2021-2025 CONSOLIDATED PLAN and 2021-2022 ACTION PLAN

City of Saginaw, Michigan
May 7, 2021

Executive Summary

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

1.   Introduction

This Consolidated Plan identifies the five-year programmatic goals and activities for the Community Development Block Grant (CDBG) for the City of Saginaw. The City has prepared this Consolidated Plan to qualify for CDBG and other formula program funding administered by HUD. This Consolidated Plan is effective from July 1, 2021 to June 30, 2026, which includes the 2021-2025 years.

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

Saginaw expects to address each of these objectives during the life of this Plan.

Increase Quality and Affordability of Owner-Occupied Housing

The maintenance and preservation of housing for all residents, specifically affordable housing for low and moderate-income homeowners, is a high priority of this Plan. With an aging housing stock, assisting low and moderate-income homeowners with housing rehabilitation services maintains home values and promotes stable neighborhoods for the broader community. Additionally, providing resources to attain homeownership for low and moderate-income residents not only elevates the quality of life for community members, but also facilitates the reinvestment in Saginaw's neighborhoods.

Enhance Economic Development and Training Activities

Economic development, business attraction and retention, job creation, and job training continue to be a priority for the City of Saginaw. Community stakeholders have identified the need to ensure training opportunities are available to the City's youth and low-income residents. Additionally, stakeholders have advocated for greater business attraction and subsequent job creation for Saginaw residents.

Address the Needs of Homeless and At-Risk Families

Homelessness is a pervasive issue in Saginaw. Ending homelessness and preventing at-risk families and individuals from becoming homeless is a fundamental priority of this Plan. There are shelters in the City of Saginaw to assist the homeless population, however, many may choose to make use of camps, vehicles, hotels, and the streets for temporary shelters. Community stakeholders aim to prioritize

strategies that address the needs of known homeless populations, as well as provide aid to people who are sporadically homeless, temporarily housed, illegally squatting in foreclosed properties, or who have special needs.

Provide and Expand Public Services

Community and stakeholder feedback indicates a strong need for improved human services and programming, with a great need to serve young people and the elderly. Public Engagement indicated that due to persistent budget cuts following the Great Recession, great need for recreation, after-school, and summer programming and services for youth were desired across the City.

Increase Quality and Affordability of Rental Housing

The maintenance and preservation of affordable rental housing for low-to-moderate income residents is also a high priority of this Plan. Rental housing is often either preferred or the only attainable housing for many low-income individuals, but residents have expressed the challenges in acquiring well-maintained rental units in the face of Saginaw's aging housing stock. Additionally, individuals and families that are at risk of becoming homeless, require additional financial assistance as many community stakeholders have indicated that families that face economic uncertainty due to low incomes or employment issues can greatly benefit from supportive housing assistance or down-payment assistance. The public engagement process expressed a great need for the increase of supportive housing models within the City to serve older adults, homeless youth, individuals reentering society following incarceration, and single persons with low-to-moderate incomes.

3. Evaluation of past performance

The City of Saginaw has seen a great need for its housing programs and public services offerings and will continue to focus on programs that have been proven successful at the local level, in particular the continued operation of the home rehabilitation program to increase the quality of owner-occupied housing; partnering with local agencies to address the needs of its homeless and at-risk families; and provide and expand public services through its funding of partner sub-recipient organizations. New approaches to economic development and housing affordability – in particular the development of new programs - may be warranted, but the City's strong past performance in administering the above-referenced programs encourages continued focus on these foundational offerings.

In regards to the Saginaw County Consortium of Housing Assistance Providers' prior 10-Year Plan to End Homelessness, the Continuum of Care (CoC) is in the initial phase of rewriting its 10-year Plan to End Homelessness. Chronic homelessness, veteran homelessness, and youth and family homelessness still exist in the community to varying degree and lack of affordable housing is still a contributing factor to homelessness. With the COVID-19 Pandemic, the CoC has also realized there is a lack of quality housing

stock. Rental units have not been turning over through evictions due to the moratorium and assistance programs like the Eviction Diversion Program and COVID Emergency Rental Assistance Program administered by the United Way of Saginaw County. Finally, though, the CoC has increased emergency shelter beds to 450 and has 401 total permanent supporting housing beds, which is represents a 105-bed increase since 2011.

4.   Summary of citizen participation process and consultation process

This Plan was developed over an extended period of time, starting in September 2020 and concluding with the submittal of the locally approved plan in May, 2021. Due to restrictions related to the global coronavirus pandemic, the City of Saginaw held all public meetings and stakeholder meetings online via Zoom. The first public meeting took place at the September 28, 2020 City Council meeting where the Consolidated Planning process was presented to the public. In February 2021, three topic-specific virtual roundtable discussions with various City stakeholders were held. A final public meeting took place at the April 26, 2021 City Council meeting to solicit final opinions. The public meetings were advertised in local papers and on the City website and were promoted by email to program stakeholders.

A total of three (3) virtual roundtable discussions were held in February 2021, with additional individual meeting times scheduled for stakeholders who were unable to attend the virtual roundtable discussion. The virtual roundtable discussions topics were Community Development and Public Services, Infrastructure and Economic Development, and Housing and Homeless. Because of the overlap these topics presented, we welcomed several stakeholders to attend more than one session. All virtual roundtable discussions were held via Zoom. This process ensured representation and coverage of all issues to affected residents and stakeholders, with opportunity for their review and comment.

5.   Summary of public comments

The major findings of the public engagement process are summarized below.

Owner and Rental Housing

The provision of quality affordable housing is a priority for the City. The community and stakeholders noted the availability of affordable housing in Saginaw, however the unit sizes, amenities, or quality did not always suit the needs of residents. The City is experiencing an aging housing stock with many homeowners and landlords unable to cover the costs of maintenance or upgrades, attributing to a decline in property values community-wide. Additionally, there are many low and moderate-income populations, such as aging adults, homeless youth, single-persons, individuals with mental illnesses, and individuals re-entering society following incarceration who are in need of supportive housing models that will facilitate economic independence while providing a safety net to ensure these vulnerable populations do not slip into homelessness.

Workforce Development and Economic Development

There is a high demand for workforce development programs within the City of Saginaw. Many stakeholders tie this need with the importance of increasing economic development in the City as they view the need to recruit new industry and businesses into the City, coupling with the need to train Saginaw residents to take on these new employment opportunities.

After School and Recreation Programs for City Youth

There is a significant demand for after-school and recreation programs for City youth. The overwhelming feeling expressed by the community was that providing after-school activities including recreation, sports programs, or tutoring was an important facet in their childhoods that is not being afforded to today's neighborhood children and teens. The intention behind these programming efforts is to provide greater opportunity for the City's youth, ensuring their successful futures in higher-education or stable employment.

Homeless

Homelessness and the prevention of homelessness is a priority for the City. Stakeholders felt it is vital implement intervention strategies to specifically address the needs of individuals and families who are sporadically or at-risk of becoming homeless. Initiatives such as supportive housing, tenant-based rental assistance, and transitioning unhoused individuals to permanent housing were all cited as crucial strategies to alleviate the economic pressures these vulnerable populations face.

Public Facilities and Infrastructure

There is a high demand for public facilities and infrastructure improvements in Saginaw. The community and stakeholders specifically call for the need to connect disparate neighborhoods of the City to its downtown core with multi-modal paths. Tying into concerns shared by the community in regards to a lack of public gathering spaces, City officials expressed the desire to improve public spaces and parks, however limitations within the City budget prohibit any further investment. Additionally, there was a high demand for a City-wide investment in broadband infrastructure to ensure low and moderate-income residents had affordable and equitable internet access.

Code Enforcement

There was a wide consensus of the need for continuing and improving code enforcement within the City. This includes the policing of neighborhoods to eliminate blighted properties, upholding the Zoning Ordinance for the City, and ensuring landlords are maintaining adequate rental units.

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

All comments and views submitted in this process were incorporated into the plan.

7.   Summary

The Consolidated Plan reflects the coordinated efforts of the City, active residents, as well as the wide network of housing and human services providers in the City of Saginaw. Through strategies outlined in this Plan, the effectiveness and impact of federal funds will be maximized through thoughtful investment of resources, reduced duplication of services, and improved service delivery. The goals and objectives identified in this Plan aim to improve the quality of life for Saginaw's residents, particularly for low-income, homeless, and individuals and families with special needs.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	SAGINAW	Department OMB Community Services Division
HOME Administrator	SAGINAW	Department OMB Community Services Division
ESG Administrator	SAGINAW	Department OMB Community Services Division

Table 1 – Responsible Agencies

Narrative

Saginaw's Department of Community and Economic Development (CED) is the entity responsible for developing this Plan and administering its CDBG Program on behalf of the City. CED has a long and successful history in program administration, has worked with a number of public and private partners, and has the requisite capacity to administer a CDBG program on behalf of the City.

Consolidated Plan Public Contact Information

Kanah Franklin

Block Grant Administrator

Saginaw Department of Community and Economic Development

1315 South Washington, Saginaw, MI 48067

P. 989.399.1311

kfranklin@saginawmi-.com

http://www.saginaw-mi.com/

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

1. Introduction

The City of Saginaw works closely with the Saginaw Housing Commission to establish, prioritize, and implement public housing priorities in the City.

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

The Saginaw Housing Commission and several non-profit service providers, such as the Restoration Community Outreach, were key contributors in focus group meetings held to understand and assess housing issues in the City.

To assure that this Plan addresses the issues faced by housing assistance providers and mental health service agencies, the following questions were asked at focus group meetings with City stakeholders.

- As we approach a year into restrictive measures in response to the global pandemic, existing economic, housing, and health disparities have exasperated in many of our vulnerable communities. Can you speak to any issues or specific needs that have been highlighted in the past year?
- What are some goals or initiatives your organization has accomplished within the past five (5) years?
- What are the greatest challenges facing Saginaw's homelessness populations?
- What types of housing are needed in the neighborhoods you serve? Which populations (i.e. family type and or income level) are being underserved by the existing housing stock?
- In past roundtable discussions, it has been identified that the populations you serve often feel unsafe in their current living conditions. What can be done to make lower-to-moderate income and unhoused populations feel safer?
- Based on the poll, several of you identified broadband internet access as a need for the populations you serve. Could you speak more to the experiences and needs your clients have expressed?
- What initiatives directly benefiting low-to-moderate income and unhoused populations, would you like the City of Saginaw to support or take on within the next five (5) years?

The answers provided to these questions were used to describe priorities and resident attitudes in each corresponding section of this Plan.

Additionally, two public meetings and three stakeholder focus groups were conducted during the outreach component of the 2021-2025 Consolidated Plan. Of the three focus groups, one concentrated on Community Development and Public Services, one centered on Infrastructure and Economic Development, and one centered specifically on Housing and Homeless. All of these meetings were well attended by the public and City stakeholders.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The delivery system is strong, but is challenged by financial constraints and a greater need for eligible activities. The vision for Saginaw County's Continuum of Care is to provide decent, safe, accessible and affordable housing that is available to all residents. The CoC has a community wide system of care which incorporates mainstream and homeless targeted services and is in the process of rewriting its 10-year Plan to End Homelessness, which will define new goals, objectives and strategies for effecting change.

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

The City of Saginaw works with the Saginaw County Consortium of Homeless Assistance Providers (SCCHAP) to direct funding to address the areas of greatest need. The SCCHAP and other agencies participated in the development of this Plan and the identification of priorities. Plan stakeholders identified maintaining these types of programs as a priority. This plan supports continuing these services as an ongoing priority.

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

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Houghton Jones Neighborhood Association
	Agency/Group/Organization Type	Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included focus group meetings and informal discussion. Valuable insights were obtained and incorporated into this Plan.
2	**Agency/Group/Organization**	Cathedral Association
	Agency/Group/Organization Type	Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included focus group meetings and informal discussion. Valuable insights were obtained and incorporated into this Plan.
3	**Agency/Group/Organization**	Covenant Association
	Agency/Group/Organization Type	Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included focus group meetings and informal discussion. Valuable insights were obtained and incorporated into this Plan.
4	**Agency/Group/Organization**	Hearts For The Community
	Agency/Group/Organization Type	Services - Victims Child Welfare Agency

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included focus group meetings and informal discussion. Valuable insights were obtained and incorporated into this Plan.
5	**Agency/Group/Organization**	FIRST WARD COMMUNITY SERVICES
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included focus group meetings and informal discussion. Valuable insights were obtained and incorporated into this Plan.
6	**Agency/Group/Organization**	Human Planning Commission
	Agency/Group/Organization Type	Other government - Local Regional organization Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included focus group meetings and informal discussion. Valuable insights were obtained and incorporated into this Plan.
7	**Agency/Group/Organization**	Neighborhood House
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Health Services-Education Services - Victims Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included focus group meetings and informal discussion. Valuable insights were obtained and incorporated into this Plan.
8	**Agency/Group/Organization**	DOWNTOWN DEVELOPMENT AUTHORITY
	Agency/Group/Organization Type	Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included focus group meetings and informal discussion. Valuable insights were obtained and incorporated into this Plan.
9	**Agency/Group/Organization**	SCENIC
	Agency/Group/Organization Type	Housing Other government - Local Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included focus group meetings and informal discussion. Valuable insights were obtained and incorporated into this Plan.
10	**Agency/Group/Organization**	Saginaw County Community Action Committee
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included focus group meetings and informal discussion. Valuable insights were obtained and incorporated into this Plan.
11	**Agency/Group/Organization**	Saginaw Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included focus group meetings and informal discussion. Valuable insights were obtained and incorporated into this Plan.

12	**Agency/Group/Organization**	Saginaw Housing Commission
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included focus group meetings and informal discussion. Valuable insights were obtained and incorporated into this Plan.
13	**Agency/Group/Organization**	Saginaw County Consortium of Homeless Assistance Providers
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included focus group meetings and informal discussion. Valuable insights were obtained and incorporated into this Plan.
14	**Agency/Group/Organization**	Restoration Community Outreach
	Agency/Group/Organization Type	Housing PHA

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included focus group meetings and informal discussion. Valuable insights were obtained and incorporated into this Plan.
15	**Agency/Group/Organization**	Youth Protection Council
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included focus group meetings and informal discussion. Valuable insights were obtained and incorporated into this Plan.
16	**Agency/Group/Organization**	City of Saginaw
	Agency/Group/Organization Type	Other government - Local Regional organization Civic Leaders

What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Economic Development Market Analysis Anti-poverty Strategy
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included focus group meetings and informal discussion. Valuable insights were obtained and incorporated into this Plan.

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

No agencies were intentionally excluded from the process. All effort was made by the City to make all meetings open and to distribute information about the planning process to interested agencies. It is unknown if any other agencies were not consulted.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Saginaw County Consortium of Housing Assistance Providers	The CoC is in the process of rewriting its 10-Year Plan to End Homelessness, which will be considered during each annual action plan preparation process.
City of Saginaw Housing Analysis	McKenna	The Housing Analysis was prepared in 2020 to support the City's 2020 Master Plan and 2021 - 2025 Consolidated Plan processes.
City Master plan Update	Spicer Group	While the Master Plan was still in the drafting stages and had yet been presented to City Council when this report was submitted, consultation was made to ensure long-term planning efforts were complimentary.

Table 3 – Other local / regional / federal planning efforts

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

Project Priorities are designed with feedback from various organizations.

Narrative (optional):

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

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

Saginaw looked to involve residents, non-profit organizations, and city staff comments in the creation of this plan. Plan outreach took the form of public meetings, roundtable discussions and an open period for public comment. The roundtable discussions were held to get specific feedback from non-profit agencies and local governments on their individual housing, infrastructure, community and economic development, and public service needs. Additionally, the City of Saginaw held two public meetings to pose questions and accept comments on the plan during the process. The first was to accept comments on the plans identified goals and priority needs. The second was held to accept comments on the program review and finalization of the plan. The Saginaw City Council will adopt the plan prior to submitting to HUD for approval. The City Council meeting and the public meetings were advertised in print media.

The chronology describes the dates and various points of focus throughout the public participation process:

- September 28, 2020 – Public Meeting #1 – Goals and Priority Needs
- February 17, 2021 – Focus Group Meeting #1 – Community Development and Public Services
- February 17, 2021– Focus Group Meeting #2 – Infrastructure and Economic Development
- February 17, 2021 – Focus Group Meeting #3 – Housing and Homeless
- February 17, 2021 – Public Meeting #2 – Program Review and Finalization
- April 26, 2021 – City Council meeting for submission of Draft Consolidated Plan
- April 16, 2021 to May 15, 2021 – Saginaw public review and comment period on draft Consolidated Plan
- April 16, 2021 – Plan posted on City website for public comments
- April 26, 2021 – City Council meeting for approval of Consolidated Plan
- May 15, 2021 – Submission of Consolidated and Annual Action Plan to HUD

Due to limitations of the global coronavirus pandemic and the concern for public safety and health, the City did not engage in in-person public engagement methods. All public meetings were held virtually on the Zoom platform.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	Virtual public informational meeting via Zoom on September 28, 2020.	Open house presented demographic analysis and the results of the needs analysis and market assessments. Residents were asked to provide feedback on local needs and priorities for housing, infrastructure, public services, and economic development. Public facilities, infrastructure, and youth programs and activities ranked high in importance among participants.	None.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Non-targeted/broad community	Ad for public outreach sessions.	No comments received.	None.	
3	Newspaper Ad	Non-targeted/broad community	Ad for public outreach session.	No comments received.	None.	
4	Roundtable Discussion	City stakeholders and community organization leaders	Focus Group #1 Virtual roundtable discussion with city stakeholders and community organizations on February 17, 2021.	City stakeholders provided feedback on community development and public service needs in the areas and needs of low-income residents.	None.	
5	Roundtable Discussion	Non-targeted/broad community	Focus Group #2 - Virtual roundtable discussion with city stakeholders and community organizations on February 17, 2021.	Officials and local participants provided feedback on infrastructure and economic development needs and desires.	None.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Roundtable Discussion	Non-targeted/broad community	Focus Group #3 - Virtual roundtable discussion with city stakeholders and community organizations on February 17, 2021.	Participants provided specific information on housing needs, public housing, and homeless residents.	None.	
7	Public Meeting	Non-targeted/broad community	Public open house information meeting at conducted virtually with the Human Planning Commission meeting on February 17, 2021.	Open house presented highlights from Roundtable Discussions with City stakeholders. Explained Action Plan budget and project schedule.	None.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The following narrative, and the data presented, is updated based on the 2000 Census, the 2007 - 2011 ACS data, and the 2013-2017 CHAS data. The needs assessment of this plan is intended to provide a clear picture as related to the quality of affordable housing, public housing, homelessness, special needs populations, and community development in Saginaw, Michigan.

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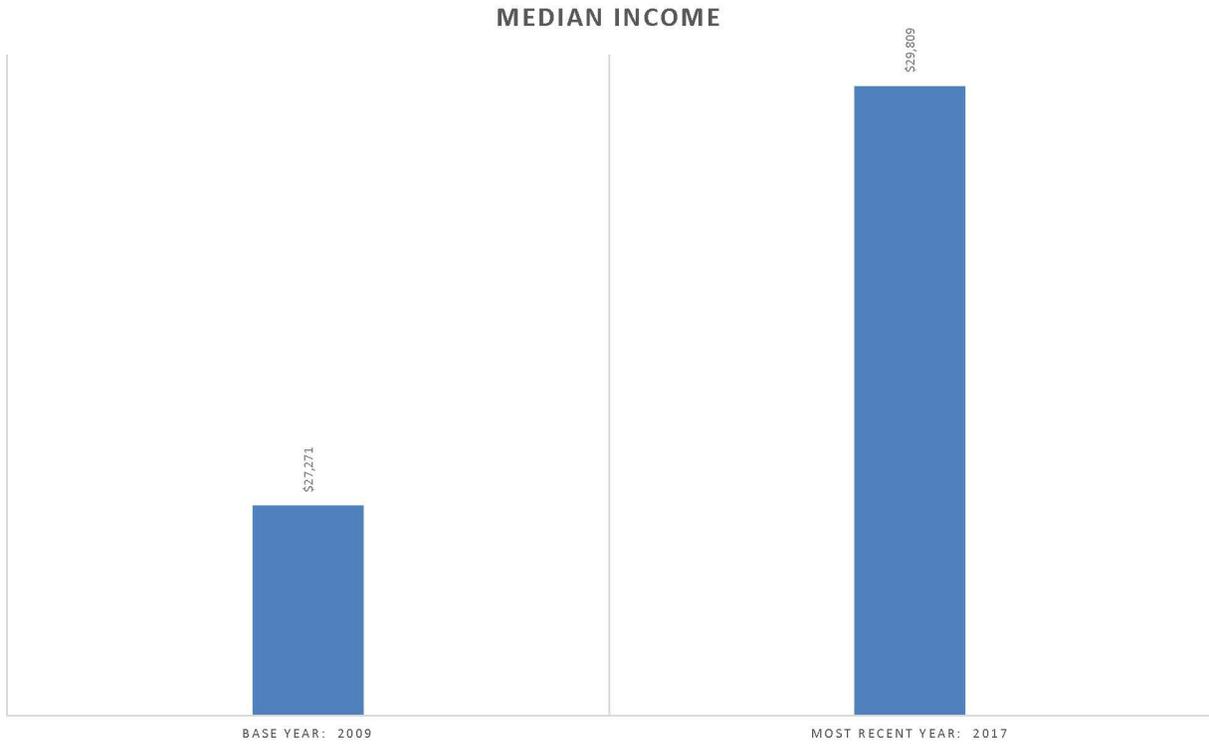
Summary of Housing Needs

While population and number of households continue to decrease within the City, median income has slightly increased. Saginaw's population decreased by 12% from 56,321 people in 2009 to 49,365 people in 2017 (2000 Census & 2013 - 2017 ACS). This continues to be a substantial loss to the overall City as it represents impacts of abandonment, the quality of housing stock, and decreased funding for services provided by the municipality. The increase in median income by 9% indicates the community and economic development endeavors the City has engaged in, are making an impact for the City (2013 - 2017 ACS).

Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	56,321	49,365	-12%
Households	21,360	19,780	-7%
Median Income	$27,271.00	$29,809.00	9%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Income

MEDIAN INCOME

$27,271 — BASE YEAR: 2009

$29,809 — MOST RECENT YEAR: 2017

Median Income

Population & Households

POPULATION AND HOUSING GROWTH

■ Summary of Housing Needs Base Year: 2009   ■ Summary of Housing Needs Most Recent Year: 2017
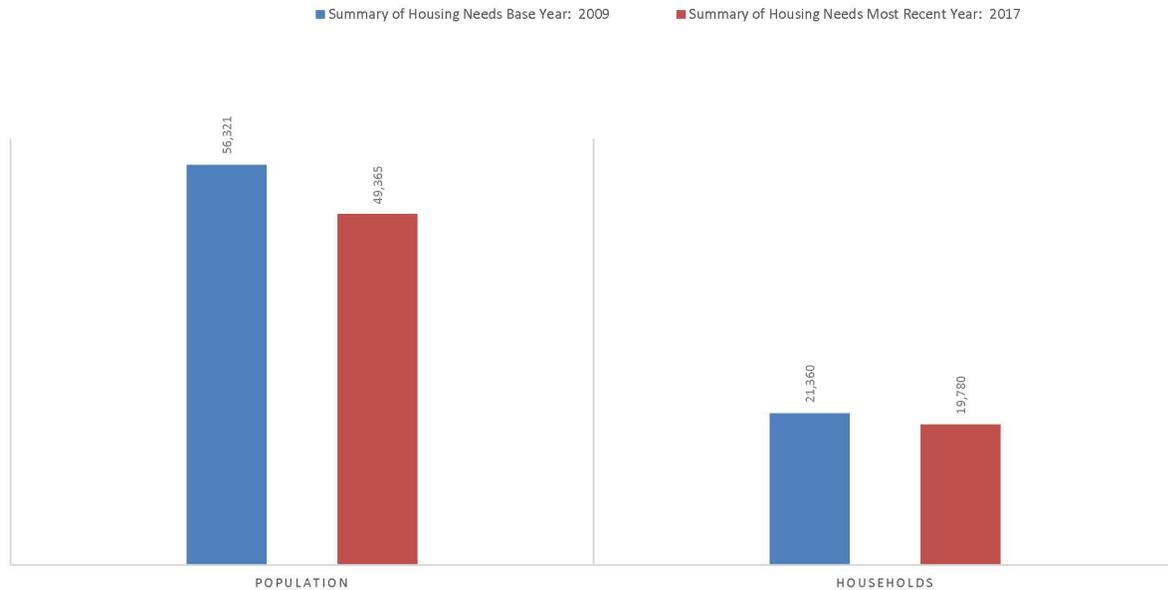
Population & Household Growth

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,045	3,130	3,780	2,045	5,780
Small Family Households	1,855	1,205	1,215	740	2,395
Large Family Households	340	265	500	235	345
Household contains at least one person 62-74 years of age	615	485	830	660	1,595
Household contains at least one person age 75 or older	200	340	520	190	595
Households with one or more children 6 years old or younger	1,130	580	625	325	445

Table 6 - Total Households Table

Data Source: 2013-2017 CHAS

Income Distribution

Median Family Income by Household Type

Legend: ■ 0-30% HAMFI ■ >30-50% HAMFI ■ >50-80% HAMFI ■ >80-100% HAMFI ■ >100% HAMFI

Household Type	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,045	3,130	3,780	2,045	5,780
Small Family Households	1,855	1,205	1,215	740	2,395
Large Family Households	340	265	500	235	345
Household with person age 62-70	615	485	830	660	1,595
Household with person age 75+	200	340	520	190	595
Households with children under age 6	1,130	580	625	325	445

Income Distribution

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	0	0	10	70	15	20	10	4	49
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	0	20	10	55	0	10	0	25	35
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	60	30	45	40	175	15	25	10	15	65
Housing cost burden greater than 50% of income (and none of the above problems)	2,135	555	15	0	2,705	825	420	120	30	1,395

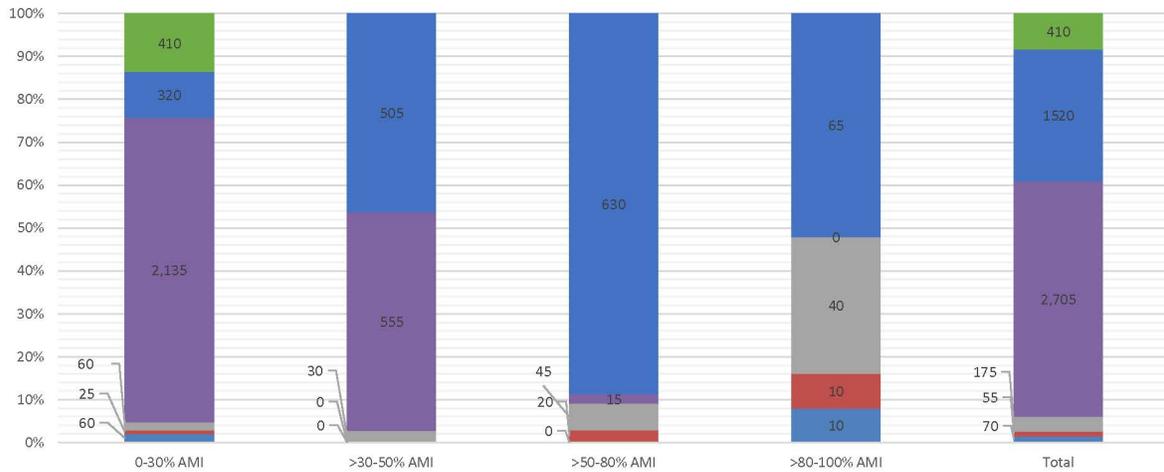|	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	320	505	630	65	1,520	325	630	495	115	1,565
Zero/negative Income (and none of the above problems)	410	0	0	0	410	135	0	0	0	135

Table 7 – Housing Problems Table

Data Source: 2013-2017 CHAS
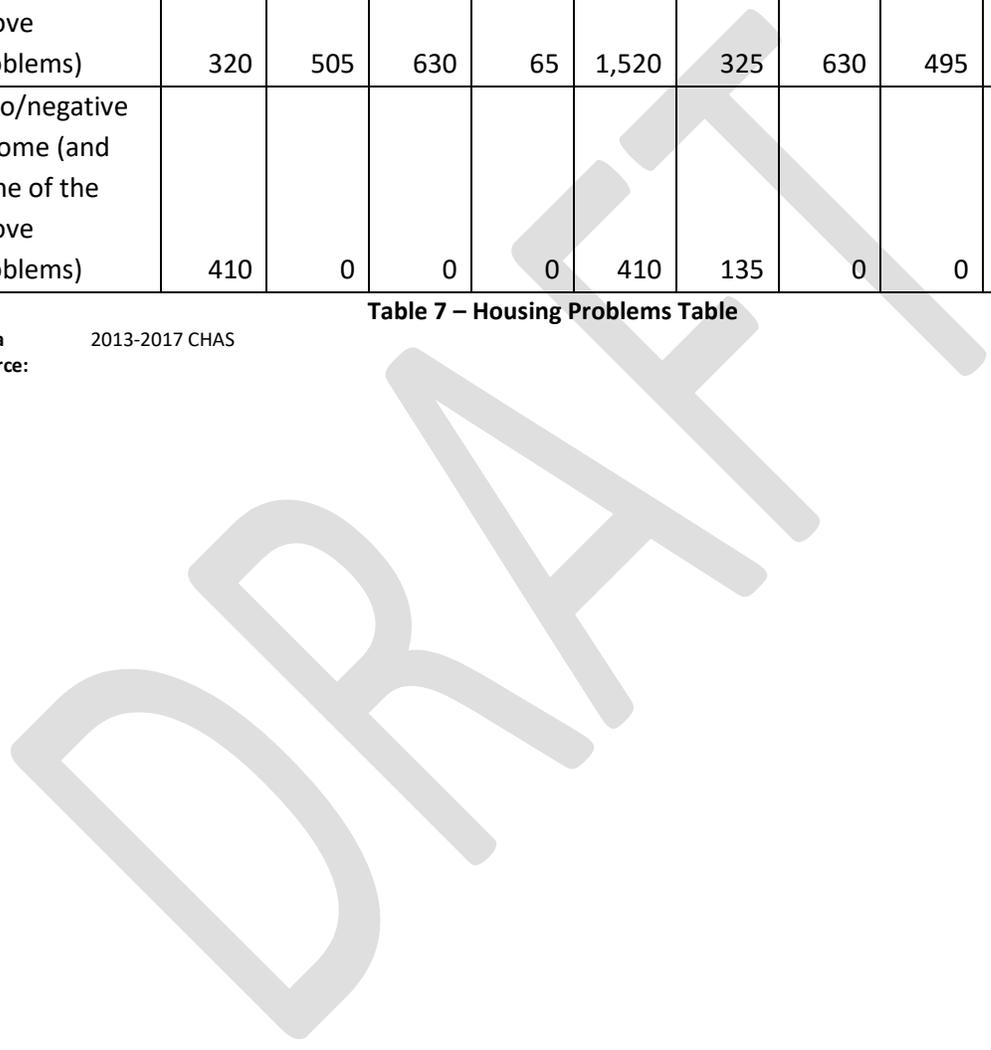
Rental Housing Problems by Median Income

