

CONSOLIDATED PLAN 2020-2025

CITY OF MIDLAND | PLANNING & COMMUNITY DEVELOPMENT



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Executive Summary

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

1. Introduction

The intent of the Consolidated Plan is to create a collaborative process whereby a community establishes a unified plan for community development actions. A consolidated plan for all U.S. Department of Housing and Urban Development (HUD) community planning and development formula grant programs is required in 24 CFR Part 91. The consolidated planning process creates an opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the local level.

The strategic plan is a specific course of action for revitalization. It is the means to analyze the full local context and the linkages to the larger region. It builds on local assets and coordinates a response to the needs of the community. It integrates economic, physical, environmental, community, and human development in a comprehensive and coordinated fashion so that families and communities can work together and thrive. A strategic plan also sets forth program goals, specific objectives, annual goals, and benchmarks for measuring progress. In so doing, it helps local governments and citizens keep track of results and learn what works.

The Consolidated Plan approach is also the means to meet the submission requirements for the Community Development Block Grant (CDBG) formula program, of which the City of Midland is part of. This process replaces prior CPD planning and submission requirements with a single document that satisfies the submission requirements of the CDBG formula program for local jurisdictions.

The statutes for the formula grant programs set forth three basic goals against which the plan and the jurisdiction's performance under the plan will be evaluated by HUD. Each jurisdiction's plan must state how it will pursue these goals for all community development programs, as well as all housing programs. These statutory program goals are:

- DECENT HOUSING
- A SUITABLE LIVING ENVIRONMENT
- EXPANDED ECONOMIC OPPORTUNITIES

The 2020-2025 Consolidated Plan, which begins July 1, 2020 and ends June 30, 2025, enables the community to state in one document its plan to pursue these goals for all community planning and development programs. This document serves as a planning document for the City of Midland, which builds upon a participatory process at the lowest levels, where public input sessions were held to discuss community needs and many consultations were held with a wide variety of community-based public and private organizations. It will be used as the application for federal funds under HUD's formula grant program for the Community Development Block Grant (CDBG) program. It will contain a strategy to be

followed in carrying out HUD programs and an action plan that provides a basis for assessing performance. This consolidated submission will replace the 2015-2020 Consolidated Plan.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Midland Planning and Community Development Department will strive to provide a public and private cooperative environment leading to effective community development and housing programs and initiatives which meet the needs of people across all socioeconomic groups of the City of Midland, with direct benefit toward low and moderate income residents. The Housing Commission of the City of Midland is charged with overseeing the efforts of the Community Development Block Grant Program to ensure that initiatives meet the needs of low and moderate income residents. Planning and Community Development Department staff are responsible to facilitate and administer the program in a way that efficiently meets those needs through both internal and external projects that meet the community development and housing needs of the community for all ethnic and income groups.

The City of Midland has a history of allocating CDBG investments throughout the community, in no specific geographic location. The city does not contain any areas of concentrated minority populations or any significant racial/ethnic groups represented in lower income categories. As such, the City has determined that use of CDBG funds throughout the city allows for benefits to follow the need of low and moderate income residents in all areas by need, rather than geography as the identifier.

The overall goals of the community development and housing programs of the City of Midland are that residents of the city might have safe, affordable and accessible housing; access to a comprehensive network of housing, economic and other support services; and access to quality community facilities. In order to work toward this goal, sub-goals include:

1. Maintaining the current housing stock in a standard and code compliant form through housing rehabilitation assistance provided through loans and grants;
2. Providing decent, affordable housing to low-income families and nonprofit housing service providers through new construction and existing housing;
3. Providing quality public and community facilities which meet the needs of low and moderate income individuals and those with special needs and disabilities;
4. Providing assistance to low-income residents who are in need of work, housing, transportation or other support services
5. Providing accessibility improvements to meet the needs of elderly persons and persons with disabilities; and
6. Providing ongoing fair housing activities to promote nondiscriminatory practices throughout the community.

These sub-goals have historically been targeted through the provision of deferred-payment, zero-interest loan programs, upgrades and modernization of senior housing facilities that serve low /

moderate income populations, down payment assistance and subrecipient grants to serve housing rehabilitation, accessibility and critical home repairs required to the mutual benefit of the City of Midland in maintaining existing housing stock and the low / moderate income homeowner in need of repairs but without the financial means to accomplish them. In the consideration of public services, the City of Midland has provided funds toward those with development or cognitive disabilities in the provision of transportation vouchers and in assisting with housing and workforce development needs for former offenders re-entering the community.

Federal funds are allocated to specific needs each program year as proposals are accepted by the city on an annual basis. Of note, the decline of entitlement funds has required a narrowed focus following the Midland County Housing Analysis and Fair Housing Plan evaluations. Funds proposed for the upcoming program year will focus entirely on low / moderate income senior housing.

3. Evaluation of past performance

The City has received CDBG funds since 1984. Throughout this time, the city has allocated the funding to many different sources as previously described through public and private initiatives. Throughout this history, it has been determined that providing a public and private collaborative environment, the city is able to leverage the financial resources provided through CDBG with other funding sources available in the community to best meet the needs of low and moderate income residents.

Through an assessment of annual project proposals, the city is able to determine how to use these limited funds to meet the needs of its residents. This program structure has been advantageous and as such, the city has determined to continue in this manner over the next five years.

Using the same structure, city staff will continue to promote the efficient use of CDBG funds through ongoing technical assistance.

4. Summary of citizen participation process and consultation process

During the preparation of this Consolidated Plan, the city provided multiple community participation and input opportunities. These opportunities consisted of three public input sessions during December 2019 and January 2020. A comprehensive community survey was also created for purposes of public input via the E-City Hall platform of the City of Midland website as well as being available in paper copy upon request. The survey content was also used in generating feedback during the public input sessions referenced earlier. These opportunities were widely advertised through advertisements in the Midland Daily Newspaper, a newspaper of general circulation in the city; emails sent to a vast number of local nonprofit agencies, builders, bankers and churches. Further the City of Midland utilized its own website, its social media channels, and postings within its buildings to seek attendance at the public input sessions or feedback via the E-City Hall survey.

Additionally, city staff coordinated the consultation process which resulted in the discussions with subrecipients from the last four years (15 agencies), many other community-based public and nonprofit organizations that do not request CDBG funds due to lack of alignment, but which provide direct service to low and moderate income and other special needs residents of the city.

The citizen participation and consultation process resulted in the formation of the goals and strategy presented within this plan, along with review of the needs assessment and market analysis.

5. Summary of public comments

Public comments received consisted of the need to increase the amount of affordable housing within the city, to provide continued programs to assist in maintain the city's housing stock, to maintain funding to services which provide housing, work and other support assistance to low-income residents, to provide quality community facilities to residents, to continue to provide additional accessible or barrier-free housing to resident with special needs or disabilities, and to provide ongoing fair housing activities to promote nondiscriminatory housing practices. Additional comments received revolved around the need for a day-labor structure to accomodate the needs and skills of former offenders and additional capacity for emergency shelter.

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

All comments or views were accepted and considered in the formation of this plan.

7. Summary

Through a comprehensive process which included opportunities for citizen participation and the consultation of many community-based organizations, the City of Midland has developed this Consolidated Plan which outlines the community development and housing strategy and goals for the next 5-year period. The city will reference this plan during the annual review and selection of proposed activities for the next four program years covered by this plan. This plan will also serve as the means to measure performance during the yearly formation of the Consolidated Annual Performance Report (CAPER), which is transmitted to HUD within 90 days of the end of each program year.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	MIDLAND	Planning and Community Development

Table 1 – Responsible Agencies

Narrative

Although the Midland City Planning and Community Development Department will be the lead entity responsible for the management of the CDBG programs, a coordinated effort of all organizations working in community development will be needed to implement the plan. The City Planning and Community Development Department, other city departments, neighborhood groups, human service agencies, and other organizations serving low and moderate income residents must continue to maintain collaborative efforts to effectively improve the community. The City Planning and Community Development Department will continue to provide technical assistance to agencies working on community development activities and monitoring the implementation of projects approved in the Annual Action Plans.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City of Midland participates in the Midland County Continuum of Care and the Inter-Agency Network. Both of these entities are a collaboration of nonprofit organizations, specializing in housing and human service, which work within both the city and county. Of note, several providers within this Continuum operate in multiple adjacent jurisdictions that provide service across the region. Meetings for either group take place on a monthly basis and provide a means for discussion of community needs, trends in care and potential collaboration. Many of the consultations made for this plan were with organizations who actively and regularly participate in the Continuum of Care and the Inter-Agency Network. Through regular and continuing conversations, staff are able to stay informed about the needs of the community as they evolve. Maintaining these connections is vital to the success of this plan.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City will continue to maintain the existing partnerships with the other public and private agencies which provide housing, health, mental health, and other services to residents of the city. City staff will continue to be active members of the Midland County Continuum of Care and the Inter-Agency Network. Both of these organizations work to promote and facilitate further collaboration between agencies to promote leveraging of resources in order to best meet the needs of residents requiring assistance.

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

City staff will continue to be an active member of the Midland County Continuum of Care. The City will work with the member agencies to provide support to efforts to address the needs of homeless persons via the Community Development Block Grant subrecipient application process.

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

City staff will continue to be an active member of the Midland County Continuum of Care. As a member, staff is able to participate in the allocating of Emergency Solutions Grant (ESG) funds on an annual

basis. Additionally, staff attends the monthly meetings of the Continuum which contains the reporting of performance and the evaluating of outcomes by member organizations. The Continuum of Care is a collaboration of over 25+ organizations and is continually working to meet the goals of their 10-year Strategic Plan to End Homelessness, developed in 2006.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Home to Stay (formerly Midland Area Homes)
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff consulted with staff of Home to Stay (formerly Midland Area Homes), a local housing service nonprofit, to discuss housing and homeless needs. Home to Stay is the Housing Assessment and Resource Agency (HARA) for Midland County. Staff of Home to Stay work with individuals who need assistance is locating and maintaining housing, locating emergency shelter, or need accessibility or health and safety focused repairs done to their homes. Home to Stay and the City of Midland have partnered for over 15 years to coordinate efforts in housing rehabilitation and urgent repairs to homes throughout the city. Direct communication between Home to Stay staff and City staff happens regularly regarding housing needs within the community. Home to Stay also maintains information regarding the number of housing choice vouchers which are currently available within Midland County.
2	Agency/Group/Organization	Cleveland Manor
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff consults regularly with the executive director of Cleveland Manor regarding the needs faced by this organization which provides affordable housing to seniors and those 55+ with identified disabilities. The consultation resulted in a greater understanding of the organization's needs and how CDBG funds have been and may continue to be used to facilitate the sustainability and preservation of critically important housing for those most asset and income limited individuals in the City.
3	Agency/Group/Organization	Reece Community Living Endeavor
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff consulted with staff of the Reece Endeavor regarding the need for housing within the city for persons with disabilities. The Reece Endeavor is a nonprofit organization which owns 42 housing units for use by individuals with cognitive or developmental disabilities. The Reece Endeavor provided information regarding the specific housing needs for persons with disabilities.
4	Agency/Group/Organization	AFFORDABLE HOUSING ALLIANCE OF MIDLAND COUNTY
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff consulted with staff of the Affordable Housing Alliance to discuss affordable housing needs within the city. AHA was able to provide information regarding the extend of waiting lists for the affordable housing units this organization manages within the city as well as current housing rent costs for the organization's units.

5	Agency/Group/Organization	COUNCIL ON DOMESTIC VIOLENCE & SEXUAL ASSAULT (SHELTERHOUSE)
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff maintains regular communication with staff of Shelterhouse through participation in the Midland County Continuum of Care and in the evaluation of potential funding opportunities for CDBG funds. During the 2018-2019 program year, Shelterhouse considered application in the development of its expanded facility. Through this process of technical assistance, staff was able to understand fully the increasing demand and length of assistance the average client requires.
7	Agency/Group/Organization	LEGAL SERVICES OF EASTERN MICHIGAN FAIR HOUSING CENTER
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff maintain regular communication with staff of Legal Services of Eastern Michigan as a subrecipient of CDBG funds, through joint participation in the Midland County Continuum of Care and the Inter-Agency network. Through this communication, the city is able to determine the fair housing needs of the community in an up-to-date manner.

