# THE CITY OF DETROIT

# **Neighborhood Revitalization Strategy Areas Plan**



Housing and Revitalization Department December 31, 2014

# **City of Detroit**

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# Introduction

The City of Detroit requests approval of a Neighborhood Revitalization Strategy (NRS) and the designation of five related Neighborhood Revitalization Strategy Areas (NRSAs), as defined by the Department of Housing and Urban Development (HUD) Notice CPD-96-01. These NRSAs comprise some of the most distressed residential neighborhoods in the City. All qualify for NRSA designation based on the high percentage of low- and moderate-income (LMI) residents and other factors.

The beginning of 2015 marks a new era for Detroit and a fresh opportunity to rebuild neighborhoods. Using all of the tools at its disposal, the Duggan administration will generate enthusiasm for the public and private sector to work in unprecedented ways to restore neighborhood stability and create jobs for Detroit residents. By investing our limited resources more wisely and strategically targeting our federal funds within the framework of an NRS, our community revitalization plan provides an opportunity to increase the numbers of residents and business owners we serve and achieve higher leverage of private capital.

The NRS plan is designed to use Community Development Block Grant funds in new ways. The plan includes strategies that are intended to build market confidence in Detroit neighborhoods by stabilizing housing stock, increasing home values, growing small businesses, preparing our youth for future employment and building wealth for Detroit families. The NRS tool provides greater flexibility and ease of use of CDBG funds and allows the City to serve a broader base of residents and business owners than would otherwise be eligible. The strategy comprises several interrelated initiatives.



#### **Housing Development**

The City is implementing a multi-pronged approach to stabilize neighborhoods. Several new initiatives such as auction of publicly-owned residential properties, sale of vacant lots, aggressive code enforcement and an expansive demolition effort will work together to stabilize neighborhoods. The City's new home repair loan program and continuance of the much needed emergency repair and lead abatement programs will further stabilization efforts.

#### **Small Business Growth and Attraction**

In partnership with the Detroit Economic Development Corporation, the City will invest \$4 million in a new small business and commercial corridor revitalization program. That program will utilize a variety of approaches and tools to attract new small business investments, retain and expand existing small businesses and improve the physical environment along commercial corridors.

#### **Job Creation**

The City's economic development team is focused on driving innovation and economic growth at an accelerated pace. Detroit assets such as the Port, Detroit Wayne County Metro Airport and rail and trucking facilities will be leveraged to drive job growth in transportation and logistics. Land use planning, industrial commercial development and housing and community development will be better coordinated to achieve population growth and job creation. The City will improve its capacity to retain and attract foreign born residents to live and do business in Detroit while addressing the needs of immigrant businesses already operating in the City.

#### **Job Training and Placement**

Detroit Employment Solutions Corporation (DESC) will provide job placement and training services to 10,000 jobseekers and 2,000 businesses annually. Through partnerships with community-based and faith-based organizations, foundations and many others, DESC provides employers with access to the broadest talent pool in Detroit, and jobseekers with the widest range of job-related services.

#### Youth Employment

The City will invest up to \$3 million annually on a Summer Youth Jobs training program in partnership with private businesses and nonprofit organizations. The program will provide job training, skill building, and employment opportunities for "at risk" and low-income youth to help them gain valuable workplace experience. CDBG funds are expected to generate new jobs for Detroit's young people. Funds will be leveraged with a corporate match.

#### Wealth Building

Funded and organized by Detroit Local Initiative Support Corporation (LISC) and United Way of Southeastern Michigan through neighborhood organizations, the Centers for Working Families (CWF) are based on a promising national concept. CWF is designed to help low-income families reach financial stability, access income supports, develop educational and employment opportunities, build wealth and move up the economic ladder. Over 2,000 families will be served each year.

There are other quality of life issues that must be addressed to revitalize Detroit neighborhoods. Crime rates are down but safety is still a major concern. Many of the strategies contained in this plan such as dealing with vacant properties, keeping youth active and employing more residents are sure to help.

Implementation of a Neighborhood Revitalization Strategy is a new tool the City can deploy to improve the plight of the City's low- and moderate-income population and neighborhoods. The NRS approach will be evaluated periodically to ensure investments are achieving the intended impact and benefitting the community as expected.

# **Background**

Over the past five years, the City of Detroit has developed a strategic framework and begun to focus a range of resources on more targeted initiatives to address the City's decline.

- The Detroit Future City (DFC) Strategic Framework a comprehensive framework to strategically coordinate, guide, and maximize the impact of the City's development efforts.
- State of Michigan Hardest Hit funding of \$100 million for blight reduction and redevelopment.
- Neighborhood Stabilization Program funding (NSP1, 2 and 3) totaling \$110 million to address vacant, foreclosed and abandoned housing units using a variety of financing mechanisms.
- The City's Consolidated and Annual Action Plan invests over \$40 million annually of federal Community Development Block Grant (CDBG), HOME Investment Partnership and Emergency Shelter Grant funds.
- Disposition of publicly-owned properties including auction of tax foreclosed homes, sale of vacant lots and conversion of commercial facilities to productive use.



The private sector is also investing in Detroit neighborhoods at levels not seen for decades. There are now several "tipping point" neighborhoods in the City that are likely to attract even greater private market investments if present trends continue. As used in this context, "tipping point" means the point in the market place where private investment can be attracted with declining levels of subsidy as a result of catalytic public investments. The level of decline in housing values and disinvestment in the Detroit's neighborhoods require that redevelopment occurs within the context of a comprehensive revitalization strategy and is supported by leveraging public and private financing.

Until now, the abovementioned plans and strategies have been implemented through several short- and long-term targeted programs and projects that could become even more effective with increased levels of public investment. NRSA designations will enhance these efforts by implementing complementary strategies, innovative services and projects that prioritize the use of and leverage CDBG resources. Strategies will be further integrated into the 2015-2019 Consolidated Plan.

The approved NRSAs are relieved of some regulatory requirements when undertaking economic development, housing, and public service activities with CDBG funds; also, activities will function with fewer administrative requirements over the course of the five-year NRSA designation. The strategy starts with an amendment to the 2010-2014 Consolidated Plan and One Year Action Plan, Consolidated Annual Performance and Evaluation Reports as a component of the City's Community Development Block Grant Program activities. Neighborhood

# **Purpose**

# enhanced flexibility



The HUD publication <u>Basically CDBG</u>, Chapter 10, Section 10.2 states that "communities with approved NRSAs are offered enhanced flexibility in undertaking economic development, housing, and public service activities with their CDBG funds. This flexibility is designed to promote innovative programs in economically disadvantaged areas of the community." To address the housing and community development needs, goals and objectives of the City, it is the type of innovative programs, comprehensive approaches, and level of flexibility that the NRSAs provide that is the impetus for a NRSA designation.

According to the 2010 American Community Survey (ACS) data from the Census Bureau, 67% of the City's population was low-

and moderate-income (LMI) households (80% AMI or below) and its upper-quartile percentage of census block groups containing low- and moderate-income households was 90%. Significant disinvestment, slum and blighted conditions, declining and undervalued properties and poverty rates almost double that of the State's demand radical solutions. Several stakeholders in the City including the Detroit Land Bank Authority (DLBA), Detroit Economic Growth Corporation (DEGC), foundations, financial institutions, community based organizations and private businesses are investing in the restoration and revitalization of the City.

#### Benefits as Described in NRSA Guidelines

The benefits of the NRSAs are detailed in amendments to the CDBG regulations at 24 CFR 570 published in the Federal Register on January 5, 1995, and updated in the Final Rule dated November 9, 1995, as follows:

- **Job Creation/Retention as Low/Moderate Income Area Benefit:** Job creation/retention activities undertaken pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of persons that take, or are considered for, such jobs (24 CFR 570.208 (a)(1)(vii) and (d)(5)(i));
- Aggregation of Housing Units: Housing units can be considered to be part of a single structure for the
  purposes of applying the low-and moderate- income national objective criteria. As long as 51% or more of all the
  assisted units provide a LMI benefit, all units are considered as meeting a national objective; therefore allowing
  assistance to housing occupied by non-LMI households. All eligible housing assistance such as home repair, new
  construction through a CBDO and home purchase assistance are allowed. (24 CFR 570.208(a)(3) and (d)(5)(ii));
- Aggregate Public Benefit Standard Exemption: Economic development activities carried out under the strategy
  may, at the grantee's option, may be exempt from the aggregate public benefit standards, thus increasing a
  grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209 (b)
  (2)(v)(L) and (M)); and
- Public Service Cap Exemption: Public services carried out in the NRSA by a Community Based Development Organization (CBDO) are exempt from the 15% public service cap allowing more services in the NRSA and better leveraging of public service funding. (24 CFR 570.204(b)(2)(ii)).

# Conformance

# NRSA requirements

According to HUD guidance contained in the Community Planning and Development Notice CPD-96-01, a Neighborhood Revitalization Strategy Area (NRSA) designation must meet the criteria below to receive HUD's approval. The City of Detroit's proposed NRSAs meet all of the required criteria.

- Identified neighborhood boundaries of the NRSAs must be contiguous;
- Identified neighborhoods must be primarily residential and have a low/mod percent equal to the "upper quartile percentage" or 70% for Detroit. Areas within Empowerment Zones or Enterprise Communities are automatically qualified;
- Selection of areas must be based on documented input from area's stakeholders, including residents, owners/
  operators of businesses, local financial institutions, nonprofit organizations, and community groups.
  Documentation must include a description of the methods used to provide outreach to the groups noted above
  and a description of how the needs and concerns of the consulted groups (especially residents) were incorporated
  into the plan;
- Selection of the NRSAs must be based on an assessment of economic conditions, opportunities for economic
  development and anticipated barriers and challenges;
- The implementation plan must promote the area's economic progress with a focus on activities that will create economic opportunities for low- to moderate-income residents of the NRSAs;
- The NRS must identify achievable benchmarks over the period of the designation; and
- The NRS must be submitted with the 5-Year Consolidated Plan or it must be made an amendment to the City's existing Consolidated Plan. The City plans to use an amendment of the current Consolidated Plan for the subject application and also incorporate the NRSA in the City's upcoming five year Consolidated Plan for 2015-2019.

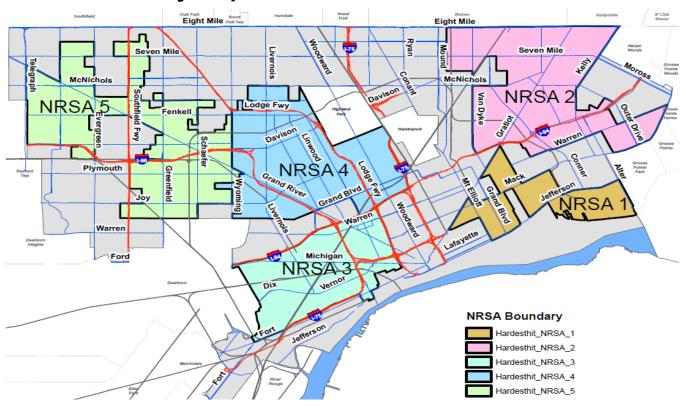
# **SECTION 1**

# **Neighborhood Revitalization Strategy Area Descriptions**

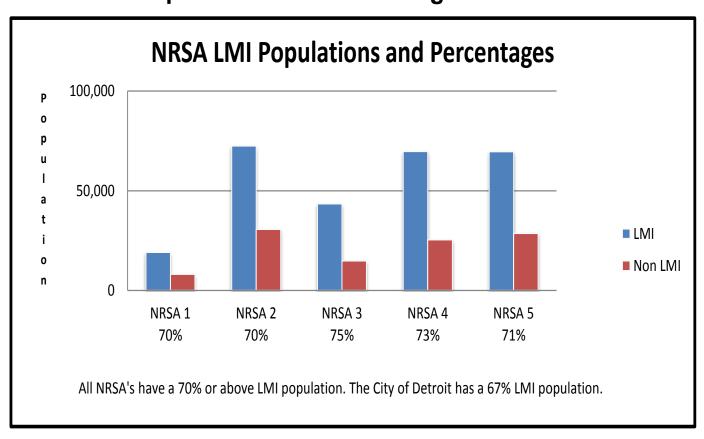
# **Boundary Descriptions**

The City of Detroit is proposing five NRSAs, each with boundaries that are continuous (see the NRSA Boundaries Map in **Attachment A**). Land use maps for all five NRSAs confirm that the NRSAs are primarily residential (see **Attachment B**). The NRSAs meet the LMI requirements of HUD Notice CPD-96-01. The percentage of LMI residents within these areas is above 70% (see **Chart 1.1**). The "upper quartile percentage" (as computed pursuant to 24 CFR 570.208(a)(1)(ii)) for the City of Detroit is 90% based on the 2006-2010 American Community Survey (ACS) of the United States Census Bureau. A listing of all Census Block Groups in the NRSA can be found in **Attachment C**.

# **NRSA Boundary Map**



NRSA LMI Populations and Percentages



In order to coordinate investment and create a greater impact in neighborhoods, the City of Detroit used the boundaries for the Hardest Hit Funds (HHF) program as a starting point in creating the NRSAs. The boundaries were based on Detroit Future City planning effort and areas with strong marketability for

redevelopment investments. The Detroit Future City planning effort was an intensive process over the last three years to develop a comprehensive analysis of all of the City's neighborhoods. The vision resulted from a 24-month-long public planning process that drew upon interactions among Detroit residents and civic leaders from both the nonprofit and for-profit sectors, who together formed a broad-based group of community experts. From the results of this citywide public engagement effort: a team of technical experts crafted and refined the vision; rendered specific strategies for reaching it; shared their work publicly at key points; and shaped it in response to changing information and community feedback throughout the process.

As described in more detail in Section 5, market intervention in the housing market and economic development are the key drivers of the NRS for the City. Additional neighborhoods were added to the HHF boundaries based on residential areas in need of stabilization and economic stimulus for neighborhood commercial development.

# **Five NRSAs**

#### NRSA 1

Located between Jefferson Avenue and the Detroit River on the far-east side of Detroit, this NRSA is anchored by strong neighborhoods such as West Village. The Marina district and the Jefferson-Chalmers neighborhoods are starting to see new investment as well. The area has seen recent development and the development of Jefferson Village is located at the west end of the target area. The Jefferson Avenue corridor and access to the Detroit River provide opportunities for continued commercial development. While the relative strength of the housing market and strategic location provide added benefits, the area is interspersed with vacant housing and a large concentration of vacant parcels that threatens stability.