Housing Problems - Renters

- ■ Zero/negative Income (and none of the above problems)
- ■ Housing cost burden greater than 30% of income (and none of the above problems)
- ■ Housing cost burden greater than 50% of income (and none of the above problems)
- ■ Overcrowded - With 1.01-1.5 people per room (and none of the above problems)
- ■ Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)
- ■ Substandard Housing - Lacking complete plumbing or kitchen facilities

Housing Problems for Renters by Median Income

Owned Housing Problems by Median Income

Housing Problems - Owners
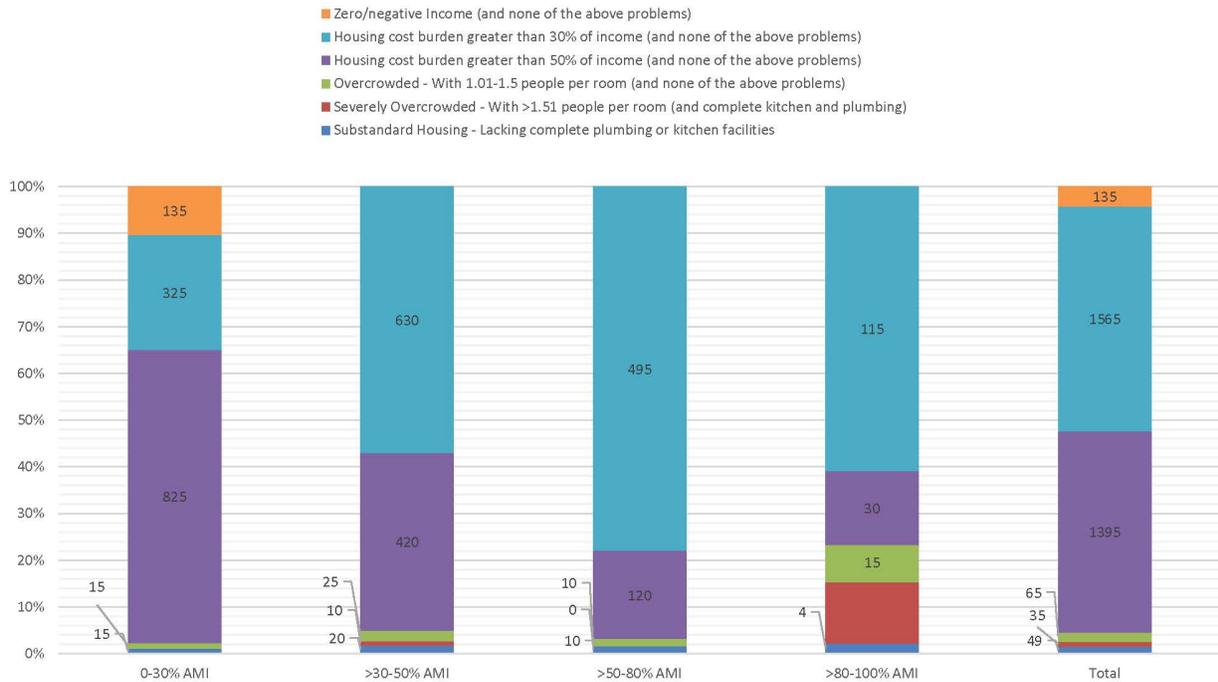
Housing Problems for Owners by Median Income

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,275	585	75	55	2,990	860	475	140	80	1,555
Having none of four housing problems	870	810	1,285	665	3,630	500	1,255	2,275	1,245	5,275

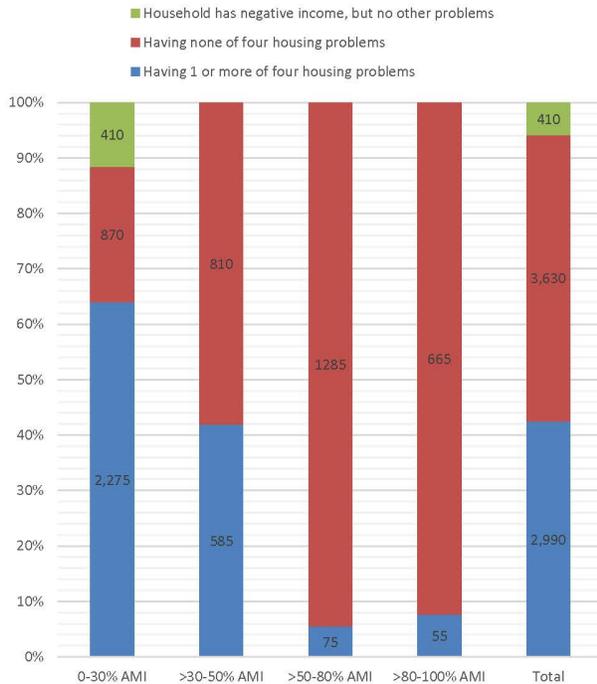|	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Household has negative income, but none of the other housing problems	410	0	0	0	410	135	0	0	0	135

Table 8 – Housing Problems 2

Severe Housing Problems by Median Income

Severge Housing Problems for Owners and Renters by Median Income

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,105	605	165	1,875	355	350	239	944
Large Related	225	39	120	384	65	105	30	200
Elderly	274	69	65	408	310	315	180	805
Other	950	375	299	1,624	435	295	175	905
Total need by income	2,554	1,088	649	4,291	1,165	1,065	624	2,854

Table 9 – Cost Burden > 30%

Data Source: 2013-2017 CHAS
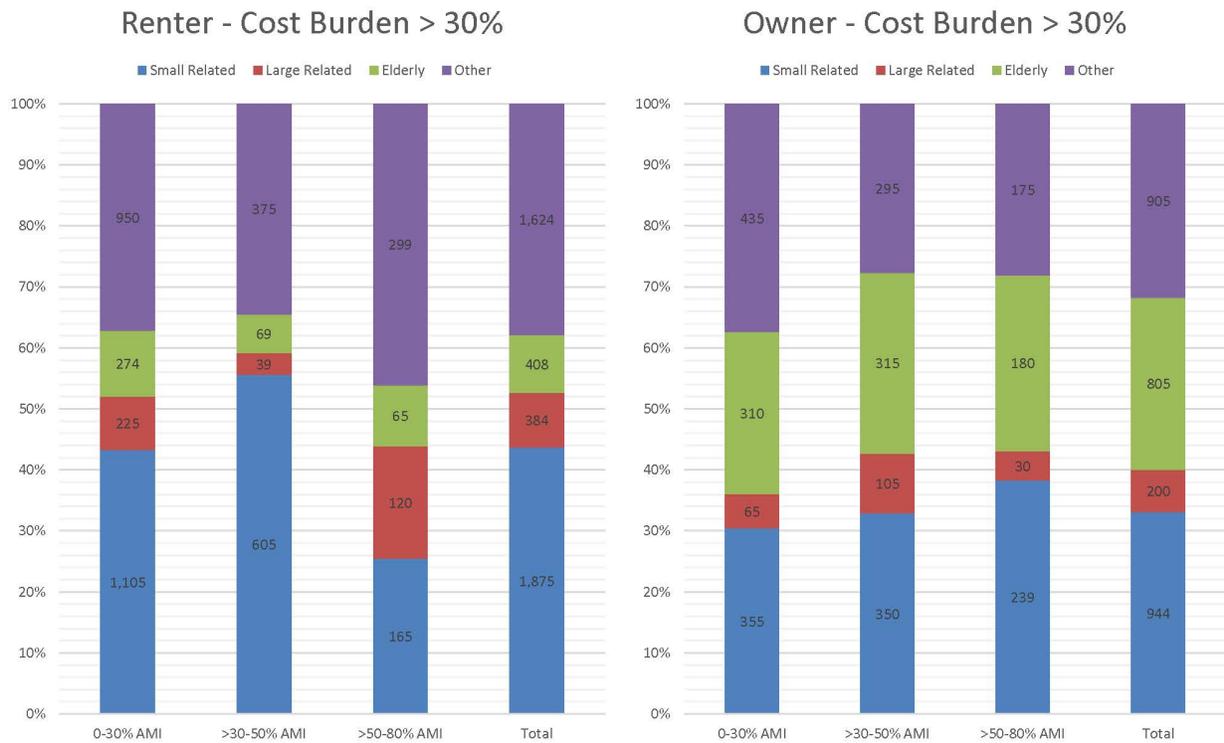
Cost Burden > 30%

Renter and Owner Cost Burden >30%

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	960	340	10	1,310	300	105	4	409
Large Related	200	4	0	204	45	0	30	75
Elderly	189	35	0	224	195	170	55	420
Other	845	195	4	1,044	295	140	30	465
Total need by income	2,194	574	14	2,782	835	415	119	1,369

Table 10 – Cost Burden > 50%

Data Source: 2013-2017 CHAS
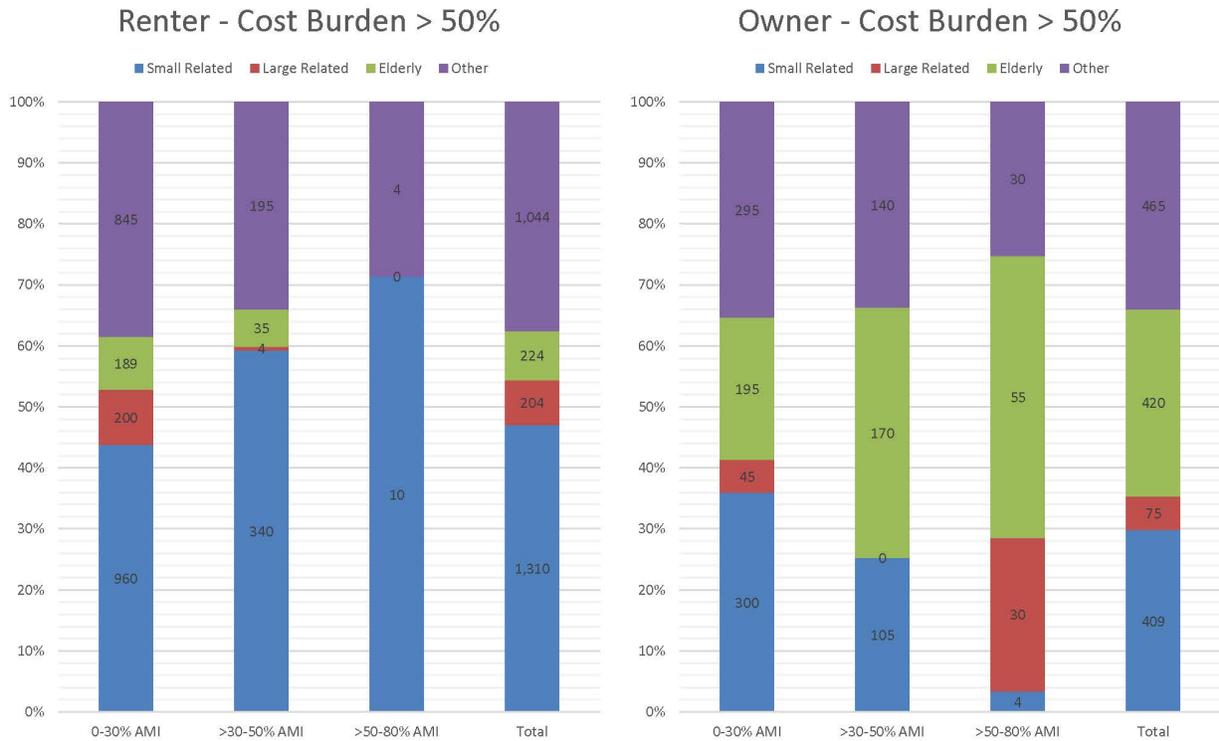
Cost Burden > 50%

Renter and Owner Cost Burden >50%

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	35	30	60	40	165	15	25	10	35	85
Multiple, unrelated family households	34	0	0	10	44	0	10	0	4	14
Other, non-family households	15	0	4	0	19	0	0	0	0	0
Total need by income	84	30	64	50	228	15	35	10	39	99

Table 11 – Crowding Information – 1/2

Data Source: 2013-2017 CHAS

Crowding

Renter - Crowding

■ Single family households   ■ Multiple, unrelated family households
■ Other, non-family households

Owner - Crowding

■ Single family households   ■ Multiple, unrelated family households
■ Other, non-family households
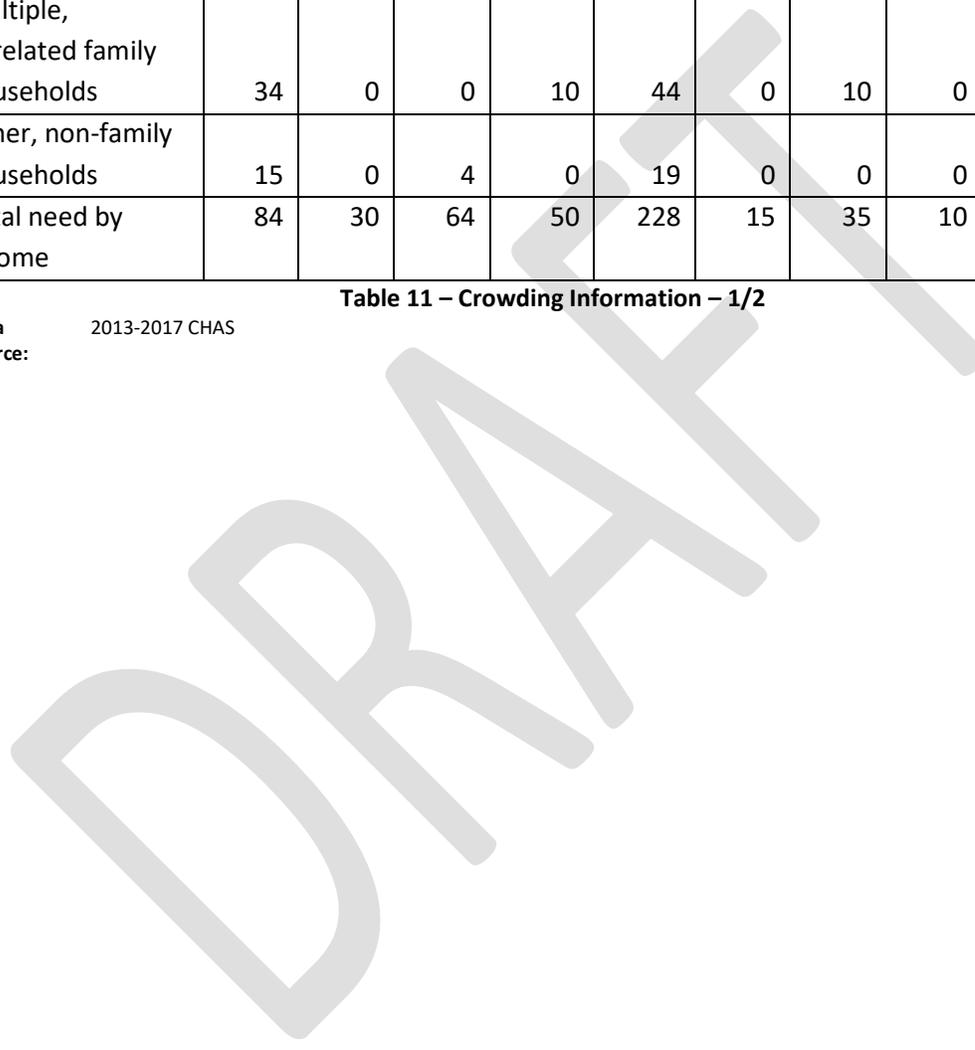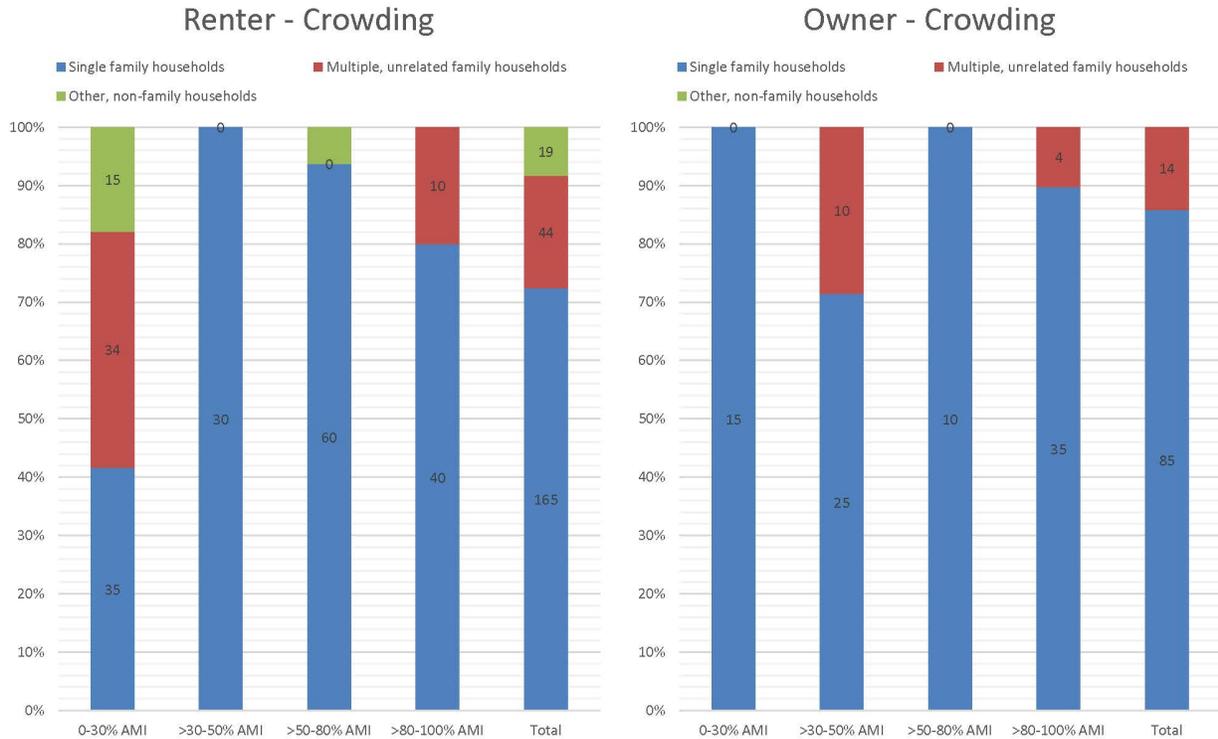
Owner and Renter Crowding

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

Table 12 – Crowding Information – 2/2

Data Source Comments:

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

In Saginaw, Michigan approximately 70.8% of residents have incomes under 100% HAMFI and 60.4% have incomes under 80% HAMFI.

Across segments of the population, there are a greater proportion of elderly (15%) and families with children under six (12%) that have incomes under 80% HAMFI. Of each older adult segment, approximately 46% of elderly aged 62 to 75 years of age and 57% of elderly aged 75 years and up have

incomes less than 80% HAMFI. It is to be expected that people's incomes diminish as they approach later phases of life and retirement or shifts in work force participation. Further, the data depicts that within the population segment of families with children under six years of age, 75% have incomes under 80% HAMFI.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Underground Railroad provides emergency shelter and services for survivors of domestic violence, sexual assault, stalking and human trafficking. There are 152 adults and 202 children seeking assistance from Underground Railroad. Of the 152 adults, 137 are victims of domestic violence and 15 are victims of sexual assault. Most often stalking takes place in the context with domestic violence or sexual assault, but it is not the primary victimization that brings residents to the program. This plan will continue to support the coordination for those in need of domestic violence, sexual assault, and stalking supportive services.

What are the most common housing problems?

The six housing problems are defined as substandard housing (lacking complete plumbing or kitchen facilities), severely overcrowded housing (with more than 1.51 persons per room), overcrowded housing (with 1.01 to 1.5 persons per room), housing cost burden of greater than 50% of income, housing cost burden of 30% of income, and/or experiencing zero or negative income.

Among renters in Saginaw, 88% of respondents identified burdensome housing costs as the most prevalent housing problem they face. Approximately 31% of residents experience housing cost burdens above 30% of their income and 55% of residents experience housing cost burdens greater than 50% of their income. There is variance in how burdensome housing cost problems disperse among income levels. For instance, for incomes at 50 – 80% AMI (89%) and 80 – 100% AMI (52%) housing cost burdens greater than 30% of residents' incomes are the most prevalent housing issues. For incomes at 0 – 30% AMI (71%) and 30 – 50% AMI (51%), housing costs burdens greater than 50% of a residents' income are the greatest housing concern. It is clear from the data that residents at all income levels incur housing costs burdens, with lower income residents experiencing a greater burden of higher rent to income ratios. Comparatively, whereas lower-income residents with 0 – 50% AMI experience housing cost burdens of greater than 50% of their income at rates of 66%, income brackets between 50 – 100% AMI only experience this level of burden at a rate of 2%.

These patterns extend to ownership data as well. Among owners in Saginaw, burdensome housing costs account for more than 91% of total reported problems, with 48% of respondents indicating a housing cost burden greater than 30% of their income and 43% of respondents indicating housing cost burdens greater than 50% of their income. There is also similar variance in how these problems disperse among

income levels. For instance, at 80 – 100% AMI a housing cost burden of or greater than 30% of a resident's income occurs for 61% of residents whereas only 16% of residents experience housing cost burdens of greater than 50% of their income. Similar to the trends experienced by renters, a housing cost of greater than 50% of a resident's income becomes a more frequent issue for lower-income brackets. Housing cost burdens at or above 30% of residents' incomes for 30 – 50% AMI (57%) and 50 – 80% AMI (78%) are the most significant housing problem for homeowners. For very low-income homeowners (0 – 30% AMI), housing cost burdens of greater than 50% of their income are the greatest challenges facing 63% of homeowners.

Severe housing problems are defined as severe overcrowding, cost burdens of greater than 50% of income, housing that lacks complete plumbing or kitchen facilities, or households with zero or negative income. Households that experience one or more of these four problems are considered to have severe housing problems. In Saginaw about 43% of renters and 22% of owners experience severe housing problems. Issues increase in lower-income ranges where renters and homeowners largely experience severe housing cost burden. Whereas renters and homeowners with 50 – 80% AMI experience severe housing problems at a rate of 6% each, renters and homeowners with 0 – 30% AMI experience these issues at rates of 64% and 58%, respectively.

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

When examining the renter and homeowner households inflicted with housing cost burden at greater than 30% and 50% of income, households can identify as small family, large family, elderly, or other. The data reveals that across all populations, within the segment of households with 0 – 30% AMI, small family renters (43%) and homeowners that identify as 'other' (37%) have the highest prevalence of housing cost burden greater than 30% of their income. Of the total population, small families represent the households with the greatest infliction of housing cost burden at 30% of their income with approximately 44% and 33% of renter and homeowner households experiencing this issue, respectively.

Households that identify as 'other' demonstrate that renters (38%) across all income brackets experience greater housing cost burden than homeowners (32%) of the same category. Elderly homeowners (28%) experience significantly more of a housing cost burden across income brackets than elderly renters (10%).

Small family rental (44%) and homeowner (36%) households with 0 – 30% AMI had the highest prevalence of housing cost burden of greater than 50% of their household income. Within the same income bracket, but secondary to small family households, rental (39%) and homeowner (35%) households that identify as 'other' experience the same housing cost burden.

Increasing among the income brackets, the propensity of housing cost burden significantly grew for renters as 59% of small family rental households with 30 – 50% AMI and 71% of small family rental households with 50 – 80% AMI struggled with housing costs greater than 50% of their income. The equivalent data for small family homeowners showed an inverse relationship as homeowners who

experienced an increase in income, such as 30 – 50% AMI and 50 – 80% AMI, experienced diminishing rates of cost burden at 25% and 3%, respectively; further emphasizing the disproportionate impact small families in general and renters specifically experience in severe housing cost burdens.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Many families are at risk of needing to use shelters or even becoming unsheltered. Some common risks for this include loss of employment, eviction from housing, lacking access to jobs, lacking transportation to jobs, metal health issues and substance abuse disorders.

Saginaw, Michigan is served by the Saginaw County – Consortium of Homeless Assistance Providers. SC-CHAP is a consortium of non-profit organizations that provides homeless prevention, rapid housing and intervention services in Saginaw County. The City of Saginaw obtains data related to the homeless population within the city from SC-CHAP. Data pertaining to the homeless population within the city is obtained through the annual point in time count (PIT), of both sheltered and unsheltered persons.

According the 2020 PIT Count, there were a total of 431 homeless persons within the City of Saginaw, 280 persons were sheltered and 10 persons were unsheltered. During the 2019 PIT Count, there were a total of 364 homeless persons within the City of Saginaw, 201 persons were sheltered and 12 persons were unsheltered. In the one-year period, there was a 15.5% increase in the homeless population within Saginaw. This increase follows the statewide trend regarding the increase in the homeless population. The 2020 Annual Homeless Assessment Report (AHAR) reported that Michigan had consistently experienced significant decreases in their homeless population since 2007, however a small growth of 3.7% between 2018 and 2020, was the first time in nearly a decade that Michigan saw a growth of their homeless population. To a lesser extent, from 2019 to 2020, there was only a 0.7% increase in the homeless population.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

HUD's definition of individuals or families at risk of homelessness include those falling into the 0 – 30% area median income bracket who are lacking support resources to prevent them from moving to an emergency shelter AND meet one additional condition, such as living in a motel, being at risk of termination of current living within 21 days, or having moved twice during a period of 60 days due to economic reasons.

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

According to SC-CHAP data, the demographics of the total homeless population, on average, consists of

28% of adult only household are female, 71% of adult only households are male; <1% transgender/non-conforming; 99% of adult and child households are female; 1% of adult and child households are male; 56% of child only households are female; 44% of child only households are male.

- o 87% of households are adult only households

- o 10% of households are adult and child households

- o 3% of households are child only households

Adult-Only Households:

Age of All Persons in Household: 817 People

Young children (0-5) 0% | 0
School-aged children (6-17) <1% | 1
Young adults (18-24) 12% | 102
Adults (25-54) 64% | 526
Adults (55-64) 19% | 154
Older adults (65+) 4% | 34
Unknown 0% | 0

Race and Ethnicity of HoH and Adults: 817 People

White, Non-Hispanic/Non-Latino 38% | 308
White, Hispanic/Latino 4% | 32
Black or African American 53% | 429
Asian <1% | 3
American Indian or Alaska Native 1% | 8
Native Hawaiian/Other Pacific Islander <1% | 4
Multiple races 3% | 28
Unknown 1% | 5

Adult and Child Households:

Age of All Persons in Household: 326 People

Young children (0-5) 32% | 103	
School-aged children (6-17) 39% | 126	
Young adults (18-24) 6% | 21	
Adults (25-54) 23% | 74	
Adults (55-64) 0% | 0	
Older adults (65+) 0% | 0	
Unknown 1% | 2	
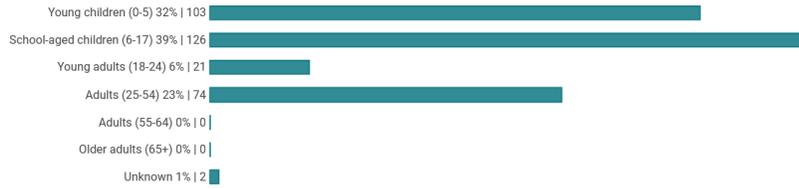
Race and Ethnicity of HoH and Adults: 95 People

White, Non-Hispanic/Non-Latino 15% | 14	
White, Hispanic/Latino 7% | 7	
Black or African American 71% | 67	
Asian 0% | 0	
American Indian or Alaska Native 0% | 0	
Native Hawaiian/Other Pacific Islander 0% | 0	
Multiple races 7% | 7	
Unknown 0% | 0	

Child-Only Households:

Age of All Persons in Household: 28 People

Young children (0-5) 4% | 1	
School-aged children (6-17) 96% | 27	
Young adults (18-24) 0% | 0	
Adults (25-54) 0% | 0	
Adults (55-64) 0% | 0	
Older adults (65+) 0% | 0	
Unknown 0% | 0	

Race and Ethnicity of HoH and Adults: 27 People

White, Non-Hispanic/Non-Latino 15% | 4	
White, Hispanic/Latino 4% | 1	
Black or African American 74% | 20	
Asian 0% | 0	
American Indian or Alaska Native 0% | 0	
Native Hawaiian/Other Pacific Islander 0% | 0	
Multiple races 7% | 2	
Unknown 0% | 0	

Reasons for homelessness among individuals include eviction, loss of job, lack of affordable housing, family conflict, and under employment/low income.

Discussion

Based on the preceding narrative, further refined in the Housing Needs Analysis table of this Plan, the following priority housing needs have been identified.