9	Agency/Group/Organization	MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
	Agency/Group/Organization Type	Housing PHA Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff consulted with staff of the Michigan State Housing and Development Authority regarding the number of housing choice vouchers which are currently available within Midland County. City staff was able to also discuss MSHDA's role as a housing authority within Midland County, as the a local public housing authority (PHA) does not exist in Midland County.
10	Agency/Group/Organization	Caregiving Network
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff consulted with staff of Caregiving Network via its participation in the Midland County Continuum of Care regarding the needs faced by low and moderated income individuals within the community. Staff of Caregiving Network underscored the need for additional public facilities to provide additional programs and the need for more affordable housing within the city.
11	Agency/Group/Organization	Midland County Habitat for Humanity
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff consulted with staff of Midland County Habitat for Humanity via its role as a subrecipient of CDBG funds toward housing rehabilitation and neighborhood revitalization. MCHFH has been a consistent partner in identifying the need for affordable housing and formulating efforts to address the same. MCHFH was the lead in the development of the Midland County Housing Analysis and has subsequently incorporating the findings of this study into its agency plans.

Identify any Agency Types not consulted and provide rationale for not consulting

There were no agency types excluded from the plan development.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Midland Area Homes	The Midland County Continuum of Care is a collaborative made up of representatives from 25+ agencies with the mission of providing housing-related services to those who are homeless or living in substandard housing. The goals of the 10-year Plan to End Homelessness include:- Owning the issue of homelessness;- Provide housing options for all unmet needs;- Maintain a focused, coordinated response to families and individuals facing housing/homeless issues while promoting self-sufficiency and self-worth;- Work with the Collaborative and Invested Stakeholders; and- Maintain use of sufficient and sustained funds to target priority housing areas.City staff will continue to be an active member of the Midland County Continuum of Care and assist with their activities. Community Development Block Grant funds will continue to be available for Continuum of Care member organizations in order to achieve the goals set out in the 10-year Plan.
10 Year Plan to End Homelessness	Midland County Continuum of Care	The Midland County Continuum of Care is a collaborative made up of representatives from 25+ agencies with the mission of providing housing-related services to those who are homeless or living in substandard housing. The goals of the 10-year Plan to End Homelessness include:- Owning the issue of homelessness;- Provide housing options for all unmet needs;- Maintain a focused, coordinated response to families and individuals facing housing/homeless issues while promoting self-sufficiency and self-worth;- Work with the Collaborative and Invested Stakeholders; and- Maintain use of sufficient and sustained funds to target priority housing areas.City staff will continue to be an active member of the Midland County Continuum of Care and assist with their activities. Community Development Block Grant funds are discussed, applications provided and technical assistance regularly is offered to Continuum of Care organizations in order to achieve the goals set out in the 10-year Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Midland County Housing Analysis, 2018	Midland County Habitat for Humanity	Midland County Habitat for Humanity lead the effort to complete the Midland County Housing Analysis in 2018 in collaboration with Home to Stay, United Way of Midland County and the City of Midland Housing Commission. This analysis was funded through the Housing Commission, the Midland Area Community Foundation and the Dow Chemical Company Foundation. The goal of the analysis was to understand the affordable housing need through data collection and stakeholder meetings. While the study targeted all of Midland County, several areas of evaluation are specific to the City of Midland.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Midland will continue to partner with public entities which work to accomplish community development goals within the city and Midland County. This includes maintaining coordination with Midland County and the Michigan State Housing and Development Authority when necessary.

Narrative (optional):

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

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

The development of the 2020-2025 Consolidated Plan involved multiple forms of community engagement and opportunities for citizen participation. The City of Midland published notices of Public Input Sessions on two occasions, December 21, 2019 & January 3, 2020, in the Midland Daily News, a newspaper of general circulation, to advertise the two public input sessions held in January 2020. These sessions were held on Monday, January 6 from 5:00 pm – 6:30 pm and on Tuesday, January 7 from 3:30-5:00pm at City Hall. These notices provided the federal goals of the consolidated plan and listed topics to be discussed at the public input sessions. Additionally, emails were sent to 63 nonprofit agencies, 7 local builders, bankers, the faith community consortium, the Midland County Educational Service Agency, Midland Public Schools, City Housing Commissioners, and local communication forums. The Midland Daily News also published a call for input, via the community survey on Monday, January 6, 2020.

A combined total of four individuals attended the input sessions. City Hall, where the input sessions were held, is barrier-free and is able to accommodate people with disabilities. All comments received during these input sessions were specific to affordable housing and issues faced by low-income individuals; these comments were given consideration during goal setting. Copies of the notice which was either mailed or emailed and the e/ mailing lists are included in as an appendix of this plan.

An additional public comment opportunity was made available specific to the subrecipient (current or former) to allow more in depth commentary from this unique and more intimately knowledgeable perspective. Additionally, a comprehensive community survey was created and made available via the E-City Hall web based platform as well as via hard copy upon request. Approximately 70 (70) responses were received via the online- based survey. Further public input opportunities to discuss the plan were given during the public meeting of the City Housing Commission on Monday, April 20, 2020. These meetings are publically advertised through postings on the city’s website, MCTV (the city’s public and government access cable television channels) and public information bulletin board.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Persons with disabilities Non-targeted/broad community	A newspaper display ad was published in the Midland Daily News on Wednesday, November 26, 2014 giving notice of and encouraging interested individuals to attend the two upcoming public input sessions on the formation of the 5-year Consolidated Plan. The notice included specific language that individuals with disabilities should attend as City Hall is barrier free and can accommodate any handicap-accessible needs. These input sessions were held on Monday, January 6 and Tuesday, January 7, 2020.	Four individuals attended the two public input sessions and commented on the needs facing low-income individuals in the city, challenges in providing low-income housing from the perspective of a landlord and those advocating for affordable housing for families and seniors.	All comments were accepted and noted by staff.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Press Release	Persons with disabilities Non-targeted/broad community	The City of Midland issued a press release on January 3, 2020 as a call to attend the public input sessions. These input sessions were held on Monday, January 6 and Tuesday, January 7, 2020. A total of four (4) individuals attended, two (2) at each session.	Four individuals attended the two public input sessions and commented on the needs facing low-income individuals in the city, challenges in providing low-income housing from the perspective of a landlord and those advocating for affordable housing for families and seniors.	All comments were accepted and noted by staff.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Persons with disabilities Non-targeted/broad community	These input sessions were held on Monday, January 6 and Tuesday, January 7, 2020. A total of four (4) individuals attended, two (2) at each session.	Four individuals attended the two public input sessions and commented on the needs facing low-income individuals in the city, challenges in providing low-income housing from the perspective of a landlord and those advocating for affordable housing for families and seniors.	All comments were accepted and noted by staff.	
4	Public Hearing	Non-targeted/broad community	A public hearing was held on the proposed 5-year Consolidated Plan during the public meeting of the Midland City Housing Commission on Monday, April 20, 2020.	TBD	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
5	Public Hearing	Non-targeted/broad community	A public hearing was held on the proposed 1st year Action Plan budget of the 5-year Consolidated Plan during the public meeting of the Midland City Council on Monday, April 27, 2020.	TBD	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
6	Newspaper Ad	Non-targeted/broad community	A 30-day public comment period on the 5-year Consolidated Plan was advertised and held from Friday, March 26, 2020 until Monday, April 26, 2020 for the purpose of obtaining public comments on the proposed plan. Plans were available for review at the Midland public library, City Hall, and online on the Planning Department page of the City's website, CityofMidlandMI.gov.	TBD	N/A	

7	Public Meeting	<p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Subrecipient Forum (Current & Former)</p>	<p>Seven (7) individuals attended the subrecipient forum held on January 16, 2020. All were current or former subrecipients of the CDBG program, with the goal of receiving informed, knowledgeable feedback from subrecipients.</p>	<p>The comments received during this session revolved around the community challenges with regard to low income senior housing, specifically that there are not enough units to meet demand and the higher levels of care being requested and the shift in a higher number of men requesting this care. Further comments revolved around the need of the population of 62+ with disabilities that cannot be met within the current available programs. Further comments revolved around the following: -Gap for those with</p>	<p>All comments were accepted and noted by staff.</p>	
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				<p>lifestyle challenges with either financial or poor rental history.-Aging situation of both Cleveland Manor and Washington Woods and the lack of availability of funds toward preservation. -Lack of structure or organization facilitating day labor pool. - Infrastructure projects needed (sidewalks); use of street as sidewalks are in disrepair in certain areas. - Higher need in county, but cannot be met with CDBG</p>		

8	Press Release	Non-targeted/broad community	Fifty-one (51) individuals viewed and provided at least partial responses to the survey. Thirty-three (33) complete responses were received.	Fifty-one (51) individuals viewed and provided at least partial responses to the survey. Thirty-three (33) complete responses were received. Survey responses commented on:- Prioritization of CDBG funds (1) Housing, (2) Public Services and (3) Public Facilities.- Relatively even split between targeting funds in specific neighborhoods and utilizing them city-wide with two areas ranking highest, Midtown & Bay City Road corridor.-Most stated that more affordable housing, housing for those with disabilities and	All comments were accepted and used to formulate information for assembling this plan.	
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				<p>senior housing is needed and that the existing rental offerings are too high in cost.-Most commented that prices for new houses are too high.-In terms of homes for both rent and purchase, respondents identified a need for more single family detached homes with 3+ bedrooms or multi-family units or condominiums with 2 or 3 bedrooms.- 18 responded that zoning ordinances are somewhat or a significant barrier to the development of affordable housing.-25 responded that property taxes are somewhat or a</p>		
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				<p>significant barrier to the development of affordable housing. -28 responded that there is a high or medium need for homeless facilities.- High & Medium need were cited for youth and childcare centers.-19 responded that there is a high need for shelter for women with children (61.3% of responses)Many additional insights were considered in the development of this plan.</p>		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Through the analysis of the CHAS, U.S. Census Bureau and the homeless point-in-time count data; consultations with a variety of community based public and private organizations; and through public comments received, the city has determined that the following needs exist within the community:

1. Rehabilitation of the existing housing stock which is currently occupied by low-income residents;
2. Rehabilitation of existing rental housing stock, while code is met, the existing rental code for the City of Midland has been in place since 1970. To ensure rental housing is maintained, it is recommended that the rental code be evaluated as to best practices, current code requirements and frequency of inspection;
3. Additional decent, safe, and affordable housing for low-income families, and persons with special needs or disabilities. Most notably the return of Greenhill Apartments to the market;
4. Continued investment in public and community facilities to maintain quality and to best meet the needs of low income individuals, homeless residents, and persons with special needs or disabilities;
5. Additional assistance to low income residents who are in need of work, housing, transportation and other support services. Specifically the creation or assistance to create a day-labor structure;
6. Continued fair housing activities to promote nondiscriminatory practices throughout the community.

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

Summary of Housing Needs

It can be determined through review of HUD's provided Comprehensive Housing Affordable Strategy (CHAS) data and through consultations with housing service providers within the city that residents with limited incomes are having the most difficulties finding affordable housing within the city.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	41,863	41,995	0%
Households	16,899	17,495	4%
Median Income	\$50,895.00	\$53,722.00	6%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,580	1,945	2,750	1,655	8,555
Small Family Households	745	490	945	470	4,645
Large Family Households	110	70	140	135	640
Household contains at least one person 62-74 years of age	269	345	455	295	1,380
Household contains at least one person age 75 or older	360	575	500	325	830
Households with one or more children 6 years old or younger	440	305	425	305	560

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	75	15	25	0	115	0	10	0	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	0	0	0	20	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	90	25	35	0	150	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	860	340	25	0	1,225	325	105	120	10	560

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	435	560	255	10	1,260	85	390	305	155	935
Zero/negative Income (and none of the above problems)	275	0	0	0	275	30	0	0	0	30

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,045	380	85	0	1,510	325	115	120	10	570
Having none of four housing problems	735	755	1,070	490	3,050	170	700	1,475	1,155	3,500
Household has negative income, but none of the other housing problems	275	0	0	0	275	30	0	0	0	30

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	415	280	95	790	95	145	175	415
Large Related	100	25	4	129	10	25	25	60
Elderly	260	245	115	620	190	290	104	584
Other	660	390	90	1,140	110	30	120	260
Total need by income	1,435	940	304	2,679	405	490	424	1,319

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	255	65	0	320	55	40	80	175
Large Related	90	0	0	90	10	0	10	20
Elderly	155	95	0	250	145	65	4	214
Other	460	185	25	670	110	0	25	135
Total need by income	960	345	25	1,330	320	105	119	544

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	30	25	35	0	90	0	0	0	0	0

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	60	0	0	0	60	0	0	0	0	0
Other, non-family households	20	0	0	0	20	0	0	0	0	0
Total need by income	110	25	35	0	170	0	0	0	0	0

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

Based upon the Midland County Housing Analysis, the assertion is that diversity in housing type is a factor in single person households, specifically an alternate to single-family detached units.

