
2	**Project Name**	**Code Enforcement**
	Target Area	Citywide
	Goals Supported	Community and Economic Development
	Needs Addressed	Blight Elimination and Code Enforcement
	Funding	CDBG: $75,000
	Description	Funds to be used for code enforcement activities in the City's low and moderate income areas.
	Planned Activities	Code Enforcement
3	**Project Name**	**Crime Prevention LMA/LMC***
	Target Area	Citywide
	Goals Supported	Community and Economic Development
	Needs Addressed	Public Safety/Crime Prevention
	Funding	CDBG: $110,000
	Description	Funding for Crime Prevention services to limited clientele residents and residents within low and moderate-income eligible areas of Dearborn Heights.
	Planned Activities	Crime Prevention
4	**Project Name**	**Housing Rehabilitation**
	Target Area	Citywide
	Goals Supported	Housing
	Needs	Housing Rehabilitation

	Addressed	
	Funding	CDBG: $329,323
	Description	Revolving Loan Fund/Deferred Loan for eligible low and moderate income homeowners to rehabilitate single-family homes. Applications accepted on first come/first serve basis. Waiting list involved. Emergency assistance is also provided to eligible families.
	Planned Activities	Housing Rehabilitation
5	**Project Name**	**Parkland Park ADA Restroom Facility**
	Target Area	Citywide
	Goals Supported	Community and Economic Development
	Needs Addressed	ADA Accessibility at City Facilities and Parks
	Funding	CDBG: $225,000
	Description	Provide funding for the demolition of existing bathroom facilities and rebuild of ADA accessible bathrooms at Parkland Park.
	Planned Activities	ADA Accessibility and Park Improvements
6	**Project Name**	**Senior Services***
	Target Area	Citywide
	Goals Supported	Non-Homeless Special Needs
	Needs Addressed	Senior Services
	Funding	CDBG: $103,055
	Description	Provide support funding for operations at Berwyn and Eton Senior Centers.
	Planned Activities	Senior Services
7	**Project Name**	**Vista Maria Facility Rehabilitation**
	Target Area	Citywide
	Goals Supported	Community and Economic Development
	Needs Addressed	Programs and services for low and moderate income residents; Public Facilities and Infrastructure
	Funding	CDBG:$30,000
	Description	Funds are used for safety and energy improvements on the Vista Maria Campus.
	Planned Activities	Public Facility Improvements

8	Project Name	General Administration/Planning
	Target Area	Citywide
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	CDBG: $185,594
	Description	General Administration/Planning/Staff Salaries
	Planned Activities	General Administration/Planning

Table 60 – Project Summary Information

AP-50 Geographic Distribution

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

For the 2016/2017 Annual Action Plan, Dearborn Heights will direct assistance to low- and moderate-income areas of the City. Descriptions of these area is included are outlined in **Table 61**. Assistance will also be made available Citywide to persons meeting the CDBG eligibility requirements for low- and moderate-income benefit.

See the Eligible Areas Map in the Appendix of this report for a graphical representation of Low and Moderate Income Areas locations.

TABLE 61: GEOGRAPHIC DISTRIBUTION

Target Area	Percentage of Funds
Low and Moderate Income Areas	100%

Table 61 – Geographic Distribution

RATIONALE FOR THE PRIORITIES FOR ALLOCATING INVESTMENTS GEOGRAPHICALLY

The City's rationale for allocating investments geographically is dependent upon the location of low- and moderate-income populations, which are scattered throughout the City as shown in the CDBG Eligible Areas Map.

As an “Exception Grantee”, Dearborn Heights reviews statistical information on annual basis for all City neighborhoods that have been determined to have at least 49.65% of its population with low and moderate incomes (80% of the Area Median Income). Currently there are 13 Block Groups that meet or exceed these criteria in the City. These identified areas are scattered throughout the City with the largest concentration residing in the southern portion of the City. These same neighborhoods have the highest percentage of minority populations in the City. In addition, reports such as the Dearborn Heights Master Plan show that these areas are locations of higher property vacancies, blight, and code violations.

DISCUSSION

The City of Dearborn Heights has identified 8 projects to implement the five goals of the Strategic Plan during the first year of the 2016-2020 Consolidated Plan. These projects benefit low- and moderate-income persons Citywide and within the City’s low and moderate income areas. Projects with Citywide benefit include crime prevention, housing rehab, and the City’s administration of the CDBG program.

AP-55 Affordable Housing

INRODUCTION

As stated previously, the City places a high priority on providing homeownership opportunity in Dearborn Heights. This goal shall be addressed, in part, by local non-profit organizations and developers that construct new, modestly priced, affordable houses, or repair existing houses for resale to lower-income, first-time homebuyers. In addition, the City shall seek creative ways in which we can provide affordable housing opportunities and a means for obtaining such.

The Annual Action Plan must specify goals for the number of homeless, non-homeless, and special needs households to be supported within the program year. These numbers are shown in **Table 62** and are inclusive of the affordable housing activities shown in **Table 57**, in addition to other planned housing activities identified in **Table 59**. **Table 63** indicates the number of households to be supported through specific activities, including rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units. For the purposes of this section, the term “affordable housing” is defined in the HOME regulations at 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. [This section replaces the former HUD Table 3B.]

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

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	13
Special Needs	2
Total	***15***

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

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

One Year Goals for the Number of Households Supported Through:	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	***15***

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

DISCUSSION

The City will rely on various partners throughout the jurisdiction, and county in assisting its residents in obtaining affordable housing. Through programs including but not limited to: Good Neighbor program; Owner-Occupied Rehabilitation grants; and Emergency Rehabilitation Grants.

AP-60 Public Housing

INTRODUCTION

The City of Dearborn Heights does not have a Public Housing Authority nor does the City own or operate any public housing. Additionally, the City of Dearborn Heights does not administer any Section 8 certificates. As a result, the needs of public housing are not within the scope of this Consolidated Plan. In the absence of a locally administered program, the City works cooperatively with Wayne County, the Michigan State Housing Development Authority (MSHDA), the Plymouth Housing Commission and private entities in the provision of public and subsidized housing within Dearborn Heights.

This section of the Annual Action Plan describes what actions Dearborn Heights will take in the 2016/2017 program year to carry out the public housing portion of the Strategic Plan. Below, the City

has identified the manner in which the 2016/2017 Annual Action Plan will address the needs of public housing during the program year.

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

The Plymouth Housing Commission, Plymouth, Michigan currently administers the Section 8 rental program, on behalf of the City of Dearborn Heights, Michigan. Part 902 of CFR 91.220 will not apply. The City does not have a physical inventory of public housing units. However, should the Plymouth Housing Commission be designated as "troubled" by HUD, the City of Dearborn Heights would be prepared to implement a strategy to assist the agency with returning to operational efficiency.

The City will continue to provide Housing Referral Services through CDBG funding. These funds are utilized to provide assistance to people seeking rental units, the operation of housing rehabilitation programs and coordination of the agency's Section 8 rental program.

The City of Dearborn Heights continues to petition for Section 8 Housing Choice Vouchers, in an effort to expand the availability of rental assistance that the community is able to offer the extremely low, very low and low-income households. If successful, Dearborn Heights will offer greater assistance to persons in need of safe.

Plymouth Housing Commission manages two programs. One is Subsidized Low Income Housing for Seniors, the other is the Housing Choice Voucher (HCV) Program or commonly referred to as the Section 8 Program.

The subsidized building is Tonquish Creek Manor. It is a joint effort between the City of Plymouth and the Department of Housing and Urban Development (HUD) specifically designed for men and women ages 62 and over. It is a 104-unit apartment building that provides senior citizens an independent lifestyle. You must be 62 years of age at the time of submitting an application. The 1 bedroom apartments are subsidized by HUD, therefore, the rent amount is based on individual income. Tonquish Creek Manor is located a few blocks away from downtown Plymouth.

The HCV program is a program that is governed by HUD to provide financial housing assistance to eligible low-income. Family income must be within HUD guidelines for household size in order to qualify.

The rent for the apartment or house must be reasonable and must pass the HUD Housing Quality Standards.

Other available assistance includes the Section 8 Rental Assistance Program MSHDA administers that provides financial rental assistance to eligible individuals and families based upon income. The amount paid for rent and utilities will generally not exceed 30% of income. Family income must be within HUD's guidelines for household size in order to qualify. Housing units must pass the Housing Quality Standards Inspection per guidelines established by HUD. This program typically has a waiting list.

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

In the absence of a locally administered program, the City works cooperatively with Wayne County, the Plymouth Housing Commission, MSHDA and private entities in the provision of public and subsidized housing within Dearborn Heights. Several PHAs administer vouchers in Wayne County and cover the Dearborn Heights area. Dearborn Heights will continue to encourage and refer residents in need of housing to these programs.

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

The Plymouth Housing Commission and MSHDA are not designated as troubled.

DISCUSSION

Affordable housing needs are met by multiple stakeholders within Dearborn Heights. The Plymouth Housing Commission and MSHDA are two entities that provide public housing vouchers in Dearborn Heights. The City will continue to make referrals to the Plymouth Housing Commission and MSHDA for residents in need of housing.

AP-65 Homeless and Other Special Needs Activities

INTRODUCTION

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

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

A key component of the City's homeless strategy is to support critical housing and service activities of the Out-Wayne County Homeless Services Coalition and other service agencies located within the City of Dearborn Heights.

The City of Dearborn Heights will strive to work with partners that participate with the Out-Wayne County Homeless Services Coalition, a countywide consortium of homeless housing and service providers, City and county governments, and agency representatives. The Coalition's goal is to eliminate homelessness in the Out Wayne County area.

In FY2016 the City will support Vista Maria Facility Upgrades. Vista Maria's community-based programs provide services for high-risk girls and boys. They offer services to the youth and their families and are dedicated to teaching personal responsibility and communication skills, providing educational assessment and planning, and helping with employment readiness.

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

Homelessness is a complex problem that requires an emergency response. Risks such as loss of employment, domestic violence, low education attainment, mental health, and substance abuse all contribute to homelessness. Below is the strategy that the City will use to combat this issue.

The City of Dearborn Heights will work to reduce homelessness in the City by supporting programs that help to create economic opportunities and supply homeless prevention services.

ADDRESSING THE EMERGENCY SHELTER AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

The City of Dearborn Heights actively works to build relationships with area shelters and service providers. The CEDD is charged with the responsibility to gather information and make referrals for persons in need. Many referrals are made to the organizations like First Step, Wayne County Family Shelter, Out-Wayne County, Coalition On Temporary Shelter (COTS) and the Salvation Army.

