

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) 2016-2020 that identifies priority needs, strategies to meet those needs, and objectives to be addressed during the course of 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 Fourth-Year Action Plan serves as a budget for expenditures for the 2019-2020 Program Year.

This Annual Action Plan outlines the use of CDBG funds for PY 2019-2020, 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 2019-2020 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, 2019 through June 30, 2020. The policies and priorities of the Action Plan are drawn from an analysis of housing, community development, and service needs within the City.

This amendment to the CDBG 2019 Annual Action Plan describes how \$283,025 CDBG-CV funds will be utilized locally to address urgent needs created by the COVID-19 pandemic. This Plan includes public service programs for such as Fish and Loaves Food Bank in the amount of \$16,420 to provide food to low

income individuals and families., The City will allocate \$210,000 for grants/loans to small businesses to providing short-term working capital assistance to small businesses to enable retention of jobs held by low- and moderate-income person. The remainder of the CDBG-CV allocation of \$56,605.00 will be spent on administration of the projects.

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

Goal Description \$208,412.00 of the funds will be spend to make the parks located in LMA areas for the use of the community.

Goal Name Improve the Affordability of Housing

Goal Description Housing rehabilitation projects are very important to the residents of the City. \$30,000.00 in funds will be used to continue the increase as we improve the housing stock of the community.

Goal Name Improve Public Facilities and Infrastructure

Goal Description Infrastructure Improvements \$50,000.

Goal Name Provide and Expand Public Services

Goal Description The City will partner with non-profits to address the challenges and provide the services low and low- moderate(LMI) population as well as the low and low-moderate clientele (LMC) population- \$71,172.00

Goal Name Enhance Quality of Living Environment

Goal Description General Administration and Planning of \$94,896.00 to ensure compliance with regulations and guidelines.

Goal Name Provide and Expand Public Services

Goal Description Fish and Loaves CDBG-CV fund \$16,420 to assist with giving food to low income families or individuals.

Goal Name Economic Development

Goal Description Grants/loans to small businesses impacted by the Covid-19 pandemic, CDBG-CV \$210,000.

Goal Name Enhance Quality of Living Environment

Goal Description General Administration and Planning in CDBG-CV in the amount of \$56,6805 to ensure compliance with regulations and guidelines.

3. Evaluation of past performance

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

The City of Taylor expended \$589,027.05 of which \$166,432.49 in program income on eligible CDBG Activities undertaken during Program Year 2017-18. The City utilized \$66,023.00 of these funds to subsidize non-profit agencies such as Fish and Loaves, Senior Alliance and City programs such as the Taylor Teen Center , salaries for Taylor's Northwest pools and Recreation center in the provision of Public Service Programs that provided assistance to the City's low and low-moderate income individuals and households.

The city's greatest need and therefore its highest funding priority continued to be invested in public facility improvements of the Senior Center's Atrium improvements in the amount of \$148,792.00 and infrastructure project such as Pardee Road Sidewalk in the amount of \$5909.06 from 2014 funds for a total amount of \$154,701.06. The City also invested \$135,097.10 in park improvements from 2014-2016 funds for the community to enjoy the parks in an eligible census tracks all over the City.

The Home Repair Program is designed to provide emergency and other repairs of homes owned by low-to-moderate-income residents of Taylor. The City has completed 9 homes rehabilitation. The 9 homes were completed using funding in the amount of \$143,216.90 for which was allocated from 2015-2016 program year but expenditures made this PY 2017-2018.

Lastly, the city expended \$44,483.99 on Administrative Activities to operate the CDBG Program out of the City's Department of Community Development. All of these activities improved the availability and accessibility of housing and services for low/moderate income persons, improved the affordability of housing and services or enhanced the sustainability of neighborhoods.

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.

Community Development Block Grant-Coronavirus (CDBG-CV) funding to allocate to activities that address COVID-19 related community needs. A Substantial Amendment to the FY 2019 Annual Action Plan is required for any newly funded activities, and usually a thirty (30) day public comment period is required however, the U. S. Department of Housing and Urban Development (HUD) has waived this requirement provided that no less than five (5) days are provided for public comments on each substantial amendment.

