

Executive Summary

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

1. Introduction

The City of Taylor is an entitlement community to the Community Development Block Grant (CDBG) program. This program is administered by the United States Department of Housing and Urban Development (HUD). The city receives this funding to address the needs of low- to moderate-income persons in our community including the removal of slum and blight and to provide for affordable housing opportunities. Persons benefiting from the activities of these programs must meet the income guidelines as determined by HUD for their household showing that they qualify as low- to moderate-income. To receive annual CDBG entitlement allocations, eligible communities must submit a Five-Year Consolidated Plan and an Annual Action Plan each year throughout the five-year term. The City of Taylor has prepared a Five-Year Consolidated Plan for Program Years (PY) 2021-2025 that identifies priority needs, strategies to meet those needs, and objectives to be addressed during those five years. The Consolidated Plan also identifies resources available to assist in meeting those needs.

The City of Taylor's Action Plan is submitted to the U.S. Department of Housing and Urban Development (HUD) on an annual basis for participation in the Community Development Block Grant (CDBG) Program. The Plan describes the anticipated activities and expenditures for the ensuing fiscal year, and how these activities relate to meeting objectives as stated in the Five-Year Consolidated Plan. The Five-Year Action Plan serves as a budget for expenditures for the 2023-2024 Program Year.

This Annual Action Plan outlines the use of CDBG funds for PY 2023-2024, in accordance with 24 CFR Part 91.220 of Title I of the Housing and Community Development Act of 1974, as amended, and as approved by the City of Taylor Council. It also demonstrates the linkage between how funds will be used to meet the objectives and address the needs that are identified in the Consolidated Plan. The PY 2021-2025 Action Plan represents the second year of the Consolidated Plan. This Action Plan sets general guidelines for housing and community development activities for the next program year, beginning July 1, 2023, through June 30, 2024. The policies and priorities of the Action Plan are drawn from an analysis of housing, community development, and service needs within the City.

2. Summarize the objectives and outcomes identified in the Plan

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

Goal Name Parks and Recreational facilities

Goal Description \$500,000 of the funds will be spent to improve parks located in LMA areas as well as ADA improvements making the parks functional and useable by the surrounding residents.

Goal Name Improve the Affordability of Housing

Goal Description Housing rehabilitation projects are especially important to the residents of the city. \$78,676.00 in funds will be used to continue the increase as we improve the housing stock of the community.

Goal Name Provide and Expand Public Services

Goal Description the City will expend \$10,0000 to partner with non-profits to address the challenges and provide the services low and low- moderate (LMI). In addition, the City will provide \$77,155 to support senior services, those that qualify as the low and low-moderate clientele (LMC) population.

Goal Name Enhance Quality of Living Environment

Goal Description General Administration and Planning of \$97,615.00 to ensure compliance with regulations and guidelines.

Goal Name Code Enforcement

Goal Description Code Enforcement of \$50,000 will utilized to improve the conditions and stabilize the neighborhoods in the lowest LMA census tracts within the city.

Goal Name Enhance Public Safety

Goal Description Demolition in the amount of \$30,000 will be used to demolish vacant and abandoned homes to improve the public health and safety.

Goal – Ford Senior Center Improvements- \$200,000

Goal Description make improvements to the facility in the amount of \$200,000.00. Improvements will include renovation upgrade and energy efficient improvements.

3. Evaluation of past performance

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

The mission of Taylor's CDBG program is to build a viable community, provide structurally sound, affordable housing and economic opportunities for the community, principally focusing on how to assist the low to moderate income persons. Taylor has gone through several changes in City Administration and Personnel over the last couple of years, but continues to successfully achieve this mission, by supporting projects and programs that improve the recreational facilities of the city, rehabilitate housing and providing public services to the community. Taylor has a proven system of departments and non-profits requesting allocations, which identifies the needs they are addressing and the outcome that will