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 City alone does not have the ability to address this problem. In response, the City works with a number of homeless service providers to address this problem. Many referrals are made to the following organizations. However, there are a significant number of other, smaller service providers in the region; Out-Wayne County Homeless Services Coalition, Salvation Army, Christnet, COTS, Wayne County Family Center, Detroit Rescue Mission Ministries, Veterans Haven, Wayne Metro, and First Step.

Also, the Southeast Michigan Emergency Shelters Hot Line – (800) 274-3583 – provides referrals to the many homeless shelters within the region such as those provided by the above mentioned agencies.

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

The City of Dearborn Heights provided referrals to many groups that assist with support services for lower income families and individuals. Services include section 8 assistance, support services, shelters, and job training.

The non-homeless special needs populations include the elderly, mentally ill, developmentally disabled, physically disabled, substance abusers, and persons with AIDS or related diseases. During the upcoming year, the City and other non-profits will provide various types of assistance, primarily through supportive services, to persons with special needs in the community.

Furthermore, the City will continue to work with homeless service providers and the Out-Wayne County Homeless Services Coalition to implement a cohesive, community-wide discharge coordination policy that can be successfully implemented to ensure that persons being discharged from publicly funded agencies and institutions do not become homeless upon release.

DISCUSSION

The City does not anticipate funding homeless activities with the 2016/2017 CDBG award. The City will continue to offer other assistance, advice, and coordination with agencies that provide day facilities, case management, job skills training, vocational tools and other homeless services.

AP-75 Barriers to Affordable Housing

INTRODUCTION

This section of the Annual Action Plan summarizes actions the City of Dearborn Heights 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. Such policies include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment.

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 Dearborn Heights will continue to work with non-profit and for-profit housing developers and providers to increase the amount of affordable housing.

DISCUSSION

Public policies can have a direct impact on barriers to affordable housing. Dearborn Heights has recognized this fact and is currently undergoing its own processes to expose any barriers or obstacles to developing affordable and fair housing. It is anticipated the documents such as the zoning and building codes and the City Master Plan do not create barriers to affordable housing as there are many affordable units within the City of Dearborn Heights.

The City of Dearborn Heights will continue to avoid all barriers to affordable housing. In many municipalities, the following programs and policies have the potential for creating barriers to affordable housing, and thus are a matter of interest for the City:

- ***Zoning Regulations***: The City of Dearborn Heights Zoning Ordinance is free of barriers to affordable housing. It is a useful tool designed to promote the health, safety and welfare of its residents. It does not contain any restrictive, exclusionary zoning or excessive subdivision controls that would impose barriers to affordable housing.

- ***Building Codes***: The City adheres to the State guidelines and BOCA (Building Officials and Code Administrators) code books, designed to ensure that dwelling units are structurally sound and safe for their inhabitants. CABO (Council of American Building Officials) guidelines are used for one- and two-family dwelling units. Such building codes do not include any codes which are insensitive to the older housing stock of the City.
- **Development Fees**: The City does not impose an impact fee on developers seeking to take on projects within the municipality.
- ***Approval and Permitting Systems***: The City does not utilize slow procedures that are burdensome and uncoordinated, nor does Dearborn Heights impose repetitive reviews that require developers to incur high costs and lose valuable time.
- ***Manufactured and Modular Housing***: The City permits manufactured and modular housing as long as the development is consistent with the City's Zoning Ordinance and Master Plan. The Zoning Ordinance does not impose restrictive barriers on these types of new construction.
- ***Redlining and Secondary Market Practices***: the City of Dearborn Heights does not partake in the use of such practices.

The last Analysis of Impediments to Fair Housing was performed in 2009. Although no impediments were identified at the time, the City continues to have a concern to provide affordable and fair housing. To alleviate this concern, a variety of policies and plans were put into practice. A description of these policies and regulations are provided within the Analysis of Impediments to Fair Housing (AI).

See also SP-55, "Barriers to Affordable Housing" for more detailed explanations of strategies.

AP-85 Other Actions

INTRODUCTION

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

Foster and maintain affordable housing;

Evaluate and reduce lead-based paint hazards;

Reduce the number of poverty-level families;

Develop institutional structure; and Enhance coordination.

In addition, the City has identified obstacles to meeting underserved needs and proposed actions to overcome those obstacles.

ACTIONS PLANNED TO ADDRESS OBSTACLES TO MEETING UNDERSERVED NEEDS

One obstacle to meeting underserved needs is the lack of resources. The City of Dearborn Heights plans to review alternative sources of funds to help address the needs of City residents. Efforts will be made to submit grant applications to Federal, state, and local resources. Specific grant applications could include HUD Programs, other Community Development Initiatives, infrastructure improvements, and neighborhood revitalization.

In addition, public service projects and/or programs that can be supported by CDBG funds are limited, yet create a large demand for funding. The City will continue to work with public service providers to expand services and become more of a resource for these providers.

Poverty levels have increased dramatically between 1990 and 2014 (5.4 percent to 19.4 percent). It can be assumed that between 1990 and 2014 that poverty has increased due to the "Great Recession". Federal program funds being used are not designed to be anti-poverty programs, thus limiting the amount of resources available for such activities.

The improvements that occur within Community Development Block Grant eligible areas require that Section 3 area residents are used, when feasible. Dearborn Heights, however, is dependent on the availability of funding in order to accomplish infrastructure improvements.

The City, through the Consolidated Plan, shall seek to target federal funds, and other available resources, to residents that have traditionally not been served, or are underserved by previous programs. A strong emphasis will be placed on programmatic restructure that is not only compliant with changing rules and regulations, but make sense for today's economic climate, and ever-changing community structure.

ACTIONS PLANNED TO FOSTER AND MAINTAIN AFFORDABLE HOUSING

The City of Dearborn Heights continues to make concerted efforts to address barriers to affordable housing. In efforts to foster and maintain affordable housing, the City of Dearborn Heights plans to assist 12 owner-occupied households to rehabilitate their homes. This will be done through the City's Residential Rehabilitation Program.

As stated in the Five-Year Consolidated Plan Strategic Plan the City places a high priority on providing homeownership opportunity in Dearborn Heights. This goal is addressed, in part, by local non-profit organizations that construct new, modestly priced, affordable houses, or repair existing houses for resale to lower-income, first-time homebuyers. Many of these non-profit organizations also provide down payment assistance to facilitate the purchase of the homes.

ACTIONS PLANNED TO REDUCE LEAD-BASED PAINT HAZARDS

The City of Dearborn Heights has taken great strides to address lead-based paint hazards before they have a negative effect on our residents. The City informs its renters and homeowners of potential lead hazards when they come into the CEDD.

The Housing Rehabilitation Program addresses the issue of lead-based paint hazards during the inspection phase of a rehabilitation project. The applicant must sign and submit a statement that verifies that they have read, "Lead-Based Paint: A Threat to Your Children." The pamphlet provides the homeowner with vital information on the dangers of lead-based paint.

The CEDD complies with Federal Regulations. The City will make the necessary modifications to our programs to ensure continued compliance with HUD and the U.S. Congress. These regulations will supersede local regulations.

ACTIONS PLANNED TO REDUCE THE NUMBER OF POVERTY-LEVEL FAMILIES

According to the 2010-2014 American Community Survey (ACS) estimates, 19.4% of people living in the City of Dearborn Heights are below poverty level. The City of Dearborn Heights does not possess the capacity or manpower to directly improve the poverty status of its citizens. However, the City supports non-profit groups, County and State efforts to move low-income persons to economic self-sufficiency or to a maximum level of economic independence.

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 and Economic Development (CEDD) will administer the CDBG Program.

In conjunction with other City operating departments, the CEDD will also implement any public works project proposed by the 2016-2020 Consolidated Plan or any of the annual Action Plans.

Accordingly, the CEDD and the City's non-profit agencies have longstanding ties and an effective delivery system for social services to the youth, persons with special needs and low- and moderate-income residents The CEDD will integrate the public service activities and affordable housing proposed in the Action Plan with these on-going operations.

The City's CEDD will continue to coordinate with various community groups to determine objectives and goals through the public participation process. These groups play a vital role in implementing the Five-Year Consolidated Plan and the Annual Action Plans, annual Performance Reviews, and any proposed Substantial Amendments. All stakeholders are welcomed and encouraged to participate in the implementation of this Consolidated Plan and Action Plan.

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

Dearborn Heights will continue to coordinate with the following agencies to develop an effective institutional structure and enhance inter-agency coordination:

The Plymouth Housing Commission and MSHDA maintain and administer housing vouchers in Wayne County along with other PHAs. Although funding for public housing authorities may be reduced these agencies continue to provide housing-related activities, such as rental assistance, rehabilitation and new construction, for low-income persons.

The local nonprofit organizations in Dearborn Heights provide a number of affordable housing and supportive services. These organizations typically have a specific target population that they serve, and accordingly possess a level of knowledge and expertise that is invaluable. The continuation and expansion of such services by aggressively seeking additional funding will be encouraged over the next year. In addition, better coordination between these agencies and with the public and private sector organizations will continue to be a high priority.

DISCUSSION

The City's actions planned to address obstacles to meeting underserved needs include activities in support of special needs assistance for victims of domestic violence, at-risk families and youth, the disabled, elderly, those with mental health issues. 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.

Lead-based paint will hazards will continue to be evaluated, environmental testing conducted, and educational materials made available to families at-risk of exposure. Institutional structure will continue to be developed through continued coordination with the Wayne County, Out-Wayne County, Plymouth Housing Commission, MSHDA, and other State and local agencies. Dearborn Heights will continue to foster inter-agency coordination with the public service agencies in the community.

AP-90 Program Specific Requirements

INTRODUCTION

This section addresses the program-specific requirements for the Annual Action Plan.

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 **Table 59**. **Table 64** identifies any program income that is available for use that is included in projects to be carried out.

TABLE 64: AVAILABLE PROGRAM INCOME

Available Program Income	Amount
1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	$92,400
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	***$92,400***

Table 64 – Available Program Income

TABLE 65: OTHER CDBG REQUIREMENTS

Available Program Income	Amount
1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low- and moderate-income (for year 2016/2017). *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.*	100.0%

Table 65 – Other CDBG Requirements

DISCUSSION

The City of Dearborn Heights anticipates $92,400 in program income to be available during the program year. As shown in **Table 65** the City has not identified funds for urgent need activities at this time; however, the percentage of overall benefit to low- and moderate-income persons is expected to be 100%. The City of Dearborn Heights has calculated the percentage of overall benefit based on the first program year (2016/2017).

