

City of Kalamazoo



2014-2018

Consolidated Plan

ABOUT THIS REPORT:

The City of Kalamazoo receives grant funding on an annual basis from the U.S. Department of Housing and Urban Development (HUD). A requirement for the continuation of this funding is the development of a five year plan that identifies the housing and community development needs of the City. The Plan also provides the priorities, goals and objectives to meet those needs that the City can most meaningfully impact. The content of the Consolidated Plan is prescribed by HUD and much of the data analyzed was provided by HUD.

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“I believe that when you set out to look for a home, you aren’t just looking for a house, but you are also looking for a community. You are thinking about access to quality schools and safe streets for your children. You are thinking about transportation to work and school. It’s important for you to have access to good jobs, grocery stores and transportation. When you choose a home, you choose a community and all that is has to offer..”

— Secretary Shaun Donovan,

U.S. Department of Housing and Urban Development

TABLE OF CONTENTS

Executive Summary	pg. 1
Introduction	pg. 1
Summary of Goals and Objectives.....	pg. 1
Evaluation of Past Performance	pg. 1
Summary of Citizen Participation and Consultation	pg. 3
The Process	pg. 5
Lead and Responsible Agencies.....	pg. 5
Consolidated Plan Public Contact Information	pg. 5
Consultation.....	pg. 6
Citizen Participation Process	pg. 15
Strategic Plan	pg. 21
Geographic Area	pg. 21
Priority Needs	pg. 23
Influence of Market Conditions	pg. 25
Anticipated Resources.....	pg. 27
Institutional Delivery System.....	pg. 30
Goals Summary.....	pg. 36
Public Housing Accessibility and Involvement.....	pg. 38
Barriers to Affordable Housing.....	pg. 38
Homeless Strategy	pg. 42
Lead Based Paint Hazards.....	pg. 47
Anti-Poverty Strategy	pg. 48
Monitoring Activities.....	pg. 49
Needs Assessment	pg. 52
Housing Needs Assessment	pg. 52
Public Housing	pg. 68
Homeless Needs Assessment.....	pg. 73
Non-Homeless Special Needs Assessment	pg. 80
Non-Housing Community Development Needs Assessment	pg. 84
Market Analysis	pg. 86
Number of Housing Units.....	pg. 87
Cost of Housing.....	pg. 90
Condition of Housing	pg. 93

TABLE OF CONTENTS continued

Public and Assisted Housing	pg. 96
Homeless Facilities and Services.....	pg. 97
Special Needs Facilities and Services	pg. 100
Barriers to Affordable Housing	pg. 107
Non-Housing Community Development: Economic Market Analysis	pg. 110
Needs and Market Analysis Discussion	pg. 117
2014 Program Year Action Plan	pg. 121
Introduction	pg. 121
Leverage Resources and Match Requirements	pg. 124
Annual Goals and Objectives	pg. 125
Projects	pg. 129
Geographic Distribution.....	pg. 134
Affordable Housing.....	pg. 135
Public Housing.....	pg. 136
Homeless and other Special Activities	pg. 137
Barriers to Affordable Housing	pg. 141
Other Activities.....	pg. 145
Program Specific Requirements.....	pg. 148
Appendix.....	pg. 157
Citizen Participation Plan	
Certificates	
SF424	
Public Notices	

Executive Summary

Introduction

The 2014-2018 Consolidated Plan for the City of Kalamazoo identifies five-year goals for the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG) funding that is provided by the U.S. Department of Housing & Urban Development (HUD). The Plan outlines the City's strategy to address the housing and community development needs of its low and moderate income families and individuals. The Plan is a prerequisite for the distribution of HUD funding. Administrative and planning support for the City will be provided through the Community Planning and Development Department for the five years of the Plan.

Summary of Goals and Objectives

The City of Kalamazoo is expected to receive an average annual award of around \$2.1 million from HUD through the CDBG, HOME and ESG programs. These federal funds will be used to address the following housing and community development goals to advance opportunities for the low and moderate income families of the City:

Affordable Housing - Improve the amount of decent and affordable housing in the City of Kalamazoo by supporting the maintenance, rehabilitation and development of accessible owner and renter occupied housing.

Homeless Assistance - Work towards ending homelessness within Kalamazoo County by supporting the U.S. Department of Housing and Urban Development's Strategic Plan to Prevent and End Homelessness implemented through the Kalamazoo County Continuum of Care by providing services and support to the City's homeless population.

Neighborhood Enhancement - Advance the sustainability of the Community Development Block Grant neighborhoods identified in the Consolidated Plan through the continuation of City services and redevelopment of key neighborhood improvements.

Youth Development - Develop well-adjusted and productive adults through supporting youth programs and activities that provide positive experiences and opportunities to enhance interests, skills and abilities into adulthood.

Evaluation of Past Performance

The City of Kalamazoo made the decision in 2013 to shorten the 2010 – 2014 Consolidated Plan by one year. The Plan was expected to run through Program Year (PY)2014, which would have ended on June 30, 2015. Based on recent modifications to HOME and ESG regulations; a larger

community discussion related to housing and community development needs and a focused approach to funding; and, operational changes that took place at the City level, City staff felt that a new consolidated plan was warranted.

The City of Kalamazoo has made every effort over the last four years to increase the impact of its HUD funding, placing as many resources as possible directly into the development or rehabilitation/repair of housing and community services. The City focused programs within six core CDBG-eligible neighborhoods, which included Eastside (Census tract 1.00), Edison (Census tracts 9.00 and 10.00), Douglas (part of Census tract 5.00), Northside (Census tracts 2.02 and 3.00), Stuart (part of Census tract 5), and Vine (Census tract 6.00). These neighborhoods were determined through the 2000 Census to have a minimum of 51 percent low to moderate income persons as defined by HUD and were the primary focus area of the 2010–2014 Consolidated Plan. Residents of these neighborhoods continue to face many interrelated social issues such as poverty; lack of affordable housing; substandard housing; higher incidence of criminal activity; and a need for support services.

The City designated CDBG and HOME funds to aggressively support housing-related activities. During the past four years, those resources supported the efforts of the City's Anti-Blight Team, homeowner rehabilitation and minor repair, new owner occupied housing construction, rental rehabilitation and rental subsidies. The Anti-Blight Team's dual function is to reduce housing code violations and identify abandoned and vacant housing in the community with the goal of restoring them to a functional use as affordable housing. Subrecipients like Kalamazoo Valley Habitat for Humanity, Kalamazoo Neighborhood Housing Services, Community Homeworks and Senior Services provided repair and rehabilitation services to low income homeowners. Residents in need of rental housing assistance could turn to Housing Resources, Inc., Catholic Charities Dioceses of Kalamazoo (formerly Catholic Family Services) and the YWCA.

The City also continued its strategic Neighborhood Enterprise Zone tax-relief plan within targeted areas to encourage both new development and rehabilitation of existing housing stock. There are two programs currently in place. The first zone is located in Census tract 6.00 in the Vine Neighborhood. Under this program, a homebuyer who purchases a housing unit receives a 50 percent reduction in both City and County taxes for ten years, so long as it remains their principal residence. The second Zone is located in Census tract 10.00 in the Edison Neighborhood where new Neighborhood Stabilization 2 homes were constructed. The resident of the new housing units in the Marketplace subdivision will pay only about one-third of their property taxes for at least a 10-year period.

The City utilized the model Outcomes Performance Measurement System designed by the federal government to assess its activities and those of its subrecipients for the past four years. Activities funded through the CDBG, ESG and HOME programs are defined under this system in the Annual Action Plan and reported in the Consolidated Annual Performance and Evaluation Report.

Summary of Citizen Participation and Consultation Process

The Department of Community Planning and Development sought out participation and consultation in the development of this Plan from City residents, nonprofit organizations, human service providers, the Continuum of Care, government employees, elected officials, neighborhood associations, and businesses. A Community Needs Survey was administered to reach a broad audience of citizens and those that access community services. City staff attended neighborhood and community meetings and events to administer the survey. In addition, service providers were asked to solicit input from their clients and community activists were asked to collect surveys from their organization members. City staff also conducted meetings with six core CDBG eligible neighborhoods to generate discussion and input on city and neighborhood needs.

The City Commission opened a 30-day comment period to gather input from the community at-large. After the comment period, a public hearing was held by the Community Development Act Advisory Committee and then by the City Commission. The notices of the public comment period and public hearings were posted in the local newspaper and on the City's webpage. In addition, the dates were emailed to all of the applicants who submitted a request for funding for the 2014 Program Year. The draft Plan was available on the City's website.

Summary of Public Comments

The City completed outreach to local nonprofits, stakeholder organizations, neighborhood groups and residents, community funders, housing providers, community leaders and residents who access public services. A wide array of comments was provided at these meetings and through the Community Needs Survey. This input provided the foundation for the development of the priorities, goals and objectives of the Plan.

Comments were also received during the 30-day public comment period and at the Community Development Act Advisory Committee and City Commission public hearings. The comments provided were in support of the priorities and goals of the Consolidated Plan, particularly the goals to support affordable housing and the homeless.

Summary of Comments or Views not Accepted and the Reasons

All comments were accepted. However, the City established a process of evaluating public input to ensure an outcome of a focused set of priorities and goals that would address the most urgent needs and not duplicate efforts. Through this review process, some input garnered prior to the public hearings were considered and ruled out in favor of priorities, goals and objectives presented in the this Plan.

Summary

The 2014-2018 City of Kalamazoo Consolidated Plan reflects the coordinated efforts of City staff, a wide network of community stakeholders, City residents, Community Development Act Advisory Committee members and the City Commission. Through priorities outlined in this Plan, the impact of any federal funds received by the City will be maximized through a focused approach to addressing community needs and delivering services to the low and moderate income residents of Kalamazoo. The goals and objectives of the Plan will improve the overall quality of life in the City of Kalamazoo, particularly in our core neighborhoods.

The Process

Lead and Responsible Agencies

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

Table 1: Responsible Agencies

Agency Role	Name	Department/Agency
Lead Agency	City of Kalamazoo	Community Planning and Development
CDBG Administrator	City of Kalamazoo	Community Planning and Development
HOME Administrator	City of Kalamazoo	Community Planning and Development
ESG Administrator	City of Kalamazoo Continuum of Care	Community Planning and Development with Local Initiatives Support Corporation

The lead entity for the administration of CDBG, HOME, and ESG programs is the City of Kalamazoo through the Department of Community Planning and Development. As the lead agency, the City is responsible for overseeing the development and implementation of the 2014-2018 Consolidated Plan, Annual Action Plans and Consolidated Annual Performance Evaluation Reports. Community Planning and Development staff provides administrative and planning support for the use of the federal funds and acts as the primary staff support to the Community Development Act Advisory Committee. The Committee is a 13 member board that is appointed by the City Commission to advise on matters related to community development, make recommendations on the expenditure of funds through an annual competitive process, assist with the development of HUD related documents, ensure citizen participation in all phases of the federal allocation process and to promote community development activities within the City.

Consolidated Plan Public Contact Information

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Consultation

Introduction

As the lead agency, the City of Kalamazoo, through Community Planning and Development, oversaw the consultation required to complete the 2014-2018 Consolidated Plan. Community Planning and Development staff collaborated with a wide network of community service and housing providers, clients of those providers, government officials, business leaders, neighborhood representatives and residents. Information was gathered in a number of ways which included a Community Needs Survey, stakeholder and neighborhood meetings, outreach at established community events and provider meetings. The outcomes of the Consolidated Plan represent the information collected from this collaboration, as well as from public comment and public hearing opportunities.

Coordination with the Continuum of Care and Efforts to Address the Needs of Homeless Persons and Persons at Risk of Homelessness

The Kalamazoo County Continuum of Care is a community-based, county wide housing partnership that oversees the planning and coordination of the community's response to the continuum of housing needs, as well as activities within the homeless assistance system. Membership is required to receive funding through the Continuum of Care. There are currently 46 member organizations, including the City of Kalamazoo, who contributes to the coordination of homeless prevention, shelter and re-housing services. Specifically, the Community Development Manager sits on the Allocations and Accountability Team, which helps to ensure positive outcomes from homeless service providers that receive funding.

The Continuum of Care has developed a 10-year plan to end chronic homelessness and yearly action plans that assist with strategic decision making regarding program outcomes. To help accomplish the goals of the 10-year plan, the City of Kalamazoo will continue to provide its Emergency Solutions Grant funding to the Continuum of Care. These funds are then allocated to local nonprofits that are members of the Continuum through a competitive application process.

The local priority to address the needs of the homeless is to create/retain transitional and permanent housing units. It is a Continuum goal to reduce the number of emergency shelter beds and, using a rapid re-housing model, move homeless residents quickly from homelessness into permanent housing. Both transitional and permanent supportive housing programs operating under a rapid re-housing model or prevention model is prioritized within the system.

The Continuum of Care formalized a "No Wrong Door" countywide Coordinated Community Assessment System in 2009. Gryphon Place 2-1-1 provides crisis intervention 24/7 and performs the initial Centralized Screening and Intake process to determine primary and urgent needs. Individuals are prioritized based on the severity of their housing crisis. Persons with primary need are referred to Housing Resources, Inc., the Lead Agency/Housing Assessment and Resource Agency (HARA) for housing assessment and development of the Community

Housing Assistance Plan (CHAP). Those with an urgent need are referred to area emergency shelters where the CHAP is developed in consultation with the HARA. Walk-in services are provided through centrally located satellite locations and through the weekly Community Housing Hour at the Goodwill Human Services Campus where multiple agencies participate in providing housing related information.

The CHAP is completed for each individual/household referred by 2-1-1 and/or community partners. The HARA schedules the Housing Assessment visit within two days of initial contact. The HARA Housing Resource Specialist creates the CHAP utilizing the Homeless Management Information System (HMIS) and prioritizes strength based case management principles. Resources are provided based on need and may include: case coordination, financial assistance, landlord/tenant education/engagement, linkage to community partner resources, and referrals to mainstream service providers.

Homeless prevention services are provided for households at risk of homelessness and may include: financial assistance for back rent, security deposit, rental subsidy, housing relocation and stabilization, and tenant/landlord engagement. Emergency shelter services with the goal of rapid re-housing are provided for homeless households. These services include a shelter diversion assessment, shelter entry with the goal of rapid exit, financial assistance in the form of rental subsidy, and tenant-landlord engagement. Both homeless prevention and emergency shelter with rapid re-housing services have the goal of achieving sustainable permanent affordable housing.

Coordination between Public and Assisted Housing Providers, Private and Governmental Health, Mental Health and Service Agencies

Many of the local housing providers, health and mental health agencies, and homeless service providers are members of the Continuum of Care. Coordination between these agencies and the City occurs primarily through interaction of Continuum of Care Teams: Allocations and Accountability Team, Data Users Group and the Systems of Care Team.

The Systems of Care Team works towards addressing the needs of the homeless and those that may become homeless by reducing or eliminating the barriers to services. Systems of Care Team members also serve as Navigators for their respective agencies. The role of a Navigator is to resolve systems induced barriers between service providers. The Systems of Care Team, through the Navigator program, is working to assure a comprehensive community-wide outreach, service and housing system program.

Consultation with the Continuum of Care in Allocating ESG Funds, Performance Standards Evaluation of Outcomes, and HMIS

The Continuum of Care was instrumental in the development of the City of Kalamazoo's 2014-2018 Consolidated Plan. Priorities, strategies and objectives were included in the Consolidated

Plan which mirrored those from the 10-Year Plan to End Homelessness. These strategies are then implemented each year through the activities funded in the Annual Action Plan.

The Community Development Manager of the Community Planning and Development Department sits on the Continuum of Care's Allocation and Accountability Team. The manager's interaction with this team allows the City to not only interact with vital community organizations that work to end homelessness but to have direct input in the development of strategies and goals of the Continuum of Care.

In Program Year 2013, the City made a decision to have a joint funding process with the Continuum of Care. The City's ESG funds are included with other the funding the Continuum receives from HUD to allow for one grant application process to the local homeless providers. The award process includes a Notice of Intent that details the subgrantee's funding request, program description, expected outcomes, quality improvement and reporting.

The City of Kalamazoo utilizes a Subrecipient Agreement with the nonprofit organization to determine overall performance. An annual outcome is detailed in the Agreement which must be met by the end of the program year. Monthly accomplishment reports are reviewed as part of the request for reimbursement process to assist the City in monitoring goal achievement. In addition, bi-annual reports are required detailing the successes and missed opportunities of the funded activity.

To facilitate the evaluation of performance, the City has implemented a Performance Tracking System, which is detailed in the Agreements, to help subrecipients meet their monthly, bi-annual, and yearly goals. The intent is to provide a more formalized approach to tracking performance of subrecipients that would offer more than anecdotal information when evaluating future funding applications. The system assigns a point value of 100 at the beginning of the program year and points are deducted when expectations are not reached.

The Continuum of Care also has an evaluation monitoring process to determine whether agencies are performing satisfactorily and effectively addressing homeless needs. The monitoring process requires all Continuum of Care grantees to submit quarterly HMIS reports. The focal areas for review include the following:

- Increasing housing stability/sustainability as measured through an increase in income.
- Increasing the percentage of homeless persons staying in permanent housing over six months to at least 77 percent.
- Increasing the percentage of homeless persons moving from transitional housing to permanent housing to at least 65 percent.
- Increasing the percentage of persons employed at exit to at least 20 percent.

- Reducing the average Length of Stay in shelters to less than 30 days.

These areas are reviewed quarterly by the Allocations and Accountability Team of the Continuum of Care. Attention is also given to grantees rate of spending, consistency with designated Emergency Solution Grant goals and data entry quality.

Agencies, Groups, Organizations, etc. who Participated in the Process

The City of Kalamazoo held a number of meetings with community stakeholders who represented a wide variety of community needs. In addition, a Community Needs Survey was administered to the clients the organizations serve.

The first consultation was a community-wide stakeholder and city partners meeting held on May 7, 2013. In attendance were a number of nonprofits, service providers, neighborhood representatives and the religious community. Activities held at the meeting were designed to get to a prioritized list of projects the stakeholders and partners thought should be funded.

In addition to the stakeholder meeting, City staff attended a Housing Matters Forum meeting, a Michigan United meeting and a Project Connect event. The Housing Matters Forum is a group of nonprofit organizations that meet once a month to discuss affordable housing issues and Michigan United is a grassroots organization for social and economic justice. Staff presented at both meetings on the development of the Consolidated Plan and had dialogue on community needs. Staff also administered the Community Needs Survey to attendees and asked them to dispense the survey to their clients and program participants.

Project Connect is an event that connects individuals and families to free on-site services that include parenting and children’s services; employment and education; financial and legal services; health and medical screening; housing and food assistance; and personal services. The City set up a booth at Project Connect to reach out to these service providers, as well as the Kalamazoo County residents accessing the event. Typically 600-1,000 people access the Project Connect event.

Agencies, groups, organizations who participated:

Table 2: Consultation

Agency/Group/Organization	Agency/Group/Organization Type	Sections of the Plan Addressed
Senior Services	Services - Elderly Person; Services - Persons with Disabilities	Non-Homeless Special Needs
Ecumenical Senior Center	Services - Elderly Person; Services - Persons with Disabilities; Services - Homeless	Housing Need Assessment; Homelessness Strategy; Non-Homeless Special Needs; Anti-Poverty Strategy

Agency/Group/Organization	Agency/Group/Organization Type	Sections of the Plan Addressed
Ministry With Communities	Services - Homeless	Housing Need Assessment; Lead-based Paint Strategy; Homelessness Strategy; Homeless Needs - Families with Children; Homelessness Needs - Veterans; Homelessness Needs - Unaccompanied Youth; Non-Homeless Special Needs; Market Analysis
Fair Housing Center	Service - Fair Housing	Housing Needs Assessment
Catholic Family Services	Services - Homeless	Homelessness Strategy; Homeless Needs - Families with Children; Homelessness Needs - Unaccompanied Youth
Disability Network of SW MI	Services - Persons with Disabilities	Housing Needs Assessment; Non-Homeless Special Needs
Community AIDS Resource & Education Services	Housing Services - Persons with HIV/AIDS	Housing Needs Assessment; Non-Homeless Special Needs
Douglas Community Association	Housing	Housing Need Assessment; Non-Homeless Special Needs
Downtown Tomorrow	Services - Employment Business Leaders	Non-Homeless Special Needs; Economic Development; Market Analysis
Edison Neighborhood Association	Housing; Neighborhood Organization	Housing Need Assessment; Lead-based Paint Strategy; Homelessness Strategy; Non-Homeless Special Needs; Economic Development; Market Analysis; Anti-poverty Strategy
Fair Food Matters	Services - Health; Services - Employment	Non-Homeless Special Needs; Economic Development; Market Analysis
GFM, The Synergy Center	Services - Children; Services - Persons with Disabilities	Non-Homeless Special Needs
Hispanic American Council	Services - Housing; Services - Children; Services - Health; Services - Education; Services - Employment; Services - Fair Housing	Housing Need Assessment; Non-Homeless Special Needs; Economic Development; Market Analysis; Anti-Poverty Strategy
Housing Resources Inc.	Housing; Services - Housing; Services - Homeless	Housing Need Assessment; Lead-based Paint Strategy; Homelessness Strategy; Homeless Needs - Chronically Homeless; Homeless Needs - Families with Children; Homelessness Needs - Veterans; Market Analysis; Anti-poverty Strategy

Agency/Group/Organization	Agency/Group/Organization Type	Sections of the Plan Addressed
Kalamazoo County	Other government - County	Housing Need Assessment; Lead-based Paint Strategy; Homelessness Strategy, Homeless Needs-Chronically Homeless; Homeless Needs-Families with Children; Homelessness Needs-Unaccompanied Youth; Non-Homeless Special Needs; Economic Development; Market Analysis; Anti-poverty Strategy
KNHS	Housing; Services - Housing	Housing Need Assessment; Lead-based Paint Strategy; Non-Homeless Special Needs; Economic Development; Market Analysis; Anti-poverty Strategy
Kalamazoo Drop-In Child Care Center	Services - Children	Non-Homeless Special Needs; Anti-poverty Strategy
Kalamazoo Eastside Neighborhood Association	Housing; Neighborhood Organization	Housing Need Assessment; Lead-based Paint Strategy; Homelessness Strategy; Homeless Needs - Chronically homeless; Homeless Needs - Families with Children; Homelessness Needs - Veterans; Homelessness Needs - Unaccompanied youth; Non-Homeless Special Needs; Economic Development; Market Analysis; Anti-poverty Strategy
Kalamazoo Valley Habitat for Humanity	Housing; Services - Housing	Housing Need Assessment; Lead-based Paint Strategy; Economic Development; Market Analysis
Legal Aid of SW Michigan	Services - Housing	Housing Need Assessment; Non-Homeless Special Needs; Economic Development; Market Analysis; Anti-Poverty Strategy
Local Initiative Support Corporation	Housing; Services - Homeless	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; Economic Development; Market Analysis; Anti-poverty Strategy
My Own Home Inc.	Housing; Services - Persons with Disabilities	Housing Need Assessment; Non-Homeless Special Needs; Market Analysis; Anti-poverty Strategy

Agency/Group/Organization	Agency/Group/Organization Type	Sections of the Plan Addressed
NACD	Housing; Neighborhood Organization	Housing Need Assessment; Lead-based Paint Strategy; Homelessness Strategy; Homeless Needs - Chronically homeless; Homeless Needs - Families with Children; Homelessness Needs - Unaccompanied youth; Non-Homeless Special Needs; Economic Development; Market Analysis; Anti-poverty Strategy
New Genesis, Inc.	Services - Children	Non-Homeless Special Needs
Open Doors	Services - Homeless	Housing Need Assessment; Homelessness Strategy; Homeless Needs - Chronically Homeless; Homeless Needs - Families with Children; Homelessness Needs - Veterans; Homelessness Needs - Unaccompanied Youth; Anti-poverty Strategy
Urban Alliance, Inc.	Housing; Services - Housing	Housing Need Assessment; Lead-based Paint Strategy; Economic Development; Market Analysis
Vine Ventures, Inc.	Housing; Neighborhood Organization	Housing Need Assessment; Lead-based Paint Strategy; Non-Homeless Special Needs; Economic Development; Market Analysis; Anti-poverty Strategy
YMCA	Service - Health	Non-Homeless Special Needs
YWCA of Kalamazoo	Housing; Services - Victims of Domestic Violence	Housing Need Assessment; Homelessness Strategy; Homeless Needs - Families with Children
Financial Literacy Partners	Services - Education	Market Analysis; Economic Development; Anti-Poverty Strategy
Kalamazoo Poverty Reduction Initiative	Services – Education	Housing Needs Assessment; Homeless Strategy; Non-Homeless Special Needs; Market Analysis; Economic Development; Anti-Poverty Strategy
Girl Scouts Heart of Michigan	Services - Children	Non-Homeless Special Needs
Community Homeworks	Housing	Housing Needs Assessment; Market Analysis; Economic Development; Lead-Based Paint
ISSAC	Civic Leaders	Housing Needs Assessment; Homeless Needs; Homeless Strategy; Non-Homeless Special Needs; Market Analysis; Economic Development; Anti-Poverty Strategy
Oakwood Neighborhood Association	Neighborhood Organization	Housing Need Assessment; Lead-based Paint Strategy; Homelessness Strategy; Homeless Needs - Chronically homeless; Homeless Needs - Families with Children; Homelessness Needs - Unaccompanied youth; Non-Homeless Special Needs; Economic Development; Market Analysis; Anti-poverty Strategy

Agency/Group/Organization	Agency/Group/Organization Type	Sections of the Plan Addressed
Stuart Neighborhood Association	Neighborhood Organization	Housing Need Assessment; Lead-based Paint Strategy; Homelessness Strategy; Homeless Needs - Chronically homeless; Homeless Needs - Families with Children; Homelessness Needs - Unaccompanied youth; Non-Homeless Special Needs; Economic Development; Market Analysis; Anti-poverty Strategy
Momentum	Services - Employment	Housing Needs Assessment; Market Analysis; Economic Development; Anti-Poverty Strategy
Prevention Works	Services – Children Services - Health	Homeless Needs – Families and Children; Homeless Needs – Unaccompanied Youth; Homeless Strategy; Non-Homeless Special Needs
Community Advocates	Services – Persons with Disabilities	Housing Needs Assessment; Non-Homeless Special Needs
Michigan Organizing Project	Services – Homeless Services – Health Care Services - Employment Immigration	Housing Need Assessment; Homelessness Strategy; Homeless Needs - Chronically homeless; Homeless Needs - Families with Children; Homelessness Needs - Unaccompanied youth; Non-Homeless Special Needs; Economic Development; Market Analysis; Anti-poverty Strategy
Kalamazoo Gospel Mission	Services - Homeless	Housing Need Assessment; Homelessness Strategy; Homeless Needs - Chronically Homeless; Homeless Needs - Families with Children; Homelessness Needs - Veterans; Homelessness Needs - Unaccompanied Youth; Anti-poverty Strategy
Michigan United/ St. Catherine	Services – Housing Services – Victims Services – Employment Immigration Reform	Housing Needs Assessment; Non-Housing Special Needs; Market Analysis; Economic Development; Anti-Poverty Strategy
Prince of Peace	Religious Organization	Housing Needs Assessment; Homeless Strategy
Kalamazoo’s Deacon Conference	Religious Organization	Housing Needs Assessment; Homeless Strategy; Non-Homeless Special Needs; Market Analysis; Economic Development; Anti-Poverty Strategy
First Methodist Church/ Just Faith	Religious Organization	Non-Homeless Special Needs
Members of Community Development Act Advisory Committee	Civic Leaders	Housing Need Assessment; Lead-based Paint Strategy; Homelessness Strategy; Homeless Needs - Chronically homeless; Homeless Needs - Families with Children; Homelessness Needs - Unaccompanied youth; Non-Homeless Special Needs; Economic Development; Market Analysis; Anti-poverty Strategy

Identify any Agency Types not Consulted and Rationale for not Consulting

The City did not consult with the Southcentral Michigan Planning Council (SMPC) on the Consolidated Plan. SMPC is a regional planning organization that aims to improve the economic, environmental, and fiscal health of member organizations through transportation, land use and environmental planning, economic development, and efficient local staffing.

The City did not consult with other federal agencies when developing the Consolidated Plan.

Other Planning Efforts Considered when Preparing the Plan

Table 3: Other local / regional / federal planning efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Kalamazoo Master Plan	City of Kalamazoo	Share common outcomes
Assessment of Fair Housing	City of Kalamazoo	Share common outcomes

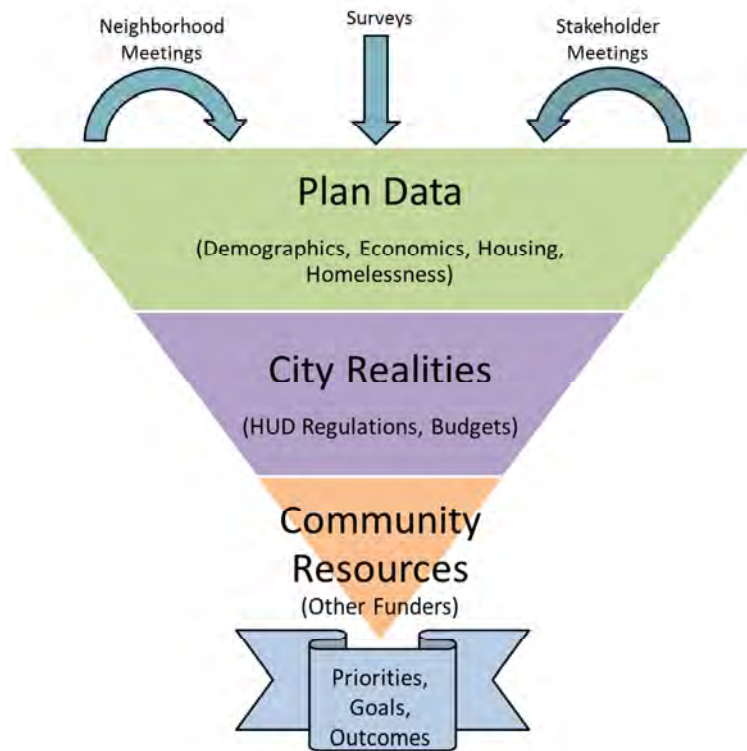
Cooperation and Coordination with other Public Entities in the Implementation of the Consolidated Plan

Kalamazoo County, the state Department of Human Services and Michigan State Housing and Development Authority were invited to participate in the community stakeholder meeting for both the development of the Consolidated Plan and Assessment of Fair Housing Plan. The Department of Human Services provided the Community Needs Surveys, developed by the City for the Consolidated Plan, to their clients to provide further input.

Citizen Participation

The development of the priorities, goals and objectives for the 2014-2018 Consolidated Plan was determined through a review process developed by the City, which included the following steps:

- Solicitation of public input;
- Review of input against required data sets (Needs Assessment and Market Analysis);
- Review of public input and data against City realities and requirements; and
- Review of public input, data sets and City realities with other local community funders to address possible duplicative efforts.



To reach out to the broad Kalamazoo community, the City developed a Community Needs Survey. This survey was provided to local nonprofit organizations to access those low income residents who utilize community services. In addition, the City administered the survey at community events and meetings within the core neighborhoods of the City, which are the areas of Kalamazoo that are CDBG-eligible. These neighborhoods are generally the areas of the City where low to moderate income residents live, where buildings are in more need of repair and where there are more concentrated areas of people of color and non-English speaking households.

In addition, service providers were asked to solicit input from their clients and community activists were asked to collect surveys from their organization members. This allowed us to target specific populations like the homeless, elderly, disabled, Section 8 voucher holders, etc. The City received a total of 408 completed Community Needs Surveys to assist with developing priorities, goals and activities. The following top 20 activities were considered the greatest need in the Kalamazoo community based on survey responses:

Table 4: Survey Outcomes

Main Goal	Activity	Survey Count
Community Services	Youth activities/after school programs	89
Single-Family	Homeowner rehabilitation	88
Single-Family	Vacant housing rehabilitation	87
Homeless Assistance	Prevention activities	80
Homeless Assistance	Support shelters	76
Economic Development	Neighborhood investment incentives	73
Neighborhood Services	Public safety enforcement	72
Homeless Assistance	Rapid re-housing	72
Single-Family	Homeowner energy efficiency Improvements	70
Single-Family	First time home buyer assistance	68
Neighborhood Services	Code enforcement	68
Infrastructure Improvements	Street/alley improvements	68
Infrastructure Improvements	Sidewalk improvements	68
Single-Family	Homeowner minor/emergency repair	67
Economic Development	Start-up business assistance	67
Community Services	Job training/job placement	62
Community Facilities	Youth centers	61
Homeless Assistance	Supportive service activities	61
Special Needs Services	For persons with mental disabilities	60
Community Facilities	Park and recreational	58

City staff also conducted meetings with the six core Community Development Block Grant-eligible neighborhoods to generate discussion and input on City and neighborhood needs. The information provided below are the common themes heard from the neighborhoods:

- Single-Family Housing
 - Removal of blighted houses – demolition
 - Rehabilitation and sale of vacant houses
 - Inspections of single-family housing before sale
 - Homeowner rehabilitation/lead based paint abatement – grants or low-interest loans
 - New homeownership – grants or loans
 - Lease/purchase program
 - Weatherization/energy efficiency programs for homeowners
- Additional Housing Types
 - Transitional housing for homeless, particularly young adult

Transitional housing for ex-offenders
Senior housing

- Infrastructure
 - Repair/fix alleyways
 - Improve streets (pot holes)
 - Increased/improved street and alley lighting
 - Safe bike lanes and walking paths
 - Tree maintenance, particularly in rights-of-way
 - Sidewalk maintenance
 - Better management of neighborhood parks (trash, mowing, etc.)
- Services
 - More fair, consistent and equitable code enforcement
 - More transparency with code enforcement
 - Community policing – community building with police
 - Ex-offender re-entry programs – felony expungement
 - Increase fines to code/law violators
 - Job training/education
 - Graffiti removal and/or ways to better manage graffiti
 - Business assistance – attract businesses to neighborhoods
- Youth
 - Bike program
 - After school/summer programs
 - Structured activities
 - Youth center

Finally, a meeting was held with community stakeholders and city partners on May 7, 2013. In attendance were a myriad of nonprofits, service providers, neighborhood representatives and the religious community. An activity was conducted to gather their input on the main categories of community development available for grant funding. The participants indicated an activity they felt should be funded on a post-it note and then placed the note under the most appropriate category. The list below includes the categories of the community development project types; the number of votes that particular category received; and, the types of activities the participants felt should be funded:

- Single Family Housing – 19 votes
 - Single-family homeowner rehabilitation/emergency home repair
 - Vacant housing rehabilitation
 - Weatherization
 - Homeowner education services
 - Demolition of blighted homes/structures
 - Assistance/incentives for homeownership

First-time homebuyer assistance
Assistance to retain home

- Community Services – 19 votes
 - Youth activities – after school programs
 - Job training / placement
 - Child care services
 - Prisoner re-entry
 - Case management
 - Health services
 - Public transportation
 - Fair housing education
 - Personal financial literacy
 - Senior services
 - Health foods in Kalamazoo public schools
- Economic Development – 13 votes
 - Entrepreneurship – job creation
 - Financial education
 - Small business development
 - Investment in vacant commercial buildings
 - Microenterprise/Small business loans (less than 2 years)
 - Neighborhood investment incentives
 - Assistance for start-ups
 - Commercial corridor façade improvements
 - Façade and business rehabilitation
- Special Needs Services – 9 votes
 - Life skills
 - Job training specifically for special needs populations
 - Counseling
 - Literacy counseling
 - Health services
 - Domestic violence services
 - Mental health assistance
- Infrastructure Improvements – 8 votes
 - Street repair (pot holes)
 - Improved street lighting
 - Improved sidewalks
 - Improved streetscapes
 - Alley repair

- Multi-Family Housing – 7 votes
 - Rental assistance
 - Conversion of closed building to multi-family
 - Supportive services for finding and maintaining housing
 - Scatter-site affordable rental housing
 - Eviction diversion programs
 - Creation of new multi-family housing

- Neighborhood Services – 7 votes
 - Code enforcement
 - Public safety enforcement
 - Traffic calming mechanisms
 - Demolition of vacant/blighted structures
 - Support neighborhood offices

- Specialized Housing – 6 votes
 - Accessible housing
 - Home repair for seniors
 - Barrier free modifications for seniors
 - Mixed-income properties
 - Affordable housing

- Homeless Assistance – 6 votes
 - Shelters with bathing/laundry services
 - Rapid re-housing
 - Tenant based rental assistance
 - Support for existing shelters
 - Homeless prevention activities

- Community Facilities – 5 votes
 - Youth centers
 - Community centers

At the conclusion of the post-it note activity, additional discussion was had on the results of the activity. Some topics not easily prescribed to a specific category were discussed. The topics deliberated are below:

- Financial literacy
- Asset development
- Assistance to aging population
- Code enforcement
- Rental opportunities, especially ex-offender population
- Acknowledge pressing needs not included in HUD Consolidated Plan
- Balance goals/priorities of the plan – protect the poor

- Healthy foods in schools
- Different parts of town have different needs and expectations
- Want action, not surveys
- Be creative in what we are asking, don't box people in

The final steps of citizen participation were the 30-day public comment period and public hearings held by the Community Development Act Advisory Committee and the City Commission. Information related to these events is outlined below:

Citizen Participation Outreach

Mode of Outreach: 30-Day Public Comment Period
 Target of Outreach: Nonprofits, local funders, neighborhood organizations, City residents, 2014 applicants and any other stakeholders
 Response/Attendance: Two responses were received during the comment period.
 Comments Received: Support of affordable housing, homeless prevention, Continuum of Care and prisoner re-entry programs. Encouraged accessibility improvements for both housing and infrastructure.
 Comments not Accepted: All comments were accepted.