The City shall provide a period of time, not less than 5 days to receive comments from citizens and other interested parties to draft, proposed, or amend Annual Action plans for submission. The City shall consider the views of citizens and other interested parties so expressed while preparing its Annual Action Plan amendment. The City shall attach a summary of such citizens comments and will so include a written explanation of such comments and whether they were accepted or rejected and why.

In-person public hearings are not required. The City may meet public hearing requirements with virtual public hearings if: 1) national/local health authorities recommend social distancing and limiting public gatherings for public health reasons; and 2) virtual hearings provide reasonable notification and access for citizens in accordance with the grantee's certifications, timely responses from local officials to all citizen questions and issues, and public access to all questions and responses.

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 to consider the proposed submission of the Annual Budget or Substantial Amendments to previous budgets before being submitted 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.

Public comments regarding the activities funded to address COVID-19 prevention measures are encouraged and should be submitted to Jeff Baum, Community Development manager at jbaum@ci.taylor.mim.us. The Public Comment Period for amending Citizen participation plan ran from Sunday May 17 to May 21, 2020. The Public Comment Period for amending the 2019 Action Plan ran from June to June.

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

NONE

NONE for CDBG-CV

7. Summary

Taylor has invested a lot of funding into the neighborhoods and nonprofits however, the City is still on the road to recovery from the recent economic downturn turn slowly. While things are slightly improving, economic struggles such as property values, low and unemployment or under employment is high remain prevalent issues. Municipalities overall have experienced not only a steep decline in tax revenues, but also have to contend with continual cuts to their State revenue sharing. This is all happening at time when the community needs more services than ever from the local government. Quality of Life in Taylor is unstable and the efforts of the Department of Planning and Community Development to address issues for those at risk, low to moderate income population, are as important as ever.

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
CDBG Administrator	TAYLOR	Jeff Baum

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. The City of Taylor has hired Hennessey Engineers, Inc. for professional CDBG Administration and Engineering Services.

Consolidated Plan Public Contact Information

Mr. Jeff Baum, Manager

Community Development Department

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Taylor, MI 48180

1-734-374-1352

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 continuing and maintaining a good working relationship with the City's Public Housing Authority ("PHA"). The Mayor and City Council appoint 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 handles 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 and this year plan. The answers submitted have to deal with the issues relating to homelessness, special needs housing and housing for the elderly. FY 2019-2020, the City will procure 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 Wayne County Portion of the 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 a variety of public input concerning the needs of the community during the planning process. U.S. Census figures provided the demographic data used in the plan to form the basis of the community's needs. The Stakeholders consulted during this process included the City Council, City Department Heads, the Economic Development Commission, City Planning Commission, the Parks and Recreation Commission, and the Public Housing commission. In addition to these entities, community groups and public service providers were notified via U.S. mail regarding availability and to submit project applications. Public Hearings and Council presiding were on held April 17 and July 3, 2018. Recommendations for consideration were presented for additional public input and the Mayor and Council make the final decision prior to submitting the Plan.
2	Agency/Group/Organization	FIRST STEP
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services-Health Services-Education Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	provides housing and services to domestic violence victims
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Taylor works closely with First step to bring awareness to that first step provides to domestic violence victims. First Step is one of the victim that it serves to communicate its needs to the community. First Step needs more funding to provide the social services needed.

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

No agencies were intentionally excluded from the process. An effort was made by the Consortium to make all meetings open and distribute information about the planning process to interested agencies.

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 Strategic Plan?
Continuum of Care	Wayne Metro	The 10-year plan to remove homelessness aligns with the Strategic 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.

A Substantial Amendment to the FY 2019 Annual Action Plan, such as these newly funded activities constitute, usually require a thirty (30) day public comment period however, the U. S. Department of Housing and Urban Development (HUD) has waived this requirement provided that no less than five (5) days are provided for public comments on each substantial amendment.

The Grantee "City" shall provide a period of time, not less than 5 days to receive comments from citizens and other interested parties to draft, proposed, or amend Annual Action plans for submission. The City shall consider the views of citizens and other interested parties so expressed while preparing its Annual Action Plan amendment. The City shall attach a summary of such citizens comments and will so include a written explanation of such comments and whether they were accepted or rejected and why.