#### NRSA 2

Located on the City's Northeast side, this area includes the Osborn, City Airportand MorningSide neighborhoods that have been hit hard by the foreclosure crisis in the City (See Attachment D, Tax Foreclosed Properties 2014 Map). The area has seen high levels of mortgage foreclosure that has led to an increase of abandonment and the encroachment of tax foreclosure that is now threatening the strongest housing markets in the area. Regent Park and a portion of East English Village are also included in this area, both of which have stronger residential neighborhoods. The City intends to target certain investment strategies along the East Warren Avenue commercial area, which is currently characterized by low density, service oriented businesses.

#### NRSA 3

NRSA 3 is located in the Southwest Detroit target area and includes historic neighborhoods that are attracting investment particularly from young professionals such as Corktown, Hubbard Farms and Woodbridge. It also includes neighborhoods such as Springwells Village and Mexicantown that have retained and are attracting new families. This area is well known for a strong resident Hispanic community that is significantly investing in the housing market as well as the commercial district. The area is transected by Vernor Highway, one of the most vibrant commercial corridors in the City. It also has Michigan Avenue which is seeing significant commercial investment.

#### NRSA 4

This area contains several historic neighborhoods such as the Boston Edison District, New Center and Arden Park that are seeing increased interest and investment in their markets. It also has areas including Hope Village, Dexter-Linwood, and Northend that have high vacancy rates, a concentration of City owned properties and significant tax and mortgage foreclosures (See Attachment D. Tax Foreclosed Properties 2014 Map). NRSA 4 is anchored by two major institutions, University of Detroit-Mercy to the North and Henry Ford Hospital to the south. It contains the McNichols commercial corridor on the northern boundary which is characterized by low-density service related business. The New Center commercial district is on the southern boundary. This area is seeing significant investment with an expansion of Henry Ford Hospital, the M-1 light rail and Woodward Bus-Rapid-Transit.



#### NRSA 5

Located on the Northwest side of Detroit, this area includes the center core of the historic Grandmont-Rosedale neighborhood, one of the strongest in the City and the Brightmoor neighborhood that has seen significant decline in population. This NRSA is characterized by a stronger market at its core surrounded by distressed markets with a considerable amount of publically-owned parcels. Significant concentration of City-owned properties and properties going through the 2014 tax foreclosure auction are concentrated in the western portion (Brightmoor) and the southeastern area of this NRSA (See Attachment D, Tax Foreclosed Properties 2014 Map). It contains the Grand River neighborhood commercial corridor in Grandmont Rosedale.

# **SECTION 2:**

# **Demographic Characteristics**

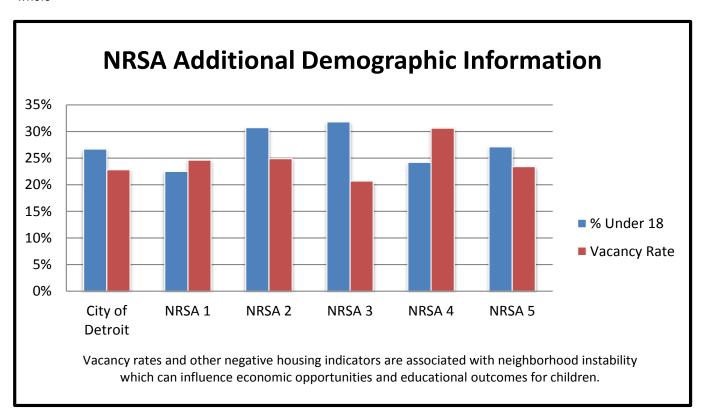
The City of Detroit has a rich history of manufacturing jobs having built the middle class promoting the idea that a successful family owned their home. Consequently, Detroit has a preponderance of single family homes dotted across 139 square miles. The loss of manufacturing and more than half of the population in the last fifty years has left Detroit's landscape with thousands of unoccupied dwellings or homes in poor condition. Resulting in only 54% of Detroiters owning their home, the drastic decline in homeownership rates has weakened the housing market.

The poverty rate in Detroit is 34.5% compared to 16.8% for the State of Michigan. Median household income is \$28,357 compared to \$48,411 for the State. Only 54% of Detroit residents have a high school diploma or equivalent while 88% of Michigan residents have a high school diploma or equivalent. 7.6% of Detroit residents have a bachelor's degree or higher compared to 25% of Michigan. These stark differences in income and education show the need for intervention to improve economic opportunities for Detroit residents.

**Table 2.1** illustrates a concentration of employment in lower-wage jobs, such as sales and office occupations. This combined with the low levels of education achieved in Detroit compared to the rest of the State illustrate a need for additional training to access better paying opportunities.

Chart 2.1: Occupations by Sector for Detroit		
Occupation	Percentage	Median Income
Management, business, and financial occupations	13.03%	\$48,600
Farming, fishing and forestry occupations	4.59%	33,060
Service occupations	17.25%	40,260
Sales and office occupations	19.29%	19,761
Construction, extraction, maintenance, and repair occupations	5.76%	42,037
Production, transportation, and material moving occupations	7.91%	44,060

**Chart 2.2** illustrates select demographic data available from the 2010 Census for each NRSA. Housing vacancy rates are high across the City, over 20%, and this is seen in the NRSAs as well. In particular, NRSA 4 has a housing vacancy rate of 30%. The Housing Vacancy Map in **Attachment D** further illustrates how vacancies are spread throughout the City and in the NRSAs. The NRSAs include many of the areas with the highest vacancy rates. Three of the NRSAs also have a higher percentage of individuals under the age of 18 than for the City as a whole



# **Section 3**

# **Community Consultation**

The community consultation process for creating the NRS and selecting the NRSAs included several outreach efforts and was aligned with the Detroit Future City Framework. Community meetings were conducted in conjunction with the 2015-2019 Consolidated Plan process. A community meeting was held in each of the seven council districts in partnership with Detroit Department of Neighborhood staff.



Over 300 residents and stakeholders attended these meetings. Information on the Consolidated Plan and the NRSAs was presented and attendees were asked to provide feedback and comments both verbally and through a survey. A survey has also been disseminated electronically. A copy of the survey is

provided in **Attachment E.** These comments and comments received during the public comment period will be reviewed and incorporated into the final NRSA strategy. During the public comment period, additional outreach sessions will be initiated with community organizations to ensure full support of the NRSA and implementation activities.

Residents and stakeholders were eager to provide feedback. While some of the respondents understood the need to target investment to realize significant change, others were concerned that the NRSAs would omit certain areas. Residents also identified several areas within their neighborhoods that they wished to be included. However, residents were advised that the inclusion of areas would be subject to meeting the NRSA LMI population requirements. They wanted to make sure that the targeted investments were coordinated with other activities. The two key initiatives that are a part of the NRSA strategy, the 0% Interest Home Repair Loan Program and Summer Youth Employment, received many comments. Respondents were happy to see resources that would provide opportunities for youth and help equip them to be successful in the future. Some respondents expressed concern that the City's major home repair grant program was converting to a loan program while others appreciated that the program would be offered to more residents. Respondents generally liked that the City was looking to support residents who had invested in Detroit neighborhoods through the zero-percent interest loan.

Four focus groups were also held to support the design of the Home Repair Loan program. Several questions regarding the NRSA were asked. The focus groups had 22 resident participants and eight non-profit leaders from throughout the City. Responses from residents were similar to the responses received at the community meetings. The resident participants liked that the NRSAs would allow both LMI and non-LMI residents to fix up their homes because of the benefits to the neighborhood. Concern was once again expressed about converting the home repair grant to a loan. However, participants were glad that the emergency home repair grant would still be offered for seniors and families with children. The non-profit leaders in the focus groups felt that increased flexibility afforded by the NRSA to offer loans to households above 80% AMI would help address an issue they face with home repair loans, i.e., finding qualified recipients as well as stabilizing the loan pool.

# **SECTION 4**

# **Assessment of Economic and Neighborhood Conditions**

#### **Housing Market**

Detroit has witnessed a population decline since its peak of approximately 2 million people in the 1950s, to just over 713,000 people per the 2010 U.S. census. The population decline since 2000 can be seen on the Population Change Map in **Attachment D**. This decline in population has resulted in high levels of vacancies around the City (See **Attachment D**, Housing Vacancy Rate Map).

Tax and mortgage foreclosures have further impacted vacancy rates in the City. Since 2008, the City of Detroit has seen mortgage and tax foreclosures explode exponentially. According to available public records, there have been over 125,000 tax foreclosures alone in the City of Detroit. Tax foreclosed properties not purchased at auction are most often transferred into City ownership. The Wayne County Tax Foreclosure Properties Map in **Attachment D** illustrates how tax foreclosures and City-owned property are spread throughout the City. These tax foreclosures are

concentrated in many areas particularly in the NRSAs. Potential homeowners who may want to purchase the homes through the tax auction or from the City find it difficult to secure the financing required to rehabilitate these properties particularly given the level of disrepair after a prolonged period of abandonment.

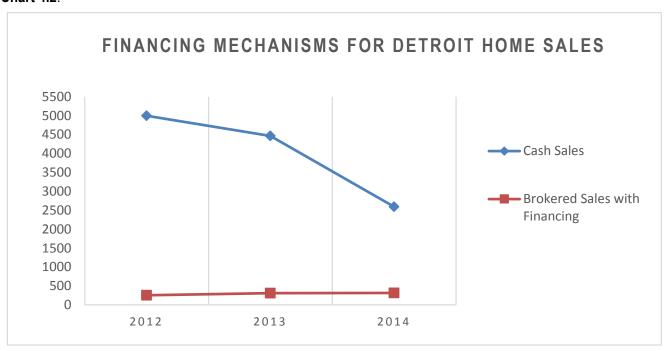
The bank foreclosure crisis also significantly impacted the City of Detroit. A record number of HUD foreclosure sales have artificially lowered values. Slow to move on foreclosure sales, banks held properties that were then stripped and fell into further disrepair. Foreclosures and population loss have resulted in falling property values and a significant decline in the quality of the housing stock as a result of lack of maintenance. These factors affect surrounding houses even for property owners who invested in their property making it difficult to secure mortgages or home equity lines of credit. The City's Neighborhood Stabilization Program (NSP1 and NSP3) Action Plans provide a more detailed description of the City's foreclosure profile.

Information obtained from the Comprehensive Housing Affordability Strategy (CHAS) data further illustrates the home repair needs in the City. In **Chart 4.1**, 61,005 households have more than 1 of the four housing problems surveyed including incomplete kitchen facilities; incomplete plumbing facilities, overcrowding i.e. more than 1 person per room; and housing cost burden greater than 30%.

Chart 4.1: Financing Mechanisms for Detroit Home Sales			
Housing Problems Overview 1	Owner	Renter	Total
Household has 1 of 4 Housing Problems	61,005	74,485	135,490
Household has none of 4 Housing Problems	78,310	41,565	119,875
Not available	2,810	6,035	8,845
Total	142,125	122,085	264,210

There are several indicators that suggest the housing market is not functioning on its own in Detroit and needs to be stabilized. The Mortgage Origination Map in **Attachment D** illustrates the concentration of mortgage sales brokered by realtors in only six areas within the City. A disproportionate number of cash sales occurred in recent years due to low home values compared to brokered sales with financing, as illustrated in **Chart 4.2**.

Chart 4.2.



#### **Economic Conditions**

Unemployment in Detroit remains high at 24.76%, according to the 2006-2010 ACS data. This is high especially when compared to the State of Michigan's unemployment rate of 7.2%. The employment situation is also difficult for youth, who are unable to find entry level positions in the City to help them prepare for their future because of the high competition for few opportunities.

Small businesses that often provide entry level jobs and neighborhood opportunities have closed or are struggling. Potential entrepreneurs have limited access to capital. Once vibrant neighborhood commercial corridors are now experiencing high levels of vacancy and poor upkeep of physical structures due to low rents and absentee landlords.

Detroit is the birthplace of the automobile and its automobile manufacturing base fueled growth. However, in recent years, dependence on the auto industry has decreased—the City lost 39 percent of its manufacturing jobs in the 1980s while the services sector has increased. These jobs left as facilities moved to the suburbs of Detroit, other parts of the country, or overseas. The City is working to attract new manufacturing facilities and recently General Motors expanded their downtown operations while Chrysler opened a downtown office. Detroit also has several major anchor businesses including General Motors, the Henry Ford Health System, Wayne State University, and Detroit Medical Center. The Henry Ford Health System is the sixth largest employer in the state and is a major research center. Yet these opportunities don't necessarily translate into increased job opportunities for Detroit residents. Unemployed residents often face significant barriers to entry without the skills needed to take advantage of the new job opportunities.

## **SECTION 5**

# THE OPPORTUNITY PROVIDED BY NRSAS

Having exited bankruptcy and held the first District Council elections, Detroit has pushed a reset button at the government levels to stabilize and motivate the market to do what it does best. Private sector involvement in the market is crucial toward the City's resurgence. This increased private investment is most evident in the downtown area, the 7.2 square miles comprising Greater Downtown Detroit. A Hudson Weber Foundation report released in February 2013, "7.2 SQ MI, A Report on Greater Downtown Detroit," tells a positive and encouraging story of Detroit through a sophisticated data analysis detailing the growth of the Greater Downtown Detroit area. While, overall, Detroit lost 25% of its population during the first decade of the 2000s, this downtown area declined by only 13%.



This area of the City is bouncing back stronger than any other in the City today, due primarily to the steady infusion of small business investments. The Hudson Weber Foundation report notes that since 2006, , over \$6 billion has been invested in real estate development projects in the Greater Downtown Detroit area; this area accounts for over 40% of the total employment in the City. Since March 2010 large employers have moved almost 10,000 employees to Greater Downtown. This momentum now must be leveraged to encourage economic development opportunities in Detroit's neighborhoods. Furthermore, stabilizing the housing market and investing in the current housing stock will support current residents in addition to attracting and retaining new employers and employees coming into town. These residents will in turn support the neighborhood commercial corridors that provide further economic opportunities to residents.



To begin to bring this momentum to the neighborhoods, the City of Detroit has five objectives it is trying to achieve through NRSAs: (1) stabilize neighborhoods; (2) support small businesses; (3) create jobs; (4) create summer youth employment; and (5) build wealth.

#### Stabilize Neighborhoods

The neighborhoods in Detroit are suffering from safety issues, blight, and vacancy. This has resulted in low property values, lack of investment in property improvements, and a supply of housing stock that currently exceeds demand in many neighborhoods. In addition, home buyers find it difficult to secure financing because appraised values are lagging behind. Low property values prevent homeowners from securing home equity credit lines and buyers from securing a mortgage on the sale price. Lack of capital to promote new homeownership, invest in needed property improvement and retention of existing housing stock cuts across all income groups. It is not only LMI households who are unable to find financing to improve their homes. Even households with incomes above 80% AMI have difficulty in securing financing due to excessive loan-to-value ratios as a result of twin issues of declining housing values and under-valuation in the market. A successful and long-lasting approach to neighborhood stabilization and blight elimination has to be holistic addressing the root causes including vacant and dangerous structures, access to credit, disinvestment and demand

#### Support Small Businesses

Detroit's small businesses on average employ 2-3 workers as compared to 8-10 employees in other cities. Providing business assistance to nurture the growth of existing small businesses has the potential to generate thousands of new jobs for Detroiters. Service businesses in neighborhoods also attract and retain residents. Business support will be paired with a neighborhood commercial corridor strategy which will seek to develop viable business space and match these with new and expanding small businesses. By focusing on neighborhood commercial corridors, the City can begin to create viable neighborhood businesses that complement each other to attract new customers and provide needed services to the residents.