1. Homebuyer assistance, particularly to address the large number of vacant properties
2. Tenant-Based Rental Assistance for those newly made homeless or at risk of homelessness
3. Property acquisition to provide affordable rental housing for those with special needs
4. Homeowner rehabilitation
5. Possible rental rehabilitation or development, if appropriate and feasible

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

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

Introduction

HUD recognizes a disproportionally greater need when one racial group experiences greater than 10% points more of a particular housing issue than the jurisdiction as a whole. The tables, maps, graphs, and discussion that follow illustrate the trends in Saginaw and opportunities to strategically address disproportions of Housing Problems through the implementation of the 2021 – 2025 Consolidated Plan.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,705	650	530
White	1,055	135	165
Black / African American	2,065	480	270
Asian	0	0	4
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	455	20	90

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2013-2017 CHAS

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

Disproportional Housing Problems

Housing Problems for 0-30% AMI

30%-50% of Area Median Income

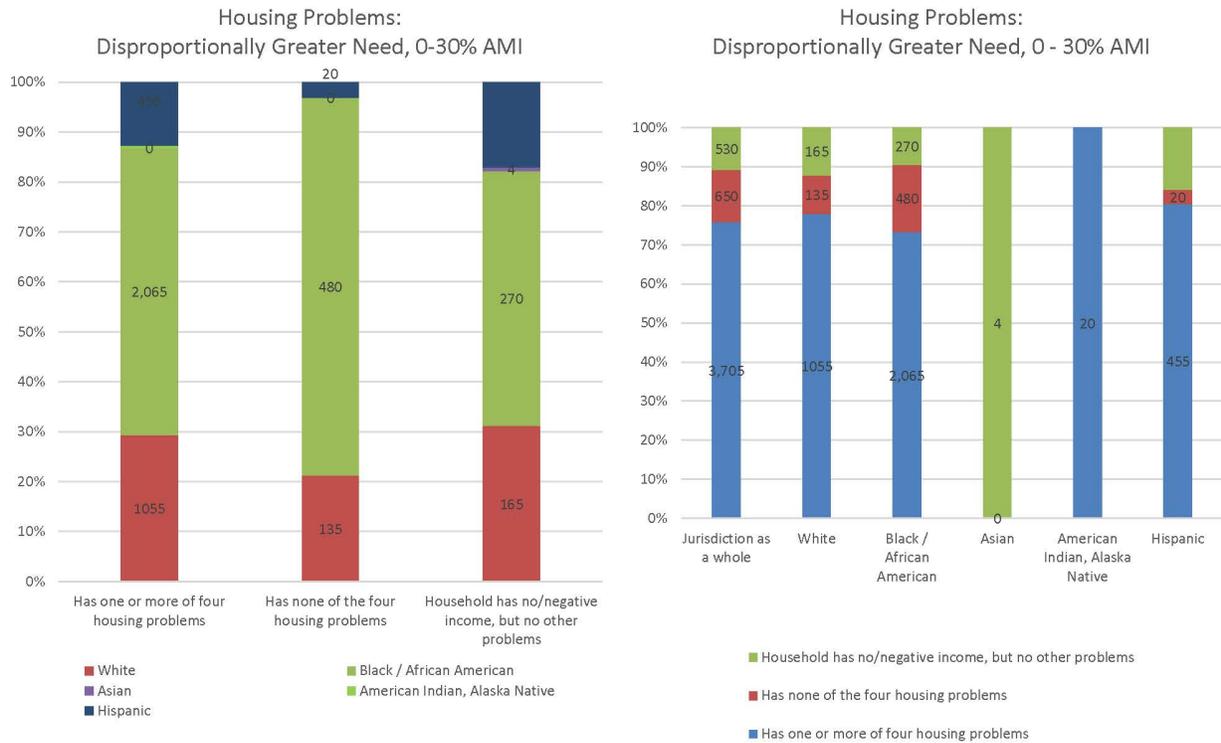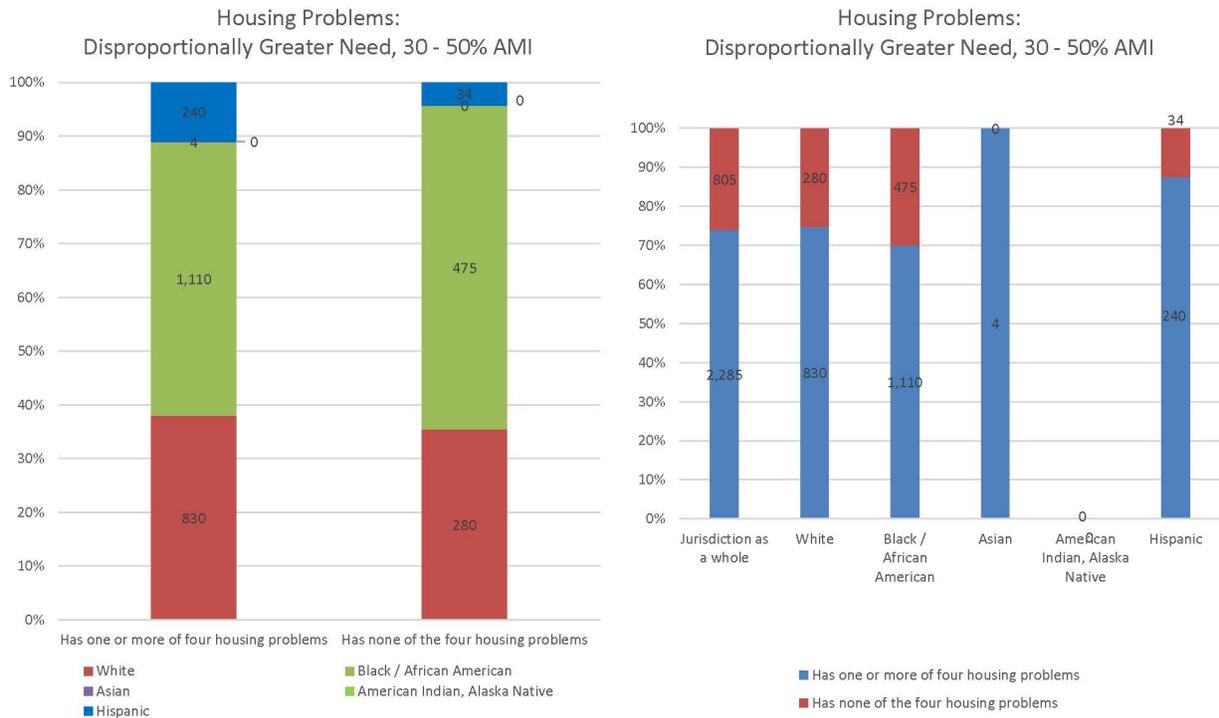| Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,285	805	0
White	830	280	0
Black / African American	1,110	475	0
Asian	4	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	15	0	0
Hispanic	240	34	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

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

Disproportional Housing Problems

Housing Problems: Disproportionally Greater Need, 30 - 50% AMI

Housing Problems: Disproportionally Greater Need, 30 - 50% AMI

Housing Problems for 30-50% AMI

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,530	2,340	0
White	705	1,025	0
Black / African American	680	930	0
Asian	15	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	125	305	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

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

Disproportional Housing Problems

Housing Problems:
Disproportionally Greater Need, 50 - 80% AMI

Housing Problems:
Disproportionally Greater Need, 50 - 80% AMI

Housing Problems for 50-80% AMI

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	195	1,785	0
White	60	935	0
Black / African American	110	520	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0

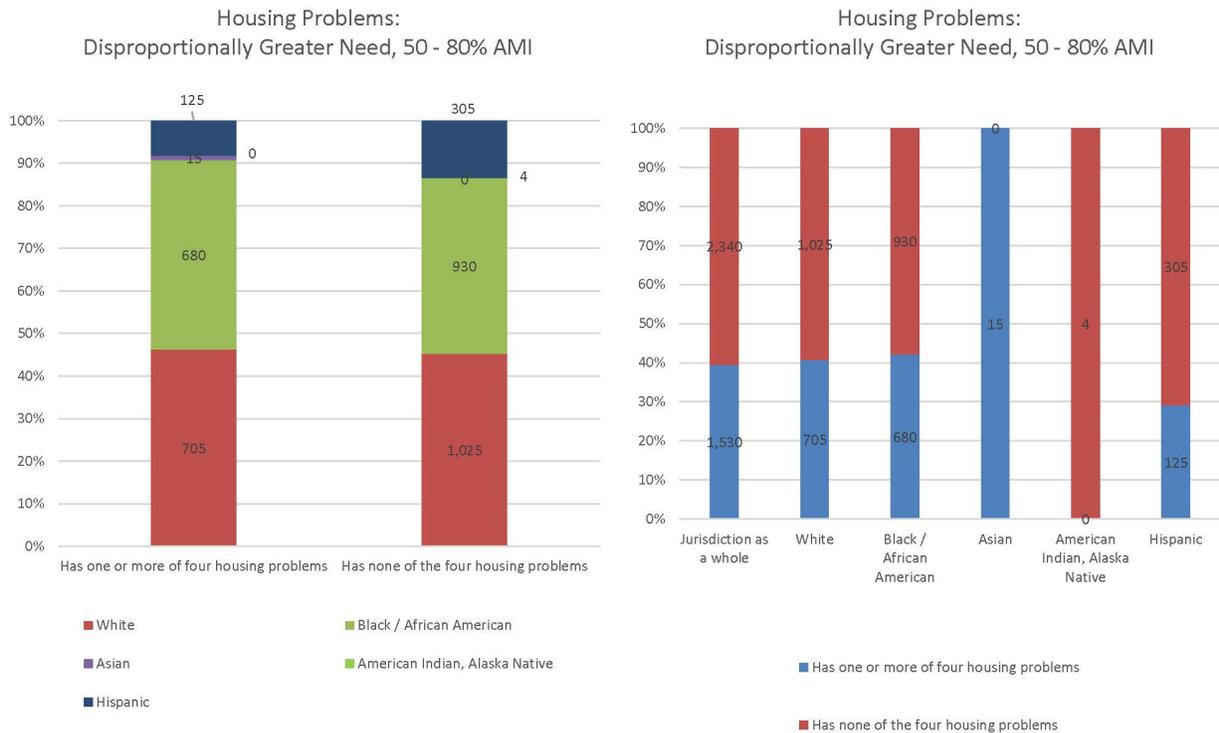| Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	25	280	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

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

Disproportional Housing Problems

Housing Problems: Disproportionally Greater Need, 80 - 100% AMI

Housing Problems: Disproportionally Greater Need, 80 - 100% AMI
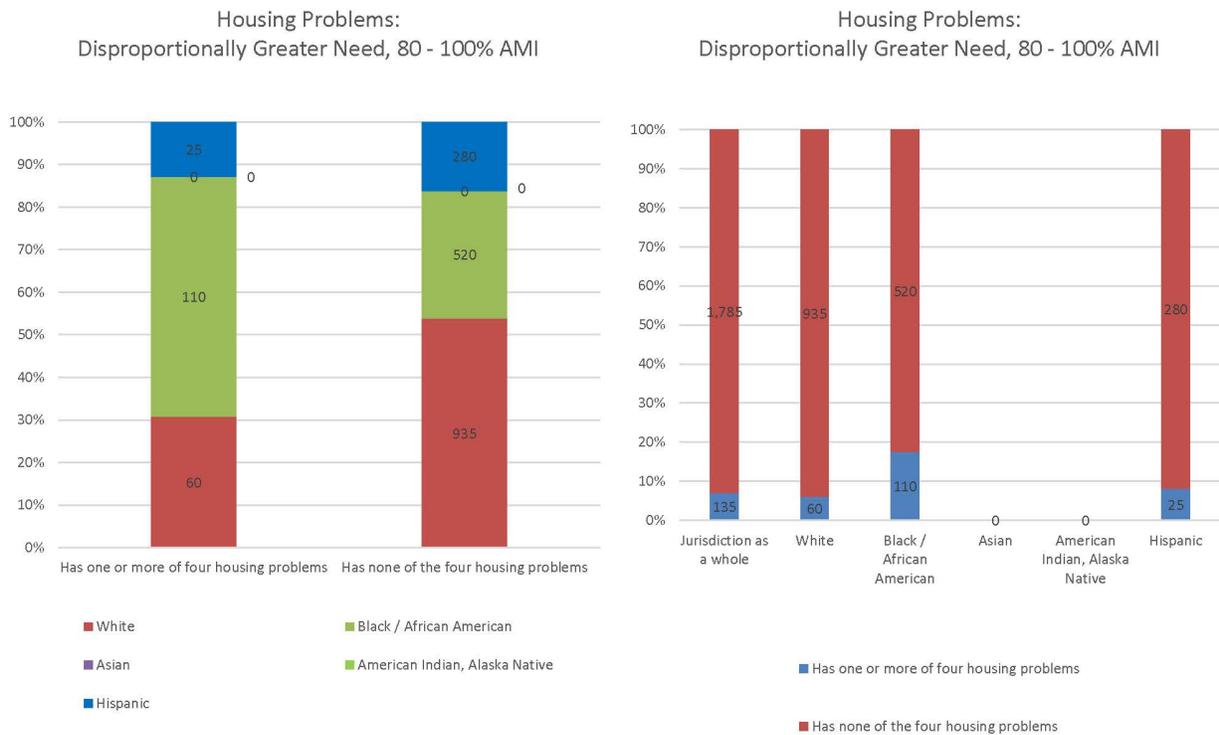
Housing Problems for 80-100% AMI

Discussion

Within Saginaw, for residents with 0 – 30% AMI, 76% of residents experience housing problems, 13% experience no housing problems, and 11% have zero or negative income but no other housing problems.

Proportionality of housing problems across race, for residents with under 30% AMI, is skewed with disproportions exceeding 10%. Approximately 100% of American Indian residents experience housing problems. Additionally notable, is the 80% of Hispanic residents who experience housing problems, further highlighting where preventative measures to prevent disproportionality should increase.

For residents with 30 – 50% AMI, 74% experience housing problems. Within this income bracket, proportionality is also skewed with disproportions exceeding 10% for Asian (100%) and Hispanic (88%) residents who experience housing problems at higher rates. These patterns persist for residents with 50 – 80% AMI, where 40% of the total population experience housing problems but 100% of Asian residents experience the same challenges at significantly higher rates. For residents with 80 – 100% AMI, where 7% of the total population experience severe housing problems, proportionality is skewed along racial lines as 17% of Black/African American experience these issues.

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

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

Introduction

As previously stated, HUD recognizes a disproportionally greater need when one racial group experiences greater than 10% points more of a particular housing issue than the jurisdiction as a whole. The tables, maps, graphs, and discussion that follow illustrate the trends in Saginaw and opportunities to strategically address disproportions of Severe Housing Problems through the implementation of the 2021 – 2025 Consolidated Plan.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,280	1,075	530
White	915	270	165
Black / African American	1,830	725	270
Asian	0	0	4
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	410	60	90

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2013-2017 CHAS

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

Disproportional Severe Housing Problems

Severe Housing Problems for 0-30% AMI

30%-50% of Area Median Income

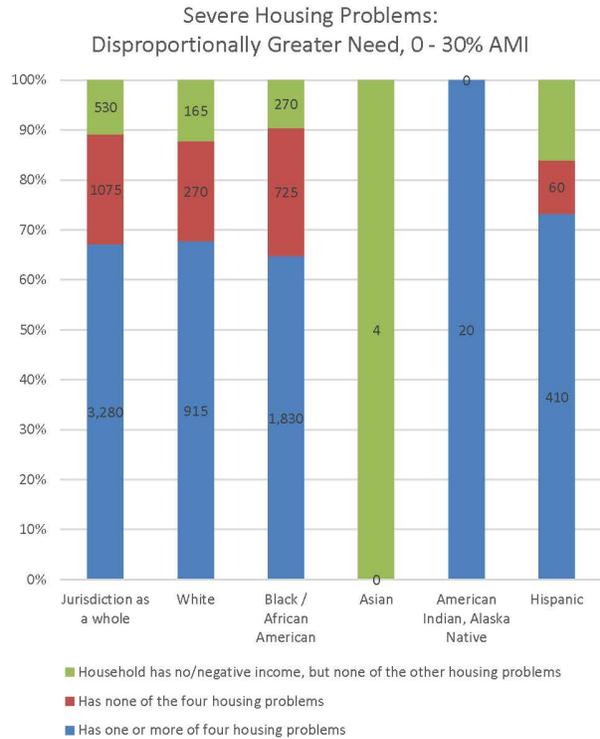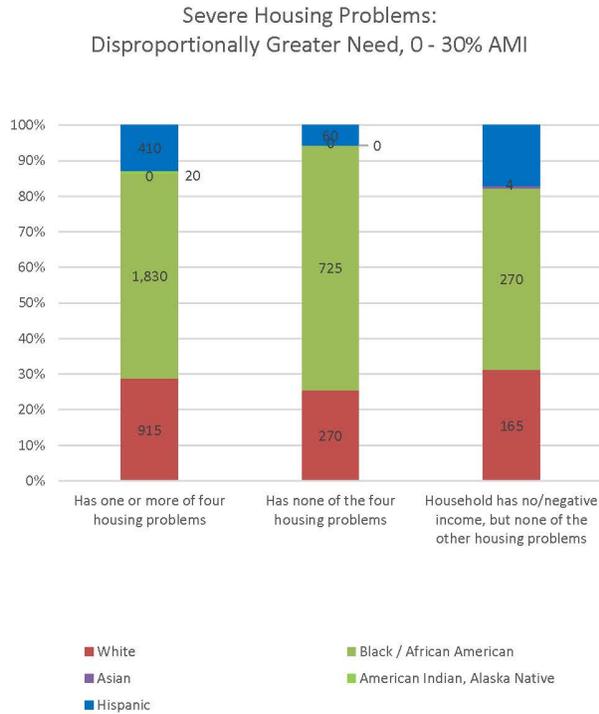| Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,180	1,910	0
White	425	690	0
Black / African American	585	1,005	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	15	0	0
Hispanic	115	160	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

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

Disproportional Severe Housing Problems

Severe Housing Problems for 30-50% AMI

50%-80% of Area Median Income

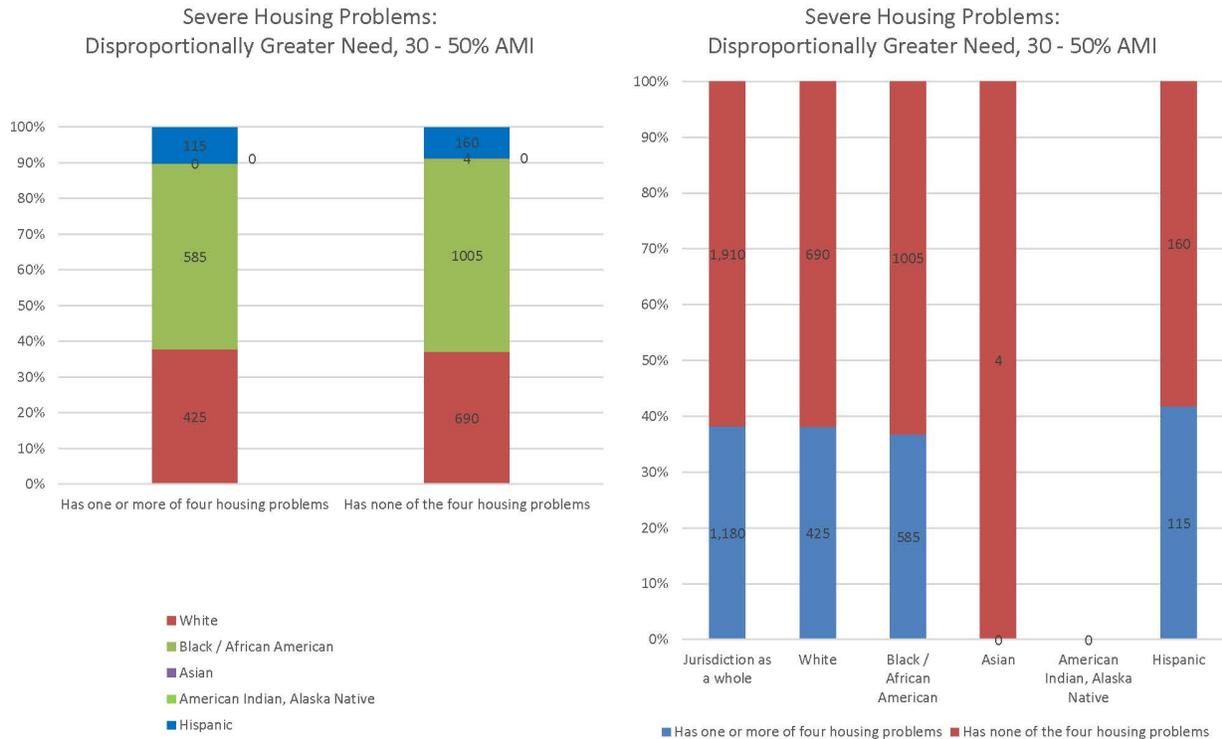| Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	300	3,570	0
White	95	1,635	0
Black / African American	170	1,445	0
Asian	15	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	20	410	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2013-2017 CHAS

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

Disproportional Severe Housing Problems

Severe Housing Problems: Disproportionally Greater Need, 50 - 80% AMI

Severe Housing Problems: Disproportionally Greater Need, 50 - 80% AMI

Severe Housing Problems for 50-80% AMI

80%-100% of Area Median Income

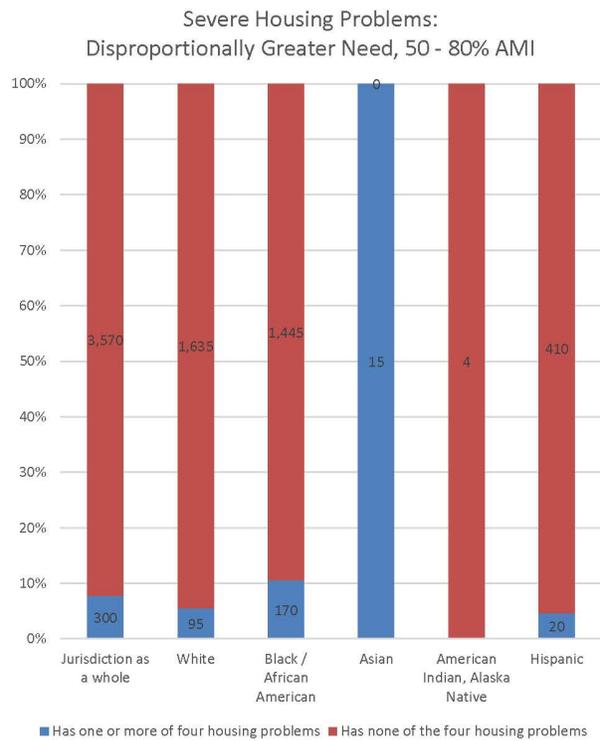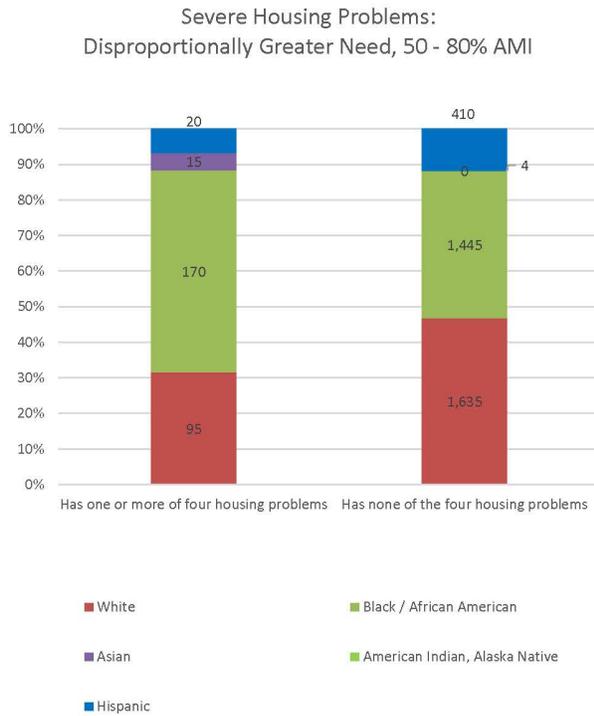| Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	55	1,925	0
White	10	985	0
Black / African American	20	610	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	25	280	0

Table 20 – Severe Housing Problems 80 - 100% AMI

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

Disproportional Severe Housing Problems
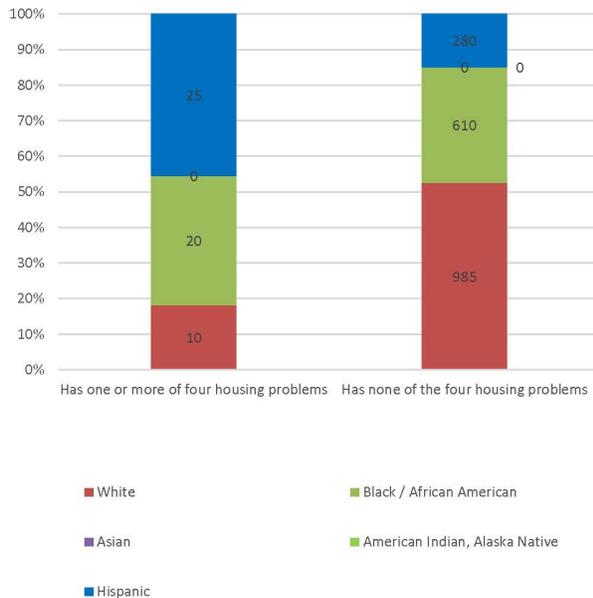
Severe Housing Problems:
Disproportionally Greater Need, 80 - 100% AMI
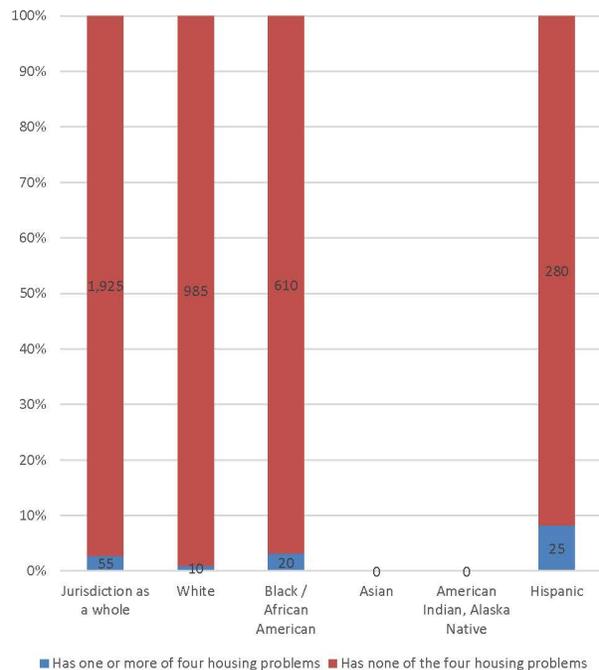
Severe Housing Problems for 80-100% AMI

Discussion

For residents within Saginaw with under 30% AMI, 67% reported experiencing one or more severe housing problems, 22% reported no housing problems, and 11% reported experiencing zero or negative

income but no other housing problem. Proportionality of severe housing problems is skewed across race with disproportions exceeding 10% as 100% of Asian residents of the same income bracket experience severe housing problems. While not demonstrating disproportionality, it is notable that 73% of Hispanic residents experience higher rates of severe housing problems when compared to the total population.

At 30-50% AMI ranges, 38% of the total population experience severe housing problems, but the data shows no evidence of significant disproportionality. It is however important to note that 42% of Hispanic residents experience higher rates of severe housing issues than that total population. For residents at 50-80% AMI, approximately 8% of the total population experience severe housing problems. Similar to trends represented in the 0 – 30% AMI bracket, proportionality of severe housing problems is skewed across race with disproportions exceeding 10% with 100% of Asian residents experiencing one or more severe housing problems compared to the jurisdiction as a whole.

For residents with incomes between 80 – 100% AMI, no significant disproportionalities are found in the data. However, it is important to note that 8% of Hispanic residents within this income bracket experience severe housing problems, compared to only 3% of the total population. This, among other representations found in the data, demonstrate the continued need to intervene to prevent potentially vulnerable communities from experiencing disproportionality.