be achieved. In addition, Taylor has an established system of documentation and controls that ensure compliance with HUD regulations and guidelines.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The following represents a summary of Citizens Participation Plan (hereinafter Plan) for the City of Taylor CDBG Program. The Plan will apply to all projects and activities carried out using CDBG funds. The plan is designed to ensure that all citizens, non-profits organizations, neighborhood groups, the business community and other interested parties are given adequate notice and an opportunity to actively participate in, review, be heard and comment on all proposals relating the CDBG Program. This Plan is designed to reach out to and encourage participation of various community stakeholders. More specifically, this Plan is designed to encourage the input and participation of various stakeholders in the Consolidated Plan, Annual Action Plan, Substantial amendments and other related housing and non-housing community development plans, revisions, performance reports and amendments for the City of Taylor.

In 2020, the City amended its Citizen Participation Plan to address the funds of Community Development Block Grant-Coronavirus (CDBG-CV) for it relates to activities that address COVID-19 related community needs due the Covid-19 pandemic. The public comment period was shortened to 5 days instead of 30 days to account for the urgency of stabilizing the community effected by the Covid 19 pandemic.

5. Summary of public comments

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

Public hearings were held on April 14, 2023, to consider the proposed activities and TBD to present the budgeted activities selected for the 2023-2024 Program Year. The posting for the action plan was done from April 5, 2023, to May5, 2023 to give citizens of Taylor to comment on the Action prior to the submission of the Annual Budget to the U.S. Department of Housing and Urban Development. This process of public hearings was designed to identify housing and community development needs of the community, review the proposed use of funds, and review the performance of the CDBG Program.

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

No comments were submitted.

7. Summary

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	TAYLOR	Christopher Klimchalk

Table 1 – Responsible Agencies

Narrative

The City of Taylor Community Development Department is the lead entity for the CDBG and HOME Activities within the City. The City of Taylor has a well-established Community Development Department with a proven track record of successful housing projects and public facility improvements throughout the city. In 2020, the City issued an RFQ for professional CDBG Administration and Engineering Services and from the bids submitted, The City of Taylor has hired Hennessey Engineers, Inc.

Consolidated Plan Public Contact Information

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Taylor, MI 48180
1-734-258-4180

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

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(l)).

The Department of Community Development continues to maintain a good working relationship with the City's Public Housing Authority (“PHA”). The Taylor Mayor appoints the members of the Taylor's Housing Commission. The PHA has hired the former Manager of the Community Development Department as the Executive Director, John Carter. John Carter manages the daily operation of services for the Taylor facilitated the coordination of information from the PHA to Wayne County which is the HOME Consortia Lead. The PHA had responded to the requests and to the questions that were incorporated into the consolidated plan and in previous plans as well as this year plan. The answers submitted had to deal with the issues relating to homelessness, special needs housing and housing for the elderly. FY 2023-2024, the city chooses social service agencies that are advocates the need for the services relating to homelessness, domestic violence, senior citizens and mental health.

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.

Other than CDBG funds the City of Taylor is not a direct recipient of any other source of funds that address homeless needs and to prevent homelessness. The city does; however, plans to assist homeless and/or persons at-risk of becoming homeless through continued support and participation in the Out Wayne County Homeless Service Coalition, which serves the area as its Continuum of Care as dictated in the City of Taylor's Consolidated Plan.

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

Wayne County and Continuum of Care would have addressed these procedures and is included in the County's action plan.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Taylor Housing Commission
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Gathering significant demographic and housing data as well as soliciting a wide variety of public input concerning the needs of the community is crucial to the planning process. U.S. Census figures provided the demographic and housing data used in the plan to form the basis of the community's priority needs. Lastly, the Mayor and Council make the final decision prior to submission of the Action Plan.
2	Agency/Group/Organization	Fish and Loaves
	Agency/Group/Organization Type	Food Pantry
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Fish and Loaves is a nonprofit organization that has a food pantry to allow low-income individuals and families to shop in the food pantry with dignity. Due to the continuing increase of the prices of foods as well as other goods and services, the city needed to assess the number of families and individuals that needed more help during these trying times. The city assessed if there is a need for additional funding this year to be able bridge the gap and help individuals and families survive during these unpredictable times.