#### Job Creation

Job creation requires attracting new businesses and start-ups, helping existing businesses grow and creating a skilled workforce. Job creation will be facilitated through small business support and the development of microenterprises. The City has several strategic partners including the Detroit Regional Chamber, the Detroit Economic Growth Corporation and Detroit Employment Solutions to partner on a comprehensive approach to job creation. The use of NRSAs will also facilitate job creation by reducing the need to track the income of the persons employed or considered for employment.

#### Youth Employment

Early employment helps youth learn how to interact with employees, make connections for future opportunities and begin to build their resume. Employment in professional settings help youth understand the skills needed to prepare for the future and learn about different career options. A 2008 ICF International report notes that "several studies have documented the benefits of summer employment opportunities for youth, particularly urban youth, in applying classroom learning to workplace scenarios while building skills that are not taught in schools." A 2010 Department of Labor assessment of summer youth employment programs titled "Reinvesting in America's Youth: Lessons from the 2009 Recovery Act Summer Youth Employment Initiative" noted positive employer feedback.

The report stated "most sites were able to recruit enough worksite opportunities for participating youth. Employers appeared motivated by a sense of altruism and a desire to give back to their communities. Some employers also saw the SYEI as an opportunity to take advantage of cost-free summer assistance during lean times or to train and vet potential future employees. Employers interviewed for this study felt that the experience was worth the effort of mentoring youthful employees and almost unanimously agreed that they would participate again if given the opportunity." The City's Summer Youth Employment Program seeks to duplicate this dual benefit to youth participants and employers.

#### Wealth Building

There is a need to provide a comprehensive approach to building wealth and supporting families. According to the Pew Research Center, the median net worth of white households in 2013 was \$141,900, about 13 times that of African American households at \$11,000 and 10 times that of Hispanic households at \$13,700, nationally. In a City with a population that is 85% African American, the wealth gap is particularly burdensome. LMI residents will benefit from wealth building activities through Centers for Working Families, a local community based wealth building service for LMI households.

### **SECTION 6**

## **EMPOWERMENT STRATEGY**

To achieve the objectives outlined in Section 5, the City of Detroit intends to implement the following strategies:

#### Neighborhood Stabilization through CDBG-Funded Home Repair

The current CDBG-funded Home Repair program will be significantly expanded to protect our most vulnerable citizens with emergency home repairs, assist qualified families with minor or major home repairs and to promote rehabilitation of vacant properties purchased through the Land Bank's online auctions.

#### **Emergency Home Repairs**

The City will spend \$2 million annually of CDBG funds for the emergency replacement and repair of roofs, furnaces, porches, plumbing, and electrical affecting the immediate health and safety of occupants. Grants are available for qualified residents on a city-wide basis.

#### Detroit Homeownership Empowerment Program (DHELP)

The City of Detroit is establishing a 0% interest home repair loan program called Detroit Homeownership Empowerment Loan Program (DHELP). Redesign of the home repair program will leverage \$5 million in private equity and mortgage lending with \$6.6 million in CDBG funds for a total investment of \$11.6 million. Utilizing CDBG funds as credit enhancements to mitigate risk is expected to increase the amount of funding available to Detroit residents for the home repair program. The program will support existing homeowners in maintaining their homes, position new homeowners to purchase and repair vacant homes and contribute to property rehabilitation that stabilizes neighborhood housing markets. Eligible homeowners will receive zero percent interest loans to finance home repairs. Through the NRSAs, homeowners with incomes above 80% AMI will also be assisted in order to improve housing values and lack of capital needed to preserve existing housing stock and address neighborhood decline in the City.

#### Lead Abatement Grant

The City of Detroit was recently awarded \$3 million in lead abatement funds. These funds will be provided as grants to households with children under six years of age who either live in or frequently visit the property. This process can involve the installation of new windows, doors and siding. The City works with CLEAR Corps/Detroit to get prioritized and eligible families through the application process and into the program that can best address the lead hazards that may be present in their home.

#### Weatherization Program

Wayne Metro Community Action Agency manages the weatherization funds the State of Michigan allocates to the City of Detroit. The City currently refers home repair grant recipients for weatherization funds to complement the CDBG or lead abatement grant funded repairs. The City is working closely with Wayne Metro to coordinate the expenditure of funds.

#### CDBG-Funded Multi-family Rental Housing Development

The City will continue to invest \$4 million annually in HOME Investment Partnership Program funds to support multi-family housing development. About \$1 million in CDBG funds is also planned to finance predevelopment costs for multi-family rental projects seeking to leverage federal funding and Low-Income Housing Tax Credits (LIHTC) through the State of Michigan. Due to the new HOME Program rule, many potential affordable housing projects would not qualify for HOME RFP funds because of their stage of development. The CDBG funds will be used to help those projects reach a higher level of readiness resulting in more viable projects eligible for HOME and LIHTC funding. CDBG funds will be used to cover eligible costs such as market studies, architect/engineering, site readiness, environmental, feasibility, and infrastructure costs in support of housing.

#### **Blight Elimination**

The City of Detroit has a three-pronged approach to eliminating blight and stabilizing neighborhoods. This includes demolition, nuisance abatement, and auctioning of land bank-owned property that is now "banked" at the Detroit Land Bank Authority (DLBA). These strategies are centered on the areas designated to receive Hardest Hit Fund (HHF) dollars for demolition (See the DLBA Commercial Demolitions Map in **Attachment D**). The HHF boundaries served as the starting point to create the NRSAs.

#### **Demolitions**

The City of Detroit, DLBA, and the Detroit Building Authority (DBA) work in partnership on a comprehensive demolition strategy. The DBA serves as the coordinating entity working with the DLBA and the City to utilize their demolition funds. The DLBA received \$52 million dollars in the initial round of funding from the HHF. Over \$300 million of demolition funding is including in the City's Plan of Adjustment, a component of the post-bankruptcy strategy. Nearly \$20 million of CDBG, NSP and Economic Development Initiative funding is slated for commercial demolition focused on neighborhood commercial corridors.

#### DLBA Nuisance Abatement

The Detroit Land Bank Authority launched its Nuisance Abatement Program (NAP) in the spring of 2014. Since then, NAP has made strides in reaching its ultimate goal, i.e., combating blight in order to rebuild dilapidated neighborhoods for the general health, safety and welfare of the community. To rebuild neighborhoods and revitalize communities, NAP lawsuits are filed against vacant properties. NAP focuses on properties that are open to trespass, neglected, and/or dangerous throughout the City of Detroit. These properties are identified through public data, onsite inspectors, local community groups and concerned neighbors. Once verified, NAP conducts a title

search and tax record search to determine ownership and interested parties. A formal complaint is then filed against the property and notice is sent to all addresses of all interested parties of record. The complaint requests owners to renovate their property for the benefit of the community or risk losing their rights to the Detroit Land Bank Authority. NAP targets properties within defined areas. (See the DLBA Commercial Demolitions Map in **Attachment D**).

#### DLBA Auctions

The Detroit Land Bank Authority launched the auction website in May 2014 in an effort to connect potential homebuyers with vacant Detroit Land Bank-owned houses. The auction started with selling one home five days a week and is now selling two houses seven days a week. The auction has sold nearly 300 houses since its inception. Several financial institution are partnering with the DLBA to finance the acquisition and rehab of purchased properties.

# Support for Small Businesses through the Revolve Program

In 2014, a total of \$5 million has been allocated to economic development activities, which includes Small Business Development and neighborhood commercial development. These programs will be implemented by the EDC through its *Revolve* Program:

#### Small Business Development

The City will invest \$3 million to design and implement a Small Business Development Program that creates jobs by providing financial assistance to small businesses. Funds will be awarded on a competitive basis. The program will provide:

- Grants, loans, loan guarantees and other forms of financial support for the establishment, stabilization and expansion of small businesses;
- Technical assistance, advice and business services to small businesses.

#### **Commercial Development**

In addition, the City will invest \$2 million of CDBG funds in the revitalization of neighborhood commercial corridors. Leverage will be a key driver for CDBG investments. The program's comprehensive approach is designed to improve commercial corridors through façade improvements, streetscapes and other activities that support business development. Funds will also address vacant and abandoned buildings through acquisition, construction, and rehabilitation of vacant and abandoned properties or installation of commercial or industrial buildings, structures and other real property equipment and improvements. Investments are expected to leverage new market tax credits and private financing. The overall benefits to residents in these communities include better access to goods and services available, healthier food options in their neighborhood and new jobs for Detroit residents.

#### Job Creation

The City's economic development team is focused on driving innovation and economic growth at an accelerated pace. Detroit assets such as the Port, Detroit Wayne County Metro Airport and rail and trucking facilities will be leveraged to drive job growth in transportation and logistics. Land use planning, industrial commercial development and housing and community development will be coordinated to drive population growth and job creation.

The City will improve its capacity to retain and attract foreign born residents to live and do business in Detroit by promoting immigrant civic engagement, and ensuring improvements to the One Stop Shop to address the needs of immigrant businesses operating in Detroit.

#### • Summer Youth Employment Program

The 2014-15 Action Plan allocates \$1.5 million to design and implement a Summer Youth Jobs training program in partnership with private businesses and nonprofit organizations. The program will provide job training, skill building, and employment opportunities for "at risk" and low-income youth to help them gain valuable workplace experience. CDBG funds are expected to generate new jobs for Detroit's young people. Funds will be leveraged with a corporate match. The number of jobs to be created will be determined based on program design and corporate commitments. Developing the program along with business and student outreach began in the late summer 2014 and will continue thru winter 2015. Placements will occur in early spring for summer jobs that will begin in May 2015. City Connect will administer the program.

#### • Detroit Employment Solutions Corporation

Detroit Employment Solutions Corporation (DESC) is a part of the Michigan Works! Association. DESC provided services to over 40,000 jobseekers in 2013 and over 2,500 Detroit businesses. Through partnerships with community-based and faith-based organizations, foundations and many others, DESC provides employers with access to the broadest talent pool in Detroit, and jobseekers with the widest range of job-related services.

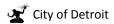
DESC runs the Detroit Summer Youth Employment Program (SYEP). Eligible candidates are low-income youth ages 14-21, residing in the City of Detroit and having at least one predetermined barriers to employment. A wide range of summer job opportunities are available. Currently, there are over 200 businesses participating in the Detroit SYEP. Besides valuable work experience, some past employers have hired the youth into permanent employment. During the summer program youth are paid \$7.50 per hour and can work 20 – 25 hours per week.

#### **Wealth Creation**

#### Centers for Working Families

Funded and organized by Detroit Local Initiative Support Corporation (LISC) and United Way of Southeastern Michigan through neighborhood organizations, the Centers for Working Families (CWF) are based on a promising national concept. There are six locations throughout the City of Detroit. CWF is designed to help low-income families reach financial stability, access income supports, develop educational and employment opportunities, build wealth and move up the economic ladder. To participate in the program, eligible families and individuals must commit for at least six to twelve months. Participants are assisted by a financial coach, workforce development coach and benefits coach.

- One-on-One Financial Coaching: Participants meet with a trained financial coach to develop a workable budget and assess an individual or a family's financial situation. The coach helps participants understand spending habits and assist in recognizing unhealthy financial habits.
- Workforce Development Coaching: A workforce development coach is available to help participants with employment, job coaching, resume building and training resources. These services will allow a family the opportunity to increase its income leading to a better quality of life.
- Income Support Coaching: In addition to financial coaching and education, CWFs help families access
  available public benefits and resources that can assist them through times of financial difficulty.



The CWFs will provide intake services to the DHELP program. Applicants that are not eligible for the 0% loan program due to low credit scores or insufficient income will be able to take advantage of the services provided by the CWFs to increase the chance for future success.

## **SECTION 7**

## **Performance Measurement Benchmarks**

#### Goal 1: Improved Housing

- Provide 0% interest loans valued at up to \$25,000 to 400 Detroit homeowners; 75% of loans will be targeted in NRSAs; at least 51% of households will be LMI.
- Provide emergency home repair grants to 125 households; 75% of grants will be targeted in NRSAs; at least 80% of households assisted will be LMI
- Provide lead abatement grants to 250 households over 3 years; 50% of grants will be targeted in NRSAs;
- Auction and rehab 500 tax-foreclosed homes; 80% of homes will be in targeted NRSAs

#### Goal 2: Neighborhood Stabilization

- Demolish 3,300 residential units; 75% of units will be in NRSAs
- Demolish 160 commercial properties; 50% of properties will be located in NRSAs
- Address up to 100 vacant and derelict properties through the nuisance abatement program; 75% of units will be in NRSAs

#### Goal 3: Small Business Support

- For the goals below, 75% of businesses will be located in or benefit families residing in NRSAs:
- Up to 75 matching grant awards to property owners to address code violations and exterior improvements to prepare for business competition
- Up to 35 property owners will receive matching grants (up to \$50,000) and loans (up to \$250,000) to support
  project costs and building renovations that can demonstrate LMI area benefit or will house microenterprises or are
  other specific types of businesses that can provide benefit to LMI populations
- Up to 150 businesses targeted to receive technical assistance to help advance business ideas or growth
- Up to 35 businesses will receive matching grants (up to \$50,000) to support technical assistance, equipment, rehabilitation, build-out, and additional equity to help secure private loans or subsidize the cost of rent and loans (up to \$250,000) to support working capital, build-out, equipment purchases and other needs.

#### Goal 4: Job Creation

- 4,000 Detroit residents will receive some form of employment preparation through workshops or soft skills training; 60% of individuals assisted will reside in NRSAs; 100% will be LMI
- 700 Detroit residents will receive technical skills training for jobs such as computer programmer or pre-apprenticeship; 60% of individuals assisted will reside in NRSAs; 100% will be LMI
- Up to 8,000 Detroit adults will be placed in permanent jobs; 60% of individuals assisted will reside in NRSAs;
   100% will be LMI
- Up to 5,000 Detroit youth will receive summer jobs to build skills for the future; 80% of individuals assisted will
  reside in or receive jobs in NRSAs; 100% will be LMI

#### Goal 5: Wealth Building

- 2,000 Detroit residents may apply for the home repair program and up to 50% may apply through intake service
  at the six CWF sites and partner community organizations.
- Up to 500 may receive financial budget assessment and/or attend financial workshops; 25% will improve their ability to manage their budget and develop a plan to improve their credit score.
- Up to 250 Detroit residents may receive workforce development job coaching, resume building and training resources to increase income.
- Up to 500 Detroit residents will receive income support screening to determine eligibility to access to public benefits.