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.

Through consultations with the Midland County Continuum of Care and the Council on Domestic Violence and Sexual Assault (Shelterhouse) and with data supplied by the recent homeless point-in-time count, it has been determined that approximately thirty-six (36) individuals who are victims of domestic violence or sexual assault are currently homeless and are in need of housing assistance within Midland County. Although, as a point of reference, Shelterhouse reports that approximately 337 victims of domestic violence go unserved annually as a result of capacity in this shelter. While this organization is undergoing immense growth through the construction of a new facility and capacity will increase, it is worth noting that there has been an unmet need.

Additionally, approximately thirty-six (36) individuals who are disabled are currently homeless and are in need of housing assistance within Midland County. While city specific data is not available, given the

concentration of the homeless shelters serving these individuals, both Shelterhouse and The Open Door, and the greater population of the county being concentrated within the city, it can be assumed that the vast majority of these individuals are located within the City of Midland.

What are the most common housing problems?

It has been identified, through consultations with the Midland County Continuum of Care and other housing service providers, that the most common housing problems faced by city residents with limited incomes includes difficulty finding affordable housing, current homeless shelters are regularly at capacity, and a short supply of accessible or barrier-free housing is available. The lack of affordable housing was also identified as a top-ten priority need in the 2013 Midland County Needs Assessment, conducted by the Midland Area Community Foundation. The Midland County Housing Analysis has identified a different take on the housing affordability issue with the largest gap in affordable housing to be for the portion of the population earning below \$20,000; meaning that housing available to this population is not a place specific problem but an issue of economic development and employment as housing to meet this need cannot be developed without significant subsidy.

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

According to the most recent CHAS data, more elderly households face a cost burden of greater than 50% of income than any other subpopulation within the city. This is consistent with the information gained through consultations with senior housing service providers within the city. Of additional note is the presence of female headed households with children which report the lowest incomes in Midland County at \$21,118, this household type is further burdened by the increased space requirements for those with children. As the ACS data identifies nearly 1,000 of these households within the County, it can safely be assumed that roughly 800 of these are within the City of Midland.

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

Through consultation with the Midland County Continuum of Care, it can be determined that the majority of individuals facing imminent risk of becoming homeless are individuals who are severely overburdened by housing costs. These individuals or families are those who are paying in excess of 50% of HAMFI in housing costs. In addition to a need for more affordable housing, members of the Continuum of Care have indicated that significant assistance in skills training, education and employment are needed to raise income sufficient to maintain a home at market rental rates. The needs of these persons are met through the Continuum of Care, specifically through its collaborative efforts with Home to Stay as the HARA and the 2-1-1 phone service to connect those in need with available community resources for shelter.

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:

N/A

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

It has been identified, through consultations with the Midland County Continuum of Care, that housing cost overburden, especially severe cost burden, has the greatest impact on housing instability and creates an increased risk of homelessness for low-income renters within the city.

Discussion

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

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

Introduction

There is no disproportionately greater need for any particular racial or ethnic group as the City of Midland does not have any minority racial or ethnic groups whose need is at least 10 percentage points higher than the percentage of persons in an individual category as a whole.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,890	385	305
White	1,700	370	255
Black / African American	90	0	0
Asian	10	0	25
American Indian, Alaska Native	10	10	0
Pacific Islander	0	0	0
Hispanic	19	0	25

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,445	505	0
White	1,340	480	0
Black / African American	0	0	0
Asian	25	0	0
American Indian, Alaska Native	20	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	20	10	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	770	1,980	0
White	700	1,850	0
Black / African American	0	59	0
Asian	15	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	55	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	175	1,485	0
White	165	1,405	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	0	10	0
Asian	0	30	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	0	35	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

Discussion

Due to the determination that a disproportionately greater need does not exist for any racial or ethnic minority, additional discussion on this portion is not needed.

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

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

Introduction

There is no disproportionately greater need for any particular racial or ethnic group as the City of Midland does not have any minority racial or ethnic groups whose need is at least 10 percentage points higher than the percentage of persons in an individual category as a whole.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,370	905	305
White	1,200	870	255
Black / African American	70	20	0
Asian	10	0	25
American Indian, Alaska Native	10	10	0
Pacific Islander	0	0	0
Hispanic	19	0	25

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	495	1,455	0
White	405	1,410	0
Black / African American	0	0	0
Asian	25	0	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	20	10	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	205	2,545	0
White	180	2,370	0
Black / African American	0	59	0
Asian	0	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	75	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10	1,645	0
White	10	1,560	0
Black / African American	0	10	0
Asian	0	30	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	35	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

Due to the determination that a disproportionately greater need does not exist for any racial or ethnic minority, additional discussion on this portion is not needed.

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

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

Introduction:

There is no disproportionately greater need for any particular racial or ethnic group as the City of Midland does not have any minority racial or ethnic groups whose need is at least 10 percentage points higher than the percentage of persons in an individual category as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	12,770	2,445	1,920	345
White	11,780	2,325	1,670	290
Black / African American	135	40	60	0
Asian	510	20	35	25
American Indian, Alaska Native	10	20	20	0
Pacific Islander	4	0	0	0
Hispanic	255	25	64	25

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

Due to the determination that a disproportionately greater need does not exist for any racial or ethnic minority, additional discussion on this portion is not needed.

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

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

There is no disproportionately greater need for any particular racial or ethnic group as the City of Midland does not have any minority racial or ethnic groups whose need is at least 10 percentage points higher than the percentage of persons in category as a whole.

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

N/A

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

N/A

NA-35 Public Housing – 91.205(b)

Introduction

The City of Midland is not a public housing authority (PHA). As such, there are no federally funded, governmentally owned public housing units within the City of Midland. However, there are 364 publicly owned, governmentally operated, and locally funded senior housing units between the two city-owned facilities, Washington Woods and Riverside Place. The Michigan State Housing and Development Authority through the private contractor, Community Management Associates, Inc., administers the housing choice vouchers within Midland County, including the City of Midland. Currently, there are 262 active housing choice vouchers within Midland County.

DATA DISCLAIMER

The MSHDA data self-generated in the following tables is not correct for the City of Midland or Midland County.

Totals in Use

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

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	182	0	11,658	444	10,987	91	0	85
Black/African American	0	159	0	11,802	420	11,105	226	0	28
Asian	0	0	0	101	4	97	0	0	0
American Indian/Alaska Native	0	3	0	262	25	234	1	0	0
Pacific Islander	0	0	0	35	5	30	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	18	0	692	37	643	6	0	0
Not Hispanic	0	326	0	23,166	861	21,810	312	0	113

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Through consultations with community based organizations which serve individuals with disabilities, including the Reece Endeavor and the ARC of Midland, Independent Community Living and Disability Network, additional affordable housing units which are accessible or barrier-free are needed in the city for those that do not age qualify for Cleveland Manor or Washington Woods. Of further note is the need for those individuals who require assistance with mental health related challenges as identified by Community Mental Health. These individuals often present with financial or lifestyle related rental history that creates a higher challenge in obtaining and maintaining stable housing.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

As of January 6, 2020, there were twenty-six (26) households on the homeless-priority waiting list for Midland County. When additional tenant based housing vouchers become available, those who are homeless and on the priority waiting list have first access to the new vouchers. Home to Stay, through cooperation with Community Management Associates, Inc., works with the households/individuals on preparing the paperwork necessary to apply for a voucher. The individuals on this waiting list include mostly single adults and single parents with children.

Currently, Home to Stay has an active referral system in place with the two homeless shelters located within the City of Midland, Shelterhouse and The Open Door. This referral system ensures that homeless individuals are placed on the priority waiting list in a timely manner. Every 90-120 days, this priority waiting list is reviewed and updated to ensure the accuracy of the list. It is worth noting that the shelter status of Shelterhouse is limited to those in situations of domestic violence unless there is excess capacity.

Needs identified by voucher recipients are met through the many community-based housing service organizations which operate in the city. These needs, which are not always required by every recipient, can include furniture and first-month's security deposit. Through coordination to maximize resources, Home to Stay manages the process to identify needs and community resources that exist to meet them.

How do these needs compare to the housing needs of the population at large

The need for more affordable housing is apparent for both individuals on the waiting lists and for the low-income population of the city at large. Through continued cooperation and referral systems, the many housing service organizations within the city, including the City of Midland, can continue to work promptly to meet the needs of these individuals.

Discussion

Through continued partnerships with community-based organizations and the Michigan State Housing and Development Authority, the city will continue to work to meet the needs of residents living within subsidized housing units within the community.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

On an annual basis the Midland County Continuum of Care conducts a point-in-time count to estimate the number of persons experiencing homelessness on a given night. This count is a product of the reports from a large variety of housing service, nonprofit, and social service agencies as well as churches covering Midland County. It should be noted that this count is for Midland County and not just for the City of Midland. Because the majority of homeless shelters and the greater population of the county are concentrated within the city, it can be determined that a majority of the individuals counted on the survey are within the city.

In the completion of the PIT Count in 2019 for which the data below applies, it was reported that for the population under 18 years old, 78 persons were noted as doubled up and 17 were "couch-surfing." These figures are collective from September 2018-January 2019, but is still a number worth noting.

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)	0	38	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	3	4	0	0	0	0
Chronically Homeless Individuals	24	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	1	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

	Total	Other	Emergency Shelter	Couch Surfing	Doubled Up	Place Not Meant For Human Habitation	Went ot Court for Eviction	Chronically Homeless
2015	326	96	72	44	103	3	8	21

Table 27 - Midland County Homeless Point-In-Time Count, 2015

Indicate if the homeless population is: Has No Rural Homeless

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

Based upon informed conversations with those that serve the homeless population, overall, those experiencing homelessness are able to connect with both housing and supportive services in short order. It is the overall impressed that the number of individuals experiencing chronic homelessness is increasing, that situational homelessness is a consistent number. That being said, a more clear system of intake and connection to services via Home to Stay and the 2-1-1 system has reduced the timeline for those seeking shelter and support services. When discussing support services, the human service providers within the community have noted greater demand for support services, with mental health being identified as a top need. The majority of those within emergency shelters within Midland are women and children of domestic violence and

sexual assault and single men. The creation of House of Mercy, the female counterpart to The Open Door is the result of increased need for female emergency shelter with its 18 beds. Several community agencies are in plan development for shelters serving unaccompanied minors and the LGBTQ population. A plan for a rural focused, family serving shelter in 2016 did not come to fruition due to community concern for the location quite removed from services, transportation, and education or workforce opportunities. There have been anecdotal conversations in the course of the CDBG program that allude to the need for shelter facilities to house unaccompanied young persons (under 18, or up to 21 years of age) but no concrete proposals or information is available at this time, though the PIT count data would suggest there is a gap in shelter coverage for this population.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

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

It is estimated that 376 individuals that are currently homeless are in need of housing assistance within Midland County. Of these individuals, it is known that approximately 226 are adults and 150 are children under 18. While comparative estimation would note that around 5 veterans are currently homeless within the county, based upon PIT count data from 2019, 1 homeless veteran was counted.

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

The vast majority of homeless individuals are white, which consistent with the demographic patterns of Midland County. A greater need has not been determined for any minority racial or ethnic group.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The majority of homeless individuals within the county at the time of the count were sheltered either through an emergency shelter, either open to the general population or thirteen (13) housed in the domestic assault shelter (alongside their own children). At the time of the count only 3 individuals were known to be living in a place not meant for human habitation (not sheltered).

Discussion:

While the data available on homelessness is not specific to the City of Midland, the Midland County data gives a notable indication of the current number of homeless individuals within the community. Additionally, the count provides necessary information regarding the individuals who are homeless which in turn informs the goal setting process of the 5-year Consolidated Plan.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Among the city rental housing stock, few options can be found for those persons who are able to live an independent lifestyle but may require special services, education, or training. The 2020 Fair Housing Plan, which included the Analysis of Impediments to Fair Housing Choice (AI), and the 2018 Midland County Housing Analysis identified housing for people with disabilities as a high priority need in the city. The key component to any special needs housing development is a sponsoring organization that is able to develop the property and work with supporting agencies to provide the services to the targeted special needs population. To that end, the City of Midland partnered with the Reece Endeavor to develop a duplex with a caregiver unit to allow for independent living of a developmentally disabled individual.