In-person public hearings are not required. The City may meet public hearing requirements with virtual public hearings if: 1) national/local health authorities recommend social distancing and limiting public gatherings for public health reasons; and 2) virtual hearings provide reasonable notification and access for citizens in accordance with the grantee's certifications, timely responses from local officials to all citizen questions and issues, and public access to all questions and responses.

Complaints

The City shall provide timely, written answers to written complaints received relative to the operation of the CDBG Program within 15 working days of receipt of said written comments, whenever practicable.

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
1	Public Hearing	Non-targeted/broad community	CDBG Public Hearing March 5, 2019- Public Hearing attended by elected officials, employees, consultants, residents and non-profit organizations.	No comments were received	No comments were received.
2	Public Hearing	Non-targeted/broad community	CDBG Second Public Hearing March 19, 2019 Public Hearing attended by elected officials, employees, consultants, residents and non-profit organizations.	No comments were received	No comments were received.
3	Internet Outreach	Non-targeted/broad community	Outreach through the internet and Taylor's website to inform residents to view the action plan and make comments.	No comments were received.	No comments were received.
4	Internet Outreach	Non-targeted/broad community	Outreach through the internet and Taylor's website to inform residents to view the action plan and to make comments.	None	No comments were received.

5	Public Hearing	Non-targeted/broad community	2nd Outreach through the internet and Taylor's website to inform residents to view the changes to the revised action plan and to make comments.	No comments were received	No comments were received
6	Internet Outreach	Non-targeted/broad community	Outreach through the internet and Taylor's website to inform residents to view the amendment to Citizen Participation plan and to make comments.	No comments were received	No Comments were received

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Taylor will use the CDBG allocation as well as HOME allocation to achieve its goals. The City of Taylor will apply for other state or local funding if the opportunity arises.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	474,840	0	0	474,840	0	CDBG eligible act census tract and to moderate inco
Other	public - federal	Admin and Planning Economic Development Public Services	283,075	0	0	283,075	0	Emergency respo and preparation Pandemic
Other	public - federal	Housing Other	250,248	0	0	250,248	0	HOME Consortia portion of funds. eligible activities rehabilitation an

Table 1 - 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

Depending on the financing structure of a given activity, it may be advantageous for the City to use CDBG funds to leverage appropriate Federal, State and private resources, including but not limited to those listed below:

Federal Resources

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 with park improvements and recreational use of parks. 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.

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. The City has dedicated \$208,412 of its 2019-2020 CDBG allocation to these services.

Discussion

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
1	Enhance Quality of Living Environment	2016	2020	Non-Housing Community Development	City of Taylor	Administration and Planning	CDBG: \$94,896 CDBG-CV: \$56,615
2	Parks and Recreational Facilities	2016	2017	Non-Housing Community Development	Taylor LMA Census Tracts	Parks, Recreational and Community Facilities	CDBG: \$208,412
3	Improve Amount of Decent and Affordable Housing	2016	2020	Affordable Housing	Taylor LMA Census Tracts	Housing Rehabilitation	CDBG: \$30,000
4	Improve Public Facilities and Infrastructure	2016	2020	Non-Housing Community Development	Taylor LMA Census Tracts	Parks, Recreational and Community Facilities Streets, Sidewalks, Water/Sewer Improvements	CDBG: \$50,000
5	Provide and Expand Public Services	2016	2020	Non-Housing Community Development	City of Taylor	Senior and Youth Services Supportive Services Food Bank Services	CDBG: \$71,172 CDBG-CV: \$16,460
6	Foster Economic Development	2016	2020	Non-Housing Community Development	Taylor LMA Census Tracts	Economic Development	CDBG-CV: \$210,000