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

The need for Broadband internet services is conducted through Comcast, the city did not consult with Comcast but is aware of the services that are offered to Low-income individuals and families. The programs include Comcast Essentials Program providing affordable internet for \$9.95 plus tax, with no term contract, no credit check and no installation fee with In-Home Wi-Fi. The city is interest in investing in broadband in the future.

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	Wayne Metro	The 10-year plan to remove homelessness aligns with the goals of this plan.

Table 3 - Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

The City of Taylor consulted with residents, non-profit organizations, department heads and elected officials in the creation of the plan. Taylor also participated in the broader outreach campaign conducted for the preparation of the Wayne County HOME Consortium Plan. Plan outreach utilized focus groups and online surveys to encourage maximum involvement the focus group meetings were open to the public.

The Plan is designed to encourage participation by extremely low to moderate income residents, minorities, non-English speaking people, persons with mobility, visual or hearing impairments or any other physical limitation. The Grantee made every effort to reach out to the community and take special actions as necessary in order to ensure the active participation of all stakeholders in the development process. Community and Economic Development promotes community based cooperative effort that requires access, participation and an openness on the part of local government officials to consider and incorporate all points of view with the community as a part of the development process.

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	CDBG Public Hearing April 4, 2023- Public Hearing attended by elected officials, employees, consultants, residents and non-profit organizations to address the needs of the activities needed for 2023/2024 Action Plan.	No comments were received	None	
2	Public Meeting	Non-targeted/broad community	CDBG Public Hearing TBD - Public Hearing attended by elected officials, employees, consultants, residents and non-profit organizations to address the needs of the activities needed for 2023/2024 Action Plan.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Internet Outreach	Non-targeted/broad community	Outreach through the internet and Taylor's website to inform residents to view the action plan for 30 days from April 5, 2023 to May 5, 2023 to make comments			

Table 4 – Citizen Participation Outreach

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Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

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	483,580	50,000	1,563,342	2,096,922	1,500,000	Funds to be used to address the needs of the community
Other	public - federal	Housing	239,966	0	0	239,966	680,000	HOME Consortia Participating Member portion of funds. To be used for HOME eligible activities such as housing rehabilitation and housing construction.

Table 5 - Expected Resources – Priority Table

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

HOME Funds through a consortium with lead agency the Charter County of Wayne. Matching funds will be used collectively with other consortium members.

State Resources

- Department of Natural Resources to help to reapply for park improvements and recreational use of parks. The City has previously applied but was denied. The City plans to reapply this year. Wayne County Treasurer first right of refusal which gives the City the right to choose to purchase tax foreclosed for rehabilitation and sell to income qualifies families which will help the City improve the taxable income for these properties. The City has previously participated in this program and while it is not participating right now, in the future the City may chose to participate again.

Private Resources

- Private Contributions

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

Improvements will be made to Parks located in the City of Taylor within low- and moderate-income areas to address the needs of the community. The city has dedicated a portion of the 2023-2024 as well as transferred previous year for a total of \$940,439 allocated to these improvements

Discussion especially

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Parks and Recreational Facilities
	Goal Description	Improvement to the parks located within the city serving low to moderate income populations as well as ADA improvements making the parks functional for all residents.
2	Goal Name	Improve the Affordability of Housing
	Goal Description	Housing rehabilitation projects are very important to the residents of the city. The housing rehabilitation program is to continue to increase and improve the housing stock of the community.
3	Goal Name	Enhance Quality of Living Environment
	Goal Description	Planning and Administration of the program
4	Goal Name	Provide and Expand Public Services
	Goal Description	Providing services for the elderly and other at-risk low to moderate population residents of Taylor

5	Goal Name	Enhance Public Safety
	Goal Description	Demolition of vacant and abandoned homes to improve public health and safety.
6	Goal Name	Sustainable Neighborhoods
	Goal Description	Code Enforcement to improve the conditions and stabilize the neighborhoods in the lowest LMA census tracts with the City.
7	Goal Name	Improve Public Facilities and Infrastructure
	Goal Description	Improvements to the Senior Center.