Citizen Participation Plan

Citizen Participation Plan

The City of Dearborn Heights recognizes that citizen participation is a very important part of the consolidated planning process. To better guide the City's outreach in gaining citizen input, the City has developed a Citizen Participation Plan. The City of Dearborn Heights Citizen Participation Plan is designed to create opportunities for citizens to be involved in the development of the Consolidated Plan, annual Action Plans, the implementation of substantial amendments, the Assessment of Fair Housing and annual performance reporting.

INTRODUCTION

In accordance with 24 CFR Section 91.105, the City of Dearborn Heights Community and Economic Development Department, in coordination with other City Departments and City Officials, has prepared a Citizen Participation Plan to explain the opportunity all residents have to participate in the process of preparing the Consolidated Plan.

The overall goal of the Consolidated Plan is to utilize federal, state and local funding in a coordinated manner to promote the development of viable communities. Viable communities are described as meeting the residents' needs in regards to affordable and decent housing; a safe and suitable living environment; and adequate economic opportunities, particularly for low- and moderate-income persons.

Citizen participation will be encouraged by the City of Dearborn Heights and the Community and Economic Development Department in the development of the Consolidated Plan, the Annual Action Plan, any Substantial Amendments to the Plan and Performance Reports by providing notice to the residents and local organizations through various media methods including newspapers, websites, direct mailing and emailing.

The Citizen Participation Plan will outline the process used to encourage the active participation of all residents of the City of Dearborn Heights – especially low-income residents, minorities, non-English speaking residents, the disabled and HIV/ AIDS victims. Also, the Citizen Participation Plan sets forth the policies and procedures to be used for citizen participation.

Consolidated Plan – Five Year Plan

PUBLIC HEARINGS

In accordance with the Department of Housing and Urban Development (HUD) requirements, the Community and Economic Development Department will hold a minimum of two public hearings for public input for the Consolidated Plan, prior to its proposed adoption by the City Council for submission to HUD. In addition, the Community and Economic Development Department will hold a public workshop to gather input from the public, community stakeholders and City Officials.

PUBLIC NOTICE

The Community and Economic Development Director, in coordination with the City Council will establish the time and location of all public hearings.

The City will publish a notice of availability of the proposed Consolidated Plan / Annual Action Plan for review in a newspaper of general circulation serving the low- and moderate-income areas. The date of the publication will be the beginning of a 30-day public comment period at the end of which the public hearing on the proposed plan will also be held.

The City shall publish a draft copy of the Consolidated Plan (including the first Annual Action Plan) to be available during the 30-day comment period so citizens have an opportunity to review and provide comments. A summary shall be published in a local newspaper.

The summary will describe the contents and purpose of the Consolidated Plan, and will include a list of locations where copies of the entire proposed Consolidated Plan may be examined.

COMMENT PERIOD

Prior to the City Council approval of the Consolidated Plan, a 30-day public comment period shall be held as required by HUD. During the 30-day period, the Community and Economic Development Department will receive written comments on the proposed plan from the public and will later include those comments along with their responses in the Plan.

Copies of the draft Consolidated Plan will be available for viewing at the following locations:

- **City of Dearborn Heights**
  Community & Economic Development Department
  26155 Richardson
- **City of Dearborn Heights**
  Clerk's Office
  6045 Fenton
- **Caroline Kennedy Library**
  24590 George
- **John F. Kennedy, Jr. Library**
  24602 Van Born Road
- **City of Dearborn Heights Website**
  www.ci.dearborn-heights.mi.us

Copies of the plan will also be available to citizens or groups that request it from the City of Dearborn Heights Community and Economic Development Department.

The City of Dearborn Heights CEDD has responsibility for the Consolidated Plan. All public comments shall be reviewed and taken into consideration by the CEDD. The City Council authorizes final publication of the Consolidated Plan and Annual Action Plan and submission of the Consolidated Plan and Annual Action Plan to HUD.

SUBMISSION OF THE PLAN

Following approval by the City Council, the Plan will be submitted to HUD along with certifications of compliance with program requirements. HUD approves the Plan following a 45-day review period, unless the submission is incomplete or lacks all required certifications of program compliance.

Annual Action Plan

Each program year, as a part of the Consolidated Planning Process, the City of Dearborn Heights must develop an Annual Action Plan that identifies sources of funding, statement of objectives, description of projects, graphic distribution, monitoring of sub-recipients, and results of past efforts.

PUBLIC HEARINGS

In accordance with HUD requirements, the Community and Economic Development Department will hold a minimum of two public hearings for public input for the Annual Action Plan, prior to its proposed adoption by the City Council for submission to HUD.

The Community and Economic Development Department shall hold a minimum of one public hearing to receive and review public input prior to the adoption of the Annual Action Plan. In a local newspaper of general circulation, the Community and Economic Development Department will publish a summary of the proposed Action Plan for public comment. The notice will give all pertinent information as to where the Plan is available for public examination, including address and hours of availability. A public notice shall be published in a local newspaper no less than 10 days prior to the hearing date to notify the public of their opportunity to attend the hearing and provide comment.

COMMENT PERIOD

A 30-day comment period of the Draft Action Plan will be established for public review prior to submission to the City of Dearborn Heights City Council for final consideration and adoption.

Copies of the draft Action Plan will be available for viewing at the following locations:

- **City of Dearborn Heights**
  Community & Economic Development Department
  26155 Richardson
- **City of Dearborn Heights**
  Clerk's Office
  6045 Fenton
- **Caroline Kennedy Library**
  24590 George

- **John F. Kennedy, Jr. Library**
  24602 Van Born Road
- **City of Dearborn Heights Website**
  www.ci.dearborn-heights.mi.us

The Community and Economic Development Department will provide copies of the Annual Action Plan to interested citizens and organizations, upon request.

Once the Annual Action Plan has been approved by the City Council and submitted to HUD, a 45-day HUD review period will commence.

Substantial Amendments

If there are changes because of legislative authority or HUD causes changes in rules, regulations and guidelines which impact the Community Development Block Grant Program, said changes will supersede any/all of the provisions contained in this Citizen Participation Plan. In addition, any general or substantial amendment to any portion of the Consolidated Plan will follow HUD prescribed notice and comment period requirements.

Prior to action by the City Council to amend a Final Program Year Statement, a minimum of seven day notice of such proposed action shall be published in the Official City newspaper to provide citizens an opportunity to comment on such proposed changes in its use of funds.

Prior to the submission of any substantial change in the proposed use of funds, citizens will have reasonable notice of, and the opportunity to comment on, the proposed amendment using the citizen participation methods outlined in this Plan and/or other methods that result in effective notice and comment. Substantial amendments may be made up to six times per program year.

A substantial amendment to the Consolidated Plan occurs when one of the following decisions needs to be made:

- The funding of new eligible activities not previously described in the published Final Statement including published Alternate budget activities.

- Substantial change in the targeted beneficiaries, purpose, scope and location of an activity. For example, if an activity is mainly targeted to benefit Senior Citizen Housing, a Final Statement Published Amendment would be required before those funds could be utilized for a non-Senior Housing group. If certain streets and sidewalks are targeted for paving in the Published Final Statement, adding or deleting said streets would be considered a "substantial change".
- Not considered a "substantial change" would be line item program year budget changes from one previously published activity to another previously published budget activity, provided the aggregate amount of line item transfers would not exceed 25 percent of the annual entitlement of the program year involved plus amounts budgeted for contingencies.
- Any other changes required by Federal Law and Regulations.

PUBLIC HEARINGS

The Community and Economic Development Director will establish the time and location of all public hearings. Substantial Amendments for CDBG activities shall require approval by the City of Dearborn Heights City Council. The Community and Economic Development Department shall hold a minimum of one public hearing for public input on any Substantial Amendments. Prior to amending its Consolidated Plan for a new activity or a substantial change, the City will publish a notice of the substantial change in area newspapers. A public notice shall be published in a local newspaper no less than 10 days prior to the hearing date to notify the public of their opportunity to attend the hearing and provide comment.

COMMENT PERIOD

The public shall be given an opportunity to comment on any Substantial Amendments made to the City's Consolidated Plan or Annual Action Plan. After proper notice is given, a 30-day public review period will be required to obtain public comment prior to City Council approval.

Copies of the draft Substantial Amendments will be available for viewing at the Community and Economic Development Department. Copies of the Amendments to interested citizens and organizations will be made available upon request.

Performance Reports

Each year the City will issue a Performance Report showing the progress it has made in carrying out its Strategic Plan and Action Plan.

The Performance Report, or the Consolidated Annual Performance and Evaluation Report (CAPER), will include a description of the resources available, the investment of those resources, where those resources were spent geographically, persons assisted (including the racial and ethnic status of persons assisted), actions taken to further fair housing, and other actions indicated in the Strategic Plan and Action Plan. The City must send HUD a CAPER by September 30th or within 90 days of the close of the program year. The City of Dearborn Heights' program year begins on July 1 and ends on June 30.

PUBLIC HEARINGS

The Community and Economic Development Director will establish the time and location of all public hearings.

The City will hold a minimum of one public hearing to consider any comments or views of citizens in relation to the published Performance Report. A public notice shall be published in a local newspaper no less than 10 days prior to the hearing date to notify the public of their opportunity to attend the hearing and provide comment.

COMMENT PERIOD

The City will receive comments and make all Performance Reports available to the public at least 15 days prior to submission to HUD. The City will consider any comments or views of citizens received in writing or orally at public hearings in preparing the final version of Performance Reports.

A summary of these comments will be attached to the Performance Report, upon completion of the final version to be submitted to HUD. HUD conducts a 15-day review of the Performance Report after submission.

Copies of the draft CAPER will be available for viewing by the Community and Economic Development Department. Copies of the CAPER will be provided to interested citizens and organizations, upon request.

Assessment of Fair Housing (AFH)

PUBLIC HEARINGS

In accordance with the Department of Housing and Urban Development (HUD) requirements, a minimum of one public hearing shall be held for public input for the AFH, prior to the draft document being made available for 30-day public comment. An additional public hearing shall be held within the noticed 30-day public comment period and prior to adoption by the City Council.

PUBLIC NOTICE

The Community and Economic Development staff will establish the time and location of all public hearings and meetings related to the Community Development Block Grant Program.

The City will publish a notice of availability of the proposed AFH for review in a newspaper of general circulation serving the low and moderate income areas. The date of the publication will be the beginning of a 30 day public comment period at the end of which the public hearing on the proposed plan will also be held.

The City shall publish a draft copy of the AFH to be available during the 30 day comment period so citizens have an opportunity to review and provide comments. A summary shall be published in a local newspaper. A summary of the sections of the AFH will also be published.

The summary will describe the contents and purpose of the AFH, and will include a list of locations where copies of the entire proposed AFH may be examined.