Mode of Outreach: Community Development Act Advisory Committee Public Hearing
 Target of Outreach: Nonprofits, local funders, neighborhood organizations, City residents, 2014 applicants and any other stakeholders
 Response/Attendance: Eight nonprofits, two neighborhood organizations and one resident were in attendance.
 Comments Received: There was general support of priorities, goals and objectives. One organization requested more consideration to economic development activities. An additional organization requested equitable distribution of funding throughout the CDBG-eligible neighborhoods.
 Comments not Accepted: All comments were accepted.

Mode of Outreach: City Commission Public Hearing
 Target of Outreach: Nonprofits, local funders, neighborhood organizations, City residents, 2014 applicants and any other stakeholders
 Response/Attendance: Four nonprofits and three residents were in attendance.
 Comments Received: Comments received centered around the reallocation of older CDBG funding for 2014. No comments were received from the public that directly related to the priorities, goals or objectives of the Consolidated Plan.
 Comments not Accepted: All comments were accepted.

Strategic Plan Overview

Overview

The City of Kalamazoo is expected to receive approximately \$2.1 million each year from the CDBG, HOME and ESG programs. These funds will be used to address the priority needs of the City for the next five years. In general, these needs are concentrated in affordable housing, homeless prevention, neighborhood enhancements and youth development.

The City of Kalamazoo Department of Community Planning and Development is responsible for the administration and oversight of these federal program funds. Staff from this department will work with internal City departments, local community funders, housing agencies, public service providers and neighborhood organizations to address the priorities, goals and objectives in this strategic plan.

Geographic Area

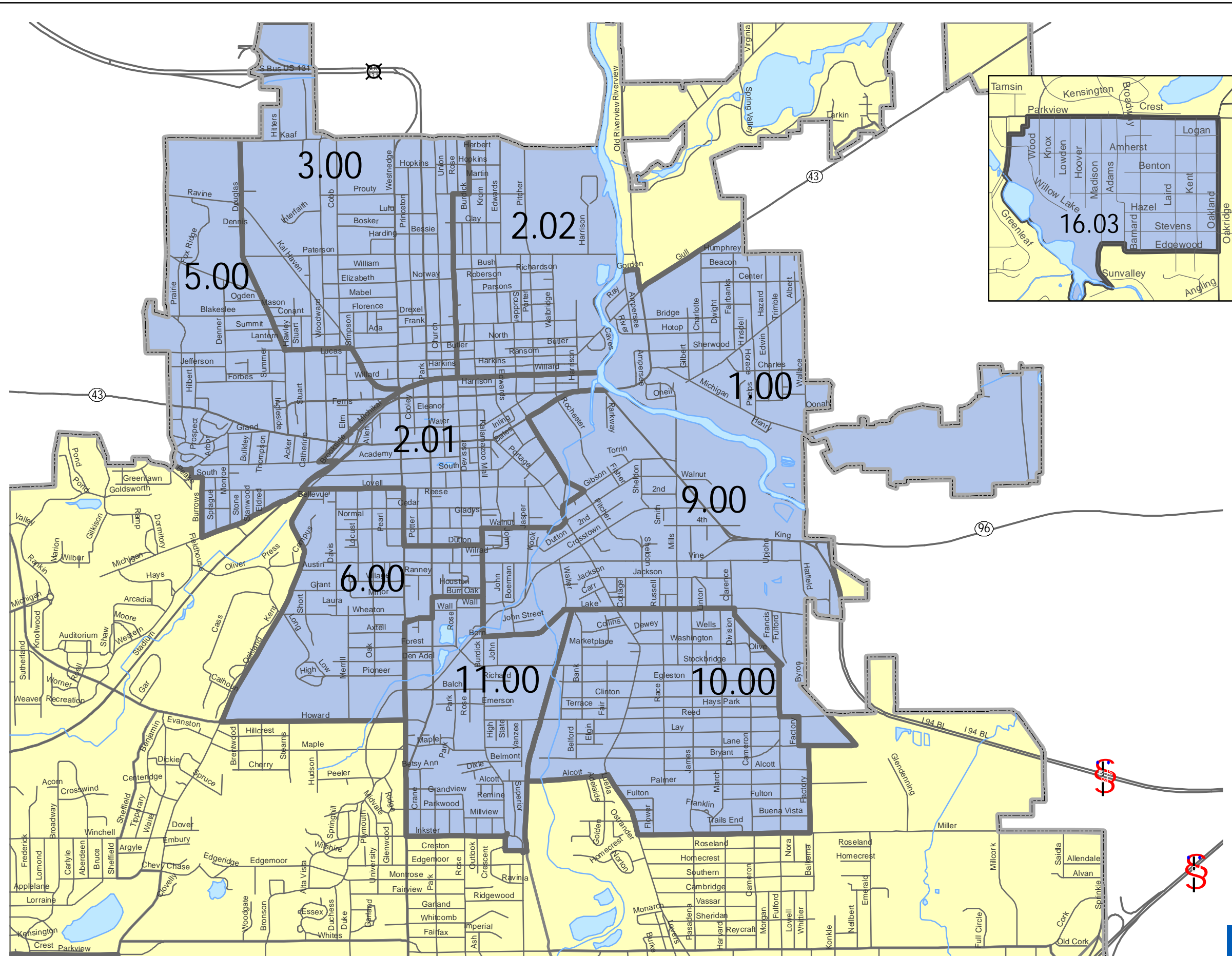
The City of Kalamazoo does not plan to identify any specific Neighborhood Revitalization Strategy Areas for the focus of federal funding. However, the City does have an internal policy of only utilizing CDBG funding within Census tracts and neighborhoods that meet HUD's eligibility requirements. For the purpose of this plan, CDBG funds will be spent in:







Eastside Neighborhood – CT 1.00
Central Business District – CT 2.01
Northside Neighborhood – CT 2.02 and 3.00
Douglas Neighborhood – CT 5.00
Vine Neighborhood – CT 6.00
Edison Neighborhood – CT 9.00 and 10.00
Southside Neighborhood – CT 11.00
Oakwood Neighborhood – CT 61.03

At least 51 percent of the households in these neighborhoods make 80 percent or less of the area median income. Focusing CDBG funds in these areas concentrates support for the most in need. Please see the map on the following page:



CDBG Eligible Census Tracts



-  Water Features
-  Major Roads
-  Water Bodies
-  Census Block Groups
-  CDBG Eligible Census Tracts
-  Other Census Tracts

Base Source: Michigan Geographic Data Library, v12b;
 Census Block Group Source: 2000 US Census Tiger Line Files;
 Low and Moderate Income Source: 2012 HUD Low and Moderate Income Data.
 Note: HUD defines a low and moderate income area as an area where at least 51 percent of residents are low and moderate income persons (<80% Area Median Income).

Priority Needs

The priority needs listed below are organized based on the structure established in regulations found in 24 CFR 91.215. A more detailed understanding of the outcomes the City will be working towards is found after the below regulatory table.

Table 5: HUD Regulatory Priority Needs Summary

Priority Need	Priority Level	Goals Addressed	Population Served
Rental Assistance	High	Affordable Housing	Very Low Low Moderate income Renters
Production of New Units	High	Affordable Housing	Very Low Low Moderate Income Renters and Homeowners
Rehabilitation of Existing Units	High	Affordable Housing	Very Low Low Moderate Income Renters and Homeowners
Acquisition of Existing Units	Low	Affordable Housing	Very Low Low Moderate Income Renters and Homeowners
Outreach	Low	Homelessness	Chronic Homeless
Emergency Shelters	High	Homelessness	Homeless Chronic Homeless
Rapid Re-Housing	High	Homelessness	Homeless
Prevention	High	Homelessness	Very Low Low Moderate income Renters
Public Facilities	Low	Non-Housing Community Development	Very Low Low Moderate income Residents
Public Improvements/ Infrastructure	High	Non-Housing Community Development	Very Low Low Moderate income Residents
Public Services	High	Non-Housing Community Development	Very Low Low Moderate income

Priority Need	Priority Level	Goals Addressed	Population Served
			Residents
Economic Development	Low	Non-Housing Community Development	Very Low Low Moderate income Business Community

The development of the priorities, goals and objectives for the 2014-2018 Consolidated Plan was determined through the review process developed by the City, which included the following steps:

- Solicitation of public input;
- Review of input against required data sets (Needs Assessment and Market Analysis);
- Review of public input and data against City realities and requirements; and
- Review of public input, data sets and City realities with other local community funders to address possible duplicative efforts.

These steps, in consultation with the Community Development Act Advisory Committee, developed a set of recommended priorities, goals and objectives for the 2014-2018 Consolidated Plan, as follows:

Priority: Affordable Housing

Goal: Improve the amount of decent and affordable housing in the City of Kalamazoo by supporting the maintenance, rehabilitation and development of accessible owner and renter occupied housing.

- Provide homeowner rehabilitation and minor/emergency home repair.
- Support programs that rehabilitate vacant single-family housing as long as they also provide homebuyer assistance.
- Increase affordable rental housing through rehabilitation and new construction.
- Aid households with housing cost burdens with tenant based rental assistance.
- Support the action items in the City’s Assessment of Fair Housing Plan.

Priority: Homeless Assistance

Goal: Work towards ending homelessness within Kalamazoo County by supporting the U.S. Department of Housing and Urban Development’s Strategic Plan to Prevent and End Homelessness implemented through the Kalamazoo County Continuum of Care by providing services and support to the City’s homeless population.

- Encourage permanent housing through prevention and rapid re-housing activities.
- Provide shelter operational support if the shelter has a rapid re-housing program.

- Make supportive services available for the homeless with an emphasis on the mentally and physically disabled.
- Support the Kalamazoo County Continuum of Care.

Priority: Neighborhood Enhancement

Goal: Advance the sustainability of the Community Development Block Grant neighborhoods identified in the Consolidated Plan through the continuation of City services and redevelopment of key neighborhood improvements.

- Provide public infrastructure improvements, including streets, sidewalks, parks, etc. that upgrade deteriorating conditions.
- Enforce of local codes and ordinances to support public health, safety and welfare.
- Support public safety to assist with the prevention of crime that negatively impacts the quality of life within our neighborhoods.
- Support transformative neighborhood projects through catalyst redevelopment, sustained investment and a focus on neighborhood success.

Priority: Youth Development

Goal: Develop well-adjusted and productive adults through supporting youth programs and activities that provide positive experiences and opportunities to enhance interests, skills and abilities into adulthood.

- Provide educational programs to increase opportunities for learning.
- Sponsor programs that are devoted to the mental well-being, discovery of self-worth and relationship development of children.

Influence of Market Conditions

The information garnered from the Needs Assessment and Market Study outlined some of the market conditions that helped to influence the development of the priorities, goals and objectives. Information related to housing problems, numbers of affordable housing units, percentage of persons who make 80 percent or less of the area median income, etc. were considered.

Table 6: Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
<p>Tenant Based Rental Assistance (TBRA)</p>	<p>According to the CHAS data, there are 5,050 renter households in Kalamazoo that make 80 percent or less of the area median income who have a housing cost burden greater than 50 percent of their income. The 0-30 percent bracket have the most need with 3,965 paying more than 50 percent of their income on housing.</p> <p>There is a gap between number of affordable housing units in Kalamazoo and the number of households who need affordable housing. There are 17,330 households who make less than 80 percent of the area median income but only 14,380 affordable housing units, both renter and owner, exist in the City of Kalamazoo.</p>
<p>TBRA for Non-Homeless Special Needs</p>	<p>A focus has been placed on housing the mentally/physically handicapped. There are a large number of handicapped households that currently receive assistance and request accessibility features. Disabled households that make 30 percent or less of the area median income have the highest housing cost burden.</p>
<p>New Unit Production</p>	<p>There is a gap between number of affordable housing units in Kalamazoo and the number of households who need affordable housing. There are 17,330 households who make less than 80 percent of the area median income but only 14,380 affordable housing units, both renter and owner, exist in the City of Kalamazoo.</p>
<p>Rehabilitation</p>	<p>There is a gap between number of affordable housing units in Kalamazoo and the number of households who need affordable housing. There are 17,330 households who make less than 80 percent of the area median income but only 14,380 affordable housing units, both renter and owner, exist in the City of Kalamazoo.</p>
<p>Acquisition, including preservation</p>	<p>There is a gap between number of affordable housing units in Kalamazoo and the number of households who need affordable housing. There are 17,330 households who make less than 80 percent of the area median income but only 14,380 affordable housing units, both renter and owner, exist in the City of Kalamazoo.</p>

Anticipated Resources

The City of Kalamazoo anticipates receiving CDBG, HOME and ESG funds over the five years of this Consolidated Plan. Often, additional resources are leveraged by our subrecipients and partners to complete a project. These leveraged funds often come from the State of Michigan through the Michigan State Housing Development Authority or through foundations like the Kalamazoo Community Foundation. However, these funds are not known until the subrecipient submits an application through the City's competitive application process.

The resources shown on the following page are anticipated by the City.

Table 7: Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	HUD	<ul style="list-style-type: none"> • Administration • Housing Rehabilitation • Minor/Emergency Home Repair • Support of TBRA • Support Fair Housing • Public infrastructure improvements • Code Enforcement • Crime Prevention • Transformative Neighborhood Projects • Youth programming 	\$1,578,368	\$160,000	\$0	\$1,738,368	\$6,953,472	These funds will leverage City dollars through public infrastructure investment and other City services. In addition, other State and Federal funds will be leveraged by City subrecipients for housing activities.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
HOME	HUD	<ul style="list-style-type: none"> • Administration • Housing rehabilitation and new construction • Homebuyer assistance • TBRA 	\$496,968	\$0	\$100,000	\$596,968	\$1,987,872	HOME dollars will leverage additional HOME funds from MSHDA, as well as possible low income housing tax credits depending on the projects funded.
ESG	HUD	<ul style="list-style-type: none"> • Administration support for Continuum of Care • Prevention • Rapid Re-Housing • Shelter Operational Support • Supportive services 	\$132,947	\$0	\$0	\$132,947	\$531,788	The Continuum of Care will leverage City funds with HUD funding.

Leveraged Resources (private, state and local funds) and Matching Funds

Community Development Block Grant funds will leverage additional resources as follows:

- Public Infrastructure projects will be supported with additional City and State infrastructure dollars.
- Code enforcement, crime prevention and youth services will leverage additional City general fund dollars.
- Subrecipients of the City will leverage Michigan State Housing Development Authority and other State funds, as well as nongovernmental funding to expand the scope of rehabilitation assistance.

HOME Investment Partnership Funds will leverage additional public and private investment:

- Homeownership investment will be supported by other agencies such as the Michigan State Housing Development Authority and community foundation grants.
- Rental projects may leverage additional funding from HUD; the Federal Home Loan Bank programs; the application of Low Income Housing Tax Credits; private equity investment, private construction and acquisition financing; and other private sources.
- HOME match requirements will be achieved through the donation of property, labor and materials, as well as payments in lieu of taxes for affordable housing developments in the City.

Emergency Solutions Grant funding will leverage additional investment as follows:

- The Kalamazoo County Continuum of Care receives approximately \$1.8 million in grant funding from HUD and approximately \$300,000 from the Michigan State Housing Development Authority each year.
- City subrecipients also receive grants from funders like The United Way and other nongovernmental organizations. Matching funds will come from these organizations.

Institutional Delivery Structure

The following agencies will have a role in carrying out the priorities, goals and objectives of the Consolidated Plan:

Table 8: Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Kalamazoo	Government	Lead Agency	City of Kalamazoo
Kalamazoo County Continuum of Care	Regional Organization	Homeless Providers	Kalamazoo County
Local Initiatives Support Corporation	Nonprofit	Homeless Administration	Kalamazoo County

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Kalamazoo has strengthened relationships in the past few years with local funders and nonprofit organizations. A more coordinated effort to project implementation is a priority discussed among the major stakeholders in the community. To that end, the Program Officers Network of Kalamazoo was organized. The Director of Community Planning and Development attends their meetings. The goal is to allow foundations like Kalamazoo Community Foundation, the Gilmore Foundation and Arcus Foundation to work together towards improving grant coordination and the local distribution of grant funds.

Local Initiatives Support Corporation (LISC) has been assisting in the coordination of housing and community development efforts with the Sustainable Communities Initiative. They have reached out to other service providers, neighborhood organizations and funders to help them achieve the goals of the Initiative, which are expanded capital investment in housing, increasing family income and wealth, stimulating the local economy, improving access to quality education and developing healthy environments and lifestyles. The Deputy City Manager is on the Board of LISC Kalamazoo.

The Continuum of Care is operated as a compliment to the LISC Sustainable Communities Initiative. This collaboration of nonprofit, business, governmental, education, health, human service, advocacy entities, and constituent groups are creating a comprehensive and integrated approach to end homelessness and ensure permanent housing for low income people. The Continuum of Care has three volunteer groups that help improve provision of services, eliminate barriers to housing, improve the management of data, and allocate funding. The Community Development Manager sits on the Allocations and Accountability Team.

The City hosts bi-monthly meetings with the core CDBG-eligible neighborhoods. The executive directors of each neighborhood organization attend the meetings along with representatives from City departments like Public Safety, Public Services, Parks and Recreation, and Community Planning and Development. The meetings focus on neighborhood issues, the coordination of services, updates on City improvements, etc. The intent is to provide an open forum for neighborhood leaders to work cooperatively with the City on addressing neighborhood needs.

The City, particularly the Department of Community Planning and Development, could benefit from stronger relationships with our county partners. The Kalamazoo County Department of Health and Community Services houses the Kalamazoo County Community Action Agency, which provides programs and services to help low income households achieve greater economic self-sufficiency. Working towards intergovernmental cooperation could result in joint community development projects, data sharing and best practices.

Services Targeted to Homeless Persons, Persons with HIV, and Mainstream Services

Table 9: Homeless Prevention Services Summary

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

Service Delivery System for Homeless

The Continuum of Care has developed written eligibility standards for providing assistance to the community’s homeless population. They are as follows:

Individuals or families must:

- Lack a fixed, regular and adequate nighttime residence; and
- Have a primary nighttime residence that is –
 - A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters and transitional housing);
 - An institution that provides a temporary residence for individuals intended to be institutionalized; or
 - A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

“Doubled-up,” which means a person without a home of their own and living with family, friends or other non-relatives, can be accommodated but only if the individual or family is within seven days of being evicted or asked to leave. A signed statement from the host household stating that the individual is being evicted / asked to leave is required.

To be eligible for prevention assistance, individuals or families must have received an eviction notice or notices of termination of utility services, and:

- Are unable to make the required payments due to a sudden reduction of income;
- The assistance is necessary to avoid the eviction or termination of services;
- There is a reasonable prospect that the individual or family will be able to resume payments within a reasonable period of time;
- The assistance will not supplant funding for pre-existing homelessness prevention activities from other sources; and
- Have an income at or below 30 percent of area median income.

The Continuum of Care formalized a “No Wrong Door” countywide Coordinated Community Assessment System in 2009. Gryphon Place 2-1-1 provides crisis intervention 24/7 and performs the initial Centralized Screening and Intake process to determine primary and urgent needs. Individuals are prioritized based on the severity of their housing crisis. Persons with primary need are referred to Housing Resources, Inc. the Lead Agency/Housing Assessment and Resource Agency (HARA) for housing assessment and development of the Community Housing Assistance Plan (CHAP). Those with an urgent need are referred to area emergency shelters where the CHAP is developed in consultation with the HARA. Walk in services are provided through centrally located satellite locations and through the weekly Community Housing Hour at the Goodwill Human Services Campus where multiple agencies participate in providing housing related information. No appointment is necessary.

The HARA schedules the Housing Assessment visit within two days of initial contact. The HARA Housing Resource Specialist creates the CHAP utilizing the Homeless Management Information System (HMIS) and prioritizes strength based case management principles. Resources are provided based on need and may include: case coordination, financial assistance, landlord/tenant education/engagement, linkage to community partner resources, and referrals to mainstream service providers.

Homeless prevention services are provided for households at risk of homelessness and may include: financial assistance for back rent, security deposit, rental subsidy, housing relocation and stabilization, and tenant/landlord engagement. Emergency shelter services with the goal of rapid re-housing are provided for homeless households. These services include a shelter diversion assessment, shelter entry with the goal of rapid exit, financial assistance in the form of rental subsidy, and tenant-landlord engagement. Both homeless prevention and emergency shelter with rapid re-housing services have the goal of achieving sustainable permanent affordable housing.

In an additional effort to coordinate homelessness providers, the Continuum requires membership to receive funding through the Continuum of Care. There are currently 46 member organizations in the Continuum of Care who contribute to the coordination of homeless prevention, shelter and re-housing services.

Strengths and Gaps of Service Delivery System for Homeless

The “No Wrong Door” Coordinated Community Assessment System improves client access to services, increases referral appropriateness, reduces administrative burden on clients and providers, improves communication and coordination among providers, and improves data quality leading to greater system efficiency and effectiveness. The more holistic approach benefits both special needs populations and persons experiencing homelessness because it individualizes assistance. However, some gaps in service delivery continue to exist.

The Continuum of Care has been moving from an approach of “managing the homeless” with short term housing strategies to one that is proactive, emphasizing prevention. Priorities are shifting to assist individuals and families in identifying resources and support that result in spending the least amount of time transitioning to permanent housing solutions. To that end, a focus on increased linkages to permanent housing and mainstream resources for individuals, youth, and families at risk for homelessness, is consistently being evaluated for improvements.

The need for permanent affordable supportive housing continues to be a concern for persons experiencing homelessness and other special needs populations. The gap between the number of affordable units and those in need continues to be a significant number for the City and the region.

Providing services, particularly housing, to the chronic homeless continues to be a challenge in Kalamazoo. The small numbers of people with complex, unmet needs who experience homelessness are frequent users of shelters and emergency health care. They often have long histories of homelessness and untreated or poorly managed mental illnesses and addictions. Their frequent stays in county or city jails, shelters, hospitals, etc. result in extraordinarily high costs in multiple public systems, but fail to improve the outcomes for the individuals or their communities.

Strategy for Overcoming Gaps in Institutional Structure and Service Delivery System to Address Priority Needs

The City of Kalamazoo has indicated that the priority needs to be addressed during the five year period of this Plan are affordable housing, homeless assistance, neighborhood enhancement and youth development. The institutional structure for the neighborhood enhancement and youth development priorities is internal to the City and has no gaps to providing services. The affordable housing priority could benefit from a stronger relationship with the Kalamazoo County Community Action Agency. Community Planning and Development staff at the City plan

to engage with the County housing programs staff to review possible areas of partnership that will improve affordable housing outcomes.

The development of new affordable housing, particularly with supportive services, is also a goal of the Continuum of Care. Partnerships with the City of Kalamazoo, local nonprofit housing providers and the Michigan State Housing Development Authority will need to be an affordable housing development strategy. The City will continue to invest in affordable housing through both the CDBG and HOME grant programs. The development of new units will continue to be considered based on successful financial statements and plans.

To have a more proactive approach to homeless prevention, the Continuum of Care developed the Systems of Care team. They established work groups to address the needs/barriers of those that may become homeless. The Team works to promote the adoption of evidence-based and promising program practices in support of a Housing First philosophy of care. They prioritize Continuous Quality Improvement in service delivery and educate and inform members on national and community best practices.

The City of Kalamazoo, nonprofit housing providers, homeless assistance providers, local hospitals and other service agencies have begun discussions on how to appropriately service the chronic homeless. Consideration has been given to the development of a pilot program called Frequent Users Systems Engagement (FUSE). FUSE works to engage and stabilize people who are high users of both the shelter system and the criminal justice system, using a Housing First model of permanent supportive housing. The program focuses on providing housing stability and reducing the involvement of participants in emergency service systems. Discussions between the Continuum of Care, other service providers and possible funders will need to continue.

Goals Summary

Table 10: Goals Summary

Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	HUD Goal Outcome Indicator
Improve the amount of decent and affordable housing in the City.	2014	2018	Affordable Housing	<ul style="list-style-type: none"> • Homeowner rehabilitation and minor/emergency home repair • Rehabilitation of vacant single-family housing • Homebuyer assistance • Increase affordable rental • Tenant based rental assistance • Fair Housing 	\$6,130,000	<ul style="list-style-type: none"> • Homeowner housing added • Homeowner housing rehabilitated • Homeowner minor repair • Direct financial assistance to homebuyers • Rental units rehabilitated • Rental units added • Tenant based rental assistance to eligible residents
Homeless Assistance	2014	2018	Homelessness	<ul style="list-style-type: none"> • Permanent housing through prevention and rapid re-housing • Shelter operational support • Supportive services • Support the Continuum of Care 	\$765,000	<ul style="list-style-type: none"> • Homeless persons provided overnight shelter • Homeless prevention • Housing for homeless added

Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	HUD Goal Outcome Indicator
Neighborhood enhancement through the continuation of City services and improvements.	2014	2018	Community Development	<ul style="list-style-type: none"> • Public infrastructure improvements • Code enforcement • Blight removal • Crime prevention • Transformative neighborhood projects 	\$2,200,000	<ul style="list-style-type: none"> • Public facility or infrastructure improved • Public service provided to eligible residents • Buildings demolished • Housing code enforced within eligible neighborhoods
Youth development	2014	2018	Non-housing Community Development	<ul style="list-style-type: none"> • Educational programs • Mental well-being, discovery of self-worth and relationship development programs 	\$110,000	<ul style="list-style-type: none"> • Public services provided to eligible residents

Estimate the Number of Extremely Low, Low and Moderate Income Families that will Receive Affordable Housing

Approximately 185 very low, low and moderate income families will be provided affordable housing or will received assistance for their existing affordable housing each year of the Consolidated Plan. This is approximately 925 families by the end of the five year period.

Public Housing Accessibility and Involvement

In March 2002, Kalamazoo County created a Public Housing Commission primarily for the purpose of administering the Section 8 housing voucher program for the area. The Commission does not oversee any public housing facilities. In 2006, the Public Housing Commission began to expand its role in providing services related to affordable housing in Kalamazoo County.

The City of Kalamazoo will continue to be supportive of the Public Housing Commission's expansion of services. The City views a partnership with the Commission as an important step in addressing the local issue of "fair share housing," that is, ensuring that affordable housing is available throughout the County, and not just within the City of Kalamazoo.

Activities to Increase Resident Involvements

The City will work with the Public Housing Commission to encourage a resident to volunteer for the Community Development Act Advisory Committee, which works with the Community Planning and Development staff to advise the City Commission on matters pertaining to housing and community development within the City of Kalamazoo.

Public Housing Agency Designated as Troubled

There is no public housing agency in the City of Kalamazoo. However, the Public Housing Commission is not designated as troubled.

Barriers to Affordable Housing

Barriers to affordable housing are varied and complex. Possible barriers to the development or retention of affordable housing are public policies, particularly those of the City. Such policies include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment. In addition to public policies, larger social issues and outside forces impact the ability to access affordable housing. Social issues like poverty and lack of employment, and outside forces like reductions in Federal and State funding to develop new housing, present a barrier to affordable housing. The following information reviews some of the possible barriers in Kalamazoo:

Land Use Controls

Most of the available land in the City has been developed. There are only a small number of large vacant tracts of land that remain, thereby limiting the future development of residential units. There are a number of smaller parcels that are vacant and suitable for infill construction of residential units. A number of vacant or underutilized commercial buildings are also prime locations for redevelopment, with residential use being at least a component of the use.

A barrier to the development and redevelopment of these infill sites is environmental contamination. Particularly in the lower income neighborhoods, many of the properties that are available for redevelopment are environmentally contaminated primarily due to overuse of the site or an adjacent site. Clean-up of these sites can be very costly, thereby limiting the ability to attract new business and housing. It is much easier and cheaper to develop “greenfields” in the unpolluted, outlying communities than it is to develop the “brownfields” in the City.

Zoning Ordinance and Subdivisions

The City’s existing Zoning Ordinance does not appear to be a barrier to affordable housing. It permits multifamily housing in five of the eleven residential zoning districts. In addition, duplexes are permitted in two other districts in which multifamily residential is not permitted.

The four single family residential districts allow for small minimum lot sizes, which permits higher density of development than in many of the jurisdictions surrounding the City of Kalamazoo. In adjacent jurisdictions, large lot zoning does create a barrier to affordable housing and establishes pressures that force some low income populations into the City of Kalamazoo. Even in the RS4 district, the lowest density single family residential district in Kalamazoo, the maximum density is over four units to the acre. For surrounding communities, this may be the highest residential density allowable if it is even permitted in that community. The low densities found in adjacent jurisdictions create increased prices and barriers to affordability.

Additionally, the City of Kalamazoo Zoning Ordinance allows for multifamily development in several commercial districts to allow for mixed use and to encourage walkability.

Housing and Building Codes

The City of Kalamazoo enforces the Michigan Building Code, which is standard among municipalities in the State.

The City employs an anti-blight and building code enforcement team. As a result, blight and abandonment issues are addressed more quickly. The rental certification program continues to be administered, which helps to improve the quality of rental housing. Concerns have been raised that the rental certification program is a barrier to affordable housing because it adds an additional cost to the management of rental properties. However, in a city where over half of the residential units are rental, a program of this type is necessary to not only maintain the health, safety and welfare of those who rent in Kalamazoo, but to maintain or improve property values in City neighborhoods.

City Policy Regarding CDBG Funds

Prior to 2000, it had always been the policy of the City not to use CDBG funds for anything but public services and housing (including housing related activities and administration). In response to public comments regarding the quality of City streets, roads and sidewalks, the City shifted that policy to allow some of the money to be used on infrastructure and other neighborhood projects, as permitted by HUD.

Although this portion of the CDBG allocation is not being spent on providing additional housing units, it is improving the neighborhood and creating a community that is more desirable for a developer to locate a project.

Additional Barriers

Through the development of this Consolidated Plan and the City's Assessment of Fair Housing Plan, a number of challenges were outlined that are barriers to accessing affordable housing. The barriers are listed below:

1. There are more low income families in the City than available affordable or subsidized housing. Low income families are likely experiencing lack of access to housing that they can afford.
2. Reductions in income over the past ten years has contributed to the housing cost burden experienced by low income households in the City, particularly those families who make 0-30 percent of the area median income. Severe housing cost burden limits housing choice and strains economic stability.
3. A financial gap exists between the value of houses in the core neighborhoods and the amount a lender is willing to mortgage. While the housing is affordable, lenders are unwilling to make home loans, limiting choice.
4. The City's housing stock is predominately single family detached residential and large apartment complexes that have 10 or more housing units per building, limiting the range of housing options and possibly varied mortgage costs and rents.
5. Access to higher education may be limited because of poverty status resulting in lower financial and housing stability.
6. Limited financial means reduces mobility and may also limit housing options because of a need to live close to employment centers and/or public transit.
7. The reduction in Federal, State and local resources for housing has declined. Over the past 10 years, the City has lost close to \$1 million in grant funds from HUD that could have been used for affordable housing.

8. Reductions in funding for public and subsidized housing has become an increasing barrier to affordable housing as waiting lists, particularly for Section 8 vouchers, grows longer.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City will utilize a variety of strategies and support from community partners to help address barriers to affordable housing. Generally, the City utilizes 50 percent or more of the total HUD grant award towards housing activities. These funds will help to increase the supply of affordable housing, as well as helping those in affordable units to remain housed. In addition, the City has encouraged, through the competitive application process, that housing providers form partnerships in the hopes of avoiding duplication of services that would allow assistance to larger numbers of low income households.

Most of these partners also provide needed social services that help households with long term housing sustainability. A sampling of the City's nonprofit housing partners includes:

- Catholic Charities Diocese of Kalamazoo
- Housing Resources, Inc.
- Community Homeworks
- Kalamazoo Valley Habitat for Humanity
- Kalamazoo County Land Bank
- The Northside Association for Community Development
- Senior Services, Inc
- Kalamazoo Neighborhood Housing Services
- Open Doors

In addition to the subrecipient providers noted above, the City of Kalamazoo's code enforcement and anti-blight effort is funded with CDBG. One of the enforcement teams' main purposes is the identification and resolution of blighted housing units, which can be made available for low income households, thereby increasing the number of affordable housing units in the City.

The City of Kalamazoo has also provided CDBG funding to the Local Initiatives Support Corporation for capacity building and technical assistance of housing, Community Housing Development Organizations and/or neighborhood-based nonprofit organizations operating within Kalamazoo. The capacity and productivity of these organizations are important elements in addressing current barriers to the provision of affordable housing.

The Kalamazoo Brownfield Redevelopment Initiative has been a tremendous resource in addressing the issue of contaminated properties that may have the ability to be redeveloped. Using captured tax revenue, the Brownfield Initiative has purchased many contaminated properties throughout the City. They then prepare these sites for redevelopment by removing

the contamination. The properties are put back on the market and resold without the environmental contamination.