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

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

Introduction:

As previously stated, HUD recognizes a disproportionally greater need when one racial group experiences greater than 10% points more of a particular housing issue than the jurisdiction as a whole. The tables, maps, graphs, and discussion that follow illustrate the trends in Saginaw and opportunities to strategically address disproportions of Housing Cost Burden through the implementation of the 2021 – 2025 Consolidated Plan.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	11,045	3,150	4,515	570
White	5,485	1,285	1,355	165
Black / African American	4,110	1,525	2,465	295
Asian	50	4	0	4
American Indian, Alaska Native	35	0	20	0
Pacific Islander	0	0	15	0
Hispanic	1,175	270	530	100

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013-2017 CHAS

Housing Cost Burden

Housing Cost Burden - Disproportional Need

Legend: White, Black / African American, Asian, American Indian, Alaska Native, Hispanic

Housing Cost Burden - Disproportional Need

Legend: <=30%, 30-50%, >50%

Housing Cost Burden Disproportional Need

Saginaw Consolidated Plan - American Indian / Alaskan Native Population by Low-Mod Block Groups
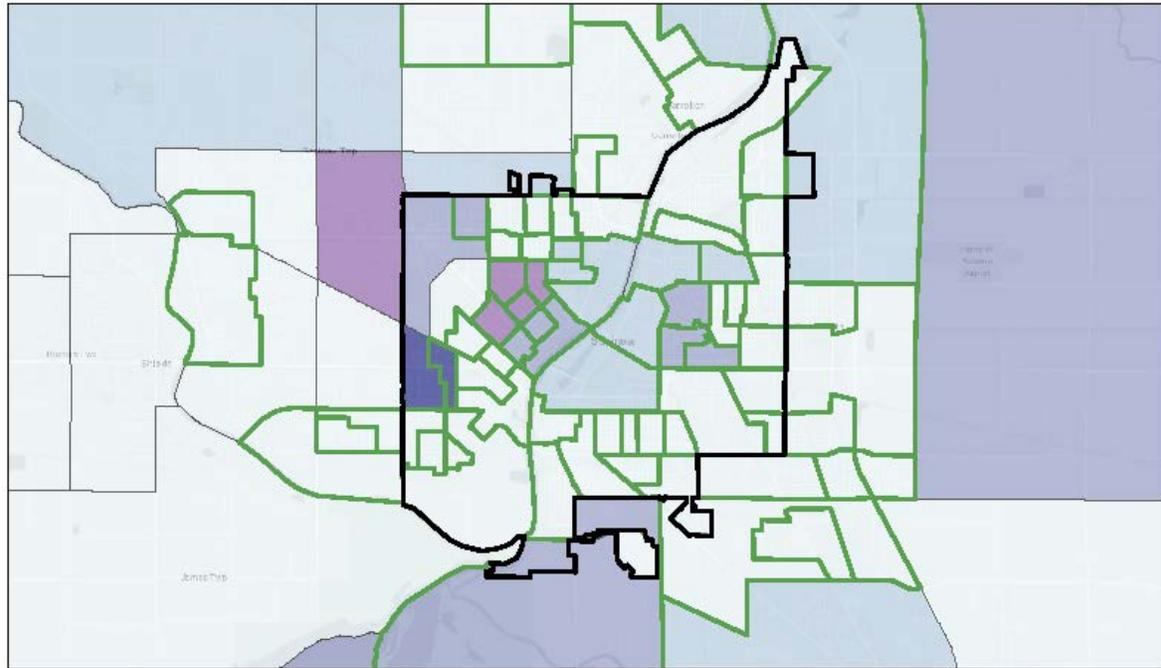
April 12, 2021

Override 1

Low Mod Blockgroup

AmericanIndianAlaskaNativeAlone
- <0.23%
- 0.23-0.47%
- 0.47-0.82%
- 0.82-1.61%
- >1.61%
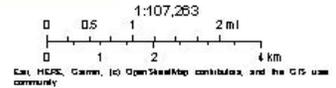
1:107,263

Esri, HERE, Garmin, (c) OpenStreetMap contributors, and the GIS user community

American Indian / Alaskan Native Population by Low-Mod Block Groups

Saginaw Consolidated Plan - Asian American Population by Low-Mod Block Groups
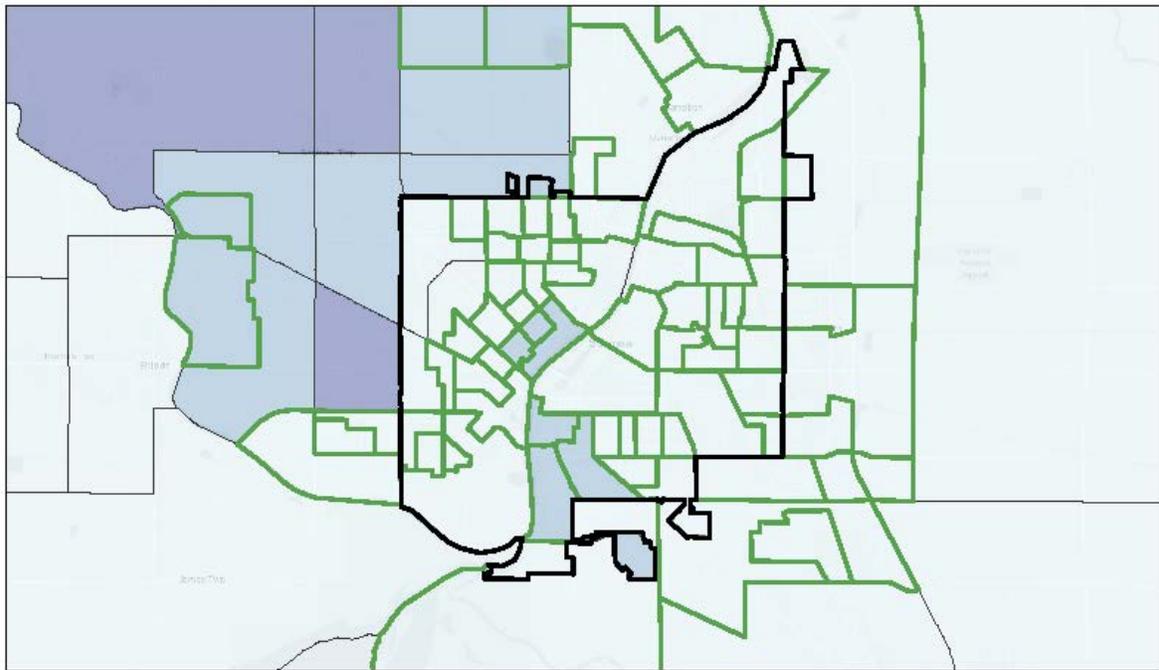
April 12, 2021

Override 1

Low Mod Blockgroup

AsianAlone
<1.75%
1.75-4.41%
4.41-9.07%

1:107,263

Esri, HERE, Garmin, (c) OpenStreetMap contributors, and the GIS user community
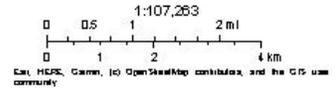
Asian American Population by Low-Mod Block Groups

Saginaw Consolidated Plan - Black / African American Population by Low-Mod Block Groups
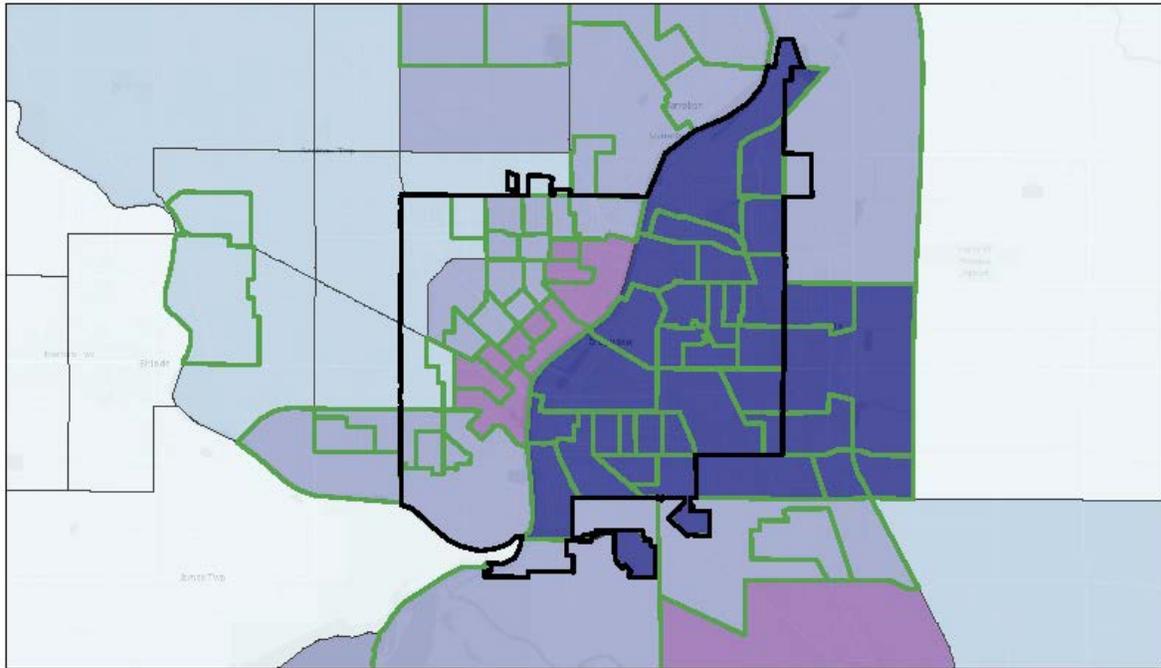
Black / African American Population by Low-Mod Block Group

Discussion:

Housing cost burden proportionality across race is significantly skewed for incomes less than 30% AMI. While 59% of residents with incomes of 0 – 30% AMI experience housing cost burden, American Indian/Alaskan Native (64%) and Asian (93%) residents experience these burdens at higher rates than the entire jurisdiction. Within this income bracket, 68% of White residents, 59% of Hispanic residents, and 51% of Black residents experience housing cost burden; signifying that housing cost burden is not comparable across racial demographics throughout the jurisdiction.

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

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

Yes, although no pattern can be constructed as to which races or ethnicities are effected in each income bracket or problems. The following bullets summarize where the problems noted in the previous discussions for income brackets where proportions of one race exceeded the jurisdiction as a whole by more than 10%, although disproportionality is most limited to Asian, Native Indian and Alaskan Native, and Hispanic residents.

- **Housing problems at 0 – 30% AMI** – 100% of Asian and approximately 81% of Hispanic residents experience housing problems at a rate greater than 10% more than the jurisdiction as a whole.
- **Housing problems at 30 – 50% AMI** – 100% of Asian and 88% of Hispanic residents experience housing problems at a rate greater than 10% more than the jurisdiction as a whole.
- **Housing problems at 50 – 80% AMI** – 100% of Asian residents experience housing problems at a rate greater than 10% more than the jurisdiction as a whole.
- **Housing problems at 80 - 100% AMI** – 17% of Black/African American residents experience housing problems at a rate greater than 10% more than the jurisdiction as a whole.
- **Severe Housing problems at 0 – 30% AMI** – 100% of American Indian and Alaskan Native residents and 73% of Hispanic residents experience severe housing problems at a rate greater than 10% more than the jurisdiction as a whole.
- **Severe Housing problems at 50 – 80% AMI** – 100% Asian residents experience severe housing problems at a rate greater than 10% more than the jurisdiction as a whole.
- **Cost Burden at less than 30% AMI** – 93% of Asian residents experience housing cost burdens at a rate greater than 10% more than the jurisdiction as a whole.
- **Cost Burden at the greater than 50% AMI** – 36% of American Indian and Alaskan Native residents experience housing cost burdens at a rate greater than 10% more than the jurisdiction as a whole.

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

The needs correspond to the answers to the questions above based on housing problems, severe housing problems, and cost burden. No additional needs are identified.

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

Yes, there are census block groups that have higher percentages of racial or ethnic groups proportionally than the proportion that they make up of the jurisdiction as a whole. Maps are included and opportunity exists to address disproportionately greater need by directing strategic efforts into these census blocks.

NA-35 Public Housing – 91.205(b)

Introduction

Saginaw Michigan is served by the Saginaw Housing Commission. The Saginaw Housing Commission provides Public Housing and administers Housing Voucher programs for an aggregate total of 593 units of Public Housing and 1,145 Housing Vouchers. The SHC provides housing assistance for eligible low-income families and operates five high-rise developments for elderly (62 and older) and disabled families, as well as two general occupancy developments and several scattered sites. SHC provides a list and contact information to Public Housing units which accept Housing Vouchers.

There are a large number of applicants on the waiting lists for Public Housing and Housing Vouchers. Additionally, there is an ongoing need for unit restoration and maintenance. Some properties have greater repair needs than others.

Totals in Use

	Certificate	Mod-Rehab	Public Housing	Vouchers					
Program Type									
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	593	1,145	0	1,000	22	117	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	**Mod-Rehab**	**Public Housing**	**Vouchers**				
				Total	**Project - based**	**Tenant - based**	**Special Purpose Voucher**	
							Veterans Affairs Supportive Housing	**Family Unification Program**
Average Annual Income	0	0	11,108	11,853	0	11,822	8,093	12,280
Average length of stay	0	0	5	5	0	5	1	8
Average Household size	0	0	1	2	0	2	1	3
# Homeless at admission	0	0	0	1	0	1	0	0
# of Elderly Program Participants (>62)	0	0	179	61	0	57	1	3
# of Disabled Families	0	0	275	314	0	272	8	34
# of Families requesting accessibility features	0	0	593	1,145	0	1,000	22	117
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	130	159	0	124	10	24	0
Black/African American	0	0	462	984	0	874	12	93	0
Asian	0	0	1	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	2	0	2	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	21	55	0	49	0	6	0
Not Hispanic	0	0	572	1,090	0	951	22	111	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Section 504 of the Rehabilitation Act of 1973 requires that 5% of all public housing units be accessible to persons with mobility impairments and another 2% be accessible to persons with sensory impairments.

The City of Saginaw works with the Saginaw Housing Commission to understand the needs of Saginaw residents for public housing assistance. SHC provided feedback on needs and demand for assistance in the community. SHC did not state that compliance with Section 504 as an immediate need for existing housing. There is currently a wait list for public housing, and SHC has an appropriate number of accessible units. However, many residents that do need an accessible unit require a reasonable accommodation for a single level unit, which is harder to accommodate. Sensory impairments do require the purchase of special equipment for a unit.

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

Approximately 46% of public housing residents are disabled families (275). Another 272 disable families use tenant-based vouchers, only amounting to 27% of the total population that uses this program type. Approximately 179 elderly person live in public housing (30%) and another 57 elderly persons use tenant-based vouchers (6%).

Black residents comprise 78% (462) of people living in public housing and 87% (874) residents that utilize tenant-based vouchers. White residents comprise 130 (22%) of people living in public housing and 12% (124) of residents that utilize tenant-based vouchers.

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

Affordable housing is an ongoing issue for residents in the City of Saginaw, particularly those of extremely-low and very-low incomes. Residents with limited access to additional funds are more likely to become non-compliant with rental obligation such as payment of rent or maintaining utilities when unanticipated events or emergencies arise. Certain high-risk public housing populations, such as persons with disabilities or persons with mental illness, may require crisis intervention and case management services to avoid homelessness.

Discussion

The City of Saginaw will continue to support the efforts of the Saginaw Housing Commission to provide public housing assistance to residents in need.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Saginaw is beginning to enjoy a period of prosperity, with increasing incomes and increasing home values. The economy has provided steady employment, living wage jobs, and a tax base to support needed services. While many Saginaw residents have benefited, there remains issues with poverty and unemployment throughout the City. Homelessness is an issue and many more families in Saginaw are at risk of becoming homeless. Confronting and mitigating this unpleasant reality is a goal of this plan.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population   Has No Rural Homeless
is:

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

Total Homeless (431)

- Sheltered (421)
- Unsheltered (10)

According to the data collected in the 2007 – 2020 PIT, 21.1% of the population is chronically homeless, 14.4% are family households, 5.3% are unaccompanied youth, and 4.9% are veterans.

Data shows that the demographics of the total homeless population, on average, consists of 48.7% women and 51.3% men. Of the total homeless population, 33.2% consist of children under 18 years of age, 7.4% are between the ages of 18 to 24, and 59.3% are over the age of 24. Additionally, 58.0% are Black/African American, 33.4% are White, 5.3% are Hispanic/Latino, 1.4% are American Indian or Alaskan Native, and 7.0% are multiple races.

On the day of the PIT count, 280 or 65.0% were in emergency shelters, 135 or 31.3% were in transitional housing, and 6 or 1.4% were in Safe Havens.

Average Length of Stay in Emergency Shelter Data for Saginaw County shows:

Average Days Homeless

The average cumulative, unduplicated number of days that households were served in ES, SH, or TH projects; and days in RRH or PSH prior to move-in.

147
DAYS Homeless
1,006 HH

Adult Only	147 DAYS | 854 HH
Adult & Child	170 DAYS | 123 HH
Child Only	31 DAYS | 27 HH
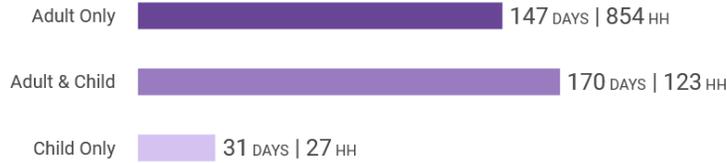
Time Distribution of Days Homeless

Average cumulative days homeless and distribution by defined time intervals for each household type.

147 DAYS
854 Adult Only HH

- 0-30: 44%
- 31-60: 15%
- 61-90: 8%
- 91-180: 12%
- 181-365: 10%
- 366+: 12%

170 DAYS
123 Adult & Child HH

- 0-30: 35%
- 31-60: 23%
- 61-90: 7%
- 91-180: 15%
- 181-365: 10%
- 366+: 11%

31 DAYS
27 Child Only HH

- 0-30: 85%
- 31-60: 0%
- 61-90: 4%
- 91-180: 7%
- 181-365: 4%
- 366+: 0%
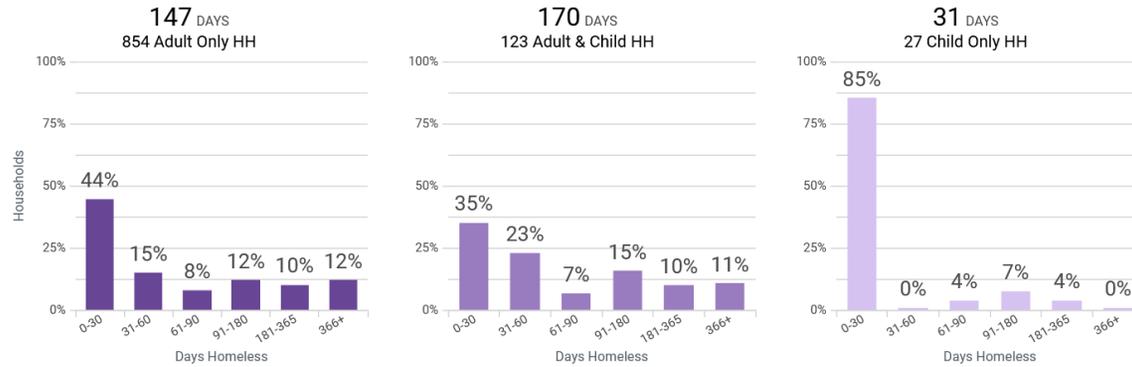
**Both of these charts include data on households served in homeless situations (Emergency Shelter, Safe Haven, Transitional Housing) prior to housing or going to Permanent Supportive Housing or Rapid Rehousing situations and those that went direct to Permanent Supportive Housing or Rapid Rehousing situations.

Nature and Extent of Homelessness: (Optional)

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

Data Source
Comments:

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

[data under request regarding number of calls for assistance] for assistance with utility/rental arrearages or rapid rehousing. With Emergency Solution Grant (ESG) dollars available, the City of Saginaw was able to provide short term assistance (security deposits, utility arrearages, 1-3 months rental arrearage and/or 1-3 months leasing assistance), to 56 qualified individuals/families which prevented them from becoming homeless and rapidly rehoused 14 literally homeless families.

Since 2011, 349 households (1,176 persons) were assisted through Project Home with homeless prevention or rapid rehousing assistance.

In 2020, 23 households (56 persons) received homeless prevention assistance and 18 households (40 persons) received rapid rehousing assistance through Project Home. Additionally, in 2020, 379 households (1,021 persons) received assistance through the Eviction Diversion Program (MSHDA funded) at Project Home in response to the COVID-19 pandemic.

The Saginaw County Consortium of Homeless Assistance Providers has made strides in preventing and ending homelessness through its partnership with the City of Saginaw, the Michigan State Housing Development Authority, and other mainstream service providers. However, there are many families that are still in need of assistance.

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

Although it is not possible to quantify homelessness by racial and ethnic group, it is reasonable to assume that given that the City of Saginaw does not have much disproportionality among how racial and ethnic backgrounds experience housing problems, similar results would apply to the extent of homelessness by race within the City.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

[data under request regarding this section]

Discussion:

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

Introduction:

Many of the service agencies that participated in developing the plan identified a need for additional public services to address the needs of the community. Elderly residents, children, and victims of abuse are often underserved special needs population and agencies that support these populations are in need of funding support. The sources of funds available for this objective include CDBG, Medicaid, and other public and private sources (supportive services). The City of Saginaw will continue to seek additional resources in order to expand the scope and effectiveness of services offered.

Describe the characteristics of special needs populations in your community:

The City will address special needs, including the elderly, frail elderly, physically disabled, and developmentally disabled. It will do so through funding housing rehabilitation programs (including barrier-free home improvements) and through funding the acquisition of rental units to provide long-term and affordable housing, combined with supportive services, for the developmentally disabled population. Resources are limited to fully address the needs of mentally, and severely-mentally ill people, those with substance abuse problems, homeless veterans, those affected by HIV/AIDS, and public housing residents; however, the City will continue to fund programming that serves these special needs populations.

There is also a need to address the needs of children raised in foster care. Too often children raised in foster care reach 18 years of age and find themselves ill prepared for adult life and have little, if any, support to help them make a successful transition into adulthood. Without comprehensive services, they can be forced into homeless shelters or other less than optimal places.

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

Each of the identified special needs populations have both housing and service needs, all are important and should be addressed. The numbers are large for each category. Difficult decisions will be made to direct available resources to capable partners. The City will continue to make a good faith effort to address this need through housing and service projects in the 2021 – 2025 funding cycle.

The major obstacle is a lack of sufficient funding to address all segments of need. This affects not only the level of services but staffing limitations as well. The City will be striving to maintain the scope of existing programs within the area.

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

The Michigan Department of Health and Human Services (MDHHS) stated in the July 2019 Michigan Statewide Surveillance Report that there were 240 people living with HIV in the City of Saginaw and a total of 320 people living with HIV in the entire county. As of July 2019, there have been 9 new HIV diagnosis at the county level. Data that is more recent or more specialized to the City of Saginaw is not available to the City at this time; however, efforts will be made to support organizations that provide services to people living with HIV/AIDS.

Discussion:

The City will continue to work with organizations that serve homeless residents and residents at risk of becoming homeless to reduce the effects of homelessness within the City of Saginaw.

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

Describe the jurisdiction's need for Public Facilities:

The City of Saginaw has a need to keep existing public facilities that are currently operating at a desirable level. To the extent possible and permitted by funding restrictions, the City recognizes a basic need to maintain staffing, condition, and contemporary quality at existing public facilities, summarized in the following categories:

- Historic Buildings
- Downtown Area Development
- Senior Centers
- Hoyt Park

The City of Saginaw also has a need to fix existing public facilities that are not operating at a desirable level. To the extent possible and permitted by funding restrictions, the City recognizes a basic need to address issues at existing public facilities, summarized in the following categories:

- City Hall and City Facilities
- Neighborhood Parks
- Neighborhood Streets
- Forest Lawn Chapel and Cemetery
- Community, Youth, Elderly, Homeless Centers
- Emergency Transportation
- Transitional Housing Facilities
- Public Housing Amenities

The City of Saginaw recognizes that while maintenance and repair of existing facilities present an important and extensive need, there is also a need to create new public facilities to address gaps in the current systems. To the extent possible and permitted by funding restrictions, the City recognizes the need to provide new public facilities, summarized in the following categories:

- Supportive Services in Emergency, Public Housing
- Supportive Services for Victims of Domestic Violence
- Management of Vacant Lots
- Neighborhood Park Improvement

How were these needs determined?

Public facility needs were determined by meeting with community leaders and City residents in a public meeting. The issues identified were determined by the City to be relevant to current funding priorities given the market and demographic conditions.

Describe the jurisdiction's need for Public Improvements:

The City of Saginaw has a need to keep infrastructure operating at a desirable level. To the extent possible and permitted by funding restrictions, the City recognizes a basic need to maintain condition, and contemporary quality with existing public improvements summarized in the following categories:

- Neighborhood Streets
- Downtown Development
- Code of City Ordinances

The City of Saginaw also has a need to fix existing infrastructure not operating at a desirable level. To the extent possible and permitted by funding restrictions, the City recognizes a basic need to address issues with existing public improvements, summarized in the following categories:

- Sidewalks
- Complete Streets
- Neighborhood Street Repair
- Water, Sewer, Flood, Drainage
- Vacant Lots
- Housing Renovations
- Neighborhood Parks

The City of Saginaw recognizes that while maintenance and repair of existing infrastructure presents an important and extensive need, there is also a need to create new public improvements to address gaps in the current systems. To the extent possible and permitted by funding restrictions, the City recognizes the need to provide new public improvements and strategies, summarized in the following categories:

- Community Parks
- Riverfront Improvements / Beautification
- Bury Power Lines
- Improve Image of Saginaw
- Residential Streets
- Parking
- Lighting and Cameras in Known Crime and Dumping Areas

How were these needs determined?

Public improvement needs were determined by meeting with community leaders and City residents in a public meeting. The issues identified were determined by the City to be relevant to current funding priorities given the market and demographic conditions.

Describe the jurisdiction's need for Public Services:

The City of Saginaw has a need to keep existing public services operating at a desirable level. City residents are dedicated to providing public services, and priorities are as follows:

- Police
- Fire
- Supportive Housing
- Youth Services
- Big Brothers & Sisters
- Community Policing

The City of Saginaw also has a need to fix existing public services that are not operating at a desirable level, summarized in the following categories:

- Code Enforcement
- Early Education Services and Youth Programming
- Crime Prevention
- Neighborhood Park Maintenance
- Landlord/Lease/Tenant Agreements
- Public Transportation
- Economic Development
- Transitional Housing
- Youth/Drug Rehab
- Low Income Services
- Job Services and Training

The City of Saginaw recognizes that there is also a need to consider new public services to address gaps in the current systems, summarized in the following categories:

- Stabilize Housing Stock
- Job Skills programs and on-the-job training
- Youth Sports Activities and Fieldtrips
- Public Imaging/Community

- Supportive Services for Low-Income Residents
- Increased State Revenue Sharing
- Public Transportation Services
- After School Tutoring
- Parenting Classes
- Neighborhood Watch
- Neighborhood Parks
- Job Creation

How were these needs determined?

Public service needs were determined by meeting with community leaders and City residents in a public meeting. The issues identified were determined by the City to be relevant to current funding priorities given the market and demographic conditions.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis section of this plan provides a clear picture of the local housing market, public and assisted housing needs, homeless and special needs facilities, barriers to affordable housing and characteristics of the local economy and workforce.

Key points of the Housing Market Analysis include:

- While overall demand for housing is not increasing, there are underserved market segments that supply senior housing, smaller housing units (1 – 2 bedrooms), and newer housing in general.
- More than 76% of the residential stock in Saginaw are detached, single-family homes.
- Over 93% of homes are aged over 50 years old
- Saginaw has experienced a -1,386 net housing unit loss since 2010
- The median home value in Saginaw is $39,400 (2011), a 26% increase from 2000.
- The median contract rent in Saginaw $710 (2011).
- 2013 - 2017 CHAS data shows 11,830 owner-occupied units and 7,950 renter-occupied units in Saginaw.
- The Saginaw Housing Commission operates 631 public housing units and administers 1,259 Housing Choice Vouchers.
- Saginaw has a strong network of public, private and non-profit organization offering facilities and services for persons with special needs (elderly or frail elderly, persons with disabilities, persons with alcohol or other drug addictions, and victims of domestic violence and sexual assault).
- There is a need for affordable housing and affordable healthcare for special needs populations.
- There are inequities in the housing market as lower-income households face cost burdens, impediments to homeownership, and competition for affordably priced housing from higher-income households.
- The data suggests that fewer larger housing units are needed, and more units with 1 or 2 bedrooms should be constructed.
- The top three largest employment sectors in Saginaw are Health Care and Social Assistance (37.7%), Manufacturing (22%), and Public Administration (5.9%).

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

Introduction

There are 18,670 housing units in Saginaw, of which, 77% are single-family detached homes.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	18,670	77%
1-unit, attached structure	555	2%
2-4 units	2,780	11%
5-19 units	1,200	5%
20 or more units	1,020	4%
Mobile Home, boat, RV, van, etc	55	0%
Total	*24,280*	*100%*

Table 27 – Residential Properties by Unit Number

Data Source: 2013-2017 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	**%**	**Number**	**%**
No bedroom	60	1%	185	2%
1 bedroom	220	2%	1,805	23%
2 bedrooms	3,260	28%	2,960	37%
3 or more bedrooms	8,290	70%	3,005	38%
Total	*11,830*	*101%*	*7,955*	*100%*

Table 28 – Unit Size by Tenure

Data Source: 2013-2017 ACS

Residential Property – Unit Type & Size

Residential Property By Unit Type

Owner Unit Size

Rental Unit Size
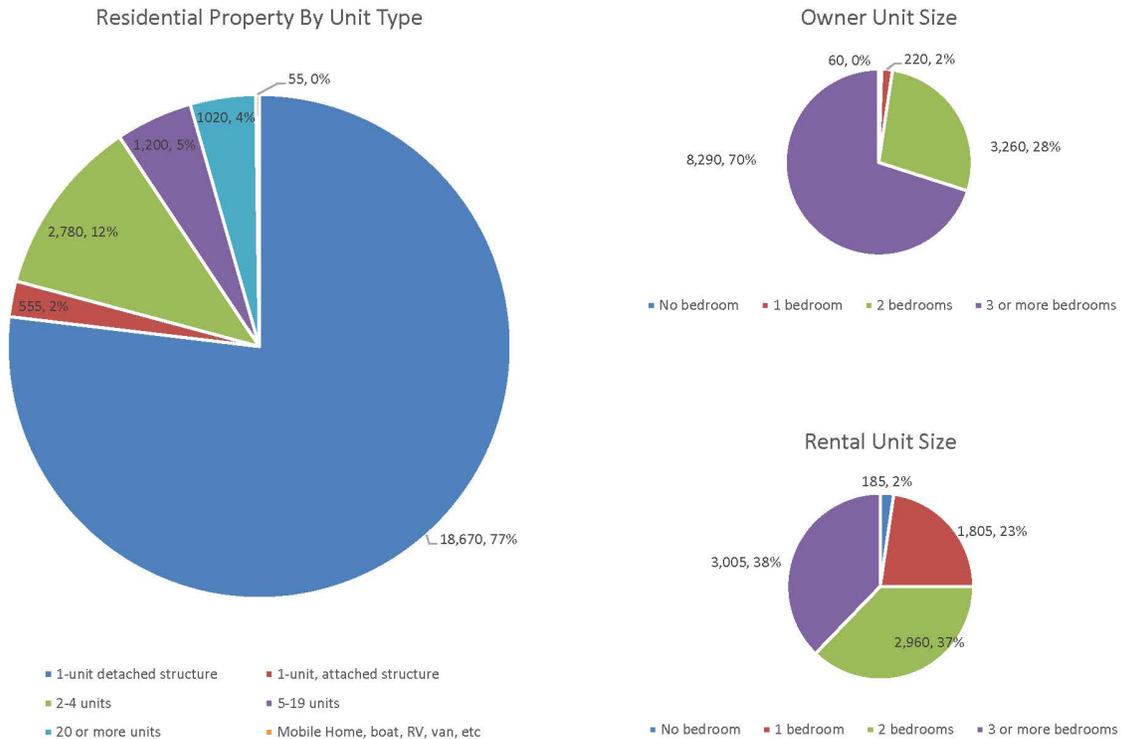
Unit Types ÿ Size for Owners and Rental

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

Single unit detached structures are by far the most prevalent housing type in Saginaw, accounting for 77% of all units. Single unit detached structured are followed by multi-family structures with 2-4 units, which account for only 11% of all structures. After these two categories, the next highest-ranking unit size is multi-family structures with 5-19 units, which account for 5% of the housing stock.

Looking at the differences between owner and rental housing stock, it appears that, overall, owner units are larger. Approximately, 98% of owner housing stock has two or more bedrooms, with 70% having three or more bedrooms. Only 2% of owner housing stock has one bedroom. The majority of rental units are two and three bedrooms, accounting for 75% of all rental housing stock. There is a significant number of one bedroom rentals (23%).

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

The City of Saginaw does not expect to lose any affordable housing as a result of the expiring Section 8 contracts or by other means.

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

Since generally owner housing is bigger, mostly 2-3 bedrooms (98%), and rental units are smaller, 2 – 3 bedrooms (75%), there may be a shortage of affordable housing for single-persons or small families in the rental market.

As was discussed in the needs assessment, housing cost burden is the greater problem experienced for both renter and owners. Elderly especially experience cost problems and there may be a need for additional housing for elderly people.

Describe the need for specific types of housing:

Over the life of this Plan, the City of Saginaw will implement plans to assist existing homeowners, those aspiring to be homeowners, and renters seeking to afford decent rental housing. Home maintenance, acquisition, repair, and new construction on a limited scale will also be offered.