COMMENT PERIOD

Prior to the Dearborn Heights City Council approval of the AFH, a 30 day public comment period shall be held as required by HUD. During the 30 day period, the Community and Economic Development Department will receive written comments on the proposed plan from the public and will later include those comments along with their responses in the Plan.

Copies of the draft AFH will be available for viewing at the following locations:

- **City of Dearborn Heights**
  Community & Economic Development Department

26155 Richardson

- **City of Dearborn Heights**

  Clerk's Office

  6045 Fenton
- **Caroline Kennedy Library**

  24590 George
- **John F. Kennedy, Jr. Library**

  24602 Van Born Road
- **City of Dearborn Heights Website**

  www.ci.dearborn-heights.mi.us

Copies of the plan will also be available to citizens or groups that request it from the Dearborn Heights Community and Economic Development Department.

The Dearborn Heights City Council, as the elected authority of the citizens of Dearborn Heights, has responsibility for the AFH. All public comments shall be reviewed and taken into consideration by the Council. The Dearborn Heights City Council authorizes final publication of the AFH and submission of the AFH to HUD.

SUBMISSION OF THE PLAN

Following approval by the Dearborn Heights City Council, the Plan will be submitted to HUD along with certifications of compliance. HUD approves the Plan following a review period, unless the submission is incomplete or lacks all required certifications of program compliance.

Consultation

During the development of the AFH and/or Consolidated Plan year the City Dearborn Heights will make every effort to consult with other public and private agencies that provide assisted housing, health services, and social services, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons. The agencies may include local Public Housing Authorities and the local Continuum of Care. Dearborn Heights shall also consult with community-based and regionally-based organizations that represent protected class

members and organizations that enforce fair housing laws when preparing both the AFH and the Consolidated Plan. Consultation will also include coordination with regional government agencies in addition to adjacent units of general local government and local government agencies. This includes local government agencies with metropolitan-wide planning and transportation responsibilities.

Complaints/Comments/Grievances

The City's Community and Economic Development Director or designee will provide a timely written response to complaints, comments, and grievances, within 15 working days, where practicable.

Public Hearings/Public Notices

The City of Dearborn Heights Community and Economic Development Department will host, at a minimum, two public hearings every year of the 5-Year Consolidated Planning term. Typically, these hearings will consist of a meeting to announce the availability of technical assistance and funding for the current program year. A second public hearing will be held later in the program year, once the draft plan is ready for public review, to solicit comments on the strategies and proposed use of funds and to review program performance. Public hearings will be conveniently scheduled and located for people who will benefit from program funds, and will be accessible to persons with special needs.

The City of Dearborn Heights is required to provide adequate advance notice of public hearings. There shall be advance public notice once a federally required document is available for public review, such as the proposed Annual Action Plan, Five-Year Consolidated Plan, AFH any proposed Substantial Amendment to the Action Plan or Consolidated Plan, and the Annual Performance Report.

In addition, there shall be advance public notice of all public hearings, and public meetings related to the funds or planning process covered by this Citizen Participation Plan.

A translator will be provided at the prior written request of an individual or organization representing non-English speaking persons. Written requests must be made to the City of Dearborn Heights Community and Economic Development Department, a minimum of five business days prior to hearing dates.

To insure that adequate advance notice of public hearings is provided to citizens or other interested parties, the City will take the following actions:

- The City will publish a notice of public hearing in the local weekly newspaper, 10 days prior to the day of the public hearing, to allow interested residents to attend.
- Notices will be printed in readable size and placed in the general section of the newspaper. The notices will provide complete summary information on the purpose of the meeting, the date, time, and location. They shall provide a name and telephone number for persons who may have questions about the meeting / hearing, along with information regarding accessibility for the disabled.
- This information will also be disseminated in public buildings throughout the City.

Access to Information

Citizens, public agencies and other interested parties, including those most affected, will have the opportunity to receive information, review and submit comments on any proposed submission concerning any of the following documents:

- The proposed and final Annual Action Plans
- The proposed and final 5-year Consolidated Plan
- Proposed and final Substantial Amendments to either an Annual Action Plan or the 5-year Consolidated Plan
- Annual Performance Reports
- The Citizens Participation Plan
- Assessment of Fair Housing

Copies of the previously identified documents will be available from the Community and Economic Development Department. Copies of documents will also be available to citizens or groups that request it from the Community and Economic Development Department.

All correspondence, records, written proposals, minutes of the public hearings and meetings will be retained in the Community and Economic Development Department and by the City Clerk. Any pertinent information such as written proposals from a citizens group, etc., will be presented to the Community and Economic Development staff for review and consideration. If assistance in reading or obtaining

program records is needed, the Community and Economic Development Department should be contacted at 313-791-3500 or interested parties can access records at the Community and Economic Development Department at 26155 Richardson, Dearborn Heights, Michigan 48127.

Interested parties may also access many of the program documents at the City of Dearborn Heights website, www.ci.dearborn-heights.mi.us.com.

Technical Assistance

Technical assistance will be provided to citizens, citizen groups, nonprofit organizations and agencies that need such assistance in developing project proposals. Such assistance is available upon request from the Community and Economic Development Department. Anyone needing technical assistance should contact the City of Dearborn Heights Community and Economic Development Department at 313-791-3500.

Anti-Displacement

The City does not have, nor does it anticipate funding any activities that will displace any residents or businesses. If displacement does occur, the residents or businesses displaced would be entitled to compensation and / or assistance under applicable federal laws. Should the need for displacement ever arise, the City will officially notify the residents or businesses expected to be displaced as soon as practicable following approval of the activity. The notice will include a description of the proposed action, a discussion of how the resident or business owner might be affected, and information concerning their rights and benefits.

Notwithstanding the aforementioned statement, the City has been required by Public Law 98-181 to prepare a Plan for minimizing the displacement of persons as a result of CDBG funded activities and for assisting persons involuntarily displaced as a result of said activities. A copy of this plan is on file and available for review at the Community and Economic Development Department, 26155 Richardson, Monday through Thursday between 8:00 a.m. and 5:00 p.m. In addition, the City's Anti-Displacement policy is provided to every applicant of the Housing Rehabilitation Program.

Use of the Plan

Dearborn Heights will follow this Citizen Participation Plan in the development of the Consolidated Plan, any substantial amendments to the Consolidated Plan, Annual Action Plan, Assessment of Fair Housing and the Annual Performance Report.

For more information regarding the Consolidated Plan or other related documents, or to submit your comments:

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

City of Dearborn Heights
Community and Economic Development Department
26155 Richardson
Dearborn Heights, MI 48127
Telephone: (313) 791-3500
Fax: (313) 791-3501
CEDD@ci.dearborn-heights.mi.us
Business hours: 8:00 a.m. – 5:00 p.m., Monday through Thursday.

Complaints and related comments on the programs may also be offered at the public hearings. Written responses to all written complaints may also be made to the 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
Community Planning and Development Division
McNamara Federal Building
477 Michigan Avenue
Detroit, MI 48226
Phone: 313-226-7900
Fax: 313-226-5611 or 313-226-3197
TTY: 313-226-6899