Some additional actions planned over the five year period of the Consolidated Plan are:

- Work with local nonprofit housing providers on the development of new and/or rehabilitated housing. Encourage variety in housing types like duplexes, townhomes, 4-unit apartments to provide a wider range of rents and mortgage costs.
- Improve financial options for Kalamazoo residents to increase homeownership and homeowner maintenance by working with local lending institutions and nonprofits to develop loan types and/or underwriting requirements that would allow for nontraditional home loans.
- Work with local nonprofit housing providers to provide homeowner subsidies to help low income families with down payment assistance.
- Improve access to quality rental housing in Kalamazoo through continued support of tenant based rental assistance programs. In addition, consider the development of a program where vacant and/or tax foreclosed properties are sold to landlords who maintain exceptional rental properties and will rehabilitate the home for rental use.
- Work with local nonprofit housing providers on free and/or reduced-cost financial literacy for households from the Eastside, Edison or Northside Neighborhoods.
- Focus CDBG funding on substandard housing and/or deferred maintenance of affordable housing units, particularly in the Eastside, Edison and Northside Neighborhoods.

Homelessness Strategy

Reaching Out to Homeless Persons and Assessing their Needs

Housing Resources, Inc. and Goodwill sponsors a weekly Community Housing Hour, which includes a number of housing and social service providers that help resolve housing issues. The event reaches out to both the homeless and those in danger of becoming homeless. Organizations like the Department of Human Services, Legal Aid, Kalamazoo Community Mental Health and Kalamazoo Neighborhood Housing Services. The type of services provided include housing search information, prevention of eviction, emergency shelter referrals, foreclosure and homeownership, budgeting and resources for landlords and tenants.

Kalamazoo Community Mental Health and Substance Abuse Services support a Housing Recovery Center, which assists individuals with finding and maintaining affordable housing.

One of the services the Recovery Center offers is outreach to people living in emergency shelters and places not meant for human habitation. Ultimately, the outreach is to provide homeless individuals with the services they need and to help them find permanent and supportive housing.

Catholic Charities Dioceses of Kalamazoo utilizes a street outreach program grant from U.S. Department of Health and Human Services. The grant has enabled Catholic Charities to meet homeless youth at their point of need. The street outreach program allowed Catholic Charities to build upon and expand their current drop-in center services to have staff available on the street at designated times, seeking out those youth who most need their services.

Addressing Emergency and Transitional Housing Needs of Homeless Persons

The countywide Coordinated Community Assessment System utilizes Gryphon Place 2-1-1 to provide crisis intervention and perform the initial Centralized Screening and Intake process to determine primary and urgent needs. Individuals are prioritized based on the severity of their housing crisis. Persons with greatest need are referred to Housing Resources, Inc. the Lead Agency/Housing Assessment and Resource Agency (HARA) for housing assessment and development of the Community Housing Assistance Plan (CHAP). Those with an urgent need are referred to area emergency shelters where the CHAP is developed in consultation with the HARA.

The HARA schedules the Housing Assessment visit within two days of initial contact. The HARA Housing Resource Specialist creates the CHAP utilizing the Homeless Management Information System (HMIS) and prioritizes strength based case management principles. Resources are provided based on need and may include: case coordination, financial assistance, landlord/tenant education/engagement, linkage to community partner resources, and referrals to mainstream service providers.

Emergency shelter services, with the goal of rapid re-housing, are provided to homeless households. These services include a shelter diversion assessment, shelter entry with the goal of rapid exit, financial assistance in the form of rental subsidy, and tenant-landlord engagement. Emergency shelters with rapid re-housing services have the goal of achieving sustainable permanent affordable housing.

Helping Homeless Persons Transition to Permanent Housing and Independent Living **(shortening the period of time experiencing homelessness, facilitating access for homeless to affordable housing units, and preventing homelessness)**

The Kalamazoo County 10-Year Plan to End Homelessness is based on four main strategies, which include:

- Prevention - Taking a proactive approach to keeping people housed; educating the community; advocating on related issues

- Rapid Re-Housing - Getting homeless people into permanent housing as quickly as possible; creating new, affordable housing options
- System Change - Ensuring people have access to supportive services to maintain housing stability; improving system effectiveness
- Building Community Capacity - Coordinating local, state, and national resources in the community; improving agency capacity to serve; tracking progress

Working towards prevention, the Continuum of Care has managed a total of 299 Vouchers reserved for homeless households, 689 Housing Choice Vouchers, and 49 project-based vouchers. In addition, the following programs have been developed to help prevent individuals and families from becoming homeless:

- The Eviction Diversion program is designed to prevent rental evictions, reducing the number of families and individuals who are at jeopardy of becoming homeless. This is a unique partnership between the court system and the Continuum of Care to prevent rental eviction.
- The Navigator Program is a results oriented program that strives to eliminate barriers to housing and services for those in most need. A nonprofit partner that provides housing and homeless services designates a person who is able to cut through barriers to resolve difficult situations when a client is in crisis, when repeated requests for service have not been addressed, or when a client is repeatedly referred from agency to agency without action.
- Project Connect is a program that provides a day of assistance for families and individuals living in our community that are in need of services, ranging from haircuts to Department of Human Services applications, from resume building to housing services. One important service that is provided is the ability to obtain birth certificates and personal identification, which is often a serious barrier to receiving other necessary benefits. Approximately 35 organizations come together and offer services at a single location.

The Continuum of Care also has an evaluation monitoring process to determine whether homeless agencies are performing satisfactorily and effectively addressing homeless needs. The monitoring process requires all Continuum of Care grantees to submit quarterly HMIS reports. The focal areas for review include the following:

- Increasing housing stability/sustainability as measured through an increase in income.
- Increasing the percentage of homeless persons staying in permanent housing over six months to at least 77 percent.

- Increasing the percentage of homeless persons moving from transitional housing to permanent housing to at least 65 percent.
- Increasing the percentage of persons employed at exit to at least 20 percent.
- Reducing the average Length of Stay in shelters to less than 30 days.

These benchmarks are reviewed quarterly by the Allocations and Accountability Team of the Continuum of Care.

Help Low Income Individuals and Families Avoid Homelessness

(especially extremely low income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs)

The Kalamazoo County Multi-Purpose Collaborative Body passed a resolution to work cooperatively with the Kalamazoo Continuum of Care to ensure a discharge policy for persons leaving publicly funded institutions or systems of care.

There are strong "guidelines" about discharge from the State hospitals and from the mental health unit at Borgess Hospital. Kalamazoo Community Mental Health and Substance Abuse Services employ hospital liaisons to work with individuals prior to release to create a "person centered plan" which includes next steps after discharge. A primary goal is to avoid the person becoming homeless. This plan could include a "step down" to a "crisis" facility or a temporary stay in adult foster care. In addition, if a person receives Social Security Insurance, it continues while a person is in the hospital. Kalamazoo Community Mental Health and Substance Abuse Services also funds a jail liaison position to connect people in jail with appropriate mainstream, Medicaid funded mental health services.

The Kalamazoo Criminal Justice Council convened "Project RETURN," which is a process that resulted in a community-wide effort to manage prisoner reentry. RETURN eventually led to Kalamazoo becoming one of only eight Michigan Prison Reentry Initiative Pilot Sites, working closely with the Michigan Department of Corrections to have successful and safe prisoner reentries in Kalamazoo.

Efforts continue to develop and fine-tune a local policy to manage prisoner reentry. Several representatives of the Kalamazoo County Continuum of Care/Multi-Purpose Collaborative Body are active participants in this process. In addition, the Kalamazoo Criminal Justice Council is working with the State of Michigan, which receives technical assistance from the National Institute on Corrections. In order to facilitate the reintegration of ex-offenders into the local community and identify and link existing resources to that endeavor, several goals have been established.

- Housing- Identify landlords and groups willing to work with and on behalf of ex-offenders as they seek safe, affordable housing.
- Training- Ensure that training opportunities are available while incarcerated and after so that ex-offenders have skills to earn a living.
- Employment- Set up an Employer Network willing to advocate for, hire and train ex-offenders to ensure they can earn a sustainable living.
- Health- Ensure access to basic health care, vision and dental services and ensure that ex-offenders have support in dealing with Mental Health, HIV/AIDS, and/or substance abuse issues.
- Mentoring/Connectivity- Train ex-offenders to be mentors for emerging parolees and promoting professional advocacy for ex-offenders.

The Continuum of Care Planning Policy regarding discharge follows:

Foster Care: Local foster care providers are required to adhere to Michigan’s laws, policies, and procedures applicable to adult and child foster care placement and discharge. Young adults (ages 18-21) transitioning out of foster care to independent living are assisted in finding suitable and sustainable living arrangements. They may be provided first month’s rent, security/utility deposit, and monies to purchase household goods, food, and supplies. Discharge is guided by a needs assessment and the information collected in a Individual Service Plan. This Plan is constructed as a mutual document between the youth and the case worker. Youth are linked to additional community supports such as counseling and human services assistance as needed to assure successful transition to an independent living situation. Persons released from adults foster care settings are guided by similar rules, policies, and procedures.

Health Care: Discharge planning assessment, planning, and follow-up procedures are managed by providing a multi-disciplinary team approach to patients with post-hospital needs. Discharge Planning is the vehicle which moves the patient to the proper level of post-hospital care and/or to the proper facility. Planning is centered on the patient's identified needs taking into consideration current third party regulations, and is accomplished by a coordinated team of health professionals. Initial screening occurs within 24 hours of hospital admission. This is followed by a complete discharge planning assessment. Reassessment occurs throughout hospitalization.

Case Managers conduct a comprehensive assessment on every patient for discharge planning needs. This includes newborns through geriatric age as well as all diagnosis. The purpose of the Discharge Planning Screening process is to identify priority needs. In the event the patient is homeless or uninsured, the Case Manger will facilitate a discharge plan based on utilization of

community resources. Medical social workers assist in this process, as well and often work with extended family members to secure safe housing arrangements.

The regional Veteran’s Administration (VA) serves 14,000 veterans per year, half of whom are from the local area. The hospital follows a set of discharge criteria when releasing patients into the community. VA social workers and case managers assess and work with the patients who are homeless to find them appropriate shelter before their release. The VA works with emergency shelter, other homeless housing, and supportive services providers in the Continuum of Care to assure suitable placement is achieved after discharge. As local priorities evolve, the VA will work with the Continuum of Care to participate in a Housing First approach as patient needs dictate.

Mental Health: The Kalamazoo County Mental Health and Substance Abuse Services agency follows the dictates of Section 330.1209b of the Mental Health Code, which states that “the community mental health services program will produce in writing a plan for community placement and aftercare services that is sufficient to meet the needs of the individual.”

Lead Based Paint Hazards

Actions to Address Hazards and Increase Access to Housing without Hazards

Lead based paint hazards in the City of Kalamazoo remain a significant concern in light of the City’s desire to rehabilitate older housing stock to maintain affordable housing. According to the U.S. Census, 89 percent of the owner-occupied and 74 percent of renter-occupied housing in the City was built prior to 1980, and of which, 26 percent of owner-occupied and 12 percent of renter-occupied have children present.

The City of Kalamazoo does not have an internal housing rehabilitation program to assist households with the elimination of lead based paint. However, the nonprofit housing providers who receive funds from the City must assess the risk of lead based paint depending on the type of work to be completed. When conditions are found which indicate a potential lead based paint hazard, appropriate remedial action will be included as a part of the homeowner and/or rental rehabilitation work. All lead work (interim, control/abatement) will be required to be conducted in accordance with Federal regulations and performed by an appropriately certified and/or licensed contractor.

To help resolve the issues of lead based paint, the City has maintained an aggressive housing code enforcement program for the past 22 years. This program mandates repair of defective paint surfaces inside and outside of individual dwelling units, thus reducing potential exposure to lead hazards. The exteriors of owner-occupied dwellings are inspected on an inspector-initiated or complaint basis while the interiors are inspected on a complaint response.

The City also continues to include lead hazard reduction strategies into repairs on rental properties inspected under the City Housing Code. The City inspects all rental properties at

least once every three years. When potential or existing problems are located, inspectors require appropriate remedial action. In addition to the lead based paint disclosure rule of 1996, the City of Kalamazoo requires its subrecipients to comply with the September 15, 2000 regulation, "Requirements for Notification, Evaluation and Reduction of Lead Based Paint Hazards in Federally-Owned Residential Property and Housing Receiving Federal Assistance."

Finally, the City will continue to work with the Michigan Department of Community Health, Division of Environmental Health, Healthy Homes Program. The Division provides grant funding to homeowners to remediate lead based paint. Through the City, local nonprofits and neighborhood associations are kept apprised of available funding and the process to receive grant funds.

Extent of Lead Poisoning and Hazards in Relation to Action Items

The large number of older homes and rental units in Kalamazoo requires more vigilance related to lead hazards. Reduction of lead hazards is a critical part of homeowner and rental rehabilitations that are funded with CDBG and HOME dollars. The core neighborhoods of Kalamazoo are where the oldest housing stock is located. The City has a policy that CDBG funds will be focused in the core neighborhoods, regardless of the program or activity. This policy will assist with the remediation of lead in the neighborhoods where the need is the greatest.

Integration of Action Items into Housing Policies and Procedures

The City has recently development a General Guidelines for Homeowner Rehabilitation document that will be utilized by all housing subrecipients. The Guidelines provide general guidance on steps a nonprofit should take to ensure that all City and Federal requirements are being met and that a successful outcome can be reached. Lead based paint requirements are included in this document.

In addition, all housing subrecipient and developer agreements with the City have a section pertaining to lead based paint and the requirements established by HUD. The Grant Administration Policy guidelines developed by the City of Kalamazoo Department of Community Planning and Development includes the review of lead procedures and the collection of necessary lead documents to ensure appropriate lead practices were followed and that project files are complete.

Anti-Poverty Strategy

Jurisdiction Goals, Programs and Policies for Reducing of Poverty

Reduction in poverty has recently become a priority for the Kalamazoo City Commission. They have decided to take a leadership role in fostering collective action to reduce poverty in the City, especially for children.

To that end, the City Commission is actively involved with and supportive of, the Kalamazoo County Poverty Reduction Initiative. This initiative is a coalition of local business, education, human service, economic development, philanthropic, government, legal, academic, and faith-based leaders whose mission is “to foster collaborative and mutually accountable public-private partnerships that increase both access to, and resources for, individuals and families living in poverty.”

The Poverty Reduction Initiative has long-range plans to raise funds to invest in the rehabilitation of substandard rental units and homes owned by low income households. They intend to encourage and assist in the conversion of existing market rate units to affordable housing, and add permanently affordable rental units with an investment in rental subsidies.

In addition, a Community Indicators System is being developed by the Kalamazoo County Poverty Reduction Initiative in conjunction with Western Michigan University Lewis Walker Institute for the Study of Race and Ethnic Relations, with financial support from the W.K. Kellogg Foundation, City of Kalamazoo, and the W.E. Upjohn Institute. The System will be a comprehensive database of community resources and efforts to alleviate poverty in Kalamazoo. The database is intended to serve area agencies, decision makers, and funders of human service programs by making available current community statistics related to poverty with program data from area human service providers. The goal is to help identify gaps in service, as well as aid in the planning and implementation of new programs and collaborations.

Coordination of Poverty Goals, Programs, and Policies with Affordable Housing Plan

The City’s goal is to provide better access to, and opportunities for, affordable housing to help reduce the number of households living in poverty. Ultimately, housing is more than just shelter. It is about the ability to get to jobs, attend good schools, enjoy green spaces and receive vital social services to improve overall stability. When people are denied shelter, they are denied equitable access to opportunities and ultimately, financial stability. The CDBG and HOME funding utilized for affordable housing development, which is generally around 50 percent of the City’s HUD allocation, will assist with this goal.

In addition, the City is assessing the development of a Section 3 Preference Policy that would support local low income businesses and residents, improving their financial stability. The policy would likely first place preference on businesses located within the CDBG eligible neighborhoods and then the larger metropolitan region. The policy may consider both contracts awarded based on price and those based on factors other than price.

Monitoring of Activities

In order to ensure the statutory and regulatory requirements are in full compliance, the City recognizes that monitoring of the 2014-2018 Consolidated Plan must be carried out on a regular basis. Further, it is critical to confirm that information being reported to HUD is accurate and complete.

The Community Planning and Development Department is responsible for preparing annual reports detailing the progress of all of the strategies contained in the Consolidated Plan. This department will monitor the implementation of these strategies in order to identify areas requiring improvement. This evaluation will include a review of expenditure timeliness; monthly reports submitted by subrecipients relative to attainment of goals and objectives through the bi-annual reports as set out in their Subrecipient Agreements; and, potential problem areas that may be addressed with proactive or technical assistance. To facilitate this review, the City has implemented a Performance Tracking System which is detailed in the Agreements to help subrecipients meet their monthly, bi-annual, and yearly goals.

Another area of particular attention is on-site monitoring of subrecipients. The City's Community Planning and Development Department staff maintains a list of all of the subrecipients who have received funding within the last ten years. This list is updated annually with information pertaining to the years they received funding, the last year that was monitored, if it was an on-site visit, and when the next monitoring visit is required. Based on this database, Community Planning and Development staff make decisions about which subrecipients to monitor in the coming year. However, each subrecipient will receive an on-site monitoring at least once every two years, depending on the relative risk factors for each program. High level risk factors include capacity issues/staff turnover, instances of public complaints, other previous significant monitoring issues, and relatively large allocations.

Community Planning and Development staff utilize the HUD guidelines for monitoring, which includes five basic steps, as follows:

- Notification Letter
- Entrance Conference
- Documentation, Data Acquisition and Analysis
- Exit Conference
- Follow-up Monitoring Letter

The objectives of the subrecipient monitoring will be to ensure reasonable project progress and accountability, ensure compliance with CDBG, HOME, ESG and other federal requirements, as applicable, and to evaluate organizational and project performance. All subrecipients will be monitored through outcome-based standards, and will be evaluated on a performance-based system. Documentation will be maintained of all monitoring activities including reports of site visits, findings, and correspondence and resolution of any comments or findings.

Under the HOME program, the City and its partner agencies will guarantee that they will review all HOME-assisted rental housing projects to ensure compliance with all HOME program requirements. Rental projects will be monitored throughout the year and one on-site visit will be completed.

The first level of HOME-assisted rental review comes from the City of Kalamazoo Code Administration within Community Planning and Development, which ensures that all rental units in the City are certified and meet housing quality standards. All certifications require an on-site inspection by City Code Enforcement personnel and certifications are conducted every other year.

Specific to the HOME program, Housing Resources, Inc. performs annual inspections on each housing unit that receives financial assistance. The results of the inspection are included as part of the client file on site at Housing Resources. For every client who participates in the tenant based rental assistance program, an annual inspection and rent re-determination is completed on or about the anniversary date of entry. Furthermore, when Housing Resources locates a housing unit which is not currently certified as a rental unit within the City of Kalamazoo, the Code Administration division is notified and follows-up on the case.

It is intended that this monitoring plan will reinforce the communication network between the City and the various housing and human needs agencies participating directly in the implementation of the Consolidated Plan or assisting in the provision of services supporting the Plan's strategies. The monitoring process will also ensure accountability, compliance, and adequate progress from the various agencies funded as a part of the City's CDBG, HOME, and ESG programs.

Additionally, the City of Kalamazoo, in conjunction with the Community Development Act Advisory Committee, will review the priorities, goals and outcomes as set forth in the 2014 - 2018 Consolidated Plan at least three times per year, as follows; 1) at the time of the submission of new applications, 2) in preparation for the Annual Action Plan Public Hearing, and 3) at the time of the Public Hearing for the Consolidated Annual Performance and Evaluation Report.

A further review of compliance with program requirements includes staff oversight of timeliness issues. Kalamazoo has been able to maintain timeliness in the utilization of its federal resources largely because of the annual allocation process with one-year Agreements. Staff review monthly reimbursement requests and monitor those agencies in which no activity is observed. Subrecipients are requested to submit a six month report at which time staff can be alerted to any potential timeliness issues. And finally, during June of each year, staff run HUD reports to confirm that the City of Kalamazoo is being timely in the expenditures of its federal funds.

Needs Assessment

Overview

The Consolidated Plan Needs Assessment is a look at the City of Kalamazoo's needs for housing, homeless, non-homeless special needs and non-housing community development assistance throughout the community.

Data and tables provided throughout this section are in most cases pre-populated by HUD as a data output from the HUD Integrated Disbursement and Information System (IDIS). This data is required to complete the Consolidated Plan and is not available through alternate sources.

The Comprehensive Housing Affordability Strategy (CHAS) 2000 and 2010 data provided by HUD was utilized, depending on the available data source. In addition, the U.S. Census and American Community Survey data was used to complete this section. Consultation with local housing agencies and other City documents were also considered.

The Housing Needs Assessment portion of this document evaluates the City's current needs for housing assistance for the following income groups based on area median income (AMI):

- Very Low Income (0-30 percent AMI)
- Low Income (30-50 percent AMI)
- Moderate Income (50-80 percent AMI)

Area median income is based on the 2014 HUD Income Limits Documentation System which became effective on December 18, 2013. The HUD 2014 income limits for the City of Kalamazoo are outlined in Table 11.

Table 11: 2014 HUD Income Limits

Income Limit Category	Persons in Household							
	1	2	3	4	5	6	7	8
Very Low (30%)	\$12,450	\$14,200	\$16,000	\$17,750	\$19,200	\$20,600	\$22,050	\$23,450
Low (50%)	\$20,750	\$23,700	\$26,650	\$29,600	\$32,000	\$34,350	\$36,750	\$39,100
Moderate (80%)	\$33,200	\$37,950	\$42,700	\$47,400	\$51,200	\$55,000	\$58,800	\$62,600

Source: HUD Data Sets, effective 12/18/13

Housing Needs Assessment

Summary of Housing Needs

This Chapter of the Consolidated Plan details the characteristics of the City of Kalamazoo's households and housing stock. The data provides an estimated number and type of families in

need of housing assistance by income levels, tenure type, household type, and by housing problem (costs burdened, severely cost burdened, substandard housing, overcrowding, or geographic concentration of racial/ethnic groups).

Demographics

Table 12, shown below, displays the population, number of households, and median household income between 2000 and 2010, as well as the calculated percentage of change. The data indicates an overall population decrease from 77,145 in the 2000 Census to 74,262 in the 2010 Census. This results in a 3.9 percent decrease in population.

In addition, the number of households decreased by 2,657 households from 31,798 to 29,141, resulting in a 9.1 percent decrease in the number of households in the City of Kalamazoo.

Finally, Table 12 identifies a decrease in the median income within the City of Kalamazoo from \$31,189 in 2000 to \$29,919 in 2010. This is a decrease of 4.2 percent. Interestingly, the Census just recently released 2008-2012 estimates from the American Community Survey, which shows a median household income for Kalamazoo at \$31,189, the exact amount reported in 2000.

Table 12: Demographics

	Base Year: 2000	Most Recent Years: 2005- 2009 ACS	Percent Change from 2000	2010 Census	Percent Change from 2000
Population	77,145	72,641	-6.2%	74,262	-3.9%
Households	31,798	28,438	-11.8%	29,141	-9.1%
Median Income	\$31,189	\$29,299	-6.5%	\$29,919	-4.2%

Source: HUD IDIS Output, March 2013

Number of Households and Types

Table 13 provides information on the number and types of households found in Kalamazoo. The largest numbers of households are in the greater than 100 percent area median income group with 8,438 households. The second largest group is the 0-30 percent area median income group (7,195). This means that nearly 25 percent of all households in the City of Kalamazoo are below 30 percent area median income.

Small family households are households that have a family with two to four members. The largest number of small family households reside in the >80 percent area median income group (4,915). The remaining income groups have an even distribution of the number of small family households.

Large family households are households with families with five or more members. Again, the >80 percent area median income cohort contains the most households. Among the income

groups below 80 percent area median income, there is a fairly even distribution of large family households, with 0-30 percent area median income as the highest.

Table 13 also provides data on households that contain at least one person considered to be elderly. The table reveals that among income groups below 80 percent area median income, there is an even distribution of households containing a person over the age of 62. The largest number is within the households that are between 50 and 80 percent area median income (1,170). In addition, the households between 50 and 80 percent area median income also contain the largest number of households containing a person 75 years or older at 640.

Finally, data provided in Table 13 illustrates the number of households with one or more children six years old or younger. Among the household income groups identified, the largest number of children 6 years or younger reside in homes above 80 percent area median income (1,400). The second largest number of households with children six years old or younger is within the 0-30 percent area median income group (1,180).

Table 13: Number of Households and Types

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI
Total Households	7,195	4,785	5,350	2,670	8,438
Small Family Households	1,640	1,350	1,555	4,915*	N/A
Large Family Households	355	245	275	490*	N/A
Household contains at least one person 62-74 Years of Age	440	485	530	395	1,099
Household contains at least one person age 75 or older	610	535	640	330	710
Households with one or more children 6 years old or younger	1,180	710	735	1,400	0

Source: HUD IDIS Output, March 2013

*Includes all households greater than 80% AMI

Housing Problems 1

Table 14 displays information on the four different types of housing problems by the number of households with the problem and area median income. The four types of housing problems are:

“Substandard Housing – lacking complete plumbing or kitchen facilities” is defined as a household without hot and cold piped water, a flush toilet and a bathtub or shower, and kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator.

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

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

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

Cost burden is broken into two categories based on severity:

1. Severe housing cost burden, which is greater than 50 percent of income.
2. Housing cost burden, which is greater than 30 percent of income

As shown in Table 14, households within Kalamazoo are most commonly impacted by severe housing cost burden and/or housing cost burden. Regardless of renter or owner tenure, households within the 0-30 percent area median income group are experiencing higher rates of cost burden than those households with higher incomes. Over 4,800 renters are experiencing a cost burden greater than 30 percent of income with most of those (3,965) being burdened greater than 50 percent of income.

Overall, 11,930 of all households in the City of Kalamazoo are experiencing a cost burden greater than 30 percent of income with 6,395 of those households experiencing a cost burden greater than 50 percent of income. Renters appear more affected by the cost of housing within the City. Of the 11,930 total households experiencing a cost burden of greater than 30 percent of income, 8,820 are renters.

Table 14: Housing Problems 1

	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	35	25	0	0	60	10	15	10	10	45
Severely Overcrowded - With > 1.51 people per room (and complete kitchen and plumbing)	0	25	20	0	45	0	0	15	0	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	125	45	0	0	170	0	30	75	55	160
Housing cost burden greater than 50% of income (and none of the above problems)	3,965	950	135	25	5,075	690	445	155	30	1,320
Housing cost burden greater than 30% of income (and none of the above problems)	840	1,655	1,135	115	3,745	190	330	795	475	1,790
Zero/negative Income (and none of the above problems)	355	0	0	0	355	0	0	0	0	0

Source: HUD IDIS Output, March 2013

Housing Problems 2

Table 15 displays the number of households with no housing problems, one or more housing problems, and negative income by tenure and area median income. As the data reveals, renters in the 0-30 percent area median income group experience the highest rate of one or more of the housing problems identified. A total of 4,120 households below 30 percent area median income experience some form of housing problem.

Table 15: Housing Problems 2

	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	4,120	1,045	155	25	5,345	700	490	255	95	1,540
Having none of four housing problems	1,700	2,400	2,910	780	7,790	315	850	2,040	1,770	4,975
Household has negative income, but none of the other housing problems	355	0	0	0	355	0	0	0	0	0

*Note: Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden
Source: HUD IDIS Output, March 2013*

Housing Cost Burden

Tables 16 and 17 display the number of households with housing cost burdens more than 30 percent of income and more than 50 percent of income, respectively, by household type, tenancy, and household income (expressed as a percentage of area median income).

Households are broken into four categories:

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

As shown in Table 16, the category experiencing the most significant housing cost burden greater than 30 percent of income are households defined as “Other”. Approximately 6,480 of the “Other” households have a cost burden greater than 30 percent of income. Most of these are renters (5,760).

For renter households, the 0-30 percent area median income group has the highest number of households with a housing cost burden greater than 30 percent of income with 4,910 households. Among owner households, the 50-80 percent area median income group has the most households with a housing cost burden greater than 30 percent of income.

Table 16: Housing 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	1,090	725	275	2,090	300	205	400	229
Large Related	215	45	30	290	85	74	70	229
Elderly	325	260	105	690	290	265	200	755
Other	3,280	1,620	860	5,760	205	230	285	720
Total Need by Income	4,910	2,650	1,270	8,830	880	774	955	1,933

Source: HUD IDIS Output, March 2013

As shown in Table 17, the category most commonly experiencing severe cost burden greater than 50 percent of income are households defined as “Other”. Approximately 3,995 of the “Other” households experience a severe housing cost burden. Most of these are renters (3,620).

For renter households, the 0-30 percent area median income cohort has the highest number of households with a severe housing cost burden greater than 50 percent of income with 4,045 households. Among owner households, again, the 0-30 area median income group has the highest number of households with a severe housing cost burden (685 households).

Table 17: Housing 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	930	100	20	1,050	280	100	70	450
Large Related	160	0	0	160	40	70	0	110
Elderly	185	80	35	300	195	125	25	345
Other	2,770	770	80	3,620	170	150	55	375
Total Need by Income	4,045	950	135	5,130	685	445	150	1,280

Source: HUD IDIS Output, March 2013

Crowding

Table 18 displays the number of households that are overcrowded, defined as households with more than one person per room, excluding bathrooms, porches, foyers, halls, or half-rooms. The data is displayed by household type, tenancy, and household income (expressed as a percentage of area median income).

As shown in Table 18, overcrowding is most prevalent in single family households. Approximately 150 single family renter households and 115 owner occupied single family homes experience overcrowding. When accounting for income, extremely low income renter households experience the highest number of crowding with 115 households. Among renters, issues with crowding decreases as income increases. Among owner occupied households, the households with incomes between 50 percent and 80 percent AMI have the largest number of households with crowding issues (90).

Table 18: Crowding

	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	115	35	0	0	150	0	0	60	55	115
Multiple, Unrelated Family Households	10	20	0	0	30	0	30	30	0	60
Other, Non-Family Households	0	15	20	0	35	0	0	0	0	0
Total Need by Income	125	70	20	0	215	0	30	90	55	175

Note: Crowding is more than one person per room

Source: HUD IDIS Output, March 2013

Disproportionately Greater Needs: Housing Problems

Introduction

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

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

As previously described, housing problems defined by HUD include:

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

This section has four tables that capture the number of housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30 percent, 30–50 percent, 50–80 percent, and 80–100 percent area median income).

0 – 30 Percent of Areas Median Income

Of all the income levels within the City of Kalamazoo, households within the 0-30 percent area median income category have the highest number of households with one or more of four housing problems (5,850 households). This is not unexpected as financial and housing stability is harder to maintain at this income bracket. As shown in Table 19, when considering race, White households have the highest number of households with housing problems at 3,780 and Black/ African American households are second with 1,545 households. However, a disproportionate need is not found among any of the racial/ethnic categories.

Table 19: 0 – 30 Percent of Area Median Income

Race	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	5,850	81.4%	985	13.7%	355	4.9%	7,190
White	3,780	82.9%	610	13.4%	170	3.7%	4,560
Black/African American	1,545	77.8%	335	16.9%	105	5.3%	1,985
Asian	250	83.3%	10	3.3%	40	13.3%	300
American Indian, Alaska Native	35	100.0%	0	0.0%	0	0.0%	35
Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0
Hispanic	180	75.0%	20	8.3%	40	16.7%	240

Source: HUD IDIS Output, March 2013

30 – 50 Percent of Areas Median Income

Households within the 30-50 percent are median income category have the second highest number of households with one or more of four housing problems (3,520 households). As shown in Table 20, when considering race, White households have the highest number of households with housing problems at 2,425 and Black/African American households are second with 670 households. The Asian racial category does show a disproportionate need. The percentage of total households in the City living within this income bracket with one or more housing problem is 73.6 percent. Asians living with one or more housing problem totals 89.5 percent, which is more than 10 percentage points higher than the City.

Table 20: 30 – 50 Percent of Area Median Income

Race	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	3,520	73.6%	1,265	26.4%	0	0.0%	4,785
White	2,425	75.8%	775	24.2%	0	0.0%	3,200
Black/African American	670	63.2%	390	36.8%	0	0.0%	1,060
Asian	85	89.5%	10	10.5%	0	0.0%	95
American Indian, Alaska Native	10	40.0%	15	60.0%	0	0.0%	25
Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0
Hispanic	245	79.0%	65	21.0%	0	0.0%	310

Source: HUD IDIS Output, March 2013

50 – 80 Percent of Areas Median Income

Not unexpectedly, households within the 50-80 percent area median income category have the third highest number of households with one or more of four housing problems (2,340 households). As shown in Table 21, when considering race, White households have the highest number of households with housing problems at 1,700 and Black/African American households are second with 365 households.

There are two racial/ethnic categories in this income bracket experiencing a disproportionate need. American Indian/Alaska Native have 100 percent of their households living with one or more housing problem in this income cohort, while Hispanics have 61 percent.

Table 21: 50 – 80 Percent of Area Median Income

Race	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	2,340	43.7%	3,015	56.3%	0	0.0%	5,355
White	1,700	42.8%	2,275	57.2%	0	0.0%	3,975
Black/African American	365	41.5%	515	58.5%	0	0.0%	880
Asian	50	45.5%	60	54.5%	0	0.0%	110
American Indian, Alaska Native	14	100.0%	0	0.0%	0	0.0%	14
Pacific Islander	0	0.0%	35	100.0%	0	0.0%	35
Hispanic	190	61.3%	120	38.7%	0	0.0%	310

Source: HUD IDIS Output, March 2013

80 – 100 Percent of Areas Median Income

Finally, households within the 80-100 percent area median income category have the lowest number of households with one or more of four housing problems (710 households). As shown in Table 22, when considering race, White households have the highest number of households with housing problems at 565 and Black/African American households are second with 95 households. No disproportionate housing need is found in this income bracket.

Table 22: 80 – 100 Percent of Area Median Income

Race	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	710	26.5%	1,965	73.5%	0	0.0%	2,675
White	565	26.8%	1,540	73.2%	0	0.0%	2,105
Black/African American	95	26.4%	265	73.6%	0	0.0%	360
Asian	0	0.0%	0	0.0%	0	0.0%	0
American Indian, Alaska Native	0	0.0%	4	100.0%	0	0.0%	4
Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0
Hispanic	40	23.5%	130	76.5%	0	0.0%	170

Source: HUD IDIS Output, March 2013

Disproportionately Greater Need: Severe Housing Problems

Introduction

As noted in the previous section, a disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. This section of the Plan includes a review of those households experiencing a severe housing problem. Severe housing problems include:

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

This section has four tables that capture the number of severe housing problems by income, race, and ethnicity. Each table provides data for a different income level.

0 – 30 Percent of Areas Median Income

Of all the income levels within the City of Kalamazoo, households within the 0-30 percent area median income category have the highest number of households experiencing severe housing problems (4,820 households). As shown in Table 23, when considering race, White households have the highest number of households with severe housing problems at 3,035 and Black/African American households are second with 1,280 households. However, Asians, American Indians/Alaska Natives and Hispanics have a disproportionate need.