The City of Saginaw may fund programming to assist homeowners, and those who want to become homeowners, with:

1. Housing repairs
2. Home maintenance
3. Limited new construction
4. Down-payment assistance

The City of Saginaw may fund programming to provide rental assistance, which may include:

1. Acquisition and (if necessary), repair
2. Housing Choice Vouchers and tenant-based rental assistance to prevent homelessness
3. Development of new, or rehabilitation of substandard existing, rental units

Discussion

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

Introduction

Between 2009 and 2017, the median family income increased by 9.0%. However, the rising costs of housing continues to burden residents who experience housing cost burdens at 30% of total income and severe housing cost burdens at 50% of total income. It is clear that the supply of affordable housing does not meet the demand.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	65,400	38,600	(41%)
Median Contract Rent	418	484	16%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	4,480	56.3%
$500-999	3,365	42.3%
$1,000-1,499	60	0.8%
$1,500-1,999	40	0.5%
$2,000 or more	4	0.1%
Total	*7,949*	*99.9%*

Table 30 - Rent Paid

Data Source: 2013-2017 ACS

Housing Cost

Rents Paid

- Less than $500
- $500-999
- $1,000-1,499
- $1,500-1,999
- $2,000 or more

4,480, 56%
3,365, 42%
60, 1%
40, 1%
4, 0%

Renter Housing Affordability % of Units Affordable

1075, 10%
3,270, 30%
6,560, 60%

- 30% HAMFI
- 50% HAMFI
- 80% HAMFI

Owner Housing Affordability % of Units Affordable

5665, 45%
6,999, 55%
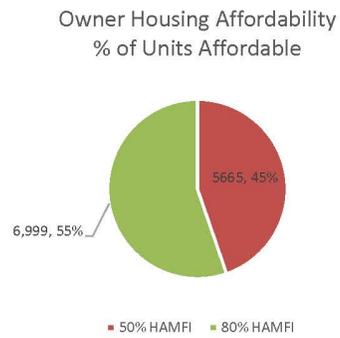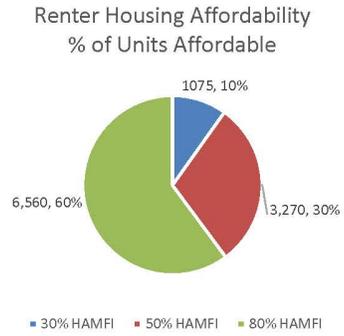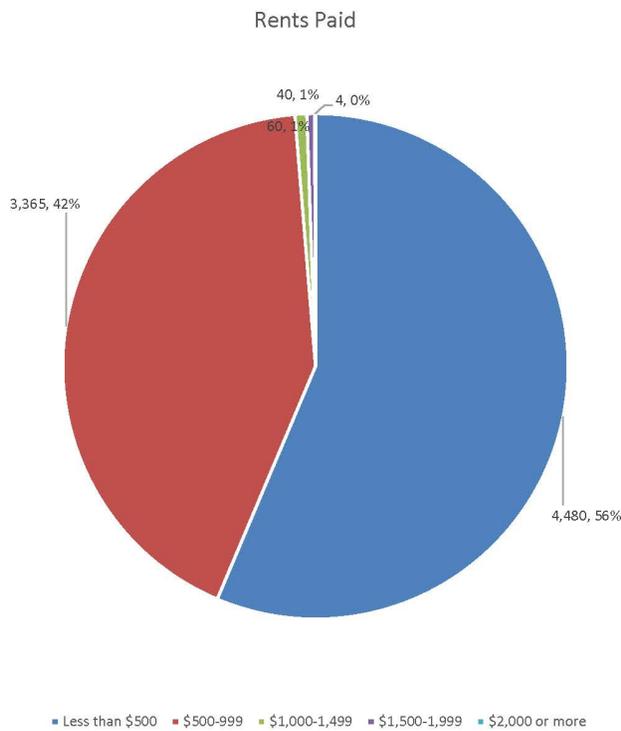
- 50% HAMFI
- 80% HAMFI

Affordability of Units for Owners and Rental

Housing Cost
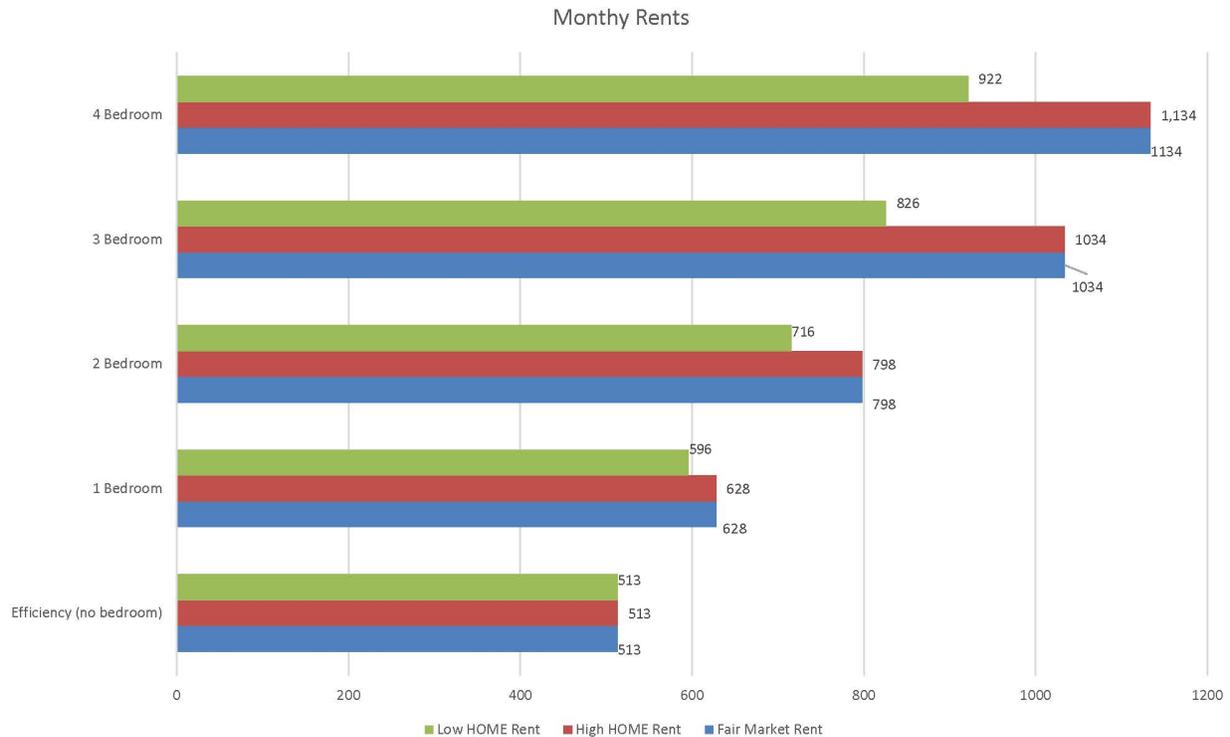
Monthly Rents

Monthly Rents

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,075	No Data
50% HAMFI	3,270	3,215
80% HAMFI	6,560	5,665
100% HAMFI	No Data	6,999
Total	*10,905*	*15,879*

Table 31 – Housing Affordability

Data Source: 2013-2017 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	513	628	798	1,034	1,134
High HOME Rent	513	628	798	1,034	1,134

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	513	596	716	826	922

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Risk of Homelessness from Increased Rent

Is there sufficient housing for households at all income levels?

The majority of rents paid in Saginaw are between $500 - $999 (42.0%). Approximately, 26.0% of rents are under $500 and 2% of rents are above $1,000. There are considerably more affordable units available to renters at the 30% HAMFI, 50% HAMFI, and at 80% HAMFI than for owners; totally 10,905 affordable units for renters versus 8,880 affordable units for owners within the previous listed HAMFIs. For residents at 100% HAMFI, homeowners have greater access to affordable units (15,879) versus the zero available for renters. The 2013 – 2017 CHAS recorded no data for owner housing at 30% HAMFI and no data for renter housing at 100% HAMFI.

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

As the housing market continues to strengthen in Saginaw, the cost for both rental and owner-occupied housing is expected to rise. With the limited supply of affordable housing options, increasing area incomes, and the evidence of cost burden among residents, the need for a diversity of quality affordable housing options will increase during this planning period. The City of Saginaw will continue to make meeting the demand a priority for fund allocations.

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

HOME program rents are mostly competitive with Fair Market Rents in Saginaw. Fair Market Rents are slightly higher in one to four-bedroom units. The rent cost data accounts for unit size, but it does not necessarily account for unit condition or amenity differences between HOME units and comparable fair market units, making it difficult to speculate as to why some HOME units cost more. As previously noted, approximately 75% of rental units have 2 or more bedrooms.

Discussion

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

Introduction

According to 2013 – 2017 CHAS data, there are 11,830 owner-occupied units and 7,950 renter-occupied units in the City of Saginaw. Approximately 95% of owner-occupied units and 86% of renter-occupied units were built prior to 1980. Routine maintenance is necessary to keep this older housing stock from becoming substandard.

Definitions

"Standard Condition" is defined as all buildings that meet the building code. "Substandard Condition but Suitable for Rehabilitation" is generally defined as units where rehabilitation expenditure is less than 75% of the estimated post re-habilitation value. "Substandard Condition" is defined as any unit where rehabilitation expenditure is more than 75% of post re-habilitation value.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,315	28%	4,390	55%
With two selected Conditions	60	1%	160	2%
With three selected Conditions	4	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	8,445	71%	3,400	43%
Total	*11,824*	*100%*	*7,950*	*100%*

Table 33 - Condition of Units

Data Source: 2013-2017 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	145	1%	325	4%
1980-1999	370	3%	755	9%
1950-1979	5,115	43%	3,345	42%
Before 1950	6,200	52%	3,525	44%
Total	*11,830*	*99%*	*7,950*	*99%*

Table 34 – Year Unit Built

Data Source: 2013-2017 CHAS

Saginaw Consolidated Plan - Need for Rehabilitation
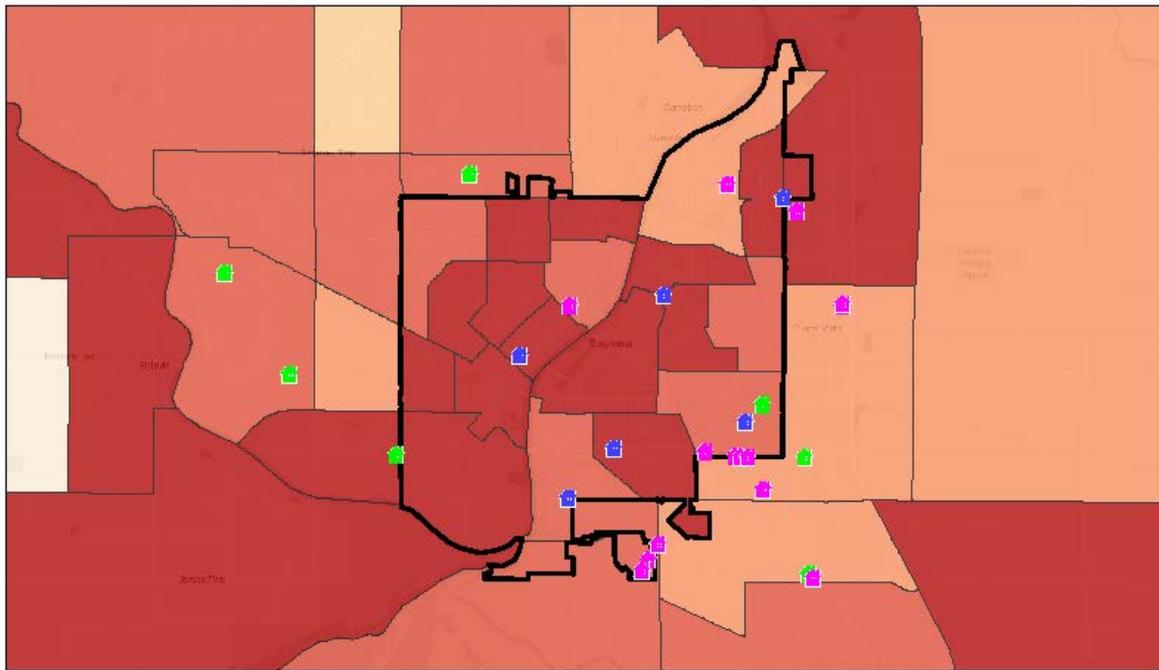
April 12, 2021

Public Housing Development

LIHTC Property

Multifamily Properties - Assisted

Override 1

Rental Housing Built Before 1980

<23.55%

23.55-45.04%

45.04-64.34%

64.34-81.98%

>81.98%

1:107,263

0   0.5   1   2 mi

0   1   2   4 km

Esri, HERE, Garmin, (c) OpenStreetMap contributors, and the GIS user community
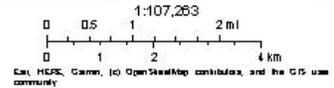
Need for Rehabilitation

Housing Condition
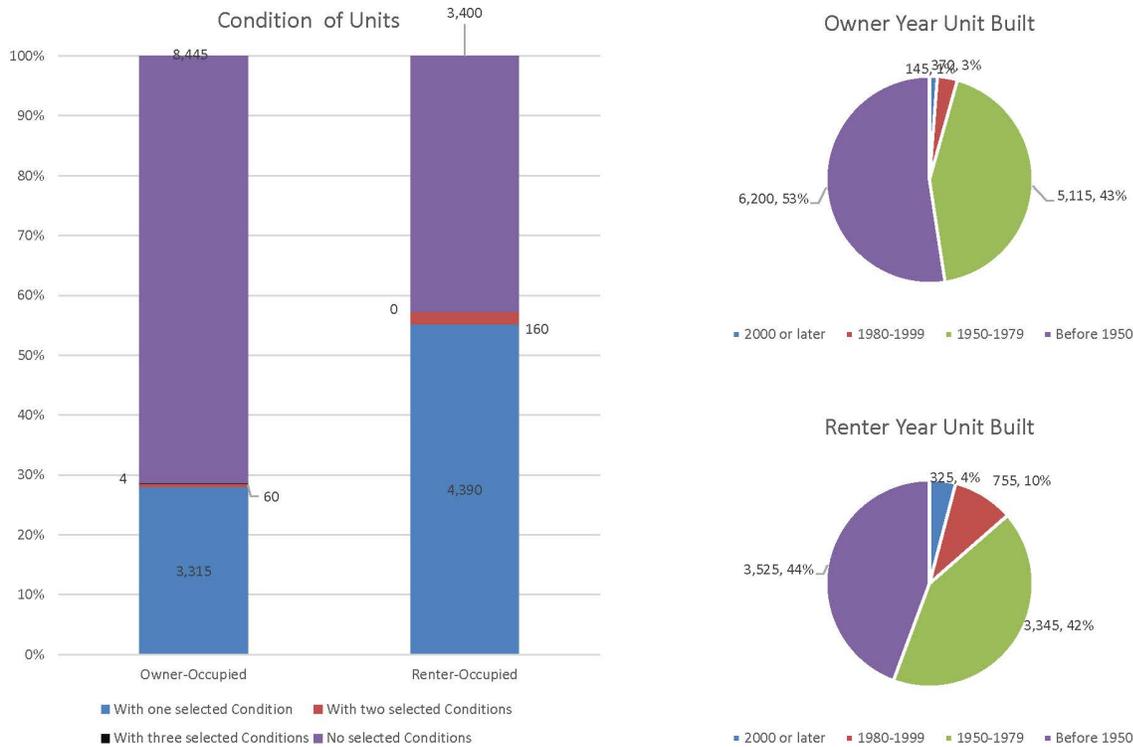
Condition and Year Built for Owner and Rental

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	11,315	96%	6,870	86%
Housing Units build before 1980 with children present	555	5%	110	1%

Table 35 – Risk of Lead-Based Paint

Vacant Units

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

Table 36 - Vacant Units

Need for Owner and Rental Rehabilitation

Owner-occupied housing units are generally in better condition than are renter-occupied housing units. About 28% of owner-occupied housing has one or more selected conditions, compared to about 55% of renter-occupied housing that has one or more selected conditions.

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

There is no data specifically for lead-based paint hazards, however 43% of owner-occupied housing and 42% of renter-occupied housing were built between 1950 and 1979 and 52% of owner-occupied housing and 44% of renter-occupied housing were built before 1950. All of this housing is at a higher risk for lead-based housing. It is reasonable to assume that at a minimum a representative sample of the low and moderate-income families live in these units.

Discussion

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

Introduction

The Saginaw Housing Commission is the public housing provider for the City of Saginaw. Consultation was conducted with the commission to assess the needs, conditions, and strategies for public housing in the 2021-2025 grant cycle.

Totals Number of Units

	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			634	1,257			345	1,223	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

(Program Type header spans across all columns)

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

The Saginaw Housing Commission operates and manages five high-rise developments, totaling 455 units, which are designated for elderly and disabled persons, as well as operates and manages to general occupancy developments of 172 units. The SHC also provides Tenant Based Vouchers in the Housing Choice Voucher (HCV) Program, also known as Section 8, for a total of 1,257 vouchers, of which 345 vouchers are

specifically for Veteran's Affairs Supportive Housing (VASH) Program and 1,223 vouchers are the Family Unification Program. In addition, a Family Self Sufficiency Program is available for Public Housing and HCV participants.

Public Housing Condition

Public Housing Development	Average Inspection Score
1223Elmwood Manor	90
Maplewood & Davenport Manors	93
Pinewood Manor	93
Rosien Towers	99
Scattered Sites	90
Town and Garden	93

Table 38 - Public Housing Condition

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

The Saginaw Housing Commission submits a Five Year Plan and Annual Plan to the Department of Housing and Urban Development with the cooperative effort of the Resident Advisory Board. The Capital Fund Grant for 2020 funding is the amount of $1,236,420.00, which has an obligation date of September 25, 2023 and an expenditure date of September 25, 2025, and will result in the following capital improvements:

Replace Fire Alarm System - Rosien Towers and Pinewood Manor

Replace Elevator Controls and Cab – Maplewood Manor

Replace Heating Boilers – Davenport Manor

Replace common area flooring – Davenport Manor

Replace dwelling unit interior doors – Town and Garden

Replace Roofing – Scattered Sites

Replace Dwelling Unit Flooring - Scattered Sites

The Capital Fund Grant for 2021 funding is the amount of $1,301,000, which has an obligation date of February 22, 2023 and has an expenditure date of February 22, 2025, and will result in the following capital improvements:

Replace Elevator Controls and Cab – Elmwood Manor

Replace Heating Boilers – Davenport Manor

Replace common area flooring – Maplewood Manor

Exterior Rehabilitation – Town and Garden

Replace Roofing – Scattered Sites

Replace Dwelling Unit Flooring - Scattered Sites

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

The Saginaw Housing Commission will provide quality, affordable housing communities within the City of Saginaw resulting in an increased quality of life while promoting self-sufficiency and collaborative partnership with local agencies for all Housing Commission residents. This will be accomplished by ensuring the exterior of the developments are as appealing as the interior of the unit for prospective renters and maintaining occupancy. Developments are occupied with eligible and suitable tenants. Lease enforcement will ensure the right to peaceful enjoyment of the vicinity, as well as supportive services to assist with program compliance.

The Saginaw Housing Commission is evaluated annually by the U.S. Department of Housing and Urban Development. For Fiscal Year Ending 2020, the SHC received a Standard Performer designation for the Public Housing and a High Performer designation for the Housing Choice Voucher (Section 8) program. These designations have been held over for the past five years. The physical conditions of each property average is 93, on a 100 point scale.

Discussion:

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

Introduction

The City of Saginaw's homeless facilities inventory is comprised of various data sources, including the Saginaw Housing Commission. The Saginaw County Consortium of Homeless Assistance Providers is a consortium of non-profit organizations that provides homeless prevention, rapid rehousing and intervention services in Saginaw County. SC-CHAP has made strides in preventing and ending homelessness through partnerships with the City of Saginaw, the Michigan State Housing Development Authority, and other mainstream service providers. Provider members of SC-CHAP include:

- Lead Agency: United Way of Saginaw County
- Aleda E. Lutz Veterans Administration Hospital
- City Rescue Mission of Saginaw
- Emmaus House
- Mustard Seed Shelter
- McKinney Vento Homeless Education Program
- Restoration Community Outreach
- Saginaw County Community Mental Health Authority
- Saginaw County Youth Protection Council
- Saginaw Housing Commission
- Underground Railroad

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to 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, linkages to mainstream services and benefits are a key component in the CoC process. The SC-CHAP helps to link people in need to available resources.

Employment services, life skills classes, and vocational placement assistance are coordinated through the City Rescue Mission of Saginaw.

Saginaw County Community Mental Health Authority also works to assure mental health treatment and supportive services are available to persons with serious mental illness or emotional disorders, developmental disabilities, and substance abuse disorders.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The City Rescue Mission of Saginaw is a faith based nonprofit organization that provides emergency shelter, meals, clothing, life skills classes, vocational placement assistance, and transitional housing opportunities.

United Way of Saginaw County is a nonprofit organization that raises funds to address Health, Education and Financial Stability. Volunteers research the needs of the community and ensure funds are awarded to programs that provide short-term assistance to prevent homelessness or rapidly re-house persons experiencing homelessness.

The Saginaw Veteran Administration provides assistance through the Homeless Veterans Program. Services include shelter, supportive housing, counseling, case management, and referral resources to Veterans with drug, alcohol, emotional, and vocational needs.

Restoration Community Outreach is a nonprofit organization that provides shelter services for homeless men and families. RCO provides on-site 24 hour emergency shelter, safe haven, transitional housing,

veteran's shelter, off-site rapid re-housing and permanent supportive housing. RCO provides meals, life skills, substance abuse counseling, clothing, employment assistance, and transportation services.

Saginaw County Youth Protection Council is a nonprofit organization committed to ending youth and family homelessness by 2020.

Innerlink for Runaway and Homeless Youth Emergency Shelter provides 24 hour emergency shelter care and supportive services for runaway and homeless youth, including minor teen mothers and their children. The youth receive outreach, shelter care, case management, food, personal care items, clothing, transportation, educational services, and aftercare services.

Innerlink Transitional Housing provides 24 hour transitional housing and supportive services for homeless youth. Services include outreach, shelter care, case management, life skills training, educational assistance, employment assistance, transportation assistance, assistance in securing permanent housing, medical support, and other services.

Teen Parent Services Transitional Housing provides 24 hour transitional housing and supportive services for homeless teen parents ages and their children. Services include outreach, comprehensive parenting education, connection to education/job training/employment, connection to preventive health care including pre-natal/immunization/well child/primary health, connection to permanent housing, connection to licensed child day care, extensive case management services, and other services.

Teen Parent Services Rapid Re-Housing services through a partnership with the United Way of Saginaw County. Staff provides homelessness prevention and rapid re-housing services.

Underground Railroad provides emergency shelter and services for survivors of domestic violence, sexual assault, stalking and human trafficking. Clients receive safe housing, individual/group counseling, safety planning, resource coordination, clothing, household items, and permanent housing location assistance.

Emmaus House is a nonprofit which provides transitional living and life skills for women coming from jail, prison or residential substance abuse treatment centers. Stays range from 7-8 months or until women are able to live independently.

Mustard Seed Shelter provides emergency, transitional and permanent supportive housing for homeless women and women with children. Clients receive assistance through case management, assistance with employment opportunities and connecting them to other services enabling them to achieve permanent housing.

Saginaw Housing Commission is a public housing authority serving as the fiduciary for four sub-grantees, Emmaus House, Mustard Seed Shelter, Restoration Community Outreach, and Underground Railroad.

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

Introduction

The City of Saginaw has a strong network of public, private and non-profit organizations offering facilities and services for persons with special needs. The following section identifies specific agencies and services available to assist persons that are elderly or frail elderly, that have disabilities, alcohol or other drug addiction, as well as victims of domestic violence and sexual assault.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Each of the identified special needs populations have both housing and service needs, all are important and should be addressed. The numbers are large for each category. Difficult decisions will be made to direct available resources to capable partners. The City of Saginaw will make a good faith effort to address this need through housing and service projects in the 2021 to 2025 funding cycle.

As described in prior sections of this Plan, the elderly are one of the largest populations in Saginaw experiencing housing cost burdens. This pattern extends to public housing where are 179 elderly residents in public housing and 61 using vouchers and 275 disabled families residing in public housing and 314 residents use vouchers.

Many of the organizations that provide housing and supportive services in the City that have received funding in the past have programs that target special needs individuals.

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

The Saginaw County Community Mental Health Authority (SCCMHA) is a local, independent organization that provides mental health services for all eligible persons in Saginaw County. The extensive housing support and resources help to assure that housing options exist for the adult mentally ill of Saginaw County and their families that will help prevent their becoming homeless. In cases where this vulnerable population do experience homelessness, SCCMHA intervenes to shorten the period of homelessness. There is almost no homelessness experienced by persons released from State psychiatric facilities in our community.

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

Prevention of homelessness in Saginaw is a priority whether the resident at risk of homelessness is in a special population or not. CDBG funds will be provided to non-profit organizations that provide prevention services. Additionally, programs that support the housing and service needs of families, women, and children will be prioritized.

The City of Saginaw has seen a steady decline in overall homeless count for the past 5 years. The vision for Saginaw County's Continuum of Care is to provide decent, safe, accessible, and affordable housing that is available to all residents.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

During the 2021 to 2025 planning cycle, funding will be provided to housing and supportive service providers like SC-CHAP, Saginaw Housing Commission and other agencies to provide housing and/or supportive assistance to special needs populations. These activities support the City's one-year goals for public services, housing, and homelessness reduction.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The creation and preservation of affordable housing options in the City of Saginaw is affected by market conditions and public policies. Outreach to agencies identified the following barriers to affordable housing in the City.

- **Information**: Lack of information about service availability, affordable housing availability, and no single point of contact for residents.
- **Transportation**: Lack of transportation options and un-walkable roadways discourage neighborhood investment and project feasibility.
- **Infrastructure**: Gaps in the network and poor roadway conditions lead to poor connectivity and separation between residences, goods and services, and jobs. Additionally, septic service and water issues prevent or hinder provision of low-income housing in certain areas.
- **Perception**: Public perception that affordable housing is "bad" for neighborhoods. A holistic, community-wide approach is needed to confront stigma.
- **Barriers to Entry**: Credit reports, background checks, and lack of down payment or security deposit assistance programs prevent people that need housing from being approved.

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

Introduction

The top two largest employment sectors, by number of jobs provided, in Saginaw are Education and Health Care Services (45%) and Manufacturing (26%).   According to the Bureau of Labor Statistics, Saginaw MI has a 15.4% unemployment rate, which is considerably higher than the state average 6.2% unemployment (February 2021).

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	45	19	0	0	0
Arts, Entertainment, Accommodations	2,158	1,036	17	5	-12
Construction	350	331	3	2	-1
Education and Health Care Services	3,373	9,010	27	45	18
Finance, Insurance, and Real Estate	497	569	4	3	-1
Information	235	699	2	3	1
Manufacturing	1,578	5,224	13	26	13
Other Services	626	714	5	4	-1
Professional, Scientific, Management Services	735	798	6	4	-2
Public Administration	0	0	0	0	0
Retail Trade	2,049	843	17	4	-13
Transportation and Warehousing	337	155	3	1	-2
Wholesale Trade	422	729	3	4	1
Total	12,405	20,127	--	--	--

Table 40 - Business Activity

Business Activity

Business Activity by Sector

Number of Workers ■   Number of Jobs ■
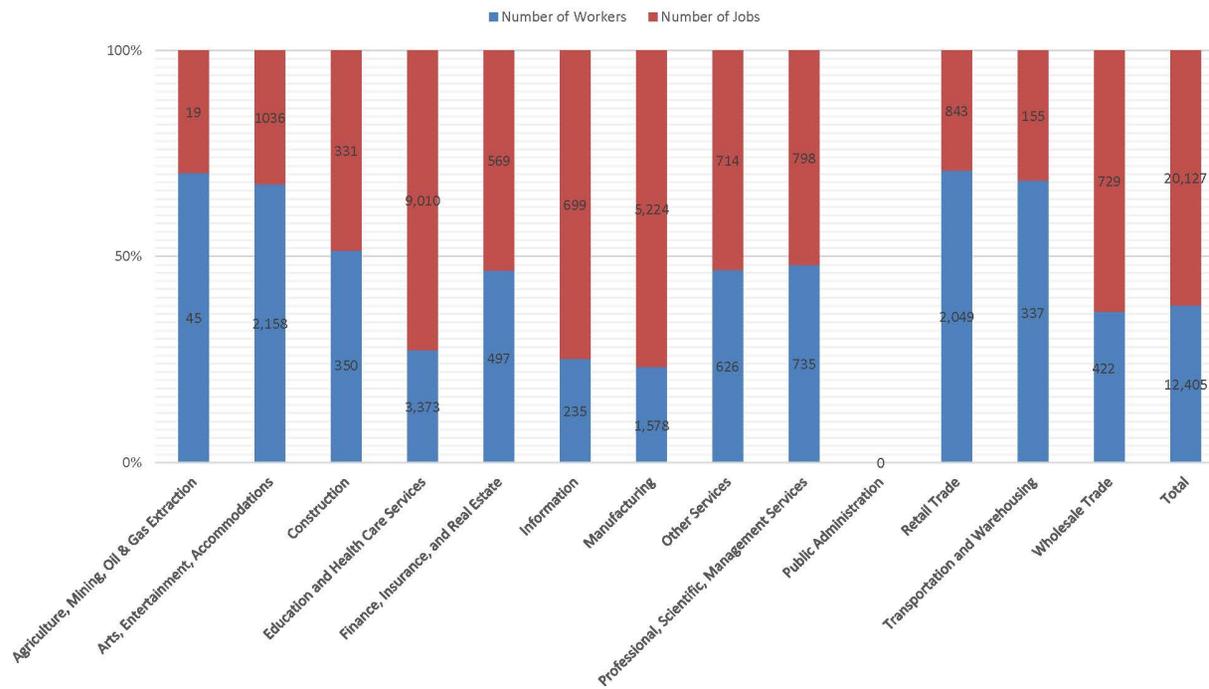
Business Activity by Sector

Labor Force

Total Population in the Civilian Labor Force	21,095
Civilian Employed Population 16 years and over	17,840
Unemployment Rate	15.35
Unemployment Rate for Ages 16-24	36.17
Unemployment Rate for Ages 25-65	7.87