### **SECTION 8:**

## STRATEGIC PARTNERSHIPS

Strategic partnerships are paramount to ensuring the City of Detroit has the capacity to implement the strategies described in Section 6 and achieve the identified performance measures in Section 7. The City is working with numerous agencies including those listed below to implement the strategies outlined here.

**Detroit Local Initiative Support Corporation (LISC):** Detroit LISC and its national office have assisted the City in designing the home repair loan program. LISC raised \$5 million in private investment to leverage \$6.6 in CDBG funding to start the zero interest home loan program, Detroit HELP. The Detroit LISC office will provide ongoing management of the loan fund and oversight of the other community partners. In addition, LISC will serve on the Loan Review Committee and the Program Steering Committee.

**Community Financial Institutions:** Several community financial institutions in the City of Detroit will serve as the loan originators. They will process and approve applications, invest in the mortgage loan fund and service loans.

**Community Development Organizations (CDOs)** CDOs, including the Centers for Working Families, will support DHELP by conducting community outreach to generate applicants for the loans, serving as a repository of information on the program and assisting homeowners with completing the applications. Based on the experience of local lenders, securing complete loan packages from applicants is a significant hurdle, which will be reduced by this support.

**DLBA:** The Detroit Land Bank Authority is a public authority dedicated to returning Detroit's vacant, abandoned and foreclosed property to productive use. The City of Detroit has consolidated ownership of residential property in the HHF areas under their organization to streamline property disposition. Current programs include auctions, side lots in HHF areas, community partnerships, and nuisance abatement and demolition strategy.

**DBA:** The City of Detroit Building Authority (DBA) assists City Departments in carrying out their capital improvement programs and real estate management. In addition, the DBA is overseeing all demolition activities.

**EDC & DEGC:** The Economic Development Corporation (EDC) will be implementing the Revolve Program. The EDC is staffed by the Detroit Economic Growth Corporation (DEGC), a non-profit organization. The DEGC works closely with the City of Detroit and other partners to support existing businesses and to bring new companies and investments to the City.

The professionals who work for DEGC act as staff for a number of public authorities and whose board members are appointed by the Mayor and approved by Detroit City Council. Each of those entities have distinct responsibilities and powers, but they are very closely related. DEGC also works directly for the City of Detroit under contract and manages economic development efforts funded by private and foundation contributions, grants and contracts.

#### **Community Based Development Organizations (CBDOs)**

Within the context of HUD requirements related to NRSA designated areas outlined in Notice CPD-96-01 and the criteria for CBDO designation at 570.204 and 570.207, the City of Detroit may use CBDOs to support certain public service activities in the designated NRSAs such as the Summer Youth Employment Program. The use of CBDOs in the NRSAs will not be counted against the 15% public service cap requirements for such public service activities. The City is considering the following strategies to engage CBDOs on its investment strategy.



- Using a fiduciary agency to manage a CDBO in each NRSA: The City of Detroit proposes to designate eligible
  organizations that meet the requirements at 570.204(c) in each of the proposed NRSAs. To avoid the
  administrative burden on the Planning and Development Department, the City may identify and select a fiduciary
  agent to manage the CDBOs and CDBG funds in the NRSAs that will be carrying out the summer youth
  employment program in those areas.
- Certifying CDBOs with target areas that include or are coterminous with the NRSAs: The CBDO provisions at 570.203(c) require that a CBDO must have a defined geographic area of operation. The NRSAs may include or be a part of a CBDO's target areas. The City is proposing that CBDOs that are working within areas that include or are coterminous with NRSAs may expand their areas to include the NRSAs. The CBDO will be then able to work within the NRSAs. Also, since CBDOs are authorized to primarily operate in an identified area, there is a limited allowance for services to persons outside of the identified area. The regulations do not preclude such a strategy.
- Use of a CDBO in Multiple NRSAs: CBDOs may serve a large or multiple NRSAs while maintaining "local control" through its board membership.

#### **Recruitment of CBDOs**

CBDOs may be identified to partner with the City through several means:

- As a Sub recipient for Public Service activities selected through the Neighborhood Opportunity Fund (NOF) grant selection process. Every year the City of Detroit selects local agencies to carry out CDBG funded public services in Detroit neighborhoods. Although an award would not be dependent on qualifying as a CBDO, eligible organizations would be asked to provide proof of eligibility as a CBDO during this process and then be designated upon selection.
- Review and recertify previous CBDOs. The City's Planning and Development Department has previously certified
  and used CBDOs to carry out new construction of housing as authorized under 570.204 (a). The City will review its
  records and reach out to these organizations as part of a formal selection process to determine if they are still
  eligible CBDOs and have the capacity and willingness to carry out CBDO eligible activities in the NRSAs.
- A formal selection process to identify partner agencies. The City of Detroit is in the process of designing the Summer Youth Employment program. Based on the final program design, a formal selection process will be

# **SECTION 9**

## **CURRENT RESOURCES IN NRSAS**

There are a number of projects and programs that the NRSAs will be able to leverage. These included government initiatives, capital improvements, foundation funded programs, and private investment. The following section briefly describes a few of the key projects located in the NRSAs and initiatives that can be leveraged to enhance work in the NRSAs.

Project Name:	NEI Ideas
Description:	NEIdeas is a program that celebrates existing businesses in Detroit, Hamtramck, and Highland Park – rewarding those with the best ideas for growth. NEIdeas has two types of awards, the \$10k Challenge and the \$100k Challenge – but the program has been about more than just the money.
Resources Involved:	2014 - \$500,000 in cash awards to 30 business.
Timeline:	Ongoing
Source:	http://neideasdetroit.org/
Project Name:	Green Grocer Project
Description:	The Green Grocer Project has helped create competitive, sustainable grocery offerings in Detroit while improving fresh food offerings for residents. DEGC manages the program, which includes:
	<ul> <li>A Grocer Clearinghouse for existing store operators and those operators interested in making new investments in Detroit.</li> </ul>
	Technical Assistance and Loan funding for store improvements
	A Facade Improvement Program designed to upgrade the exteriors of Detroit's neighborhood grocery stores
Resources Involved:	\$500,000 to seed a revolving loan fund
	50/50 matching grants up to \$50,000.
Project Name:	D2D - Detroit Business 2 Business
Description:	The D2D program has tremendous potential to increase jobs and investment in Detroit. In its first year, the program accomplished several important steps to develop the program:
	<ul> <li>Completed the "Major Purchaser's Survey" local procurement opportunity analysis with 22 of Detroit's major companies</li> </ul>
	<ul> <li>Recruited over 300 suppliers and Partnered with the State to produce "Pure Michigan Business Connect"</li> <li>B2B database, and loaded 425 companies into the system</li> </ul>
Resources Involved:	Technical assistance
Timeline:	Ongoing
Source:	http://www.degc.org/

Project Name:	ProsperUS
Description:	The ProsperUS Detroit Lending Program provides access to capital for start-up and existing small businesses that otherwise might not have access through traditional sources. Graduates of ProsperUS Detroit's entrepreneur training program, who intend to locate their business in one of five target neighborhoods, are eligible to apply for small business loans. All five NRSAs include a ProsperUS target area.
Resources Involved:	ProsperUS Detroit provides financing up to \$15,000 for start-up businesses and up to \$25,000 for existing businesses with funding from foundation support.
Timeline:	Ongoing
Source:	http://www.prosperusdetroit.org/
Project Name:	Hatch Detroit
Description:	Hatch Detroit is an opportunity for one savvy entrepreneur to win a \$50,000 grant to open their brick and mortar retail business in Detroit, Highland Park, or Hamtramck. In addition to the \$50,000 grant, financial and ancillary support is provided to the Hatch Detroit finalists who've followed through on the business plan laid out during the contest but need further assistance to open their doors or improve their business. Hatch Detroit is also partnering with local CDC's to bring attention to 6 neighborhoods by focusing on several smaller retail nodes undergoing a resurgence in Detroit neighborhoods. This effort is aimed at businesses looking to expand their retail offerings or improve their building stock to encourage new entrepreneurs to open. These target neighborhoods are located in NRSA 2, 3, 4, & 5.
Resources Involved:	\$50,000 annual grants with funding from Comerica Bank
Timeline:	Additional business support from the Detroit Lions and other partners  Annual
Source:	http://hatchdetroit.com/
Project Name:	Procurement Technical Assistance Centers (PTACs)
Description:	The PTACs of Michigan are not-for-profit organizations. The PTACs ensure a broad base of capable suppliers for the defense industry and other agencies, thereby increasing competition, which supports better products and services at lower costs. The mission of the PTACs of Michigan is to enhance national defense and economic development of the State of Michigan by assisting Michigan businesses in obtaining and performing on federal, state and local government contracts.
Resources Involved:	Funding provided by the Defense Logistics Agency (DLA), the Michigan Economic Development Corporation (MEDC) and local funding partners.
Timeline:	Ongoing
Source:	http://www.michigantac.org/
Project Name:	Small Business Development Center (SBDC)
Description:  Resources Involved:	The SBDC provides no cost business counseling, low cost business workshops and market research to our clients. Assistance includes drafting business proposals, assistance/review of financial statements and projections, marketing and expansion, etc.  Small Business Administration
Timeline:	Ongoing
Source:	http://www.sbdcmichigan.org/

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Resources Involved:	\$50,000 annual grants with funding from Comerica Bank
	Additional business support from the Detroit Lions and other partners
Timeline:	Annual
Source:	http://hatchdetroit.com/
Project Name:	Procurement Technical Assistance Centers (PTACs)
Description:	The PTACs of Michigan are not-for-profit organizations. The PTACs ensure a broad base of capable suppliers for the defense industry and other agencies, thereby increasing competition, which supports better products and services at lower costs. The mission of the PTACs of Michigan is to enhance national defense and economic development of the State of Michigan by assisting Michigan businesses in obtaining and performing on federal, state and local government contracts.
Resources Involved:	Funding provided by the Defense Logistics Agency (DLA), the Michigan Economic Development Corporation (MEDC) and local funding partners.
Timeline:	Ongoing
Source:	http://www.michigantac.org/
Project Name:	Small Business Development Center (SBDC)
Description:	The SBDC provides no cost business counseling, low cost business workshops and market research to our clients. Assistance includes drafting business proposals, assistance/review of financial statements and projections, marketing and expansion, etc.
Resources Involved:	Small Business Administration
Timeline:	Ongoing
Source:	http://www.sbdcmichigan.org/

**Project Name:** 

**Neighborhood Business Associations** 

Description:

There are several business associations located in the NRSAs. These include Jefferson East Business Association (NRSA 1), Osborn Business Association (NRSA 2), and Southwest Detroit Business Association (NRSA 3). There are also a number of community development corporations (CDC) that provide support to local businesses such as Grandmont-Rosedale CDC (NRSA 5) and Focus Hope (NRSA 4).

#### **Neighborhood Revitalization**

#### **Project Name:**

#### **Detroit Commercial Corridor Initiative**

Description:

The Detroit Corridor Initiative is currently engaging with a variety of partners to accelerate density, job growth, and mixed income development throughout the city. This effort align local CDC led community priorities, the Detroit Future City Strategic Framework's economic growth priorities, the City of Detroit's commercial corridor revitalization efforts and Detroit Land Bank activities, among other initiatives citywide. DCI provides organizations with coordinating efforts, measuring results, research, creating partnerships, and financing through their lending partner, Capital Impact. These efforts are focused on the Woodward Corridor (NRSA 4), Livernois/McNichol's Corridor (NRSA 4 & 5) and Jefferson-Chalmers (NRSA 2). Focus areas are identified on the Philanthropic Boundaries Map in Attachment D.

Source:

http://detroitcorridorinitiative.org/the-initiative/

#### **Project Name:**

#### **LISC Sustainable Communities**

Description:

The Detroit Local Initiatives Support Coalition (LISC) initiated a Building Sustainable Communities Initiative to invest three years in three Detroit neighborhoods: Grandmont Rosedale, Grand/Woodward, and Springwells Village. It recently added Southwest Detroit and Osborn Neighborhood. These areas are in NRSAs 1, 3, 4, and 5. LISC's Building Sustainable Communities is a proven strategy for neighborhood redevelopment based on best practices from across the country. It is a place-based, targeted, community approach to neighborhood revitalization based on five core goals: Expanding Investment in housing and other real estate; increasing family income and wealth; stimulating economic development; improving access to quality education; and supporting healthy environments and lifestyles. Focus areas are identified on the Philanthropic Boundaries Map in Attachment D.

Source:

http://www.lisc.org/detroit/

#### **Project Name:**

#### Skillman Good Neighborhoods

Description:

The Skillman Foundation began a neighborhood-based children's change effort in 2006 called Good Neighborhoods. The neighborhoods – Brightmoor (NRSA 5), Chadsey Condon(NRSA 3), Cody Rouge, Northend Central Woodward (NRSA 4), Osborn (NRSA2) and Southwest Detroit (NRSA 3) -- were selected because of the large numbers of children living there. The purpose is to ensure that children have clear pathways to graduating from high school and leading successful lives as adults. The imitative focuses on four areas: high-quality education, youth development, safety, and community leadership. Focus areas are identified on the Philanthropic Boundaries Map in Attachment D.