Table 23: 0 – 30 Percent of Area Median Income

Race	Has one or more severe housing problems		Has no severe housing problems		Household has no/negative income, but no severe problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	4,820	67.0%	2,015	28.0%	355	4.9%	7,190
White	3,035	66.6%	1,355	29.7%	170	3.7%	4,560
Black/African American	1,280	64.6%	595	30.1%	105	5.3%	1,980
Asian	240	80.0%	20	6.7%	40	13.3%	300
American Indian, Alaska Native	35	100.0%	0	0.0%	0	0.0%	35
Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0
Hispanic	180	75.0%	20	8.3%	40	16.7%	240

Source: HUD IDIS Output, March 2013

30 – 50 Percent of Area Median Income

As seen in the previous Housing Problems section, the 30-50 percent area median income category has the second highest number of households experiencing severe housing problems (1,535 households). As shown in Table 24, when considering race, White households have the highest number of households with severe housing problems at 1,045 and Black/African American households are second with 265 households. Once again, Asians are experiencing severe housing problems at a rate much higher than the other racial/ethnic groups. Hispanics would also be considered to have a disproportionate need because they are 11.4 percentage points higher than the jurisdiction as a whole. However, this is just slightly above the standard of 10 percentage points.

Table 24: 30 – 50 Percent of Area Median Income

Race	Has one or more severe housing problems		Has no severe housing problems		Household has no/negative income, but no severe problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	1,535	32.1%	3,250	67.9%	0	0.0%	4,785
White	1,045	32.6%	2,160	67.4%	0	0.0%	3,205
Black/African American	265	25.0%	795	75.0%	0	0.0%	1,060
Asian	60	63.2%	35	36.8%	0	0.0%	95
American Indian, Alaska Native	10	40.0%	15	60.0%	0	0.0%	25
Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0
Hispanic	135	43.5%	175	56.5%	0	0.0%	310

Source: HUD IDIS Output, March 2013

50 – 80 Percent of Area Median Income

Households within the 50-80 percent area median income category have the third highest number of households experiencing severe housing problems (410 households). As shown in Table 25, when considering race, White households have the highest number of households with severe housing problems at 315 and Black/African American households are second with 85 households. No households in this income bracket are experiencing a disproportionate need.

Table 25: 50 – 80 Percent of Area Median Income

Race	Has one or more severe housing problems		Has no severe housing problems		Household has no/negative income, but no severe housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	410	7.6%	4,950	92.4%	0	0.0%	5,360
White	315	7.9%	3,655	92.1%	0	0.0%	3,970
Black/African American	85	9.7%	795	90.3%	0	0.0%	880
Asian	0	0.0%	110	100.0%	0	0.0%	110
American Indian, Alaska Native	0	0.0%	14	100.0%	0	0.0%	14
Pacific Islander	0	0.0%	35	100.0%	0	0.0%	35
Hispanic	0	0.0%	310	100.0%	0	0.0%	310

Source: HUD IDIS Output, March 2013

80 – 100 Percent of Area Median Income

Within the 80-100 area median income category, only a very small number of households are experiencing severe housing problems (120 households). Hispanics have a definite disproportionate need in this income category. Over 23 percent of the Hispanic households are experiencing a severe housing burden. This is unusual for this income bracket as households typically have more resources for housing.

Table 26: 80 – 100 Percent of Area Median Income

Race	Has one or more severe housing problems		Has no severe housing problems		Household has no/negative income, but no severe housing problems		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	120	4.5%	2,550	95.5%	0	0.0%	2,670
White	80	3.8%	2,025	96.2%	0	0.0%	2,105
Black/African American	0	0.0%	365	100.0%	0	0.0%	365
Asian	0	0.0%	0	0.0%	0	0.0%	0
American Indian, Alaska Native	0	0.0%	4	100.0%	0	0.0%	4
Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0
Hispanic	40	23.5%	130	76.5%	0	0.0%	170

Source: HUD IDIS Output, March 2013

Disproportionately Greater Need: Housing Costs Burdens

This section of the Plan will review disproportionate greater need of housing cost burdens. Table 27 displays cost burden information for the City of Kalamazoo and each racial and ethnic group, including no cost burden (less than 30 percent), cost burden (30-50 percent), severe cost burden (more than 50 percent), and no/negative income.

As the data in Table 27 indicates, there are a large number of households who are cost burdened within their current housing situation (12,645). White households have the highest number of cost burdened households within the City of Kalamazoo with 8,805 households. Black/African American households are second with 2,580 households.

Of the homes that are cost burdened, a very high number of these households are severely cost burdened. There are 6,570 households that are considered to be severely cost burdened.

Table 27: Housing Cost Burdens by Race

Race	No Cost Burden (<=30%)		Cost Burden (30-50%)		Severe Cost Burden (>50%)		No/Negative Income		Total Households
	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	
Jurisdiction as a whole	15,445	54.3%	6,075	21.4%	6,570	23.1%	355	1.2%	28,445
White	12,105	57.4%	4,460	21.2%	4,345	20.6%	170	0.8%	21,080
Black/African American	2,340	46.6%	1,070	21.3%	1,510	30.0%	105	2.1%	5,025
Asian	320	43.0%	95	12.8%	290	38.9%	40	5.4%	745
American Indian, Alaska Native	34	36.6%	24	25.8%	35	37.6%	0	0.0%	93
Pacific Islander	35	100%	0	0.0%	0	0.0%	0	0.0%	35
Hispanic	475	42.0%	300	26.5%	315	27.9%	40	3.5%	1,130

Source: HUD IDIS Output, March 2013

No particular racial or ethnic category experiences a disproportionate housing cost burden (30-50 percent of income). However, in the severe housing cost burden category, two racial or ethnic categories experience a disproportionate need: Asians at 38.9 percent and American Indian/Alaska Natives at 37.6 percent.

Disproportionately Greater Need: Discussion

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

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

- Housing problems in the 0-30 percent area median income category (100 percent of American Indian/Alaska Native households versus 81.4 household average for the City)
- Housing problems in the 50-80 percent area median income category (100 percent versus 43.7 percent household average)
- Severe housing problems in the 0-30 percent area median income category (100 percent versus 67.0 percent household average)
- Severe cost burden (37.6 percent versus 23.1 percent household average)

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

- Housing problems in the 30-50 percent area median income category (89.5 percent of Asian households versus 73.6 percent household average)
- Severe housing problems in the 0-30 percent area median income category (80 percent versus 67 percent household average)

- Severe housing problems in the 30-50 percent area median income category (63.2 percent versus 32.1 percent household average)
- Severe cost burden (38.9 percent versus 23.1 percent household average)

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

- Housing problems in the 50-80 percent area median income category (61.3 percent of Hispanic households versus 43.7 percent household average)
- Severe housing problems in the 30-50 percent area median income category (43.5 percent versus 32.1 percent household average)
- Severe housing problems in the 80-100 percent area median income category (23.5 percent versus 4.5 percent household average)

It is unclear why these particular racial and ethnic groups are experiencing more housing burdens than other cohorts. However, targeting of resources to support housing for these racial/ethnic groups needs to be considered, particularly for renters.

Public Housing

Introduction

The Consolidated Plan must provide a concise summary of needs of public housing residents. Information should be collected through consultations with the public housing agency or agencies located within the City's boundaries. The City of Kalamazoo and Kalamazoo County contain no public housing and therefore do not have a Public Housing Authority.

However, Kalamazoo County did create a Public Housing Commission primarily for the purpose of administering the Section 8 housing voucher program for the area. The Commission does not oversee any public housing facilities.

While the City of Kalamazoo does not contain public housing, rental vouchers are administered. Data provided in this chapter covers several program types and types of vouchers in use. These vouchers are:

- Certificate: The total number of Section 8 certificates administered
- Mod-Rehab: The total number of units in developments that were funded under the moderate rehabilitation program administered locally
- The total number of Section 8 vouchers administered (project based plus tenant based)
- Special Purpose: Veterans Affairs Supportive Housing: The HUD–Veterans Affairs Supportive Housing program combines Housing Choice Voucher rental assistance for

homeless veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs (VA)

- Special Purpose: Family Unification Program: Family Unification Program funding is allocated through a competitive process
- Special Purpose: Disabled: In this context, disabled includes non-elderly disabled, mainstream 1-year, mainstream 5-year, and nursing home transition

Totals in Use

Table 28 displays the number of vouchers and units by public housing program type. According to the data below, tenant based vouchers are by far the most common at 22,453 currently in use. In addition, 898 project based vouchers and 344 Mod-Rehab vouchers are in use. In total, 431 Special Purpose Vouchers are in use with 318 being Veterans Affairs Supportive Housing and 113 for the disabled.

Table 28: Totals in Use

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

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

Source: PIC (PIH Information Center)

Characteristics of Residents

Table 29 displays the characteristics of public housing residents by public housing program type. When looking at average annual income the lowest income tend to utilize the Mod-Rehab program opposed to the highest income utilizes the Special Purpose Voucher: Disabled program. As expected, the average income for all programs is very low with the lowest average income at \$8,236 and the highest being \$12,495.

The number of disabled families getting assistance totals 8,327. This is 35 percent of the total vouchers provided to households in the City, which is the highest percentage after low income families. This data shows a high number of disabled families that are in need of housing assistance/vouchers and housing accessibility.

Table 29: Characteristics of Residents

Characteristics of Residents	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Average Annual Income (\$)	0	\$8,236	0	\$10,907	\$8,600	\$10,983	\$9,522	0	\$12,495
Average length of stay	0	3	0	6	1	6	0	0	10
Average Household size	0	1	0	2	1	2	1	0	1
# Homeless at admission	0	0	0	104	30	21	53	0	0
# of Elderly Program Participants (>62)	0	52	0	3,469	168	3,229	29	0	38
# of Disabled Families	0	209	0	8,327	317	7,816	85	0	75
# of Families requesting accessibility features	0	344	0	NA	NA	NA	NA	NA	NA
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0

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

Source: PIC (PIH Information Center)

Race of Residents

Table 30 displays the racial composition of residents for each public housing program. The data shows a high number of residents utilizing these program types who are considered White (12,016) and Black/African American (12,215). Although there is a demand from both White and Black/African American households, based on the percentage share of the City’s population, there seems to be greater demand from Black/African American families. Black/African Americans comprise approximately 22 percent of Kalamazoo’s population but 49 percent of the provided vouchers.

Table 30: Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	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

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

Source: PIC (PIH Information Center)

Ethnicity of Residents

Table 31 displays the ethnic composition of residents for each public housing program. The ethnic group defined as “Not Hispanic” by far utilizes more of the current in use vouchers. The vast majority of vouchers used are tenant based with 21,810 residents.

Table 31: Ethnicity of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	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*

Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Needs of Public Housing Tenants and Waiting List Applicants

Section 504 of the Rehabilitation Act of 1973 requires that 5 percent of all public housing units be accessible to persons with mobility impairments and another 2 percent be accessible to persons with sensory impairments. While the City of Kalamazoo does not have public housing, it does have housing that has been subsidized for seniors and the disabled. Approximately 24 complexes or scattered site developments provide around 180 accessible units. There are approximately 9,573 persons in Kalamazoo with a disability. Currently, there are 8,327 vouchers being utilized by disabled households, which indicate a continued need for accessible units.

Number and Type of Families on Public Housing and Section 8 Waiting List

As the City does not have a public housing authority or public housing units, Section 8 and other subsidized housing waiting lists are maintained by the Michigan State Housing Development Authority. According to staff at the Authority, Kalamazoo currently has 494 on the “homeless list” and 1,508 on the “low income living or working in the county list” (also known as the “regular waiting list”). This totals 2,002 applicants waiting for the Housing Choice Voucher Program.

The Michigan State Housing Development Authority also maintains some subsidized apartment complexes throughout Kalamazoo County. They maintain 95 project based rental assistance units, which currently have 37 applicants on the waiting list.

The Authority does not keep demographic information for the families on the waiting lists.

Most Immediate Needs of Residents of Public Housing and Housing Choice Voucher Holders

According to the Michigan State Housing Development Authority, 2,039 Kalamazoo residents are waiting for either Housing Choice Vouchers or project based rental assistance. The addition of affordable housing units is the greatest need for these residents.

For residents currently receiving subsidized housing, incomes are well below the average for the City. The average income for a household utilizing a tenant based housing voucher is \$10,983. The 2008-2012 American Community Survey indicates that the median income for nonfamily households Kalamazoo is \$23,622 and \$43,122 for families. This is considerably higher than the average housing voucher households. Determining ways to increase wealth is the most immediate need for these residents.

Comparison to Population at Large

Based on the information provided, there seems to be a correlation between a resident’s race, income and disability status and the need for housing assistance through these various public housing program types. The data indicates that both White and Black/African American

households have a high demand for the identified program types. Among racial groups, tenant based housing is the most common type of assistance.

Families identified as “Families with Disabilities” have a high need for tenant based housing, while at the same time being in need of improved accessibility within existing housing.

Affordable housing is an ongoing issue for Kalamazoo, particularly those of extremely low and very low incomes. More than 44 percent of the households in Kalamazoo are experiencing a housing cost burden, which indicates a continued need for affordable and subsidized housing.

Homeless Needs Assessment

Introduction

The Local Initiatives Support Corporation (LISC) is a national non-profit with a focus on community development. The Continuum of Care of Kalamazoo County is operated as a compliment to the LISC Sustainable Communities Initiative. This collaboration of nonprofit, business, governmental, education, health, human service, advocacy entities, and constituent groups work towards creating a comprehensive and integrated approach to end homelessness and insure permanent housing for low income people.

Collaboration occurs in strategic planning meetings with partners, and with the work of volunteers serving on the:

- The Allocations and Accountability Team (A Team):
- HMIS Data User Group (Data Team)
- Systems of Care (SOC) Committee

The LISC Local Advisory Board serves as the governing body for the Continuum of Care.

Homeless Needs Assessment

Table 32 displays information about the homeless population served by the Continuum of Care. According to the Annual HMIS Report, 4,856 people were at one point homeless in 2011. The homeless population was comprised with 1,629 adults and children in households, 1,603 children in households, and 1,566 adults in households. Singles comprised only 32.2 percent and unaccompanied youth accounted for less than one percent of the homeless population.

Based on a point-in-time survey conducted on January 23, 2013, there were 389 households and 551 homeless individuals on that given night. Approximately 42 percent of homeless individuals were in a household with at least one adult and one child. Adults in households without children accounted for approximately 55.9 percent of homeless individuals, while 2.2 percent of homeless individuals were in a household with only children.

A comparison of the last five point-in-time surveys from 2009-2013 shows an average of

approximately 753 homeless individuals counted in the Kalamazoo area. Since 2009, the total number of homeless individuals counted has fallen from 985 in 2009 to 551 in 2013. Based on the differences in the total number of homeless counted during the last five point-in-time surveys, it is estimated that the average number becoming or exiting (+/-) homelessness each year is 109.

Table 32: 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)	231	0	3,282 (adults and children in 1,638 households)	693 (Adults in Household) 652 (Children in Households)	1,142 Households	17 Days (Based on AVG Length of Stay in Emergency Shelter)
Persons in Households with Only Children	8	4	Same as Unaccompanied Youth	Same as Unaccompanied Youth	Same as Unaccompanied Youth	Same as Unaccompanied Youth
Persons in Households with Only Adults	281	27	1,566 (adults in households)	884	1653	17 Days (Based on AVG Length of Stay in Emergency Shelter)
Chronically Homeless Individuals	20	1	312	Criteria For Chronically Homeless = multiple occurrences of homelessness or a homeless episode of long duration AND a disability	258	Criteria For Chronically Homeless = multiple occurrences of homelessness or a homeless episode of long duration AND a disability
Chronically Homeless Families	1	0				

Veterans	22	1	128	42	Number is included in Single Adults and Adults in Families.	17 Days (Based on AVG Length of Stay in Emergency Shelter)
Unaccompanied Child	0	0	58	64	42	17 Days (Based on AVG Length of Stay in Emergency Shelter)
Persons with HIV	2	0				17 Days (Based on AVG Length of Stay in Emergency Shelter)

Source:

* Point In Time Summary for MI-507 for Portage/Kalamazoo City & County CoC – January 23, 2013, Housing Resources, Inc.

**Kalamazoo CoC Annual HMIS Report, January-December 2011, “A Closer Look at Homeless in the Community” – Prepared by Michigan Coalition Against Homelessness

***See narrative in Homeless Needs Assessment section.

Homeless Population Types including Chronically Homeless Individuals and Families, Families with Children, Veterans and their Families, and Unaccompanied Youth

Chronically Homeless

In 2012 the definition of “chronic” was expanded to include families where at least one adult has a disability of long duration. Allowing families to be included in the count is a dramatic change, and 2012 should be seen as a benchmarking year to analyze the impacts of Michigan’s focused efforts to reduce the number of chronically homeless.

- Those that meet this definition tend to be male (60 percent) and older with an average age of 44 years.
- 100 percent have an identified disability and predominant disabilities were mental illness, substance abuse issues and chronic health conditions. Those that meet the definition of chronically homeless represent the most expensive sub-population with frequent visits to emergency rooms. Interventions to address the core issues of those that meet this definition are generally not successful while the person is living on the street.
- 11 percent are working at the time of intake at low income jobs.
- Educational ranges are comparable with other homeless sub-populations.

During the 2012 calendar year, a total of 319 chronically homeless individuals in the Kalamazoo area were counted in HMIS.

- The total number of chronic homeless counted in 2012 remained relatively stable when compared to the 2011 count – 312 persons (2011) to 319 persons (2012).

- Chronically homeless individuals seeking services were predominantly male (60 percent).
- The age range was between 45 to 54 years. In 2012, the overall average age of a chronically homeless adult was 42 years of age.
- Approximately 10 percent of the chronically homeless individuals seeking services reported being a U.S. Military Veteran.
- 39 percent of the chronically homeless individuals had either a high school diploma or GED, nearly 34 percent reported having at least some college education or technical training.

During the point-in-time survey conducted on January 23, 2013, 21 of the 551 homeless individuals counted were chronically homeless. The majority (20) were in emergency shelter while one was reported as unsheltered.

Families

In 2011, there were 3,232 individuals, either adults or children, in families (former households) that were tracked by HMIS for the Kalamazoo Continuum of Care. This number had increased from the 2010 count by 35 individuals. Approximately half of these individuals were children. Of those children, only 13 percent were over the age of 15. The majority were 14 years of age or younger. Of the adults in households, nearly 80 percent were female – indicating that most families seeking assistance are single parent households.

During a point-in-time survey conducted on January 23, 2013, 231 of the 551 homeless individuals counted were persons within a family unit (adults and children). The majority (126) were in emergency shelter while 105 were reported in transitional housing.

Veterans

Over the past couple of years, there has been increased attention within the Department of Housing and Urban Development and the Veteran’s Administration to end homelessness amongst our nation’s veterans. During the 2012 calendar year, a total of 196 veterans in the Kalamazoo area were counted in HMIS, of which 184 were homeless and 12 were at imminent-risk of homelessness.

- The total number of homeless veterans counted in 2012 increased 30 percent from the 2011 count – 128 persons (in 2011) to 184 persons (2012).
- Veterans seeking services remained predominantly male (90 percent), however females seeking services tended to be younger than their male counterparts. The average age of female vets seeking services was 40 years old, while the average age of male vets seeking services was 48 years old.
- Most veterans served appeared to be single (161), as compared to veterans in families (30).
- Over half of the vets seeking services had disabilities (53 percent). 31 percent of

documented disabled vets reported mental illness as their disability. Additionally, 42 percent reported a physical and/or medical disability.

In 2011, there were 128 veterans that were tracked by HMIS for the Kalamazoo. This number showed a decrease from the 2010 count by 25 percent. Only 44 veterans were in families, while 119 were single. The majority (84 percent) of homeless vets were male. While 128 veterans were homeless, an additional 27 veterans were reported at-risk of becoming homeless.

Of the 551 homeless individuals counted during the point-in-time survey held January 23, 2013, 23 individuals (4.2 percent) were veterans.

Unaccompanied Youth

HUD defines, an “unaccompanied youth” as someone under the age of 18 who is not under the care of a parent or guardian. Over the course of 2012, HMIS shows that there were 93 youth meeting these criteria in Kalamazoo County. Furthermore, it should be noted that some national reports on homelessness consider single adults aged 18-24 as “unaccompanied youth”. For the purpose of statewide reporting these youth are added to the ‘adult’ categories.

Once the expanded definition of “unaccompanied youth” (i.e. age 18-24) is taken into account, the number of “unaccompanied” youth served in the Kalamazoo area during 2012 increases significantly (from 93 youth to 306 youth).

- The total number of unaccompanied youth counted in 2012 increased 22 percent from the 2011 count – 240 youth (in 2011) to 306 youth (2012). This count is inclusive of both single youth and youth who are indicated as Head of Household.
- Youth seeking services were predominantly male (52 percent) with the majority of all youth served being between the ages of 18 and 24 (94 percent).
- Of those youth seeking services, the majority (51 percent) indicated a prior living situation of doubled-up with family/friends. 20 percent were literally homeless (i.e. in places not meant for habitation, emergency shelter or transitional housing). While 51 percent reported that they were homeless for the first time in 2012.

During 2011, only 58 unaccompanied youth were tracked by HMIS, whereas 108 unaccompanied youth were tracked during 2012. These numbers do not take into account youth “doubled-up” with family or friends, or young adults ages 18 to 24. Of the 58 unaccompanied youth tracked in 2011, 60 percent were female. The majority (70 percent) was high-school age (ages 15 to 17) and the average age of unaccompanied youth was 15 years. For nearly half (41 percent) of the unaccompanied youth, it was their first time experiencing homelessness.

During the point-in-time survey, 2013, no individuals reported as unaccompanied youth. It should be noted that 12 persons reported as being persons in households with only children (Under Age 18). This is an increase from six that were reported in 2012.

Families in Need of Housing Assistance

In 2012, there were 1,651 adults in families and 1,631 children in families tracked by HMIS. This is a total of 3,282 persons in families that were tracked for the Kalamazoo Continuum of Care. This is an increase of 50 from 2011. Of the children counted, only 11 percent were over the age of 15. Of the adults in households, 79 percent were female indicating that most families seeking assistance are single parent households.

Rural Homeless

The City of Kalamazoo does not have a rural homeless population.

Nature and Extent of Homelessness by Racial and Ethnic Group

Table 33 displays information about the extent of homelessness by racial and ethnic group. During 2012, the majority (56 percent) of the homeless population in the Kalamazoo area reported as Black or African American. A smaller percentage (39 percent) reported as White. Less than five percent reported as other races. Of adults, 58 percent were Black or African American adults in families and 38 percent of adults in families reported as White. Of single adults, 45 percent reported as Black or African American, while 49 percent reported as White. No data was available for ethnicity or for shelter/unsheltered status.

Table 33: Homelessness by Racial and Ethnic Group*

Race	Sheltered	Unsheltered
White	39%	<i>Data not available</i>
Black or African American	56%	<i>Data not available</i>
Asian	0.42%	<i>Data not available</i>
American Indian or Alaska Native	1.19%	<i>Data not available</i>
Pacific Islander	0.07%	<i>Data not available</i>
Ethnicity		
Hispanic	<i>Data not available</i>	<i>Data not available</i>
Not Hispanic	<i>Data not available</i>	<i>Data not available</i>

Source: Kalamazoo CoC Annual HMIS Report, January-December 2012 – Prepared by Michigan Coalition Against Homelessness

*No data available for ethnicity or sheltered/unsheltered status by race/ethnicity.

Nature and Extent of Unsheltered and Sheltered Homelessness, including Rural Homelessness

Based on a point-in-time survey conducted by the Continuum of Care and partner agency Housing Resources, Inc. on January 23, 2012, the majority of homeless individuals counted were considered sheltered, either in emergency or transitional shelters. Of the 389 households counted, 92 percent were sheltered. In terms of homeless individuals, 94.4 percent were sheltered during the point-in-time survey. With that, it is difficult to estimate the extent of unsheltered homelessness, as counts are typically recorded at sheltered locations. A

comparison of the last five point-in-time surveys shows an average of approximately 32 unsheltered homeless individuals from 2009-2013. In 2013, 27 unsheltered homeless individuals were counted and four were persons in households with only children and 27 were persons in households without children.

Discussion

Nearly 4,856 people in the Kalamazoo area were at one point homeless in 2011. The majority of these people were in households with at least one adult and one child, and the number of homeless people in families is increasing.

Based on survey data from 2009-2013 provided by Housing Resources, Inc., the average homeless population at any given time is 753 individuals. While the majority was sheltered, a small number of adults were unsheltered. Based on the differences in the total number of homeless counted during the last four point-in-time surveys, it is estimated that the average number becoming or exiting (+/-) homelessness each year is 109.

Table 34 shows a comparison of point-in-time counts from 2009-2013. As can be seen in the table, most populations have seen an overall decline in homeless population since 2009. Only one group has seen a notable increase and that is the persons in households with only children. Since 2009, there has been an increase from 0 to 12 persons.

Table 34: 2009-2013 Point-In-Time (PIT) Count Summary

TOTAL PERSONS							
Population Group	2009	2010	2011	2012	2013	2009-2013 Number Change	2009-2013 Percent Change
Adults and Children	559	384	479	464	231	-328	-58.7%
Only Children	0	1	1	6	12	12	N/A
Only Adults	426	294	342	259	308	-118	-27.7%
TOTAL	985	679	822	729	551	-434	-44.1%
SUBPOPULATIONS							
Chronically Homeless Individual	38	34	53	51	21	-17	-44.7%
Chronically Homeless Family	0	0	0	2	1	1	N/A
Veterans	39	30	26	30	23	-16	-41.0%
Unaccompanied Child	2	1	1	6	0	-2	-100.0%
Person with HIV/AIDS	4	2	2	2	2	-2	-50.0%

Source: Point In Time Summary for MI-507 for Portage/Kalamazoo City & County CoC – January 23, 2013

Non-Homeless Special Needs Assessment

The Non-Homeless Special Needs Assessment describes, to the extent practicable, the housing needs of persons who are not homeless but require supportive housing. Non-Homeless Special Needs includes but is not limited to:

- The elderly (defined as 62 and older);
- The frail elderly (defined as an elderly person elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework);
- Persons with mental, physical, and/or developmental disabilities;
- Persons with alcohol or other drug addiction;
- Persons with HIV/AIDS and their families; and
- Victims of domestic violence, dating violence, sexual assault, and stalking.

Characteristics of Special Needs Populations

Elderly and Frail Elderly

According to the 2010 Census Bureau, 11.4 percent of the City of Kalamazoo's population is over 62 years of age (8,434) and 1,472 or 2.0 percent is over the age of 85 years. The City can expect this percentage to increase over the next few years, as 1.6 percent of the population is between 75 and 84 years of age.

In addition, according to the 2007-2011 American Community Survey, of all individuals for whom poverty status is determined, 7.2 percent are categorized as living below the poverty level and are 65 years of age and over.

According to HUD's Comprehensive Housing Affordability Strategy (CHAS), "elderly" is defined as individuals over the age of 62 and "frail elderly" as individuals over the age of 75. According to the 2010 U.S. Census, there are 3,800 individuals over the age of 75 living in the City of Kalamazoo. Due to age, the frail elderly may be unable to care for themselves adequately and may have one or more disabilities or need assistance to perform the routine activities of daily life. There are 734 individuals between 65 to 74 years of age with disabilities and 1,799 frail elderly individuals over the age of 75 with disabilities.

In terms of households, the CHAS data indicates that approximately 987 of elderly and extra elderly households are considered very low income. It also indicates that 290 elderly and 359 extra elderly within the City of Kalamazoo have housing problems. This means that approximately 649 residents over the age of 62 within the City of Kalamazoo are experiencing some form of housing problem and may require some form of housing assistance.

Mental, Physical, and/or Developmental Disabilities

The specific number of disabled persons currently living within the City of Kalamazoo cannot be determined, however, U.S. Census data may provide an approximate number for consideration.

The 2009-2011 American Community Survey conducted by the U.S. Census, categorizes disabilities into five types: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, and self-care difficulty. The Survey shows approximately 12.6 percent of the civilian non-institutionalized population in the City of Kalamazoo had some kind of disability. Of the youth (under 18 years of age), approximately 6.4 percent had some type of disability. Of working age residents (18 to 64 years of age), approximately 11.1 percent had some type of disability. Of the elderly, (65 years of age and older) approximately 39.5 percent had some kind of disability, the majority of which were ambulatory.

The lack of data on housing needs of individuals with special needs, severely limits the ability to adequately assess housing needs among special populations. There is not a sufficient way to precisely measure housing needs among special populations separately from the housing needs of the general population. However, the disabled population has made the highest number fair housing complaints, particularly for accessibility changes, in the City. This likely indicates a need for more accessible units.

Youth and Young Adults

Approximately 14,925 children live in the City of Kalamazoo. According to the 2007-2011 American Community Survey, 20.0 percent of the City of Kalamazoo's population is under 18 years of age. Of the population under 18 years of age, 40.1 percent are children living in poverty.

Approximately 27.4 percent of the households within the City are households with children. The 2007-2011 American Community Survey estimates female-headed households comprise 46.2 percent of the households within the City and 48.4 percent of families below poverty level are female-headed households.

Alcohol or Other Drug Addiction

Substance abuse services in the City of Kalamazoo are provided primarily through the County and through Kalamazoo Community Mental Health and Substance Abuse Services (KCMHSAS). KCMHSAS houses the Regional Coordinating Agency for Substance Abuse Services and administers local, state, and federal dollars for substance abuse prevention and treatment services in a five-county region.

This office participates in shaping substance abuse treatment standards within the state, contracts with prevention and treatment providers locally and statewide for the delivery of a

full continuum of services, including outpatient and residential treatment, conducts provider site monitoring, and reports client data to the state office.

Alcohol and other drug abuse are defined as having an excessive and impairing use of alcohol or other drugs, which includes addiction. The City of Kalamazoo is unable to determine if a special needs population exists. According to the Substance Abuse and Mental Health Services Administration (SAMHSA), 9.1 percent of our national population has either an alcohol or illicit drug abuse problem. Since the City of Kalamazoo has a 2011 population of 74,372 persons, there are an estimated 6,767 individuals in the City that may have a substance abuse addiction.

HIV/AIDS

Persons who are HIV positive do not, simply by virtue of having the HIV antibody, require special housing. The State of Michigan Housing Opportunities for Persons with AIDS program (HOPWA) does not offer any service areas in Kalamazoo County for persons living with the HIV/AIDS virus.

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

According to the 2013 Michigan Department of Community Health Biannual HIV Surveillance Report for Kalamazoo County, there have been 500 new diagnoses since 1983. Additionally, 182 of these reported cases have resulted in death.

Currently, there are 420 persons living in Kalamazoo County with HIV that is Non-Stage 3. Approximately 151 persons are living in Kalamazoo County with a Stage 3 HIV infection (AIDS).

Housing and Supportive Service Needs and Determination

Elderly/Frail Elderly

According to the Kalamazoo County Senior Needs Assessment prepared by the National Research Center for the Kalamazoo County Area Agency on Aging, most seniors are flourishing in Kalamazoo County. However, there are needs evident that are likely to increase dramatically as the aging population increases over the next decades. The largest needs identified in the assessment include:

1. Health and Well Being - Difficulties in maintaining good physical, emotional and cognitive health through the aging process.
2. Home-based Services (including support for caregivers) - A sizable number of older residents reported problems with housework, maintaining their homes or maintaining

their yards. A demand for services aimed at more frail older residents such as homemaking, companion care and home health are needed.

3. Information, Outreach and Care Coordination - There is a lack of resident knowledge about community services, events and amenities. In addition to information on the availability of local services, a significant number of older residents expressed interest in learning more about and receiving more assistance with public benefit plans (e.g., Medicaid, Medicare), financial planning and legal assistance.
4. Income and Employment - Factors such as increased longevity, declining pensions and an interest in ongoing productive activity has contributed to an ever-growing older adult workforce. The assessment found that the employment opportunities for older residents was significantly lacking in the region, as were the opportunities for adult education, job training and acquisition of new skills.
5. Transportation - Although a number of agencies provide transportation services for older residents, this continues to be an issue in Kalamazoo County and it will increase significantly as the population increases.

Persons with Mental, Physical, and/or Developmental Disabilities

According to the U.S. Census Bureau, 2010-2012 American Community Survey, approximately 613 persons with a disability are unemployed and 3,492 are not in the labor force. Many of these persons may rely on Supplemental Security Income (SSI). According to the U.S. Social Security Administration, as of December 2013, the average monthly payment to SSI recipients is \$1,146. The Fair Market Rent established by HUD for the City of Kalamazoo for 2013 was \$563 for an one-bedroom apartment. Essentially, half of the SSI monthly income is being utilized for rent. According to HUD, any housing costs more than 30 percent of monthly income are considered a housing cost burden.

In addition to affordable housing, public outreach to community stakeholders and service providers indicated the following needs:

- Life skills training
- Job training
- Mental health counseling
- Literacy counseling
- Health services, including assistance with public benefit plans
- Supportive services mentally and physically disabled homeless

Persons with Alcohol or other Drug Addictions

Substance abuse and other dependence disorders often result in physical and psychological problems that make maintaining stable employment difficult. This often leads to loss of housing. The Kalamazoo Community Mental Health and Substance Abuse Services provide services to help address identified needs. Their services include individual and group counseling, recovery support-peers, residential treatment, detox for those who need a safe environment to discontinue use of addictive substances, and prevention services.

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

For persons escaping domestic violence, the first line of assistance is through emergency shelters. The YWCA Domestic Assault Shelter in Kalamazoo provides this temporary housing for persons who are unsafe in their living situations. They also provide a variety of support services to assist the survivor and their children. An ongoing need for this population is long term, safe and affordable housing. The National Alliance to End Homelessness reports that domestic violence is a significant contributing factor to homelessness for families with children.

Public Size and Characteristics of Population with HIV / AIDS

Currently, there are 420 persons living in Kalamazoo County with and HIV Infection that is Non-Stage 3. Approximately 151 persons are living in Kalamazoo County with a Stage 3 HIV Infection (AIDS). According to the Biannual Surveillance Report conducted by the Michigan Department of Community Health, approximately 50 percent of the persons with AIDS/HIV in Kalamazoo County are White and 44 percent are Black or African American. The majority of the persons (78 percent) are male between the ages of 30 and 39 years. In 2012, 25 new cases of HIV were reported, 10 cases of AIDS and two deaths.

Non-Housing Community Development Needs

Public Facilities

Public facilities are not defined by either the CDBG statute or the grant regulations. However, in the CDBG program, public facilities are broadly interpreted to include all improvements and facilities that are either publicly owned or that are traditionally provided by the government, or owned by a nonprofit, and operated so as to be open to the general public. New public facilities are not a high priority for the City of Kalamazoo.

Need Determination

The need for public facilities was determined through discussions with internal City departments, the Community Needs Survey and the neighborhood outreach meetings. While youth centers, park and recreational facilities and child care centers received some attention through the Survey and the meetings, they were ultimately not considered the highest priority.

Public Improvements

Public improvements are similarly broadly defined as those facilities that are publicly owned. Street and sidewalk improvements and improvements to existing parks received priority in the Consolidated Plan.