Describe the characteristics of special needs populations in your community:

Residents of the city which are considered to require special needs include elderly persons, persons with a mental or physical disability, persons with a developmental or cognitive disability, persons with HIV/AIDS and their families, persons with alcohol or other substance addictions, victims of domestic violence, and persons who are former offenders.

What are the housing and supportive service needs of these populations and how are these needs determined?

There are numerous organizations and public agencies which work to meet the needs of persons with special needs in the community. Through consultations with these agencies and through public comments, the city has determined that the current needs of these populations is consistent with the population as a whole which includes: additional affordable housing; quality rental housing, work and transportation services; maintenance of existing housing stock which is occupied by persons with special needs; quality community and public facilities; additional accessibility improvements to housing units; and ongoing fair housing activities to promote nondiscriminatory practices.

There were unique challenges and needs identified by those experiencing addiction in development of a stepped re-entry program to allow this population to gradually regain independence in their living situations. While Ten16 Recovery Network has put this model into place via an inpatient treatment facility followed by recovery focused co-housing, the need exceeds the capacity in both sexes, but with a greater demand for recovery co-housing for women.

Additionally, the needs of former offenders are unique to this population and in continued communication with Midland County Former Offender Advocacy and Rehabilitation, are largely unmet

by the current landscape of human service providers. Most of the challenges faced by this population stem from the lack of consistent employment opportunities within the community, which then affects the ability for consistent housing and for other basic needs to be met. MCFOAR has continued to communicate the need for a day labor structure to allow for skilled workers to connect with employers in need. Further, housing remains a challenge due to criminal background.

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

It is estimated, based upon consultation with the Midland County Health Department and the statistical data reported to the State of Michigan from that department, that the population of persons with HIV/AIDS within Midland County is 29. This represents 0.004% of the total population of the county.

Discussion:

Through review of the available data, through discussions with community-based organizations which work with persons with special needs, and through additional public input, the city was able to determine the previously explained needs which exist for the residents with special needs of the Midland community.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

There are many public facilities throughout the City of Midland which exist to meet the needs of all populations, including low and moderate income individuals and families and many community-based organizations which own and operate facilities which also work to meet the needs of residents with special needs, homeless individuals and families, persons with disabilities and low and moderate income individuals and families.

Continued improvements and upgrading of existing facilities to provide spaces needed to meet these needs is one of the greatest needs existing within the city. Within the nonprofit sector limited capital improvement resources are available. Targeting CDBG funds to meet the capital needs of these community based organizations has been identified as the best way to maintain existing facilities.

Additionally, as low and moderate income areas evolve and change, the needs of its residents does the same. In the case of the Midtown neighborhood (Census Tracts 2901 and 2902) the needs of the residents was a gathering place that could serve to house a larger group of people. The City of Midland, through a planning process engaged the neighborhood to understand this need and subsequently proposed the construction of a pavilion in Grove Park to meet that need. It is through neighborhood level planning endeavors that the City of Midland is able to meet the evolving needs of its residents. To that end, the City of Midland continues to evaluate the public facilities it provides.

How were these needs determined?

Through consultations with community-based public and private, nonprofit organizations, through review of the community needs assessment, and through the public comments which were received during applications for funding these needs were identified.

Describe the jurisdiction’s need for Public Improvements:

The needs for public improvements targeted through the use of CDBG funds is very similar to the needs expressed for public facilities. The existing facilities which currently meet the needs of the public are continually in need of reinvestment in order to maintain sustainability of these facilities. Through targeting the use of CDBG funds to improve existing as evolving needs are identified, which directly serve low and moderate income residents, the city is able to best meet this need.

How were these needs determined?

Through consultations with community-based public and private, nonprofit organizations, through review of the community needs assessment, and through the public comments which were received during applications for funding these needs were identified.

Describe the jurisdiction's need for Public Services:

The City of Midland has identified that providing services which offer assistance to low-income residents who are in need of work, housing, transportation and other support is needed. Through partnering with locally operating community based organizations, these services can be best provided by the individuals who specialize in these areas.

Transportation needs continue to rise as challenges for the low / moderate income population within the City of Midland. While the Dial-a-Ride (DART) on-demand public transportation system exists, the lack of walkability within the community to accomplish small tasks often proves challenging for those without personal methods of transportation. Several requests for CDBG funds have been received throughout the years for those attending medical appointments, getting to employment or meeting basic daily needs. In communities with more urban styles of development, walkability and neighborhood serving retail or service options allow for employment and transportation in more human scale (e.g. walking or biking). As this is still an evolving urban area, the City of Midland relies predominantly on individual passenger vehicles. To that end, transportation remains a key area for consideration within the Consolidated Plan.

Workforce needs and access to jobs remains a key component. Throughout consultations in development of this plan, as previously identified, the development of a day labor structure would assist the former offender population. Workforce development and job growth are priorities of the City of Midland, though not reflected with the use of CDBG funds.

On an annual basis, the city will review the proposed funding applications for the year which propose the best ways in which to provide support services to low-income residents, including work, housing and transportation services.

How were these needs determined?

Through consultations with community-based public and private, nonprofit organizations, through review of the community needs assessment, and through the public comments which were received during applications for funding these needs were identified.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Midland County Housing Analysis completed in 2018 and subsequently the Fair Housing Plan are vital components in the development of this plan.

The Midland County Housing Analysis identified three main challenges:

- **Low-Income Affordability Challenges:**City of Midland is home to an estimated 2,400 renter households earning less than \$20,000 per year.With incomes at this level, affordable housing as classified by HUD is still out of reach as rents cannot surpass \$500 monthly.The private marketplace is unable to adequately serve households with very low incomes.
- **The Neighborhood Challenge:**The ownership market is slowly abandoning the city's older interior neighborhoods. Low property values for older homes reflect this reality.Low values result in decreased levels of maintenance and investment, leading to deteriorating conditions. Many older, single-family homes are converting to rental use, and are unlikely to be properly maintained over time.The city is facing a looming neighborhood deterioration issue.
- **The Economic Development Challenge**The Midland area has a conventional suburban development pattern, with conventional housing types to match.Midland was well served by its character up until the early 21st century, and much of its newer housing will remain in demand.Homebuyer preferences are changing enough that Midland must adapt if it wants to retain and attract households with the capacity to make other choices.

Similarly, the Fair Housing Plan drew these conclusions:

- In terms of what this means for CDBG, affordable housing will need to be accomplished by rehabilitating existing housing stock as development of new housing at affordable price points is not attainable.
- Unequal socioeconomics by neighborhood limits access to housing, jobs, services, and transportation options. *Source: U.S. Census Bureau demographic data by census tract.*
- Residents are unable to find suitable housing for every life stage or income level within the same neighborhood, forcing residents to move from their neighborhood to a new neighborhood. *Source: U.S. Census Bureau housing data by type and contract rent by census tract.*
- Large swaths of the city feature homogeneous housing options, creating neighborhoods that are not responsive to changing needs in the housing market. *Source: U.S. Census Bureau housing data by type by census tract.*

- Increases in lending standards and lower real estate prices have turned many homeowners into renters and visa-versa, which presents new challenges of costs, benefits or rights under the law associated with their new occupancy status. *Source: Realtor.com and U.S. Census Bureau housing data.*
- Decreased funds from the US Department of Housing and Urban Development present challenges in providing assistance at the same level on an annual basis. *Source: Annual Community Development Block Grant entitlement awards.*
- The City of Midland rental housing portion of the Housing Code presents opportunity for substandard housing as it has remained unchanged since its inception in 1970. *Source: City of Midland Code of Ordinances, Chapter 12: Housing Code, Article VII, Rental Units*

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

Introduction

Through review of the provided U.S. Census data and CHAS data, through further review of the data available regarding housing units assisted with federal, state, or local programs (MIPIE), and through consultations with community based service agencies, the following details explain the determined needs for affordable housing within the City of Midland.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	12,435	67%
1-unit, attached structure	1,020	6%
2-4 units	1,280	7%
5-19 units	2,120	12%
20 or more units	1,005	5%
Mobile Home, boat, RV, van, etc	565	3%
Total	18,425	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	25	0%	130	2%
1 bedroom	55	0%	1,510	24%
2 bedrooms	1,670	15%	3,140	50%
3 or more bedrooms	9,430	84%	1,530	24%
Total	11,180	99%	6,310	100%

Table 29 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to the Michigan Preservation Information Exchange (MIPIE), which is a data sharing agreement between HUD, MSHDA, and USDA-RD, there are 1,089 subsidized housing units within the City of Midland that are subsidized through federal or state programs. The majority of these units are targeted towards individuals or families, with 307 targeted towards seniors. Additionally, between Washington Woods and Riverside Place, there are an additional 364 city-owned, senior housing units. For a comprehensive total, there are 1,453 housing units within the city which are subsidized

through federal, state, or local programs. This is a reduction from the previously reported 1,633 units in the previous Consolidated Plan as a result of a catastrophic fire at within the Greenhill Apartment complex which provided 214 apartment units.

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

During the 5-year period covered by this plan, it is not anticipated that any affordable housing inventory will be removed for any reason.

Does the availability of housing units meet the needs of the population?

Through consultations with community-based housing agencies and through review of the most recent CHAS and U.S. Census data, it appears that the current availability of affordable housing units does not fully meet the needs of the population. There is an additional need for affordable housing for low-income individuals and persons with special needs and disabilities within the city at this time. These consultations have specifically noted the need for the Greenhill apartment complex to be returned to the market. With the loss of 214 units, this represented 13% of the entire market for subsidized housing in the City of Midland.

Describe the need for specific types of housing:

It has been determined through consultations with housing service agencies and through review of CHAS and U.S. Census data that there is an additional need for more affordable housing within the city. Additionally, it has been identified that additional affordable housing is needed for persons with special needs. These housing units should consist of two to three bedrooms and when targeted for persons with special needs additional accessibility features, including barrier-free design when necessary, should be included. Given the income constraints of this population and noting the concern of those seeking housing with incomes below \$20,000 annually within the Midland County Housing Analysis, the most likely remedy is to utilize publicly available financing to ensure the return of the Greenhill Apartment units. As technical assistance was provided by HUD staff in 2019, Section 108 financing is an appropriate avenue.

Discussion

The use of CDBG funds for new housing construction is not eligible within the program. As such, the city will use the existing partnership with the Midland Public School District to construct new housing units within the city through the Building Trades program. An effort of the City of Midland's Planning & Community Development Department should be made to fully evaluate the Section 108 program to ensure the return of Greenhill Apartments to the market

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

Introduction

New home construction within the city has been within the higher income categories in most recent years. In contrast, very limited amounts of new construction has taken place for affordable housing. In order to provide the housing units which meet the needs of community residents, the city will continue to target rehabilitation of existing housing which is affordable and occupied by low-income families and continue to partner with the Midland Public Schools through the Building Trades program. To reinforce this data, the Midland County Housing Analysis further explored the gap in necessary rental rates to construct new affordable housing units of approximately \$700 between the \$500 affordable rental rate necessary to house those earning less than \$20,000 annually and the \$1,200 required rent to develop the same.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	141,100	140,900	(0%)
Median Contract Rent	520	636	22%

Table 30 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,080	33.0%
\$500-999	3,595	57.0%
\$1,000-1,499	355	5.6%
\$1,500-1,999	150	2.4%
\$2,000 or more	144	2.3%
Total	6,324	100.2%

Table 31 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	690	No Data
50% HAMFI	2,255	920
80% HAMFI	4,225	2,725
100% HAMFI	No Data	4,010
Total	7,170	7,655

Table 32 – Housing Affordability

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 33 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

The current housing stock does not provide sufficient housing for households of all income levels. Additional affordable housing stock is needed for low-income residents. The Midland County Housing Analysis further explored the gap in necessary rental rates to construct new affordable housing units of approximately \$700 between the \$500 affordable rental rate necessary to house those earning less than \$20,000 annually and the \$1,200 required rent to develop the same.

How is affordability of housing likely to change considering changes to home values and/or rents?