Resources Involved

\$100 million from Skillman Foundation

Timeline

2006-2016

Source:

http://www.skillman.org/How-We-Work/Investment-Areas/Neighborhoods

Project Name:	Live Midtown
Description:	Live Midtown is a residential living program that provides incentives to employees with three
	anchor institutions: Detroit Medical Center, Henry Ford Health System, and Wayne State Uni-
	versity. The southern half of NRSA 4 is included in the Live Midtown boundaries.
Source:	http://www.livemidtown.org/

#### **Private Investment Projects**

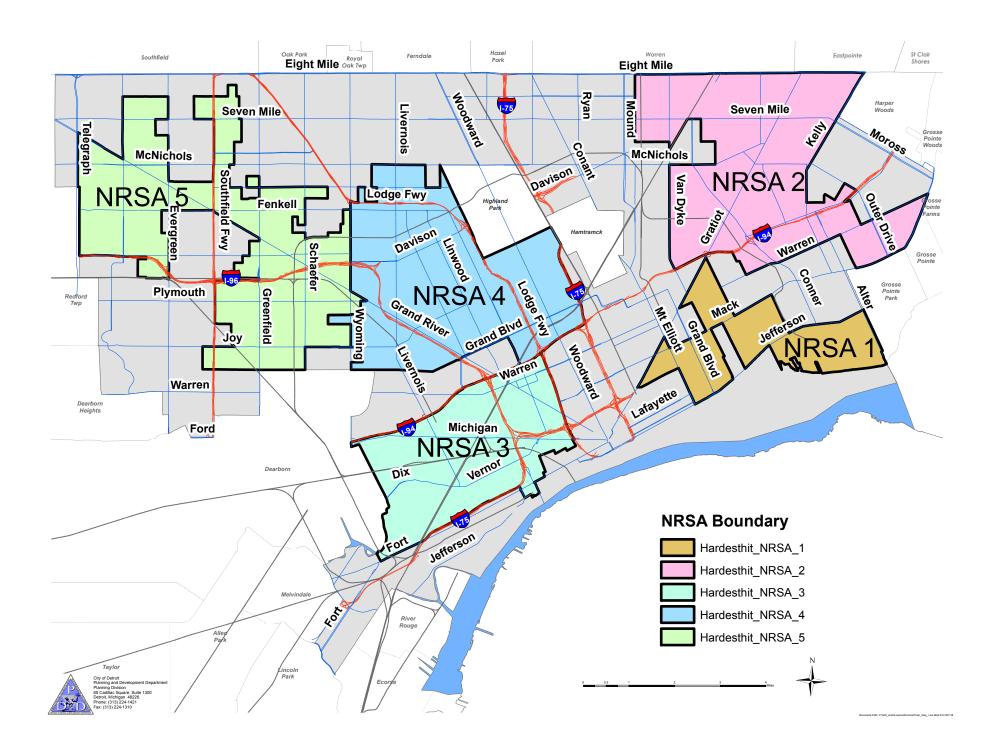
Private Investment Projects		
Project Name:	Hantz Farms	
Description:	Hantz Woodlands is transforming blight to beauty as vacant, abandoned properties are converted to fields for new agricultural production. Recently 15,000 trees were planted on the east side in their target area in NRSA 1. The target area is highlighted on the Commercial Demolition Map in Attachment D.	
Source:	http://www.hantzfarmsdetroit.com/	
Project Name:	Henry Ford Health System Neighborhood Development Project	
Description:	Henry Ford Health Systems has a \$500 million investment strategy for the New Center Neighborhood in NRSA 4. The project will be anchored by a large medical warehouse and includes a mixed use development.	
Resources Involved:	Total Investment: \$500 million	
Timeline: Source:	State Incentives: \$5.7 million for warehouse Warehouse Development: June 2014 – demolition began; construction timeline TBD http://detroit.curbed.com/archives/2014/06/old-industrial-site-cleaned-up-ahead-of-huge-medical-warehouse.php	
Project Name:	Meijer Redevelopment Project	
Description:	The 190,000-square-foot store is expected to create about 83 jobs and will be the anchor tenant with additional outlot retail spaces. It will also will help address a hunger for more fresh food and shopping options. The Meijer is located at 21431 Grand River in Detroit's Brightmoor and Old Redford area. It is located in NRSA 5 in a neighborhood that hosted the initial pilot Nuisance Abatement Program to sue owners of abandoned and neglected homes.	
Resources Involved:	Total Investment: \$33 million	
Timeline:	State Incentives: \$3.3 million Construction Began June 2014	
Source:	Construction Completed 2015 http://archive.freep.com/article/20140630/BUSINESS06/306300076/meijer-detroit-groundbreaking	

Project Name:	Old Tiger Stadium Redevelopment
Description:	The Larson Group was selected as the developer to repurpose the Old Tiger Stadium site. This mixed-use development will include 40,000 square feet of retail along with 125 residential units. The City has also stepped into a soft agreement with the Police Athletic League to rejuvenate the actual Stadium field. This is located in NRSA 3.
Resources Involved:	Total Investment: \$33 million for the mixed development and \$11 million for PALs project.
	Incentives: \$3.8 million earmark for stadium preservation and \$18 million in tax credits
Timeline:	The entire development is tentatively scheduled to be complete and open in 2017.
Source:	www.mlive.com/business/detroit/index.ssf/2014/development_plan_selected_for.html
Project Name:	Shakti Automotive
Description:	Shakti Automotive has expanded their current location in Southwest Detroit and will invest over \$30 Million in property, plant and equipment and create a minimum of 350 jobs over the next 4 years. They are a supplier of safety critical components to GM and Ford. This is located in NRSA 3.
Source:	City of Detroit
Project Name:	American Lightweight Material Manufacturing Innovation Institute
Description:	A research and development non-profit that consists of 60+ partners progressing innovative ways to develop lightweight materials. The location for the non-profit is in the south end of Corktown on Rosa Parks Ave in NRSA 3.
Resources Involved:	The project is backed by \$70 million of Federal money and \$80 million of partners matching funds.
Timeline:	Spring 2015
Source:	http://archive.freep.com/article/20140723/COL06/307230030/Tom-Walsh-Mike_Duggan-lightweight-metals

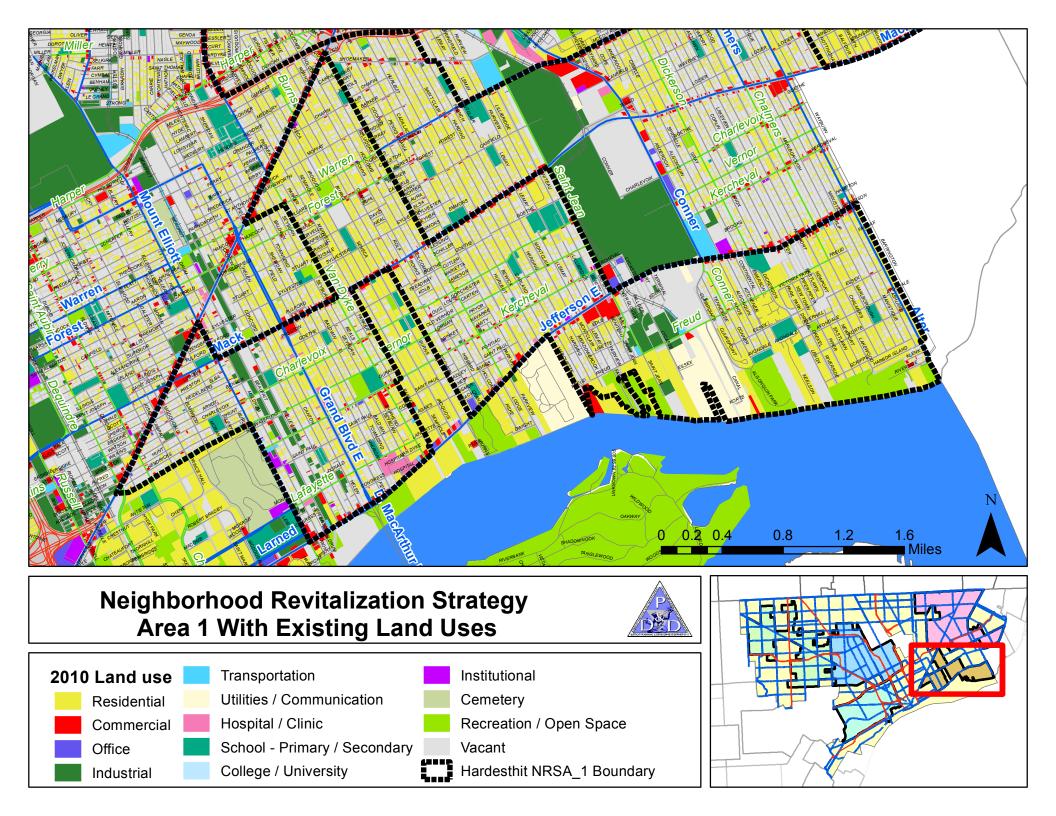
Project Name:	City-wide Streetlight Replacement
Description:	The Public Lighting Authority (PLA) is a state-created authority whose mission is to improve, modernize and maintain all street lights in the City of Detroit with brighter, more reliable, more energy efficient lights. The authority is almost half-way to its goal of relighting the entire city, having installed more than 30,000 new street lights to date. Crews are installing an average of 1,000 lights per week. See the Status of Residential Construction Map in Attachment D)
Resources Involved:	The PLA is funded by earmarking \$12.5 million per year from the city's utility tax.
Timeline:	Streetlight replacement complete December 2015. See
Source:	http://www.pladetroit.org/
Project Name:	DWSD Green Infrastructure Program
Description:	This program provides evaluation, design, and implementation of green infrastructure improvements in the Upper Rouge Sewershed, which is a 37.5 square mile area in Detroit. The purpose of the program is the reduction of combined sewage overflows through storm water management. This program was approved by the Michigan Department of Environmental Quality as an alternative to constructing a tunnel (gray infrastructure) for control of storm water. The plan will lead to the reduction of storm water inputs into the combined sewer system. The contract was bid publicly.
Resources Involved:	\$14.5 Million over 5 years. Funding is from City of Detroit Water and Sewerage Department ratepayers.
Timeline:	Start: February 2014
	End: February 2019
Source:	Detroit Water and Sewerage Department http://www.dwsd.org/downloads_n/about_dwsd/npdes/dwsd_gi_upper_rouge_tunnel_area_08-01-2014.pdf
Project Name:	DWSD Water Main Replacement Projects (Under Construction)
Description:	Annually, the department evaluates the need to replace water main based on break history, population density, coordination with other agencies, redundancy/criticality to the system, and future development. Currently validating 36 Miles of main for construction bids awarded in the July 1, 2015-June 30, 2016 fiscal year. Beginning fiscal year 16-17, the department will replace water main at a minimum rate of 1-1.5% of the system annually as part of a new capital improvement program which is under development.
Resources Involved:	Projects Under Construction Total \$34.5 Million. Funding is from City of Detroit Water and Sewerage Department ratepayers.
Timeline:	Start: November 2013
	End: May 2017
Source:	Detroit Water and Sewerage Department

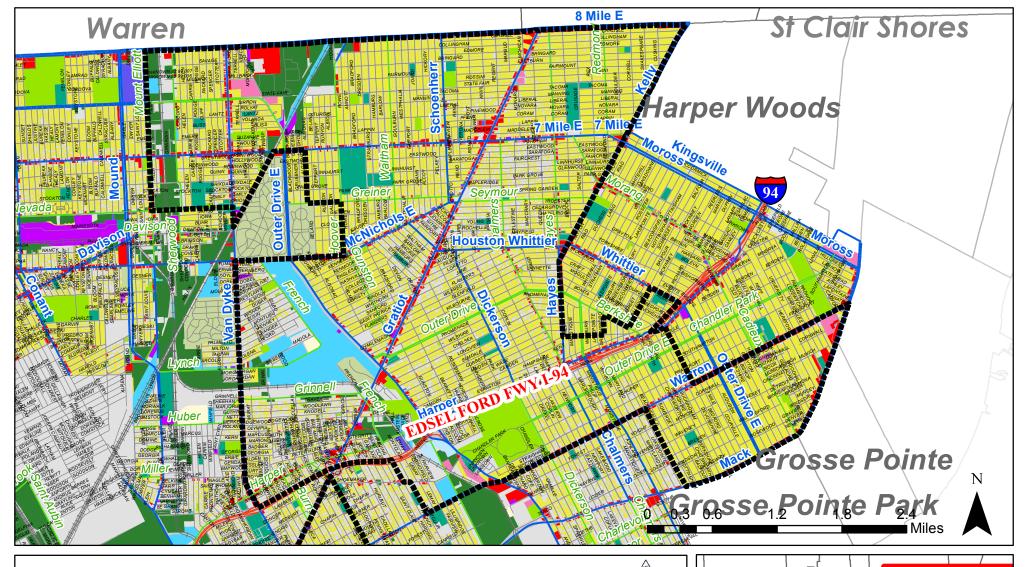
Project Name:	New International Trade Crossing
Description:	The New International Trade Crossing (NITC) is an international construction project and committee between Canada and the United States to create a new border crossing over the Detroit River. The crossing, as proposed, will connect Detroit and Windsor by linking Interstate 75 and Interstate 94 in Michigan with the new Windsor–Essex Parkway connection to Highway 401 in Ontario. This route will provide uninterrupted traffic flow. The plaza is just south of NRSA 3.
Resources Involved:	\$2.15 billion A private concessionaire is expected to finance and construct the bridge itself, and the Canadian government has committed \$550 million to cover Michigan costs for construction of a freeway interchange and plaza.
Timeline:	7 years
Source:	Bridge is expected to open in 2020. http://www.mlive.com/news/detroit/index.ssf/2013/04/detroit-windsor_bridge_plan_se.html
Project Name:	I-94 Expansion
Description:	The Michigan Department of Transportation (MDOT) identified I-94, between I-96 and Conner Avenue in the city of Detroit as the segment of freeway in greatest need of repair in metropolitan Detroit. As a result, the I-94 Rehabilitation Project was initiated. MDOT will rehabilitate a 10.8-kilometer (6.7-mile) segment of Interstate 94 within the city of Detroit. The project extends along I-94 (which is also known as the Edsel Ford Freeway) from just east of the I-94/I-96 interchange to west of the Conner Avenue interchange. This expansion is located in NRSA 2, 3, and 4.
Resources Involved:	\$2.3 billion from federal and state highway funding
Source:	http://www.michigan.gov/mdot/0,1607,7-151-9621_11058_53088_53115,00.html
Project Name:	M-1 Rail
Description:	M-1 RAIL is a 3.3-mile circulating streetcar along Woodward Avenue between Congress Street and West Grand Boulevard in Detroit, Michigan. M-1 RAIL is an unprecedented public-private partnership and model for regional collaboration Notably, the first major transit project being led and funded by both private businesses, philanthropic organizations, in partnership with local government, the State of Michigan, and U.S. Department of Transportation. It will begin in NRSA 4. In addition, the rail car maintenance and storage facility will be located in NRSA 4.
Resources Involved:	\$140 million
Timeline:	Construction complete and line operational in Winter of 2016.
Source:	http://m-1rail.com