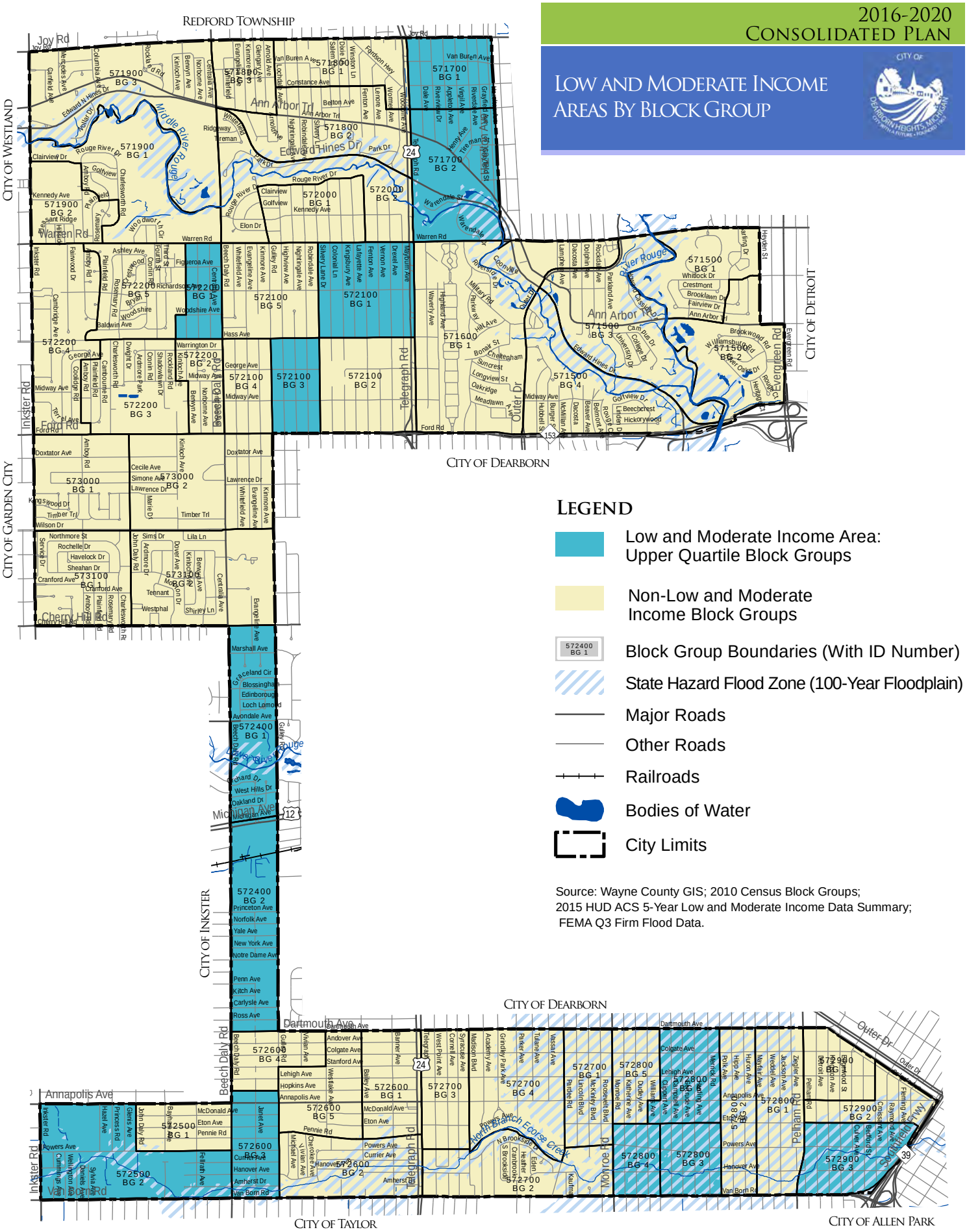
Appendix

1. Maps
2. Public participation
3. SF 424
4. Certifications

Maps

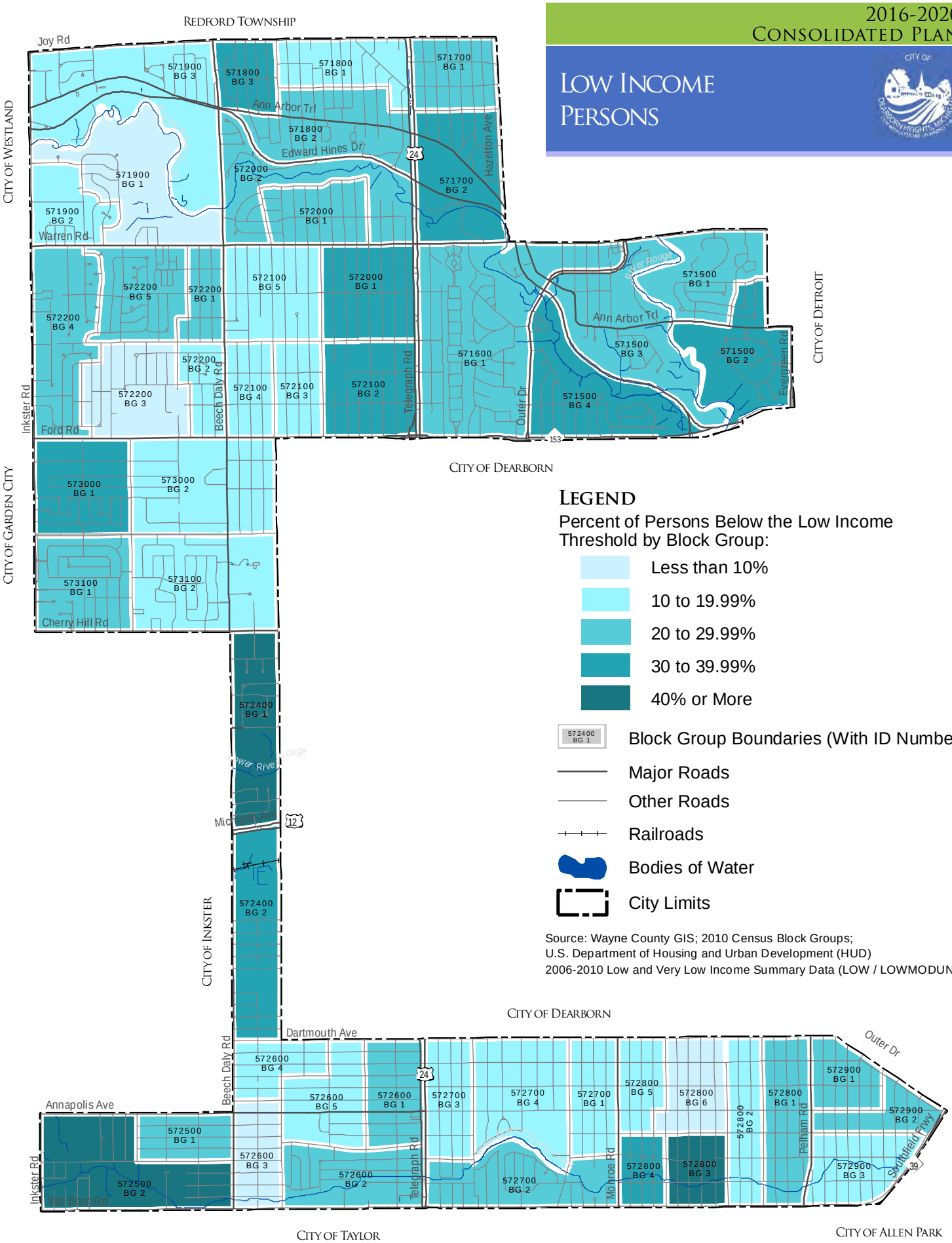
2016-2020
CONSOLIDATED PLAN

LOW AND MODERATE INCOME AREAS BY BLOCK GROUP



2016-2020
CONSOLIDATED PLAN

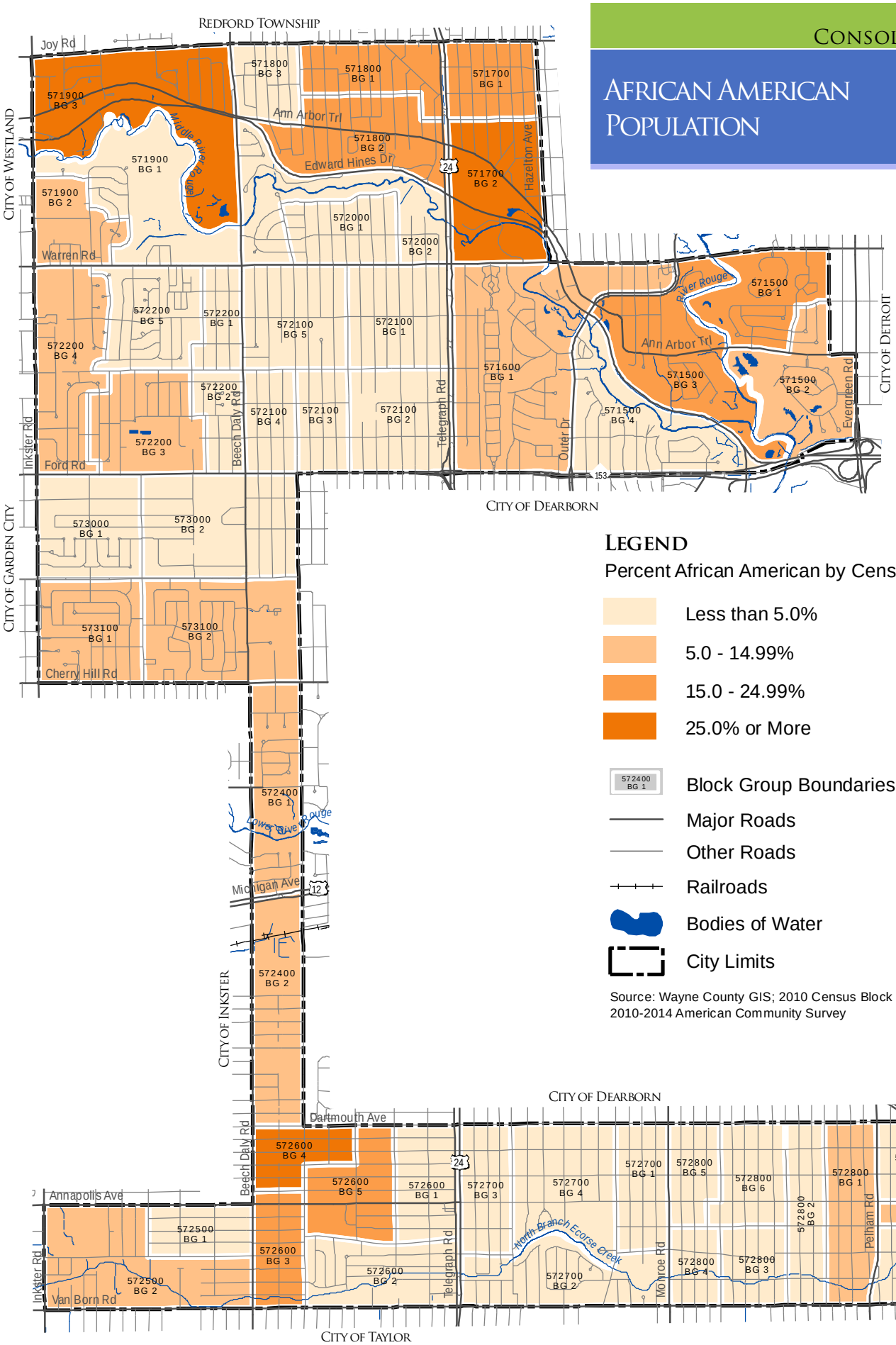
LOW INCOME PERSONS



WADETRIM

2016-2020
CONSOLIDATED PLAN

AFRICAN AMERICAN POPULATION



LEGEND

Percent African American by Census Block Group:

- Less than 5.0%
- 5.0 - 14.99%
- 15.0 - 24.99%
- 25.0% or More

- 572400 BG 1 — Block Group Boundaries (With ID Number)
- Major Roads
- Other Roads
- Railroads
- Bodies of Water
- City Limits

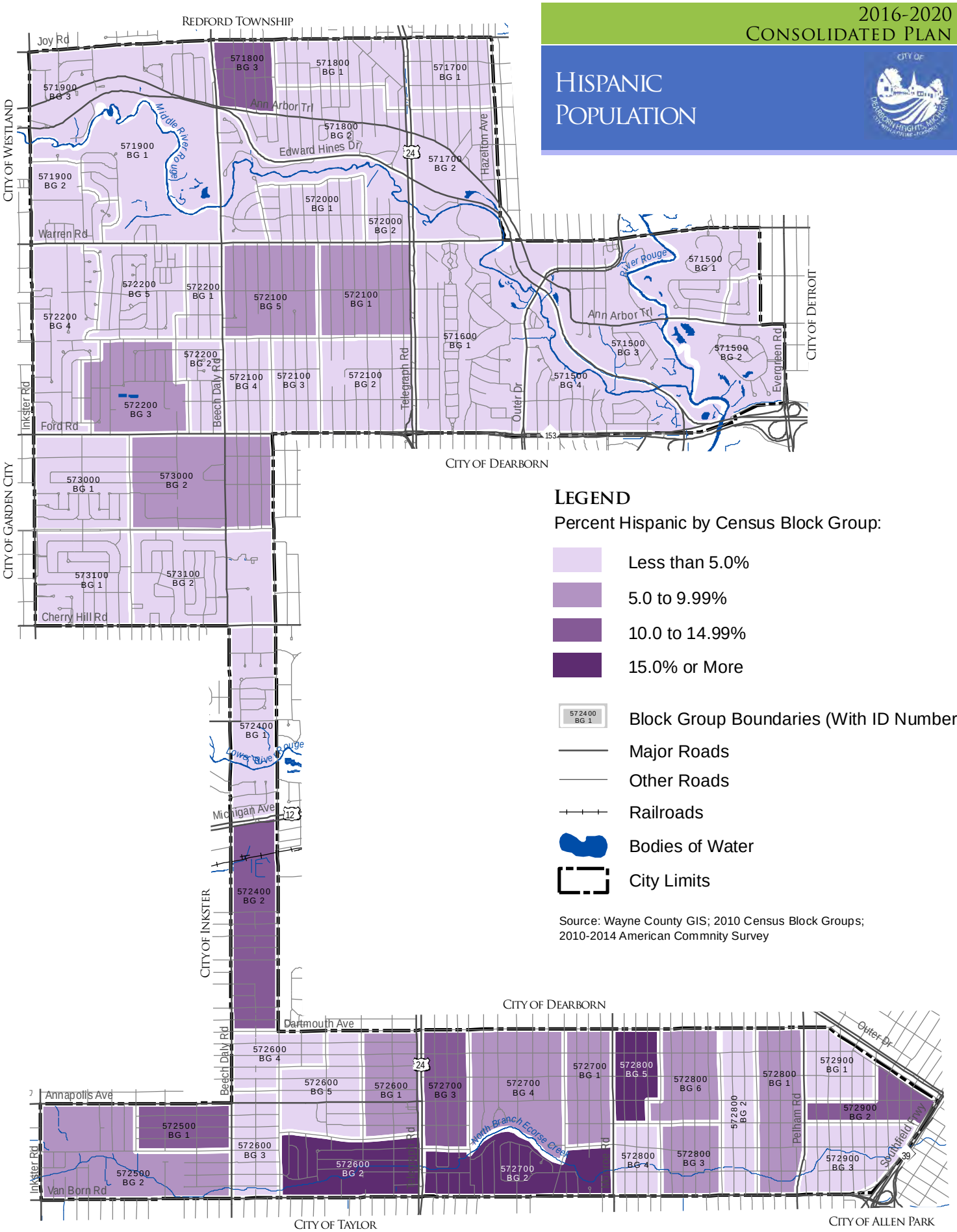
Source: Wayne County GIS; 2010 Census Block Groups; 2010-2014 American Community Survey