Need Determination

Street and sidewalk improvements were included in the Consolidated Plan because of the overwhelming need in the City to improve this infrastructure. The capital improvement project budget is struggling to keep up with needed repairs. This is particularly true within the core neighborhoods, which are CDBG-eligible. Improvements to City infrastructure, including parks, were a high priority at many of the neighborhood meetings and in the Community Needs survey.

Public Services

Public service needs in the City of Kalamazoo encompass the gamut of social services. Typical past requests included financial literacy, child care, after school programs, homeless assistance, fair housing activities, legal aid, support for the disabled, crime prevention and senior services. For the duration of the Consolidated Plan, the City of Kalamazoo will be focusing on fair housing activities to support the new Assessment of Fair Housing Plan; crime prevention and graffiti in our core neighborhoods; support of the Continuum of Care to end homelessness; and youth programs to ensure the development of well-adjusted and productive adults.

Need Determination

The public services supported by the priorities and goals were determined through the plan process developed to assist the City in reaching focus for the Consolidated Plan. Not all public service activities outlined by City residents in the stakeholder and neighborhood meetings and the Community Needs Survey could be addressed. Crime prevention, affirmatively furthering fair housing and youth programs are all important functions of the City. The support of the Continuum of Care is to ensure leadership in ending homelessness in Kalamazoo.

Market Analysis

Overview

The purpose of the Market Analysis is to provide a clear picture of the environment in which the City of Kalamazoo must administer its programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered.

Most of the data tables in this section are populated with a default data set based on the most recent data available from HUD. Additional data has been obtained from various sources, including more current American Community Survey estimates and local data sources from the City of Kalamazoo and Kalamazoo County.

This chapter is based on HUD regulations and covers the following broad topics:

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

- Special Need Facilities and Services – The Special Needs Facilities and Services section describes the facilities and services that assist persons who are not homeless, but who require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
- Barriers to Affordable Housing – This section provides an assessment of the regulatory barriers to affordable housing that exist within the City of Kalamazoo. These regulatory barriers may include tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

Number of Housing Units

Introduction

Residential development in the City of Kalamazoo has remained relative constant over the last 15 years. According to data provided in the 2000 Census, the City of Kalamazoo had 31,798 housing units. By the 2005-2009 American Community Survey conducted by the Census, a total of 32,198 housing units were located within the City, an increase of 400 units. More current data from the 2008-2012 American Community Survey indicates the City has 32,609 units. This is an additional increase of 411 units. The increase of 811 units equates to approximately 54 new units each year.

All Residential Properties by Number of Units

Data provided in Table 35 shows that the majority of housing units within the City of Kalamazoo are 1-unit detached structures, likely single-family housing. Housing within multiple-unit structures comprises 43 percent of the total housing stock of the City. This category is further broken down into 2-4 unit structures (12 percent), 5-19 unit structures (17 percent), and 20 or more unit structures (14 percent). The Census defines 1-unit attached structures as housing with walls that extend from the ground to the roof separating it from adjoining structures. For example, row houses would be considered a 1-unit attached. This type of housing is a small percentage, at only five percent, of the overall housing options in the City.

Table 35: All residential properties by number of units

Property Type	Number	% of Total
1-unit detached structure	16,420	50%
1-unit, attached structure	1,585	5%
2-4 units	3,760	12%
5-19 units	5,568	17%
20 or more units	4,726	14%
Mobile Home, boat, RV, van, etc.	536	2%
Total	32,609	100%

Source: 2008-2012 ACS Data

Unit Size by Tenure

As shown in Table 36, a total of 28,321 occupied housing units are found within the City. Of this total, 15,160 or 53.5 percent are renter-occupied, while 13,161 or 46.5 percent are owner-occupied. The most common housing for both renter and owner occupied is two to three bedroom units. Only a small number of owner occupied units have one bedroom, while no units are without bedrooms. Not surprisingly, the next largest renter housing type is the one bedroom at 4,760 or 31.4 percent. Only three percent of the City’s renter occupied units have no bedrooms and would be considered studio apartments.

Table 36: Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0.0%	470	3.1%
1 bedroom	250	1.9%	4,760	31.4%
2 -3 bedrooms	9,673	73.5%	8,338	55.0%
4 or more bedrooms	3,238	24.6%	1,592	10.5%
Total	13,161	100%	15,160	100%

Source: 2008-2012 ACS Data

Number and Targeting of Units Assisted with Federal, State, and Local Programs

The City of Kalamazoo and Kalamazoo County contain no public housing and therefore do not have a Public Housing Authority. However, Kalamazoo County has a Public Housing Commission with the responsibility of administering the Section 8 housing voucher program for the area. The Public Housing Commission also provides services related to affordable housing for the general region.

According to the Public and Indian Housing Information Center, the following number and type of voucher units are available within the Kalamazoo County:

- 333 units funded under the moderate rehabilitation program
- 24,609 total Section 8 vouchers (project based plus tenant based)
- 843 total project-based Section 8 vouchers
- 23,766 total tenant-based Section 8 vouchers
- 2,313 special purpose vouchers under the Veterans Affairs Supportive Housing program. This program combines Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs (VA).
- 1,064 special purpose vouchers for the disabled (non-elderly disabled, mainstream 1-year, mainstream 5-year, and nursing home transition)

Affordable Units Expected to be Lost from the Housing Inventory

No units assisted with Federal, state or local programs are expected to be lost for any reason, including expiration of Section 8 contracts.

If past trends continue, where median household incomes in the City have declined and median housing prices have increased, it is likely that housing within the City will generally become less affordable to households. This could result in a loss of affordable housing from the City's current inventory. (For a more detailed assessment of the expected change of housing affordability, refer to the next section of the Plan, Cost of Housing.)

Population Needs and Available Housing Units

A shortage of affordable housing exists for several household income groups, including low and moderate income households earning less than 80 percent area median income. This affordable housing deficiency is more fully documented in the next section.

Need for Specific Types of Housing

While there are different housing types found in the City, 1-unit detached structures are most common. A variety of housing types that include 1-unit attached and two to four unit attached is fairly low compared to other categories of housing (see Table 32). In terms of housing unit size, with the exception of relatively uncommon efficiency units (no bedrooms), a variety of unit sizes (1, 2, 3 and 4 bedrooms) are available within the City.

Cost of Housing

Introduction

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

Cost of Housing

The cost of housing trends for the City of Kalamazoo is displayed in Table 37. According to the 2008-2012 American Community Survey conducted by the Census, the current median home value for Kalamazoo is \$99,900. This figure increased by 31 percent from the median home value of \$80,700 in 2000. However, since the nation-wide housing market decline, the median home value of Kalamazoo has declined to \$99,900, which is a five percent decrease from the 2005-2009 American Community Survey. Overall, the City experienced a 24 percent increase in housing prices between 2000 and 2012.

Between the 2000 Census and the 2005-2009 American Community Survey, the median contract rent within the City increased by 19 percent, from \$476 to \$566. The median contract rent for the City has continued to increase and now stands at \$692 as of the 2008-2012 American Community Survey.

Table 37: Cost of Housing

	2000 Census (Base Year)	2005-2009 ACS	% Change	2008-2012 ACS	% Change from 2000
Median Home Value	\$80,700	\$105,500	30.7%	\$99,900	23.8%
Median Contract Rent	\$476	\$566	18.9%	\$692	45.4%

Source: 2000 Census (Base Year), 2005-2009 ACS, 2008-2012 ACS

Rent Paid

The overall distribution of rents paid within the City of Kalamazoo is detailed in Table 38. Of the 15,160 total rental units within the City, the majority (9,203 or 60.7 percent) have a rent between \$500 and \$999. A significant percentage of units have rents less than \$500 (3,341 or 22 percent), which helps contribute to the affordable housing stock in the City. Less than 20 percent of the City's rental units have rents that exceed \$1,000.

Table 38: Rent Paid

Rent Paid	Number	% of Total
Less than \$500	3,341	22.0%
\$500-999	9,203	60.7%
\$1,000-1,499	1,819	12.0%
\$1,500 or more	797	5.3%
Total	15,160	100.0%

Source: 2008-2012 ACS Data

Housing Affordability

The overall housing affordability within the City of Kalamazoo is detailed in Table 39. According to HUD, a unit is considered affordable if gross rent, including utilities, is no more than 30 percent of the household income. The table, based on HUD data, first divides households into four income ranges and separates housing units into either rental units or owner units.

As expected, the more income a household makes, the larger the number of available affordable housing units. If a household making 0-30 percent of the area median income can afford the unit, than a household making up to 80 percent of the area median income will as well.

As noted previously, there are a total of 15,160 rental units in the City of Kalamazoo. Of this total, 73 percent would be affordable to households making 80 percent of the area median income. However, the lowest income households (less or equal to 30 percent area median income), would only be able to afford 12 percent of the available rental units. Of the 13,161 owner occupied units in the City, 66 percent would be available to households that make between 80 and 100 percent of the area median income.

Table 39: Housing Affordability

Household Income Range	Number of Affordable Rental Units Available for Income Range	Number of Affordable Owner Units Available for Income Range
0%-30% AMI	1,845	No Data
0%-50% AMI	6,190	1,955
0%-80% AMI	11,090	3,290
0%-100% AMI	No Data	5,460

Source: 2005-2009 CHAS

Fair Market Rents

Table 40 below shows HUD Fair Market Rents and HUD HOME Rents within the Kalamazoo-Portage Metropolitan Statistical Area. Fair Market Rents are gross rent estimates that include

rent plus the cost of all tenant-paid utilities. Fair Market Rents are set to the dollar amount at which 40 percent of the standard quality rental housing units are rented, excluding nonmarket rental housing (e.g. public housing). High rents for the HOME Investment Partnership Program are equal to the Fair Market Rents or 30 percent of the adjusted gross income of a family whose income equals 65 percent area median income, whichever is lower. Low HOME rents are equal to 30 percent of the adjusted gross income of a family whose income equals 50 percent area median income.

Table 40: Monthly Rent

Category	Fair Market Rents (\$)				
	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$465	\$565	\$718	\$945	\$1,150
High HOME Rent	\$464	\$563	\$716	\$942	\$1,135
Low HOME Rent	\$464	\$563	\$711	\$821	\$917

Source: HUD FMR and HOME Rents

Availability of Sufficient Housing

A comparison of the total number of households at the various income levels and the total number of affordable housing units available for those income levels can reveal surpluses or shortages of affordable housing. There are 7,195 households in the City of Kalamazoo earning 0-30 percent area median income. Because only 1,845 affordable rental units are available, and an undetermined number of owner units are available, a shortage of affordable units likely exists for this income group. A total of 11,980 households in the City earn less than or equal to 50 percent area median income. However, only 6,190 rental units and 1,955 owner units are available and affordable to this income group. A total of 17,330 households in the City earn less than or equal to 80 percent area median income. A shortage of affordable housing also exists for this income group, as only 11,090 affordable rental units and 3,290 affordable owner-units are available.

Expected Change of Housing Affordability

The median household income within the City of Kalamazoo declined from \$31,189 in 2000 to 29,919 in 2010. This represents an overall decrease of 4.2 percent. Between the 2000 Census and the 2008-2012 American Community Survey, the median home value increased from \$80,700 to \$99,900, representing a 23.8 percent increase. During this same time period, the City’s median contract rent rose from \$476 to \$692, representing a 45.4 percent increase. Even if the City’s median household income stabilizes, it is likely that housing costs will continue to rise, resulting in housing within the City that becomes generally less affordable. This could be compounded if the household income continues to decline.

Rent Comparison

The City's current median contract rent stands at \$692 (according to the 2008-2012 American Community Survey). This median contract rent is lower than the HUD Fair Market Rents and HUD HOME Rents for 2 bedroom, 3 bedroom and 4 bedroom units, but higher than the HUD Fair Market Rents and HUD HOME Rents for efficiency units and 1 bedroom units (see Table 40).

Condition of Housing

Introduction

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

For the purposes of this housing condition assessment, the City established the following definitions:

- “Standard condition” – A housing unit that meets HUD Housing Quality Standards (HQS) and all applicable state and local codes.
- “Substandard condition but suitable for rehabilitation” – A housing unit that contains one or more housing condition (defined below), contains a lead based paint hazard, and/or is deemed a dilapidated or dangerous structure under Chapter 9, Article VIII of the Kalamazoo City Code, but which is both structurally and financially feasible to rehabilitate.
- “Substandard condition not suitable for rehabilitation” – A housing unit that contains one or more housing condition (defined below), contains a lead based paint hazard, and/or is deemed a dilapidated or dangerous structure under Chapter 9, Article VIII of the Kalamazoo City Code, and which is not structurally or financially feasible to rehabilitate.

Condition of Units

Table 41 shows the condition of occupied housing units within the City of Kalamazoo, with a breakdown of owner occupied units and renter occupied units. As defined by HUD, a housing “condition” includes the following:

- A housing unit that lacks complete plumbing facilities
- A housing unit that lacks complete kitchen facilities
- A housing unit with more than one person per room

- A housing unit with a cost burden greater than 30 percent of the occupant’s household income

According to 2005-2009 American Community Survey data of surveyed units, the majority (70 percent) of owner occupied housing units have no housing conditions. Of the remaining 30 percent of owner occupied housing units, nearly all feature one housing condition (3,825). Only 14 owner occupied units (less than 1 percent) have two housing conditions, while no owner occupied units have three or four housing conditions.

Of the total renter occupied housing units surveyed in the City, 58 percent have one housing condition (9,020), 41 percent have no housing conditions (6,314), and one percent has two housing conditions (155). No renter occupied units have three or four housing conditions.

Table 41: Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,825	30%	9,020	58%
With two selected Conditions	14	0%	155	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,110	70%	6,314	41%
Total	12,949	100%	15,489	100%

Source: 2005-2009 ACS Data

Year Unit Built

The age of housing within the City of Kalamazoo is detailed in Table 42. As can be seen, owner occupied housing units are generally older than renter occupied housing units. Of the 12,949 owner occupied housing units included in the 2005-2009 American Community Survey, just under 50 percent (6,362) were built prior to 1950. Nearly 40 percent of owner occupied units (5,101) were built between 1950 and 1979. The remainder of the owner occupied units were built after 1980 (12 percent). For renter occupied housing units, the largest number (6,445) and percentage (42 percent) were built between 1950 and 1979.

Table 42: Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	332	3%	1,060	7%
1980-1999	1,154	9%	2,957	19%
1950-1979	5,101	39%	6,445	42%
Before 1950	6,362	49%	5,027	32%
Total	12,949	100%	15,489	100%

Source: 2005-2009 ACS Data

Risk of Lead Based Paint

The risk of lead based paint hazards within the City of Kalamazoo is estimated in Table 43. Because the actual number of housing units in the City with lead based paint is not available, an assumption must be made. For the purposes of this Plan, a housing unit built before 1980 is presumed to have a higher risk of lead based paint. Therefore, the table shows the total number of owner occupied and renter occupied units that were built before 1980, as well as those built before 1980 with children present. The data for this table is from the 2005-2009 American Community Survey and 2005-2009 CHAS from HUD.

As most of the housing in the City of Kalamazoo was built before 1980, it is expected that the percentage of housing with possible risks of lead based paint will be high. As shown, 11,463 or 89 percent of owner occupied housing units in the City were built prior to 1980, of which 3,370 or 26 percent have children present. For renter occupied housing units, 11,472 or 74 percent were built prior to 1980, while 1,800 or 12 percent have children present.

Table 43: 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	11,463	89%	11,472	74%
Housing Units Built Before 1980 with Children Present	3,370	26%	1,800	12%

Source: 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

Vacant Units

According to 2008-2012 American Community Survey data, there are a total of 32,609 housing units within the City of Kalamazoo. Of these, 4,288 or 13 percent are vacant. The homeowner vacancy rate is 4.4 percent and the rental vacancy rate is 6.3 percent.

An abandoned vacant unit is defined as a home or residential property that is either:

- 90 days delinquent on the mortgage, tribal leasehold, or tax payments.
- A code enforcement inspection has determined that the property is not habitable and the owner has taken no corrective actions within 90 days of notification of the deficiencies.
- The property is subject to a court-ordered receivership or nuisance abatement related to abandonment pursuant to state or local law of otherwise meets a state definition of an abandoned home or residential property.

According to the foreclosure database maintained by RealtyTrac.com, as accessed in April 2013, a total of 1,074 foreclosed properties are found within the City of Kalamazoo. Prior to their foreclosure, these properties would have been considered abandoned vacant properties

because of mortgage and/or tax delinquencies. According to the RealtyTrac.com foreclosure database, of the 1,074 foreclosed properties within the City, 972 are Real Estate Owned (REO).

Need for Owner and Rental Rehabilitation

In terms of housing quality, nearly 60 percent of renter occupied housing units in the City have at least one housing condition; while 30 percent of owner occupied housing units have at least one housing condition. Relative to the age of housing, just under 50 percent of owner occupied units were built prior to 1950, while 32 percent of renter occupied units were built prior to 1950. Although the exact number of homes with lead based paint is not known, it is assumed that housing units in the City built prior to 1980 have a higher risk of lead based paint hazards. Nearly 90 percent of owner occupied homes and 75 percent of renter occupied homes were built prior to 1980. Generally, these statistics point toward the need for the City of Kalamazoo to facilitate both owner and rental rehabilitations within its jurisdiction.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with Lead-Based Paint (LBP) Hazards

Table 43 notes that 11,463 owner and 11,472 renter occupied housing units in the City were built prior to 1980. These units are assumed to have a higher risk of lead based paint hazards. As of the 2007-2010 American Community Survey, there are 29,141 total households within the City of Kalamazoo, of which 17,330 or approximately 60 percent are low or moderate income. Thus, it can be assumed that approximately 60 percent of the owner and renter occupied units having a higher risk of lead based paint hazards are occupied by low and moderate income families. This is a total of 13,761 housing units.

Public and Assisted Housing

Introduction

The City of Kalamazoo does not have a Public Housing Authority and no public housing is located within the City. Kalamazoo County has a Public Housing Commission with the responsibility of administering the Section 8 housing voucher program for the area.

Total Number of Units

Table 45 shows the total number of units currently assisted by local, state or federally funded programs. According to the Public and Indian Housing Information Center, the following number and type of voucher units are available within the Kalamazoo County:

- No Section 8 certificates are presently administered by a public housing authority.
- 333 units are funded under the moderate rehabilitation program.
- No public housing units are found in the City.

- 24,609 total Section 8 vouchers are available (project based plus tenant based).
- 843 total project-based Section 8 vouchers are available.
- 23,766 total tenant-based Section 8 vouchers are available.
- 2,313 special purpose vouchers are available under the Veterans Affairs Supportive Housing program. This program combines Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs (VA).
- 1,064 special purpose vouchers are available for the disabled (non-elderly disabled, mainstream 1-year, mainstream 5-year, and nursing home transition).

Table 45: Total Number of Units by Program Type

	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	0	24,609	843	23,766	2,313	0	1,064

Source: PIC (PIH Information Center)

Condition of Public Housing Units

No public housing units are found in the City.

Restoration and Revitalization Needs of Public Housing

Not applicable.

Strategy for Improving the Public Housing Living Environment

Not applicable.

Homeless Facilities and Services

Homelessness in Kalamazoo is a countywide issue. The homeless population and subpopulations served within the City of Kalamazoo come from all parts of Kalamazoo County. Although the majority of the emergency shelters and service providers are located within the City, this is an all-encompassing concern that should be addressed on a countywide level.

Below is a brief inventory of facilities, housing, and services that meet the needs of homeless persons within the City of Kalamazoo, particularly chronically homeless individuals and families,

families with children, veterans and their families, and unaccompanied youth. In collecting the necessary data the City consulted with the local Continuum of Care.

Working toward homeless prevention, the Continuum of Care has managed a total of 299 Vouchers reserved for homeless households, 689 Housing Choice Vouchers, and 49 project-based vouchers.

There are three different types of shelter or housing for the homeless in Kalamazoo:

1. *Emergency Shelter*: Any facility, the primary purpose of which is to provide a temporary shelter for the homeless in general or for specific populations of the homeless, and which does not require occupants to sign leases or occupancy agreements.
2. *Transitional Housing*: Transitional housing. A project that is designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to independent living within 24 months, or a longer period approved by HUD.
3. *Permanent Supportive Housing*: Permanent housing in which supportive services are provided to assist homeless persons with a disability to live independently.

According to data collected from Housing Resources Inc., there are 455 Emergency Shelter Beds, 400 Transitional housing beds and 346 permanent housing beds available within the City of Kalamazoo.

Table 46: Facilities Targeted to Homeless Persons

	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)	165	N/A	351	305	N/A
Households with Only Adults	277	N/A	44	41	N/A
Chronically Homeless Households	0	N/A	0	0	N/A
Veterans	0	N/A	0	0	N/A
Unaccompanied Child(ren)	13	N/A	5	0	N/A

Source: Kalamazoo CoC, Housing Inventory Chart 4/30/2012

Note: All beds are "Year Round Beds"

Mainstream Services (Health, Mental Health, and Employment Services) that Complement Services Targeted to Homeless Persons

Access to mainstream resources is a critical step for persons experiencing homelessness to achieve greater self-sufficiency. To that end, the Kalamazoo County Multi-Purpose Collaborative Body passed a resolution to work cooperatively with the Kalamazoo Continuum of Care to ensure a discharge policy for persons leaving publicly funded institutions or systems of care. Discharge policies have been written for persons leaving foster care, health and mental health institutions. These policies help to ensure linkages to mainstream services to avoid homelessness.

In addition, many of the homeless service providers have internal programs that connect homeless persons to needed services. Ministry with Community is a day shelter in Kalamazoo that not only provides basic needs services like showers, laundry, meals, etc., but also offers appointments with social workers, employment support, life skills training and help in obtaining a birth certificate or state identification. Identification can be a barrier to receiving mainstream services. Obtaining these needed documents supports long term self-sufficiency.

Finally, the homeless providers assist with connections to the Michigan Department of Human Services to determine eligibility for benefits like Supplemental Nutrition Assistance Program (SNAP), Medicaid, State Emergency Relief, and Temporary Assistance for Needy Families (TANF). Finally, case managers are trained in the SSI/SSDI Outreach, Access and Recovery (SOAR) process to ensure that people who are eligible can receive disability payments.

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.**

The nonprofit service providers that supply shelter and additional complementary supportive services are listed below:

Eleanor House maintained by Housing Resources, Inc. is a 24-bed emergency shelter that provides homeless families a safe place to stay while working towards independent housing. Housing Resources has incorporated a rapid re-housing approach at the Eleanor House to quickly access permanent housing to stabilize families. Residents also receive referrals to appropriate community agencies, advocacy services and may receive limited financial assistance.

Kalamazoo Gospel Mission assists homeless people and families of all ages. The Mission includes a women's shelter, which houses single women, women with children and families. The men's shelter can accommodate over 150 homeless men. Additional services include long term programming which has two different tracks: New Life Recovery and Job Skills. Both programs allow people to stay at the Mission for a longer period of time to allow them to gain life skills for a more permanent road to housing stability.

Emergency Overnight Shelter is operated by Kalamazoo County Health and Community Services and assists adults 18 years and older. This facility provides a 12-bed emergency shelter for vulnerable, hard to place single persons. Housing search and job search assistance is provided. Meals are also provided at this facility.

Next Door Shelter for Women is operated by Open Doors. This facility offers room and board for six single women between the ages of 17 and 35 years old. The shelter offers a structured individualized program including job search, budgeting and goal setting.

Open Door Shelter for Men is also operated by Open Doors. This facility offers room and board to six single men between the ages of 17 and 35. Like Next Door for Women, this shelter provides a structured individualized program including job search, budgeting and goal setting.

Bethany House Shelter for Women is managed by Kalamazoo Community Mental Health and Substance Abuse Services. The facility is available to women 20 years and older. Services that are provided include room and board for women in a peaceful, supportive, nonviolent environment. The facility incorporates goal setting and support services toward those goals.

The ARK is the only facility in Kalamazoo that assists adolescent homeless youth between the ages of 10 and 17 years. The shelter is located at 990 West Kilgore and is managed by Catholic Charities Dioceses of Kalamazoo. 24-hr emergency shelter and crisis intervention is provided. This is a voluntary shelter for up to 14 days that offers counseling and outreach services, including workshops and support groups.

YWCA Domestic Assault Program provides shelter and services to domestic violence victims and their children. While in the shelter, women and children can receive counseling, support groups, advocacy and information and referral services to outside organizations. There is a maximum stay of five weeks at this facility.

Oakland House managed by Kalamazoo Community Mental Health and Substance Abuse Services is an emergency shelter provides housing for “hard to serve” homeless persons. Priority is given to mental health clients and those referred by other agencies.

Ministry with Community is a haven in Kalamazoo for people who need assistance, particularly the homeless. This is not an overnight shelter but one that provides services to persons needing support in their recovery from homelessness or poverty. The drop-in shelter offers laundry services, showers, haircuts, a place for mail pick up, meals, support for addiction recovery, help searching for birth records and access to social workers.

Special Needs Facilities and Services

This section describes, to the extent information was available, facilities and services that assist persons who are not homeless but require supportive housing or other social service programs.

The City of Kalamazoo has available to residents in need an Emergency Services Guide. The 2013 - 2014 Emergency Services Guide provided detailed information on the various emergency services offered in Kalamazoo. In addition, the 2-1-1/HELP-Line provides crisis intervention and referrals to health and human service agencies in Kalamazoo County.

Supportive Housing for Specific Non-Homeless Special Needs Populations

Elderly/Frail Elderly

According to the 2010 Census Bureau, 11.4 percent of the City of Kalamazoo's population is over 62 years of age (8,434). There are two main organizations dedicated to assisting the elderly in Kalamazoo. They are the Kalamazoo County Area Agency on Aging and Senior Services, Inc.

The Area Agency on Aging provides leadership and advocacy on aging issues in Kalamazoo County. It is one of 16 regional agencies designated by the Michigan Office of Services to the Aging. Their goal is to provide quality services that enable older persons to live independently in their own homes or chosen places of residence. Emphasis is placed on assisting those with the greatest economic or social need.

Senior Services is one of the largest and most comprehensive organizations serving older adults and persons with disabilities in Kalamazoo County. Senior Services employs an integrated model of care that assists seniors to live safely within their own homes. The integrated model includes information and assessment (caregiving resources, Medicare assistance), personal enrichment (senior center, foster grandparent program), community and home based services (meals-on-wheels, home care), and behavioral services (mental health case management).

Below is an inventory of supportive housing organizations within the City:

Skilled Care or Total Care Facilities

- Alamo Nursing Home, Inc.
- Borgess Nursing Home
- Fountains at Bronson Place
- Heartland Health Care Center
- Tender care of Kalamazoo
- Tender care of Westwood
- Upjohn Community Care Center – Heritage Community of Kalamazoo

Assisted Living Facilities

- Amber Way – Heritage Community of Kalamazoo
- Colony Hill
- Comforts of Home
- Crystal Woods
- Directors Hall – Heritage Community of Kalamazoo

- The Fountains at Bronson Place
- Gloria’s Place
- Golden Place Nurse Finders
- Lancaster House
- Park Place Assisted Living Centre
- Park Village Pines
- Rose Haven
- Sojourner House
- Woodside of Friendship Village
- Wyndham – Heritage Community of Kalamazoo
- Wyndham West – Heritage Community of Kalamazoo

Persons with Disabilities

Housing for persons with mental, physical, and developmental disabilities can be found throughout the City and is provided by multiple service organizations. The different programs which supply this housing and the number of units they offer are listed below. Many of these services are not provided by the City and do not contract with the City. They may be under contract with the County Department of Human Services, or the State to provide services.

Organization: *Housing Resources, Inc. (HRI)*
 Facility/Program: Rickman House
 Population Served: Low Income Adults (primarily mentally ill)
 Type of Assistance: Permanent Supportive
 Description: The Rickman House is an apartment complex in downtown Kalamazoo primarily serving previously homeless and those with mental illness and offers 24-hour staff coverage in addition to meals. The Rickman House was has 49 efficiency apartments that average 325 to 400 square feet.

Organization: *Hope Network Behavioral Health Services*
 Facility/Program: Howard Crisis program
 Population Served: Mentally Ill
 Type of Assistance: Transitional
 Description: Provides psychiatric residential services and crisis intervention, crisis counseling, medical consultations, ongoing medication review, sleep and nutrition monitoring and referrals for adjunctive and follow-up services.

Organization: *Community Living Options*
 Population Served: Developmentally Disabled/Mentally Ill Adults
 Type of Assistance: Transitional/Permanent
 Description: Community Living Options manages group homes throughout the City providing assisted living, daily guidance, counseling, and assistance with everyday tasks such as shopping, home maintenance, check writing, and

cooking. Community Living Options provides group homes, as well as assisted independent living programs.

Organization: *LIFT Foundation*
Population Served: Low Income & Disabled Residents
Type of Assistance: Transitional/Permanent
Description: The LIFT Foundation builds, operates, and maintains housing for the disabled including Douglas Apartments (20 units) and Azure Heights Apartments (10 units). LIFT also operates the Interfaith Homes apartments (200 units) for low income families and senior citizens and 44 units in locations throughout the east side of Kalamazoo to serve adults and seniors with low incomes. LIFT foundation operates New Horizon Village which became a LIFT property in 2010. The complex includes 245 apartments and townhomes for residents with low incomes.

Organization: *Disability Network Southwest Michigan*
Population Served: Disabled (any type)
Type of Assistance: Referrals; Advocacy
Description: Disability Network provides disability-related information and referral services, advocacy services to individuals with disabilities to access programs and services, systemic advocacy that works to enforce current laws affecting people with disabilities, and works to change laws, policies, and procedures that are a barrier to fully inclusive communities. Disability Network assists approximately 1,000 persons each year.

Organization: *Homestead Housing Services, a subsidiary of ROI*
Population Served: Disabled
Type of Assistance: Transitional/Permanent
Description: Homestead Housing Services is helps disabled individuals locate safe, affordable housing options

Organization: *Residential Opportunities, Inc. (ROI)*
Facility/Program: Adult Foster Care
Population Served: Developmentally Disabled Adults
Type of Assistance: Transitional/Permanent
Description: ROI is a nonprofit organization that owns and manages 19 group homes, serving 130 persons, throughout the County and the City. These homes provide housing for adults with developmental disabilities. ROI also provides housing assistance to 100 individuals who live in homes of their own.

Organization: *My Own Home, and affiliate of Program of Community Living Options*
Facility/Program: Rental Housing
Population Served: Developmentally Disabled Adults

Type of Assistance: Transitional/Permanent
Description: My Own Home is a nonprofit organization whose goal is to provide independent living arrangements to adults with developmental disabilities.

Persons with Alcohol/Drug Addictions

The following is a listing of the programs and organizations offering housing services to individuals with alcohol and/or drug addiction problems:

Organization: *James Gilmore Jr. Community Healing Center*
Population Served: Adult Substance Abusers
Type of Assistance: Emergency/Transitional
Description: Provides a 10-18 day residential program, AA/NA orientation, group and individual psychotherapy and detoxification. It will admit persons with alcohol, poly-drug or drug abuse problems. Also provides random drug and alcohol testing.

Organization: *Open Door*
Facility/Program: Transitional Housing Program
Population Served: Adult Substance Abusers (Recovering)
Type of Assistance: Transitional
Description: This facility serves single men who had previously been homeless and have completed their substance abuse recovery program.

Organization: *Safehouse*
Population Served: Adult Substance Abusers (Recovering)
Type of Assistance: Transitional
Description: This is a facility for meetings for addicts and alcoholics as well as a drop-in center when meetings are not taking place.

Organization: *Kalamazoo Gospel Mission*
Facility/Program: New Life Recovery Program
Population Served: Male Adult Substance Abusers (Recovering)
Type of Assistance: Transitional
Description: The New Life Recovery Program is operated by the Kalamazoo Gospel Mission for male adults with a substance abuse problem. Long-term housing is provided with accompanying services like substance abuse treatment, housing relocation assistance, job training/employment assistance, etc.

Organization: *Kalamazoo Gospel Mission*
Facility/Program: Family Hope Recovery Program
Population Served: Mothers with a Substance Abuse Problem and their Children

Type of Assistance: Transitional
Description: The Family Hope Recovery Program is for mothers with a substance abuse problem and their children. Accompanying services include all those listed under the New Life Recovery Program Above.

Organization: *Community Healing Center*
Facility/Program: New Beginnings Program
Population Served: Single Male Adults with a Substance Abuse Problem
Type of Assistance: Transitional
Description: Gateway Services offers homeless single male adults with a substance abuse problem a congregate facility at a subsidized rate and accompanying supportive services including case management, financial planning and management, educational assistance, job training, employment assistance, and basic medical attention.

Persons with HIV/AIDS

There is only one organization in the City of Kalamazoo providing services specifically for individuals with AIDS: Community AIDS Resource & Education Service (CARES). A brief description of the services CARES provides is below. In addition, all licensed nursing homes are required to accept AIDS patients if so requested and space is available.

Organization: *Community AIDS Resource & Education Service (CARES)*
Population Served: HIV/AIDS
Type of Assistance: Transitional/Permanent
Description: CARES of Southwest Michigan serves 11 counties in the southwestern Michigan area and operates offices in Kalamazoo and Benton Harbor. CARES provides the following services to persons with HIV/AIDS: HIV testing and counseling; life management (budget planning, emergency financial assistance, locating housing, transportation for medical appointments); and HIV 101 classes which teach how to prevent the spread of the disease.

CARES facilitates access to HUD money through the Housing Opportunities for People with AIDS (HOPWA) Program for HIV positive clients and their families. CARES utilizes three sources of funds to provide direct financial assistance to its client base. Tenant based rental assistance funds assist clients who have stable housing, but need financial assistance to maintain it. Short term rent, mortgage and utility funds assist clients who are in a temporary situation rendering them unable to pay a rent or mortgage payment, or a utility bill. Permanent housing placement funds are used to assist clients with stable housing by covering the security deposit and/or first month's rent.

Other services are available to those with HIV/AIDS. The Kalamazoo County Health and Community Services Department offers free and anonymous HIV/AIDS testing, counseling, educational programs, and outreach services. Counseling and testing is done on a walk-in basis

Domestic Assault Victims

The organization in the City exclusively dedicated to providing services for victims of domestic violence is the YWCA's Domestic Assault Program. The following is a description of this program:

Organization:	<i>Young Women's Christian Association (YWCA)</i>
Facility/Program:	Domestic Assault Program
Population Served:	Victims of Domestic Assault and their Children
Type of Assistance:	Emergency/Transitional
Description:	Provision of temporary emergency shelter and supportive services for victims of domestic violence and their dependent children, including counseling, food, clothing, bus tokens, phone access, support groups, children's services, laundry, and advocacy to victims of domestic assault. Women can stay up to five weeks. Additionally, the YWCA offers three non-emergency longer-term housing opportunities: transitional supportive housing, tenant based rental assistance and (developing) permanent supportive housing, all for victims of domestic violence and their dependent children.

Programs for Ensuring that Persons Returning from Mental and Physical Health Institutions receive Supportive Housing

The Kalamazoo County Multi-Purpose Collaborative Body passed a resolution to work cooperatively with the Kalamazoo Continuum of Care to ensure a discharge policy for persons leaving publicly funded institutions or systems of care.