# Attachment A



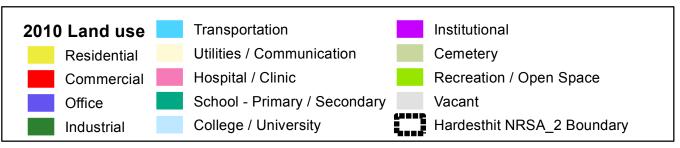
# **Attachment B**

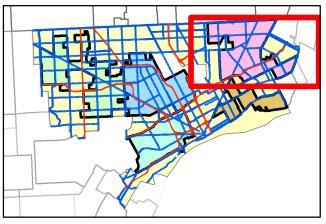


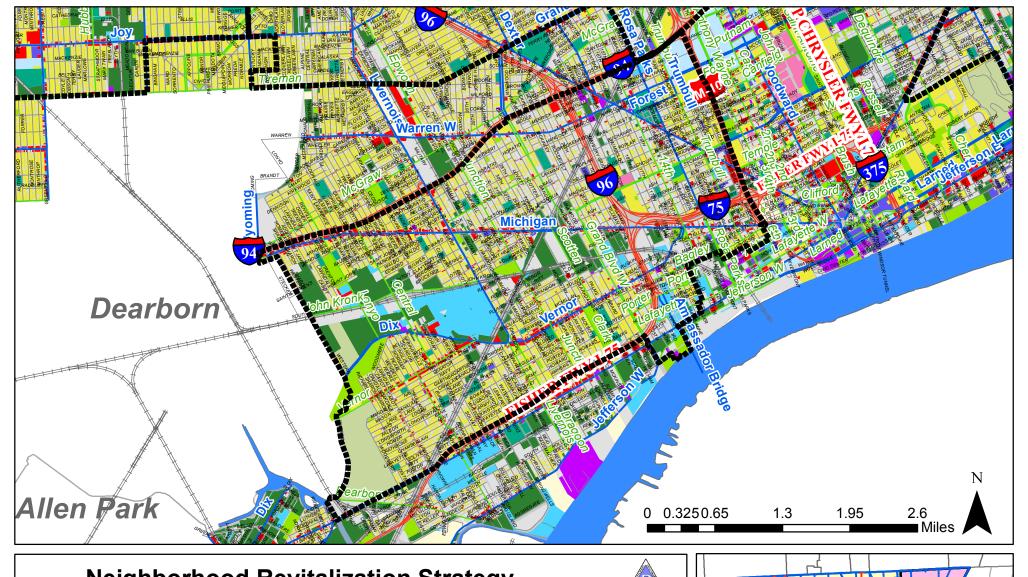


# **Neighborhood Revitalization Strategy Area 2 With Existing Land Uses**



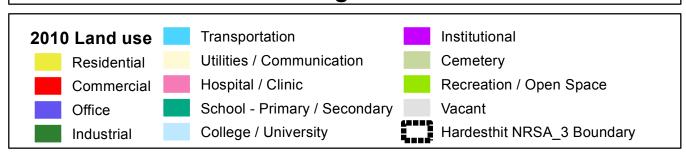


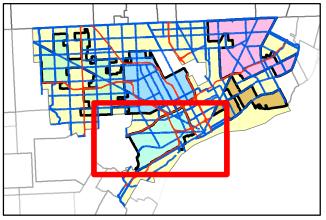


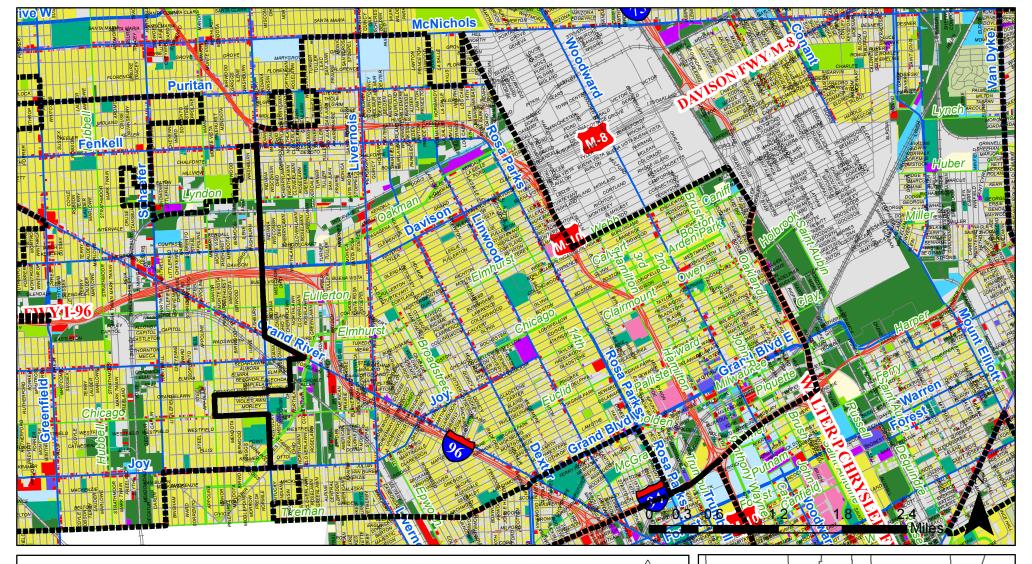


### **Neighborhood Revitalization Strategy Area 3 With Existing Land Uses**



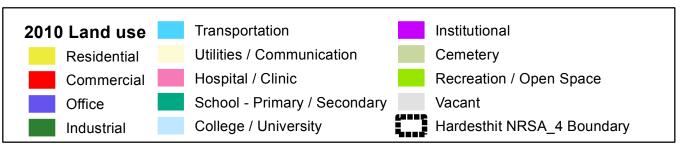


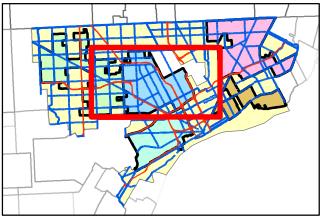


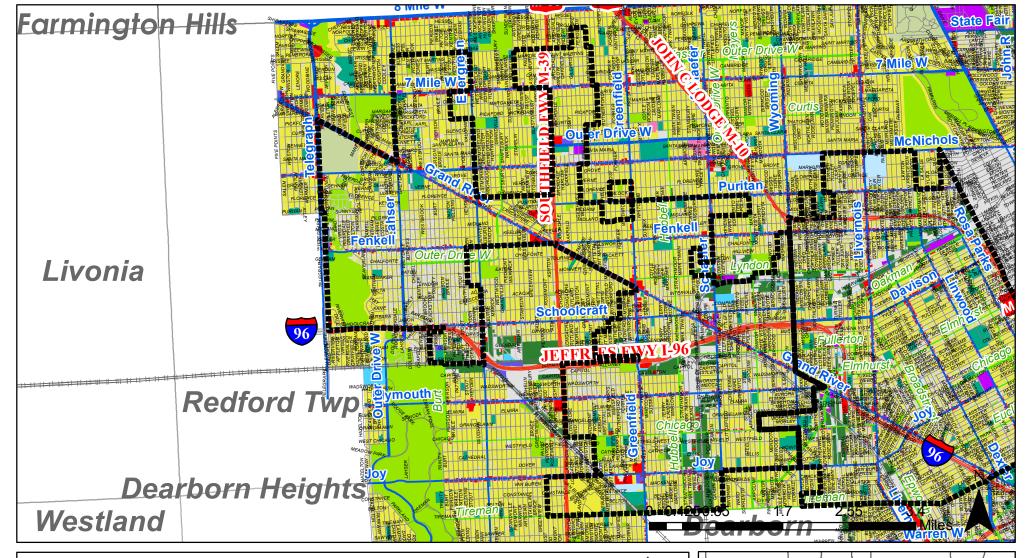


#### Neighborhood Revitalization Strategy Area 4 With Existing Land Uses



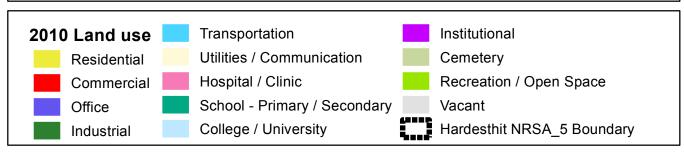


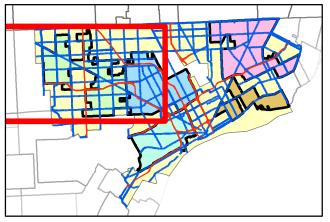




#### Neighborhood Revitalization Strategy Area 5 With Existing Land Uses







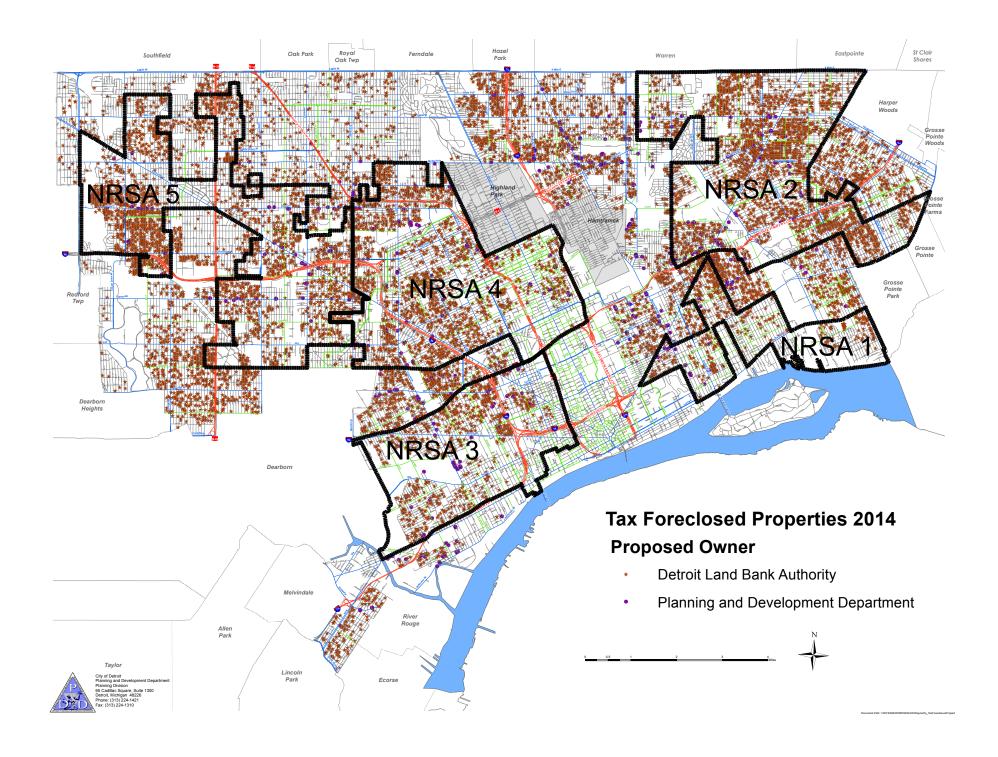
### **Attachment C**

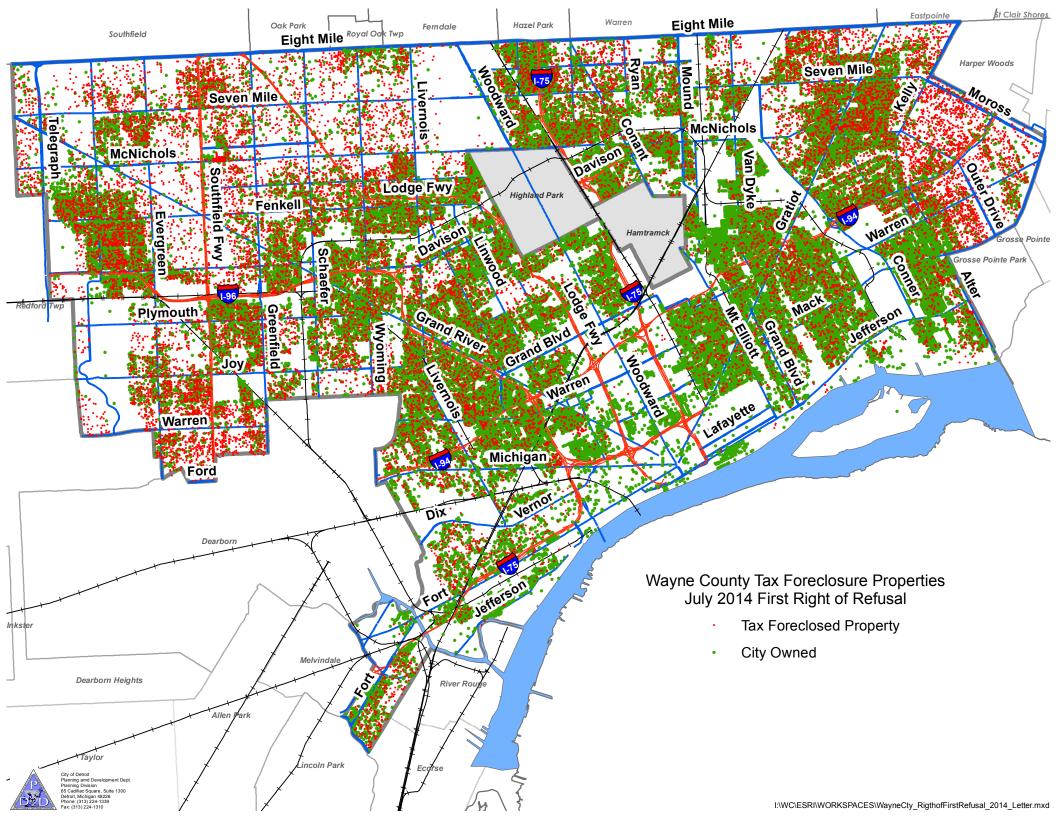
Listing of Census Block Groups in NRSAs				
NRSA 1	NRSA 2	NRSA 3	NRSA 4	NRSA 5
5164001	5055002	5260002	5317002	5378003
5164002	5044003	5257004	5301001	5378002
5163001	5044001	5257003	5302003	5378001
5156001	5043002	5257002	5302005	5377003
5153002	5042003	5257001	5302004	5377002
5153001	5042002	5256001	5305003	5377001
5152002	5042001	5255002	5334004	5375005
5152001	5041003	5254002	5327002	5375004
5160002	5041002	5254001	5366003	5375003
5142003	5041001	5243003	5366005	5375002
5142005	5040002	5242005	5366004	5375001
5142004	5039001	5242004	5365002	5373004
5133002	5039002	5242003	5365003	5373003
5132003	5054002	5242002	5365004	5373001
5132002	5036003	5242001	5365001	5372002
5132001	5036002	5241002	5364003	5372001
5142001	5036001	5241003	5364002	5371002
5142002	5035004	5241004	5364001	5411004
5139003	5035003	5241001	5318003	5410002
5139002	5035002	5240001	5336003	5410003
5139001	5035001	5238002	5335002	5442002
5136001	5034001	5238004	5335001	5442003
5137002	5034002	5238003	5342003	5435002
5133001	5033004	5234002	5342001	5435001
5137003	5033003	5258002	5341002	5451003
5160001	5033002	5240002	5341001	5452004
5137001	5033001	5240003	5337002	5367001
5136002	5032003	5254003	5337001	5366002
5156002	5032002	5215001	5336002	5366001
5145001	5032001	5231001	5336001	5342005
5145002	5031003	5234001	5334002	5342004
5153003	5031002	5233003	5334005	5404004
5168002	5020002	5233002	5334003	5422005
5168001	5019004	5233001	5334001	5439002
	5019003	5221001	5332003	5430001
	5019002	5219003		5423003
	5019001	5215002	5332001	5438002
	5003002	5258001	5331003	5438001
	5003001	5211001		5437001
	5002004	5214001	5331001	5436003
	5002003	5219002	5330002	5436002
	5122001	5218001	5330001	5411005
	5121003	5232002	5327001	5401003
	5121001	5232001	5326001	5436001