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Enhance Quality of Living Environment
	Goal Description	These funds will be used to fund the operation of the Community Development Department and the department is responsible for the operation of the Community Development Block Grant Program throughout the year. The department will administer the CDBG-CV for the new projects due to the Covid-19 pandemic.
2	Goal Name	Parks and Recreational Facilities
	Goal Description	Taylor has made improving the accessibility and condition of the parks and recreational systems a high priority. Funds. \$71,172.00 of the funds will be spend to make the parks located in LMA areas for the use of the community.
3	Goal Name	Improve Amount of Decent and Affordable Housing
	Goal Description	Over the last couple of years Taylor has increased the number of housing rehabilitation projects completed. Funds will be used to continue the increase as we improve the housing stock of the community
4	Goal Name	Improve Public Facilities and Infrastructure
	Goal Description	The City will use CDBG funds for infrastructure improvements for what is needed in the City of Taylor
5	Goal Name	Provide and Expand Public Services
	Goal Description	Based on the needs of the community, the City will partner with non-profits to address the challenges to the low and low-moderate income (LMI) population as well as the low and low-moderate clientele. <u>Due the Covid-19 Pandemic- Fish and Loaves Food Bank will help feed individuals or families in this time</u>
6	Goal Name	Foster Economic Development
	Goal Description	Support small businesses through loans or grants that were impacted by the Covid-19 Pandemic.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City along with the community select projects that serve the needs of the low to moderate income individuals and families which projects are consistent with the goals and objectives identified in the consolidated and action plan.

#	Project Name
1	General Administration and Planning
2	Public Service
3	Homeowner rehabilitation
4	Parks
5	Infrastructure improvements
6	Administration and Planning of CDBG-CV funds
7	Fish and Loaves
8	Economic Development

Table 3 – 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 2019-2020 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 100 percent of its CDBG funds for program year 2019-2020 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 citywide. The City will continue to assess the needs of its residents to see what services impact the residents well being

and support.

AP-38 Project Summary
Project Summary Information

1	Project Name	General Administration and Planning
	Target Area	City of Taylor
	Goals Supported	Enhance Quality of Living Environment
	Needs Addressed	Administration and Planning
	Funding	CDBG: \$94,896
	Description	Administration and Planning
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	33000
	Location Description	City of Taylor
	Planned Activities	These funds will be used to fund the operation of the Community Development Department and their consultants. This department is responsible for the operation of the Community Development Block Grant Program on a City-wide basis throughout the year.
2	Project Name	Public Service
	Target Area	City of Taylor
	Goals Supported	Provide and Expand Public Services
	Needs Addressed	Senior and Youth Services Food Bank Services
	Funding	CDBG: \$71,172
	Description	Provide and Expand Public Services
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	10,000 families will be served.
	Location Description	Activities will be conducted for City wide in the City of Taylor
	Planned Activities	The public service activities will be performed City Wide based on Income of the low to moderate residents . Services include to provide to local food bank, senior and youth services.

3	Project Name	Homeowner rehabilitation
	Target Area	Taylor LMA Census Tracks
	Goals Supported	Improve Amount of Decent and Affordable Housing
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$50,360
	Description	Housing Rehabilitation
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 5 homeowner houses will be rehabilitated to income qualified individuals.
	Location Description	City of Taylor eligible LMA areas.
	Planned Activities	Homeowner Rehabilitation will be based on the needs of the resident such as repairs but not limited to the roofs , windows, and insulation.
4	Project Name	Parks
	Target Area	Taylor LMA Census Tracks
	Goals Supported	Parks and Recreational Facilities
	Needs Addressed	Parks, Recreational and Community Facilities
	Funding	CDBG: \$208,412
	Description	Improvements to Parks in an eligible census track.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The park improvements will help all the families that are located in the eligible census tract.
	Location Description	
	Planned Activities	Rehabing the City parks to make it safe and accessible to the low to moderate income residents.
5	Project Name	Infrastructure improvements
	Target Area	Taylor LMA Census Tracks
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Streets, Sidewalks, Water/Sewer Improvements