Health Care: Discharge planning assessment, planning, and follow-up procedures are managed by providing a multi-disciplinary team approach to patients with post-hospital needs. Case Managers conduct a comprehensive assessment on every patient for discharge planning needs. This includes newborns through geriatric age, as well as all diagnosis. The purpose of the Discharge Planning Screening process is to identify priority needs. In the event the patient is homeless or uninsured, the Case Manager will facilitate a discharge plan based on utilization of community resources. Medical social workers assist in this process as well and often work with extended family members to secure safe housing arrangements.

Veteran's Administration VA social workers and case managers assess and work with the patients who are homeless to find them appropriate shelter before their release. The VA works with emergency shelter, other homeless housing, and supportive services providers in the Continuum of Care to assure suitable placement is achieved after discharge

Mental Health: The Kalamazoo County Mental Health and Substance Abuse Services agency follows the dictates of Section 330.1209b of the Mental Health Code, which states that “the community mental health services program will produce in writing a plan for community placement and aftercare services that is sufficient to meet the needs of the individual.”

Finally, there are strong "guidelines" about discharge from the State hospitals and from the mental health unit at Borgess Hospital. Kalamazoo Community Mental Health and Substance Abuse Services employ hospital liaisons to work with individuals prior to release to create a "person centered plan" which includes next steps after discharge. A primary goal is to avoid the person becoming homeless. Kalamazoo Community Mental Health and Substance Abuse Services also funds a jail liaison position to connect people in jail with appropriate mainstream, Medicaid funded mental health services.

Activities during the Next Year to Address the Housing and Supportive Services Needs

The City will continue to deliver CDBG and HOME funds through the competitive application process for those organizations that provide housing and other services to special needs populations. The City will also support nonprofit service providers, who assist both the homeless and non-homeless with special needs populations, through active involvement with the Continuum of Care, Housing Matters Forum, Program Officers Network of Kalamazoo and Local Initiatives Support Corporation Local Advisory Board.

For Program Year 2014, the City of Kalamazoo will provide CDBG funding to Senior Services to provide minor home repair and accessibility upgrades to allow seniors to stay in their homes. HOME funds will be allotted to the Northside Association for Community Development to assist with the rehabilitation of a vacant and abandoned building into apartment units for seniors. Finally, ESG funds will be allocated through the Continuum of Care application process with the objective of providing supportive services to the homeless with an emphasis on the mentally and physically disabled.

Barriers to Affordable Housing

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

Land Use Controls

Most of the available land in the City has been developed. There are only a small number of large vacant tracts of land that remain, thereby limiting the future development of residential units. There are a number of smaller parcels that are vacant and suitable for infill construction

of residential units. A number of vacant or underutilized commercial buildings are also prime locations for redevelopment, with residential use being at least a component of the building.

A barrier to the development and redevelopment of these infill sites is environmental contamination. Particularly in many of the lower income neighborhoods, many of the properties that are available for redevelopment are environmentally contaminated primarily due to overuse of the site or an adjacent site. Clean-up of these sites can be very costly, thereby limiting the ability to attract new business and housing. It is much easier and cheaper to develop “greenfields” in the unpolluted, outlying communities than it is to develop the “brownfields” in the City.

The Kalamazoo Brownfield Redevelopment Initiative has been a tremendous resource in addressing this issue. Using captured tax revenue, the Brownfield Initiative has purchased many of these contaminated properties throughout the City. They then prepare these sites for redevelopment by removing the contamination. The properties are put back on the market and resold without the environmental contamination.

Zoning Ordinance and Subdivisions

The City’s existing Zoning Ordinance does not appear to be a barrier to affordable housing. It permits multifamily housing in five of the eleven residential zoning districts. In addition, duplexes are permitted in two other districts in which multifamily residential is not permitted.

The four single family residential districts have a small minimum lot size allowing for a higher density of development than permitted in many of the jurisdictions surrounding the City. Larger lot zoning does create a barrier to affordable housing and establishes pressures that force some low income populations into the City of Kalamazoo. The RS4 district, the lowest density single family residential district in Kalamazoo, has a maximum density of over four units to the acre. For surrounding communities, this may be the highest residential density allowable if it is even permitted in that community. Reduced densities create increased prices and barriers to affordability.

Additionally, the City of Kalamazoo Zoning Ordinance allows for multi-family development in several commercial districts which would allow for mixed use, mixed income projects that encourage walkability.

Housing and Building Codes

The City of Kalamazoo enforces the Michigan Building Code, which is standard among municipalities in the State.

The City’s anti-blight team and building code enforcement efforts have increased since the previous Consolidated Plan. As a result, blight and abandonment issues are addressed more quickly. The rental certification program continues to be administered, and as a result, the

quality of the rental housing increases. Finally, the City distributes some of its appropriately zoned, tax-reverted properties to its subrecipients for development of quality, affordable housing. Therefore, housing and building codes do not create a barrier to affordable housing.

City Policy Regarding CDBG Funds

Prior to 2000, it had always been the policy of the City not to use CDBG funds for anything but public services and housing (including housing related activities and administration).

However, in response to public comments and the growing concerns and complaints from residents of the core communities regarding the quality of the neighborhoods, the City shifted that policy to allow some of the money to be used on infrastructure, as permitted by HUD.

Although the money is not being spent on providing additional housing units, it is improving the neighborhood and creating a community that is more desirable for a developer to locate a project.

The City of Kalamazoo supports several nonprofit partners that help in reducing barriers to affordable housing by providing needed public services or through the development of new affordable housing units. These include the following:

- Housing Resources, Inc.
- Kalamazoo Valley Habitat for Humanity
- Catholic Charities Dioceses of Kalamazoo
- The Northside Association for Community Development
- The Douglass Community Association and Senior Services
- Kalamazoo Neighborhood Housing Services

In addition to the subrecipient providers noted above, the City of Kalamazoo's Code Enforcement and Anti-Blight effort is funded with CDBG. Its main purpose is the identification and resolution of blighted housing units to be made available for low income households, thereby increasing the number of affordable housing units in the CDBG-eligible neighborhoods. The City of Kalamazoo has also utilized CDBG for the Local Initiatives Support Corporation to provide capacity building and technical assistance for housing, Community Housing Development Organizations or neighborhood-based nonprofit organizations operating within Kalamazoo. The capacity and productivity of these organizations are important elements in addressing current barriers to the provision of affordable housing.

Non-Housing Community Development Assets - Economic Development Market Analysis

Introduction

This section of the Consolidated Plan provides an overview of the economic conditions in the City of Kalamazoo and the ability of the local work force to satisfy the needs of local businesses.

Business by Sector

Data provided in Table 47 identifies the jobs within the City of Kalamazoo by sector. The business data is divided into 13 sectors across number of workers, number of jobs and then calculations are made to determine the totals and a final ratio of workers to each job by business sector.

According to 2011 American Community Service data, there are 32,787 workers within all business sectors identified in the City of Kalamazoo. Also, the number of jobs within all sectors totals 42,713 according to 2010 ESRI Business Analyst Package.

The largest percentages of workers reside within the Education and Health Care Services sector at 26 percent. This is due to the presence of Western Michigan University, Kalamazoo College, Kalamazoo Valley Community College, Bronson Methodist Hospital, and Borgess Medical Center.

Arts, Entertainment, and Accommodations comprise 15.8 percent of workers with Retail Trade and Manufacturing accounting for 14.6 percent and 11.3 percent of workers, respectively. This is similar to what's happening on a state and national level as the manufacturing sector continues to decline. A significant percentage of employment is within the Professional, Scientific, and Management Services with 10.5 percent.

In regard to the share of jobs, the largest share of jobs resides within the Education and Health Care Services sector at 41.2 percent, which is not unexpected as the largest percentage of workers is also in this classification. Other Services (11 percent) and Arts, Entertainment, and Accommodations (10.3 percent) follow the Education and Health Services sector when looking at share of jobs.

When comparing the share of workers to share of jobs it can be determined within which sectors there are deficiencies in number of jobs within the City of Kalamazoo. The data identifies the "jobs less workers". This is determined by the percentage of jobs less the percentage of workers. A negative number reflects an oversupply of labor for the sector.

Within the City of Kalamazoo there are fewer workers than number of jobs within five sectors: Education and Health Services (15.3 percent), Other Services (5.7 percent), Public Administration (5.2 percent), Wholesale Trade (2.8 percent), and Information sector (2.3

percent). This means that workers from outside of the City of Kalamazoo are meeting the needs of the job market where necessary.

Within eight sectors there is an oversupply of labor according to data supplied. Retail Trade (-8.2 percent), Manufacturing (-7.3 percent), Professional, Scientific, and Management Services (-6.4 percent), and Arts, Entertainment, and Accommodations (-5.5 percent) are business sectors where the number of workers exceeding the number of jobs is most prevalent.

Table 47: 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	244	21	0.7%	0.0%	-0.7%
Arts, Entertainment, Accommodations	5,179	4,380	15.7%	10.3%	-5.4%
Construction	774	934	2.3%	2.2%	-0.2%
Education and Health Care Services	8,509	17,616	25.7%	41.2%	15.5%
Finance, Insurance, and Real Estate	1,901	1,648	5.7%	3.9%	-1.9%
Information	308	1,366	0.9%	3.2%	2.3%
Manufacturing	3,689	1,691	11.2%	4.0%	-7.2%
Other Services	1,737	4,701	5.3%	11.0%	5.8%
Professional, Scientific, Management Services	3,447	1,771	10.4%	4.1%	-6.3%
Public Administration	930	3,416	2.8%	8.0%	5.2%
Retail Trade	4,772	2,695	14.4%	6.3%	-8.1%
Transportation and Warehousing	674	478	2.0%	1.1%	-0.9%
Wholesale Trade	623	1,996	1.9%	4.7%	2.8%
Total	32,787	42,713	--	--	--

Source: 2011 ACS Data(Workers), 2010 ESRI Business Analyst Package (Jobs)

Labor Force

Table 48 explains the labor force within the City of Kalamazoo. According to the 2011 American Community Survey the total population within the City in the civilian labor force is 38,074. This number includes the number of civilian workers plus those actively seeking employment. This number does not include those who are not actively seeking employment.

The number of the civilian population, 16 years and over, who are employed totals 32,787. The unemployment rate according to 2011 American Community Survey data is 13.9 percent within the City of Kalamazoo. This is down from 15.7 percent when compared to the 2005-2009 American Community Survey. According to the U.S. Bureau of Labor Statistics, the unemployment rate for the City has continued to decline. They reported an unemployment rate of 10.7 percent for January of 2014.

Table 48: Labor Force

Subject	2005-2009 ACS	2011 ACS
Total Population in the Civilian Labor Force	39,222	38,074
Civilian Employed Population 16 years and over	33,063	32,787
Unemployment Rate	15.7%	13.9%
Unemployment Rate for Ages 16-24	44.6%	N/A
Unemployment Rate for Ages 25-65	8.8%	N/A

Data Source: 2005-2009 ACS Data and 2011 ACS Data

Occupations by Sector

Table 49 identifies Occupations by Sector within the City of Kalamazoo according to the 2011 American Community Survey. Management, Business, and Financial occupations account for the largest number of occupations within the City of Kalamazoo with 10,110.

Table 49: Occupations by Sector

Occupation	Number of Persons
Management, business and financial	10,110
Farming, fisheries and forestry occupations	202
Service	8,264
Sales and office	7,830
Construction, extraction, maintenance and repair	2,229
Production, transportation and material moving	4,354

Data Source: 2011 ACS Data

Travel Time to Work

When reviewing travel time to work for Kalamazoo residents, the vast majority commute less than 30 minutes to work (86.1 percent). This means that most Kalamazoo residents work within an approximate 25 mile radius from the City. A notable percentage travel 30-59 minutes (9.9 percent) with a small percentage commuting more than an hour (4 percent). Seventy-eight percent of the City of Kalamazoo workers drove to work alone in 2011, and eight percent carpooled.

Table 50: Travel Time

Travel Time	Number	Percentage
< 30 Minutes	26,194	86.1%
30-59 Minutes	3,025	9.9%
60 or More Minutes	1,213	4.0%
Total	30,432	100.0%

Data Source: 2011 ACS Data

Educational Attainment by Employment Status

Table 51 below displays Educational Attainment by Employment Status, which equates to the level of education attained by those who are employed and unemployed. When examining those who are employed, there is a relatively even distribution between those with some college or an associate’s degree (7,547) and those with a bachelor’s degree or higher (7,271). Not unexpectedly, those that did not receive a high school diploma is the category with the lowest number of employed.

Interestingly, those with less than a high school education were not the highest unemployed. This could be due to this category has the lowest number of persons overall. The highest numbers of unemployed were from the some college or an associate’s degree classification (1,526).

Table 51: Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,387	358	1,690
High school graduate (includes equivalency)	3,854	817	2,058
Some college or associate's degree	7,547	1,526	3,406
Bachelor's degree or higher	7,271	422	1,702

Data Source: 2011 ACS Data

Educational Attainment by Age

Data in Table 52 indicates that the City of Kalamazoo has a highly educated citizenry. Approximately 41,376 people within the City have at least some college or have graduated with a degree. This accounts for nearly 69 percent of the population that is 18 years or older. It should also be noted that a significant population (5,046) have not completed high school. This equates to 8.4 percent of the over 18 years old population within the City. However,

Kalamazoo has a lower rate of those that did not complete high school when compared to the State of Michigan (11.6 percent), but a higher rate than Kalamazoo County (7.7 percent).

Table 52: Educational Attainment by Age

	Age					TOTAL
	18–24 years	25–34 years	35–44 years	45–64 years	65+ years	
Less than 9th grade	0	350	308	807	463	1,928
9th to 12th grade, no diploma	503	498	423	1,049	645	3,118
High school graduate, GED, or alternative	4,785	1,592	2,019	3,118	1,974	13,488
Some college, no degree	11,958	4,183	2,395	2,849	1420	22,805
Associate's degree	1715	662	628	1762	158	4,925
Bachelor's degree	1,835	2,508	793	2,308	995	8,439
Graduate or professional degree	192	815	660	2,311	1,229	5,207

Source: 2011 ACS Data

Median Earnings by Educational Attainment

Table 53 identifies income over a 12 month period based on educational attainment. Two data sources are identified to evaluate how median income has changed over the course of time. Both the 2005-2009 and the 2011 American Community Surveys are shown in the table.

It is evident when looking at the data provided, that the higher level of education the higher the income of the individual. Persons with a graduate or professional degree have a median income of \$50,801 according to the 2005-2009 American Community Survey. Median income for this group has risen slightly to \$52,560 in the 2011.

Those with a Bachelor’s degree have the second highest income with a median income of \$37,899 in the 2005-2009 American Community Survey. Unfortunately, in 2011 incomes for this group declined slightly to \$36,184.

Those that have not graduated from high school have the lowest median income. According to the 2011 American Community Survey this group had a median income of \$15,345. When compared to a person with a bachelor’s degree, those that did not graduate from high school can expect to make approximately \$21,000 less on an annual basis.

Table 53: Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	2005-2009 ACS	2011 ACS
Less than high school graduate	\$15,555	\$15,345
High school graduate (includes equivalency)	\$16,860	\$20,888
Some college or Associate's degree	\$25,931	\$25,113
Bachelor's degree	\$37,899	\$36,184
Graduate or professional degree	\$50,801	\$52,560

Source: 2005-2009 ACS Data, 2011 ACS Data

What are the Major Employment Sectors within Kalamazoo

The largest percentages of workers reside within the Education and Health Care Services sector at 26 percent. This is due to the presence of Western Michigan University, Kalamazoo College, Kalamazoo Valley Community College, Bronson Methodist Hospital, and Borgess Medical Center.

Arts, Entertainment, and Accommodations comprise 15.8 percent of workers with Retail Trade and Manufacturing accounting for 14.6 percent and 11.3 percent of workers, respectively. This is similar to what's happening on a state and national level as the manufacturing sector continues to decline.

A significant percentage of employment is within the Professional, Scientific, and Management Services with 10.5 percent. This is likely due to the Western Michigan University Business, Technology Research Park, which is home to the College of Engineering and Applied Sciences. The focus of the Park is the development of beneficial relationships between the public and private sectors. The firms that are recruited to the park are from three business sectors; life sciences, advanced engineering and information technology. More than 50 private-sector businesses have been attracted to the Park and over 1,400 direct and indirect jobs have been retained and or created.

Workforce and Infrastructure Needs of the Business Community

According to the 2014-2015 Forecast for Kalamazoo County created by the W.E. Upjohn Institute for Employment Research, the area's recovery from the housing recession has been somewhat lackluster. 2013 was considered an "ok" year for economic growth and 2014 is expected to be much the same. However, much of the uncertainty surrounding the recovery from the housing recession has dissipated.

The major problem with employment growth in the Kalamazoo Metropolitan Statistical Area (MSA) is that there are still more job seekers than jobs. Total employment grew by 1.1 percent during 2013, which is an increase of 1,500 jobs. This is “average” relative to peer MSA’s.

Private education and health care gained the most jobs. This is not unexpected with Kalamazoo Community College, Kalamazoo College, and Western Michigan University, as well as Borgess and Bronson hospitals and clinics. The Kalamazoo MSA manufacturing sector is not an auto dependent, resulting in relatively flat manufacturing growth.

According to the Job Posting Index for 2012-2013, Kalamazoo has a need for computer and mathematical occupations, as well as architects and engineers. Determining ways to attract young, knowledge-based talent to the City should be a priority. This means also providing the infrastructure this group expects, like public and multi-modal transportation, cultural amenities, social and professional networks, and the resources needed to be successful.

Major Changes Impacting Economic Job and Business Growth – Needs for Workforce Development, Business Support or Infrastructure

There are a number of projects either currently in development or announced that will have an impact on the economic growth of Kalamazoo. Western Michigan University is in the process of developing the new Home Stryker M.D. School of Medicine in downtown Kalamazoo. The University will collaborate with the two hospitals in Kalamazoo, Bronson Healthcare and Borgess Health. The University received a \$100 million gift for the development of the school.

Recently, Kalamazoo Valley Community College announced the development of a 13.3 acre, 42 million dollar Healthy Living Campus. Three significant public buildings are planned: KVCC will develop one for food production and distribution, a second for nursing, allied health and culinary classes and programs, and the third will be a new clinic for Kalamazoo Community Mental Health and Substance Abuse Services. Construction is expected to begin in the spring of 2014 and the project is slated to be completed by fall 2015.

Skill and Education of Workforce compared to Employment Opportunities

As Table 44 shows, within the City of Kalamazoo there are fewer workers than number of jobs within five sectors: Education and Health Services (15.3 percent), Other Services (5.7 percent), Public Administration (5.2 percent), Wholesale Trade (2.8 percent), and Information sector (2.3 percent). This means that workers from outside of the City of Kalamazoo are meeting the needs of the jobs market where necessary.

These employment opportunities predominately require educated, knowledge-based employees. Kalamazoo has a highly educated population with at least 69 percent having some college or earned a degree. Despite the current strong local knowledge economy, the W.E. Upjohn Institute indicated a need for more computer and mathematical professionals, as well as architects and engineers

Workforce Training Initiatives

The Employment Management Services Division (EMSD) of the Upjohn Institute manages employment and training services for Michigan Works! for Kalamazoo. EMSD manages job training through these government-funded programs:

- Welfare-to-Work
- School-to-Work
- Public Employment Service
- Workforce Investment Act (WIA)
- Michigan Prisoner Re-entry Initiative (MPRI)

The Kalamazoo Literacy Council sponsors the Adult Literacy Collaborative (ALC) of Kalamazoo County. The ALC is a group of adult education, workforce development and literacy agencies that are working to create a conduit for providing comprehensive adult literacy services. They established a central point for referring services, developing common initiatives, and providing support to local agencies that further the cause of adult literacy.

Needs and Market Analysis Discussion

Areas where Housing Problems are Concentrated

The most significant housing problem in Kalamazoo is cost burden. Approximately 21 percent of Kalamazoo's population pays at least 30 percent of their income towards housing and 23 percent pays 50 percent or more. Renters seem to have the highest percentage of households with a housing cost burden. Rental properties are primarily found around Western Michigan University and Kalamazoo College, as well as in the core neighborhoods. These areas also meet HUD's definition of low income. Substandard housing would also be more likely in the core neighborhoods as the housing stock was predominately built before the 1940's.

Concentrated Areas of Low-Income Minorities

As part of the development of the City's Assessment of Fair Housing Plan, data was gathered related to concentrated areas of poverty for persons of color. HUD's definition of concentrated was used, as follows:

An area must have a non-White/Caucasian population of 50 percent or more and poverty rate that exceeds 40 percent to be considered concentrated.

Approximately 32 percent of individuals residing in the City of Kalamazoo were living below the federal poverty level. This is almost double the rate of individuals living below the poverty level for the State of Michigan and Kalamazoo County. Table 54 provides the percentage of low and moderate income households in the CDBG eligible Census tracts.

Table 54: Percent Low and Moderate Income by Census Tract

Census Tract	Neighborhood	Low/Mod (#)	Low/Mod (%)
2.02	Northside	1,080	80.5%
6.00	Vine	3,683	72.8%
3.00	Northside	3,053	68.8%
5.00	Douglas/Stuart	2,831	68.7%
9.00	Edison	1,128	68.5%
2.01	Central Business District	1,042	67.9%
1.00	Eastside	1,731	67.9%
10.00	Edison	4,076	62.4%
11.00	Edison/Vine/Southside	1,257	55.5%
16.03	Oakwood	933	52.1%

Source: 2013 HUD Low and Moderate Income Data Summary (2000 Census Boundaries)

As shown in table 55, there are significant concentrations of minority populations within Census tracts 1.00, 2.02, 3.00, 9.00, 10.00 and 11.00 which include the highest percentages of the Black/African Americans and Hispanic populations in the City.

While the City is experiencing higher rates of poverty, only three Census tracts meet HUD’s definition of “racially or ethnically concentrated areas of poverty.” The three Census tracts are 1.00 (Eastside) and 2.02 and 3.00 (Northside). The Eastside Neighborhood has a poverty rate of 47.5 percent and 76.3 percent of the population is of minority status. The Northside Neighborhood (2.02 and 3.00) averages a poverty rate of 45.4 percent and a minority population of 92.1 percent.

Table 55: Concentrations of Race and Ethnicity

Census Tract ID (2010)	White Alone		Black or African American alone		American Indian and Alaska Native alone		Asian alone		Native Hawaiian and Other Pacific Islander alone		Some other race alone		Two or more races:		Totals	Hispanic or Latino (of any race)	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%		#	%
1.00	658	23.5%	1,767	63.0%	132	4.7%	9	0.3%	8	0.3%	0	0.0%	229	8.2%	2,803	177	6.3%
2.01	1,178	77.4%	237	15.6%	12	0.8%	15	1.0%	0	0.0%	0	0.0%	80	5.3%	1,522	66	4.3%
2.02 (part)	43	4.4%	874	89.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	61	6.2%	978	0	0.0%
3.00	408	11.4%	2,898	81.0%	33	0.9%	0	0.0%	0	0.0%	98	2.7%	140	3.9%	3,577	159	4.4%
5.00	3,780	75.0%	978	19.4%	25	0.5%	44	0.9%	0	0.0%	56	1.1%	160	3.2%	5,043	184	3.6%
6.00	3,620	85.2%	469	11.0%	137	3.2%	15	0.4%	0	0.0%	0	0.0%	8	0.2%	4,249	173	4.1%
9.00	959	76.9%	176	14.1%	0	0.0%	0	0.0%	0	0.0%	84	6.7%	28	2.2%	1,247	308	24.7%
10.00	3,234	55.1%	2,248	38.3%	0	0.0%	38	0.6%	0	0.0%	102	1.7%	246	4.2%	5,868	914	15.6%
11.00	1,749	82.2%	340	16.0%	8	0.4%	0	0.0%	0	0.0%	25	1.2%	5	0.2%	2,127	349	16.4%
12.00	2,696	88.9%	156	5.1%	0	0.0%	117	3.9%	0	0.0%	0	0.0%	62	2.0%	3,031	58	1.9%
15.04	4,808	78.1%	795	12.9%	21	0.3%	248	4.0%	21	0.3%	112	1.8%	149	2.4%	6,154	360	5.8%
15.06	5,517	86.7%	415	6.5%	11	0.2%	225	3.5%	0	0.0%	151	2.4%	44	0.7%	6,363	140	2.2%
15.07	4,816	72.0%	1,190	17.8%	6	0.1%	322	4.8%	38	0.6%	305	4.6%	15	0.2%	6,692	405	6.1%
16.01	2,507	90.5%	128	4.6%	0	0.0%	19	0.7%	0	0.0%	32	1.2%	85	3.1%	2,771	233	8.4%
16.03	1,205	82.0%	104	7.1%	0	0.0%	64	4.4%	0	0.0%	11	0.7%	86	5.9%	1,470	18	1.2%
16.04	1,797	83.3%	202	9.4%	0	0.0%	31	1.4%	0	0.0%	0	0.0%	128	5.9%	2,158	147	6.8%
17.01	2,908	87.8%	263	7.9%	0	0.0%	93	2.8%	0	0.0%	0	0.0%	47	1.4%	3,311	171	5.2%
17.02	2,870	82.8%	385	11.1%	23	0.7%	106	3.1%	0	0.0%	14	0.4%	70	2.0%	3,468	370	10.7%
18.01	3,233	82.7%	489	12.5%	6	0.2%	0	0.0%	0	0.0%	111	2.8%	72	1.8%	3,911	248	6.3%
18.02 (part)	3,436	76.1%	553	12.3%	0	0.0%	226	5.0%	0	0.0%	75	1.7%	224	5.0%	4,514	261	5.8%

Source: 2007-2011 ACS (5-Year Estimates)

Characteristics of the Market in these Areas

The Eastside, Edison and Northside neighborhoods have older housing stock and a strong presence of rental housing. Labor force participation rates tend to be lower and employment rates are somewhat higher than the City overall. Education levels are more likely to be lower, which impacts the ability to make higher incomes.

Community Assets in these Areas

While some of the challenges facing these neighborhoods are significant, there are substantial assets as well. All three neighborhoods have active associations that help improve the quality of life for residents. Long-term residents and homeowners are an asset to the neighborhoods. They are often involved in the associations and other neighborhood organizations and/or events. They provide a stabilizing influence in these neighborhoods that tend to have a high number of rental units, increasing transiency of residents.

The Northside Neighborhood has a water playground, two elementary schools, over 20 churches and at least 15 social service agencies. The Kalamazoo River Valley Trail runs through the Northside neighborhood and there are five parks totaling 132 acres of green space. In recent years, Northside reopened a neighborhood grocery store and developed a greenhouse and plots for urban gardening.

The Edison neighborhood is the largest neighborhood in Kalamazoo. In 2012, a vacant plat was redeveloped with twenty-three new, custom built homes through the Neighborhood Stabilization Program. The homes are immediately adjacent to the City's Farmer's Market. A neighborhood commercial node, Washington Square, is located in Edison along Portage Street. Significant investment has already occurred to improve the commercial and residential buildings along the Portage corridor and additional investment is planned. A new elementary school is in the process of being rebuilt and some urban gardens have been established.

The Eastside neighborhood is a hilly and wooded urban residential neighborhood that hosts small scale community businesses and connects downtown Kalamazoo with Kalamazoo Township. The East Main Street Corridor is the commercial corridor of the neighborhood and while in need of some improvements, provides opportunities for entrepreneurs and small businesses.

Program Year 2014 Action Plan

Introduction

Each year the City of Kalamazoo is required to submit an Action Plan to HUD. The intent of the plan is to identify how federal grant funds received by the City will be utilized during that program year to address the priority needs acknowledged in the City's Consolidated Plan. Program Year (PY) 2014 Annual Action Plan (July 1, 2014 through June 30, 2015) represents the first program year in which to address the needs identified in the City of Kalamazoo's 2014 - 2018 Consolidated Plan, approved by the Kalamazoo City Commission on May 19, 2014.

The Action Plan constitutes the City's application to HUD for its Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG) funding allocations, which are the primary resources for addressing Kalamazoo's housing and community development needs. The City anticipates receiving \$2,208,283 in PY2014 funding through the CDBG (\$1,578,368), HOME (\$496,968), and ESG (\$132,947) federal entitlement grants. The City and its subrecipients will also be utilizing approximately \$160,000 in anticipated program income in PY2014, as well as \$100,000 in unobligated PY2013 HOME funds. The complete available budget for PY2014 totals \$2,468,283.

The Community Planning and Development Department will also report, to the extent possible, on other resources expected to be used in ways consistent with the Consolidated Plan. This includes both funds and resources of other organizations and agencies, local nonprofits, and for-profits which address the housing and community development needs of the City and its residents.

Decisions about the annual allocation of federal resources is based upon the 2014 - 2018 Consolidated Plan, which was developed after a thorough public participation process conducted both informally with community partners, stakeholders, neighborhood organizations and residents and formally via public hearings. The priorities, goals and objectives outlined in the Consolidated Plan were developed based on the feedback received during this public process, as well as the evaluation of housing, homeless, special needs population, and other relevant community development data.

Based on the analysis of needs and the input received, the City's priority needs and expected resources for 2014 are as follows:

Table 56 - Expected Resources – Priority Table

Program	Source of Funds	Use of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation	Program Income	Prior Year Resources	Total		
CDBG	HUD	<ul style="list-style-type: none"> • Administration • Housing Rehabilitation • Minor/Emergency Home Repair • Support of TBRA • Support Fair Housing • Public infrastructure improvements • Code Enforcement • Crime Prevention • Transformative Neighborhood Projects • Youth programming 	\$1,578,368	\$160,000	\$0	\$1,738,368	\$6,953,472	<p>These funds will leverage City dollars through public infrastructure investment and other City services. In addition, other local, state and federal funds will be leveraged by City subrecipients for housing activities.</p>

Program	Source of Funds	Use of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation	Program Income	Prior Year Resources	Total		
ESG	HUD	<ul style="list-style-type: none"> • Administration support for Continuum of Care • Prevention • Rapid Re-Housing • Shelter Operational Support • Supportive services 	\$132,947	\$0	\$0	\$132,947	\$531,788	The Continuum of Care will leverage City funds with other HUD ESG funding.
HOME	HUD	<ul style="list-style-type: none"> • Administration • Housing rehabilitation and new construction • Homebuyer assistance • TBRA 	\$496,968	\$0	\$100,000	\$596,968	\$1,987,872	HOME dollars will leverage additional HOME funds from other local funders, MSHDA and federal sources.

Leverage Resources and Match Requirements

Often, additional resources are leveraged by our subrecipients and partners to complete a project. These leveraged funds often come from the State of Michigan through the Michigan State Housing Development Authority or through foundations like the Kalamazoo Community Foundation. However, these funds are not known until the subrecipient submits an application through the City's competitive application process.

Community Development Block Grant funds will leverage additional resources as follows:

- Public Infrastructure projects will be supported with additional City and State infrastructure dollars.
- Code enforcement, crime prevention and youth services will leverage additional City general fund dollars.
- Subrecipients of the City will leverage Michigan State Housing Development Authority and other State funds, as well as nongovernmental funding to expand the scope of rehabilitation assistance.

HOME Investment Partnership Funds will leverage additional public and private investment:

- Homeownership investment will be supported by other agencies such as the Michigan State Housing Development Authority and community foundation grants.
- Rental projects may leverage additional funding from HUD; the Federal Home Loan Bank programs; the application of Low Income Housing Tax Credits; private equity investment, private construction and acquisition financing; and other private sources.
- HOME match requirements will be achieved through the donation of property, labor and materials, as well as payments in lieu of taxes for affordable housing developments in the City.

Emergency Solutions Grant funding will leverage additional investment as follows:

- The Kalamazoo County Continuum of Care receives approximately \$1.8 million in grant funding from HUD and approximately \$300,000 from the Michigan State Housing Development Authority each year.
- City subrecipients also receive grants from funders like The United Way and other nongovernmental organizations. Match requirements will be met through these funders.

Annual Goals and Objectives

The City of Kalamazoo has established the following goals for the 2014 program year as outlined in the 2014-2018 Consolidated Plan.

Table 57 – Goals Summary

Goal	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<p>Improve the amount of decent and affordable housing in the City of Kalamazoo by supporting the maintenance, rehabilitation and development of accessible owner and renter occupied housing.</p>	<p>Affordable Housing</p>	<p>City of Kalamazoo with specific emphasis in core neighborhoods for CDBG funds</p>	<ul style="list-style-type: none"> • Homeowner rehabilitation and minor/emergency home repair. • Rehabilitate vacant single-family housing with homebuyer assistance. • Affordable rental housing through rehabilitation and new construction. • Households with housing cost burdens with rental assistance. • Action items in the City’s Assessment of Fair Housing Plan. 	<p>\$947,618</p> <p>CDBG and HOME</p>	<ul style="list-style-type: none"> • Homeowner housing added: 4 • Homeowner housing rehabilitated: 8 • Homeowner minor repair: 107 • Direct financial assistance to homebuyers: 2 • Rental units rehabilitated: 0 • Rental units added: 7 • Tenant based rental assistance provided to eligible residents: 55

Goal	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<p>Work towards ending homelessness within Kalamazoo County by supporting HUD’s Strategic Plan to Prevent and End Homelessness implemented through the Kalamazoo County Continuum of Care by providing services and support to the City’s homeless population.</p>	<p>Homeless Assistance</p>	<p>City of Kalamazoo</p>	<ul style="list-style-type: none"> • Permanent housing through prevention and rapid re-housing activities. • Shelter operational support if the shelter has a rapid re-housing program. • Supportive services available for the homeless with an emphasis on the mentally and physically disabled. • Support the Kalamazoo County Continuum of Care. 	<p>\$152,947</p> <p>CDBG and ESG</p>	<ul style="list-style-type: none"> • Homeless persons provided overnight shelter • Homeless prevention • Housing for homeless added <p>(Final outcomes unknown until funds are disbursed through the Kalamazoo County Continuum of Care. There is an expectation of at least 100 homeless persons receiving assistance.)</p>

Goal	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<p>Advance the sustainability of the Community Development Block Grant neighborhoods identified in the Consolidated Plan through the continuation of City services and redevelopment of key neighborhood improvements.</p>	<p>Neighborhood Enhancement</p>	<ul style="list-style-type: none"> • Eastside – CT 1.00 • Central Business District – CT 2.01 • Northside – CT 2.02 and 3.00 • Douglas – CT 5.00 • Vine – CT 6.00 • Edison – CT 9.00 and 10.00 • Southside – CT 11.00 • Oakwood – CT 61.03 	<ul style="list-style-type: none"> • Provide public infrastructure improvements, including streets, sidewalks, parks, etc. that upgrade deteriorating conditions. • Enforce of local codes and ordinances to support public health, safety and welfare. • Support public safety to assist with the prevention of crime that negatively impacts the quality of life within our neighborhoods. • Support transformative neighborhood projects through catalyst redevelopment, sustained investment and a focus on neighborhood success. 	<p>\$840,820</p> <p>CDBG</p>	<ul style="list-style-type: none"> • Public facility or infrastructure improved: 3 projects • Public service provided to eligible residents: 450 residents • Buildings demolished: 4 • Housing code enforced within eligible neighborhoods: 300 cases

Goal	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<p>Develop well-adjusted and productive adults through supporting youth programs and activities that provide positive experiences and opportunities to enhance interests, skills and abilities into adulthood.</p>	<p>Youth Development</p>	<ul style="list-style-type: none"> • Eastside – CT 1.00 • Central Business District – CT 2.01 • Northside – CT 2.02 and 3.00 • Douglas – CT 5.00 • Vine – CT 6.00 • Edison – CT 9.00 and 10.00 • Southside – CT 11.00 • Oakwood – CT 61.03 	<ul style="list-style-type: none"> • Provide educational programs to increase opportunities for learning. • Sponsor programs that are devoted to the mental well-being, discovery of self-worth and relationship development of children. 	<p>\$21,700 CDBG</p>	<p>Public services provided to eligible residents: 800</p>

Projects

The City of Kalamazoo will conduct the following activities to address the goals and needs noted above. These activities will either be carried out by the City or through one its subrecipient nonprofit partners.