Home values within the city have remained relatively flat over the last few years, that said, the most recent ACS data identifies a current median home value at \$144,000 which has risen slightly. Contract rent has increased as demand for rental units has increased. In the most recent ACS data (2013-2017), 63.8% of the city’s housing stock was owner-occupied (2.4% vacancy) with 36.2% renter-occupied (5.6% vacancy). In 2013, according to the U.S. Census Bureau American Community Survey, the city’s housing stock is 61.4% owner-occupied with 34.5% renter-occupied and a vacancy rate of 4.1%. This data illustrates relative status quo with a slightly higher demand within the owner-occupied market. Though as a shift in housing desires continues away from single-family detached homes and the lack of available attached units in a purchase model, multi-family rentals are the option. This has then caused an increase the median contract rent.

In the upcoming years, it is anticipated that the median contract rent will remain flat of likely increase. This can be attributed to higher supply in the rental market which will better meet the demand. As such, absent an unforeseen change, housing affordability will likely remain where it is at in the upcoming years.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

N/A - the City of Midland does not participate in the HOME program.

Discussion

Continued maintenance of the existing housing stock within the city which is occupied by low-income residents is a vital part to providing housing options which are affordable. Additionally, creating new housing stock through partnerships with community organizations, including the Building Trades Program, is another successful way to meet the needs of low-income residents who are in need of affordable housing.

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

Introduction

The City of Midland code enforcement officials regularly survey the city for instances of substandard housing, including vacant structures. When vacant structures are identified, staff of the City Community Development Department take measures to ensure that the homes are secured through boarding up of broken windows and doors. The City of Midland at this time, does not have a codified blight ordinance that would allow for additional funds and actions to be taken based upon the definition of the same.

As of February 2020, City staff are aware of approximately 10 homes in the city limits which can be defined as substandard. With over 18,000 housing units within the city, this number represents that less than 0.05% of housing units within the City are substandard. The remaining 99.95% can be defined as standard by condition. As the rental code that exists has remained in its current form since its inception in 1970 that exists as the measure by which standard units are evaluated. There exists, based upon feedback from the Rental Inspection staff, units that may, by updated code and best practices within similar programs, be considered substandard. To that end, the rental code for the City of Midland should be updated to ensure standards are being maintained across both owner-occupied and rental-occupied units.

Definitions

Within the City, the housing stock can be divided into two categories: standard and substandard. Standard housing is defined as housing which is safe for the occupants and surrounding areas. Whereas, substandard housing is defined as housing which is unsafe for the occupants and surrounding areas.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,685	15%	2,605	41%
With two selected Conditions	25	0%	225	4%
With three selected Conditions	0	0%	25	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,470	85%	3,455	55%
Total	11,180	100%	6,310	100%

Table 34 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	850	8%	490	8%
1980-1999	2,510	22%	2,005	32%
1950-1979	6,150	55%	3,140	50%
Before 1950	1,675	15%	675	11%
Total	11,185	100%	6,310	101%

Table 35 – Year Unit Built

Data Source: 2011-2015 CHAS

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	7,825	70%	3,815	60%
Housing Units build before 1980 with children present	775	7%	395	6%

Table 36 – Risk of Lead-Based Paint

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

Vacant Units

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

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

It should be noted that the largest age category among owner housing units within the City is comprised of those built between 1950 and 1959. In comparison, the largest age category for renter units within the City is comprised of those built between 1970 and 1979. However, age of housing stock is not completely correlated with quality of housing stock and therefore it is not possible to determine that an older housing stock is a certain indication of lower quality homes.

One conclusion which can be made is that continued maintenance of a home is required in order to maintain the quality of the housing unit. For low-income residents, when household budgets are

burdened by costs of living it is difficult to afford additional maintenance expenses which can occur with or without warning.

The City has maintained the use of a portion of the yearly allocated Community Development Block Grant funds since 1984 to accomplish housing rehabilitation projects through the housing rehabilitation program administered by the City and through subrecipient partnerships with local housing service organizations including, most recently, Home to Stay and Midland County Habitat for Humanity. These housing rehabilitation initiatives work to sustain the current housing stock within the City to provide safe, suitable and decent housing units for low- and moderate-income residents.

The city estimates that approximately 10 housing rehabilitation projects will be accomplished on an annual basis through the use of CDBG funds.

As the rental code that exists has remained in its current form since its inception in 1970 that exists as the measure by which standard units are evaluated. There exists, based upon feedback from the Rental Inspection staff, units that may, by updated code and best practices within similar programs, be considered substandard. To that end, the rental code for the City of Midland should be updated to ensure standards are being maintained across both owner-occupied and rental-occupied units.

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

It is estimated that around 860 housing units within the city which are occupied by low or moderate income families with children contain lead-based paint hazards.

Discussion

Through the Community Development Department, the city manages a rental inspection program which serves to ensure the quality of rental housing in the community. This program requires all rentals units to be inspected and certified every two years, in accordance with the city's Housing Ordinance. Currently, each unit is required to comply with the adopted the 2012 International Property Maintenance and Michigan Residential Codes. As the rental code that exists currently has remained in its current form since its inception in 1970 that exists as the measure by which standard units are evaluated. There exists, based upon feedback from the Rental Inspection staff, units that may, by updated code and best practices within similar programs, be considered substandard. To that end, the rental code for the City of Midland should be updated to ensure standards are being maintained across both owner-occupied and rental-occupied units.

The city complies with all federal regulations regarding lead-based paint. All subrecipients overseeing rehabilitation projects directly or contractors working in housing rehabilitation must maintain a lead certification. All subrecipients are provided with currently available HUD guidance on working where lead-based paint is suspected or confirmed.

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

Introduction

The City of Midland is not a public housing authority (PHA). As such, there are no federally funded, governmentally owned public housing units within the City of Midland. However, there are 364 publicly owned, governmentally operated, and locally funded senior housing units between the two city-owned facilities, Washington Woods and Riverside Place. The Michigan State Housing and Development Authority through the private contractor, Community Management Associates, Inc., administers the housing choice vouchers within Midland County, including the City of Midland. Currently, there are 262 active housing choice vouchers within Midland County.

DATA DISCLAIMER

The MSHDA data self-generated in the following tables is not correct for the City of Midland or Midland County.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	333		24,609	843	23,766	2,313	0	1,064
# of accessible units									

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

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

N/A

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 39 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

N/A

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

N/A

Discussion:

N/A

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

Introduction

Many services exist within the City of Midland to meet the needs of homeless persons within the community, all of which are provided by community-based public and nonprofit agencies. The provision of these services is through a collaborative effort facilitated by the Midland County Continuum of Care. Below is a description of the services which are provided to homeless persons within the community. Additionally, the 2-1-1 phone service exists collaboratively to assist those in need of emergency shelter to a network of availability across the region.

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)	36	0	0	0	0
Households with Only Adults	65	0	21	14	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Mainstream services which are provided by community-based public and nonprofit agencies and are directly targeted to homeless persons include emergency shelter, rapid rehousing assistance, mental health assistance, emergency food and clothing assistance, and basic financial assistance. These services are provided by over 20 nonprofit agencies and faith communities (which are listed below). The nonprofit organizations providing these services regularly communicate through the Midland County Continuum of Care in order to provide the best network of services to homeless individuals and families. The City of Midland, however, other than those persons receiving mental health services does not provide for comprehensive case management amongst all human-service agencies providing services (e.g. comprehensive case management would allow for one individual to assist the individual with housing, mental health services, health, food and clothing assistance collectively)

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.

Community Mental Health of Central Michigan, the Council on Domestic Violence and Sexual Assault (Shelterhouse), the Open Door (including the Recovery House and House of Mercy), Ten16 Recovery Network, Home to Stay, American Red Cross, Salvation Army, MidMichigan Community Action Agency, the Housing for the Homeless Coalition, Caregiving Network, Midland County Department of Human Services, Midland County Veterans Services, Midland Community Former Offenders Advocacy and Rehabilitation, the Midland County Emergency Food Pantry Network, and numerous local churches all provide supportive services to homeless persons, including persons with HIV as needed, within the community. These services consist of emergency shelter, support services (including utility and rent/mortgage assistance), rapid rehousing, emergency food and clothing assistance, eviction prevention, and other financial assistance. As previously mentioned, the 2-1-1 phone service is a collaborative service that allows those in need to identify resources within their area and within the region.

Shelterhouse provides an emergency shelter for mothers and children of domestic violence and sexual assault. The Open Door operates a men's shelter, a recovery house and a women's and small children's shelter for members of the community. These two shelters provide emergency shelter beds year round. While no specific shelter facility is dedicated to the veteran population, veterans are welcome at any of the existing facilities serving the homeless.

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

Introduction

The needs faced by persons with special needs within the city include additional affordable housing; additional housing units which are barrier-free or accessible; access to quality public and community facilities; and access to quality services which provide work, housing, transportation and other services. Through partnering with the many community based organizations which provide the means to address these needs and through city administered activities, the city can best work to meet these needs.

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

Through consultations with community-based organizations, review of the needs assessment and through public comments, it has been determined that additional affordable housing is needed for persons with special needs and those re-entering the community after incarceration. Additionally, for the elderly, frail elderly and persons with disabilities housing which is accessible or barrier-free is needed.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Through a network provided by Community Mental Health of Central Michigan, Midland County Department of Human services and numerous other community-based organizations, individuals who are returning from mental and physical health institutions quickly receive housing support services.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Midland is an entitlement grantee. Please see below.

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))

In accordance with the six main goals established in the plan, the city plans to undertake two (2) activities, focused on housing to meet the needs of persons with special needs. These activities include:

1. Non-profit housing facility rehability by Cleveland Manor
2. Public housing facility rehabilitation by Washington Woods

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City has identified few negative effects of public policies on affordable housing and residential investment.

The local building code is consistent with that of the international, federal, and state codes, we have no established limits on growth, and due to the large industrial base the city has one of the lowest city millage rates in the state. Residents of the City of Midland receive a very high level of public services and facilities without the increased tax burden faced by many communities.

With the recent enactment of the RB-2 One and Multiple Family Residential zoning district, additional allowances are in place to allow accessory dwelling units within a small area of the city where increased density is consistent with development best practices. This is to increase the Missing Middle Housing stock within the city.

Excessive single-family residential zoning with large minimum lot sizes and large setback requirements likely has an impact on residential development costs therefor impacting the affordability of new development. The City is in the process of researching this more and determining mitigation solutions that are agreeable to the public.

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

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	45	0	0	0	0
Arts, Entertainment, Accommodations	1,596	2,688	11	11	0
Construction	729	1,357	5	6	1
Education and Health Care Services	3,073	6,494	22	27	5
Finance, Insurance, and Real Estate	639	1,000	5	4	-1
Information	270	767	2	3	1
Manufacturing	2,351	2,609	17	11	-6
Other Services	891	1,823	6	8	2
Professional, Scientific, Management Services	2,135	3,894	15	16	1
Public Administration	0	0	0	0	0
Retail Trade	1,588	3,005	11	12	1
Transportation and Warehousing	254	156	2	1	-1
Wholesale Trade	398	363	3	2	-1
Total	13,969	24,156	--	--	--

Table 41 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	20,470
Civilian Employed Population 16 years and over	18,820
Unemployment Rate	8.10
Unemployment Rate for Ages 16-24	16.83
Unemployment Rate for Ages 25-65	5.43

Table 42 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	6,035
Farming, fisheries and forestry occupations	645
Service	1,755
Sales and office	4,305
Construction, extraction, maintenance and repair	934
Production, transportation and material moving	615

Table 43 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	14,435	82%
30-59 Minutes	2,925	17%
60 or More Minutes	345	2%
Total	17,705	100%

Table 44 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	365	85	415

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	2,515	405	1,310
Some college or Associate's degree	4,895	420	1,505
Bachelor's degree or higher	7,545	265	1,895

Table 45 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	4	49	49	165	260
9th to 12th grade, no diploma	480	200	155	250	320
High school graduate, GED, or alternative	1,180	1,065	880	2,275	2,050
Some college, no degree	1,700	1,185	905	2,350	1,300
Associate's degree	400	500	665	1,220	355
Bachelor's degree	450	1,620	1,285	2,710	1,255
Graduate or professional degree	70	755	1,120	2,215	1,085

Table 46 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,446
High school graduate (includes equivalency)	21,054
Some college or Associate's degree	27,038
Bachelor's degree	53,808
Graduate or professional degree	75,734

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The three largest business sectors within the City of Midland are education and health services, manufacturing and professional, scientific, and management services. These three sectors make up 54%

of the number of workers and the number of jobs within the city. Two other sizable sectors include retail trade and arts, entertainment and accommodations.