Table 41 - Labor Force

Data Source: 2013-2017 ACS

Labor and Unemployment
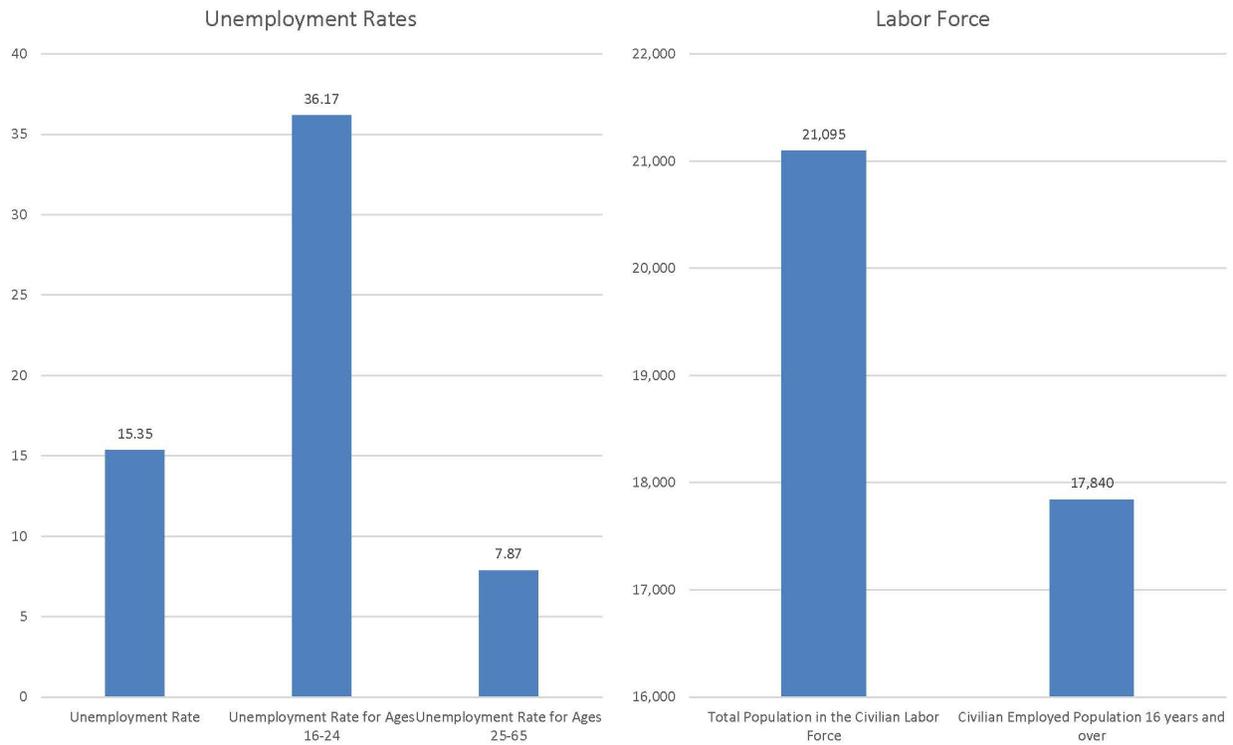
Unemployment Rates and Labor Force

Saginaw Consolidated Plan - Workforce Development Opportunity
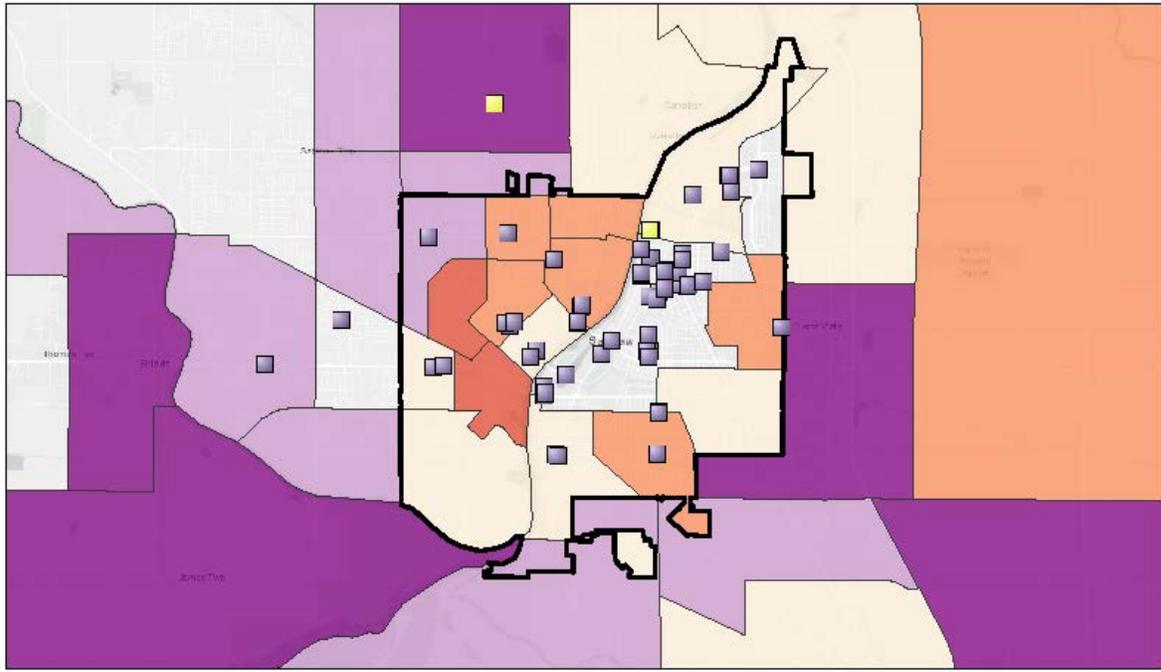
Workforce Development Opportunity

Occupations by Sector	Number of People
Management, business and financial	2,255
Farming, fisheries and forestry occupations	785
Service	3,630
Sales and office	3,910
Construction, extraction, maintenance and repair	1,300
Production, transportation and material moving	1,350

Table 42 – Occupations by Sector

Data Source: 2013-2017 ACS

Occupation

OCCUPATIONS BY SECTOR
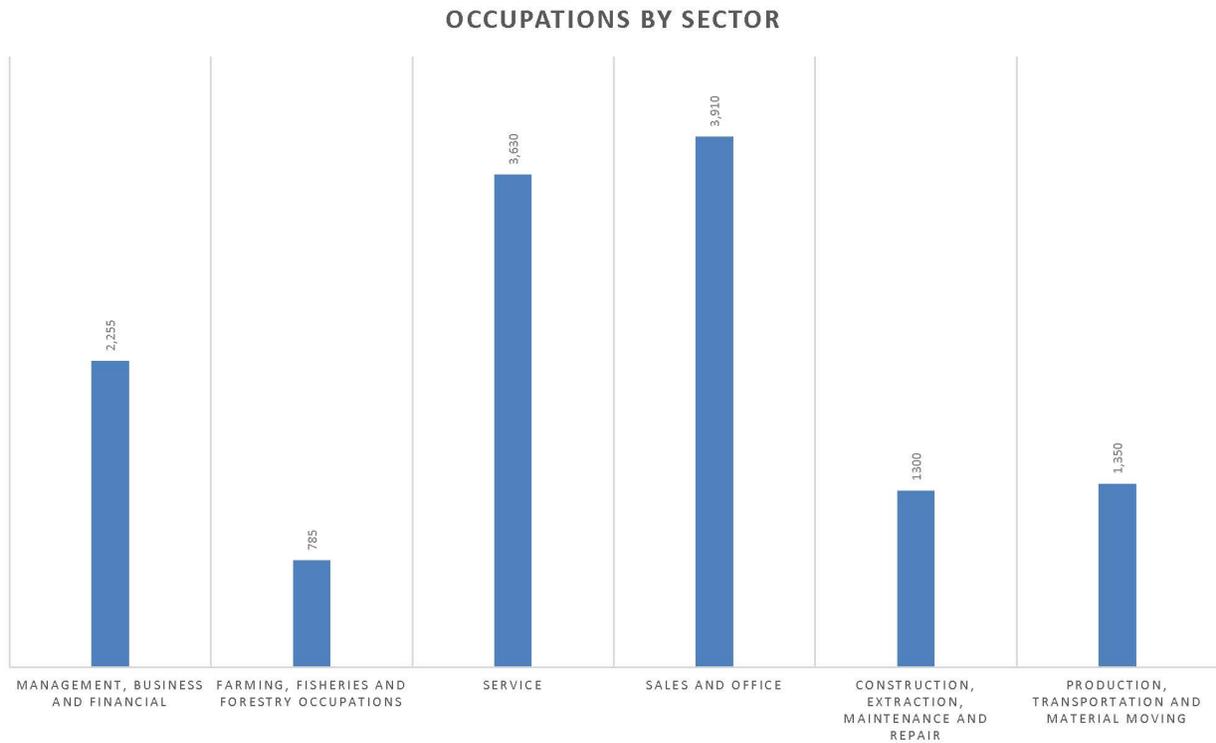
Occupation by Sector

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	14,170	84%
30-59 Minutes	2,195	13%
60 or More Minutes	555	3%
Total	*16,920*	*100%*

Table 43 - Travel Time

Data Source: 2013-2017 ACS

Commute

Travel Time to Work

Legend: < 30 Minutes, 30-59 Minutes, 60 or More Minutes

14,170, 84%
2,195, 13%
555, 3%
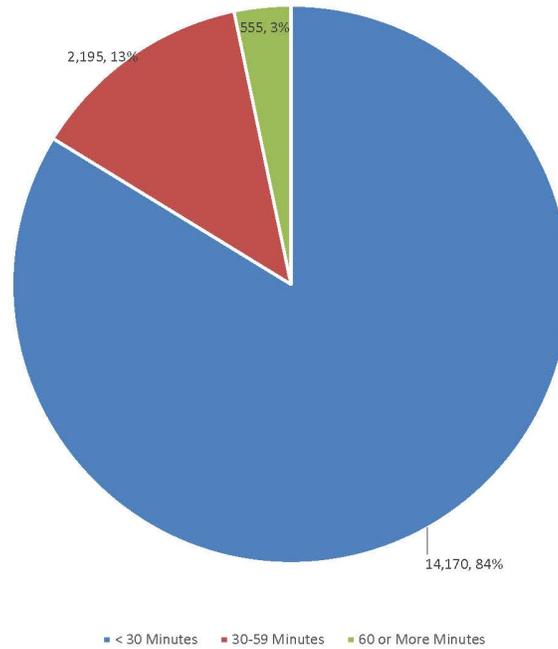
Travel Time to Work

Saginaw Consolidated Plan - Workers with Long Commutes
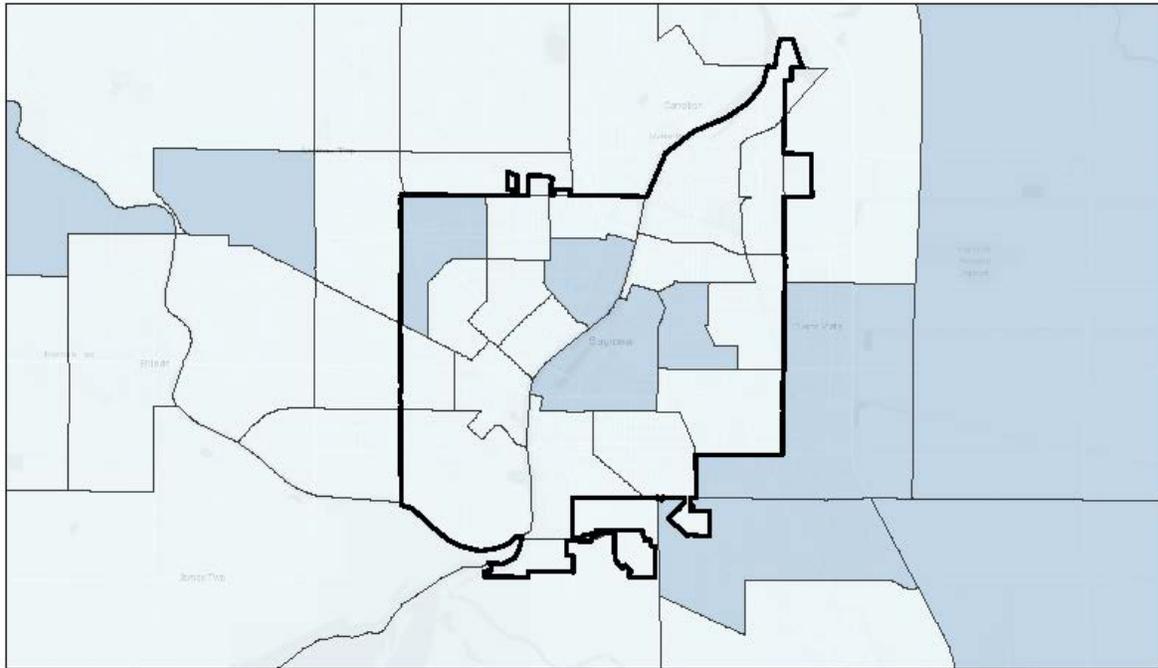
April 12, 2021

Override 1

CommuteTimeGT60Min

0-5.58%

5.58-10.44%

1:107,263

Esri, HERE, Garmin, (c) OpenStreetMap contributors, and the GIS user community

Workers with Long Commutes

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,485	445	2,515
High school graduate (includes equivalency)	4,835	675	3,670
Some college or Associate's degree	5,545	740	2,415
Bachelor's degree or higher	2,380	140	485

Table 44 - Educational Attainment by Employment Status

Data Source: 2013-2017 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	**25–34 yrs**	**35–44 yrs**	**45–65 yrs**	**65+ yrs**
Less than 9th grade	165	140	135	535	900
9th to 12th grade, no diploma	1,100	965	995	1,670	955
High school graduate, GED, or alternative	2,150	2,270	1,920	4,990	2,280
Some college, no degree	1,540	1,830	1,655	3,020	1,125
Associate's degree	220	435	590	1,175	300
Bachelor's degree	110	615	410	1,080	375
Graduate or professional degree	4	245	235	425	335

Table 45 - Educational Attainment by Age

Data Source: 2013-2017 ACS
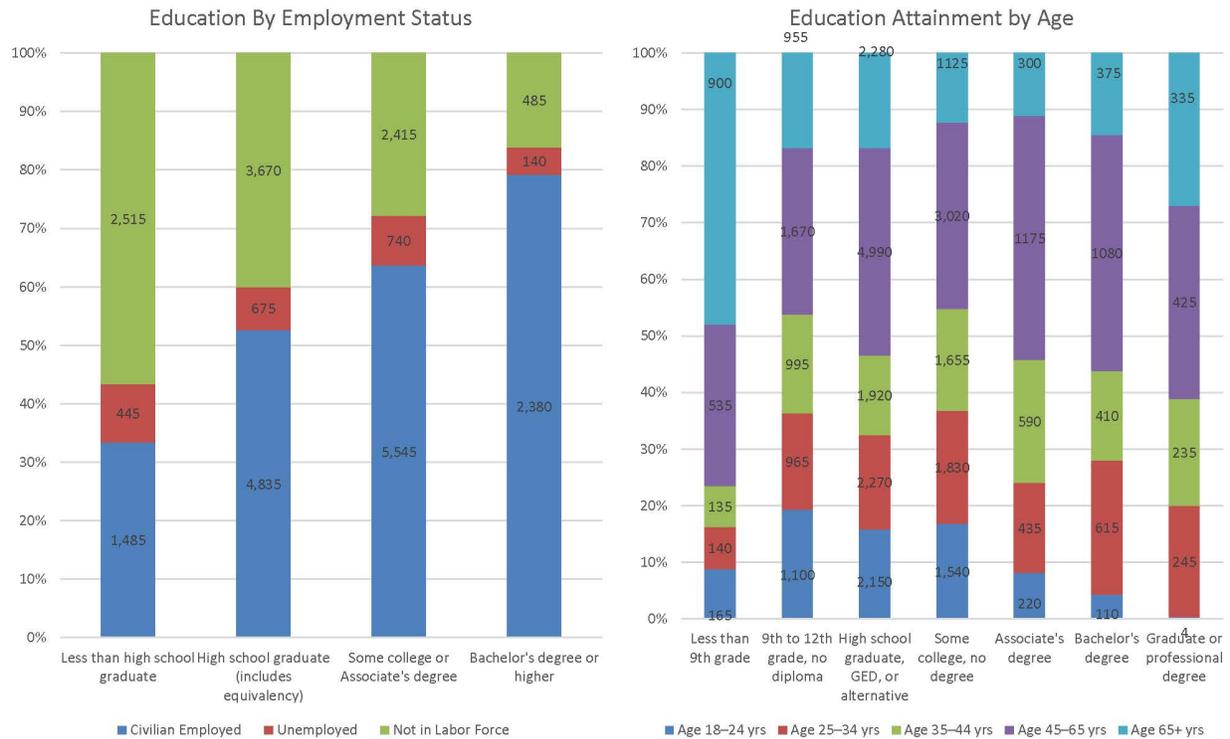
Education

Education by Employment Status and Attainment by Age

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	12,105
High school graduate (includes equivalency)	19,600
Some college or Associate's degree	23,580
Bachelor's degree	38,665
Graduate or professional degree	46,505

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2013-2017 ACS

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

The top two largest employment sectors, by number of jobs provided, in Saginaw are Education and Health Care Services (45%) and Manufacturing (26%).   In multiple employment sectors the number of jobs exceeds the number of workers, indicating that many residents in Saginaw also work within the City. Many of those employed within the City are commuting from nearby and surrounding areas.

Describe the workforce and infrastructure needs of the business community:

The top three occupations in the City of Saginaw are Education and Health Care Services (3,373 workers); Arts, Entertainment, Accommodations (2,258 workers); and Retail Trade (2,049).

84% of workers have less than 30-minute commute time. This is significantly higher than the statewide rate of 67.7%. Comparatively, 13% of workers in Saginaw have a 30-to-50-minute commute time, a rate lower than the 26.3% statewide rate. This is likely the result that the majority of workers within the city are also residents, and therefore do not have a significant commute to work.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

- Central Michigan University School of Medicine opening a 46,000 square foot facility in Saginaw.

- Delta College opening satellite campus in downtown Saginaw.
- Riverview Brownstones on Hamilton, a three-phase 24 residential unit condominium development on Saginaw's West Side. Phase One is currently under construction.

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

The unemployment rate is much higher in the 16-year to 24-year age bracket, at 36.2%. Comparatively, the unemployment rate for people age 25 to 65 is 7.9%. Totaling to an overall unemployment rate of 15.4% for the City of Saginaw.

Educational attainment in Saginaw appears to correlate with employment rates. For instance, for persons with a bachelor's degree or higher, about 79% are employed, about 5% are unemployed and about 16% are not in the labor force. On the other extreme, persons with less than a high school diploma, about 33% are employed, 10% are unemployed and 57% are not in the labor force. People age 25 to 65 account for the vast majority of college-educated people, representing approximately 85% of those with an associate degree, those with a bachelor's degree and those with a graduate or professional degree. These two factors considered together – educational attainment by employment status and educational attainment by age – combine to suggest and inform the high unemployment rates seen by persons age 16 to 24. Data supports the hypothesis that the high unemployment rate in this age group correlates to this cohort not having had time yet to achieve education and specialization commensurate with higher rates of employment.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

[data and information requested and under review]

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

Yes

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

The City of Saginaw's Master Plan outlines the primary goals for economic development in the City in order to face the challenges of industrial disinvestment and to strengthen Saginaw's position in the Great Lakes Bay Region. The following goals were developed to help transform and retool the City for growth.

The Master Plan is currently under development; the planners have been involved and consulted on the preparation of this Consolidated Plan.

Discussion

MA-50 Needs and Market Analysis Discussion

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

Reviewing CHAS data through the HUD CPD mapping portal does not reveal discernable patterns showing concentration for multiple housing problems. Problems appear to be random across census blocks; however, it is fair to say that problems are generally more concentrated in the central and southern areas. Because the patterns are inconsistent, it is not possible to specifically define concentrations.

As discussed at length in the needs analysis section of this plan, housing cost burden is the highest prevalence of housing problems experienced in Saginaw. Small family and elderly have the highest prevalence of cost burden at greater than 30% of their income. Small families and elderly also have the highest prevalence of cost burden at greater than 50% of their income.

The needs analysis also notes some income levels where housing problems are disproportional or greater than 10% more, than the jurisdiction as a whole are experienced across racial and ethnic classifications. Although no pattern can be constructed as to which races or ethnicities are affected in each income bracket or problems, there is too much variation. The following bullets restate and summarize the findings presented in the needs analysis.

- **Housing problems at 0 – 30% AMI –** 100% of Asian and approximately 81% of Hispanic residents experience housing problems at a rate greater than 10% more than the jurisdiction as a whole.
- **Housing problems at 30 – 50% AMI –** 100% of Asian and 88% of Hispanic residents experience housing problems at a rate greater than 10% more than the jurisdiction as a whole.
- **Housing problems at 50 – 80% AMI –** 100% of Asian residents experience housing problems at a rate greater than 10% more than the jurisdiction as a whole.
- **Housing problems at 80 - 100% AMI** – 17% of Black/African American residents experience housing problems at a rate greater than 10% more than the jurisdiction as a whole.
- **Severe Housing problems at 0** – **30% AMI** – 100% of American Indian and Alaskan Native residents and 73% of Hispanic residents experience severe housing problems at a rate greater than 10% more than the jurisdiction as a whole.
- **Severe Housing problems at 50** – **80% AMI** – 100% Asian residents experience severe housing problems at a rate greater than 10% more than the jurisdiction as a whole.
- **Cost Burden at less than 30% AMI –** 93% of Asian residents experience housing cost burdens at a rate greater than 10% more than the jurisdiction as a whole.
- **Cost Burden at the greater than 50% AMI –** 36% of American Indian and Alaskan Native residents experience housing cost burdens at a rate greater than 10% more than the jurisdiction as a whole.

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

Yes. CHAS Data was reviewed in attempt to identify if there are census tracts with disproportional percentages of racial and ethnic classifications, defined as census tracts where there were more than 10% or higher representative percentages of a racial or ethnic classification than that of the jurisdiction as a whole. Maps are included in the needs analysis.

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

Generally, a review of CHAS Data through the HUD CPD mapping portal, reveals that there is a substantial amount of rental housing units in Saginaw. The City center census tracts have a high concentration, above 85%, of rental housing that was built before 1980, with the northern most census tracts having above 80% of rental housing built before 1950.

Are there any community assets in these areas/neighborhoods?

Generally speaking, the City received feedback that parks, youth and senior centers, and community centers are valuable resources to low-income residents and neighborhoods. Areas that had these facilities are in need of maintenance, services, and staffing.

The transportation system, roads, crossings, sidewalks, bikeways/paths, and transit system is another asset that discussed in the preparation of this plan. The City recognizes a need support in the preservation and expansion of transportation that serves low- income areas and neighborhoods.

Finally, public service providers are a great asset to low-income areas and neighborhoods. As stated in previous sections of this plan, the City will continue to work with these organizations to deliver high quality housing and public service programming to low-income residents.

Are there other strategic opportunities in any of these areas?

The strategies align with the strategies previously outlined for public and assisted housing a few additions and modifications. Including the following:

- **Housing:** Continuing to provide housing, and when possible expand public housing supply by supporting efforts to increase funding to address the demand.
- **Target Incentives:** Incentivizing outreach to specific populations in need, especially populations that may be underserved in the City, such as programs for homeless veterans.

- **Healthy Living:** Providing training and education to residents on healthy family living practices, like healthy meal preparation, cleanliness, home upkeep, family exercise, and community stewardship.
- **Accountability:** Institute failsafe policies to assure that families that receive assistance are accountable for their actions.
- **Upward Mobility:** Provide residents with supportive services to enable them to achieve independence and financial security.
- **Staffing:** Funding for service coordinator positions that focus on providing services that allow seniors to stay living independently longer instead of being moved into a nursing home.
- **Build Facilities:** Provide safe recreational facilities for low-income families so that residents and children can have a safe place to play games like baseball and basketball, get exercise and live healthy lives.
- **Invest in Transportation:** Build and maintain equitable transportation systems and services that provide for the basic living needs of low-income residents and neighborhoods.

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

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

Many community stakeholders have indicted a great need for low-to-moderate income residents to have access to quality, affordable broadband wiring and connections. In response to the growing need, many community organizations have established hot spot centers within neighborhoods for students and families to get access to Wi-Fi for free.

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

As previously stated, many community stakeholders have identified the need for more competition in the broadband Internet service market. There remains many segments of Saginaw County that do not have access to consistent service and residents struggle with paying high prices due to a lack of competition.

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

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

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

This section under development.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Saginaw is expected to receive an estimated $2,162,004 in federal funding through Community Development Block Grant (CDBG) program. These federal funds will be used to address the following priority needs in the community:

- City facilities improvement (City Hall, Public Works Building, etc.)
- Reduction in rental housing
- Youth recreation facilities
- Job training activities
- Economic development
- Community policing
- Senior and youth facilities and services
- Demolition clearance and remediation
- Parks, recreation, and community facilities
- Code enforcement
- Housing rehabilitation
- Rental housing rehabilitation
- Emergency shelters and transitional housing
- Supportive services
- Fair housing
- Food security
- Property acquisition/resale
- Transportation services (youth, elderly, disabled)
- Permanent supportive housing
- Local and regional planning
- Accessibility improvements
- Lead paint remediation
- Down payment assistance

Addressing these needs will assist the City of Saginaw in achieving the over-arching housing and community development goals, as follows:

1. Increase quality and affordability of owner-occupied housing

2. Enhance economic development activities Address the needs of the homeless and at-risk families
3. Improve public facilities and infrastructure
4. Provide and expand public services
5. Increase quality and affordability of renter-occupied housing

The City of Saginaw will administer and oversee the distribution of these federal program funds. The City will work with local organizations, housing agencies and public service providers to remove barriers to affordable housing, assist the homeless population, reduce the number of families experiencing poverty, and other efforts identified in this strategic plan.

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

Geographic Area

Table 47 - Geographic Priority Areas

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

General Allocation Priorities

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

While the City of Saginaw is not officially establishing Geographic Priority Areas in the 2021 – 2025 planning cycle, the City has identified the following potential Geographic Priority Areas to be evaluated during future Consolidated Planning processes.

Potential Geographic Priority Areas in Saginaw:

- Low-Mod Census Tracts
- Cathedral Neighborhood District
- Covenant Neighborhood
- Houghton Jones Neighborhood

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Improvement of City Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Enhance economic development and training activity
	Description	City facility rehabilitation (City Hall, Public Works Building, etc.)
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
2	Priority Need Name	Reduction in Rental Housing
	Priority Level	High

	Population	Extremely Low
		Low
		Moderate
		Middle
		Large Families
		Families with Children
		Elderly
		Public Housing Residents
		Chronic Homelessness
		Individuals
		Families with Children
		Mentally Ill
		Chronic Substance Abuse
		veterans
		Persons with HIV/AIDS
		Victims of Domestic Violence
		Unaccompanied Youth
		Frail Elderly
		Persons with Mental Disabilities
		Persons with Physical Disabilities
		Persons with Developmental Disabilities
		Persons with Alcohol or Other Addictions
		Persons with HIV/AIDS and their Families
		Victims of Domestic Violence
		Non-housing Community Development
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Address the needs of homeless and at risk families
		Enhance economic development and training activity
		Increase Quality/Affordability Owner Housing
	Description	Promote access to housing for all residents that qualify.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
3	**Priority Need Name**	Youth recreation facilities
	Priority Level	High

	Population	Extremely Low
		Low
		Moderate
		Middle
		Large Families
		Families with Children
		Elderly
		Public Housing Residents
		Individuals
		Families with Children
		Persons with Mental Disabilities
		Persons with Physical Disabilities
		Persons with Developmental Disabilities
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Provide and expand public services
	Description	Continue and improve programs and facilities that serve City youth.
	Basis for Relative Priority	Priorities were detrermined through public engagement activities, which included focus groups and public meetings.
4	Priority Need Name	Job training activities
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Address the needs of homeless and at risk families Enhance economic development and training activity Provide and expand public services
	Description	Provide job training assistance to low-income and special needs residents.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
5	Priority Need Name	Economic Development
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Enhance economic development and training activity
	Description	Enhance economic development activities and to provide job training opportunities.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
6	**Priority Need Name**	Community policing
	Priority Level	High

	Population	Extremely Low
		Low
		Moderate
		Middle
		Large Families
		Families with Children
		Elderly
		Public Housing Residents
		Chronic Homelessness
		Individuals
		Families with Children
		Mentally Ill
		Chronic Substance Abuse
		veterans
		Persons with HIV/AIDS
		Victims of Domestic Violence
		Unaccompanied Youth
		Frail Elderly
		Persons with Mental Disabilities
		Persons with Physical Disabilities
		Persons with Developmental Disabilities
		Persons with Alcohol or Other Addictions
		Persons with HIV/AIDS and their Families
		Victims of Domestic Violence
		Non-housing Community Development
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Enhance economic development and training activity
		Increase Quality and Affordability Rental Housing
		Provide and expand public services
	Description	Enhance economic development activities and ensure safety for residents and business owners.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
7	**Priority Need Name**	Senior and youth facilities and services
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Unaccompanied Youth Elderly Frail Elderly
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Provide and expand public services
	Description	Continue and improve programs and facilities that serve seniors and youth.
	Basis for Relative Priority	Priorites were determined through public engagement activities, which included focus groups and public meetings.
8	**Priority Need Name**	Demolition clearance and remediation
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Enhance economic development and training activity Increase Quality and Affordability Rental Housing Increase Quality/Affordability Owner Housing
	Description	Demolish blighted properties.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
9	**Priority Need Name**	Parks, recreation and community facilities
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Address the needs of homeless and at risk families Enhance economic development and training activity Increase Quality/Affordability Owner Housing Provide and expand public services
	Description	Develop public facilities to improve quality of life for low-income residents and in low-income neighborhoods.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
10	**Priority Need Name**	Code Enforcement
	Priority Level	High

	Population	Extremely Low
		Low
		Moderate
		Middle
		Large Families
		Families with Children
		Elderly
		Public Housing Residents
		Chronic Homelessness
		Individuals
		Families with Children
		Mentally Ill
		Chronic Substance Abuse
		veterans
		Persons with HIV/AIDS
		Victims of Domestic Violence
		Elderly
		Persons with Mental Disabilities
		Persons with Physical Disabilities
		Persons with Developmental Disabilities
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Enhance economic development and training activity
		Increase Quality and Affordability Rental Housing
		Increase Quality/Affordability Owner Housing
		Provide and expand public services
	Description	Improve and continue code enforcement activities in low-income neighborhoods.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
11	**Priority Need Name**	Housing rehabilitation
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Address the needs of homeless and at risk families Enhance economic development and training activity Increase Quality and Affordability Rental Housing Increase Quality/Affordability Owner Housing
	Description	Assist low-moderate homeowners to complete necessary repairs. Provide adequate rental housing for low-income persons and families.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
12	**Priority Need Name**	Emergency Shelters and Transitional Housing
	Priority Level	High

	Population	Extremely Low Low Large Families Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Address the needs of homeless and at risk families Increase Quality and Affordability Rental Housing Provide and expand public services
	Description	Provide housing and shelter opportunity to populations in need.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
13	**Priority Need Name**	Supportive Services
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth

	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Enhance economic development and training activity Increase Quality and Affordability Rental Housing Provide and expand public services
	Description	Provide servies and access to public resources for low-income residents.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
14	**Priority Need Name**	Fair Housing
	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Address the needs of homeless and at risk families Increase Quality and Affordability Rental Housing Increase Quality/Affordability Owner Housing
	Description	Promote access to housing for all residents that qualify.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
15	**Priority Need Name**	Food Security
	Priority Level	Low

| | Population | Extremely Low
Low
Large Families
Families with Children
Elderly
Public Housing Residents
Chronic Homelessness
Individuals
Families with Children
Mentally Ill
Chronic Substance Abuse
veterans
Persons with HIV/AIDS
Victims of Domestic Violence
Unaccompanied Youth |
|---|---|---|
| | **Geographic Areas Affected** | Low/Moderate Census Tracts |
| | **Associated Goals** | Address the needs of homeless and at risk families
Enhance economic development and training activity
Provide and expand public services |
	Description	Provide food access services and programs to support low-income residents.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
16	**Priority Need Name**	Property acquisition/resale
	Priority Level	Low

	Population	Extremely Low
		Low
		Moderate
		Middle
		Large Families
		Families with Children
		Elderly
		Public Housing Residents
		Chronic Homelessness
		Individuals
		Families with Children
		Persons with HIV/AIDS
		Victims of Domestic Violence
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Address the needs of homeless and at risk families
		Enhance economic development and training activity
		Increase Quality and Affordability Rental Housing
		Increase Quality/Affordability Owner Housing
	Description	Acquire, rehabilitate, and resell properties to support low-income residents.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
17	**Priority Need Name**	Transportation services (youth/elderly/disabled)
	Priority Level	Low

	Population	Extremely Low
		Low
		Moderate
		Middle
		Large Families
		Families with Children
		Elderly
		Public Housing Residents
		Chronic Homelessness
		Individuals
		Families with Children
		Mentally Ill
		Chronic Substance Abuse
		veterans
		Persons with HIV/AIDS
		Victims of Domestic Violence
		Unaccompanied Youth
		Elderly
		Frail Elderly
		Persons with Mental Disabilities
		Persons with Physical Disabilities
		Persons with Developmental Disabilities
		Persons with Alcohol or Other Addictions
		Persons with HIV/AIDS and their Families
		Victims of Domestic Violence
		Non-housing Community Development
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Address the needs of homeless and at risk families
		Enhance economic development and training activity
		Provide and expand public services
	Description	Improve public transportation for low-income residents.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
18	**Priority Need Name**	Permanent Supportive Housing
	Priority Level	Low

	Population	Extremely Low
		Low
		Large Families
		Families with Children
		Elderly
		Public Housing Residents
		Chronic Homelessness
		Mentally Ill
		Chronic Substance Abuse
		veterans
		Persons with HIV/AIDS
		Victims of Domestic Violence
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Address the needs of homeless and at risk families
		Increase Quality and Affordability Rental Housing
		Provide and expand public services
	Description	Support homeless prevention and rapid re-housing
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
19	Priority Need Name	Local and regional planning
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Address the needs of homeless and at risk families Increase Quality and Affordability Rental Housing Increase Quality/Affordability Owner Housing Provide and expand public services
	Description	Improve planning for regional coordination of housing and community development activities.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
20	Priority Need Name	Accessibility Improvements
	Priority Level	Low

	Population	Extremely Low
		Low
		Large Families
		Families with Children
		Elderly
		Public Housing Residents
		Chronic Homelessness
		Individuals
		Families with Children
		Mentally Ill
		Chronic Substance Abuse
		veterans
		Persons with HIV/AIDS
		Victims of Domestic Violence
		Unaccompanied Youth
		Elderly
		Frail Elderly
		Persons with Mental Disabilities
		Persons with Physical Disabilities
		Persons with Developmental Disabilities
		Persons with Alcohol or Other Addictions
		Persons with HIV/AIDS and their Families
		Victims of Domestic Violence
		Non-housing Community Development
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Enhance economic development and training activity
		Increase Quality and Affordability Rental Housing
		Increase Quality/Affordability Owner Housing
		Provide and expand public services
	Description	Improve accessibility for low-income residents.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
21	**Priority Need Name**	Lead paint remediation
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill
	Geographic Areas Affected	Low/Moderate Census Tracts
	Associated Goals	Address the needs of homeless and at risk families Increase Quality and Affordability Rental Housing Increase Quality/Affordability Owner Housing
	Description	Reduce exposure of low-income residents to lead paint hazards.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.
22	**Priority Need Name**	Down payment assistance
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Individuals Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	Low/Moderate Census Tracts

Associated Goals	Address the needs of homeless and at risk families Increase Quality and Affordability Rental Housing Increase Quality/Affordability Owner Housing Provide and expand public services
Description	Provide down payment assistance to income eligible homebuyers.
Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups and public meetings.