Table 58 – Project Information

#	Project Name
1	CDBG Administration
2	CDBG Public Services
3	CDBG Code Enforcement
4	CDBG Demolitions
5	CDBG Infrastructure Improvements
6	CDBG Single Family Minor/Emergency Home Repair
7	CDBG Rental Assistance Administration
8	CDBG Single Family Rehabilitation
9	HOME Administration
10	HOME Rental Assistance
11	HOME Vacant Single Family Housing Rehabilitation
12	HOME Rental Rehabilitation
13	ESG Continuum of Care Administration
14	ESG Homeless Assistance

Reasons for Allocation Priorities and any Obstacles to Addressing Underserved Needs

The City of Kalamazoo completed an extensive outreach process as part of the development of the 2014-2018 Consolidated Plan. This outreach was evaluated against the data collected for the plan; the realities that the City must consider when determining priorities like yearly budgets, staff capacity, etc.; and, what other funders are doing in the community. Based on this evaluation, a set of priorities were established. These priorities were vetted by the Community Development Act Advisory Committee who advises the City Commission on matters pertaining to community development within the City. Ultimately, the priorities were adopted by the City Commission as part of the 2014-2018 Consolidated Plan.

The priority needs to be addressed during the five year period of this Plan are affordable housing, homeless assistance, neighborhood enhancement and youth development. Due to reduced financial resources which results in decreases in staff and less funding to local nonprofit providers, Kalamazoo experiences a number of obstacles in helping those most in need. More innovative and creative partnerships and funding schemes will need to be considered as these obstacles, particularly funding, is likely to continue.

The need for permanent affordable supportive housing continues to be a concern for persons experiencing homelessness and other special needs populations. The gap between the number of affordable units and those in need continues to be a significant for the City and the region.

The development of new affordable housing, particularly with supportive services, is a goal of the Continuum of Care. Partnerships with the City of Kalamazoo, local nonprofit housing providers and the Michigan State Housing Development Authority will need to be an affordable housing development strategy. The City will continue to invest in affordable housing through both the CDBG and HOME grant programs. The development of new units will continue to be considered based on successful financial statements and plans.

Providing services, particularly housing, to the chronic homeless continues to be a challenge in Kalamazoo. The small number of people with complex, unmet needs who experience homelessness are frequent users of shelters and emergency health care. They often have long histories of homelessness and untreated or poorly managed mental illnesses and addictions. Their frequent stays in county or city jails, shelters, hospitals, etc. result in extraordinarily high costs in multiple public systems, but fail to improve the outcomes for the individuals or their communities.

To have a more proactive approach to homeless prevention, the Continuum of Care developed the Systems of Care team. They established work groups to address the needs/barriers of those that may become homeless. The Team works to promote the adoption of evidence-based and promising program practices in support of a Housing First philosophy of care. They prioritize Continuous Quality Improvement in service delivery and educate and inform members on national and community best practices.

In general, the City, particularly the Department of Community Planning and Development, could benefit from stronger relationships with our county partners. The Kalamazoo County Department of Health and Community Services houses the Kalamazoo County Community Action Agency, which provides programs and services to help low income households achieve greater economic self-sufficiency. Working towards intergovernmental cooperation could result in joint community development projects, data sharing and best practices.

PY2014 Project Summary

Table 59: Project Summary

Organization	Project Name	Needs Addressed	Funding	Outcomes
Goal Supported: Affordable Housing				
Northside Association for Community Development	Burdick Street Commons - Senior Housing	Increase affordable rental housing	\$184,500 HOME	Rehab of vacant commercial structure to develop two 2-bedroom and five 1-bedroom senior apts., including commercial space and supportive services (HOME funds will pay for 2 apts.)
Housing Resources, Inc.	Tenant Based Rental Assistance	Aid households with housing cost burdens	\$161,730 CDBG and HOME	55 TBRA Vouchers (2 for Catholic Charities), 55 housing quality inspections, 225 housing counseling sessions*
Kalamazoo Neighborhood Housing Services	Lease Purchase Program	Single family rehabilitation	\$159,050 HOME	2 vacant houses rehabbed
Urban Alliance	Transforming Washington Avenue	Single family rehabilitation, homeowner assistance, minor homeowner repair	\$126,084 CDBG and HOME	Rehab 2 vacant homes, 2 families receives down payment and homeownership assistance
Community Homeworks	Critical Home Repair	Minor/emergency homeowner repair	\$101,102 CDBG	3 homes rehabbed and 65 home receive minor home repair
Kalamazoo Neighborhood Housing Services	Roof Replacement Loan Program	Minor/emergency homeowner repair	\$77,770 CDBG	7 roof replacement loans
Senior Services	Home Repair for the Elderly	Minor/emergency homeowner repair	\$77,382 CDBG	20-30 home repairs, 2 - 3 ramps
City of Kalamazoo CP&D	Fair Housing Activities	Support the action items in the City's Assessment of Fair Housing Plan.	\$20,000 CDBG	Support of City staff to conduct fair housing activities
Competitive Application	Fair Housing Activities	Support the action items in the City's Assessment of Fair Housing Plan.	\$20,000 CDBG	Fair housing activities like outreach, testing, etc.

Organization	Project Name	Needs Addressed	Funding	Outcomes
Goal Supported: Homeless Assistance				
Kalamazoo County Continuum of Care	Various Homeless Programs and Activities	Encourage permanent housing through prevention and rapid re-housing activities. Provide shelter operational support if the shelter has a rapid re-housing program. Make supportive services available for the homeless with an emphasis on the mentally and physically disabled.	\$123,047 ESG	Support of homeless activities and programs. Expected outcomes of 100 homeless persons assisted.
Local Initiatives Support Corporation	Continuum of Care Administration	Support the Continuum of Care.	\$29,900 ESG CDBG	Costs to Administer the ESG Program
Goal Supported: Neighborhood Enhancement				
City of Kalamazoo CP&D	Code Enforcement	Enforce of local codes and ordinances to support public health, safety and welfare.	\$400,000 CDBG	300 Inspections
City of Kalamazoo Public Safety	Crime Prevention	Support public safety to assist with the prevention of crime that negatively impacts the quality of life within our neighborhoods.	\$150,000 CDBG	Prevention of crime through identification of trends and the creation of action plans in partnership with neighborhood organizations. Officers will attend neighborhood association and neighborhood watch meetings
City of Kalamazoo CP&D	Infrastructure Improvements	Provide public infrastructure improvements, including streets, sidewalks, parks, etc. that upgrade deteriorating conditions.	\$90,000 CDBG	Infrastructure Improvements in support of economic development efforts in the core neighborhoods

Organization	Project Name	Needs Addressed	Funding	Outcomes
City of Kalamazoo CP&D	Demolition	Enforce of local codes and ordinances to support public health, safety and welfare.	\$50,000 CDBG	Demolition of approximately 4 to 5 vacant/blighted residential structures
City of Kalamazoo CP&D	Graffiti Removal	Enforce of local codes and ordinances to support public health, safety and welfare.	\$5,000 CDBG	Supplies for the removal of graffiti in the CDBG-eligible neighborhoods
Vine Neighborhood	Collective Community Impact	Support transformative neighborhood projects through catalyst redevelopment, sustained investment and a focus on neighborhood success.	\$145,820 CDBG	Housing: 1 house rehabbed, 2 no-interest loans for home improvements, 2 house weatherization, 4 homes receive minor maintenance
				Street Beautification: Building Blocks will serve 8 families and Vine will donate \$3,000 and staff time.
				Transportation: Resurfacing of Houston Place Sidewalk Repair: In target zone
				Bike Infrastructure Development: Davis Street and Bike Station at 1022 S. Rose
Goal Supported: Youth Development				
City of Kalamazoo Parks and Recreation	Youth Programming	Sponsor programs that are devoted to the mental well-being, discovery of self-worth and relationship development of children.	\$21,700 CDBG	Approximately 800 youth receive recreation programming
Grant Administration				
City of Kalamazoo CP&D	Grant Administration		\$365,198 CDBG and HOME	Manage ongoing grants and new PY2014 subrecipients.

Geographic Distribution

Description

The City of Kalamazoo has chosen to focus CDBG funds where at least 51 percent of the residents are considered low and moderate income by HUD. These neighborhoods and Census tracts are:

Table 60: CDBG Geographic Areas

Census tract	Neighborhood	Percent Low/Mod
1.00	Eastside	67.9%
2.01	Central Business District	67.9%
2.02	Northside	80.5%
3.00	Northside	68.8%
5.00	Douglas	68.7%
6.00	Vine	72.8%
9.00	Edison	68.5%
10.00	Edison	62.4%
11.00	Southside	55.5%
16.03	Oakwood	52.1%

Source: 2012 HUD Low and Moderate Income Data Summary

HOME and ESG funds are intended to be used throughout the City.

Rationale

The focus of CDBG funding in these areas was not only because of eligibility under HUD rules. Many of the core neighborhoods have additional socioeconomic reasons that warrant concentrating resources.

Approximately 32 percent of individuals residing in the City of Kalamazoo are living below the federal poverty level. This is almost double the rate of individuals living below the poverty level for the State of Michigan and Kalamazoo County. While the City is experiencing higher rates of poverty, only three Census tracts meet HUD's definition of "racially or ethnically concentrated

areas of poverty.” An area must have a non-White/Caucasian population of 50 percent or more and poverty rate that exceeds 40 percent to be considered concentrated.

The three Census tracts are 1.00 (Eastside) and 2.02 and 3.00 (Northside). The Eastside Neighborhood has a poverty rate of 47.5 percent and 76.3 percent of the population is of minority status. The Northside Neighborhood (2.02 and 3.00) averages a poverty rate of 45.4 percent and a minority population of 92.1 percent.

The core neighborhoods also have much older housing stock. Approximately 90 percent of the homes were built prior to 1979, which raises the risk of lead based paint. Over 90 percent of the homes in Census tracts 2.02 (Northside), 6.00 (Vine), 9.00 (Edison), and 16.03 (Oakwood) were built before 1979. But, homes tend to be much older than 1979. According to the 2012 American Community Survey, approximately 60 percent of the homes found in the CDBG eligible Census tracts were built prior to 1939. The advanced age of the housing stock indicates a need for continued maintenance, lead based paint removal, weatherization and energy efficiency upgrades.

Neighborhood disparities accessing community assets appear to exist between the more affluent neighborhoods in the City and many of the neighborhoods. The Edison and Northside Neighborhoods struggle with poor performing schools, have higher percentages of poverty and persons receiving public assistance. Not unexpectedly, these same neighborhoods tend to have lower participation in the labor market, lower percentage of person employed and lower percentage of persons with either a high school or bachelor’s degree. Access to employment centers may be more problematic because of either difficulties accessing the transit system or limited financial means to own and maintain a car.

HOME and ESG funds are intended to be used throughout the City. HOME funds are predominately utilized to develop affordable housing. Dispersing affordable housing throughout the City helps to prevent concentrating low income residents within one neighborhood. ESG funds are predominately to assist the homeless. Many of the homeless shelters are located within downtown Kalamazoo or the core neighborhoods. However, the homeless prevention and rapid re-housing component of ESG may find funds spent throughout the City.

Affordable Housing

Affordable housing continues to be a priority for the City of Kalamazoo. Currently, there are more households in need of affordable housing than units available. For PY2014, the following goals are expected:

Table 61 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households to be Supported	
Homeless	50 households
Non-Homeless	148 households
Special-Needs	32 households
Total	230 households

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	70 households
The Production of New Units	2 households
Rehab of Existing Units	8 households
Acquisition of Existing Units	4 households
Total	84 households

The total numbers between the two tables differ because of the number of households that are expected to receive minor or emergency home repair, which has not been classified as full rehabilitation. In addition, four homes are expected to receive down payment assistance which is also not included in the first table.

Public Housing

In March 2002, Kalamazoo County created a Public Housing Commission primarily for the purpose of administering the Section 8 housing voucher program for the area. The Commission does not oversee any public housing facilities. In 2006, the Public Housing Commission began to expand its role in providing services related to affordable housing in Kalamazoo County.

Actions Planned in PY2014 to Address the Needs to Public Housing

The City of Kalamazoo will continue to be supportive of the Public Housing Commission's expansion of services, and views a partnership with the Commission as an important step in addressing the local issue of "fair share housing," that is, ensuring that affordable housing is available throughout the County, and not just within the City of Kalamazoo. No direct funding actions are planned with the Public Housing Commission in PY2014.

Activities to Increase Resident Involvements

The City will work with the Public Housing Commission to encourage a resident to volunteer for the Community Development Act Advisory Committee, which works with the Community Planning and Development staff to advise the City Commission on matters pertaining to housing and community development within the City of Kalamazoo.

Public Housing Agency Designated as Troubled

There is no public housing agency in the City of Kalamazoo. However, the Public Housing Commission is not designated as troubled.

Homeless and Other Special Needs Activities

PY2014 Goals and Actions for Reducing and Ending Homelessness including:

The following activities, either supported by the City or our nonprofit community partners, will assist in the reduction or elimination of homelessness in Kalamazoo.

Reaching out to Homeless Persons (Especially Unsheltered Persons) and Assessing Needs

Housing Resources, Inc. and Goodwill Industries sponsor a weekly Community Housing Hour, which includes a number of housing and social service providers that help resolve housing issues. The event reaches out to both the homeless and those in danger of becoming homeless. Organizations like the Department of Human Services, Legal Aid, Kalamazoo Community Mental Health and Kalamazoo Neighborhood Housing Services. The type of services provided include housing search information, prevention of eviction, emergency shelter referrals, foreclosure and homeownership, budgeting and resources for landlords and tenants.

Kalamazoo Community Mental Health and Substance Abuse Services support a Housing Recovery Center, which assists individuals with finding and maintaining affordable housing. One of the services the Recovery Center offers is outreach to people living in emergency shelters and places not meant for human habitation. Ultimately, the outreach is to provide homeless individuals with the services they need and to help them find permanent and supportive housing.

Catholic Charities Dioceses of Kalamazoo utilizes a street outreach program grant from U.S. Department of Health and Human Services. The grant has enabled Catholic Charities to meet homeless youth at their point of need. The street outreach program allowed Catholic Charities to build upon and expand their current drop-in center services to have staff available on the street at designated times, seeking out those youth who most need their services.

Addressing the Emergency Shelter and Transitional Housing Needs of Homeless Persons

The countywide Coordinated Community Assessment System utilizes Gryphon Place 2-1-1 to provide crisis intervention and perform the initial Centralized Screening and Intake process to determine primary and urgent needs. Individuals are prioritized based on the severity of their housing crisis. Persons with greatest need are referred to Housing Resources, Inc. the Lead Agency/Housing Assessment and Resource Agency (HARA) for

housing assessment and development of the Community Housing Assistance Plan (CHAP). Those with an urgent need are referred to area emergency shelters where the CHAP is developed in consultation with the HARA.

The HARA schedules the Housing Assessment visit within two days of initial contact. The HARA Housing Resource Specialist creates the CHAP utilizing the Homeless Management Information System (HMIS) and prioritizes strength based case management principles. Resources are provided based on need and may include: case coordination, financial assistance, landlord/tenant education/engagement, linkage to community partner resources, and referrals to mainstream service providers.

Emergency shelter services, with the goal of rapid re-housing, are provided to homeless households. These services include a shelter diversion assessment, shelter entry with the goal of rapid exit, financial assistance in the form of rental subsidy, and tenant-landlord engagement. Emergency shelters with rapid re-housing services have the goal of achieving sustainable permanent affordable housing.

The City of Kalamazoo will be providing ESG funds through the Kalamazoo County Continuum of Care to support emergency shelter and transitional housing needs. Exact outcomes will not be known until the application process, which will occur in the summer of 2014.

Helping Homeless Persons Transition to Permanent Housing and Independent Living (shortening the period of time experiencing homelessness, facilitating access for homeless to affordable housing units, and preventing homelessness)

Working towards prevention, the Continuum of Care has managed a total of 299 Vouchers reserved for homeless households, 689 Housing Choice Vouchers, and 49 project-based vouchers. In addition, the following programs have been developed to help prevent individuals and families from becoming homeless:

- The Eviction Diversion program is designed to prevent rental evictions, reducing the number of families and individuals who are at jeopardy of becoming homeless. This is a unique partnership between the court system and the Continuum of Care to prevent rental eviction.
- The Navigator Program is a results oriented program that strives to eliminate barriers to housing and services for those in most need. A nonprofit partner that provides housing and homeless services designates a person who is able to cut through barriers to resolve difficult situations when a client is in crisis, when repeated requests for service have not been addressed, or when a client is repeatedly referred from agency to agency without action.

- Project Connect is a program that provides a day of assistance for families and individuals living in our community that are in need of services, ranging from haircuts to Department of Human Services applications, from resume building to housing services. One important service that is provided is the ability to obtain birth certificates and personal identification, which is often a serious barrier to receiving other necessary benefits. Approximately 35 organizations come together and offer services at a single location.

The Continuum of Care also has an evaluation monitoring process to determine whether homeless agencies are performing satisfactorily and effectively addressing homeless needs. The monitoring process requires all Continuum of Care grantees to submit quarterly HMIS reports. The focal areas for review include the following:

- Increasing housing stability/sustainability as measured through an increase in income.
- Increasing the percentage of homeless persons staying in permanent housing over six months to at least 77 percent.
- Increasing the percentage of homeless persons moving from transitional housing to permanent housing to at least 65 percent.
- Increasing the percentage of persons employed at exit to at least 20 percent.
- Reducing the average Length of Stay in shelters to less than 30 days.

In addition, the City will fund Housing Resources, Inc. and Catholic Family Services with tenant based rental assistance. These agencies expect to support up to 55 clients, some of which may be experiencing homelessness or in jeopardy of becoming homeless. Funds will also be provided through the ESG program toward rapid re-housing and homeless prevention.

Help Low Income Individuals and Families Avoid Homelessness

(especially extremely low income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs)

The Kalamazoo County Multi-Purpose Collaborative Body passed a resolution to work cooperatively with the Kalamazoo Continuum of Care to ensure a discharge policy for persons leaving publicly funded institutions or systems of care.

There are strong "guidelines" about discharge from the State hospitals and from the mental health unit at Borgess Hospital. Kalamazoo Community Mental Health and Substance Abuse Services employ hospital liaisons to work with individuals prior to release to create a

"person centered plan" which includes next steps after discharge. A primary goal is to avoid the person becoming homeless. Kalamazoo Community Mental Health and Substance Abuse Services also funds a jail liaison position to connect people in jail with appropriate mainstream, Medicaid funded mental health services.

The Kalamazoo Criminal Justice Council convened "Project RETURN," which is a process that resulted in a community-wide effort to manage prisoner reentry. RETURN eventually led to Kalamazoo becoming one of only eight Michigan Prison Reentry Initiative Pilot Sites, working closely with the Michigan Department of Corrections to have successful and safe prisoner reentries in Kalamazoo.

Efforts continue to develop and fine-tune a local policy to manage prisoner reentry. Several representatives of the Kalamazoo County Continuum of Care/Multi-Purpose Collaborative Body are active participants in this process. In addition, the Kalamazoo Criminal Justice Council is working with the State of Michigan, which receives technical assistance from the National Institute on Corrections.

A Continuum of Care Planning Policy regarding discharge follows:

Foster Care: Local foster care providers are required to adhere to Michigan's laws, policies, and procedures applicable to adult and child foster care placement and discharge. Young adults (ages 18-21) transitioning out of foster care to independent living are assisted in finding suitable and sustainable living arrangements. They may be provided first month's rent, security/utility deposit, and monies to purchase household goods, food, and supplies. Discharge is guided by a needs assessment and the information collected in a Individual Service Plan. This Plan is constructed as a mutual document between the youth and the case worker. Youth are linked to additional community supports such as counseling and human services assistance as needed to assure successful transition to an independent living situation. Persons released from adults foster care settings are guided by similar rules, policies, and procedures.

Health Care: Discharge planning assessment, planning, and follow-up procedures are managed by providing a multi-disciplinary team approach to patients with post-hospital needs. Discharge Planning is the vehicle which moves the patient to the proper level of post-hospital care and/or to the proper facility. Planning is centered on the patient's identified needs taking into consideration current third party regulations, and is accomplished by a coordinated team of health professionals. Initial screening occurs within 24 hours of hospital admission. This is followed by a complete discharge planning assessment. Reassessment occurs throughout hospitalization.

Case Managers conduct a comprehensive assessment on every patient for discharge planning needs. This includes newborns through geriatric age as well as all diagnosis. The purpose of the Discharge Planning Screening process is to identify priority needs. In the event the patient is homeless or uninsured, the Case Manger will facilitate a

discharge plan based on utilization of community resources including the Mission, and Crisis Housing. Medical social workers assist in this process as well and often work with extended family members to secure safe housing arrangements.

The regional Veteran's Administration (VA) follows a set of discharge criteria when releasing patients into the community. VA social workers and case managers assess and work with the patients who are homeless to find them appropriate shelter before their release. The VA works with emergency shelters, other homeless housing, and supportive services providers in the Continuum of Care to assure suitable placement is achieved after discharge.

Mental Health: The Kalamazoo County Mental Health and Substance Abuse Services agency follows the dictates of Section 330.1209b of the Mental Health Code, which states that "the community mental health services program will produce in writing a plan for community placement and aftercare services that is sufficient to meet the needs of the individual."

The same funding planned for tenant based rental assistance through Housing Resources, Inc. and Catholic Family Services may support individuals leaving an institutional setting. In addition, the ESG funds that will be allocated through the Continuum of Care will assist with rapid re-housing and homeless prevention.

Barriers to Affordable Housing

Barriers to affordable housing are varied and complex. Possible barriers to the development or retention of affordable housing are public policies, particularly those of the City. Such policies include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment. In addition to public policies, larger social issues and outside forces impact the ability to access affordable housing. Social issues like poverty and lack of employment, and outside forces like reductions in Federal and State funding to develop new housing, present a barrier to affordable housing. The following information reviews some of the possible barriers in Kalamazoo:

Land Use Controls

Most of the available land in the City has been developed. There are only a small number of large vacant tracts of land that remain, thereby limiting the future development of residential units. There are a number of smaller parcels that are vacant and suitable for infill construction of residential units. A number of vacant or underutilized commercial buildings are also prime locations for redevelopment, with residential use being at least a component of the use.

A barrier to the development and redevelopment of these infill sites is environmental contamination. Particularly in many of the lower income neighborhoods, many of the properties that are available for redevelopment are environmentally contaminated primarily

due to overuse of the site or an adjacent site. Clean-up of these sites can be very costly, thereby limiting the ability to attract new business and housing to these sites. It is much easier and cheaper to develop “greenfields” in the unpolluted, outlying communities than it is to develop the “brownfields” in the City.

Zoning Ordinance and Subdivisions

The City’s existing Zoning Ordinance does not appear to be a barrier to affordable housing. It permits multifamily housing in five of the eleven residential zoning districts. In addition, duplexes are permitted in two other districts in which multifamily residential is not permitted.

The four single family residential districts allow for small minimum lot sizes, which permits higher density of development than in many of the jurisdictions surrounding the City of Kalamazoo. In adjacent jurisdictions, large lot zoning does create a barrier to affordable housing and establishes pressures that force some low income populations into the City of Kalamazoo. The low densities found in adjacent jurisdictions create increased prices and barriers to affordability.

Additionally, the City of Kalamazoo Zoning Ordinance allows for multifamily development in several commercial districts to allow for mixed use and to encourage walkability.

Housing and Building Codes

The City of Kalamazoo enforces the Michigan Building Code, which is standard among municipalities in the State.

The City employs an anti-blight and building code enforcement team. As a result, blight and abandonment issues are addressed more quickly. The rental certification program continues to be administered, which helps to improve the quality of rental housing. Concerns have been raised that the rental certification program is a barrier to affordable housing because it adds an additional cost to the management of rental properties. However, in a city where over half of the residential units are rental, a program of this type is necessary to not only maintain the health, safety and welfare of those who rent in Kalamazoo, but to maintain or improve property values in City neighborhoods.

City Policy Regarding CDBG Funds

Prior to 2000, it had always been the policy of the City not to use CDBG funds for anything but public services and housing (including housing related activities and administration). In response to public comments regarding the quality streets, roads and sidewalks, the City shifted that policy to allow some of the money to be used on infrastructure and other neighborhood projects, as permitted by HUD.

Although this portion of the CDBG allocation is not being spent on providing additional housing units, it is improving the neighborhood and creating a community that is more desirable for a developer to locate a project.

Additional Barriers

Through the development of this Consolidated Plan and the City's Assessment of Fair Housing Plan, a number of challenges were outlined that are barriers to accessing affordable housing. The barriers are listed below:

1. There are more low income families in the City than available affordable or subsidized housing. Low income families are likely experiencing lack of access to housing that they can afford.
2. Reductions in income over the past ten years has contributed to the housing cost burden experienced by low income households in the City, particularly those families who make 0-30 percent of the area median income. Severe housing cost burden limits housing choice and strains economic stability.
3. A financial gap exists between the value of houses in the core neighborhoods and the amount a lender is willing to mortgage. While the housing is affordable, lenders are unwilling to make home loans, limiting choice.
4. The City's housing stock is predominately single family detached residential and large apartment complexes that have 10 or more housing units per building, limiting the range of housing options and possibly varied mortgage costs and rents.
5. Access to higher education may be limited because of poverty status resulting in lower financial and housing stability.
6. Limited financial means reduces mobility and may also limit housing options because of a need to live close to employment centers and/or public transit.
7. Reductions in Federal, State and local resources for housing. Over the past 10 years, the City has lost close to \$1 million in grant funds from HUD that could have been used for affordable housing.
8. Reductions in funding for public and subsidized housing has become an increasing barrier to affordable housing as waiting lists, particularly for Section 8 vouchers, grow longer.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City will utilize a variety of strategies and support from community partners to help address barriers to affordable housing. Generally, the City utilizes 50 percent or more of the total HUD

grant award towards housing activities. These funds will help to increase the supply of affordable housing, as well as helping those in affordable units to remain housed. In addition, the City has encouraged, through the competitive application process, that housing providers form partnerships in the hopes of avoiding duplication of services that would allow assistance to larger numbers of low income households.

Most of these partners also provide needed social services that help households with long term housing sustainability. The nonprofit partners receiving funding to assist with affordable housing in PY2014 are:

- Catholic Charities Diocese of Kalamazoo
- Housing Resources, Inc.
- Community Homeworks
- The Northside Association for Community Development
- Senior Services, Inc
- Kalamazoo Neighborhood Housing Services
- Urban Alliance
- Vine Neighborhood Association

In addition to the subrecipient providers noted above, the City of Kalamazoo's code enforcement and anti-blight effort is funded with CDBG. One of its main purposes is the identification and resolution of blighted housing units, which can be made available for low income households, thereby increasing the number of affordable housing units in the City.

The Kalamazoo Brownfield Redevelopment Initiative has been a tremendous resource in addressing the issue of contaminated properties that may have the ability to be redeveloped. Using captured tax revenue, the Brownfield Initiative has purchased many contaminated properties throughout the City. They then prepare these sites for redevelopment by removing the contamination. The properties are put back on the market and resold without the environmental contamination.

Some additional actions planned for PY2014 are:

- Work with local nonprofit housing providers on the development of new and/or rehabilitated housing. Encourage variety in housing types like duplexes, townhomes, 4-unit apartments to provide a wider range of rents and mortgage costs.
- Improve financial options for Kalamazoo residents to increase homeownership and homeowner maintenance by working with local lending institutions and nonprofits to develop loan types and/or underwriting requirements that would allow for nontraditional home loans.

- Work with local nonprofit housing providers to provide homeowner subsidies to help low income families with down payment assistance.
- Improve access to quality rental housing in Kalamazoo through continued support of tenant based rental assistance programs. In addition, consider the development of a program where vacant and/or tax foreclosed properties are sold to landlords who maintain exceptional rental properties and will rehabilitate the home for rental use.
- Work with local nonprofit housing providers on free and/or reduced-cost financial literacy for households from the Eastside, Edison or Northside Neighborhoods.
- Focus CDBG funding on substandard housing and/or deferred maintenance of affordable housing units, particularly in the Eastside, Edison and Northside Neighborhoods.

Other Actions

The City of Kalamazoo will engage in a variety of activities during the 2014 program year, which are intended to further local housing and community development goals.

Actions Planned to Address Obstacles to Meeting Underserved Needs

The Community Planning and Development Department will continue to collaborate with our local community housing and human service providers, government officials, business leaders and citizens to identify areas of need in the community. Coordinated efforts have been improved and will continue to be enhanced through PY2014 with local funders and other governmental entities to try and address underserved needs.

Based on the information gathered for the development of the 2014-2018 Consolidated Plan, one of the more underserved populations is the very low income, particularly in regards to housing. Low income renters experience the greatest housing cost burden in Kalamazoo. The tenant based rental assistance programs supported by the City and sponsored by Catholic Charities Dioceses of Kalamazoo and Housing Resources, Incorporated will help us address this underserved need.

Actions Planned to Foster and Maintain Affordable Housing

In PY2014, the City placed an emphasis on affordable housing as part of the competitive grant application process. A total of ten nonprofit organizations will receive CDBG, ESG and HOME funding to expand new and maintain existing affordable housing. Approximately \$1.1 million of the total funds provided to the City will be used towards the improvement of affordable housing in the City.

Actions Planned to Reduce Lead-Based Paint Hazards

A total of eight single-family homes will be completely rehabbed with PY2014 funds. The removal of lead based paint, if found, will be a requirement of these rehabilitations. In addition, the City plans to utilize approximately \$50,000 to demolish blighted residential structures in the City. It is likely that these homes may contain lead based paint because they tend to be older structures where lead is more prevalent. The removal of approximately five structures will reduce the chances of a household living with lead contamination.

The City will also continue to work with the Michigan Department of Community Health, Division of Environmental Health, Healthy Homes Program. The Division provides grant funding to homeowners to remediate lead based paint. Through the City, local nonprofits and neighborhood associations are kept apprised of available funding and the process to receive grant funds.

Actions Planned to Reduce the Number of Poverty-Level Families

Reduction in poverty has recently become a priority for the Kalamazoo City Commission. They have decided to take a leadership role in fostering collective action to reduce poverty in the City, especially for children.

To that end, the City Commission is actively involved with and supportive of, the Kalamazoo County Poverty Reduction Initiative. This initiative is a coalition of local business, education, human service, economic development, philanthropic, government, legal, academic, and faith-based leaders whose mission is “to foster collaborative and mutually accountable public-private partnerships that increase both access to and resources for individuals and families living in poverty.”

The Poverty Reduction Initiative has long-range plans to raise funds to invest in the rehabilitation of substandard rental units and homes owned by low income households. They intend to encourage and assist in the conversion of existing market rate units to affordable housing, and add permanently affordable rental units with an investment in rental subsidies.

For PY2014, the City of Kalamazoo will work primarily towards helping those in poverty access affordable housing. In addition, the City is working towards the development of a Section 3 preference policy to promote the procurement of Section 3 businesses. The intent is to improve the economic circumstances of local low income business owners and residents.

Actions Planned to Develop Institutional Structure

The City of Kalamazoo has strengthened relationships in the past few years with local funders and nonprofit organizations. A more coordinated effort to project implementation is a priority discussed among the major stakeholders in the community. To that end, the Program Officers Network of Kalamazoo was organized. The Director of Community Planning and Development

will attend their meetings during the 2014 program year. The goal is to allow foundations like Kalamazoo Community Foundation, the Gilmore Foundation and Arcus Foundation to work together towards improving grant coordination and the local distribution of grant funds.

Local Initiatives Support Corporation (LISC) will continue to coordinate housing and community development efforts through the Sustainable Communities Initiative. They have reached out to other service providers, neighborhood organizations and funders to help them achieve the goals of the Initiative, which are expanded capital investment in housing, increasing family income and wealth, stimulating the local economy, improving access to quality education and developing healthy environments and lifestyles. The Deputy City Manager will continue to sit on the Board of LISC Kalamazoo.

The Continuum of Care is operated as a compliment to the LISC Sustainable Communities Initiative. This collaboration of nonprofit, business, governmental, education, health, human service, advocacy entities, and constituent groups are creating a comprehensive and integrated approach to end homelessness and insure permanent housing for low income people. The Continuum of Care has three volunteer groups that help improve provision of services, eliminate barriers to housing, improve the management of data, and allocate funding. The Community Development Manager will sit on the Allocations and Accountability Team.

The City will host bi-monthly meetings with the core CDBG-eligible neighborhoods during PY2014. The executive directors of each neighborhood organization attend the meetings along with representatives from City departments like Public Safety, Public Services, Parks and Recreation, and Community Planning and Development. The meetings focus on neighborhood issues, the coordination of services, updates on City improvements, etc. The intent is to provide an open forum for neighborhood leaders to work cooperatively with the City on addressing neighborhood needs.

The City, particularly the Department of Community Planning and Development, could benefit from stronger relationships with our county partners. The Kalamazoo County Department of Health and Community Services houses the Kalamazoo County Community Action Agency, which provides programs and services to help low income households achieve greater economic self-sufficiency. The City will work towards more intergovernmental cooperation in PY2014 to work towards joint community development projects, data sharing and best practices.

Actions Planned to Enhance Coordination between Public and Private Housing and Social Service Agencies

The City of Kalamazoo has indicated that the priority needs to be addressed during the five year period of this Plan are affordable housing, homeless assistance, neighborhood enhancement and youth development. The institutional structure for the neighborhood enhancement and youth development priorities is internal to the City and has no gaps to providing services. The affordable housing priority could benefit from a stronger relationship with the Kalamazoo

County Community Action Agency. Community Planning and Development staff at the City plan to engage with the housing programs staff to review possible areas of partnership that will improve affordable housing outcomes.

The development of new affordable housing, particularly with supportive services, is also a goal of the Continuum of Care. Partnerships with the City of Kalamazoo, local nonprofit housing providers and the Michigan State Housing Development Authority will need to be an affordable housing development strategy. The City will continue to invest in affordable housing through both the CDBG and HOME grant programs. The development of new units will continue to be considered based on successful financial statements and plans.

To have a more proactive approach to homeless prevention, the Continuum of Care developed the Systems of Care team. They established work groups to address the needs/barriers of those that may become homeless. The Team works to promote the adoption of evidence-based and promising program practices in support of a Housing First philosophy of care. They prioritize Continuous Quality Improvement in service delivery and educate and inform members on national and community best practices.