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AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Taylor will invest CDBG Funds to address the high priority needs identified in 2021-2025 Consolidated Plan in projects that preserve affordable housing, provide services to low and moderate-income residents, preserve neighborhoods and parks, eliminate slum and blight improve public facilities and infrastructure and facilities. Together, these projects will address the housing and community needs of the residents-particularly those residents residing in the low and moderate-income CDBG Target Areas.

#	Project Name
1	2023 Project Administration
2	2023 Housing Rehab
3	2023 Public Services
4	2023 Demolition
5	2023 Ford Senior Center
6	2023 Infrastructure

Table 7 – Project Information

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

The primary obstacles to meeting the underserved needs of low and moderate-income people include lack of funding from federal, state and other local sources, the high cost of housing that is not affordable to low-income people and the lack of availability of home improvement financing in the private lending industry. To address these obstacles, the City is investing CDBG funds through the 2021-2025 Action Plan in projects that provide grants to low- and moderate-income homeowners for home improvements and projects that provide public and neighborhood services to low- and moderate-income people.

The City is allocating 85 percent of its CDBG funds for program year 2023-2024 to projects and activities that benefit low- and moderate-income people. Due to the nature of the projects and activities to be undertaken, investments in projects concerning Neighborhood Services and Public Facilities and Infrastructure Improvements are limited to the low-and moderate-income Areas while other projects and activities benefit low- and moderate-income limited clientele and are available.

AP-38 Project Summary
Project Summary Information

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1	Project Name	2023 Project Administration
	Target Area	City of Taylor
	Goals Supported	Enhance Quality of Living Environment
	Needs Addressed	Administration and Planning
	Funding	CDBG: \$96,716
	Description	Administration and Planning for the CDBG Program
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City of Taylor
	Planned Activities	Administration and Planning for the CDBG Program
2	Project Name	2023 Housing Rehab
	Target Area	City of Taylor
	Goals Supported	Improve the Affordability of Housing
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$33,513
	Description	Housing Rehabilitation for homeowner income eligible resident of Taylor
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 3 homes will be assisted with the 2023/2024 funds
	Location Description	Various addresses within the City of Taylor
	Planned Activities	Housing rehabilitation for homeowner income eligible residents of Taylor
3	Project Name	2023 Public Services
	Target Area	City of Taylor
	Goals Supported	Provide and Expand Public Services
	Needs Addressed	Supportive Services

	Funding	CDBG: \$69,393
	Description	Services for seniors, food pantry and behavior services for low to moderate persons
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 600 residents will be supported by these services.
	Location Description	City of Taylor
	Planned Activities	Supportive services provided to low-moderate income persons as well as low-moderate clientele
4	Project Name	2023 Demolition (Good Neighbor Program)
	Target Area	City of Taylor
	Goals Supported	Enhance Public Safety
	Needs Addressed	Spot Slum Blight Demolition
	Funding	CDBG: \$30,000
	Description	Demolition, Clearance, Remediation
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 2 to 3 homes will be demolished
	Location Description	City of Taylor
	Planned Activities	Demolition of vacant and abandoned homes
5	Project Name	2023 Ford Senior Center
	Target Area	City of Taylor
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Senior Center Improvements
	Funding	CDBG: \$105,000
	Description	Boiler / Water Heater Replacement
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	City of Taylor
	Planned Activities	Improvements to the Ford Senior Center
6	Project Name	2023 Infrastructure
	Target Area	Taylor LMA Census Tracts
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Streets, Sidewalks, Water/Sewer Improvements
	Funding	CDBG: \$148,958
	Description	Improvements to WestPoint Street
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Improvements to the infrastructure for approximately 15,000 residents
	Location Description	City of Taylor
	Planned Activities	Improvements to the aging infrastructure