WADETRIM

Feet
0 500 1,000 2,000

2016-2020
CONSOLIDATED PLAN

HISPANIC POPULATION



LEGEND

Percent Hispanic by Census Block Group:

- Less than 5.0%
- 5.0 to 9.99%
- 10.0 to 14.99%
- 15.0% or More

- 572400 BG 1 — Block Group Boundaries (With ID Number)
- Major Roads
- Other Roads
- Railroads
- Bodies of Water
- City Limits

Source: Wayne County GIS; 2010 Census Block Groups; 2010-2014 American Commnity Survey

WADETRIM

0 500 1,000 2,000 Feet

Public Participation

Dearborn Heights 5-Year Consolidated Plan Survey

1. What have you perceived to be the City of Dearborn Heights' major housing or community development concerns over the past 5 years? (List 3)

   Answer 1_____

   Answer 2_____

   Answer 3_____

2. What do you perceive to be the 3 highest priorities for housing or community development in Dearborn Heights over the next 5 years?

   Answer 1_____

   Answer 2_____

   Answer 3_____

3. What do you perceive is more affordable in Dearborn Heights?

○ Home Ownership

○ Renting

4. In your opinion how much money do you think a household of four, with a total yearly income of $54,000 before taxes, living in Dearborn Heights could afford to pay to purchase a home in the City?

   ○ Less than $75,000

   ○ $75,000 - $125,000

   ○ $125,000 - $200,000

   ○ $200,000 - $250,000

   ○ More than $250,000

   ○ Don't Know

5. How much money do you think a household of four, with a total yearly income of $54,000 before taxes, living in Dearborn Heights can afford to pay per month to rent housing in Dearborn Heights?

   ○ Less than $600

   ○ $600 - $800

   ○ $800 - $1,200

   ○ Don't Know

6. How many years have you lived in Dearborn Heights?

- ◯ Under 5 years
- ◯ 5 – 10 Years
- ◯ 10 – 20 Years
- ◯ More than 20 Years
- ◯ I Do Not Live in Dearborn Heights

7. How familiar are you with Dearborn Heights programs for housing and community development?

- ◯ Very Familiar
- ◯ Somewhat Familiar
- ◯ Not at all Familiar

8. What is your race/ethnicity?

- ◯ White/Caucasian
- ◯ Black/African American
- ◯ Asian/Pacific Islander
- ◯ Native American
- ◯ Hispanic/Latino
- ◯ Two or more races
- ◯ Other

9. Which of the following categories includes your age?

- ◯ Under 18
- ◯ 19 to 25
- ◯ 26 to 35
- ◯ 36 to 50
- ◯ 51 to 65
- ◯ 66 to 80
- ◯ Over 80

10. For statistical purposes, please tell us your household's total yearly income before taxes.

- ◯ Under $20,000
- ◯ $20,000 to $34,999
- ◯ $35,000 to $49,999
- ◯ $50,000 to $69,999
- ◯ $70,000 to $99,999
- ◯ $100,000 or more

To return completed surveys please mail to Christopher Klimchalk, Grants Coordinator, Community and Economic Development Department at 26155 Richardson, Dearborn Heights, MI 48127 or email to clklimchalk@ci.dearborn-heights.mi.us.

You can also complete our survey online at: https://www.surveymonkey.com/r/3FBBCTP

NOTICE OF FUNDS AVAILABILITY

City of Dearborn Heights

Community and Economic Development Department

Community Development Block Grant (CDBG)

Program Year (PY) 2016 (July 1, 2016 – June 30, 2017)

The City of Dearborn Heights is accepting proposals for its **2016** U.S. Department of Housing and Urban Development (HUD) funded Housing and Community Development programs.

All proposals for funding must be received no later than 4:00 P.M. on January 7, 2016 to the Community and Economic Development Department, 26155 Richardson, Dearborn Heights, Michigan 48127 ATTN: Director. **Any proposal(s) received after 4:00 P.M. on January 7, 2016 may not be considered for PY 2016 City of Dearborn Heights CDBG funding.**

For more information visit the City of Dearborn Heights website at

http://www.ci.dearborn-heights.mi.us/ComDev.cfm

Individuals with disabilities who require special accommodations, auxiliary aids or services to respond to this notice should contact 313-791-3500. Reasonable advance notice is required.

City of Dearborn Heights Community and Economic Development Department

Publish: November 18, 2015
November 25, 2015

ATTENTION: DEPARTMENT HEADS AND STAFF

COMMUNITY AND ECONOMIC DEVELOPMENT DEPARTMENT (CEDD) PRESENTS

CDBG IMPLEMENTATION WORKSHOP

City of Dearborn Heights

Community and Economic Development Department

Community Development Block Grant (CDBG)

FIVE YEAR CONSOLIDATED PLAN

FY 2016-2021

The City of Dearborn Heights Community and Economic Development Department is sponsoring a meeting to discuss ideas for implementation of projects and programs for **FY 2016-2021** Community Development Block Grant (CDBG) funding.

We cordially invite you to attend this meeting to learn more about CDBG!

CITY HALL COUNCIL CHAMBERS
6045 FENTON
WEDNESDAY, DECEMBER 9, 2015
10:00 A.M. – 12:00 P.M.

CALL (313) 791-3500 FOR MORE INFORMATION

City of Dearborn Heights Community and Economic Development Department

EQUAL HOUSING OPPORTUNITY

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

PUBLIC WELCOME!

COMMUNITY AND ECONOMIC DEVELOPMENT VISIONING WORKSHOP

City of Dearborn Heights

Community and Economic Development Department

Community Development Block Grant (CDBG)

FIVE YEAR CONSOLIDATED PLAN

FY 2016-2021

The City of Dearborn Heights Community and Economic Development Department is sponsoring a Visioning Workshop to discuss ideas for implementation of projects and programs for **FY 2016-2021** Community Development Block Grant (CDBG) funding.

We cordially invite you to attend this meeting to learn more about CDBG!

BERWYN SENIOR CENTER
26155 RICHARDSON
DEARBORN HEIGHTS, MICHIGAN 48127
(THREE (3) BLOCKS WEST OF BEECH DALY, TWO (2) BLOCKS SOUTH OF WARREN)
WEDNESDAY, DECEMBER 9, 2015
2:00 P.M. – 3:30 P.M.

CALL (313) 791-3500 FOR MORE INFORMATION

For more information visit the City of Dearborn Heights website at
http://www.ci.dearborn-heights.mi.us/ComDev.cfm

Individuals with disabilities who require special accommodations, auxiliary aids or services to respond to this notice should contact 313-791-3500. Reasonable advance notice is required.

City of Dearborn Heights Community and Economic Development Department

EQUAL HOUSING OPPORTUNITY

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Publish: November 25, 2015
December 2, 2015

Notice of Public Hearing

City of Dearborn Heights
Community Development Block Grant (CDBG) Program
Program Year (PY) 2016 Action Plan and PY 2016-2020 Consolidated Plan

The City of Dearborn Heights is developing its **Annual Action Plan** for **Program Year (PY) 2016 from July 1, 2016 to June 30, 2017** and its **2016-2020 Consolidated Plan** for Community Development Block Grant (CDBG) funds estimated at **$912,938.00***. **(*Estimated funding ONLY. Final PY 2016 CDBG funding has not yet been determined by the Department of Housing and Urban Development (HUD)).**

The Community and Economic Development Department encourages all parties to participate at a PUBLIC HEARING on **Tuesday, January 26, 2016, at 7:00 P.M. at the City Hall Council Chambers, 6045 Fenton Avenue, Dearborn Heights, Michigan.** Otherwise all communications should be addressed in writing to the Community and Economic Development Director, City of Dearborn Heights Community and Economic Development Department (CEDD), 26155 Richardson, Dearborn Heights, Michigan, 48127.

The City will provide technical assistance to citizens and groups representative of persons of low and moderate income that request such assistance in developing funding request proposals and in the review of program activities and program performance. In addition, the City will make adequate provisions to assist non-English speaking residents in interpreting program opportunities and provisions on a case-by-case basis, as well as provide auxiliary aides and services for individuals with disabilities. Requests for special accommodations must contact the CEDD at **(313) 791-3500**, e-mail ramen@ci.dearborn-heights.mi.us or in writing to the Community and Economic Development Director, City of Dearborn Heights CEDD, 26155 Richardson, Dearborn Heights, Michigan, 48127 **ATTN: Action Plan/Consolidated Plan Public Hearing #1.** Requests for special accommodations must be made with reasonable advance notice.

Ronald J. Amen
Director
Community and Economic
Development Department

Publish: **January 13, 2016**
January 20, 2016

NOTICE OF PUBLIC HEARING

The City of Dearborn Heights is developing its Program Year **(PY) 2016** Annual Action Plan **(PY from July 1, 2016 to June 30, 2017) and PY 2016-20 Five Year Consolidated Plan** for Community Development Block Grant (CDBG) funds. The amount of funds allocated for **PY 2016** are **$927,972.00**. This amount includes the **PY 2016** CDBG allocation of **$927,972.00** and **PY 2016** estimated program income of **$0**.