Describe the workforce and infrastructure needs of the business community:

According to the data provided within the plan, five business sectors have job availability. These sectors include, from most to least availability: manufacturing, Finance, Insurance, and Real Estate, transportation and warehousing; and wholesale trade. Developing the workforce skills of individuals to fill the positions is necessary to meet the needs of the job market.

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.

As the employment sector of the community continues to evolve and change with the industrial base of the community, there are likely to be challenges and needs that are at present unknown. At present, there are no large-scale identified upcoming public or private sector developments which will require the attention of CDBG funds during the planning period. As time continues, city staff will stay informed regarding any new developments and will adjust the plan accordingly.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The City of Midland contains a highly educated workforce which meets the needs of the high-tech and professional businesses located within the City. However, many low-income residents do not possess the skills needed to obtain sufficient employment to raise income. Several partnerships exist with Delta College and Michigan Works in collaboration with major employers to train and educate workers. Most notably, the FastStart program is an eight-week chemical processing program for immediate hire into the chemical industry.

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.

Many entities provide workforce training initiatives for residents of the City including Delta College and Michigan Works of the Great Lakes Bay Region. These efforts will continue to assist employers in finding and retaining qualified employees and assuring that the labor force meets the needs of employers. Several partnerships exist with Delta College and Michigan Works in collaboration with major employers to train and educate workers. Most notably, the FastStart program is an eight-week chemical processing program for immediate hire into the chemical industry.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of Midland is a member of the East Michigan Council of Governments which develops and maintains the CEDS for the region the City is a part of. The City has not identified any economic development initiatives at this time which may be coordinated with EMCOG. However, the City is a member of EMCOG and will work in a collaborative manner to coordinate any future economic development initiatives.

On a local level, the City of Midland is a partner with the Midland Business Alliance for City based economic development initiatives and the Great Lakes bay Regional Alliance which operates economic development on a regional level. The ongoing focus of the CDBG program within the City of Midland does not identify economic development as a key initiative.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

According to the most recent CHAS data, of the households experiencing housing problems the vast majority of those are faced with housing cost overburden. There are far less households facing multiple housing problems which includes lack of a complete kitchen, lack of plumbing facilities and more than one person per room. The city has not identified where a concentration of households facing multiple housing problems exists, with a concentration being a majority of households within the area/neighborhood.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Through analysis of the most recent U.S. Census data, the city has not identified any concentrations of racial or ethnic minorities. The city has, however, identified census tracts which contain high concentrations of low-income families, including tracts 2901, 2902 & 2906. Concentration means a majority of residents within these areas are of low-income.

What are the characteristics of the market in these areas/neighborhoods?

According to the most recent U.S. Census data available, these areas contain relatively older housing stocks, medium to low contract rents, and the lowest median home values in the city.

Are there any community assets in these areas/neighborhoods?

Many community assets are located within these areas including downtown, the Center City shopping district, the Midland Community Center, multiple public schools and churches, and numerous city parks.

Are there other strategic opportunities in any of these areas?

Midland County Habitat for Humanity has completed one and initiated a second Neighborhood Revitalization Initiative area within a large portion of this area. Through the NRI, Habitat for Humanity is able to focus many of its leveraged resources to provide critical home repair projects to low-income homeowners within the low-income areas of the city. The City believes that a very strategic opportunity is available through the existing partnership with Habitat for Humanity and its many partners.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband wiring and connections existing throughout all neighborhoods in the City of Midland, of further note is the availability of WiFi at most public locations.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Several service providers exist throughout the jurisdiction.

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

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

The City of Midland exists with a significant portion of lands within the 100 Year floodplain that spans across the city in all census tracts. As is evident after the 2017 flood, this activity reaches households of all income levels. Full analysis of the hazards within Midland County and the City of Midland can be found within the 2019 Midland County Hazard Mitigation Plan.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Based upon the reported damages that followed the 2017 flood, this activity reaches households of all income levels. Vulnerability is better considered as a result of recovery methods for the same given the lack of resources available to replace flood damaged items.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The overall strategy of the Consolidated Plan is that residents of the city might have safe, affordable and accessible housing; access to a comprehensive network of housing, economic and other support services; and access to quality public facilities. In order to work toward this goal, sub-goals include:

1. Maintaining the current housing stock in a standard and code compliant form through housing rehabilitation assistance provided through loans and grants;
2. Providing decent, affordable housing to low-income families and nonprofit housing service providers through new construction and existing housing;
3. Providing quality public and community facilities which meet the needs of low and moderate income individuals and those with special needs and disabilities;
4. Providing assistance to low-income residents who are in need of work, housing, transportation or other support services;
5. Providing accessibility improvements to meet the needs of elderly persons and persons with disabilities; and
6. Providing ongoing fair housing activities to promote nondiscriminatory practices throughout the community.

These sub-goals are targeted through a variety of programs, including:

- Continued efforts to maintain Midland Senior Housing facilities,
- Secondary agency grants to organizations which serve low-income residents, persons with mental and physical disabilities, homeless shelters, and those organizations which provide support services.

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

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	Community-Wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

The City has not identified any geographically specific investment areas within the jurisdiction. The use of CDBG funds will be community-wide and available to any eligible subrecipient who is able to work to accomplish the identified goals of the Consolidated Plan.

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

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Maintain Existing Housing Stock
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Community-Wide
	Associated Goals	Maintain Existing Housing Stock
	Description	Maintaining the current housing stock in a standard and code compliant form through housing rehabilitation assistance is key to providing safe and affordable housing within the city
	Basis for Relative Priority	Through evaluation of the community needs assessment and market analysis, through consultations with community-based housing service providers, and through public comments, the need for maintaining the existing housing stock has been determined as a high priority by the city.
	2	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Community-Wide
	Associated Goals	Provide Decent, Affordable Housing
	Description	Providing decent, affordable housing to low-income families and persons with disabilities and special needs, through new construction and the continued improvements to existing housing facilities to maintain sustainability.
	Basis for Relative Priority	Through evaluation of the community needs assessment and market analysis, through consultations with community-based organizations, and through public comments, the city has determined that providing additional safe, decent and affordable housing while continuing to support activities which promotes the sustainability of existing affordable housing facilities is a high priority need.
3	Priority Need Name	Provide Quality Public and Community Facilities
	Priority Level	High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	Community-Wide
Associated Goals	Provide Quality Public and Community Facilities
Description	Providing quality public and community facilities which meet the needs of low and moderate income individuals and those with special needs or disabilities.
Basis for Relative Priority	Through evaluation of the community needs assessment and market analysis, through consultations with community-based organizations, and through public comments, the city has determined that providing quality public and community facilities which meet the needs of low and moderate income individuals and those with special needs and disabilities is a high priority need.

4	Priority Need Name	Provide Support Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Community-Wide
	Associated Goals	Provide Support Services
	Description	Providing assistance to low-income residents who are in need of work, housing, transportation or other support services.

	Basis for Relative Priority	Through evaluation of the community needs assessment and market analysis, through consultations with community-based organizations, and through public comments, the city has determined that providing services which assist in meeting the housing, work, transportation and other needs of low-income residents is a high priority need.
5	Priority Need Name	Provide Accessibility Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Community-Wide
	Associated Goals	Provide Accessibility Improvements
	Description	Providing accessibility improvements to meet the needs of elderly persons and persons with disabilities or special needs.
	Basis for Relative Priority	Through evaluation of the community needs assessment and market analysis, through consultations with community-based organizations, and through public comments, the city has determined that providing accessibility improvements to benefit elderly residents or residents with special needs or disabilities is a high priority need.
6	Priority Need Name	Provide Ongoing Fair Housing Activities
	Priority Level	High

<p>Population</p>	<p>Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence</p>
<p>Geographic Areas Affected</p>	<p>Community-Wide</p>
<p>Associated Goals</p>	<p>Provide Ongoing Fair Housing Activities</p>
<p>Description</p>	<p>Providing ongoing fair housing activities to promote nondiscriminatory practices throughout the community.</p>
<p>Basis for Relative Priority</p>	<p>Through evaluation of the community needs assessment and market analysis, through consultations with community-based organizations, and through public comments, the city has determined that providing ongoing fair housing activities which promote nondiscriminatory practices is a high priority need.</p>

Narrative (Optional)

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	<p>The lack of affordable housing was also identified as a top-ten priority need in the 2013 Midland County Needs Assessment, conducted by the Midland Area Community Foundation. The Midland County Housing Analysis has identified a different take on the housing affordability issue with the largest gap in affordable housing to be for the portion of the population earning below \$20,000; meaning that housing available to this population is not a place specific problem but an issue of economic development and employment as housing to meet this need cannot be developed without significant subsidy.</p>
Rehabilitation	<p>It should be noted that the largest age category among owner housing units within the City is comprised of those built between 1950 and 1959. In comparison, the largest age category for renter units within the City is comprised of those built between 1970 and 1979. However, age of housing stock is not completely correlated with quality of housing stock and therefore it is not possible to determine that an older housing stock is a certain indication of lower quality homes.</p> <p>One conclusion which can be made is that continued maintenance of a home is required in order to maintain the quality of the housing unit. For low-income residents, when household budgets are burdened by costs of living it is difficult to afford additional maintenance expenses which can occur with or without warning.</p>
Acquisition, including preservation	

Table 50 – Influence of Market Conditions

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

Introduction

The City of Midland is an entitlement community of HUD’s Community Development Grant Program. As such, the city receives on a yearly basis an allocation of funds to undertake the projects and activities identified to meet the goals of the Consolidated Plan. On an annual basis, the city reviews project proposals from potential subrecipients to determine how to best use the CDBG funds to meet the most urgent needs of the low and moderate income residents of the city. During this review, an assessment is made regarding the amount of funds that would be leveraged as part of the proposed project; projects with additional funds to be leveraged have a better likelihood of being funded since it indicates that many resources are being used to meet the given need.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	224,809	20,000	97,282	342,091	0	The city anticipates receiving \$224,809 in entitlement CDBG funds for the upcoming year. Additionally, staff anticipates program income during the prior year of \$20,000. Lastly, carry-over funds from prior years is anticipated to be \$97,282.

Table 51 - 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 of Midland will review all subrecipient project funding requests for how additional resources (private, state, and local funds) will be leveraged to accomplish the goals of the project. Applicants must indicate how additional funding will be obtained, or give an indication of an attempt to obtain, when applying for CDBG funds. Matching funds are not required for CDBG projects.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Over time the City has acquired residential lots through tax foreclosure or other means. When determining locations for Building Trades homes, these properties are given the highest consideration. These lots that are owned by the city will continue to be used for building additional affordable housing units when funding allows and when the locations met the needs of the perspective buyers.

Discussion

With the finite amount of CDBG funds allocated to the City on an annual basis the City has determined that the best way to accomplish the goals of the Consolidated Plan is to maintain and continue to develop a strong collaborative effort between public and private initiatives. With a collaborative effort, additional resources are able to be leveraged throughout the year by many different projects.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
MIDLAND	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Midland is the lead agency in the implementation of this Consolidated Plan. The City has worked extensively to develop a public and private cooperative environment which has led to many community development and housing programs and initiatives which meet the needs of low and moderate income residents of the city. The partnerships which exist currently are with the Midland Public School District and the various subrecipient relationships as part of CDBG funding. At this time, the city has not identified any gaps within the existing institutional structure.

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	X	
Mobile Clinics	X	X	

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

Table 53 - 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)

Many services exist within the City of Midland to meet the needs of homeless persons within the community, all of which are provided by community-based public and nonprofit agencies. The City of Midland does not have a sizeable population of persons with HIV (less than 29 individuals throughout Midland County as a whole), and as such, services targeting this subpopulation are not widely available.

Community Mental Health of Central Michigan, the Council on Domestic Violence and Sexual Assault (Shelterhouse), the Open Door (including the Recovery House and House of Mercy), Ten16 Recovery Network, Home to Stay, American Red Cross, Salvation Army, MidMichigan Community Action Agency, the Housing for the Homeless Coalition, Caregiving Network, Midland County Department of Human Services, Midland County Veterans Services, Midland Community Former Offenders Advocacy and Rehabilitation, the Midland County Emergency Food Pantry Network, and numerous local faith communities all provide supportive services to homeless persons, including persons with HIV as needed, within the community. These services consist of emergency shelter, support services (including utility and rent/mortgage assistance), rapid rehousing, emergency food and clothing assistance, eviction prevention, and other financial assistance.