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

The City of Taylor is located within Wayne County. Approximately 64,000 residents reside in the City of Taylor according to U.S. Census data 2010. The median household income is \$41,660 and percentage of persons below poverty level is 16.6% which is higher percentage than the State of Michigan percentage of 13.00%. The City of Taylor will allocate all funding to low- and moderate-income residents, special needs individuals and low- and moderate-income areas of the City to the extent possible. Additionally, Taylor will evaluate non-profit agencies on their ability to diversify their funding sources. The purpose of CDBG dollars is to supplement on-going efforts by agencies, rather than to provide the sole source of funds.

Activities planned for the 2023-2024 Program Year are all focused within low- and moderate-income areas or are on a community-wide basis and are public services that are directed at a number of low income and special needs residents.

The City of Taylor will continue to focus its efforts and programming in the CDBG eligible areas of the City. These areas are defined as having 51% of the block group residents with incomes below 80% of the median income for the Detroit-Warren-Livonia Metropolitan Statistical Area (MSA).

Geographic Distribution

Target Area	Percentage of Funds
City of Taylor	15
Taylor LMA Census Tracts	85

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

For the 2023-2024 program year, the City will invest all the of CDBG funds to benefit low- and moderate-income people throughout the City. Due to the nature of the projects and activities to be undertaken, investments in projects and activities such as Public Facilities and Infrastructure are limited to the CDBG low-and moderate –income areas while other projects and activities benefit low- and moderate-income limited clientele and are available citywide.

Discussion

Based on the Strategic Plan Summary within the Annual Action Plan, the City is allocating 100 percent of its CDBG funds for program year 2023-2024 to projects and activities that benefit low- and moderate-

income people.

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AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

One of the strongest needs to housing is ability for Low-income individuals and families to purchase a home for the first time. The city recognized that need and is working with organizations and private developers to address such need.

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

The City has the infrastructure in place with the number of nonprofit organizations and government agencies that can meet the need of residents of Taylor but the dollars to fund all these programs is not there. Most of the federal dollars are going to City projects, which will provide a greater overall benefit to the community and help the city maintain some level of quality of life for our residents. These include demolition of blighting properties that negatively affect the neighborhood, around them and improving local neighborhood City parks. Efforts will be made to submit grant applications to Federal, state, and local agencies. Specific grant applications could include economic development grants, demolition of City owned commercial structures, infrastructure improvements, and neighborhood revitalization.

The city has formed strong partnerships with service providers that assist low- and moderate-income residents, seniors, and those with special needs. The city plans to continue supporting these agencies with both funding and administrative assistance as deemed appropriate.

One obstacle to meeting underserved needs is a lack of resources. The City plans to review alternative sources of funds to help address the needs of City residents.

The city has identified, throughout the Action Plan, several strategies that will be used to address obstacles and activities to meeting underserved needs in the community. To that end, the city will continue to narrow the gap in services provided to citizens with special needs.

The city through its public outreach to the community, private and public developers recognize the need to increase affordable housing to low-income individuals and families. The City currently purchases first right of refusal houses that were foreclosed by the Treasurer's office for nonpayment of taxes and does offer the homeowners an opportunity to redeem the houses and if homeowners can't afford to purchase the houses, then the houses are rehabbed by a private developer and offered as a rental property for the previous homeowners. This helps the

city increase its tax base and helps the homeowners to retain their homes and gives business to private developers to grow and become a partner with the City.

Another barrier to affordable housing is that low-income individuals are unable to own houses due to cost and financing capabilities. The city works with National Faith and organization that assists individuals and families in training them to become homeowners. National faith offers classes to repair credit and how to be a homeowner. The organization also assists in helping with financing. Once the individual and family finish the course then they can get the financing needed to purchase the house. The City through its HOME funds offer down payment assistance to help with the closing costs. In program year 2021 the down payment amount was increased from \$5000 to \$7500. Given the market demand for housing the City will consider raising the amount to match what MSHDA DPA program is offering, in the amount of \$10,000.00. The city will continue to listen to the needs of the community and develop programs that will assist in breaking down the barriers to affordable housing.