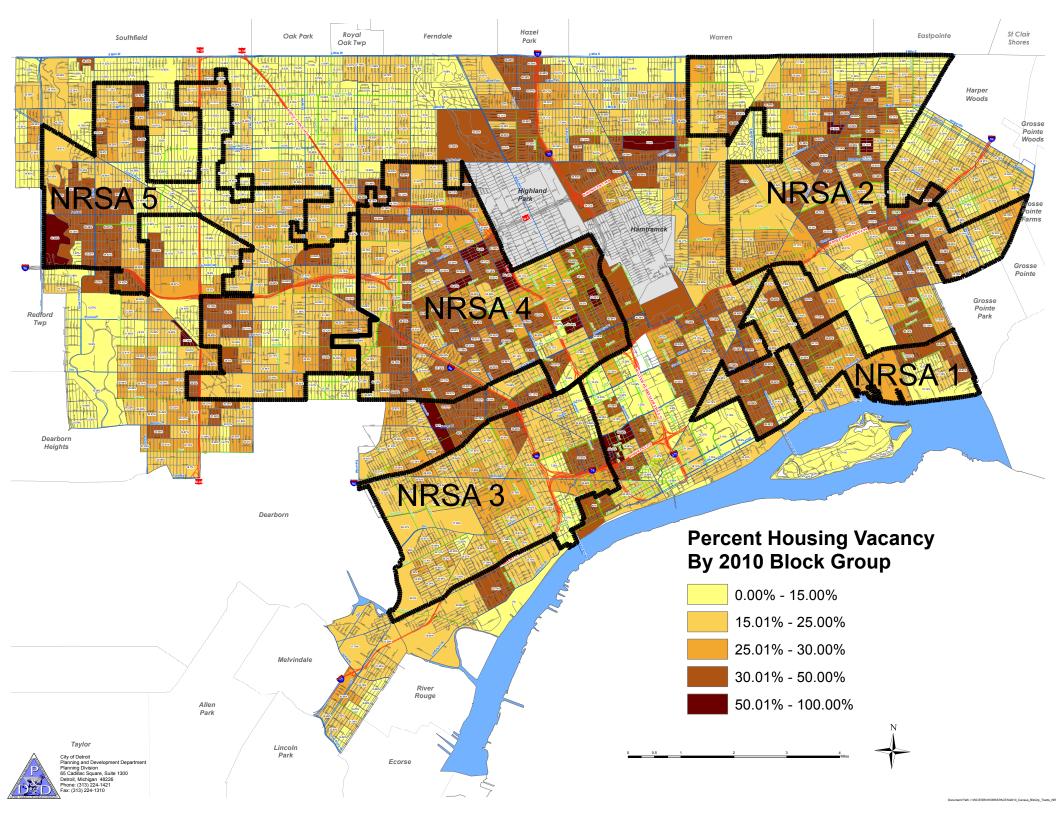
Listing of Census Block Groups in NRSAs				
NRSA 1	NRSA 2	NRSA 3	NRSA 4	NRSA 5
	5121005	5219001	5339002	5434002
	5121004	5213001	5339001	5434001
	5002002	5211002	5324003	5432003
	5002001	5221002	5324002	5432001
	5001004	5220001	5324001	5432002
	5001003	5256002	5322001	5429001
	5001002	5255001	5319001	5426004
	5044002	5243001	5318002	5426001
	5143001	5238001	5318001	5424001
	5050001	5243002	5317001	5423002
	5050002	5242006	5316002	5423001
	5054003	5260001	5316001	5353005
	5121002		5114002	5373002
	5063002		5114001	5422004
	5063001		5114004	5422003
	5062002		5114003	5422002
	5062001		5114005	5421006
	5061002		5119002	5421005
	5061001		5119001	5421002
	5054004		5323001	5357002
	5054001		5342002	5357001
	5052001		5341003	5355002
	5052004		5303001	5355001
	5052003		5309003	5355003
	5051005 5051004		5309002	5354002
	5051004		5363006 5363004	5354001 5353004
	5051003		5363004	5353004
	5049002		5363002	5353003
	5049001		5361001	5430002
	5048002		5309001	5353001
	5048001		5347004	5352004
	5047003		5347002	5352003
	5047002		5347001	5352002
	5047001		5346002	5352001
	5018004		5346001	5351002
	5018003		5345002	5351001
	5018002		5345001	5350001
	5018001		5224002	5437002
	5017002		5315004	5454001
	5013005		5315003	5414001
	5017001		5315002	5412004
	5013001		5315001	5412003
	5013004		5314002	5412002
	5013002		5314001	5412001

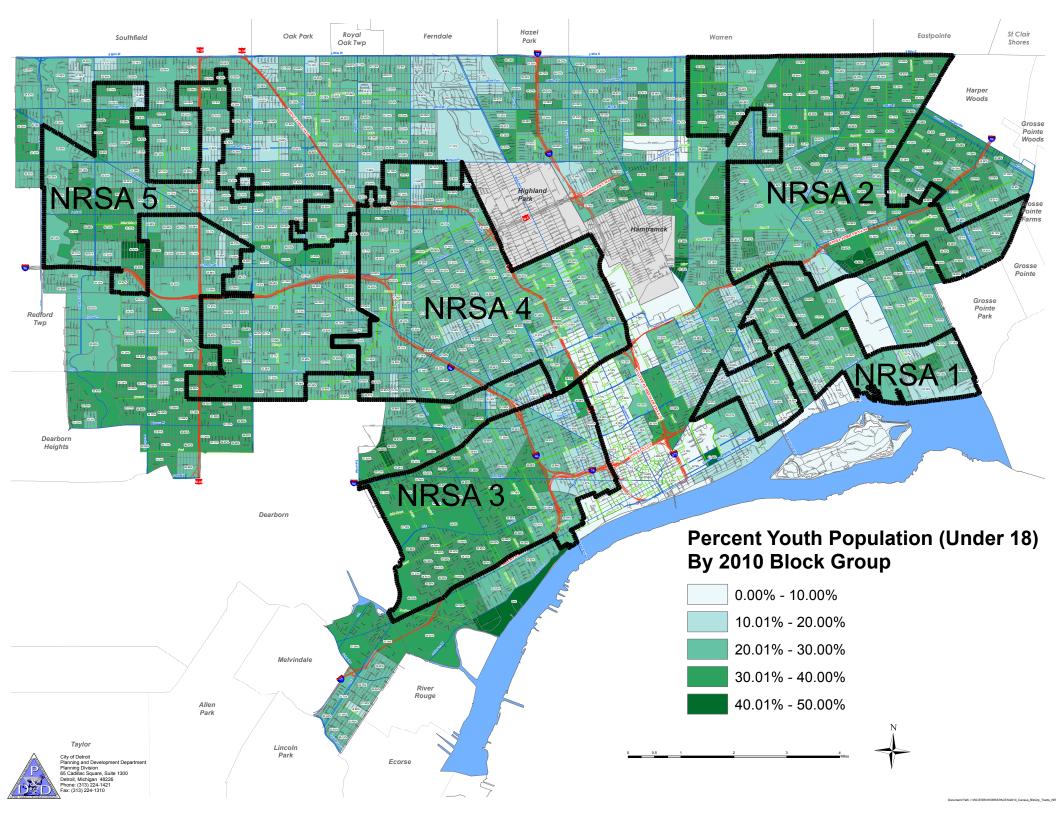
Listing of Census Block Groups in NRSAs				
NRSA 1	NRSA 2	NRSA 3	NRSA 4	NRSA 5
	5013003		5313002	5411003
	5051001		5313001	5411002
	5043001		5312002	5410001
	5012001		5312001	5407002
	5011003		5311001	5407001
	5001001		5311002	5403004
	5031001		5308004	5403003
	5004003		5308003	5460001
	5004004		5308002	5453003
	5040001		5308001	5453001
	5039003		5305002	5452002
	5006005		5305001	5452001
	5035005		5304001	5451002
	5052002		5304002	5451001
	5043003		5303002	5443002
	5006004		5303003	5343001
	5006003		5302002	5344001
	5006002		5302001	5343002
	5006001		5301004	5350003
	5005004		5301002	5402005
	5005003		5312003	5402004
	5005002		5339003	5443001
	5005001		5322002	5442001
	5004002		5112002	5441003
	5004001		5112001	5441002
	5003004		5224001	5441001
	5003003		5326003	5350002
	5042004		5361004	5370001
	5122002		5364004	5370002
	5055001		5319002	5403005
			5346003	5402006
			5344002	5452003
			5333001	
			5333002	
			5326002	