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

The many organizations that provide service to special needs residents and persons experiencing homelessness actively participate in two organizations which facilitate monthly round-table discussions and network development. These collaborative organizations are the Midland County Continuum of Care and the Inter-Agency Network. These two organizations are vital to the strength of the service delivery system that exists within the city. When gaps in service are identified, which usually relate to exhausted funds, the participating agencies communicate these needs in the group setting and through joint communication.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The city recognizes that the success of the current service delivery system is a product of the current collaborative environment which exists between organizations of the private and public sectors. Maintaining this environment is vital to the success of the implementation of this five-year plan and ultimately to meeting the priority needs that have been determined in this plan.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Maintain Existing Housing Stock	2020	2024	Affordable Housing	Community-Wide	Maintain Existing Housing Stock		Rental units rehabilitated: 250 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Provide Decent, Affordable Housing	2020	2024	Affordable Housing Non-Homeless Special Needs	Community-Wide	Provide Decent, Affordable Housing		Rental units constructed: 3 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit
3	Provide Quality Public and Community Facilities	2020	2024	Affordable Housing Non-Housing Community Development	Community-Wide	Provide Quality Public and Community Facilities		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2000 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide Support Services	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development	Community-Wide	Provide Support Services		Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
5	Provide Accessibility Improvements	2020	2024	Non-Homeless Special Needs	Community-Wide	Provide Accessibility Improvements		Rental units rehabilitated: 20 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit
6	Provide Ongoing Fair Housing Activities	2010	2024	Fair Housing	Community-Wide	Provide Ongoing Fair Housing Activities		Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Maintain Existing Housing Stock
	Goal Description	Through grant and loan programs, the city will administer its own and partner with local community-based organizations, when possible, to provide assistance with home repairs to low and moderate income families. By maintaining the existing housing stock, households will have a greater likelihood of maintaining their residence.

2	Goal Name	Provide Decent, Affordable Housing
	Goal Description	Through the continued partnership with the Midland Public School District and through future partnerships with housing service agencies who are perspective buyers of the Building Trades homes, the city will be able to provide additional affordable, and likely barrier-free or highly accessible, housing units within the community.
3	Goal Name	Provide Quality Public and Community Facilities
	Goal Description	Through partnerships with community-based organizations, assistance will be provided when needed to rehabilitate or improve a public or community facility which serves to meet the needs of low and moderate income residents, homeless, and those with special needs or disabilities.
4	Goal Name	Provide Support Services
	Goal Description	Through partnerships with community-based organizations, assistance will be provided when needed to public services which work to meet the housing, employment, transportation and other needs of low and moderate income residents, homeless persons, and those residents with special needs or disabilities of the city.
5	Goal Name	Provide Accessibility Improvements
	Goal Description	Through partnerships with community-based organizations, assistance will be provided for activities which work to remove architectural barriers and provide additional accessibility features to housing units which are occupied by persons with special needs or disabilities, including elderly residents.
6	Goal Name	Provide Ongoing Fair Housing Activities
	Goal Description	In accordance with the city's fair housing plan, the city will continue to provide ongoing fair housing activities which work to promote nondiscriminatory practices within the community. Further fair housing is a priority of the CDBG program and the city will continue to work to meet its fair housing goals.

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 City of Midland will continue to provide 364 city-owned and operated, affordable, senior, rental, housing units between the two senior housing facilities, Washington Woods and Riverside Place. Through private housing service providers an additional 1,089 units will be provided. In total, this will be 1,633 units of affordable housing within the jurisdiction. At full occupancy, 1,453 households will be provided

with affordable housing through subsidized programs. It is worth noting that Riverside Place does not, generally, serve above 50% low / moderate income households.

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

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

The City of Midland is not a public housing authority (PHA). As such, there are no federally funded, governmentally owned public housing units within the City of Midland.

Activities to Increase Resident Involvements

N/A

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the ‘troubled’ designation

N/A

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

Barriers to Affordable Housing

The City has identified few negative effects of public policies on affordable housing and residential investment.

The local building code is consistent with that of the international, federal, and state codes, we have no established limits on growth, and due to the large industrial base the city has one of the lowest city millage rates in the state. Residents of the City of Midland receive a very high level of public services and facilities without the increased tax burden faced by many communities.

With the recent enactment of the RB-2 One and Multiple Family Residential zoning district, additional allowances are in place to allow accessory dwelling units within a small area of the city where increased density is consistent with development best practices. This is to increase the Missing Middle Housing stock within the city.

Excessive single-family residential zoning with large minimum lot sizes and large setback requirements likely has an impact on residential development costs therefor impacting the affordability of new development. The City is in the process of researching this more and determining mitigation solutions that are agreeable to the public.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City will continue to review any public comments received regarding current policies in order to remove any barriers that might exist but that the city is currently unaware. No barriers were identified within the community survey that informed the creation of this plan, despite a direct question around the existence of barriers to affordable housing. In fact, with the recent enactment of the RB-2 zoning district, additional allowances are in place to allow accessory dwelling units within a small area of the city where increased density is consistent with development best practices. The City will continue to explore modernization opportunities in the future.

SP-60 Homelessness Strategy – 91.215(d)

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

Many services exist within the City of Midland to meet the needs of homeless persons within the community, all of which are provided by community-based public and nonprofit agencies. The provision of these services is through a collaborative effort facilitated by the Midland County Continuum of Care. The Midland County Continuum of Care will continue with taking the lead on reaching out to homeless persons and assessing their individual needs. The City of Midland will continue to be a member of the Continuum in order to stay informed on the needs that exist and to coordinate the efforts between the public and nonprofit sectors. Through the completion of annual point-in-time (PIT) counts, Home to Stay (and its volunteers) are able to build a dialogue with those experiencing homelessness.

Addressing the emergency and transitional housing needs of homeless persons

The City will continue to provide the opportunity for organizations which operate emergency shelter or transitional housing to apply for CDBG on a yearly basis. Where an urgent need exists, the city will work to meet that need through the financial resources available through the CDBG program.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The city will continue to work with the many partners who provide direct assistance to individuals and families who are in need of these services. Funding opportunities through the CDBG program will be available on a yearly basis to provide additional financial assistance to organizations which are working to meet these needs. Additionally, the city will continue to participate in the Midland County Continuum of Care which facilitates these services to meet these needs in order to stay informed with the needs of the community.

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

Through the six goals establish in this plan, the city will continue to provide the opportunity for financial support through the CDBG program to address the most urgent needs faced by the individuals in these situations. Maintaining the high quality housing services that exist within the community is a vital part of meeting this need.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Through the Community Development Department, the city manages a rental inspection program which serves to ensure the quality of rental housing in the community. This program requires all rentals units to be inspected and certified every two years, in accordance with the city's Housing Ordinance. Currently, each unit is required to comply with the adopted 2012 International Property Maintenance and Michigan Residential Codes.

The city complies with all federal regulations regarding lead-based paint and requires that all staff and contractors of subrecipients are educated in working with and testing for lead based paint. All subrecipients receive HUD guidance for lead-based practices.

How are the actions listed above related to the extent of lead poisoning and hazards?

The actions which will be undertaken are meant to prevent any lead poisoning and to reduce the amount of hazards. Within the city, an exact number of homes with lead-based paint is not known; however, it is estimated that over 800 homes exist with lead-based paint which are home to families with children. Through the actions highlighted, the city will continue to stay compliant with all federal regulations regarding lead-based paint.

How are the actions listed above integrated into housing policies and procedures?

The City of Midland currently complies with all federal regulations regarding lead-based paint. Full compliance is a policy of the housing rehabilitation program administered by the city. The program is administered in a way which ensures the procedures follow the policy in order to ensure full compliance.

SP-70 Anti-Poverty Strategy – 91.215(j)

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

The overall goals of the community development and housing programs of the City of Midland are that residents of the city might have safe, affordable and accessible housing; access to a comprehensive network of housing, economic and other support services; and access to quality public facilities.

Through providing a public and private cooperative environment leading to effective community development and housing programs and initiatives, the city will be able to reduce the number of poverty-level families within the community. Coordination with community-based organizations is necessary to provide the hands-on programs and services which assist poverty-level residents in obtaining the skills, education, training and employment necessary to raise income sufficient to maintain a home at market rent. Programs targeting these goals will include public services, public facility improvements and housing programs.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The goals, programs, and policies of the city which are outlined in this plan will all work to coordinate efforts in providing additional affordable housing. With limited resources available through CDBG, it is important that the city collaborate and support direct service agencies to provide additional housing. The senior housing facilities owned and operated by the city, through the use of local funds, will continue to be managed in a way which provides the availability of affordable senior housing choices.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Internal monitoring of the city's programs, and those undertaken by subrecipients, will occur at least annually. The City of Midland monitors its performance through the Consolidated Annual Performance and Evaluation Report (CAPER), which is submitted to HUD for approval on a yearly basis. Staff also monitors program timeliness through financial reports and quarterly drawdowns.

The City of Midland reviews requests for reimbursement from subrecipients prior to authorizing payment for activities. The city will monitor activities of subrecipients to determine that all procedures and requirements specified in the Subrecipient Agreements are followed to ensure compliance with all HUD regulations. The city will continue to reserve the right to take corrective actions as necessary.

Expected Resources

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

Introduction

The City of Midland is an entitlement community of HUD’s Community Development Grant Program. As such, the city receives on a yearly basis an allocation of funds to undertake the projects and activities identified to meet the goals of the Consolidated Plan. On an annual basis, the city reviews project proposals from potential subrecipients to determine how to best use the CDBG funds to meet the most urgent needs of the low and moderate income residents of the city. During this review, an assessment is made regarding the amount of funds that would be leveraged as part of the proposed project; projects with additional funds to be leveraged have a better likelihood of being funded since it indicates that many resources are being used to meet the given need.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	224,809	20,000	97,282	342,091	0	The city anticipates receiving \$224,809 in entitlement CDBG funds for the upcoming year. Additionally, staff anticipates program income during the prior year of \$20,000. Lastly, carry-over funds from prior years is anticipated to be \$97,282.

Table 55 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Midland will review all subrecipient project funding requests for how additional resources (private, state, and local funds) will be leveraged to accomplish the goals of the project. Applicants must indicate how additional funding will be obtained, or give an indication of an attempt to obtain, when applying for CDBG funds. Matching funds are not required for CDBG projects.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Over time the City has acquired residential lots through tax foreclosure or other means. When determining locations for Building Trades homes, these properties are given the highest consideration. These lots that are owned by the city will continue to be used for building additional affordable housing units when funding allows and when the locations met the needs of the perspective buyers.

Discussion

With the finite amount of CDBG funds allocated to the City on an annual basis the City has determined that the best way to accomplish the goals of the Consolidated Plan is to maintain and continue to develop a strong collaborative effort between public and private initiatives. With a collaborative effort, additional resources are able to be leveraged throughout the year by many different projects.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Maintain Existing Housing Stock	2015	2015	Affordable Housing	Community-Wide	Maintain Existing Housing Stock	CDBG: \$288,055	Rental units rehabilitated: 217 Household Housing Unit
2	Provide Decent, Affordable Housing	2015	2015	Affordable Housing Non-Homeless Special Needs	Community-Wide	Provide Decent, Affordable Housing		Homeowner Housing Added: 1 Household Housing Unit
3	Provide Quality Public and Community Facilities	2015	2019	Affordable Housing Non-Housing Community Development	Community-Wide	Provide Quality Public and Community Facilities	CDBG: \$0	
4	Provide Support Services	2015	2019	Homeless Non-Homeless Special Needs Non-Housing Community Development	Community-Wide	Provide Support Services	CDBG: \$0	
5	Provide Accessibility Improvements	2015	2019	Non-Homeless Special Needs	Community-Wide	Provide Accessibility Improvements	CDBG: \$0	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Provide Ongoing Fair Housing Activities	2015	2015	Fair Housing	Community-Wide	Provide Ongoing Fair Housing Activities	CDBG: \$4,500	Public service activities other than Low/Moderate Income Housing Benefit: 15 Persons Assisted

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Maintain Existing Housing Stock
	Goal Description	
2	Goal Name	Provide Decent, Affordable Housing
	Goal Description	
3	Goal Name	Provide Quality Public and Community Facilities
	Goal Description	
4	Goal Name	Provide Support Services
	Goal Description	
5	Goal Name	Provide Accessibility Improvements
	Goal Description	
6	Goal Name	Provide Ongoing Fair Housing Activities
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

The proposed projects of the First Year Action Plan are intended to be in direct line with the goals and strategy of the 5-Year Consolidated Plan. Through a community application process, the city has been able to identify the following projects which will directly work to meet the objectives, goals and strategies of the Consolidated Plan. These activities target the priority needs of the community while also meeting the statutory goals of the CDBG program.