Program Specific Requirements

Community Development Block Grant Program (CDBG)

Projects planned with all CDBG funds expected to be available during the year are identified in the Table 59: Projects Summary. The following identifies program income that is available for use that is included in projects to be carried out.

Table 63: CDBG Program Income

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
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 Strategic Plan:	\$0
The amount of surplus funds from urban renewal settlements:	\$0
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
The amount of income from float-funded activities:	\$0
Total Program Income:	\$0

The City is anticipating generating approximately \$160,000 in program income during the 2014 program year. However, these funds have been programmed back to the activities that generated the funds.

Other CDBG Requirements

1. *The amount of urgent need activities.*

No activities are planned that would meet the national objective of urgent need.

2. *The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.*

For PY2014, the City expects to spend at least 80 percent of the total HUD award assisting low to moderate income persons and households.

HOME Investment Partnership Program (HOME)

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

The City does not plan any other forms of investments except for those identified in Section 92.205 of the HOME Investment Partnership Program Final Rule.

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

Per the requirements of 24 CFR 92.254, the City will require subrecipients and developers to recapture all, or a portion of, the HOME investment if the homeowner decides to sell the house within the affordability period at whatever price the market will bear. The homebuyer may sell the property to any willing buyer. However, the sale of the property during the affordability period triggers repayment of the HOME funds utilized when it was originally purchased.

a. *Reduction during the Affordability Period (Forgiveness):*

The subrecipient or developer will forgive the HOME investment during the time of the affordability period. The total amount of the HOME investment will be equally divided among the years of the affordability period. For example, a \$40,000 project would be equally forgiven over the 10 year affordability period, reducing by \$4,000 each year.

Forgiveness will only be given to the homebuyer for each year they occupy the home as their primary residence.

b. Amount of Repayment and Net Proceeds:

Net proceeds are defined as the sale price minus superior non-HOME loan repayments and any closing costs. If there are no net proceeds or insufficient proceeds to recapture the full amount of HOME investment due, the amount subject to repayment must be limited to what is available from net proceeds.

c. Homebuyer Agreement

Recapture of the HOME investment and forgiveness over time is required to be detailed in the Homebuyer Agreement signed by the homebuyer.

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

The period of affordability is detailed in either the subrecipient or developer agreement with the City of Kalamazoo. The agreement also requires the subrecipient or developer to ensure compliance with the affordability period by placing a covenant or deed restriction that runs with the property and is recorded with the County Clerk/Register Office. A copy of the recorded document is provided to the homeowner and the City of Kalamazoo.

Per the requirements of 24 CFR 92.254, the subrecipient or developer will recapture all or a portion of the HOME investment if the homeowner decides to sell the house within the affordability period at whatever price the market will bear. The homebuyer may sell the property to any willing buyer. However, the sale of the property during the affordability period triggers repayment of the HOME funds utilized in the home when it was originally purchased.

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

The City of Kalamazoo does not utilize HOME funds to secure existing debt for multifamily project.

Emergency Solutions Grant (ESG)

1. *Include written standards for providing ESG assistance (may include as attachment)*

The Affordable Housing Partnership has developed written standards for providing assistance to the community's homeless population. The subrecipients to the City, who are members of the Continuum of Care, will follow these same standards. They are as follows:

Eligibility Requirements

Individuals or families must:

- Lack a fixed, regular and adequate nighttime residence; and
- Have a primary nighttime residence that is –
 - A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters and transitional housing);
 - An institution that provides a temporary residence for individuals intended to be institutionalized; or
 - A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Doubled-up can be accommodated but only if the individual or family is within seven days of being evicted or asked to leave. A signed statement from the host household stating that the individual is being evicted/asked to leave is required.

To be eligible for **prevention assistance**, individuals or families must have received an eviction notice or notices of termination of utility services, and:

- Are unable to make the required payments due to a sudden reduction of income;
- The assistance is necessary to avoid the eviction or termination of services;
- There is a reasonable prospect that the individual or family will be able to resume payments within a reasonable period of time;
- The assistance will not supplant funding for pre-existing homelessness prevention activities from other sources; and
- Have an income at or below 30 percent of area median income.

Table 64: Standards for Assistance

	Prevention Rapid Re-housing	GUIDANCE (Payment always goes to a third party)
Short Term Leasing Assistance 1-3 Months	Available	<ul style="list-style-type: none"> • Units cannot exceed MSHDA Payment Standards; • Leasing payments must be made directly to landlords; • Grantees must maintain verification of need, income, and all other pertinent information as required by HUD and MSHDA in the participant’s file; • Grantees must create a housing stabilization plan accessible on HMIS, if the recipient is receiving leasing assistance. DV agencies that do not have access to HMIS will be able to upload a housing plan to the MSHDA Web site; • Lead Based Paint requirements apply.
Rental Arrearages	Available only if it prevents an eviction. <ul style="list-style-type: none"> • Documentation may be either a copy of a Notice to Quit, Demand for Possession or Summons & Complaint. • 3 months’ rent maximum. • Capped at \$1,500 per household. 	<ul style="list-style-type: none"> • Participants must be assisted to apply for resources available through the State Emergency Relief (SER) Program administered by DHS, or the participants file must be documented showing them not qualified for SER; • Lead Based Paint requirements apply.
Mortgage Arrearages	Available only if it will prevent foreclosure. <ul style="list-style-type: none"> • Capped at \$1,500 per household. • Income limit up to 50% area median income. 	<ul style="list-style-type: none"> • Participants must demonstrate that they can make future payments on their own.
Security Deposits	Available <ul style="list-style-type: none"> • Cannot exceed one month’s rent. 	<ul style="list-style-type: none"> • Participants must be assisted to apply for resources available through the SER Program administered by DHS, or the participants file must be documented showing them not qualified for SER; • Lead Based Paint requirement applies.

	Prevention Rapid Re-housing	GUIDANCE (Payment always goes to a third party)
Utility Payments & Utility Arrearages	Available <ul style="list-style-type: none"> • For utility arrearages only if they have shut off notice. • Capped at \$1,500 per household. 	<ul style="list-style-type: none"> • Participants must be assisted to apply for resources available through the SER Program administered by DHS, or the participants file must be documented showing them not qualified for SER.
Housing Quality Standards (HQS) Requirement	N/A However, a home visit to assure the property is safe and sanitary is recommended	N/A
Lead-Based Paint Inspection	Available <ul style="list-style-type: none"> • Required if the household has a child under the age of 6 and if the property was built prior to 1978. 	<ul style="list-style-type: none"> • Lead Based Paint requirements apply to both prevention and rapid re-housing; see Lead Based Paint Policy.
Identification (ID)	Available <ul style="list-style-type: none"> • Obtain IDs 	<ul style="list-style-type: none"> • Eligible expenses include: birth certificates, social security cards, and driver's license.
Legal Assistance	Available <ul style="list-style-type: none"> • Capped at \$100 	<ul style="list-style-type: none"> • Mediation for landlord/tenant disputes, not the hiring of an attorney

2. *If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.*

The Continuum of Care formalized a “No Wrong Door” countywide Coordinated Community Assessment System in 2009. Gryphon Place 2-1-1 provides crisis intervention 24/7 and performs the initial Centralized Screening and Intake process to determine primary and urgent needs. Individuals are prioritized based on the severity of their housing crisis. Persons with primary need are referred to Housing Resources, Inc., the Lead Agency/Housing Assessment and Resource Agency (HARA) for housing assessment and development of the Community Housing Assistance Plan (CHAP). Those with an urgent need are referred to area emergency shelters where the CHAP is developed in consultation with the HARA. Walk-in services are provided through centrally located satellite locations and through the weekly Community Housing Hour at the Goodwill Human Services Campus where multiple agencies participate in providing housing related information.

The CHAP is completed for each individual/household referred by 2-1-1 and/or community partners. The HARA schedules the Housing Assessment visit within two days of initial contact. The HARA Housing Resource Specialist creates the CHAP utilizing the Homeless Management Information System (HMIS) and prioritizes strength based case management principles. Resources are provided based on need and may include: case coordination, financial assistance, landlord/tenant education/engagement, linkage to community partner resources, and referrals to mainstream service providers.

Homeless prevention services are provided for households at risk of homelessness and may include: financial assistance for back rent, security deposit, rental subsidy, housing relocation and stabilization, and tenant/landlord engagement. Emergency shelter services with the goal of rapid re-housing are provided for homeless households. These services include a shelter diversion assessment, shelter entry with the goal of rapid exit, financial assistance in the form of rental subsidy, and tenant-landlord engagement. Both homeless prevention and emergency shelter with rapid re-housing services have the goal of achieving sustainable permanent affordable housing.

3. *Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).*

The Continuum of Care manages the application process to grant both City and HUD ESG entitlement funds. The award process includes a Notice of Intent to be considered for funding. The Notice of Intent contains the subgrantee's funding request, program description, expected outcomes, quality improvement and reporting. The Notice of Intent provides information on how the Continuum of Care would evaluate the subgrantee's performance. These evaluation criteria include funding spent; increased household income; employment at exit; moving from transitional to permanent housing; staying in permanent supportive housing for over six months; and, reducing length of stay in shelters.

4. *If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.*

The City of Kalamazoo strives to keep a formally homeless person on the citizen advisory board, the Community Development Act Advisory Committee, who make Action Plan funding recommendations to the City Commission. Currently, the Community Development Act Advisory Committee does not have a formally homeless member.

The City will continue to actively seek formerly homeless persons to provide a needed perspective to the Community Development Act Advisory Committee. However, since the City plans to allocate the entirety of the ESG entitlement funds to the Continuum of Care, it will be important for them to keep a formally homeless person on its advisory boards.

The input of formerly homeless individuals is imbedded throughout the Continuum of Care governance, planning, and direct service structure. The LISC Local Advisory Board, the Allocations and Accountability Team, the Systems of Care Team, and the Data User Group make up the governance and planning structure. Formerly homeless individuals participate as members of the Systems of Care Team and are invited to serve on workgroups established by the Systems of Care. In addition, Housing Resources, Inc. acting as the HARA revised its By-Laws to include current or past consumers of services on the Board of Directors. This representation provides experience enriched feedback from a formerly homeless person. Housing Resources, Inc. is an ESG recipient and is a non-voting member of the Allocations and Accountability Team.

5. *Describe performance standards for evaluating ESG.*

The City of Kalamazoo utilizes a Subrecipient Agreement with the nonprofit organization to determine overall performance. An annual outcome is detailed in the Agreement which must be met by the end of the program year. Monthly accomplishment reports are reviewed as part of the request for reimbursement process to assist the City in monitoring goal achievement. In addition, bi-annual reports are required detailing the successes and missed opportunities of the funded activity.

To facilitate the evaluation of performance, the City has implemented a Performance Tracking System which is detailed in the Agreements to help subrecipients meet their monthly, bi-annual, and yearly goals. The intent is to provide a more formalized approach to tracking performance of subrecipients that would offer more than anecdotal information when evaluating future funding applications. The system assigns a point value of 100 at the beginning of the program year and points are deducted when expectations are not reached.

The Continuum of Care also has an evaluation monitoring process to determine whether agencies are performing satisfactorily and effectively addressing homeless needs. The monitoring process requires all Continuum of Care grantees to submit quarterly HMIS reports. The focal areas for review include the following:

- Increasing housing stability/sustainability as measured through an increase in income.
- Increasing the percentage of homeless persons staying in permanent housing over six months to at least 77 percent.
- Increasing the percentage of homeless persons moving from transitional housing to permanent housing to at least 65 percent.
- Increasing the percentage of persons employed at exit to at least 20 percent.

- Reducing the average Length of Stay in shelters to less than 30 days.

These areas are reviewed quarterly by the Allocations and Accountability Team of the Continuum of Care. Attention is also given to grantees rate of spending, consistency with designated Emergency Solution Grant goals and data entry quality.

APPENDIX

CITIZEN PARTICIPATION PLAN

INTRODUCTION

General

Pursuant to Section 104(a) of the Housing and Community Development Act of 1974, as amended, the City of Kalamazoo shall provide for and encourage citizen participation in federally funded programs received by the City. Particular emphasis will be placed on participation of the following groups:

- Low- or moderate-income persons,
- Persons who are residents of slum or blighted areas,
- Persons who live in low- and moderate-income neighborhoods
- Minorities and non-English speaking persons,
- Persons with disabilities, and
- Residents of assisted housing developments.

It is these individuals and groups who are the primary beneficiaries and target population of the federal programs. Residents of predominantly low and moderate income neighborhoods are those who live in Census tracts for which at least fifty-one percent (51%) of the residents have household incomes at or below eighty-percent (80%) of the area median income as determined annually by the U.S. Department of Housing and Urban Development.

The City will also encourage the participation of local and regional institutions, the Continuum of Care and other organizations (including businesses, developers, nonprofit organizations, philanthropic organizations, and community-based and faith-based organizations) in the process of developing and implementing the Consolidated Plan. The City will make every effort to provide information to the Kalamazoo County Public Housing Commission about consolidated plan activities.

Finally, the City will explore alternative public involvement techniques and quantitative ways to measure efforts that encourage citizen participation in a shared vision for change in community and review of program performance.

Community Development Act Advisory Committee (CDAAC)

The primary responsibility of the Community Development Act Advisory Committee (CDAAC) is to assist the City Commission in allocating Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) and Emergency Shelter Grant (ESG) funds by reviewing proposals and making funding recommendations consistent with the objectives of the federal government, specifically, the U.S. Department of Housing and Urban Development (HUD), the priorities identified in the City's Consolidated Plan, and with other locally adopted priorities, as

applicable. Additionally, it is the responsibility of CDAAC to actively participate in the community and citizen participation process.

CDAAC and the City's Administration will evaluate proposal requests, as appropriate, for project eligibility, compliance with the National Objectives, consistency with the City's Consolidated Plan, and other local priorities as applicable. Recommendations will then be made by CDAAC to the City Commission regarding activities to be funded and funding levels.

CDAAC is composed of thirteen (13) City residents, which includes at-large members and one representative from each of the eligible low- and moderate-income neighborhoods in the City of Kalamazoo as identified by the most recent Census data accepted by HUD. Based upon changes in federal focus, or other community needs and priorities, the structure of CDAAC may change periodically in accordance with its Bylaws.

PURPOSE

The purpose of the Citizen Participation Plan is to ensure maximum citizen participation and involvement in the development of the City's Consolidated Plan, any substantial amendments to either the Consolidated Plan or to the Annual Action Plan, and on the performance of programs funded with federal dollars. The Consolidated Plan currently incorporates the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and the Emergency Shelter Grant Program (ESG). The following policies and procedures were developed for the purpose of encouraging the involvement of citizens when making decisions which affect the expenditure of federal funds.

POLICIES AND PROCEDURES

Public Information and Access to Reports

The City will make available to citizens, public agencies, and other interested parties, information which relates to the Consolidated Plan, including the amount of assistance the City anticipates receiving (including grant funds and program income), the range of activities that may be undertaken, including the estimated amount that will benefit persons of low and moderate income, and the City's use of assistance under the programs covered by the federal funding.

The Citizen Participation Plan and a summary of the Consolidated Plan, Annual Action Plan and the Consolidated Annual Performance and Evaluation Report will be made available for review and to download for free from the City of Kalamazoo website, which is located at www.kalamazoo.org. A reasonable number of the summary reports will be made available for free to citizens or groups that request it. Complete copies of these plans will be made available upon request for the cost of producing the copy.

Summary and complete copies of these documents will also be made available for reference at the City of Kalamazoo Department of Community Planning and Development currently located at 415 Stockbridge Avenue during normal business hours. The building which houses the Department of Community Planning and Development is handicap accessible; therefore, these materials are available at all times to individuals with physical disabilities.

The summary materials will be made available in a form accessible to persons with disabilities upon request. This includes providing oral, Braille, electronic, or large print copies for the visually impaired. Homebound individuals may request that a copy of any reports pertinent to and including the Citizen Participation Plan be delivered to their residence. Full copies of these plans will be made available upon request for the cost of producing the copy.

Information related to the Consolidated Plan and the activities funded through the federal programs shall be discussed at the annual public hearings for the Action Plan and Consolidated Annual Performance and Evaluation Report.

Notice of Meetings, Public Hearings and Comment Periods

Notice of an opportunity to comment at a public hearing or a meeting, at a minimum, will be published in the local paper of general circulation at least fifteen days prior to any public hearing on the Consolidated Plan, substantial amendments to the Consolidated Plan, the Annual Action Plan, substantial amendments to the Annual Action Plan, Citizen Participation Plan, substantial amendments to the Citizen Participation Plan, and the Consolidated Annual Performance and Evaluation Reports. Notice shall also be provided in a local paper of general circulation announcing 30-day public comment periods. An effort will be made to notify subrecipient organizations, major community service providers, and residents of public and assisted housing developments.

Notices related to the Consolidated Plan or Annual Action Plan shall include the amount of assistance the City expects to receive, the estimated amount that will benefit persons of low to moderate income and a website address to view the range of activities that may be undertaken with federal funds.

Public Hearings

At least one Public Hearing will be held by CDAAC for the purpose of soliciting community comments on the Consolidated Plan and to present an overview of the Annual Action Plan. An additional public hearing will be held by the City Commission for these same activities.

At least one Public Hearing will be held by CDAAC within three (3) months of the close of the program year to review annual performance. Together, these hearings will address housing and community development needs, development of proposed activities, and a review of performance.

All hearings will be held at a location which is centrally located within the community and accessible to persons with mobility impairments, and at a time which would encourage participation. Assistance will also be made available upon request, made ten (10) days before the scheduled event, for accessibility to individuals with sensory limitations or language barriers.

Opportunity to Comment

Any and all interested parties will be given the opportunity to comment and provide input both verbally and in writing on the Consolidated Plan, the Annual Action Plan, on any substantial amendment to the Consolidated Plan or Annual Action Plan, and on the Consolidated Annual Performance and Evaluation Report. Similar opportunity will be provided for any substantial amendment to the Citizen Participation Plan.

A minimum of thirty (30) days will be provided for public comment on the Consolidated Plan, the Annual Action Plan, or any substantial amendments to the Consolidated Plan or the Annual Action Plan. At least fifteen (15) days will be provided for public comment on Consolidated Annual Performance and Evaluation Reports, the Citizen Participation Plan, and any substantial amendments to the Citizen Participation Plan.

Incorporation of Public Comment

Any comments or views of citizens received in writing or verbally at public hearings will be considered by the Community Development Act Advisory Committee and City Commission. A summary of such comments on the Consolidated Plan, substantial amendments to the Consolidated Plan, the Annual Action Plan, substantial amendments to the Annual Action Plan, Citizen Participation Plan, substantial amendments to the Citizen Participation Plan, and the Consolidated Annual Performance and Evaluation Reports, will be attached to the relevant Plan, Amendment, or Report prior to its submission to the U.S. Department of Housing and Urban Development. The summary will include comments considered and incorporated into the Plan, Amendment, or Report, as well as comments considered but not incorporated and the reasons.

Complaints

All written complaints will be maintained on file and responded to in writing by a Community Planning and Development staff member within fifteen (15) working days whenever practicable.

Technical Assistance and City Support Staff

The Community Planning and Development Department will respond to all reasonable requests for technical assistance or information by community groups, applicants for funding, citizen advisory boards, and subrecipient organizations. Upon request, an individual from the Community Planning and Development Department will meet individually with current and

potential subrecipients to address such issues as current funding, potential funding, and performance criteria.

City staff support is provided to the Community Development Act Advisory Committee to facilitate their role in the citizen participation process. Such support includes meeting arrangements, communications, and the provision of specific program information.

SPECIAL ISSUES

Substantial Amendments

The following changes to the Consolidated Plan are considered to be substantial and therefore are subject to the provisions of the Citizen Participation Plan regarding substantial changes:

- 1) A significant change in either economic conditions or population demographics which would make it necessary to develop a new list of funding priorities in the five-year Consolidated Plan.
- 2) A budget adjustment in the Annual Action Plan for any activity when the change exceeds ten percent (10%) of the entitlement amount from which that activity was funded.
- 3) Changes in the use of funds from one eligible activity to another.

Anti-Displacement Policy

The City of Kalamazoo is committed to minimizing the involuntary and permanent displacement of residents as a result of federally-assisted projects. The City's CDBG, HOME and ESG programs are operated under the Residential Anti-Displacement and Relocation Assistance Plan of 1991, as amended, which is required by HUD. While no displacement is expected as a result of any current or proposed community development activities, the City is prepared to assist residents found to be inadvertently displaced. Relocation benefits, including payment for comparable replacement housing and reasonable moving expenses, would be offered to residents who are permanently displaced as a result of community development activities. Procedures and benefits for displacement will be handled in compliance with the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1987, as amended.

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

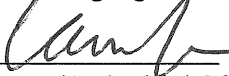
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.


Signature/Authorized Official

Date 5/22/14

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) _____ , _____ (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

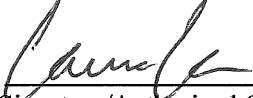
jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.



Signature/Authorized Official

5/20/14
Date

Director, Community Planning & Development
Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature/Authorized Official

5/22/14

Date

Director, CP+D

Title

ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

Major rehabilitation/conversion – If an emergency shelter’s rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

Matching Funds – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction’s consolidated plan.

Discharge Policy – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from

publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.



Signature/Authorized Official

5/22/14

Date

Director, CP+D

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

**APPLICATION FOR
FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

1. TYPE OF SUBMISSION: Application		2. DATE SUBMITTED May 21, 2014	Applicant Identifier MI263222
<input type="checkbox"/> Construction	Pre-application	3. DATE RECEIVED BY STATE	State Application Identifier
<input checked="" type="checkbox"/> Non-Construction	<input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction	4. DATE RECEIVED BY FEDERAL AGENCY May 23, 2014	Federal Identifier 079283214

5. APPLICANT INFORMATION

Legal Name: City of Kalamazoo	Organizational Unit: Department: Community Planning and Development
Organizational DUNS: 079283214	Division: Community Development
Address: Street: 415 Stockbridge	Name and telephone number of person to be contacted on matters involving this application (give area code) Prefix: Ms. First Name: Julie
City: Kalamazoo	Middle Name A
County: Kalamazoo	Last Name Johnstons
State: MI Zip Code 49001	Suffix:
Country: USA	Email: johnstonj@kalamazoocity.org

6. EMPLOYER IDENTIFICATION NUMBER (EIN): 3 8 - 6 0 0 4 6 2 7	Phone Number (give area code) 269-337-8210	Fax Number (give area code) 269-337-8429
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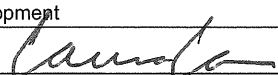
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify)	7. TYPE OF APPLICANT: (See back of form for Application Types) C - Municipal Other (specify)
	9. NAME OF FEDERAL AGENCY: U.S. Department of Housing and Urban Development

10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 1 4 - 2 1 8 TITLE (Name of Program): Community Development Block Grant	11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: Affordable housing, public services, homeless prevention and neighborhood enhancement.
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): City of Kalamazoo	

13. PROPOSED PROJECT Start Date: August 1, 2014	Ending Date: June 30, 2015	14. CONGRESSIONAL DISTRICTS OF: a. Applicant 6th Congressional District	b. Project 6th Congressional District
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15. ESTIMATED FUNDING:	16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?
a. Federal \$ 1,578,368.00	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:
b. Applicant \$.00	b. No. <input type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372
c. State \$.00	<input checked="" type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW
d. Local Leveraged funds \$ 563,406.00	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?
e. Other \$.00	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No
f. Program Income \$.00	
g. TOTAL \$ 2,141,774.00	

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative		
Prefix Ms.	First Name Laura	Middle Name
Last Name Lam	Suffix	
b. Title Director of Community Planning and Development	c. Telephone Number (give area code) 269-337-8044	
d. Signature of Authorized Representative 	e. Date Signed 5/22/14	

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FEDERAL ASSISTANCE**

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6. EMPLOYER IDENTIFICATION NUMBER (EIN): 3 8 - 6 0 0 4 6 2 7	Phone Number (give area code) 269-337-8210	Fax Number (give area code) 269-337-8429
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8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify)	7. TYPE OF APPLICANT: (See back of form for Application Types) C - Municipal Other (specify)
	9. NAME OF FEDERAL AGENCY: U.S. Department of Housing and Urban Development

10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 1 4 - 2 3 1 TITLE (Name of Program): Emergency Solutions Grant	11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: Tenant based rental assistance, home buyer program and rental housing development.
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): City of Kalamazoo	

13. PROPOSED PROJECT Start Date: August 1, 2014	Ending Date: June 30, 2015	14. CONGRESSIONAL DISTRICTS OF: a. Applicant 6th Congressional District	b. Project 6th Congressional District
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15. ESTIMATED FUNDING:	16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?
a. Federal \$ 132,947.00	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:
b. Applicant \$.00	b. No. <input type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372
c. State \$.00	<input checked="" type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW
d. Local Leveraged funds \$ 132,947.00	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?
e. Other \$.00	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No
f. Program Income \$.00	
g. TOTAL \$ 265,894.00	

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative		
Prefix Ms.	First Name Laura	Middle Name
Last Name Lam	Suffix	
b. Title Director of Community Planning and Development	c. Telephone Number (give area code) 269-337-8044	
d. Signature of Authorized Representative 	e. Date Signed 5/22/14	

**APPLICATION FOR
FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		Pre-application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction	2. DATE SUBMITTED May 21, 2014	Applicant Identifier MI263222
			3. DATE RECEIVED BY STATE	State Application Identifier
			4. DATE RECEIVED BY FEDERAL AGENCY May 23, 2014	Federal Identifier 079283214

5. APPLICANT INFORMATION

Legal Name: City of Kalamazoo		Organizational Unit: Department: Community Planning and Development	
Organizational DUNS: 079283214		Division: Community Development	
Address: Street: 415 Stockbridge		Name and telephone number of person to be contacted on matters involving this application (give area code)	
City: Kalamazoo		Prefix: Ms.	First Name: Julie
County: Kalamazoo		Middle Name A	
State: MI		Last Name Johnstons	
Zip Code 49001	Suffix:		
Country: USA		Email: johnstonj@kalamazoocity.org	

6. EMPLOYER IDENTIFICATION NUMBER (EIN): 3 8 - 6 0 0 4 6 2 7	Phone Number (give area code) 269-337-8210	Fax Number (give area code) 269-337-8429
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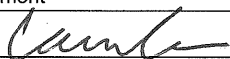
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify) <input type="checkbox"/> <input type="checkbox"/>	7. TYPE OF APPLICANT: (See back of form for Application Types) C - Municipal Other (specify)
9. NAME OF FEDERAL AGENCY: U.S. Department of Housing and Urban Development	

10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: TITLE (Name of Program): HOME Investment Partnership Program 1 4 - 2 3 9	11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: Tenant based rental assistance, home buyer program and rental housing development.
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): City of Kalamazoo	

13. PROPOSED PROJECT Start Date: August 1, 2014	Ending Date: June 30, 2015	14. CONGRESSIONAL DISTRICTS OF: a. Applicant 6th Congressional District	b. Project 6th Congressional District
--	-------------------------------	--	--

15. ESTIMATED FUNDING:	16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?
a. Federal \$ 496,968 ⁰⁰	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON
b. Applicant \$ ⁰⁰	DATE:
c. State \$ ⁰⁰	b. No. <input type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372
d. Local Leveraged funds \$ 498,784 ⁰⁰	<input checked="" type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW
e. Other \$ ⁰⁰	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?
f. Program Income \$ ⁰⁰	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No
g. TOTAL \$ 995,752 ⁰⁰	

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative		
Prefix Ms.	First Name Laura	Middle Name
Last Name Lam		Suffix
b. Title Director of Community Planning and Development		c. Telephone Number (give area code) 269-337-8044
d. Signature of Authorized Representative 		e. Date Signed 5/22/14

STATE OF MICHIGAN)
County of Kalamazoo

ss Deja McDermott

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



THE KALAMAZOO GAZETTE

DAILY EDITION

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

November 3 A.D. 2013

Sworn to and subscribed before me this 4 day of November 2013

Janice M. Ringler

JANICE M. RINGLER
Notary Public, State of Michigan
County of Kent
My Commission Expires: 10/03/2014
Acting in the County of Kent

**CITY OF KALAMAZOO
NOTICE OF FUNDING
AVAILABILITY FOR THE
2014 PROGRAM YEAR
U.S. DEPARTMENT OF
HOUSING & COMMUNITY
DEVELOPMENT
PROGRAMS**

The City of Kalamazoo anticipates receiving approximately \$2,265,827 in Federal grant funds from the U.S. Department of Housing and Urban Development (HUD) for the 2014 Program Year which begins on July 1, 2014. The approximate expected funding sources and amounts are:

- Community Development Block Grant (CDBG) \$1,636,501
- HOME Investment Partnerships Program (HOME) \$514,753
- Emergency Solutions Grant (ESG) \$114,573
- Expected Total: \$2,265,827

These funds will be directed towards housing and non-housing community development activities including public service projects. Fundable activities must be eligible under the rules and regulations of the U.S. Department of Housing and Urban Development (HUD), must be consistent with the City of Kalamazoo 2014 - 2018 draft Consolidated Plan Priorities, Goals and Objectives, and must assist low- and moderate-income persons within Kalamazoo's city limits. The Community Development Act Advisory Committee (CDAAC) considers all eligible proposals and recommends funding to the Kalamazoo City Commission.

For more information, please contact Julie Johnston at (269) 337-8044.

STATE OF MICHIGAN)
County of Kalamazoo

ss Deja Madenon

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



THE KALAMAZOO GAZETTE

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April 24 A.D. 20 14

Sworn to and subscribed before me this 24 day of April 2014

**CITY OF KALAMAZOO NOTICE OF PUBLIC HEARING
2014-2018 CONSOLIDATED PLAN, 2014 ANNUAL ACTION
PLAN, ASSESSMENT OF FAIR HOUSING PLAN, REALLOCATION OF
KALAMAZOO BUSINESS ASSISTANCE PROGRAM FUNDS**

The Community Development Act Advisory Committee (CDAAC) of the City of Kalamazoo, in conjunction with the Community Planning and Development Department, will conduct a **Public Hearing on May 8, 2014 in the Community Room, 241 West South Street, Kalamazoo, Michigan beginning at 6:30 pm.** The purpose of the Public Hearing is to discuss the 2014-2018 Consolidated Plan, 2014 Annual Action Plan, Assessment of Fair Housing Plan and reallocation of Kalamazoo Business Assistance Program funds which is required by the U.S. Department of Housing and Urban Development (HUD)

The Consolidated Plan details the community development priorities, goals and objectives of the City for a five year period. The Annual Action Plan delineates the activities that the City of Kalamazoo intends to undertake during the 2014 Program Year (PY), which runs from July 1, 2014 through June 30, 2015. The Assessment of Fair Housing Plan outlines action items the City will undertake to affirmatively further fair housing. Citizen comments are welcome.

During PY2014, the City of Kalamazoo anticipates receiving the following funds to address community needs as identified in the 2014-2018 Consolidated Plan:

Community Development Block Grant (CDBG)	\$1,578,368
HOME Investment Partnership Program (HOME)	\$496,968
Emergency Solutions Grant (ESG)	\$132,947
Total	\$2,208,283

In addition, the City will allocate program income, reprogrammed funds and unobligated monies as part of the PY2014 Action Plan, as follows:

Program Income (anticipated):	CDBG
City of Kalamazoo Code Enforcement Fees	\$10,000
City of Kalamazoo Housing Fund	\$5,000
City of Kalamazoo Small Business Revolving Loan	\$5,000
Kalamazoo Neighborhood Housing Services	\$65,000
Kalamazoo Valley Habitat for Humanity	\$75,000
PY2013 Unobligated HOME Grant Funds	HOME
Northside Association for Community Development Senior Apartment Project	\$100,000
Kalamazoo Business Assistance Reprogrammed Funds	\$50,000
Washington Square Façade Improvement	\$100,000
Douglass Community Association Paint Program	\$50,000

A complete breakdown of the activities to be funded can be found on the City's website at <http://www.kalamazoocity.org/community-development2>

A copy of the draft Plans are available for review in the Community Planning and Development Department, located at 415 Stockbridge Avenue, Kalamazoo, Michigan or on the City's website at

Janice M. Ringler
JANICE M. RINGLER
Notary Public, State of Michigan
County of Kent
My Commission Expires: 10/03/2014
Acting in the County of Spit

STATE OF MICHIGAN)
County of Kalamazoo

ss Deja McHerran

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



THE KALAMAZOO GAZETTE

DAILY EDITION

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

May 4 A.D. 2014

Sworn to and subscribed before me this 5 day of May 2014

Janice M. Ringler
JANICE M. RINGLER
Notary Public, State of Michigan
County of Kent
My Commission Expires: 10/03/2014
Acting in the County of Kent

CITY OF KALAMAZOO NOTICE OF PUBLIC HEARING 2014-2018 CONSOLIDATED PLAN, 2014 ANNUAL ACTION PLAN, ASSESSMENT OF FAIR HOUSING PLAN, REALLOCATION OF KALAMAZOO BUSINESS ASSISTANCE PROGRAM FUNDS

The Kalamazoo City Commission will conduct a Public Hearing on **May 19, 2014 in the Commission Chambers of City Hall, 241 West South Street, Kalamazoo, Michigan beginning at 7:00 pm.** The purpose of the Public Hearing is to discuss the 2014-2018 Consolidated Plan, 2014 Annual Action Plan, Assessment of Fair Housing Plan and reallocation of Kalamazoo Business Assistance Program funds which is required by the U.S. Department of Housing and Urban Development (HUD)

The Consolidated Plan details the community development priorities, goals and objectives of the City for a five year period. The Annual Action Plan delineates the activities that the City of Kalamazoo intends to undertake during the 2014 Program Year (PY), which runs from July 1, 2014 through June 30, 2015. The Assessment of Fair Housing Plan outlines action items the City will undertake to affirmatively further fair housing. Citizen comments are welcome.

During PY2014, the City of Kalamazoo anticipates receiving the following funds to address community needs as identified in the 2014-2018 Consolidated Plan:

Community Development Block Grant (CDBG)	\$1,578,368
HOME Investment Partnership Program (HOME)	\$496,968
Emergency Solutions Grant (ESG)	\$132,947
Total	\$2,208,283

In addition, the City will allocate program income, reprogrammed funds and unobligated monies as part of the PY2014 Action Plan, as follows:

Program Income (anticipated):	CDBG
City of Kalamazoo Code Enforcement Fees	\$10,000
City of Kalamazoo Housing Fund	\$5,000
City of Kalamazoo Small Business Revolving Loan	\$5,000
Kalamazoo Neighborhood Housing Services	\$65,000
Kalamazoo Valley Habitat for Humanity	\$75,000
PY2013 Unobligated HOME Grant Funds	
Northside Association for Community Development Senior Apartment Project	\$100,000
Reallocation of Kalamazoo Business Assistance CDBG Funds	\$150,000

A complete breakdown of the activities to be funded can be found on the City's website at <http://www.kalamazoocity.org/community-development2>

A copy of the draft Plans are available for review in the Community Planning and Development Department, located at 415 Stockbridge Avenue, Kalamazoo, Michigan or on the City's website at <http://www.kalamazoocity.org/community-development2>. Call 269.337.8044 for more information.