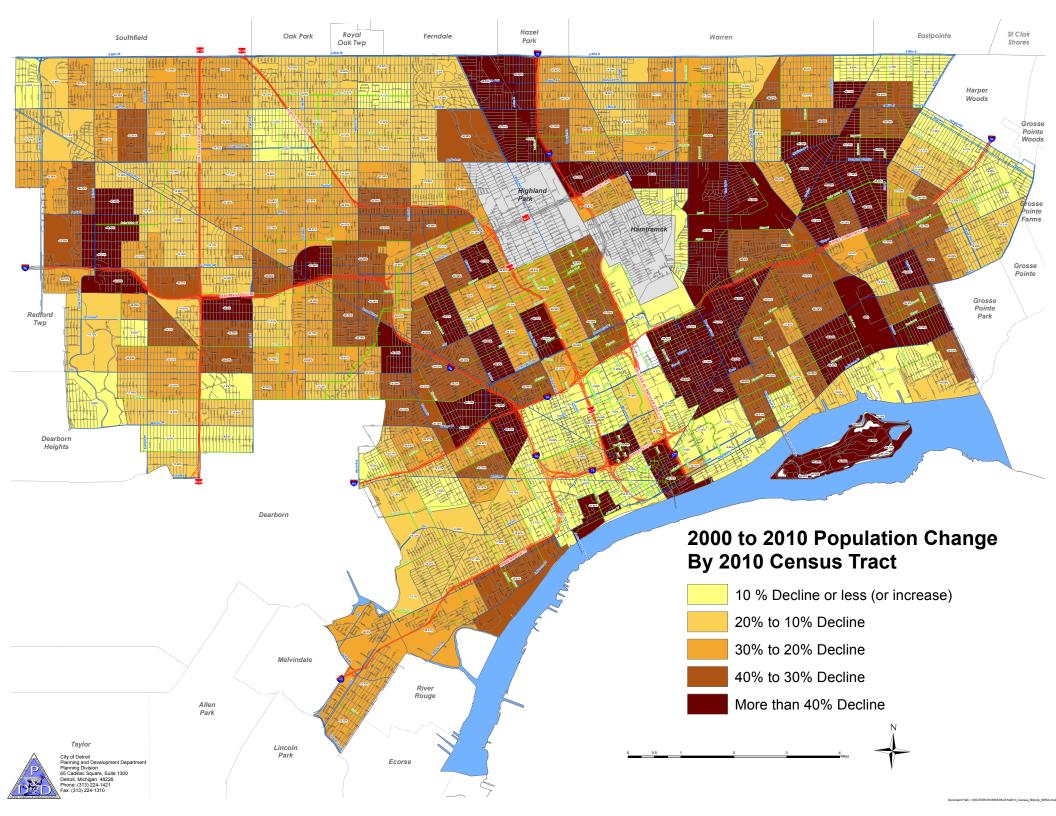
# Attachment D

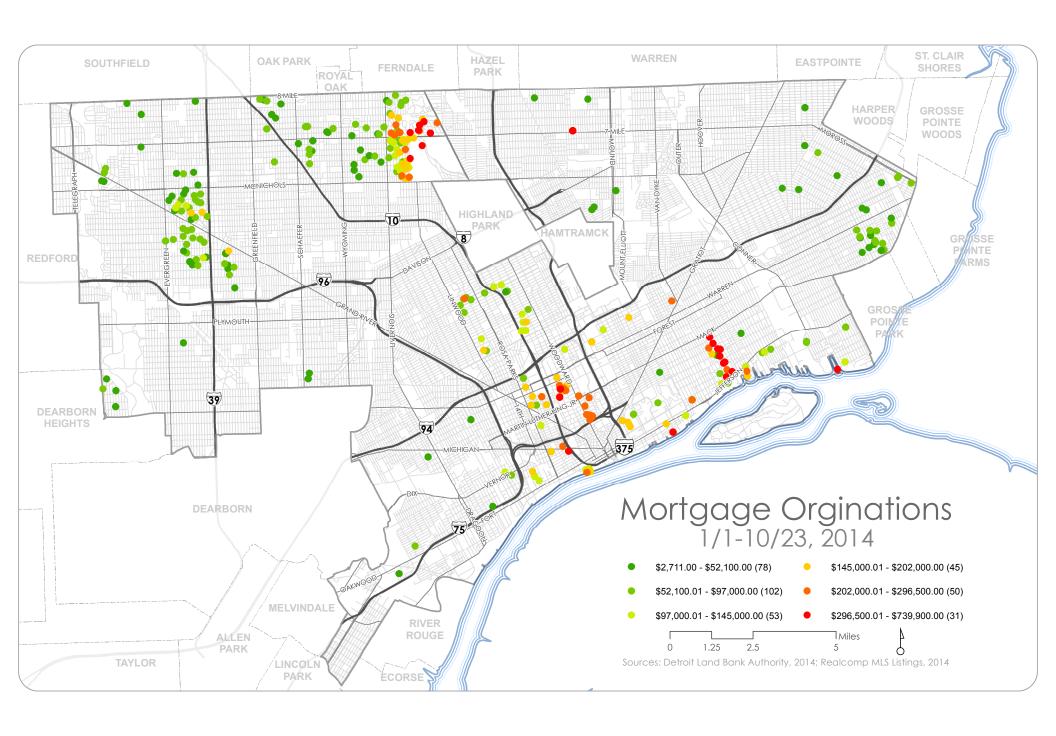


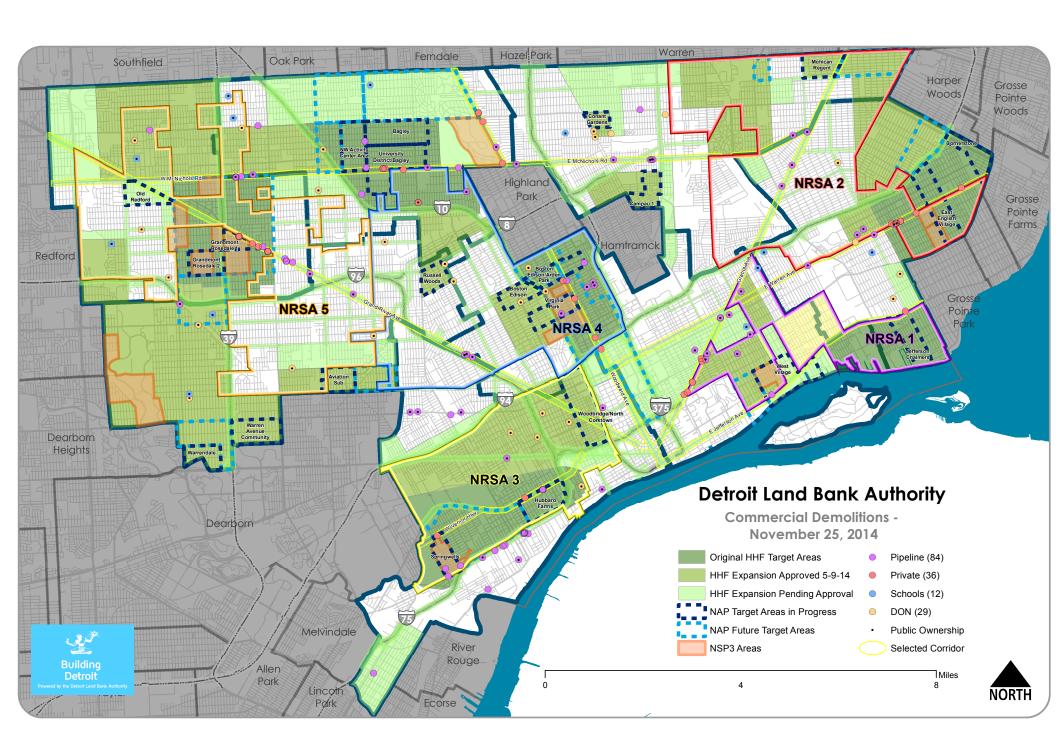


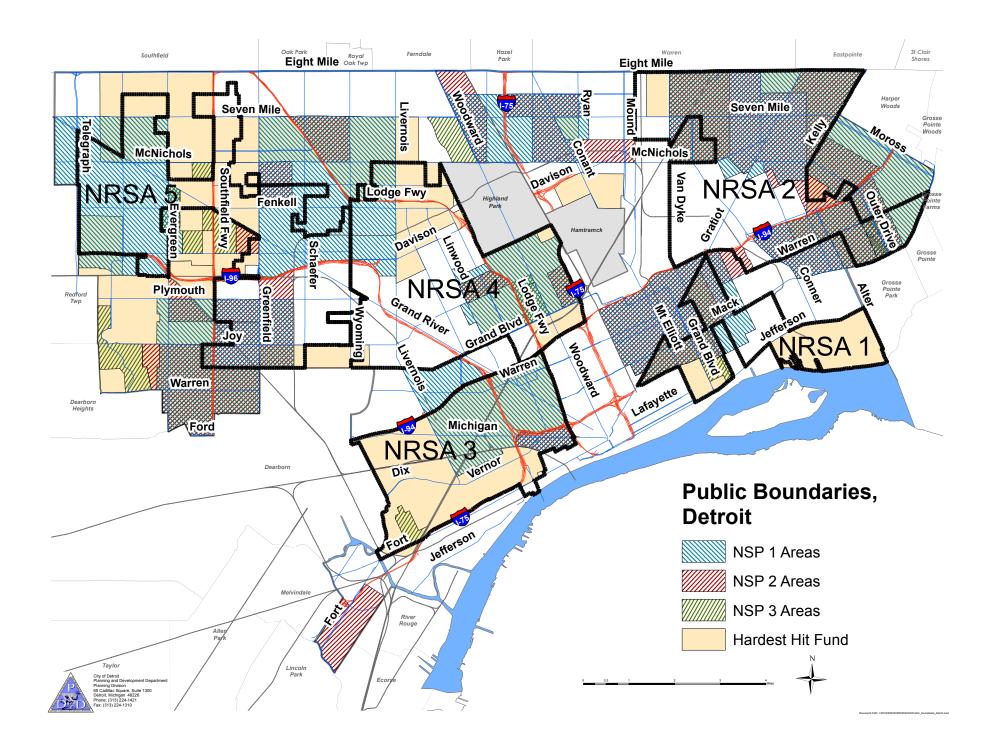


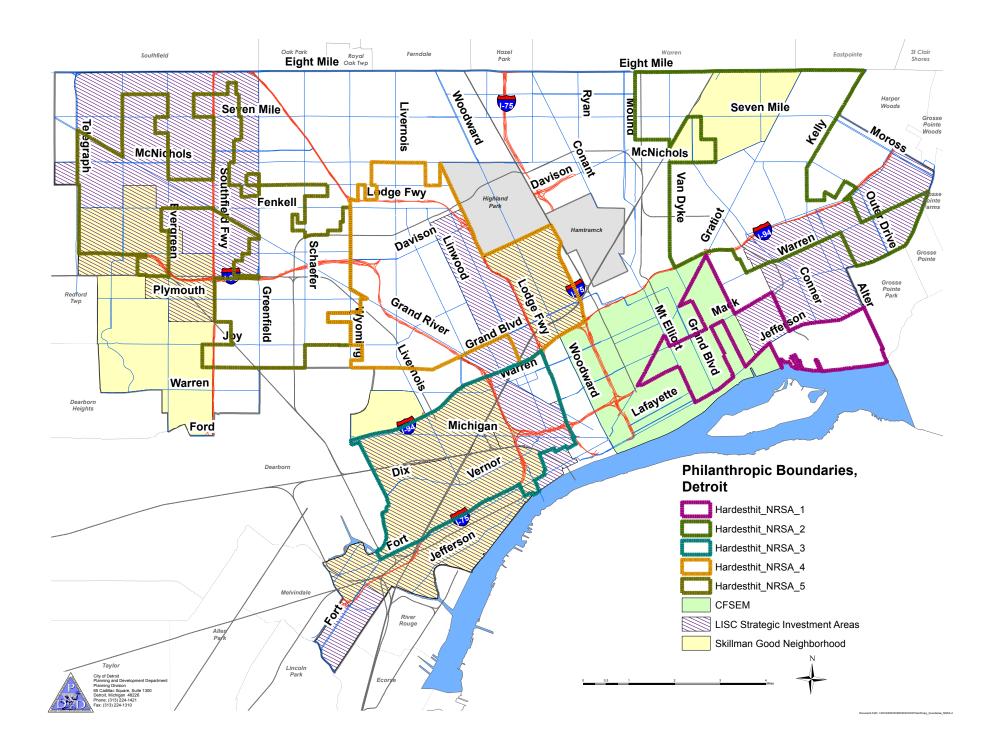






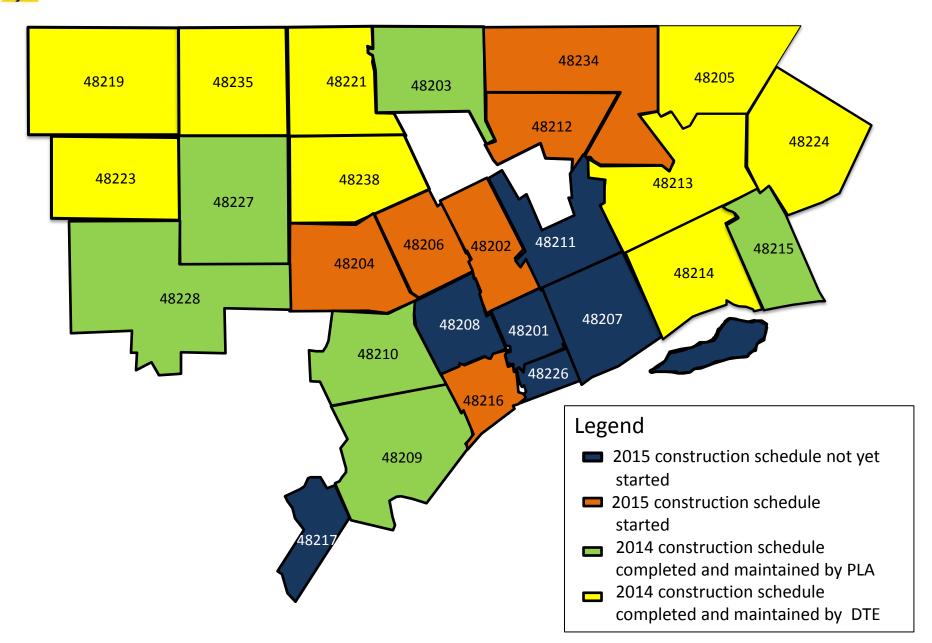








#### Status of Residential Construction - December 2014



# Attachment E



#### 2015 – 2019 Consolidated Plan and 2015 – 2016 Annual Action Plan Community Survey

The City of Detroit Planning and Development Department is in the process of preparing the 2015 - 2019 Consolidated Plan and the 2015 - 2016 Annual Action Plan.

The 2015 – 2019 Consolidated Plan determines how the City of Detroit will allocate the Federal funds awarded by the U.S. Department of Housing and Urban Development (HUD). For the City of Detroit, this includes the Community Development Block Grant (CDBG) Program, the Home Investment Partnership Fund Program, the Emergency Solutions Grant (ESG) Program, and the Housing Opportunities for Persons with AIDS (HOPWA) Program. The Consolidated Plan (1) identifies housing needs and problems, (2) analyzes market conditions and resources, (3) sets priorities and adopts strategies, (4) allocates resources, and (5) contains an Annual Action Plan which describes how the City of Detroit will track spent Federal funds and measure goals accomplished.

The City of Detroit must submit these documents to the U.S. Department of Housing and Urban Development by May 15, 2015.

We ask that you complete this form so that we may include your comments and concerns in these documents. The submission deadline for this survey is Monday, April 20, 2015.

-	Tal			• .	10
	Please answer	those conone	annostions	ahaut	TIONWOOLE
	FIERSE AUSWEI	THESE VEHELAL		21111111	VINITSPIL

1.	Where	do you live/work:
	a.	If you are a resident of the City of Detroit, in which ZIP Code do you live? What are major cross streets?
	b.	If you are member of a community organization, which ZIP Code(s) or Census Tracts do you serve?
	c.	If you are a business serving the City of Detroit, which ZIP codes or Census Tracts do you serve ?
2.	Which	of the following best describes you (Check all that apply)?  Property Owner Landlord
		Renter Business Owner
		Housing Organization Social Service Organization
		Health Organization Other



### Community Development Organization

1. What is the most important need	in your neighborhood?
2. How could the City improve serv	ices to you or your neighborhood?
3. What would make your neighborh	hood a more desirable place to live?
have the same rank).  Business and Jobs Community Services Infrastructure	Community Facilities Housing
Please rate the level of need for each	Neighborhood Services  h of the following activities on a scale 2 being "moderate need," and 3 being
Businesses and Jobs	Community Facilities School Improvements
Start-Up Assistance Small Business Loans	School Improvements Senior Centers
Job Creation/Retention	Youth Centers
Employment Training	Child Care Centers
Commercial Rehabilitation	Parks / Recreational Centers
Façade Improvement	Health Care Facilities
Business Mentoring	Mental Health Care Facilitie
	Community Centers
	Fire / EMS Stations
	Police / Public Safety





V.

	Shelters for Homeless Persons and Families Shelters for Survivors of Abuse / Neglect
Community Services Senior Activities Youth Activities Child Care Services Transportation Services Community Policing Health Services Mental Health Services Legal Services Personal Finance Services Substance Abuse Services Literacy Programs	Housing Residential Rehabilitation Homebuyer Assistance Housing for Disabled Persons Senior Housing New Single-family Housing New Multi-family Housing Affordable Rental Housing Fair Housing Lead-based Paint Hazard Reduction Programs Historic Preservation Energy Efficiency / Weatherization Programs
Home-buyer /     Home-owner training     Housing Placement     Services     Homeless Services (health     Veterans Services  Infrastructure     Water / Sewer	Housing for Persons with HIV / AIDS  a, mental health, legal substance abuse)  Neighborhood Services Trash / Debris Removal
Improvements Street / Alley Improvements Street Lighting Improvements Sidewalk Improvements	Graffiti Removal Code Enforcement Parking Lot Cleanup Demolition Residential Demolition
	each of the following activities on a scale l," 2 being "moderate need," 3 being "low
Emergency Supportive Services Homeless Prevention Activities	_ Facility Maintenance Mortgage Assistance Physical/ Mental At risk for homeless services



#### VI. Neighborhood Revitalization Areas (NRSAs)

The City of Detroit is designating several areas of the city as Neighborhood Revitalization Strategic Areas (NRSAs). This will allow the City to better leverage private investment with CDBG funding in defined areas and increase the impact of these investments. Specific benefits of NRSAs include the following:

- Greater flexibility in using CDBG funds to create and retain jobs;
- Allowing the use of CDBG housing assistance to a wider variety of income groups with at least 51% of units assisted benefiting low- and moderate-income persons;
- Community economic development and neighborhood revitalization activities
- Greater flexibility in providing public services in the NRSAs.

1.	What investments and/or community lead initiatives are happening in your neighborhood that targeted investment in housing, summer youth employment, and commercial development would support?			
2.	Please state below what you see as the greatest need in your neighborhood in each of			
	the following categories:  • Types of housing:			
	Types of nousing      Types of economic development including job creation:			
	Public services:			
	Neighborhood revitalization:			
3.	Based on the needs you identified above, please list and $rank$ them from $1-6$ , with 1 being of greatest importance and 6 being of least importance (No two categories should have the same rank).			
	Number #1:			
	Number #2:			
	Number #3:			
	Number #4:			
	Number #5:			
	Number #6:			



Thank you for taking the time to complete this survey. You may submit this completed survey in any one of the following ways:

- Submit the completed survey to Planning and Development Department staff in attendance at the 2015 2019 Consolidated Plan Public Hearings
- Mail the completed survey to:

Attention: 2015 ConPlan Comments City of Detroit

Planning and Development Department 65 Cadillac Square, Suite 1200 Detroit, Michigan, 48226

- Fax the completed survey to:

Attention: 2015 ConPlan Comments
City of Detroit
Planning and Development Department
313.224.4579

- E-mail a downloaded copy of this survey to:

2015ConPlanComments@detroitmi.gov