Projects

#	Project Name
1	Planning & Administration
2	Washington Woods: Energy Efficiency
3	Cleveland Manor - Three Unit Kitchen & Bath Renovation
4	Fair Housing Testing - Legal Services of Eastern Michigan

Table 57 – Project Information

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

Through the application process, the city was able to select which proposed projects directly work to meet the most urgent needs of the community. With a reduction in the amount of funds anticipated, the resulting proposed expenditures are far more concentrated than has been the case in previous program years. Allocation priorities were based off of the urgency of the need that was presented, leveraging of additional funds, and project eligibility under the CDBG program.

AP-38 Project Summary
Project Summary Information

1	Project Name	Planning & Administration
	Target Area	Community-Wide
	Goals Supported	Provide Support Services
	Needs Addressed	Provide Support Services
	Funding	CDBG: \$48,900
	Description	This activity will support the efforts of the City's administration of the CDBG program, including the Community Development Planner and Assistant City Controller positions. This will include general planning and administrative activities and activity delivery costs for the former Zero-Interest, Deferred Payment Housing Rehabilitation Loan program eligible under CDBG.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The number of type of families that will benefit are indirect in that this is an administrative function of the CDBG program for the City of Midland.
	Location Description	333 West Ellsworth Street (City Hall) Midland, MI 48640
Planned Activities	This activity will support the efforts of the City's administration of the CDBG program, including the Community Development Planner and Assistant City Controller positions. This will include general planning and administrative activities and activity delivery costs for the former Zero-Interest, Deferred Payment Housing Rehabilitation Loan program eligible under CDBG.	
2	Project Name	Washington Woods: Energy Efficiency
	Target Area	Community-Wide
	Goals Supported	Provide Quality Public and Community Facilities
	Needs Addressed	Provide Quality Public and Community Facilities
	Funding	CDBG: \$193,055
	Description	Washington Woods proposes to complete the air handling project for which specifications were completed in PY 2019-20 (bids received were over budget) and to replace heat pumps at the facility.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 189 low and moderate income senior households will benefit from the proposed activities.
	Location Description	821 Cambridge Street, Midland, Michigan is the address of the Washington Woods Senior Living Facility.
	Planned Activities	Washington Woods proposes to complete the air handling project for which specifications were completed in PY 2019-20 (bids received were over budget) and to replace heat pumps at the facility.
3	Project Name	Cleveland Manor - Three Unit Kitchen & Bath Renovation
	Target Area	Community-Wide
	Goals Supported	Maintain Existing Housing Stock
	Needs Addressed	Maintain Existing Housing Stock
	Funding	CDBG: \$100,000
	Description	Cleveland Manor proposes to complete three (3) apartment kitchen and bathroom renovations. The bathroom renovation would supply apartments with tub cut-ins and an ADA toilet for aging residents facing physical challenges. Kitchen plumbing would be replaced along with the water heater and kitchen cabinets.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	In the immediate term, three senior families will benefit from the proposed activities. However, as these renovations ensure long-lasting, safe, accessible units remain in the market, those that follow will benefit in perpetuity.
	Location Description	2200 Cleveland Avenue, Midland, MI 48640
	Planned Activities	Cleveland Manor proposes to complete three (3) apartment kitchen and bathroom renovations. The bathroom renovation would supply apartments with tub cut-ins and an ADA toilet for aging residents facing physical challenges. Kitchen plumbing would be replaced along with the water heater and kitchen cabinets.
4	Project Name	Fair Housing Testing - Legal Services of Eastern Michigan
	Target Area	Community-Wide
	Goals Supported	Provide Ongoing Fair Housing Activities
	Needs Addressed	Provide Ongoing Fair Housing Activities
	Funding	CDBG: \$4,500

Description	Legal Services will provide on-going testing and enforcement activities that will curb housing discrimination and guarantee equal opportunity access to housing within the city of Midland. On-going fair housing activities, including testing, are necessary and in line with the objective of the City's 2015 Fair Housing Plan.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	An estimation of the number and type of families that will benefit is unquantifiable as the potential for unfair housing practices truly benefits the entire housing ecosystem.
Location Description	Throughout the City of Midland.
Planned Activities	Legal Services will provide on-going testing and enforcement activities that will curb housing discrimination and guarantee equal opportunity access to housing within the city of Midland. On-going fair housing activities, including testing, are necessary and in line with the objective of the City's 2015 Fair Housing Plan.

AP-50 Geographic Distribution – 91.220(f)

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

The City of Midland is located in the southwestern portion of Midland County. Midland County is located in the east central portion of Michigan’s Lower Peninsula, approximately 120 miles north, northwest of Detroit and 90 miles north, northeast of Lansing. The City of Midland forms a portion of the metropolitan area comprised of three large cities: Bay City, Saginaw and Midland. The City of Midland has an estimated population of 42,153, according to the U.S. Census Bureau’s American Community Survey 2009-2013.

Within the community, there are concentrations of low-income residents within Census Tracts 2901, 2902 and 2906. Given the fact that most of the low-income population within the city is located throughout different census tracts, the city has determined that funding should be available community-wide to best meet the needs of low-income residents. The city does not contain any concentrations of minority populations.

Geographic Distribution

Target Area	Percentage of Funds
Community-Wide	100

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

As mentioned above, given the fact that most of the low-income population within the city is located throughout different census tracts, the city has determined that funding should be available community-wide to best meet the needs of low-income residents.

Discussion

Areas of focused funding will continued to be reviewed in future years in order to determine whether or not a sufficient need exists in one specific area of the community which warrants the need for concentrated funding. At this time, the city has not identified any specific areas.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Through CDBG funds, repairs and energy efficiency upgrades will be made to low-income households in the two senior-living facilities in order to preserve the existing affordable housing stock within the city.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	217
Total	217

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	3
Acquisition of Existing Units	0
Total	3

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

During the program year, the city will partner with Washington Woods and Cleveland Manor to provide rehabilitation to the two low/moderate income senior living facilities within the City of Midland.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Midland is not a public housing authority (PHA). As such, there are no federally funded, governmentally owned public housing units within the City of Midland. However, there are 364 publicly owned, governmentally operated, and locally funded senior housing units between the two city-owned facilities, Washington Woods and Riverside Place. Riverside Place, generally, does not qualify for the use of CDBG funds due to the income classification of its residents.

While not publicly owned, Cleveland Manor is a senior living facility that serves low / moderate income residents that receives CDBG funds for rehabilitation of its units.

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

One project is proposed to take place within the city-owned senior housing facility, Washington Woods. This project includes the replacement of air handlers and heat pumps within the facility. Cleveland Manor proposes to rehabilitate the kitchen and baths of three units within the facility.

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

Washington Woods is open to resident participation as evidenced by the creation of several activities, special dining opportunities and attendance at its events. Residents are generally proud of their spaces and participate in activities.

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

N/A

Discussion

N/A

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

Introduction

Through collaboration with the Midland County Continuum of Care, the city will continue to partner with many organizations to provide assistance in meeting the needs of homeless and other special needs persons.

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

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

The Midland County Continuum of Care will continue with taking the lead on reaching out to homeless persons and assessing their individual needs. The Continuum has a current 10-year plan to end homelessness which outlines the importance collaborative effort to reach this goal. The City of Midland will continue to be a member of the Continuum in order to stay informed on the needs that exist and to coordinate the efforts between the public and nonprofit sectors. Home to Stay acts as the lead agency with regard to the completion of point-in-time (PIT) counts annually and to report that information to the Continuum.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to provide the opportunity for organizations which operate emergency shelter or transitional housing to apply for CDBG on a yearly basis. Where an urgent need exists, the city will work to meet that need through the financial resources available through the CDBG program. During the upcoming year, a direct activity to address this need has not yet been identified.

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 will continue to work with the many partners who provide direct assistance to individuals and families who are in need of these services. Funding opportunities through the CDBG program will be available on a yearly basis to provide additional financial assistance to organizations which are working to meet these needs. Additionally, the city will continue to participate in the Midland County Continuum of Care which facilitates these services to meet these needs in order to stay informed with

the needs of the community.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Through the six goals established in this plan, the city will continue to provide the financial support through the CDBG program to address the most urgent needs faced by the individuals in these situations. Maintaining the high quality housing services that exist within the community is a vital part of meeting this need.

Discussion

The City will continue to work with its many community partners to address the homeless needs within the community. Collaboration with multiple organizations will allow for the leveraging of additional resources, which will be vital to the success of these endeavors.

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

Introduction:

The City has identified few negative effects of public policies on affordable housing and residential investment.

The local building code is consistent with that of the international, federal, and state codes, we have no established limits on growth, and due to the large industrial base the city has one of the lowest city millage rates in the state. Residents of the City of Midland receive a very high level of public services and facilities without the increased tax burden faced by many communities.

With the recent enactment of the RB-2 One and Multiple Family Residential zoning district, additional allowances are in place to allow accessory dwelling units within a small area of the city where increased density is consistent with development best practices. This is to increase the Missing Middle Housing stock within the city.

Excessive single-family residential zoning with large minimum lot sizes and large setback requirements likely has an impact on residential development costs therefor impacting the affordability of new development. The City is in the process of researching this more and determining mitigation solutions that are agreeable to the public.

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

Since the City will continue to research and investigate the potential challenges more as identified above and will implement mitigation solutions that are agreeable to the public.

Discussion:

The City will continue to review any public comments received regarding current policies in order to remove any barriers that might exist but that the city is currently unaware.

AP-85 Other Actions – 91.220(k)

Introduction:

Through a competitive application process, the city has selected the proposed activities which best meet the most urgent needs of the community. While use of CDBG funding is limited to only eligible activities, the city will work using additional local funds to work to meet the affordable housing needs of the city.

Actions planned to address obstacles to meeting underserved needs

Through the application process, many community based organizations were able to present requests for meeting the underserved needs within the community. The city, through city staff, the Housing Commission, and City Council, was able to determine the needs that are the most urgent and underserved. The proposed activities have been selected to meet the most underserved needs within the community.

Actions planned to foster and maintain affordable housing

Through grant and loan programs, home repair assistance will be provided to low-income households in order to preserve the existing affordable housing stock within the city. Additionally, the city will continue to partner with the Midland Public School District to provide additional affordable housing units within the city, which can be barrier-free or be constructed with specific accessibility measures in mind.

Actions planned to reduce lead-based paint hazards

The City of Midland currently complies with all federal regulations regarding lead-based paint. Full compliance is a policy of the housing rehabilitation program administered by the city. The program is administered in a way which ensures the procedures follow the policy in order to ensure full compliance. The city will continue to operate in this way and will ensure that all subrecipients comply with lead-based paint regulations as well.

Actions planned to reduce the number of poverty-level families

Through providing a public and private cooperative environment leading to effective community development and housing programs and initiatives, the city will be able to reduce the number of poverty-level families within the community. Coordination with community-based organizations is necessary to provide the hands-on programs and services which assist poverty-level residents in obtaining the skills, education, training and employment necessary to raise income sufficient to maintain a home at market rent. Programs targeting these goals will include public services, public facility

improvements and housing programs.

Actions planned to develop institutional structure

The current public and private cooperative environment that exists will continue to be developed through new partnerships with subrecipients who have never received funding before. Additionally, city staff will continue to develop partnerships with the organizations that attend the monthly Midland County Continuum of Care and Inter-Agency Network meetings.

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

As previously indicated, coordination between the public and private housing and social service agencies is of paramount importance to the success of this plan. The city will continue to work to further develop these relationships.

Discussion:

Through community collaboration between the public and private sector, the city will work through the mentioned activities to best meet the needs of low and moderate income residents. The first year plan will follow the goals and objectives identified within the strategic plan.

Program Specific Requirements

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

This annual action plan is proposed to cover 2020-2021.

Appendix - Alternate/Local Data Sources