Narrative (Optional)

The priority needs were determined through public outreach and coordination with local organizations and service providers. The City anticipates addressing these needs through program funding during the 2021 to 2025 planning cycle.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Tenant Based Rental Assistance is a potential avenue for funding a priority based on the high amount of ELI and LMI persons in the City that experience cost burden and severe cost burden.
TBRA for Non-Homeless Special Needs	Tenant Based Rental Assistance is an option to address non-homeless special needs.
New Unit Production	New Unit production is a low priority due to availability of existing housing supply. New unit development will be prioritized only in Low income areas, areas without affordable housing options, and areas that can take advantage of infrastructure and transportation projects.
Rehabilitation	According to CHAS data, approximately 57.4% of renter-occupied housing units and 42.6% of owner-occupied housing units in the City of Saginaw have one of the conditions defined as a Housing Problem making rehabilitation a high priority.
Acquisition, including preservation	Acquisition and preservation will remain a priority to encourage home ownership and eliminate blighted areas through redevelopment and code enforcement.

Table 49 – Influence of Market Conditions

Income
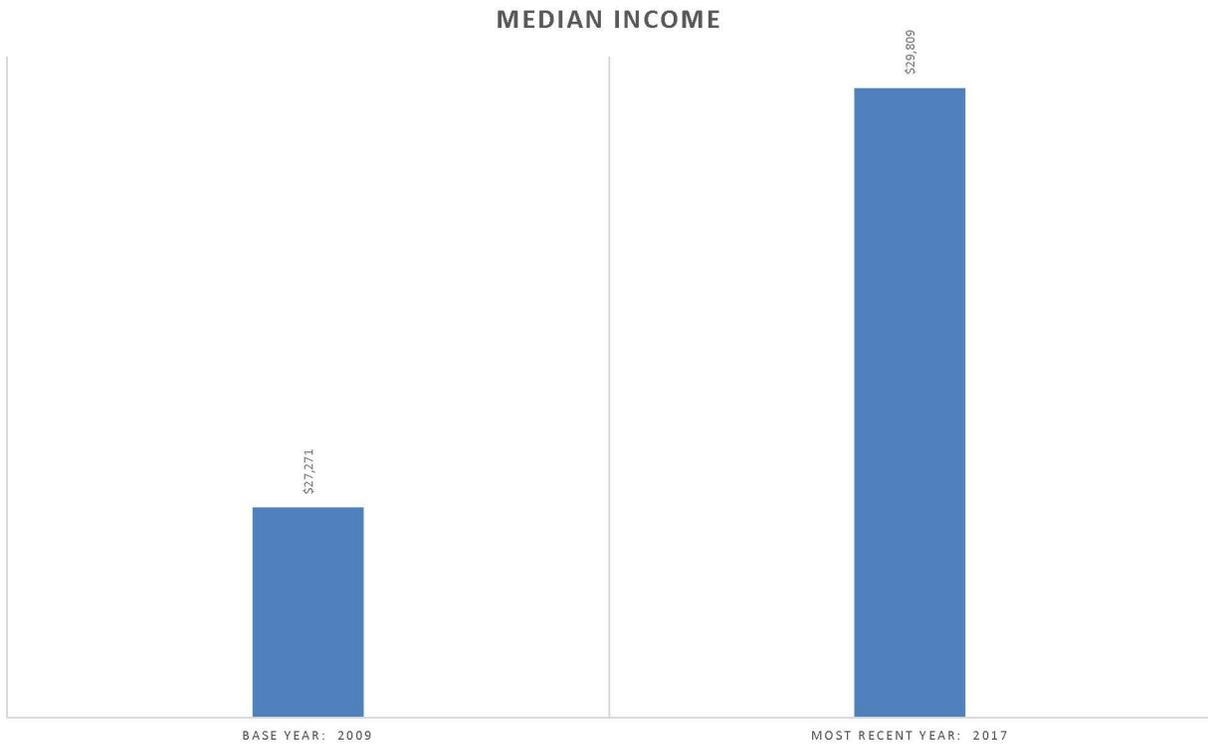
MEDIAN INCOME

$27,271

BASE YEAR: 2009

$29,809

MOST RECENT YEAR: 2017

Median Income

Population & Households

■ Summary of Housing Needs Base Year: 2009   ■ Summary of Housing Needs Most Recent Year: 2017
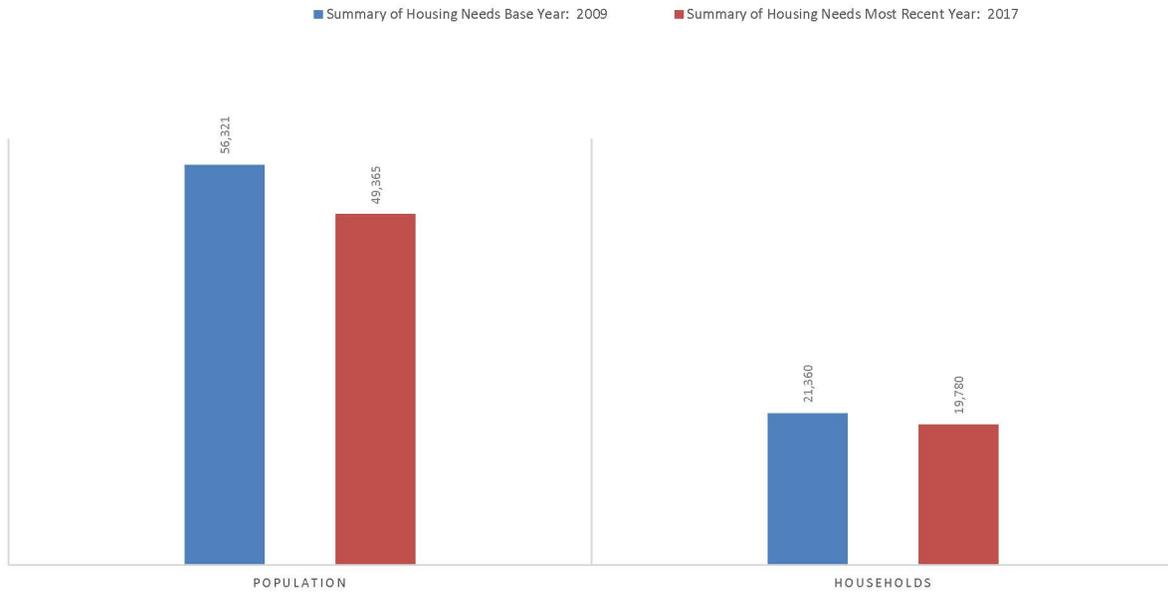
Population ÿ Household Growth

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

Introduction

The City of Saginaw will primarily use CDBG, HOME Investment Partnership, and ESG program funds to accomplish specific objectives in the next five years.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,987,374	375,000	34,188	2,396,562	9,586,248	These funds will leverage other public investments through infrastructure projects.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	321,812	0	0	321,812	1,287,248	These funds will be distributed throughout the City to support housing needs of low income residents.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	183,056	0	0	183,056	732,224	These funds will be used to support transitional housing and other eligible needs.

Table 50 - Anticipated Resources

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

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

- Public infrastructure & public facility projects will be supported with other funds from participating jurisdictions
- Rehabilitation funds will leverage other sources to expand the scope of rehabilitation assistance

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

- Homeownership investment will leverage funds from other agencies such as the Michigan State Housing Development Authority and other funds
- Rental projects supported by HUD will leverage additional funding from Federal Home Loan Bank programs, the application of Low Income Housing Tax Credits and corresponding private equity investment, private construction and acquisition financing; and other sourcesHOME match requirements are achieved via in-kind support of numerous agencies, the donation of labor and materials on numerous homeowner projects, and the application of payments in lieu of taxes for affordable housing developments in numerous communities

Emergency Solutions Grants will leverage additional investments as follows:

- The City leverages resources from a number of federal, state, and local funding agencies to offer complementary affordable housing, community, and economic development programs for lower-income residents of the City.

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

Publically owned land or property located within the jurisdiction may be used but there are no specific projects or strategies to note.

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Saginaw	Government	Economic Development neighborhood improvements public services	Region
FIRST WARD COMMUNITY CENTER	Non-profit organizations	public facilities	Region
Friends of Theodore Roethke	Non-profit organizations	public facilities	Region
Saginaw Habitat for Humanity	Philanthropic organization	Homelessness Ownership Public Housing	Region
Hearts For The Community	Non-profit organizations	public facilities	Region
Houghton Jones Neighborhood Association	Other	neighborhood improvements public services	Region
Major Chords For Minors	Non-profit organizations	public facilities	Region
Mission in the City	Non-profit organizations	Public Housing public facilities public services	Region
Mustard Seed	Other	Homelessness Non-homeless special needs	Region
Parishioners on Patrol	Other	neighborhood improvements public facilities public services	Region
Project Unify, Inc.	Non-profit organizations	public services	Region
Restoration Community Outreach	Non-profit organizations	Homelessness Non-homeless special needs	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
SAGINAW COUNTY YOUTH PROTECTION COUNCIL	Non-profit organizations	Homelessness Non-homeless special needs	Region
Saginaw County Consortium of Homeless Assistance Providers	Non-profit organizations	Homelessness Non-homeless special needs	Region
DOWNTOWN DEVELOPMENT AUTHORITY	Government	Economic Development	Region
Saginaw Housing Commission	Government	Ownership Public Housing Rental	Region
underground Railroad	Regional organization	Homelessness Public Housing	Region
UNITED WAY OF SAGINAW COUNTY	Non-profit organizations	Homelessness Public Housing public facilities	Region
West Lions Club	Community/Faith-based organization	neighborhood improvements public facilities public services	Region
Women of Colors, Inc.	Non-profit organizations	public facilities	Region
Zion Evangelical Lutheran Church	Non-profit organizations	neighborhood improvements public facilities public services	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Although individual organizations determine the projects they would like to submit for funding, effective program controls are in place. The City of Saginaw tracks expenditures and general progress, as well as, ensures overall compliance. Each partner, however, is responsible for successful and compliant implementation of its CDBG projects. This occurs in a variety of ways, as follows:

- The City monitors fund use to ensure timeliness, and monitor compliance with requirements including continuing affordability, affirmative marketing, procurement, and Labor standards, and shares the results with members.

- Each partner implements projects using its staff and using local procedures. The City uses documentation, e.g. labor certificates, invoices and the like, to monitor individual projects for compliance. Each organization corrects emergent problems, and the City provides technical assistance, as necessary.
- The City monitors (and provides technical assistance for) activities as prescribed by regulation but also based on assessed risk. It will monitor more frequently, if needed.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

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

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

A well-rounded service delivery system has been established to meet the needs of persons experiencing homelessness. The community benefits from having major community providers as active members of the local Continuum of Care (CoC). The need for permanent affordable supportive housing and services continues to be a pressing issue for persons experiencing homelessness and other special needs populations.

The City of Saginaw does not receive HOPWA funds to assist persons living with HIV/AIDS with supportive housing options.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The City of Saginaw has excellent administrative capacity, with capable staff, excellent relationships with communities and non-governmental entities, and innovative programs. In addition to positive relationship with communities, the City maintains open lines of communication with the CoC and many other non-profits servicing Saginaw low-income residents. The gaps in the institutional delivery of systems can be described in three categories:

1. Management and Capacity: The programs and funds are distributed through complex system of cities, service providers, and organizations. The City is challenged in that each recipient has its own limitations and capacity constraints.
2. Program Administration: Reporting requirements increasingly make it difficult for grant recipients to administer projects and programs, this extends to all levels of the process and is confounded by staffing and budget limitations.
3. Service Streamlining: The dispersion and overlap of programming can create inefficiencies in service provision.

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

The City of Saginaw consolidated planning process has identified the following strategies to overcome gaps in the institutional structure and service delivery.

Strategies to Improve Management Capacity:

- Develop Efficiencies: Additional cost-effective ways to provide affordable housing; the City of Saginaw will continue to seek additional ways to share resources and costs to maintain an acceptable level of program and management capacity.
- Identify Service Gaps: Improve efficiency and effectiveness of service delivery. Enhance program design and delivery.
- New Programs: Develop and implement new programs and initiatives, if necessary and in keeping with the priority objectives of this Plan.

Strategies to Improve Program Administration:

- Training and Coordination: Staff reductions and turnover can limit effective working environments. Working through several non-profit sub-recipients requires training programs so all participants can work effectively.
- Communication and Clarification of Program Requirements: Complex and sometimes conflicting program requirements can significantly increase administrative complexity and burden. The City will work with program participants to clarify and collaborate of reporting.

Strategies to Achieve Streamlining of Services:

- Capacity Development for Community Non-Profit Organizations: The City provides support to several non-profit organizations. All are experienced and have the requisite capacity to succeed in their roles. However, the City seeks additional opportunities to expand projects, programs and services through added capacity to local organizations.
- Expanding the Network of Partners: The City will continue efforts to strengthen existing and establish new relationships with service providers to expand and strengthen services in the community.
- Sub-Recipient Monitoring: The City will continue to monitor and to assist sub-recipients in the 2021 to 2025 planning period. Monitoring will be performed through risk assessment and Technical Assistance will be provided based on the degree of need.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Quality/Affordability Owner Housing	2016	2020	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Low/Moderate Census Tracts	Accessibility Improvements Code Enforcement Demolition clearance and remediation Down payment assistance Fair Housing Housing rehabilitation Lead paint remediation Local and regional planning Parks, recreation and community facilities Property acquisition/resale Reduction in Rental Housing	CDBG: $2,836,278	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted Homeowner Housing Rehabilitated: 75 Household Housing Units

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Enhance economic development and training activity	2016	2021	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	Low/Moderate Census Tracts	Accessibility Improvements Code Enforcement Community policing Demolition clearance and remediation Economic Development Food Security Housing rehabilitation Improvement of City Facilities Job training activities Parks, recreation and community facilities Property acquisition/resale Reduction in Rental Housing Supportive Services Transportation services (youth/elderly/disabled)	CDBG: $4,364,277	Jobs created/retained: 50 Jobs Businesses assisted: 40 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Address the needs of homeless and at risk families	2016	2021	Affordable Housing Public Housing Homeless	Low/Moderate Census Tracts	Down payment assistance Emergency Shelters and Transitional Housing Fair Housing Food Security Housing rehabilitation Job training activities Lead paint remediation Local and regional planning Parks, recreation and community facilities Permanent Supportive Housing Property acquisition/resale Reduction in Rental Housing Transportation services (youth/elderly/disabled)	CDBG: $1,307,479	Homeless Person Overnight Shelter: 100 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 20 Beds Homelessness Prevention: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide and expand public services	2016	2021	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Low/Moderate Census Tracts	Accessibility Improvements Code Enforcement Community policing Down payment assistance Emergency Shelters and Transitional Housing Food Security Job training activities Local and regional planning Parks, recreation and community facilities Permanent Supportive Housing Senior and youth facilities and services Supportive Services Transportation services (youth/elderly/disabled) Youth recreation facilities	CDBG: $2,163,974	Public service activities other than Low/Moderate Income Housing Benefit: 7000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 1000 Households Assisted Other: 100 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	==Funding==	==Goal Outcome Indicator==
5	Increase Quality and Affordability Rental Housing	2016	2021	Affordable Housing Public Housing Homeless	Low/Moderate Census Tracts	Accessibility Improvements Code Enforcement Community policing Demolition clearance and remediation Down payment assistance Emergency Shelters and Transitional Housing Fair Housing Housing rehabilitation Lead paint remediation Local and regional planning Permanent Supportive Housing Property acquisition/resale Supportive Services	CDBG: $1,992,594	Rental units rehabilitated: 100 Household Housing Unit

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Quality/Affordability Owner Housing
	Goal Description	Housing Rehabilitation, Community Development, Spec Writing & Construction Monitoring, Residential Loans & Grants
2	Goal Name	Enhance economic development and training activity
	Goal Description	Demolition of dangerous buildings. Saginaw DDA. Economic Development Corporation Business Loans. Loan Repayments.
3	Goal Name	Address the needs of homeless and at risk families
	Goal Description	Emergency shelters. Homeless Management Information System (H.M.I.S). Homeless prevention and rapid re-housing. Domestic Violence shelters.
4	Goal Name	Provide and expand public services
	Goal Description	Community policing services. Housing counseling. Home maintenance self-help. After school youth programs. Computer learning center. Youth menoring. Youth protective services. Teen parent support.
5	Goal Name	Increase Quality and Affordability Rental Housing
	Goal Description	Saginaw Rehabilitation. Residential Grants.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

It is estimated that the jurisdiction will be able to provide affordable housing to 150 families.

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

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

Activities to Increase Resident Involvements

The City of Saginaw seeks to encourage consultation and collaboration with the Saginaw Housing Commission. The City encourages the SHC to initiate the following strategic activities during the 2021 to 2025 planning cycle to increase resident involvement and improve reporting.

- Form resident advisory councils at each development. Currently established at 4 out of 5 high rises, i.e. need to establish council for single family home developments.
- Hold quarterly open meetings with residents to discuss their issues and priorities.
- Provide training and education to residents on healthy family living practices, like healthy meal preparation, cleanliness, home upkeep, family exercise, and community stewardship.

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

No

Plan to remove the 'troubled' designation

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

Barriers to Affordable Housing

The creation and preservation of affordable housing options in the City of Saginaw is affected by market conditions and public policies. Outreach to agencies identified the following barriers to affordable housing in the City.

- **Information**: Lack of information about service availability, affordable housing availability, and no single point of contact for residents.
- **Transportation**: Lack of transportation options and un-walkable roadways discourage neighborhood investment and project feasibility.
- **Infrastructure**: Gaps in the network and poor roadway conditions lead to poor connectivity and separation between residences, goods and services, and jobs. Additionally, septic service and water issues prevent or hinder provision of low-income housing in certain areas.
- **Perception**: Public perception that affordable housing is "bad" for neighborhoods. A holistic, community-wide approach is needed to confront stigma.
- **Barriers to Entry**: Credit reports, background checks, and lack of down payment or security deposit assistance programs prevent people that need housing from being approved.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following strategies can help assist in the removal or amelioration of the previously identified barriers to affordable housing.

- **Information:** Establish a single point of contact for information about service availability, affordable housing availability.
- **Transportation:** Invest in transportation services that address the needs of low-income residents in Saginaw.
- **Infrastructure:** Invest in infrastructure projects that address the needs of low-income residents in Saginaw, including sidewalks, roadway conditions, and sewer/septic improvements.
- **Perception:** Address public stigma regarding affordable housing through project outreach and information services.
- **Barriers to Entry:** Invest in programs that provide assistance in removing barriers that low-income residents experience in their efforts to find affordable housing, including providing down payment assistance and security deposit assistance programs.

SP-60 Homelessness Strategy – 91.215(d)

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

The City of Saginaw will address the needs of low-income persons at risk of homelessness by supporting programs in the City that supply emergency housing services and provide essential human serves to homeless persons. It will support programs to provide prevention and rapid re-housing assistance to affected households. These measures are expected to continue throughout the life of this Plan.

The City's approach to homelessness includes programs and services each stage of the homeless continuum with the ultimate goal of ending chronic homeless by 2017, ending veteran homelessness by the end of 2016, and ending youth and family homelessness by the end of 2020.

Addressing the emergency and transitional housing needs of homeless persons

The City of Saginaw affirms the following programs and strategies to address the emergency and transitional housing needs of homeless persons within the City.

Emergency Shelters:

280 or 65.0% of the total homeless population were living in shelters on the day of the PIT count. Broken down, 41.4% were female and 58.6% were male. Further, 59.3% were Black/African American, 32.5% were White, 8.2% identified with multiple races, and 4.3% were Hispanic/Latino.

Average Length of Stay in Emergency Shelter from the 2015 AHAR for Saginaw County shows:

 1 month or less   66%

1-3 months   21%

3-6 months   12%

6-9 months   1.5

9-12 months   .5%

Transitional Housing:

135 or 31.3% of the total homeless population were living in transitional housing with a higher ratio of female (69.6%) to male (30.4%). Further, 55.6% were Black/African American, 34.8% were White, 7.4% were Hispanic/Latino, 4.4% were American Indian or Alaskan Native, 4.4% identified with multiple races, and 0.7% were Asian.

Unsheltered:

While our unsheltered count decreased by 16.7% percent from a count of 12 persons in 2019 to 10 persons in 2020, the number of persons housed in Emergency Shelters has increased by 22.2% as 2019 saw 126 persons housed and 2020 saw 154 persons housed.

The 2015 AHAR reports that Michigan ranked 4th out of the 5 states with the largest decreases in their homeless population from 2014 to 2015.

Based on information provided by the SC-CHAP and their 10-year Plan to End Homelessness, the City's 2011-2016 Five Year Consolidated Plan cited the need for additional shelter and housing services within the homeless community reiterating overall bed capacity fell short of the actual need, and lack of affordable housing were contributing factors to homelessness.

In keeping with the SC-CHAP 10-year plan to end homelessness, during the last 5 years the SC-CHAP has incrementally increased emergency shelter beds 43% (65 beds bringing the total to 216), and added 13 permanent supportive housing beds bringing the total to 325 PSH beds.

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

The City of Saginaw affirms the following program and strategy to assist homeless persons in making the transition to permanent housing and independent living within the City.

Supportive Housing

During a five-year analysis, overall homelessness was increased by 28.5% from a 308 in 2015 to 431 in 2020. The ultimate goal is to end chronic homelessness and the Saginaw County Consortium of

Homeless Assistance Providers set a path to eradicate all types of homelessness. This includes creating innovative partnerships with local units of government, and increasing economic opportunities for homeless clients through partnerships with mainstream public and private providers.

In order to address the needs of the homeless in Saginaw, the County adopted the philosophy of moving people into housing first. This is the most critical issue facing all homeless persons – the lack of permanent housing. There are currently four rapid rehousing programs, two of which have been implemented within the last year. The success of the program is measured in shorter LOS in shelters and an increase in LOS in permanent supportive housing.

AHAR data from 2014 to 2015 shows an increase of individuals exiting shelters and entering permanent supportive housing in one month or less; 66% in 2015 vs. 58% in 2014, and 84% are remaining stably housed in permanent supportive housing 9-12 months or longer in 2015 vs. 78% in 2014.

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

The City of Saginaw affirms the following program and strategy to prevent individuals and families from becoming homeless.

Homeless Prevention

In 2015, Project Home took 2,064 calls for assistance with utility/rental arrearages or rapid rehousing. With Emergency Solution Grant (ESG) dollars available, Project Home was able to provide short term assistance (security deposits, utility arrearages, 1-3 months rental arrearage and/or 1-3 months leasing assistance), to 56 qualified individuals/families which prevented them from becoming homeless and rapidly rehoused 14 literally homeless families. Another tool, which allows to permanently house homeless clients is the Michigan State Housing Development Authority (MSHDA) Housing Choice Voucher. In 2015, Project Home placed 301 families on the HCV wait list. To qualify, families must be homeless. 155 were pulled from the wait list and obtained permanent housing. There are currently 650 contracted Housing Choice Voucher holders in Saginaw County.

- Since 2011, Project Home has prevented homelessness for 141 families and rapidly rehoused 40 homeless families.

The SC-CHAP has made strides in preventing and ending homelessness through the partnership with the City of Saginaw, the Michigan State Housing Development Authority, and other mainstream service providers. However, there are many families that are still in need of assistance. The 2020 annual report from 2-1-1 of Northeast Michigan indicated that utility assistance, other services, and housing related assistance were the top referrals requested by residents. Approximately, 19.3% of residents sought out help with utility assistance and 17.3% sought out help for clothing, person, household needs; legal services; individual, family, and community support; mental health and additions help; economic services; education; employment; donations; arts, culture, and recreation (designated as 'Other'). To a lesser extent, 15.1% of referrals were made in regards to housing assistance. 2-1-1 indicated the top unmet needs, instances where a person cannot be provided an appropriate referral for their need, regarded income support/assistance (1%); housing (0.95%); individuals, family, and community support (0.90%); and utility assistance (0.80%).

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

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

LBP testing is conducted on each assisted property built prior to 1978. Lead risk assessments are completed for all housing units receiving assistance through a housing rehabilitation program. When conditions are found which indicate a potential lead-based paint hazard, appropriate remedial action will be included as part of the homeowner rehabilitation work. All lead work will be conducted in accordance with federal regulations and performed by a certified and/or licensed contractor.

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

City grant recipients will always perform abatement rather than interim control measures. These actions significantly reduce the reoccurrence of lead-based paint hazards.

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

In accordance with federal regulations, staff distributes the EPA/HUD "Protect Your Family from Lead in Your Home" pamphlet and provides other appropriate information to all housing rehabilitation assistance recipients. The information covers the dangers of lead-based paint, symptoms of lead paint poisoning, and provides instructions on actions to be taken if symptoms of lead-based paint poisoning are present. Staff Rehabilitation Specialists attend HUD sponsored "Lead Safe Work Practices Training for Trainers Course", participate in refresher courses on lead safe work practices, and are qualified to teach a one-day course to approved contractors and subcontractors addressing lead-based paint hazards during renovation, remodeling, and rehabilitation in federally owned and assisted housing.

Staff will continue working closely with HUD and other regional agencies to obtain necessary training, information, and funding for these required efforts. Staff will plan to conduct training sessions with all active contractors and contractors interested in becoming approved to bid on housing projects. During trainings, contractors will be made aware of the EPA Lead-Based Paint Renovation, Repair and Painting requirements. All contractors will be encouraged to become EPA certified renovators to meet the requirements and remain eligible to bid on housing projects where lead has been identified.

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

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

The City has well-established service networks to provide services to impoverished people. These include:

- The Saginaw Housing Commission provides low-income public housing within the City and administers Housing Choice Vouchers (Section 8) within Saginaw County.
- A County Health program to provide assistance to families and children.
- The Saginaw Community Service Center provides food and clothing to needy residents within the community.
- Employment training and job counseling is available through MichiganWorks! The Great Lakes Bay MichiganWorks! serves Saginaw, Midland, Bay, Gratiot, and Isabella counties.

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

The activities to be undertaken by the City will improve the quality of life and opportunities for many residents living in poverty. Providing affordable housing, supporting economic development, improving public infrastructure and many other goals, actions, and strategies discussed in this Plan will contribute to the City's anti-poverty strategy.

The City, consistent with goals and objectives of this Plan, will promote human services for low-income persons. These services promote positive lifestyles which increase chances for long-term emotional, familial, and employment stability.

Additionally, the City will work to support and coordinate with agencies that provide business development counseling to small business investors and owners, including low-income individuals. These services reduce poverty by promoting self-sufficiency and long-term employment.