The Community and Economic Development Department encourages all parties to participate at a **PUBLIC HEARING** on **Wednesday, March 9, 2016 at 7:00 P.M.**, at the City Hall Council Chambers, 6045 Fenton Avenue, Dearborn Heights, Michigan. Otherwise all communications should be addressed in writing to the Community and Economic Development Director, City of Dearborn Heights, 26155 Richardson, Dearborn Heights, Michigan, 48127.

The City will provide technical assistance to citizens and groups representative of persons of low and moderate income that request assistance related to the **PY 2016** Annual Action Plan and **PY 2016-20 Five Year Consolidated Plan**. In addition, the City will make adequate provisions to assist non-English speaking residents in interpreting program opportunities and provisions on a by-case basis, as well as provide auxiliary aides and services for individuals with disabilities. Requests for special accommodations must call (313) 791-3500, e-mail ramen@ci.dearborn-heights.mi.us, or in writing to the Community and Economic Development Director, City of Dearborn Heights, 26155 Richardson, Dearborn Heights, Michigan, 48127 Attn: **Action Plan/Five Year Plan** Public Hearing #2. Reasonable advance notice is required.

Ronald Amen, Director
Community and Economic Development Department

Publish: February 24, 2016
March 2, 2016

Notice of Public Hearing

Floodplain and Wetlands Protection
City of Dearborn Heights, Wayne County, Michigan

The City of Dearborn Heights is considering funding, with Community Development Block Grant (CDBG) monies, for projects which may be located partially or fully within the 100-year floodplain. Use of federal funds requires compliance with federal Executive Orders 11988, Floodplain Management, and 11990, Protection of Wetlands. The subject project(s) are as follows:

Housing Rehabilitation

The purpose of this City-wide program is to provide no interest deferred loans to income eligible homeowners throughout the City for housing rehabilitation activities. The City will be contributing **$329,323.00** of the **FY 2016** CDBG allocation to this program. The location of this project is City-wide.

Code Enforcement

The City will provide on-going funding assistance for staff, data collection, administration, transportation and other related code enforcement activities in the CDBG low and moderate-income areas of the City. The City will be contributing **$75,000.00** of the **FY 2016** CDBG allocation to this program.

The City is interested in discussing practicable alternatives to these projects, learning public perceptions of possible adverse impacts that could result from undertaking these projects within the floodplain and identifying any possible administrative measures which can be used to reduce or eliminate any adverse effects. A **Public Hearing** is scheduled for **Tuesday, April 12, 2016 at 7:00 PM,** at the City of Dearborn Heights' City Hall Council Chambers, 6045 Fenton Avenue, Dearborn Heights, MI 48127 to secure public input on these issues.

Please attend or send written comments to Mr. Ron Amen, Community and Economic Development Director, City of Dearborn Heights, 26155 Richardson, Dearborn Heights, Michigan 48127.

Publish: March 30, 2016
April 6, 2016

Ron Amen, Director
Community and Economic Development Department

PUBLIC NOTICE
PROJECTS PARTIALLY OR FULLY LOCATED WITHIN THE 100 YEAR FLOODPLAIN

CITY OF DEARBORN HEIGHTS
COMMUNITY AND ECONOMIC DEVELOPMENT DEPARTMENT (CEDD)
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) **PY 2016**
PROPOSED PROJECTS FUNDS ESTIMATED ALLOCATION

PROPOSED PROJECTS IN THE 100 YEAR FLOODPLAIN	Proposed Total
RESIDENTIAL REHABILITATION	$ 329,323.00
CODE ENFORCEMENT	$ 75,000.00
TOTAL	**$ 404,323.00**

THE CITY OF DEARBORN HEIGHTS IS NOTIFING THE PUBLIC OF ITS INTENT TO FUND THE ABOVE PROPOSED PROJECT(S) THAT MAY BE LOCATED PARTIALLY OR FULLY LOCATED WITHIN THE 100 YEAR FLOODPLAIN.
USE OF FEDERAL FUNDS REQUIRE COMPLIANCE WITH FEDERAL EXECTIVE ORDER 11988, FLOODPLAIN MANAGEMENT AND 11990, PROTECTION OF WETLANDS.

The City is interested in discussing practicable alternatives to these projects, learning public perceptions of possible adverse impacts that could result from undertaking these projects within the floodplain, identifying any possible administrative measures that can be used to reduce or eliminate any adverse effects, and promoting comments in relation to the mentioned projects.

Copies of the proposed DRAFT **PY 2016** Floodplain Investigation will be available for public review at JFK Jr. Library, 24602 Van Born Rd., Dearborn Heights, MI 48125, the Caroline Kennedy Library, 24590 George, Dearborn Heights, MI 48127, the Clerks Office, 6045 Fenton, Dearborn Heights, MI 48127, and the Dearborn Heights Community and Economic Development Department on **March 16, 2016**. Persons with disabilities who require special accommodations should contact 313-791-3500. Advance notice is required. Written comments on all the above plans will be received through **April 4, 2016 at 5:00 P.M.** at the following address: City of Dearborn Heights, Community and Economic Development Department, 26155 Richardson, Dearborn Heights, Michigan, 48127 ATTN: DIRECTOR

THIS PUBLIC NOTICE REQUIRES 15 DAYS COMMENT PERIOD FROM PUBLISHED DATE

Publish: March 16, 2016

Ronald Amen, Director
Community and Economic
Development Department

PUBLIC NOTICE

PY 2016 ACTION PLAN
COMMUNITY AND ECONOMIC CITY DEVELOPMENT DEPARTMENT (CEDD)
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM

PY 2016 ACTION PLAN PROPOSED PROJECTS

FUNDING SOURCES:

CDBG **PY 2016** ALLOCATION	$ 927,972.00
PY 2016 ESTIMATED PROGRAM INCOME	$ 0
PY 2015 PROGRAM INCOME AS OF **2/29/16 (TO DETERMINE PUBLIC SERVICES CAP)**	$ 92,400.00
RE-PROGRAMMED FUNDS:	
FROM IDIS AMOUNT AVAILABLE FOR FUNDING	$ 220,000.00
TOTAL AVAILABLE FOR FUNDING PY 2016	**$ 1,147,972.00**

PROJECTS/PROGRAMS	**PROPOSED AMOUNT**
PLANNING AND ADMINISTRATION MAXIMUM CAP ALLOWABLE IS 20% CALCULATED USING **PY 2016 ESTIMATED** PROGRAM INCOME **($0)** + **PY 2016** CDBG ALLOCATION **($927,972)** x 20% = **$185,594.00**	
PLANNING AND ADMINISTRATION TOTAL	**$ 185,594**
PUBLIC IMPROVEMENT PROJECTS (No Cap)	
RESIDENTIAL REHABILITATION	$ 329,323
BERWYN IMPROVEMENTS	$ 150,000
CODE ENFORCEMENT	$ 75,000
PARKLAND PARK ADA RESTROOM FACILITY	$ 225,000
VISTA MARIA FACILITY REHABILITATION	$ 30,000
PUBLIC IMPROVEMENT PROJECTS TOTAL	**$ 809,323**
PUBLIC SERVICE PROGRAMS MAXIMUM CAP ALLOWABLE IS 15% CALCULATED USING **PY 2015** PROGRAM INCOME AS OF **2/29/16 ($92,400)** + **PY 2016** CDBG ALLOCATION **($927,972)** x 15% = **$153,055**	
CRIME PREVENTION LMA	$ 35,000
CRIME PREVENTION LMC	$ 15,000
SENIOR SERVICES	$ 103,055
PUBLIC SERVICES TOTAL	**$ 153,055**
TOTAL PROPOSED ESTIMATED FUNDING	**$ 1,147,972**

Additional dollars will be used to fund CDBG eligible projects.

The City is interested in discussing practicable alternatives to these projects, learning public perceptions of possible adverse impacts that could result from undertaking these projects, identifying any possible administrative measures that can be used to reduce or eliminate any adverse effects, and promoting comments in relation to the mentioned projects.

Copies of the proposed **PY 2016-17** DRAFT Action Plan will be available for public review at JFK Jr. Library, 24602 Van Born Rd., Dearborn Heights, MI 48125, the Caroline Kennedy Library, 24590 George, Dearborn Heights, MI 48127, the Clerks Office, 6045 Fenton, Dearborn Heights, MI 48127, and the Dearborn Heights Community and Economic Development Department on **March 16, 2016**. Persons with disabilities who require special accommodations should contact 313-791-3500. Advance notice is required. Written comments on the above plan will be received through **April 18, 2016 at 5:00 P.M.** at the following address: City of Dearborn Heights, Community and Economic Development Department, 26155 Richardson, Dearborn Heights, Michigan, 48127 ATTN: DIRECTOR.

THIS PUBLIC NOTICE REQUIRES 30 DAYS COMMENT PERIOD FROM PUBLISHED DATE

Ronald Amen, Director
Community and Economic Development Department

Publish: March 16, 2016

CITY OF DEARBORN HEIGHTS COMMUNITY AND ECONOMIC DEVELOPMENT DEPARTMENT

NOTICE OF INTENT TO REQUEST RELEASE OF COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FUNDS (NOI-RROF) AND FINDING OF NO SIGNIFICANT IMPACT ON THE ENVIRONMENT (FONSI) FOR PROGRAM YEAR 2016-17

TO ALL INTERESTED AGENCIES, GROUPS, AND PERSONS:

On **May 5, 2016**, the City of Dearborn Heights, Wayne County, Michigan, will request that the U.S. Department of Housing and Urban Development (HUD) release federal funds under Title I of the Housing and Community Development Act of 1974 (PL93-383) as amended for the following projects:

CDBG ACTIVITIES 2016-2017	BUDGET ($)
PUBLIC WORKS PROJECTS	
Code Enforcement Funding to provide code enforcement inspections within areas of low and moderate income.	75,000
Berwyn Senior Center Improvements Funds will be used to make energy efficient improvement and other upgrades to Berwyn Senior Center located at 26155 Richardson, Dearborn Heights, MI 48127.	150,000
Vista Maria Facility Rehabilitation Funds are used for safety and energy improvements on the Vista Maria Campus.	30,000
REHABILITATION SERVICES PROJECTS	
Housing Rehabilitation Deferred no interest loan for eligible low and moderate income homeowners to rehabilitate single-family homes. Applications accepted on first come/first serve basis. Waiting list involved. Emergency assistance is also provided to eligible families.	329,323
HANDICAP ACCESSIBLE PROJECTS	
Parkland Park ADA Restroom Facility Provide funding for the demolition of existing bathroom facilities and rebuild of ADA accessible bathrooms at Parkland Park.	225,000
PUBLIC SERVICES PROJECTS*	
Crime Prevention Support funding for Crime Prevention Services to qualified limited clientele residents and residents within low and moderate income areas of Dearborn Heights. Activities include personal safety seminars for seniors, disabled and support for abused children and spouses.	50,000
Senior Citizen Services Provide support funding for operations of the Berwyn and Eton Senior Centers including staff, utilities, senior programs and services.	103,055
ADMINISTRATIVE SERVICES**	
General Administration/Planning	185,594
	TOTAL AVAILABLE $1,147,972

NOTES:
**Public Services activities are subject to 15 percent Cap (allocation + prior year program income).*
***20% of funds (allocation + program income) may be used for planning and administrative services.*
Additional program income dollars will be used to fund CDBG eligible activities.