	Funding	CDBG: \$50,000
	Description	Improvements to infrastructure such as road or sewer projects.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The low to moderate income families in the City of Taylor will benefit from the activities relating to infrastructure improvements such as roads and sewers.
	Location Description	Eligible Census tracks located in the City of Taylor.
	Planned Activities	Repairs to roads and sewers in eligible census tracks in the City of Taylor.
6	Project Name	<u>Administration and Planning of CDBG-CV funds</u>
	Target Area	City of Taylor
	Goals Supported	Enhance Quality of Living Environment
	Needs Addressed	Administration and Planning
	Funding	CDBG-CV: \$56,615
	Description	Administration to assist with the projects relating to the Covid-19 Pandemic.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City of Taylor
	Planned Activities	Administration to assist with the projects relating to the Covid-19 Pandemic.
7	Project Name	<u>Fish and Loaves</u>
	Target Area	City of Taylor
	Goals Supported	Provide and Expand Public Services
	Needs Addressed	Food Bank Services
	Funding	CDBG-CV: \$16,460
	Description	Provide assistance to Fish and Loaves food bank to assist low income individuals and families.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	1000
	Location Description	Fish and Loaves food bank in Taylor
	Planned Activities	Provide food assistance low income individuals and families impacted by Covid-19 Pandemic.
8	Project Name	<u>Economic Development</u>
	Target Area	Taylor LMA Census Tracts
	Goals Supported	Foster Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG-CV: \$210,000
	Description	The city will create a program designed to minimize and avoid job loss caused by business closures related to COVID-19 and social distancing by providing short-term working capital assistance to small businesses to enable retention of jobs held by low- and moderate-income persons.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	18 businesses or more depending on the size of the grant.
	Location Description	LMA where the businesses are located that were severely impacted by Covid-19 Pandemic.
	Planned Activities	The provision of assistance to a private for-profit business, including, but not limited to, grants, loans, loan guarantees, interest supplements, technical assistance, and other forms of support, for any activity where the assistance is appropriate to carry out an economic development project, excluding those described as ineligible in §570.207(a). In selecting businesses to assist under this authority, the recipient shall minimize, to the extent practicable, displacement of existing businesses and jobs in neighborhoods. The City will provide direct financial assistance to small businesses to enable retention and creations of jobs due to Covid-19 Pandemic.

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 has made many efforts and will continue to focus on eligible CDBG 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 Tracks	85

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Based on the the City of Taylor Consolidated Plan and the Strategic Plan Summary within the Annual Action Plan, the City is allocating 100 percent of its CDBG funds for program year 2019-2020 to projects and activities that benefit low- and moderate-income people.

Discussion

AP-75 Barriers to affordable housing -91.420, 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

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 of these programs is not there. A majority 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.

The City has identified, throughout the Action Plan, a number of 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

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 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 of these programs is not there. A majority 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, neighborhood revitalization and Park improvements.

The City for many years 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 and Consolidated Plan, a number of 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 2019-2020 program year and has allocated CDBG funds \$30,000 from 2019-2020 funding to housing plus old funding from from previous years funding. It is a priority of the City to provide assistance to 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 have the opportunity to 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.

The City of Taylor purchased several FHA-foreclosed homes from the U.S. Department of Housing and Urban Development (HUD) to provide first-time homebuyers with low to moderate income an opportunity to become proud homeowners and encourage community revitalization. City of Taylor complies with the Fair Housing Act and does not discriminate against any person because of race, color, religion, sex, handicap, familial status or national origin. The City is actively rehabilitating these homes and looking for low and moderate income homebuyers.

Finally, the City of Taylor is a member of the Wayne County HOME consortium. The City will use some of its HOME allocation for downpayment assistance to help first time homebuyers . Tax foreclosed properties- the City purchases tax foreclosed houses from the Wayne County Treasurer and selects developers to rehab the houses to sell or rent to income- qualified individuals. This will improve the housing market as well as the City 's tax revenue.

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. According to the 2007-2011 American Community Survey, approximately 83.8% of all housing units in the City were built in 1978 or before. According to the same dataset, approximately 88.4% of owner-occupied units in the City were built in 1979 or before. Also, 77.2% of renter-occupied units were built in the same timeframe. 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. A number of 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 2013 residents with income below the poverty level for in the City of Taylor is 10.8 which is a decrease from 2011 poverty rate of 20.3% for all residents. Servicing poverty-stricken people is still a high priority for the City through the CDBG Program.

Many 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. A number of 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 number of 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 social service agencies that provide free and low-cost food for low- income families.

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 environment.

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 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 2019-2020 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 Second-Year Action Plans, annual Performance Reviews, and any proposed Substantial Amendments. All stakeholders are welcomed and encouraged to participate in the implementation of the 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 2013 residents with income below the poverty level for is 10.8 of the City's population living in poverty. Mortgage foreclosure rates in the City of Taylor have increased drastically since 2007. The current economic conditions, loss of jobs, and continued decline in earned wages 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

In the implementation of programs and activities under the 2019-2020 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 projects 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	80.00%

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.

Discussion