SP-80 Monitoring – 91.230

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

With a focus on ensuring compliance, the City of Saginaw will include program requirements in all contractual agreements (including outreach to women and minority owned businesses), sponsor orientation sessions and provides technical assistance. Staff defines clear expectations regarding performance standards, policies and procedures.

Staff will conduct annual on-site programmatic and fiscal monitoring reviews of CDBG human service agencies at least once every two years (more frequently if the sub-recipient is new or is having difficulty meeting program or contract requirements). Staff will ensure systems are in place to verify income eligibility and City residency and review the agency's financial management systems, audits, federal 990, policies and procedures, their files and records of federally funded projects completed in the past year. Staff will prepare a final monitoring report that summarizes the information gathered during the site visit, including findings and concerns, and forwards a copy of the report to the agency. Regular review of monthly or quarterly reports, program evaluation forms, program visits and phone calls are also part of program monitoring procedures.

Staff will ensure compliance with all program regulations for all funding sources, including CDBG, HOME, and ESG. Components of project monitoring include compliance with eligible activities and National Objectives, HUD program rules and administrative requirements, as well as progress against production goals, needs for technical assistance, and evidence of innovative or outstanding performance. Financial monitoring ensures that sub-recipients comply with all of the Federal regulations governing their transactions, time sheets, tracking expenditures into the general ledgers, check books and bank transactions, internal controls, reviewing financial transactions to ensure that they are within the approved budget, and that expenditures are eligible and reasonable.

Rehabilitation Specialists conduct on-site inspections, lead-based paint assessments, monitor the progress of construction and rehabilitation completed by contractors and subcontractors, and ensure code compliance. On-site HQS inspections of HOME funded rental housing developments are conducted by Rehabilitation Specialists each year based on the number of units, in compliance with Federal regulations and during the applicable period of affordability. The results of the HQS inspections are documented by the Rehabilitation Specialists and a report is provided to the housing developer with a summary of the pass/fail items and a date for resolving all corrections identified in the report.

Expected Resources

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

Introduction

The City of Saginaw will primarily use CDBG, HOME Investment Partnership, and ESG program funds to accomplish specific objectives in the next five years.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,987,374	375,000	34,188	2,396,562	9,586,248	These funds will leverage other public investments through infrastructure projects.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	321,812	0	0	321,812	1,287,248	These funds will be distributed throughout the City to support housing needs of low income residents.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	183,056	0	0	183,056	732,224	These funds will be used to support transitional housing and other eligible needs.

Table 54 - Expected Resources – Priority Table

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

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

- Public infrastructure & public facility projects will be supported with other funds from participating jurisdictions
- Rehabilitation funds will leverage other sources to expand the scope of rehabilitation assistance

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

- Homeownership investment will leverage funds from other agencies such as the Michigan State Housing Development Authority and other funds
- Rental projects supported by HUD will leverage additional funding from Federal Home Loan Bank programs, the application of Low Income Housing Tax Credits and corresponding private equity investment, private construction and acquisition financing; and other sourcesHOME match requirements are achieved via in-kind support of numerous agencies, the donation of labor and materials on numerous homeowner projects, and the application of payments in lieu of taxes for affordable housing developments in numerous communities

Emergency Solutions Grants will leverage additional investments as follows:

- The City leverages resources from a number of federal, state, and local funding agencies to offer complementary affordable housing, community, and economic development programs for lower-income residents of the City.

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

Publically owned land or property located within the jurisdiction may be used but there are no specific projects or strategies to note.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Quality/Affordability Owner Housing	2016	2020	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Low/Moderate Census Tracts	Accessibility Improvements Community policing Demolition clearance and remediation Down payment assistance Economic Development Fair Housing Food Security Housing rehabilitation Lead paint remediation Local and regional planning Parks, recreation and community facilities Permanent Supportive Housing Property acquisition/resale Reduction in Rental Housing Supportive Services Transportation services (youth/elderly/disabled)	CDBG: $567,256	Homeowner Housing Rehabilitated: 60 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Enhance economic development and training activity	2016	2021	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	Low/Moderate Census Tracts	Accessibility Improvements Code Enforcement Community policing Demolition clearance and remediation Economic Development Fair Housing Food Security Housing rehabilitation Improvement of City Facilities Job training activities Local and regional planning Parks, recreation and community facilities Property acquisition/resale Reduction in Rental Housing Senior and youth facilities and services Supportive Services Transportation services (youth/elderly/disabled) Youth recreation facilities	CDBG: $872,856	Jobs created/retained: 13 Jobs Businesses assisted: 10 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Address the needs of homeless and at risk families	2016	2021	Affordable Housing Public Housing Homeless	Low/Moderate Census Tracts	Accessibility Improvements Code Enforcement Community policing Demolition clearance and remediation Down payment assistance Economic Development Emergency Shelters and Transitional Housing Fair Housing Housing rehabilitation Local and regional planning Permanent Supportive Housing Property acquisition/resale Reduction in Rental Housing Supportive Services Transportation services (youth/elderly/disabled)	CDBG: $78,400 ESG: $183,056	Homeless Person Overnight Shelter: 200 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds Homelessness Prevention: 20 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide and expand public services	2016	2021	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Low/Moderate Census Tracts	Accessibility Improvements Down payment assistance Emergency Shelters and Transitional Housing Food Security Improvement of City Facilities Job training activities Local and regional planning Parks, recreation and community facilities Permanent Supportive Housing Senior and youth facilities and services Transportation services (youth/elderly/disabled) Youth recreation facilities	CDBG: $432,795	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 250 Households Assisted Other: 20 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Increase Quality and Affordability Rental Housing	2016	2021	Affordable Housing Public Housing Homeless	Low/Moderate Census Tracts	Accessibility Improvements Code Enforcement Fair Housing Housing rehabilitation Local and regional planning Permanent Supportive Housing Property acquisition/resale Supportive Services Transportation services (youth/elderly/disabled) Youth recreation facilities	CDBG: $398,519 HOME: $321,812	Rental units rehabilitated: 50 Household Housing Unit

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Quality/Affordability Owner Housing
	Goal Description	
2	Goal Name	Enhance economic development and training activity
	Goal Description	

3	Goal Name	Address the needs of homeless and at risk families
	Goal Description	
4	Goal Name	Provide and expand public services
	Goal Description	
5	Goal Name	Increase Quality and Affordability Rental Housing
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects are identified to meet the needs of the 2021 - 2025 Saginaw Consolidated Plan.

Projects

#	Project Name
1	Specification Writing and Construction Monitoring
2	Residential Loans and Grants
3	Homeowner Occupied Housing Rehabilitation
4	Fire Alarms (SHC)
5	Front Porch Repairs – Community Action Committee
6	Streets Resurfacing / Reconstruction
7	Park Canopy – Mission in the City
8	Teen Parent Roof – Saginaw YPC
9	Youth Protective Services Roof – Saginaw YPC
10	–ADA Ramps
11	Pole Barn – Hearts for the Community
12	Park House Renovation – Mission in the City
13	Light Up the Park – Mission in the City
14	Roof Repair – Restoration Community Outreach
15	Cameras (SHC)
16	Demolition of Dangerous Buildings
17	Business Loans for Saginaw Economic Development Corporation
18	Saginaw Downtown Development Authority
19	Community Policing Prevention
20	One to One Mentoring
21	LACER
22	H.I.R.E.
23	Senior Center
24	Housing Counseling
25	Home Maintenance Self-Help
26	Home Repair Program
27	Summer Youth Camp
28	After School Youth Program
29	Operations

#	Project Name
30	Fair Housing Testing and Education
31	Summer Youth Camp
32	Youth Protective Services
33	Teen Parent Support
34	Student and Future Technology
35	Y-Senior Connect Program
36	Boxing Club
37	Senior Art Program
38	Music Lessons
39	Garden Equipment
40	Rapid Rehousing for Youth
41	Community Prevention
42	Steps to Success
43	Mentoring Job Creation
44	Service Coordinators
45	Administration
46	Emergency Shelter
47	Domestic Violence Emergency Shelter
48	Innerlink Shelter / Prescott House
49	Shelter Services
50	Rapid Rehousing
51	H.M.I.S.
52	HPRP
53	Homeless Prevention
54	CHDO Operating, Habitat for Humanity
55	Rehabitat
56	Homeowner Rehabilitation

Table 56 – Project Information

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

Starting in 2021, the City will initiate management of an annual funding cycle for CDBG funds to communities and applicants based on how well the proposed projects meet the priority needs and goals of this Comprehensive Plan. The communities are charged with identifying activities and assistance areas, based on citizen input informed by law and regulation, to address local needs and priorities that were consistent with the goals of the Consolidated Plan.

AP-38 Project Summary

Project Summary Information

1	Project Name	Specification Writing
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Increase Quality/Affordability Owner Housing Provide and expand public services Increase Quality and Affordability Rental Housing
	Needs Addressed	Reduction in Rental Housing Economic Development Demolition clearance and remediation Housing rehabilitation Supportive Services Fair Housing Property acquisition/resale Local and regional planning
	Funding	CDBG: $122,245
	Description	Specification writing and monitoring of housing rehabilitation projects.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	**Project Name**	Basic Needs Program
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Increase Quality/Affordability Owner Housing Address the needs of homeless and at risk families Provide and expand public services Increase Quality and Affordability Rental Housing

	Needs Addressed	Reduction in Rental Housing
		Economic Development
		Community policing
		Demolition clearance and remediation
		Code Enforcement
		Housing rehabilitation
		Supportive Services
		Fair Housing
		Local and regional planning
	Funding	CDBG: $366,571
	Description	Home owner occupied housing rehabilitation program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Housing rehabilitation
3	Project Name	Community Policing
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Provide and expand public services
	Needs Addressed	Community policing
	Funding	CDBG: $181,276
	Description	Community Policing is a community outreach program that promotes safety in the community. Officers engage in non traditional police work to engage neighborhoods and students in building relationships to help foster safety.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Neighborhood Watch, neighborhood organizing, Light Up The City
	Project Name	LACER - First Ward

4	Target Area	Low/Moderate Census Tracts
	Goals Supported	Enhance economic development and training activity Provide and expand public services
	Needs Addressed	Youth recreation facilities Job training activities Senior and youth facilities and services Supportive Services
	Funding	CDBG: $24,190
	Description	Literacy Arts Cultural Enrichment and Recreation Program
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	homework assistance, tutoring, writing, life skills, sports camps
5	Project Name	HIRE - First Ward
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Enhance economic development and training activity Provide and expand public services
	Needs Addressed	Youth recreation facilities Job training activities Senior and youth facilities and services Supportive Services
	Funding	CDBG: $18,000
	Description	Helping Individual Reach Excellence
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Workshops and instructor led series on job development
	Project Name	Housing Counseling - Saginaw Habitat

6	Target Area	Low/Moderate Census Tracts
	Goals Supported	Increase Quality/Affordability Owner Housing Enhance economic development and training activity Provide and expand public services
	Needs Addressed	Reduction in Rental Housing Economic Development Demolition clearance and remediation Housing rehabilitation Supportive Services Permanent Supportive Housing
	Funding	CDBG: $9,000
	Description	Pre and post purchase housing counseling to low income home buyers
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	counseling
7	Project Name	Home Maintenance Self Help - Saginaw Habitiat
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Increase Quality/Affordability Owner Housing Enhance economic development and training activity Address the needs of homeless and at risk families
	Needs Addressed	Reduction in Rental Housing Economic Development Demolition clearance and remediation Housing rehabilitation Property acquisition/resale
	Funding	CDBG: $9,000
	Description	Classes to teach low and moderate income families small home repairs for increased affordability.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	classes
8	**Project Name**	Houghton Jones Neighborhood After School Program
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Increase Quality/Affordability Owner Housing Enhance economic development and training activity Provide and expand public services
	Needs Addressed	Improvement of City Facilities Economic Development Community policing Senior and youth facilities and services Code Enforcement Supportive Services
	Funding	CDBG: $27,059
	Description	After school program
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	urban gardening, after school enrichment, summer enrichment
9	**Project Name**	Major Chords for Minors
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Enhance economic development and training activity Provide and expand public services
	Needs Addressed	Youth recreation facilities Job training activities Senior and youth facilities and services Supportive Services
	Funding	CDBG: $11,345

	Description	Musical instruction for low and moderate income families.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Classes
10	**Project Name**	Computer Learning Center - POP
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Enhance economic development and training activity Provide and expand public services
	Needs Addressed	Youth recreation facilities Job training activities Economic Development Senior and youth facilities and services Supportive Services
	Funding	CDBG: $9,000
	Description	Computer learning center in low income neighborhood.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	computer literacy
11	**Project Name**	Student and Future Technology Women of Colors
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Provide and expand public services
	Needs Addressed	Youth recreation facilities Job training activities Senior and youth facilities and services Supportive Services
	Funding	CDBG: $8,613

	Description	Science Technology Engineering and Mathematics training to low and moderate income students.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	classes
12	**Project Name**	Youth Protective Services -YPC
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Address the needs of homeless and at risk families Provide and expand public services
	Needs Addressed	Youth recreation facilities Job training activities Economic Development Emergency Shelters and Transitional Housing Supportive Services Food Security Permanent Supportive Housing
	Funding	CDBG: $16,441
	Description	Outreach and follow up services for homeless youth age 17-21 years of age.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Outreach and follow up services to homeless youth 17-21 years of age
13	**Project Name**	Teen Parent Support
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Address the needs of homeless and at risk families Provide and expand public services

	Needs Addressed	Youth recreation facilities Job training activities Senior and youth facilities and services Emergency Shelters and Transitional Housing Supportive Services Permanent Supportive Housing
	Funding	CDBG: $16,441
	Description	Outreach and support services to parenting teens age 17-21.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	support services
14	**Project Name**	Senior Center - First Ward
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Address the needs of homeless and at risk families Provide and expand public services
	Needs Addressed	Senior and youth facilities and services Supportive Services Accessibility Improvements
	Funding	CDBG: $5,000
	Description	Place for senior to have a nutritious meal and engage in group activities.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Group activities
15	**Project Name**	Roethke Literacy Camp
	Target Area	Low/Moderate Census Tracts

	Goals Supported	Enhance economic development and training activity Provide and expand public services
	Needs Addressed	Youth recreation facilities Job training activities Senior and youth facilities and services Supportive Services
	Funding	CDBG: $2,250
	Description	Language arts summer camp
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Language arts, poetry, creative writing
16	**Project Name**	Hearts for the Community Summer Youth Camp
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Provide and expand public services
	Needs Addressed	Youth recreation facilities Job training activities Senior and youth facilities and services Supportive Services
	Funding	CDBG: $5,000
	Description	Summer youth recreation camp
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Supervised recreation and games
17	**Project Name**	Hearts for the Community After School Program
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Provide and expand public services

	Needs Addressed	Youth recreation facilities Job training activities Senior and youth facilities and services
	Funding	CDBG: $5,000
	Description	After school tutoring and mentoring program for low and moderate income families.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	homework assistance, tutoring
18	**Project Name**	Mission in the City - Summer Youth Camp
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Provide and expand public services
	Needs Addressed	Youth recreation facilities Job training activities Senior and youth facilities and services Supportive Services
	Funding	CDBG: $1,740
	Description	Summer Youth recreation program
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	recreation
19	**Project Name**	Zion Boxing Club
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Provide and expand public services

	Needs Addressed	Youth recreation facilities Job training activities Senior and youth facilities and services Supportive Services
	Funding	CDBG: $5,000
	Description	Youth recreation boxing club.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	workshops on bullying, boxing techniques, discipline
20	**Project Name**	Administration
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Increase Quality/Affordability Owner Housing Enhance economic development and training activity Address the needs of homeless and at risk families Provide and expand public services Increase Quality and Affordability Rental Housing

	Needs Addressed	Improvement of City Facilities
		Reduction in Rental Housing
		Youth recreation facilities
		Job training activities
		Economic Development
		Community policing
		Senior and youth facilities and services
		Demolition clearance and remediation
		Parks, recreation and community facilities
		Code Enforcement
		Housing rehabilitation
		Emergency Shelters and Transitional Housing
		Supportive Services
		Fair Housing
		Food Security
		Property acquisition/resale
		Transportation services (youth/elderly/disabled)
		Permanent Supportive Housing
		Local and regional planning
		Accessibility Improvements
		Lead paint remediation
		Down payment assistance
	Funding	CDBG: $470,638
	Description	Administration of CDBG, ESG and HOME programs.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administration
21	Project Name	Beautification
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Enhance economic development and training activity

	Needs Addressed	Youth recreation facilities Economic Development Senior and youth facilities and services Parks, recreation and community facilities Food Security Local and regional planning
	Funding	CDBG: $82,000
	Description	Hearts for the Community, Project Unify, Mission In the City , Saginaw Art Museum, Bliss Park
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Beautification
22	Project Name	Street Resurfacing
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Increase Quality/Affordability Owner Housing Enhance economic development and training activity Provide and expand public services
	Needs Addressed	Improvement of City Facilities Economic Development Parks, recreation and community facilities Code Enforcement Supportive Services Transportation services (youth/elderly/disabled) Local and regional planning
	Funding	CDBG: $196,337
	Description	Street resurfacing in low income neighborhood
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	street resurfacing
23	**Project Name**	Innerlink - Security
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Address the needs of homeless and at risk families
	Needs Addressed	Improvement of City Facilities Youth recreation facilities Job training activities Senior and youth facilities and services Accessibility Improvements
	Funding	CDBG: $10,000
	Description	Security modification for youth homeless shelter
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Secuirty modification
24	**Project Name**	Demolition
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Increase Quality/Affordability Owner Housing Enhance economic development and training activity Provide and expand public services
	Needs Addressed	Improvement of City Facilities Economic Development Community policing Demolition clearance and remediation Code Enforcement Housing rehabilitation Property acquisition/resale Local and regional planning Accessibility Improvements Lead paint remediation
	Funding	CDBG: $236,414
	Description	Demolition of dangerous buildings

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
25	**Project Name**	Saginaw Economic Development Corporation
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Enhance economic development and training activity Provide and expand public services
	Needs Addressed	Improvement of City Facilities Economic Development Supportive Services Lead paint remediation Down payment assistance
	Funding	CDBG: $493,000
	Description	Assistance to businesses with job creation/retention requirements.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
26	**Project Name**	Downtown Development Authority
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Enhance economic development and training activity

	Needs Addressed	Improvement of City Facilities
		Youth recreation facilities
		Job training activities
		Economic Development
		Community policing
		Parks, recreation and community facilities
		Code Enforcement
		Housing rehabilitation
		Supportive Services
		Food Security
		Property acquisition/resale
		Local and regional planning
	Funding	CDBG: $65,000
	Description	Assistance to businesses in the downtown district with job creation/retention.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
27	**Project Name**	CHDO Activity
	Target Area	Low/Moderate Census Tracts
	Goals Supported	Increase Quality/Affordability Owner Housing
		Increase Quality and Affordability Rental Housing
	Needs Addressed	Reduction in Rental Housing
		Community policing
		Demolition clearance and remediation
		Housing rehabilitation
		Fair Housing
		Property acquisition/resale
		Permanent Supportive Housing
		Local and regional planning
	Funding	HOME: $80,453
	Description	Saginaw Habitat for Humanity

		Target Date	
		Estimate the number and type of families that will benefit from the proposed activities	
		Location Description	
		Planned Activities	
28		Project Name	Homeowner Occupied Housing Rehabilitation
		Target Area	Low/Moderate Census Tracts
		Goals Supported	Increase Quality/Affordability Owner Housing Increase Quality and Affordability Rental Housing
		Needs Addressed	Reduction in Rental Housing Housing rehabilitation Fair Housing Permanent Supportive Housing Accessibility Improvements Lead paint remediation Down payment assistance
		Funding	HOME: $241,359
		Description	Homeowner Occupied Housing Rehabilitation
		Target Date	
		Estimate the number and type of families that will benefit from the proposed activities	
		Location Description	
		Planned Activities	
29		Project Name	Emergency Solutions Projects
		Target Area	Low/Moderate Census Tracts
		Goals Supported	Increase Quality/Affordability Owner Housing Address the needs of homeless and at risk families Increase Quality and Affordability Rental Housing

Needs Addressed	Job training activities
	Senior and youth facilities and services
	Parks, recreation and community facilities
	Housing rehabilitation
	Emergency Shelters and Transitional Housing
	Supportive Services
	Fair Housing
	Property acquisition/resale
	Transportation services (youth/elderly/disabled)
	Permanent Supportive Housing
	Accessibility Improvements
	Lead paint remediation
	Down payment assistance
Funding	ESG: $183,056
Description	Restoration Community Outreach, Underground Railroad, United Way, Innerlink, Mustard Seed
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

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

The City will initiate management of an annual funding cycle for CDBG funds to communities and applicants based on how well the proposed projects meet the priority needs and goals of this Consolidated Plan. The communities are charged with identifying activities and assistance areas, based on citizen input informed by law and regulation, to address local needs and priorities that were consistent with the goals of the Consolidated Plan.

Geographic Distribution

Target Area	Percentage of Funds
Low/Moderate Census Tracts	

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City's philosophy is that the local communities know local needs best. As a result, communities are encouraged to submit project applications that fit their local needs. Project applications are evaluated by the City as to how well they address the goals and priority needs included in this Consolidated Plan. CDBG funds, less administration, housing rehabilitation, and public services, are distributed via this process.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	20
Non-Homeless	30
Special-Needs	10
Total	60

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	50
The Production of New Units	10
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	70

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

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

The City received no applications for public housing activities in the 2021 program year. The City continues to assist the SHC with needed security updates to their rental properties.

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

As described in the Strategic Plan, the City supports PHAs developing programs to encourage residents to participate in management, community programming, and resident councils.

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

The PHA is not designated as troubled.

Discussion

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

Introduction

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

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

The City's local shelters are staffed with people who are in a unique position to assess the needs of homeless people. Outreach efforts are managed through the CoC to reduce duplications efforts to ensure that the greatest number of persons are assisted. The agencies included in the coordination include emergency shelters, warming centers, transitional housing programs, permanent housing programs, youth shelters and street outreach and those providing short-term rental and financial assistance to very low-income and homeless individuals and families.

The City of Saginaw's approach to homelessness includes programs and services addressing each stage of the homeless continuum: homeless prevention, emergency shelter, transitional housing, rapid re-housing, and permanent supportive housing and aftercare programs. The City structures these homeless programs to emphasize priority on preventing individuals and families from experiencing homelessness and, where homelessness does occur, rapidly moving individuals and families into permanent, sustainable housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

This Plan implements homeless prevention priorities by providing funding to the Continuum of Care for coordination of prevention and housing activities, as well as funding prevention, emergency shelter, transitional housing and permanent housing. Projects that address these priority needs have been ranked accordingly. It should also be noted that homelessness is also addressed through the various housing, public housing and community development programs mentioned throughout this Annual Plan.

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

recently homeless from becoming homeless again

The City will continue to support programs that provide services to temporarily and chronically homeless individuals and families. This will occur through:

- Continuing strategic and tactical planning,
- Continued applications for assistance made available by HUD, the State of Michigan, and other appropriate agencies,
- Seeking ways to expand the reach and effectiveness of the CoC in Saginaw through financial and other means of support,
- Considering the feasibility of applications made by agencies to provide affordable transitional and permanent housing to homeless and at-risk populations,
- Providing human services to address the root causes of homelessness.

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

The City of Saginaw, through its CDBG programs, will continue to collaborate with service agencies to provide emergency shelter, transitional housing and permanent housing, as well as assistance to homeless individuals and those at risk of becoming homeless. It will also financially support public services designed to address the root causes of homelessness and provide interim assistance to help those affected address their daily needs.

Discussion

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

Introduction:

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of Saginaw has a variety of housing types in all price ranges. Planned actions include:

- Implement housing activities in a fair and equitable manner as required by law.
- Work on elderly housing issues and assist improving senior housing.
- Continue collaborative efforts with housing providers to promote both affordable home ownership and rental housing opportunities for LMI households.
- The City will continue to strengthen existing relationships, and build new relationships in its efforts to increase affordable housing opportunities.
- Support, if possible, other reasonable proposals for affordable housing.
- Work to address other barriers outlined in the strategic plan as opportunities arise.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The City will engage in a variety of activities through public and private partnerships to further address community needs.

Actions planned to address obstacles to meeting underserved needs

The City will continue to collaborate and partner with a wide network of housing and human service providers, to identify areas of need in the community.

Actions planned to foster and maintain affordable housing

The City will foster affordable housing including rehabilitation programs and encourage enhancements of code enforcement in low-income neighborhoods.

Actions planned to reduce lead-based paint hazards

The City will make sure complete lead risk assessments are done on all housing rehabilitation projects.

Actions planned to reduce the number of poverty-level families

The City will continue to offer services to families in poverty and support outside human service programs administered by community service providers.

Actions planned to develop institutional structure

The City will make a continued effort to improve services and service delivery to customers, employees and partners in the community.

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

The City will continue to promote the coordination of services between Saginaw Housing Commission, SC-CHAP and other service agencies.

Discussion:

Program Specific Requirements

Introduction:

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

   HOME funds are being used in compliance with Section 92.205 for home rehabilitation and

residential grants.

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:

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:

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:

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

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

   ESG assistance is provided to homeless shelters in the City of Saginaw who have demonstrated capacity to serve homeless individuals in the community. They must be members of the Saginaw County Consortium of Homeless Assistance Providers. Their HMIS requirements must be met to be eligible, and previous monitoring visits must be free of any findings that would cause them not to be in compliance with all ESG regulations.

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 does have a coordinated entry process for service access, which results in the assistance provided by CoC agencies being allocated as effectively as possible, easily accessible and assistance is prioritized based on vulnerability and severity of service needs.

   Each agency uses the VI-SPDAT as a common assessment to determine need and, based on scoring, refer to the HARA and/or appropriate level of housing. The HARA completes all full SPDAT's based on their initial score (CI-SPDAT) and services are prioritized by vulnerability and severity of needs. Attached is the workflow document, which displays the process employed. Entry into all programs are low barrier, meaning that agencies do not screen people out because of existing barriers to housing or services including lack of employment or some form of income, drug abuse, criminal

records, etc.

On a bi-weekly basis, the Continuum of Care's IST (Interagency Services Team) meets to discuss the veteran population and the chronically homeless population. The point of the meeting(s) are to ensure that 1) both populations are identified; 2) that all preliminary intake data has been collected and input; 3) full SPDAT's are completed as needed; 4) Case Management is aggressively pursuing the appropriate level of housing each client needs; 5) what other needs have been identified as barriers that need to be overcome to allow clients to maintain independence. The IST then follows these clients through the "pipeline" until they are stably housed.

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).

    An application window is offered for non-profit organizations to apply for ESG dollars each funding cycle; the application is promoted through the City's website and the Continuum of Care, and also through Public Hearing with City Council (per the Citizen Participation Plan). The Department seeks proposals to provide emergency shelter services as well as homeless prevention and rapid rehousing services to low-income families.

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 requires non-profits participating in the ESG program to have homeless representation on their Board of Directors.

5. Describe performance standards for evaluating ESG.

    HUD has implemented a mandated system of reporting performance measurements in a precise and timely manner. All recipients funded under this proposal must provide needed data to the City of Saginaw in order to be reimbursed for eligible expenses. All of the activities funded must identify one of the three performance measurements' overarching objectives: 1) creating suitable living

environment (In general, this objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment); 2) providing decent affordable housing (this objective focuses on housing programs where the purpose is to meet individual family or community needs and not programs where housing is an element of a larger effort); 3) creating economic opportunities (this objective applies to the types of activities related to economic development, commercial revitalization, or job creation). There are also three outcomes under each objective: (1) Availability/Accessibility, (2) Affordability, and (3) Sustainability.

Thus, the three objectives, each having three possible outcomes, will produce nine possible outcome/objective statements within which to categorize grant activities, as follows: Availability/Accessibility. This outcome category applies to activities that make services, infrastructure, housing, or shelter available or accessible to low-and moderate-income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but al to making the affordable basics of daily living available and accessible to low-and moderate-income people. Affordability. This outcome category applies to activities that provide affordability in a variety of ways in the lives of low-and moderate-income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or daycare. Sustainability: Promoting Livable or Viable Communities. This outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefits to persons or low-and moderate-income people or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

Appendixx - Alternate/Local Data Sources

<table>
<tr><td rowspan="7">1</td><td>Data Source Name
2007-2011 CHAS</td></tr>
<tr><td>List the name of the organization or individual who originated the data set.</td></tr>
<tr><td>Provide a brief summary of the data set.</td></tr>
<tr><td>What was the purpose for developing this data set?</td></tr>
<tr><td>Provide the year (and optionally month, or month and day) for when the data was collected.</td></tr>
<tr><td>Briefly describe the methodology for the data collection.</td></tr>
<tr><td>Describe the total population from which the sample was taken.</td></tr>
<tr><td></td><td>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</td></tr>
<tr><td rowspan="5">2</td><td>Data Source Name
2000 Census, 2007-2011 ACS</td></tr>
<tr><td>List the name of the organization or individual who originated the data set.</td></tr>
<tr><td>Provide a brief summary of the data set.</td></tr>
<tr><td>What was the purpose for developing this data set?</td></tr>
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<tr><td></td><td>Briefly describe the methodology for the data collection.</td></tr>
</table>

	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
3	**Data Source Name** PIC (PIH Information Center)
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?
4	**Data Source Name** 2007-2011 ACS
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.

	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
5	**Data Source Name** Saginaw Housing Commission
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?
6	**Data Source Name** 2007-2011 ACS(Workers)
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.

7		
	Describe the total population from which the sample was taken.	
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	
	Data Source Name	
	2011 Logitudinal Employer-Household Dynamics(Jobs)	
	List the name of the organization or individual who originated the data set.	
	Provide a brief summary of the data set.	
	What was the purpose for developing this data set?	
	Provide the year (and optionally month, or month and day) for when the data was collected.	
	Briefly describe the methodology for the data collection.	
	Describe the total population from which the sample was taken.	
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	
8		
	Data Source Name	
	2007 - 2020 Point-in-Time Estimates by CoC	
	List the name of the organization or individual who originated the data set.	
	City of Saginaw	
	Provide a brief summary of the data set.	
	This report outlines the key findings of the Point-In-Time (PIT) count and Housing Inventory Count (HIC) conducted in January 2020. Specifically, this report provides 2020 City and CoC-level PIT and HIC estimates of homelessness, as well as estimates of chronically homeless persons, homeless veterans, and homeless children and youth.	
	What was the purpose for developing this data set?	
	To conduct estimates of current vulnerable populations experiencing homelessness.	

How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?	
The data is concentrated at the Continuum of Care level which consists of the City of Saginaw.	
What time period (provide the year, and optionally month, or month and day) is covered by this data set?	
The data set point-in-time counts were conducted in January 2020.	
What is the status of the data set (complete, in progress, or planned)?	
Complete.	