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

One obstacle to meeting underserved needs is a lack of resources. The City plans to review alternative sources of funds to help address the needs of City residents.

The City has the infrastructure in place with the number of nonprofit organizations and government agencies that can meet the need of residents of Taylor but the dollars to fund all these programs are not there. Most of the federal dollars are going to City projects which will provide a greater overall benefit to the community and help the city maintain some level of quality of life for our residents. These include and improving local neighborhood streets and improvements to City parks. Efforts will be made to submit grant applications to Federal, state, and local agencies. Specific grant applications could include State of Michigan DNR grants, infrastructure improvements, and neighborhood revitalization. The city has formed strong partnerships with service providers that assist low- and moderate-income residents, seniors, and those with special needs. The city plans to continue supporting these agencies with both funding and administrative assistance as deemed appropriate.

The city has identified, throughout the Action Plan, several strategies that will be used to address obstacles and activities to meeting underserved needs in the community. To that end, the city will continue to narrow the gap in services provided to citizens with special needs.

Actions planned to foster and maintain affordable housing

The City of Taylor has planned housing activities for the 2023-2024 program year and has allocated \$27,791 of 2023-2024 CDBG funds specifically to housing along with \$50,000 of program income for the rehabilitation of additional 8 house. It is a priority of the city to aid owner-occupied households with 30% to 80% Median Family Income (MFI). Additionally, the city is committed to fair housing and ensuring that people of all incomes, religions and ethnicities can live in a decent, safe and healthy environment.

Homeowner Activities

The Homeowner Repair Program is designed to provide non-substantial housing repairs including emergency and other repairs of homes owned by lower to moderate income residents. In general, the program allows improvements to a home to bring it to minimum code standards, correct barriers to mobility and health and to address safety hazards and energy improvements. The most common non-substantial repairs include roofs, electrical, plumbing and furnaces. Other repairs are allowed under the

program, but remodeling is not covered, nor is substantial reconstruction.

Actions planned to reduce lead-based paint hazards

Many houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips and dust can pose serious health hazards if not taken care of properly. The City of Taylor takes an active role in the prevention of childhood lead poisoning through housing-based approaches. As the City's housing stock is aging the Housing Rehabilitation Program administered through the Community and Economic Development Department is becoming more important.

A rental housing inspection program was established in Taylor in 1999. It ensures that rental properties are compliant with current codes and ordinances prior to occupancy. Originally, these programs focused on the quality and safety of building interiors, but over time and as compliance with local codes has improved, the focus is shifting toward exterior concerns including the conditions of driveways, parking and landscaping. The owner-occupied single-family homes throughout the city are in large part built prior to 1978. The city works to alleviate lead hazards on a case-by-case basis through the Home Repair Program. All Home Repair projects on homes built prior to 1978 are lead tested and abated.

The City has and will contract with environmental services firms that provide lead testing to evaluate every home being considered for home repairs. Several contractors on the City's home repair bid list have taken advantage of training to become certified lead paint contractors.

The city will continue to encourage appropriate staff and participating contractors to attend training and obtain certification in "Lead-Based Paint Safe Work Practices" for City construction and rehabilitation projects.

Actions planned to reduce the number of poverty-level families

According to the City Data, in 2019 residents with income below the poverty level for in the City of Taylor is 16.6% which is above the State of Michigan poverty level of 13%. Servicing poverty-stricken people is still a high priority for the city through the CDBG Program.

Many of the City of Taylor programs are designed to reduce the number of poverty level households within the City through the provision of human services, the creation of economic opportunities and the improvement of physical conditions in low-income areas. The City of Taylor believes that poverty can be alleviated by improving the conditions in which people live and by simultaneously providing them with job training and education.