Public Comments

The City of Dearborn Heights will undertake the projects described above with Block Grant funds from the U.S. Department of Housing and Urban Development (HUD), under Title 1 of the Housing and Community Development Act of 1974. An Environmental Review Record for the projects has been prepared by the City of Dearborn Heights, Wayne County, Michigan which documents the environmental review of these projects. **This Environmental Review Record is on file at the City of Dearborn Heights Department of Community and Economic Development, 26155 Richardson Street, Dearborn Heights, Michigan 48127**. Any individual, group, or agency disagreeing with this determination or wishing to comment on the project(s) may submit written comments to the City of Dearborn Heights, Michigan. Comments should specify which Notice they are addressing. The document will also be available for public examination and copying, upon request, between the hours of **8:00 a.m. and 5:00 p.m., Monday through Thursday.**

Release of Funds

The City of Dearborn Heights certifies to HUD that the City consents to accept the jurisdiction of the Federal Courts if an action is brought to enforce responsibilities in relation to the environmental review process. The City further certifies that these responsibilities have been satisfied. HUD's approval of the certification satisfies its responsibilities under the National Environmental Policy Act of 1969 (NEPA), and related laws and authorities and allows the City of Dearborn Heights, Michigan to use the Community Development Block Grant Funds.

Objections to Release of Funds

HUD will accept objections to its release of funds and the City of Dearborn Heights, Michigan certification for a period of **fifteen (15)** days following the anticipated submission date or its actual receipt of the request (whichever is later) only if the objections pertain to one or more of the following basis: (a) The certification was not executed by the Chief Executive Officer or other officer of the applicant approved by HUD: (b) The City of Dearborn Heights has omitted a step or failed to make a decision or finding required by HUD regulations at 24 CFR Part 58; (c) the grant recipient has committed funds or incurred costs not authorized by 24 CFR Part 58 before approval of a release of funds by HUD; or (d) another Federal agency acting pursuant to 40 CFR Part 1504 has submitted a written finding that the project or projects are unsatisfactory from the standpoint of environmental quality. Objection must be prepared and submitted in accordance with required procedure (24 CFR Part 58), and shall be addressed to HUD, CPD Division, Patrick V. McNamara Building, 17th Floor, 477 Michigan Avenue, Detroit, Michigan 48226. Potential objectors should contact HUD to verify the actual last day of the objection period.

THE COMMENT PERIOD FOR THIS PUBLIC NOTICE EXPIRES
FIFTEEN (15) DAYS FROM THE DATE OF PUBLICATION

Publication Date: May 4, 2016

Ronald Amen
Director
Community and Economic Development Department

CITY OF DEARBORN HEIGHTS COMMUNITY AND ECONOMIC DEVELOPMENT DEPARTMENT

PUBLIC NOTICE

ADOPTION OF PY 2016-17 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) ANNUAL ACTION PLAN AND PY 2016-2020 FIVE YEAR CONSOLIDATED PLAN

TO ALL INTERESTED AGENCIES, GROUPS, AND PERSONS:

The City of Dearborn Heights has adopted the Fiscal Year **2016-17** Community Development Block Grant (CDBG) Annual Action Plan and **FY 2016-2020** Five Year Consolidated Plan, planning documents that direct the City in its use of federal funds from the U.S. Department of Housing and Urban Development (HUD). The Action Plan and Five Year Consolidated Plan are available for review at the City Clerk's office, the Caroline Kennedy and John F. Kennedy Jr. Library, and the Community and Economic Development Department (26155 Richardson Street, Dearborn Heights, Michigan 48127).

Individuals with disabilities who require special accommodations, auxiliary aids, or services to respond to this notice should contact (313) 791-3500. Reasonable advance notice is required.

Ronald Amen
Director
Community and Economic Development Department

Publication Date: May 4, 2016

Community and Economic Development Visioning Workshop

Join us as we discuss ideas for implementation of projects and programs for FY 2016-2021 Community Development Block Grant funding

Highlights:

- Informal atmosphere
- CDBG program Q & A
- Surveys

PUBLIC WELCOME!

WEDNESDAY, DECEMBER 9, 2015
2:00 P.M. TO 4:00 P.M.
BERWYN SENIOR CENTER
26155 RICHARDSON
THREE (3) BLOCKS WEST OF BEECH DALY,
TWO (2) BLOCKS SOUTH OF WARREN

EQUAL HOUSING OPPORTUNITY

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

CALL (313) 791-3500 FOR MORE INFORMATION

SPONSORED BY THE CITY OF DEARBORN HEIGHTS COMMUNITY AND ECONOMIC DEVELOPMENT DEPARTMENT

Community and Economic Development Visioning Workshop

Join us as we discuss ideas for implementation of projects and programs for FY 2011-2016 Community Development Block Grant funding

Highlights:

- Informal atmosphere
- CDBG program Q & A
- Surveys
- Light refreshments

PUBLIC WELCOME!

SATURDAY, DECEMBER 11, 2010
1:00 P.M. TO 3:00 P.M.
BERWYN SENIOR CENTER
26155 RICHARDSON
THREE (3) BLOCKS WEST OF BEECH DALY,
TWO (2) BLOCKS SOUTH OF WARREN

EQUAL HOUSING OPPORTUNITY

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

CALL (313) 791-3500 FOR MORE INFORMATION

SPONSORED BY THE CITY OF DEARBORN HEIGHTS COMMUNITY AND ECONOMIC DEVELOPMENT DEPARTMENT

SF 424

OMB Approved No. 3076-0006

Version 7/03

APPLICATION FOR FEDERAL ASSISTANCE

2. DATE SUBMITTED	Applicant Identifier B-16-MC-26-0005
3. DATE RECEIVED BY STATE	State Application Identifier
4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier

1. TYPE OF SUBMISSION:

Application: ☐ Construction ☑ Non-Construction

Pre-application: ☐ Construction ☐ Non-Construction

5. APPLICANT INFORMATION

Legal Name: City of Dearborn Heights

Organizational Unit:
Department: Community and Economic Development Department
Division:

Organizational DUNS: 143058886

Address:
Street: 26155 Richardson
City: Dearborn Heights
County: Wayne
State: MI
Zip Code: 48127
Country: USA

Name and telephone number of person to be contacted on matters involving this application (give area code)
Prefix: Mr.
First Name: Ron
Middle Name
Last Name: Amen
Suffix:
Email: ramen@ci.dearborn-heights.mi.us
Phone Number (give area code): 313-791-3510
Fax Number (give area code): 313-791-3501

6. EMPLOYER IDENTIFICATION NUMBER *(EIN)*: 38-1712300

8. TYPE OF APPLICATION:
☐ New ☑ Continuation ☐ Revision
If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.)
Other (specify)

7. TYPE OF APPLICANT: (See back of form for Application Types)
C. City or Township
Other (specify)

9. NAME OF FEDERAL AGENCY: US Department of Housing and Urban Development

10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 14-218
TITLE (Name of Program): Community Development Block Grant Program

11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:
Community Development Block Grant (CDBG) Entitlement 2016-2017, Activity Submission (for City of Dearborn Heights, MI)

12. AREAS AFFECTED BY PROJECT *(Cities, Counties, States, etc.)*:
City of Dearborn Heights, Wayne County, MI

13. PROPOSED PROJECT
Start Date: July 1, 2016
Ending Date: June 30, 2017

14. CONGRESSIONAL DISTRICTS OF:
a. Applicant: 11,15
b. Project: 11,15

15. ESTIMATED FUNDING:

a. Federal	$ 927,972.00
b. Applicant	$ .00
c. State	$ .00
d. Local	$ .00
e. Other	$ 220,000.00
f. Program Income	$ 92,400.00
g. TOTAL	$ 1,207,972.00

16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?
a. Yes. ☐ THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON
DATE:
b. No. ☑ PROGRAM IS NOT COVERED BY E. O. 12372
☐ OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW

17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?
☐ Yes If "Yes" attach an explanation. ☑ No

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative
Prefix: Honorable
First Name: Daniel
Middle Name: S.
Last Name: Paletko
Suffix
b. Title: Mayor
c. Telephone Number (give area code): 313-791-3490
d. Signature of Authorized Representative: Daniel S. Paletko
e. Date Signed: 05-09-16

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Standard Form 424 (Rev.9-2003)
Prescribed by OMB Circular A-102

Certifications

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;

2. Establishing an ongoing drug-free awareness program to inform employees about –
    a. The dangers of drug abuse in the workplace;
    b. The grantee's policy of maintaining a drug-free workplace;
    c. Any available drug counseling, rehabilitation, and employee assistance programs; and
    d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;

3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;

4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
    a. Abide by the terms of the statement; and
    b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;

5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:
    a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which I t is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Acquisition and relocation - The jurisdiction must submit a certification that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24 during implementation of it's Community Development Block Grant (CDBG) Program.

Daniel S. Paletko

Signature/Authorized Official

05-04-16

Date

Daniel S. Paletko, Mayor

Title

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority**. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);

2. **Overall Benefit**. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) , 2015, 2016, and 2017, shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

3. **Special Assessments**. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

   The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

Daniel S. Paletko 05-04-16

Signature/Authorized Official Date

Daniel S. Paletko, Mayor

Title

OPTIONAL CERTIFICATION
CDBG

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Daniel S. Paletko 05-04-16

Signature/Authorized Official Date

Daniel S. Paletko, Mayor

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.

2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.

3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.

4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).

5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).

6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)

City of Dearborn Heights
Community and Economic Development Department
26155 Richardon
Dearborn Heights, MI 48127

Check ___ if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace is required by 24 CFR part 24, subpart F.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

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