A key element of the anti-poverty strategy is the community's successful coordination with human service providers for the homeless and other special needs. Several services are available to assist

homeless, near homeless and special needs individuals and families. Better coordination of these services is vital to providing a seamless continuum of care to assist these individuals on the road to self-sufficiency.

Reducing poverty and assisting lower income families is an ongoing concern and can only be accomplished through broad based programs. Over a few years, the City of Taylor has worked to build relationships with nonprofit agencies and other public sector offices with the goal of serving the low-income population of the city. The city will continue to work closely with Taylor families to improve family self-sufficiency and provide a safety net. Staff will work with agencies such as Fish & Loaves and Senior Alliance that provide free and low-cost food for low-income families and seniors.

Working relationships have been established with local churches and with local businesses to ensure a safety net for residents in need.

The city will seek to achieve its goal of reducing the number of families that are below the poverty line. The Community Development Department will work with area agencies to ensure that programs and policies are in place to assist in achieving this goal. Together, these efforts will enable a low-income family the opportunity to access needed assistance to improve their economic and emotional

Actions planned to develop institutional structure

The city has a strong institutional structure in place necessary to carry out its housing and community development strategies. The Community Development Department will administer the CDBG, and NSP Programs. The Community Development Department is also very involved in the administration of our subrecipient agreements and has a good working relationship with our nonprofit service providers. Prior to receiving funding from the city, each organization must attend a training session and the city is very clear on the responsibilities of the administration of the grant. Staff will assist these organizations to help ensure that the grant is properly executed, and the program reaches the intended beneficiaries.

In conjunction with other City operating departments, the Community Development Department will also implement any public works projects proposed by the 5-Year Consolidated Plan or any of the annual Action Plans.

In conjunction with the policy of the City of Taylor, all housing and community development programs will include an extensive, year-end performance review and audit. This review will help determine, based upon goals and objectives stated at program initiation, the success of the program. Activities will be quantitatively measured against program performance, compliance with overall program goals and requirements will be determined, and citizen input regarding program performance will be sought. The 2023-2024 Action Plan will aid the assurance of meeting program objectives. It will further assist in the planning of long-term program goals, objectives and activities.

The Community Development Department will continue to coordinate with various community groups

to determine objectives and goals through the public participation process. These groups play a vital role in implementing the 5-Year Consolidated Plan and the One-Year Action Plans, annual Performance Reviews, and any proposed Substantial Amendments. All stakeholders are welcomed and encouraged to participate in the implementation of the Consolidated Plan and Action Plans.

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

The City of Taylor addresses the needs of public housing through its partnership with the Taylor Housing Commission (THC). According to City Data, in 2019 residents with income below the poverty level for is 16% of the City's population living in poverty. The current economic conditions, gas, food and services all increasing in price are some of the critical factors that are contributing to the increase in demand for affordable low-income housing.

The Public Housing Authority in the City of Taylor is the THC. According to the most recent PHA 5-Year and Annual Plan, public housing in the City of Taylor consists of one development comprised of 102 units for the elderly. Residents of the development have formed a resident council that meets regularly, provides input to the housing commission, and undertakes numerous activities in a semi-autonomous manner. Public Housing Comprehensive Grant (PHCG) assistance is principally sought for physical improvements to the development and is not used in conjunction with other Comprehensive Plan activities.

Taylor's housing values are relatively low in comparison to the county and nearby communities. In addition to declining prices, oversupply of housing units has resulted in prolonged vacancies. According to the THC, the average tenant rent is \$242 per month. Approximately 54% of persons make between \$5,000 and \$10,000 per year. While the average annual household income is \$11,524. Approximately 52% of persons who receive a housing choice voucher have remained on the program for a period of five years or longer.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

The implementation of programs and activities under the 2023-2024 Annual Action Plan, the City of Taylor will follow all HUD regulations concerning the use of program income, forms of investment, overall low- and moderate-income benefit for the CDBG program. The City will also work with its consortia partners to select project that will benefit eligible homebuyers.

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

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

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

Other CDBG Requirements

- | | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 80.00% |

Discussion

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